

## **Marriage System and Divorce: Changing Pattern in India**

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### **Abstract**

The present study was conducted "The Study of Marriage System and of rise of divorce in India." The aim of research study was to assess the changes of Marriage and systems in India. As we all know Divorce rates have raised very much. As we can say Indian society is becoming too much capitalistic. It is also an important social institution. Marriages in India are between two families, rather two individuals. We, Indians consider it as an auspicious occasion. We celebrate it with pomp and show. There are many rituals and customs in the marriage ceremony which perform according to regions or states. India is a bouquet of different religions and castes so, we have different marriage system. Marriage is a significant occasion in the life of a boy and a girl. Marriage brings a lot of happiness along with a lifelong promise to live together.

### **Introduction**

Celebration in a family gives happiness and pleasure to every member of the family. Marriage is one of the celebrations among them. Marriage is one of the major and universal institutions in Indian social system, which teaches the values of life. It joins two individuals for life. It combines two culture, two families and values. In India, there are different types of marriage system prevails. Their rituals and customs are different from each other. We can see North Indian marriages are differ from that of South Indian. North-East States have different marriage from other parts of India but their aim is one. Marriage is a social duty towards the society. According to Devdutt Patnaik, there was no concept of marriage in earlier time. Men went to women and women went to men as per their pleasure. Divorce means have a marriage ended. Most of the couples divorce because they don't have trust issues, money is also the reason of divorce, lack of communication as not talking enough throughout the day, ignoring each other, arguing is measure impact in divorce they both start arguing without any reason no one stop and continue their arguing. Abuse physical or emotional abuse is very sad reality for some couples. That's why divorce is rising in India

### **Objectives of the Study**

The objectives of the present study were to understand "The Study of Marriage System and Rise in Divorce in India".

- 1) The study sought to analyze the demographic characteristics of the marriage system and rise of divorce system included in the study.
- 2) Assess the study of marriage system and rise of divorce system in India
- 3) To examine the structure of Indian society. And with respect to the changing pattern of marriage which leads to the rise of divorce.

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## **Methodology**

As it was intended to be an exploratory study The methodology used was an investigative one using research tools. Data for the study was collected from secondary sources. The research executives scanned the books, journals, general and the newspapers articles published.

## **Background of Marriage**

Since our childhood, we have been hearing the story of God and Goddess from our grandparents. We know how Lord Rama married to Goddess Sita. Lord Shiva Married Parvati.

So, marriage has been happening since the age of God and Goddess. In Mahabharata, Queen Drupadi had five husbands. Lord Krishna had 1600 wives. There are different kinds of relationships.

1. Heterosexual: sexually attracted to opposite sex.
2. Homosexual: sexually attracted to one owns sex
3. Monogamy: practice of having one wife
4. Polygamy: practice of having more than one wife
5. Monandry: practice of having one husband
6. Polyandry: practice of having more than one husband

The concept of marriage in Rigvedic period is holy and sacred bond. During Rigvedic periods, girls had right to choose their husband of their own choice. This was done by Swayamvara which is self- selection of husband. Many instances are there such as Swayamvara of Sita and Drupadi in our mythology. Dowry system was practiced and ornaments, dress and wealth as gift to the girl.

Dowry means the demand made by the groom's family from the bride's parents for the payment of money as well as other costly gifts. It is considered as Dana.

But in this patriarchic society men have more advantages than women. Men could marry more than one woman such as king Dasharatha and Lord Krishna.

Rigveda mentions eight kinds of marriages;

1. Brahma Marriage
2. Daiva Marriage
3. Arsha Marriage
4. Prajapatya Marriage
5. Gandharva Marriage
6. Kshatra Marriage
7. Manusha Marriage
8. Paisacha Marriage

Child marriage was also prevailing in India. According Manu smriti- the lawbook of Manu, the age of the bride should be one -third of the groom. Young girls were considered irresponsible and irrational in love, parents married them early before they got caught into any scandal. Sometimes, both boy and girl were young when they get married.

## **Ancient and Medieval Marriages**

In our Indian history, we find reasons for the marriage. Mostly, our Kings married had more than one wife. In this era, men especially king and high authorities could marry as many times as they want and along with that they could have concubines.

Emperor Chandragupta Maurya had three wives and two sons and one daughter. Bindusara had sixteen wives and 100 sons. Emperor Ashoka had five wives.

In medieval times, marriage was quite different than Rigvedic age. Women didn't have choice of their husband. Marriage was not based on love; most marriages were political arrangement. .

### **British's Period**

Britishers came to India for Trade and Commerce but soon they established the rule. Britishers fought many wars with Indian rulers and capture all their territories. They made many policies for Indian rulers. After the revolt of 1857, India came under the Queen Victoria's rule. Now, British officers started making laws to remove the social evils which were prevailed in India. In 1929, British Government abolished Child marriage and in 1829 sati system was banned. Hindu do not recorded their marriage; the Christian population in India has a marriage registration system.

### **Cultural Marriages**

There are many cultures in India. But here we are going to mention about four religion and their cultures. Mainly, we have Hindus, Muslims, Sikhs and Christians largely in number in India. All these four religion Marriage System are differed by each other.

#### **Hindus**

In Hinduism, marriages are called 'Vivaah' or Shaadi in North India where as it called 'Kalayama' in south. There many pre-wedding and post-wedding rituals perform by bride and groom. Red has a significant role in Hinduism. Bride wears red colors Sari or Lehenga. Agni is most important in wedding. Earlier, there was no divorce in the Hindu culture. According to Kautilya, a woman can abandon and marry the brother of her husband when her husband becomes a lunatic, of bad character, traitor of the state. Similarly, a husband could abandon his wife if she acted immorally and was barren. But now days divorce become common in India. If you are not happy or can't live with your partner due some reasons, one can easily appeal for Divorce.

#### **Muslims**

Islam is the second largest religion after Hinduism in India. A marriage in Islam must be between opposite sex. Till now, men are allowed to marry more than girl. Marriage is called 'Nikah'. Green color is considered sacred in Islam. The ceremony is conduct by Maulavi.

The bride and groom only have to say 'Qubool Hai' three times. And they are declared to be Husband- wife. Similarly, divorce happened by saying 'Talaq' three times. But recently Supreme Court banned the 'Triple Talaq'.

#### **Sikhism**

Anand Karaj is the prescribed form of Sikh wedding. The real goal of marriage in Sikhism is union of both souls with Almighty lord. The concept of marriage is explained by Guru Amar Das, the third Guru of the Sikhs. In Anand Karaj, four Lavan are recited from Guru Granth Sahib. The couple to be married will be sitting in front of Guru Granth Sahib on Floor and the family and friends will sit down. All the wedding happens in the Gurudwaras.

#### **Christian**

Marriage is a gift from god according to Christians, one that should not take for granted. A marriage is a public declaration of love and commitment. A couple may marry in their local Church in front of family and friends. A Christian marriage begins with the understanding the Bible which gives a clear description of the roles of husband and wife.

## **Marriage Acts**

There are two legislation framed to solve the challenge of Marriage Registration laws.

### **1. The Hindu Marriage Act 1955**

Its deals with the marriage registration. Under this act, certain terms and conditions must be fulfilled in order to give the marriage between the individuals a legal and make it valid marriage.

### **2. Special Marriage Act 1954**

It's lay down the procedure for both solemnization and registration of marriage, where either of the Husband or wife or both are not Hindus, Buddhists, Jains or Sikhs.

### **3. THE ANAND MARRIAGE ACT 1909**

It is the Sikh marriage ceremony which means joyful union it was introduced by Guru Amar Das. In Sikh marriage in front of the guru Granth sahib Ji the couple do four Laavaan. In Sikhism no dowry is allowed.

### **4. MARRIAGE EQUALITY ACT**

Equality should be there in couple's men and women are same after marriage and it is also refers to a political status in which same sex marriage and opposite sex marriage are equal by the law.

### **5. THE INDIAN CHRISTIAN MARRIAGE ACT IN 1872**

This act says that all Christian marriages shall be solemnized under its own provision. Apart from Christian-Christian marriage, the marriage of a Christian with a non Christian must also be solemnized under this act.

## **Types of Divorce**

### **1. Divorce with Mutual Consent**

When the husband and wife Is ready for divorce then the court will consider the divorce. For the petition to be accepted , as if the couple is not living together from past one two years and if a couple is having a child the they both will decide that the child will stay with whom. The second is property. The husband and wife will decide which property will get to whom. This will include both movable and Immovable property.

### **2. Divorce without Mutual Consent**

In this the husband or wife can simply ask for divorce without any reason.

The reasons can be like

1. Mental Disorder
2. Conversion
3. Desertion
4. Cruelty
5. Death Issue

## **Present Position of Marriage in India**

India has witnessed a major change in the way present generation perceive their relationships. Marriage is become a child-play nowadays. There are hundreds of boundaries that people generally face in Love Marriage. Age, Caste, social and Financial Status and Religion are weighed when it comes to Love Marriages. Actually, Love Marriage is finding a compatible partner. It brings together individuals from two different communities, caste or social groups. But, this generation could balance the love in the marriage and ended with Divorce. We read daily about the Divorce cases in the newspapers. Especially in Celebrities who break-up their long relationship. For instance,

Actor Arbaaz Khan and Maliaka Arora broke- up their 20 years of long Marriage. Actor Hrithik Roshan and Sussanne Khan broke-up their 14 years of long Marriage.

Another relationship is landed in India called Live-in-relationship. In this one can live with their partner without having to engage into a legally binding relationship. The Supreme Court in Indra Sarma vs V.K.V Sarma defines live-in relationships in distinct ways-A domestic Cohabitation between an adult unmarried male and an adult unmarried female. The Apex Court in so many of its Judgements stated that if a man and a woman "lived like husband and wife in long term relationship and even had children, then the judiciary would assume that the two were married and same laws would be applicable on them". Therefore, Live-in relationships are legal in India.

There are many websites which help you to find your perfect life partner Such as Shaadi.com and Jeevansathi.com. Many matrimonial pages are published in the newspapers. And age of girl for marriage is above 18 years and age of boy should be above 21 years states by Supreme Court.

### **SECTION 377 OF IPC**

Section 377 of IPC states that whoever voluntarily has carnal intercourse against the order of nature with any man, woman or animal shall be punished. Gay sex is considered to be taboo in India. On 6<sup>th</sup> September, Supreme Court states decriminalize gay Sex. Decriminalize homosexuality is incredibly heartfelt and vindicates the dignity of LGBT people.

### **Causes of Rise in Divorce System**

#### **DON'T HAVE MUTUAL UNDERSTANDINGS**

The divorce is rising day by day. As the married couple they don't have mutual understandings between them they start fight in small issues and continue their fight with more than one month.

#### **THEY DON'T SOLVE THEIR PROBLEM BY COMPROMISE**

Divorce have emerged as a very likely outcomes of marriage today, questioning the truth of saying that marriage are made in heaven. The main reason for divorce is that couples choose divorce as an option for problem the most of the time they can solved by discussion and compromise.

#### **PRESSURE OF SOCIETY**

As we all know earlier the married couples bowed down to the pressure of society to make their marriage work because they think what society will think.

#### **RELATIONSHIP CASUALLY**

Today, the couples take their relationship casually and can head to the divorce without trying to solve to save their marriages. Now many people take relationship as a joke or we can say boys are usually want sex from girls this is very wrong. The most common reason of divorce is between a married couple and mother in law spoil the husband and wife relationship also get affected.

#### **ADJUSTMENTS**

If a girl gets married she needs time to adjust in new house and its very difficult to give her old habits and the girl lifestyle is very different then mother in law will not like it and this can contain conflict between husband and wife because mother in law will tell to his son. In today's life the main reason for divorce is the interference of parents of the girl in the married life especially mother interfere too much in the life of the married couple. As many girls share each and everything with her mom that her husband should not like It.

## **Suggestions of Divorce System**

### **1. SPEND MORE QUALITY TIME TOGETHER**

There are a lot of people who are not happy in their marriages because they don't spend more time with each other. This can happen when they have hectic schedules. Every couple should go out for dinner spends quality time with each other.

### **2. ACCEPT YOUR MISTAKES WITHOUT ANY ARGUMENT**

If a husband is wrong then he should simply say sorry and if a wife is wrong then she should simply say sorry without any argument.

### **3. CHANGE THE NEGATIVE PATTERNS**

Be always respectful with each other, kiss in the morning always love each other. Always trust each other. Share each and everything with each other.

### **4. TAKE THE WORD DIVORCE OFF**

Remove divorce as an option from your marriage. Many couples think that the only option is to take divorce because of their fights but remove divorce from your mind.

### **5. START FROM SCRATCH**

Forget about the fights, the negativity. Remember how you both fell in love your love story and all. Always remember your good movements with each other.

## **Conclusion**

Marriage has a significant role in India society. Marriage is considered to be sacred bond. Indian spends lots of money in Wedding ceremonies and celebrates it with pomp and show. Marriage is a legal permission to live together and love-making. Different communities, caste and religion have different rituals and customs of marriage. Though marriage ceremonies, rules may differ from one society to another, marriage is considered a universal culture. There are so many types of marriage performed in India. Purpose of the marriage is to combine two thinking and values not to ruin someone's happiness. Many evils of marriage which can destroy this sacred bond such as Dowry system, domestic violence and extra martial affair. Honesty and trust is the base of marriage which decorated with love. Divorce is defined as an ending marriage by an official decision by the court. In short term they get married just a little bit of romance and then get separated and take divorce. Nowadays marriage is like a joke if the couples get married and after three months their mutual understandings is not there then take divorce its like a play many couples don't take serious their marriage.

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## **Effect of Green Marketing on the Sustainable Development: With Special Reference to the Manufacturing Industry in India**

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### **Abstract**

*The drive of modernization and the era of globalization have changed a lot in the current business fronts; the competition is so fierce that it is very difficult for the organizations to receive a repeat purchase from the side of the customers. On the other hand it is even more difficult to cope up with the policy measures regarding the safety of the environment. The answers to all the questions are the implementation of green manufacturing system and making the process of marketing as 'Green'. In the Indian region the concept of green marketing is catching pace in different scrapes, it is developing but still need a varied support from the different agencies. The present study evaluates the concept of green marketing in the Indian scenario and will make suggestion regarding the challenges and opportunities related to the implementation of green marketing.*

**Keywords:** Green Marketing, environment, customer, Sustainable Development.

### **Introduction**

The American Marketing Association states the concept of green marketing as the process of marketing of the goods that are safe for the related environment. This concept can be detailed in the terms of related activities of modification in the respective products, some changes in the process of production, changes in the packaging of the present product and even the media has to be managed accordingly. This particular phenomenon is having its social and psychological implication as well. In the corporate scenario the terms 'Green Marketing' and 'Eco-Marketing' are being taken in contradiction with each other, and in the same manner it is difficult to define the term green marketing separately. In order to mention the term Green marketing we can say that it is a concept that includes all the basic operations of any given organization right from procurement of raw material to disposal of final goods, where the term green refers that any of the activities may not cause any harm to the environment in any form. The growing awareness about the global warming and environment protection is pushing both the parties towards the protection of the same and using the term 'Green' in the real sense.

### **Literature Review**

Oyewole, P. (2001). The researcher had tried to develop a link between the concept of green marketing and the establishment of the same in the selected industrial setup. The researcher states that awareness is the biggest tool between the customer and the efforts of the industrial setup to spread the same.

Karna, J., Hansen, E. & Juslin, H. (2003) the researchers have tried to evaluate the actual efforts of the industries in establishing 'Green' in their routine course of work. He found that many of the industries are willing to do so but then again the policy and rates of the government establishments are increasing the cost of the materials and other related

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services, if they are trying to go 'Green' and on the other hand the customer is not willing to pay extra price for the same.

Donaldson (2005) the researcher had conducted the study in the Great Britain and stated that there is a positive change in the awareness of the customer regarding the ecological attitude, and the same is very positive for the companies that are trying to establish 'Green' concept in their respective organizations. He also established that this positive attitude of the customer will support the efforts of the companies in the long run.

Alsmadi (2007) this study was conducted in the Jordan region and the researcher established that the customers are highly worried about the safety of the environment and willing to do whatever required. This attitude of the customer is also visible in the final purchase of the products where they are willing to pay the extra price for the safety of their environment.

**Lead Free Paints from Kansai Nerolac:-** Kansai Nerolac has worked on removing hazardous heavy metals from their paints.



**Wipro's Green Machines:-**Wipro InfoTech was India's first company to launch environment friendly computer peripherals. Wipro has launched a new range of desktops and laptops called Wipro Greenware. thus reducing e-waste in the environment.

### **Examples of Green Marketing**

#### **Green Marketing**

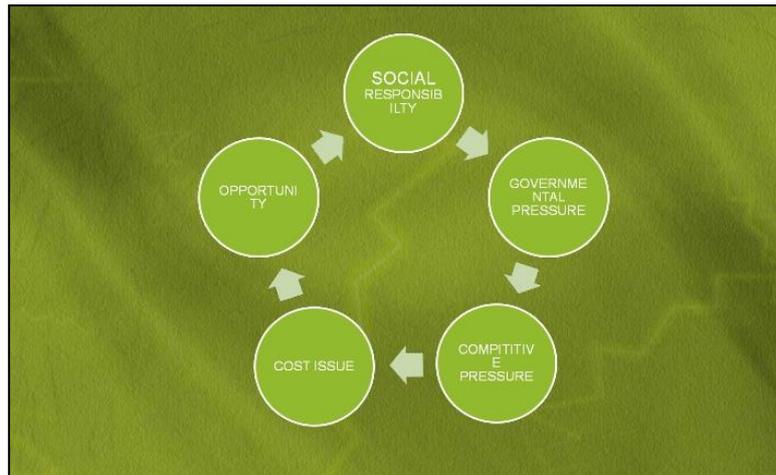
The concept of Green marketing states that a lot of effort is required to satisfy the need and want of the customer i.e. starting from the procurement of the material and shaping the final product requires a series of activities but these activities may not harm the environment at any level and the same is expected from the side of the consumers that the respective use of the product may not harm the related environment or the respective ecosystem in any form. As per the direction of the environment authorities the packaging of the product and even the container should be recyclable, may be in the form of reuse and free from any kind of radiation and same is being advertized through a number of media commercials and city billboards.

It order to fulfill the above said requirement the companies are required to make a number of changes in their respective systems and process and obviously this will cost them, apparently they can charge the same from the customer but then again it is only possible if the customer os equally educated about the same and willing to take the pain of paying extra for the safety of the environment. If the conditions are favorable then there will be a sustainable development in the economy and all the parties will be equally benefitted.

## **Related Issues Green Marketing**

### ***a. Need for Standardization***

There are a number of commercials on television and other media and most of them use to claim that their products are eco-friendly and may cause no harm to the environment but as a matter of fact it was found by the respective agencies that only five percent of such claims are true. Here lies the need for standardization of the media and even for the actual or physical product.



**Need of Green Marketing**

### ***b. New Concept***

Indian literate and urban consumer is getting more aware about the merits of Green products. But it is still a new concept for the masses. The consumer needs to be educated and made aware of the environmental threats. The new green movements need to reach the masses and that will take a lot of time and effort.

### ***c. Patience And Perseverance***

The investors and corporate need to view the environment as a major long-term investment opportunity, the marketers need to look at the long-term benefits from this new green movement. It will require a lot of patience and no immediate results. Since it is a new concept and idea, it will have its own acceptance period.

### ***d. Avoiding Green Myopia***

The first rule of green marketing is focusing on customer benefits i.e., the primary reason why consumers buy certain products in the first place. Do this right, and motivate consumers to switch brands or even pay a premium for the greener alternative. It is not going to help if a product is developed which is absolutely green in various aspects but does not pass the customer satisfaction criteria. This will lead to green myopia.

### **Objective**

- To know the efforts of the companies related to green marketing,
- To judge the awareness level of the customers regarding green marketing
- Find the relationship between green marketing and sustainable development

### **Hypothesis**

H<sub>0</sub>: There is a significant and positive relationship between the efforts of the organizations and understanding of the consumers regarding green marketing.

H<sub>1</sub>: There is no significant relationship between the efforts of the organizations and understanding of the consumers regarding green marketing.

**Data Analysis and Interpretation**

**Table: Correlation Analysis of Data**

**Correlation Matrix of Selected Factors influencing Performance Level of Manufacturing Units**

	A1	A2	A3	A4	A5	A6	A7	A8	A9	A10	A11	A12
A1	1.00											
A2	.405	1.00										
A3	-.627	.145	1.00									
A4	-.339	-.013	.517	1.00								
A5	-.112	-.370	-.394	-.233	1.00							
A6	.383	.402	.138	.401	-.379	1.00						
A7	-.130	-.060	.222	.594	-.446	.227	1.00					
A8	.667	.447	-.068	.127	-.543	.698	.076	1.00				
A9	-.452	.046	.336	-.017	-.231	-.270	.232	-.241	1.00			
A10	.639	.411	-.193	-.258	-.181	.446	-.550	.791	-.344	1.00		
A11	-.523	-.076	.480	.363	.017	-.163	.448	-.644	.295	-.815	1.00	
A12	-.119	-.207	-.382	-.770	.467	-.693	-.624	-.412	.327	.037	-.296	1.00

**Table 1.1: Descriptions of Variables under Study**

A1	<b>Production per year</b>
A2	<b>Productivity</b>
A3	<b>Level of automation</b>
A4	<b>Labor's Attitude</b>
A5	<b>Supply Chain Factors</b>
A6	<b>Process timing</b>
A7	<b>Supplier's Factors</b>
A8	<b>Basic Transportation</b>
A9	<b>Storage Facility</b>
A10	<b>Machine Timing</b>
A11	<b>Labor Timing</b>
A12	<b>Output Ratio</b>

**Interpretation-Stage 1**

As can be seen from the above correlation analysis that in most of the cases the correlation is showing the negative inclination, in some of the cases the degree is high and remaining is of moderate degree. This shows that in most of the cases the companies are willing to implement the basic concepts of green marketing in their respective organizations. In some cases it was found that the companies have already implemented the related factors of green marketing in their respective organizations, but they are in the premature stage but then again they are committed to take the drive many steps forward and contribute in the green revolution.

**Table 2: Correlation Matrix of Selected Factors influencing Customer Awareness and Recent Consumption**

	B1	B2	B3	B4	B5	B6	B7	B8	B9	B10	B11	B12
B1	1.00											
B2	.532	1.00										
B3	.168	.724	1.00									
B4	-.622	-.296	.200	1.00								
B5	-.885	-.786	-.252	.617	1.00							
B6	.924	.420	.051	-.846	-.784	1.00						
B7	.060	-.263	.192	-.079	.295	.208	1.00					
B8	.206	.016	.043	-.401	-.071	.347	.717	1.00				
B9	-.042	-.160	.447	.659	.323	-.223	.441	-.148	1.00			
B10	-.497	-.537	.106	.530	.746	-.431	.418	-.289	.694	1.00		
B11	-.754	-.500	-.308	.747	.640	-.859	-.500	-.710	.163	.422	1.00	
B12	-.120	.134	-.371	.059	-.234	-.256	-.939	-.492	-.567	-.569	.477	1.00

**Table 2.1: Descriptions of Variables under Study**

B1	NO. of Working Vehicles
B2	Awareness
B3	Purchase
B4	Reference Group
B5	Comparison
B6	Direct Purchase
B7	Knowledge of GSM
B8	Experience of GSM
B9	Product Difference
B10	Service Difference
B11	Maintenance
B12	After sale Service

### Interpretation-Stage 2

As far as basic awareness of green marketing is concerned, most of the respondents were found to be aware of the same and the can be viewed from the above given table where in most of the cases the correlation is positive and of higher degree, then in other cases the correlations is negative and shows higher or a moderate degree. It can be inferred from the correlation analysis that yet most of the customers are not aware of the concept related to green marketing and are dependent on media and related sources for the related information. Most of the customers are having belief on the referral buying where one customer is buying the products on the reference of the other customers. This process is time taking but then again it may not create difficulty for the concerned organizations.

### Conclusion

The above analysis states that the Marketers also have the responsibility to make the consumers understand the need and importance of the green products in their routine lives, and understand the difference between the 'Green' and 'Non-Green' products. If the

customer is fully satisfied with the efforts of the company and completely understand the need of the same then it will be easier for them to pay the extra money. This phenomenon will help both the parties and might prepare a strong background for the sustainable development of the economy. Green marketing assumes even more importance and relevance in developing countries like India. Green marketing is a tool for protecting the environment for the future generation.

The efforts of going 'Green' are having a relative importance with the safety of the environment, and with the growing concern of the authorities to save the same is increasing with every passing day and in the lieu of the same the new ventures are establishing the green process in their industrial establishments and the old companies the taking care of their prevailing systems. That's why briefly we can suggest that the business will survive and be sustainable only when marketers understand the changes in the market which are greening and leads to sustainable development.

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## **Social Legal Aspect of US-PAK Relations Post 9/11**

**Gultaj kaur\***

### **Abstract**

*US-PAK relations refer to the bilateral relationship between Pakistan and the United States. On 20 Oct 1947, two months and six days after Pakistan's independence, the United States established relations with Pakistan, making it amongst the first nations to create relations with the new state. Pakistan allied itself with the U.S. during the Cold war period against the Soviet Union, and was an integral player in the CENTO and SEATO organizations. Pakistan also played a Important role in arranging the 1972 Nixon visit to China which led to normalization of ties among the two countries. Despite a become worse of relations following the election of the left-oriented Pakistan Peoples Party under Zulfiqar Ali Bhutto, relations quickly improved and deepened during Operation Cyclone in the 1980s, which was governed against Soviet expansion in Central Asia and South Asia, by funding and training Muslim mujahideen in Afghanistan to combat the Soviet Union. Relations once again soured after the collapse of the Soviet Union, when the United States officially agree sanctions against Pakistan by passing the Pressler modification , which was enacted against Pakistan for its nuclear weapons program, which was begain after the war with India in 1971 and accelerated after India detonated a nuclear bomb in 1974. Pakistan once again assumed an important role in American geopolitical interests in the region following the attacks of September 11th, 2001, and the successive War on Terror. Relations were become stronger as the United States named Pakistan a major non-NATO ally in 2002—which allowed for the release of over \$25 billion of aid to Pakistan. American recovery try following the 2005 Kashmir earthquake were widely valued by the Pakistani public.*

**Keywords:-** Pakistan–United States, Nuclear issue, Geo-strategic

### **Introduction**

Pakistan and the US have built a multifaceted and broad-based relationship, driven by cooperation in areas ranging from education to energy and from defense to trade and investment. This cooperation is rooted in shared values and convergence of interest on regional and strategic issues. The U.S. has been one of Pakistan's most important development partners and is also a major source of foreign direct investment as well as one of Pakistan's biggest export markets. The US has been a major investor in Pakistan's infrastructure and education sectors – the last exemplified by the largest Fulbright Program run by the US anywhere in the world. Similarly, shared common values have brought the Pakistani and American people together. The common aspiration towards democracy and the rule of law animates the societies of both countries. The one million-plus strong Pakistani-American community in the United States is not only a bridge between the two countries but comprises many outstanding entrepreneurs, doctors and academics that contribute to and enrich American society. The US today engages in extensive economic, social, and scientific assistance as well as vital military relations with Pakistan, while

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Pakistan continues to occupy a strategic position in the United States' interests in Central and South Asia. The US is the 2<sup>nd</sup> largest supplier of military equipment to Pakistan after China, and US is one of Pakistan's largest donors of foreign assistance.

### **PAKISTAN-U.S. Relations**

Pakistan is key to success in U.S.-led counterterrorism efforts, with its tribal areas serving as terrorist havens, however, covert U.S. military actions inside Pakistan have put the future of the U.S.-Pakistan military alliance and bilateral cooperation and relations in jeopardy. More, it is pertinent to say here that the United States can never deny the fact that Pakistan is an important stakeholder in the region and could play a vital role in peaceful and respectful withdrawal of NATO forces from Afghanistan. So, both should mend fences after the bumpy ride. And, in a bid to dissipate tensions with Pakistan, the United States has to mend bridges with its ally and restore diplomatic ties between the two countries by finding a way out of the mutual distrust shared by both countries for each other. Both should show interest in addressing the reservations of each other by initiating the process of dialogue and most likely the relations between the two countries would head towards improvement for better Pak-US relations. Pakistan and the United States should be engaged with a constructive approach to achieve shared objectives of peace, stability and economic prosperity in the region. The United States should also address Pakistan's concern and views with regard to the U.S. strategy for South Asia. But there is a trust deficit between the two countries. The United States always used Pakistan for its benefit and later started blaming Pakistan for the failures in Afghanistan. Moreover, 70-thousand citizens of Pakistan were martyred in the U.S.'s war against terrorism and still the U.S. is blaming Pakistan for its failure, which is not acceptable. Also, both countries should orchestrate a policy of fair dealing and equality. And, if a reset in ties is not possible, a modicum of stability can surely be achieved.

### **PAK-U.S Relations after 9/11 Incident**

The incident of 9/11 became the reason for Pakistan and U.S to become strategic allied for the third time\*. On 20<sup>th</sup> of September 2001, when U.S President George Bush was addressing the Congress' joint session, he gave warning that every country, belonging to any region, they all have to decide either they are going to stand with U.S or in they have to make it clear that they are with the terrorists. He further said that from here on, any country that carry's on to port or provides support to terrorists will be reckoned as the aggressive government by U.S. This message was pretty clear for a state such as Pakistan which had been playing active performer of the internal politics in Afghanistan. In accordance with statement of Lawrence Ziring, to challenge the U.S in the result of the terrible incident of 9/11 would be to put the Pakistan in straight connection with the acts of Al-Qaida. Furthermore, at this occasion there was no unraveling Al-Qaida from the Taliban and Pakistan was strained to pick between being considered as a co-conspirator with the named group of terrorists or union the U.S call for the cutting of binds to the Mulla Umar's regime. U.S also forced Pervez Musharraf to think carefully regarding the decision to defuse the majority of militant groups associated with different Islamist organizations being operated from Pakistan†. The support by Pakistan in the war against terror had needed

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\* S. Eric Margolis, *Pervez Musharraf had little choice*, Daily Times, Lahor, September 2006, (Retrieved on 13 Sep, 2018)

† Ziring, Lawrence *Pakistan at the Crosscurrent of History*, Lahore: Vanguard, 2004, p.305. 14. (Retrieved on 15 Sep, 2018)

Islamabad to supply Washington with blanket over flight and corridor privileges for conducting all required armed and intelligence actions, together with the utilization of naval posts of Pakistan, tactical positions on boundaries, air bases, closing of the diplomatic relationships with government of Taliban and help the U.S to obliterate the network of Al-Qaida<sup>‡</sup>. In this respect, four airports were provided to U.S forces by Pakistan for logistic assistance along with Dalbadin, Pasni, Jacobabad and Shamsi (Kharan).<sup>§</sup> Likewise, U.S also got help from Pakistan to engage in spying activities that included employing of planes for spying activity in North and South Waziristan, Chain of Mountains in Hindu Kush, Zhob, Chitral and hilly zone between Afghanistan and Baluchistan and Kandahar of Pakistan. Devices used to track also employed on various locations to perform the monitoring the activities in the border regions<sup>\*\*</sup>. One more liability assigned to Pakistan in this war was to assist the U.S to eradicate the network of Al-Qaida. For this, Pakistan not only detained various leaders of Al-Qaida and cadre and them handing them over to U.S but also participated actively in prevention of various terror schemes. In the month of August, 2006, with the assistance of information provide by lively intelligence of Pakistan, a terror scheme, aiming to target the aircrafts moving between U.S and U.K was blocked. Accordance with the statement of the Foreign Office spokesperson Ms. Tasnim Aslam, Pakistan did some arresting in collaboration with arrests done in U.K to block the scheme. She stated that the arrests in U.K are result of the lively support of the intelligence amongst Pakistan, U.S and the U.K.<sup>††</sup>

### **Geo-Strategic Importance of Pakistan**

In all respects we cannot ignore the geo-strategic importance of Pakistan in developing relations with any country including USA. Pakistan is always remained a part of world politics because of its location. It is surrounded by India, China, Iran, and Afghanistan<sup>xix</sup>. Each of the country is major player in global politics. It is in the center of resource rich states like India, China, CARS and Russia. Even for India it provides route to energy resources<sup>xx</sup>. Afghanistan is now a major part of world politics and important in regional and global politics. It is a land of terrorists, and a major country of opium production. The whole world including the US realizes that the peace in Afghanistan is impossible without Pakistan's cooperation. Since Soviet invasion in Afghanistan in 1979, USA used Pakistan as frontline state and compelled Soviet to leave Afghanistan. Similarly after 9/11, USA toppled Taliban and terrorists with full support of Pakistan. Iran, Turkmenistan and Tajikistan are also neighboring countries but Pakistan provides easiest route to NATO supplies to the forces in Afghanistan. Furthermore Afghanistan is a landlocked country and dependent on Pakistan for trade purposes. On eastern side India is inhabited with nuclear capability and big market of South Asia. India is also in favor of stable and democratic Pakistan because any extremist government in Pakistan can lead to violence in India. USA also wants stability in Pakistan and hampers India not to take any action against Pakistan because it will affect US interests in Pakistan. China is also the neighbor of Pakistan. USA is preparing India that if USA and China are in rivalry then India would be helpful in South

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<sup>‡</sup> Pervez Musharraf, *In the Line of Fire*, Free Press, New York, September 25, 2006: 205 (Retrieved on 17 Sep, 2018)

<sup>§</sup> 3 airports on standby for US: Secretary", *Daily Times*, 19 July 2006. 40. (Retrieved on 20 Sep, 2018)

<sup>\*\*</sup> Shahzad, Syed Saleem, "Stage Set for Final Showdown", *Asia Times Online*, 21 July 2004. 39. (Retrieved on 24 Sep, 2018)

<sup>††</sup> Pakistan helped foil terror plot, <https://www.dailynews.com/2006/08/10/pakistan-helped-foil-terror-plot-in-britain-officials-say>, *Britain*, August 10, 2006 (Retrieved on 24 Sep, 2018)

Asia and same is interest of China in Pakistan. In order to get access to Muslim countries of Middle East and Central Asia china looks to Pakistan for its trade development. Gawadar project is a step of china in this regard. Pakistan is also a nuclear power and is a gateway to Central Asia and access to the Middle Eastern countries is through Arabian Sea.<sup>‡‡</sup>

### **Nuclear Issue**

Nuclear issue between the two countries also exploits the relations between two countries. US were always against nuclear program of Pakistan that was started during Bhutto regime. In May 1998 Nuclear tests of India, Pakistan followed India and on 28<sup>th</sup> May 1998 exploded the nuclear bombs despite constant pressure by Global world and USA. The US two decades effort of Nuclear Non-proliferation in South Asia rolled backed in 1998. President Clinton imposed non-humanitarian restrictions under Section 102 of the Arms Export Control Act. Although these restrictions were removed on both India and Pakistan in October 2001 after 9/11 event. United States urged several times both the states to join NPT (Nuclear Non-proliferation Treaty) and CTBT but no state is signatory of these treaties. In 2002 press report it was alleged that Pakistan is providing Uranium enrichment material and technology to South Korea since 1990s. Pakistan rejected these press reports. If such reports are confirmed then under US laws non-humanitarian aid must be taken from Pakistan. Bush administration determined that sanctions cannot be imposed under these facts. Then in 2003 second press release was issued that Iran and Libya are also benefitting from Pakistan's nuclear program. The matter was investigated and in February 2004 it came before public that Dr.A.Q.Khan was involved in nuclear proliferation to North Korea, Iran and Libya. President Musharraf awarded pardon to A.Q.Khan because of his great contribution to Pakistani Nation. US was assured that government had no knowledge. US turned blind eyes to this issue because of her foreign policy interests in Pakistan. US considered the pardon of A.Q.Khan as Pakistan internal matter. USA is much concerned about A.Q.Khan proliferation of nuclear weapons. The security of Pakistan nuclear weapons is number one worry for USA and that creates hurdles in their relations. China is planning to build up two nuclear reactors in Pakistan and Washington requested Beijing to justify the plan internationally.<sup>§§</sup>

### **US-PAKISTAN Relations: A Half-Century Roller Coaster Ride**

Although the stakes today are vastly higher, the current crisis fits into a well-established pattern. Ever since the US and Pakistan became allies 57 years ago, their relationship has been extraordinarily volatile, a veritable ride on a roller coaster. It was on 14 May 1954 that the two countries signed a mutual defence security agreement making Pakistan part of the Eisenhower Administration's containment belt around the Soviet Union and China. By becoming a member of both the South-East Asia Treaty Organization (SEATO) and the Baghdad Pact, in President Ayub Khan's words, his country became America's 'Most Allied Ally in Asia'.<sup>\*\*\*</sup> The alliance, however, had a fundamental disconnection. While Pakistan was anti-communist, India was its main security concern. Even though the US and India were estranged, Washington never considered New Delhi an enemy. The

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<sup>‡‡</sup> *Mutual Security Act of 1958, Hearing before House Committee on Foreign Relations, 85<sup>th</sup> Congress, 2<sup>nd</sup> Session, April 15-16, 1958 (Washington: 1958), P.1753 (Retrieved on 12 Oct, 2018)*

<sup>§§</sup> *Samina Ahmed, The United States and terrorism in Southwest Asia: September 11 and beyond, International security, winter 2001/2, P.80. (Retrieved on 13 Oct, 2018)*

<sup>\*\*\*</sup> *Mohammed Ayub Khan (1967), Friends Not Masters, Oxford University Press, London, p. 130. (Retrieved on 13 Sep, 2018)*

relationship prospered during the Eisenhower Presidency, but faltered over this disconnection during the Kennedy and Johnson Administrations. When the October-November 1962 Sino-Indian border war prompted US military aid to New Delhi, Islamabad was infuriated. In turn, Pakistan's burgeoning friendship with China and criticism of US involvement in Vietnam angered Washington. In 1965, after Pakistan went to war with India over Kashmir, Johnson cut off both military and economic aid. For all practical purposes, the alliance was dead. Four years later, Richard Nixon became President and the relationship revived. Pakistan's vice (its intimate relations with China) became its virtue. Islamabad played a key role in brokering the US opening to China, arguably Nixon's most significant foreign policy achievement. During the 1971 Bangladesh war, the US 'tilted' towards Pakistan, labelling India the aggressor. Good relations continued when Gerald Ford became President after the Watergate scandal caused Nixon's resignation. Under Jimmy Carter, nuclear nonproliferation, democracy and human rights became central planks of US foreign policy. Relations with Pakistan soured on all three counts. They hit rock bottom on 21 November 1979 after an angry mob sacked the US embassy in Islamabad. Four embassy employees died and another 137 trapped in the security vault were minutes from asphyxiation when the mob fortunately dispersed of its own accord. The Pakistani police and army responded languidly, arriving on the scene only after the attackers had gone.<sup>†††</sup> But just a month later, the Soviet invasion of Afghanistan made Pakistan a 'frontline' state. Although President Zia ul-Haq spurned Carter's offer of US\$200 million in economic aid as 'peanuts', he approved covert cooperation between the CIA and the InterServices Intelligence Directorate (ISI) to support the anti-communist Islamic resistance movement in Afghanistan. With Ronald Reagan in the White House during the 1980s, relations prospered. Even so, problems over Islamabad's clandestine effort to develop nuclear weapons simmered just beneath the surface. After the Red Army left Afghanistan in 1989, Pakistan's nuclear aspirations became the critical bilateral issue. A year later, US intelligence agencies firmly concluded that Pakistan possessed a nuclear device. A reluctant George H.W. Bush felt compelled to impose Pressler amendment sanctions, suspending military and economic aid.<sup>†††</sup> Differences over nuclear issues and ISI support for Islamic militants continued to mar relations during the 20th century's final decade. As the new millennium began, Pakistanis remained bitter over US sanctions. The Americans were upset over Pakistan's support for Islamic terrorists operating in Kashmir as well as ISI's intimate ties with the pariah Taliban regime in Kabul. The Clinton Administration was further annoyed that the Pakistan army, for the fourth time in the country's short history, ousted a civilian government in October 1999. Clinton's steely five-hour visit to Islamabad on 25 March 2000, coming on the heels of five wildly successful days in India, captured the sombre bilateral mood.

### **Current Situation**

The relations between the countries since 9/11 2001 improved but rift in relations was caused in 2011 because of some incidents. On January 27<sup>th</sup> 2011 Raymond Davis, a diplomat <sup>xxxi</sup> killed two Pakistanis in an urban area of Pakistan. On 16<sup>th</sup> March 2011 after

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<sup>†††</sup> Dennis Kux (2001), *The United States and Pakistan, 1947-2000: Disenchanted Allies*, Woodrow Wilson Center and Johns Hopkins University Press, Washington, p. 242-245. (Retrieved on 24 Oct 2018)

<sup>†††</sup> Adopted in 1985 and introduced by Sen. Larry Pressler (R.-North Dakota), [http://www.realinstitutoelcano.org/wps/wcm/connect/25c9c60047a7a57dbf7aff076e8e26e4/ARI121-2011\\_Kux\\_US\\_Pakistan\\_Relations\\_2011.pdf?MOD=AJPERES&CACHEID=25c9c60047a7a57dbf7aff076e8e2](http://www.realinstitutoelcano.org/wps/wcm/connect/25c9c60047a7a57dbf7aff076e8e26e4/ARI121-2011_Kux_US_Pakistan_Relations_2011.pdf?MOD=AJPERES&CACHEID=25c9c60047a7a57dbf7aff076e8e2) (Retrieve d on 29 Sep, 2018)

closed door negotiations, \$ 2.3 million was paid as blood money to victim families and Davis was deported to USA. Although USA denied any kind of paid compensation. On 2<sup>nd</sup> May 2011 at 1am of Pakistan Times, Osama Bin Ladin was killed in Abbottabad (Pakistan) by DEVGRU/SEAL Team 6 of USA special military operations Unit. This event created doubts about Pakistan's involvement in protection of most wanted terrorist. On 22<sup>nd</sup> May 2011 incident of Mehran air base took place. Al-Qaida took the revenge of Osama Bin Laden's death in which four officials were killed and nine were injured<sup>xxxii</sup>. Then on November 26<sup>th</sup> 2011, Salala air base incident took place in which NATO forces opened fire over two Pakistan-Afghanistan checkpoints in which twenty four Pakistani soldiers were killed and thirteenth were injured. This incident was severely criticized by Pakistan and Pakistan in response got the Shamsi airbase vacated by the USA and Pakistan got its control. Pakistan is a major non-NATO ally that cancelled the \$500 million training program because of Osama Bin Ladin raid on Pakistan's territory which was violation of Pakistan sovereignty. In response USA withheld \$300 million dollars assistance to Pakistan.

#### ***OBAMA'S Policy towards Pakistan: A Train Wreck***

While a December 2010 NSC policy review concluded it premature to judge how well the strategy toward Pakistan was faring, a series of disasters since then has thrown the train off the rails. On 27 January 2011, the CIA contractor Raymond Davis shot to death two Pakistanis attempting to rob him in downtown Lahore. After Davis spent three weeks in jail, the US obtained his release by paying US\$5 million 'blood money' to the families of the victims. The incident was a major setback, 'confirming' widespread Pakistani fears of CIA officers roaming Rambo-like around the country. Angry that the agency kept Davis' mission a secret,<sup>§§§</sup> the ISI retaliated by restricting intelligence cooperation. The Americans responded *inter alia* by postponing an upcoming session of the Strategic Dialogue. It has yet to be rescheduled. The successful 2 May 2011 US Special Forces operation against Osama bin Laden caused an even greater furor. Although Americans applauded Obama's bold action and rejoiced at the death of the man responsible for the horrendous 9/11 attacks, Pakistanis were furious about the violation of their territory and US unwillingness to inform them in advance. The proud Pakistan army felt humiliated that the world's most wanted terrorist had been living for five years just a few hundred metres from the country's premier military academy. For the first since the 1971 war, the formerly sacrosanct military became the target for sharp public attacks. The ISI, critics charged, was either incompetent for failing to locate bin Laden or complicit in hiding the al-Qaeda leader. A few days later, the military suffered further humiliation when half a dozen al-Qaeda terrorists occupied the main naval base in Karachi for 16 hours, blowing up two US\$35 million dollar P-3 maritime reconnaissance aircraft. The murder of journalist Saleem Shahzad, who reported that al-Qaeda had links inside the navy, was a fresh blow to the military's reputation. Relations with Washington were additionally strained when Admiral Mike Mullin publicly charged that Pakistani authorities had 'sanctioned' Shahzad's killing. Pakistan's Information Minister rejected Mullin's allegation as 'extremely irresponsible and malicious'. In the bin Laden backlash, US-Pakistani military relations deteriorated. Responding to criticism within the ranks that he was too pro-American, Kayani ordered the withdrawal of the 100 US army trainers, refused visas for

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<sup>§§§</sup> Pakistan Rejects US Claims over Saleem Shahzad Murder', [www.bbc.co.uk/news/world-south-asia-14080211](http://www.bbc.co.uk/news/world-south-asia-14080211). BBC South Asia News, 8/VII/2011 (Retrieved on 26 Oct, 2018)

US military equipment technicians, stopped joint counter-insurgency operations, and demanded an end to drone attacks. Washington, in turn, has got tougher with the Pakistanis, holding up some US\$800 million in military transfers, including US\$300 million to reimburse Pakistan for expenses incurred in fighting the militants. Pakistan's Defence Minister responded by threatening that his country might have to withdraw troops from the Afghan border. In short, relations have spiralled downward to their lowest point since 9/11.

### **Conclusion**

The US and Pakistan have experienced several military confrontations on the Durand Line. These skirmishes took place between American UC deployed in Afghanistan, and Pakistani troops guarding the border. On November 26, 2011, 24 Pakistani soldiers were assassinated in an aerial attack on Pakistani aeras near the border. The attack further damaged US and Pakistani relations with many in Pakistan calling for a more hardline stance against the United States. 2011 was rated by the BBC as a "disastrous year" for Pakistan-U.S. relations, primarily due to three events: the Raymond Allen Davis incident, the Salala incident and the death of Osama bin Laden . As early in 2005, Western criticism against Pakistan grew and many European and American political correspondents criticized Pakistan publicly. The London-based *The Economist* in fact observed: "As an American ally, Pakistan has become an embarrassment for the United States." In January 2011, the Raymond Allen Davis incident occurred in which Raymond Davis, an alleged private security contractor, shot dead two Pakistani locals after they attempted to rob him. The action sparked protests in Pakistan and threatened relations between the US and Pakistan, including aid flows. Pakistan prosecuted him despite US demands for him to be freed because he enjoys diplomatic immunity. Ultimately he was freed after the US made payments to the families of the slain Pakistanis, but the incident was emblematic of the volatile nature of American-Pakistani relations. In spite of this rocky relationship, the US remains committed to assisting Pakistan's new democratic government in the areas of development, stability, and security. Pakistan is one of a major non NATO ally as part of the War on Terrorism, and a leading recipient of U.S. aid. Between 2002–2013, Pakistan received \$25 billion in economic and military aid and sales of military equipment. The equipment included eighteen new F-16 aircraft, eight P-3C Orion maritime patrol aircraft, 6,000 TOW anti-tank missiles, 500 AMRAM air-to-air missiles, 6 C-130 transport aircraft, 20 Cobra attack helicopters, and a Perry-class missile frigate. About half-half of the aid package was disbursed during the Bush administration and during the Obama administration.

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## **Analyzing Financial Health of Select Automobile Companies**

**Mohmad Mushtaq Khan & Dr. Syed Khaja Safiuddin\***

### **Abstract**

Financial health of a company is essential for the survival of any company. A company which is financially sound can expand, pay dividends and exist for a longer time period. Indian automobile industry is one of the largest in the world. The industry accounts for 7.1 per cent of the country's Gross Domestic Product\*\*\*\*. The Two Wheelers segment is having 80 per cent market share and leads the Indian Automobile market owing to a growing middle class and a young population. The overall Passenger Vehicle (PV) segment has 14 per cent market share. In order to keep up with the growing demand, several auto makers have started investing heavily in various segments of the industry during the last few months. The industry has attracted Foreign Direct Investment (FDI) worth US\$ 17.91 billion during the period April 2000 to September 2017, according to data released by Department of Industrial Policy and Promotion†††† (DIPP). Keeping in mind the importance of Automobile industry in Indian economy, the present study aims to see the financial health of two leading Indian Automobile companies. To see the possibility of these companies going bankrupt, Altman Z score model was used. The model is based on five different financial ratios and these ratios are calculated from the financial statements of the selected companies.

**Key words:** *Prediction of Bankruptcy, Altman Z score, Indian Automobile Industry.*

### **Introduction**

Finance is the life blood of any business and a business lacking funds cannot survive for a longer period. A business which has more liabilities than its assets is called as Insolvent. Insolvency leads to bankruptcy. Bankruptcy is a legal proceeding involving a person or business that is unable to repay outstanding debts. The bankruptcy process begins with a petition filed by the debtor, which is most common, or on behalf of creditors, which is less common††††.

The auto industry is set to witness major changes in the form of electric vehicles (EVs), shared mobility, Bharat Stage-VI emission and safety norms. Electric cars in India are expected to get new green number plates and may also get free parking for three years along with toll waivers. India's electric vehicle (EV) sales increased 37.5 per cent to 22,000 units during FY 2015-16§§§§ and are poised to rise further on the back of cheaper energy storage costs and the Government of India's vision to see six million electric and hybrid vehicles in India by 2020. This paper thus discusses the Altman Z-score as a model used to foresee a possible bankruptcy and its applicability to determine whether India's two major automobile companies are financially sound or not.

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\*\*\*\* <https://www.ibef.org/industry/india-automobiles.aspx>

†††† Department of Industrial Policy and Promotion

§§§§ Investopedia

§§§§ <https://www.ibef.org/industry/india-automobiles.aspx>

### **Literature Review**

N. C. Shilpa and M. Amulya (2017) in their study "Corporate Financial Distress: Analysis of Indian Automobile Industry" found that for Motorcycles manufacturers are doing substantially well supported with high demand from middle income group. Scooters and 3-wheelers are facing prominent fluctuations which have constituted own strategies to compete. Both Passenger car and commercial vehicle manufacturers are confronting serious issues since major policy changes in recent years. Especially the ban of diesel vehicles in metropolitan cities has dipped the sales of four wheelers and has forced to hold the final products at warehouses. Passenger car manufacturers are confident to handle situation because of increased competition in the taxi segment ushering more demand unlike commercial vehicle category.

Mohmad Mushtaq Khan & Dr. Syed Khaja Safiuddin (2016) studied two selected Indian airline companies using Altman Z-score model for five years (2011-15). The findings of the research show that both the selected Indian airline companies are potential candidates of bankruptcy despite of many improvements.

Vasantha, Dhanraj & Thiayalnayaki (2013) studied selected Indian airline companies. The sample consisted of king fisher airlines, jet airways and spice jet airways. The study was concluded advising the companies to be efficient in management of funds and employ good business strategies to be in the safer zone of Altman's classification of financial health.

Sheela & Karthikeyan (2012) evaluated the efficiency of selected companies from pharmaceutical industry and predicted the financial health of pharmaceutical industry by throwing light on companies like Cipla, Dr. Reddy's Laboratories and Ranbaxy Laboratories Ltd. Using Altman's Z Score model, it has been found that, of the three companies studied Ranbaxy lies in gray area with a score of 2.34, while Cipla and Dr. Reddy's are in safe zone with scores higher than 3. Cipla got a Z-score of 3.07 while Dr. Reddy's obtained 3.37.

Ummed & Omvir (2012) in their study Distress Prediction Model-Model for predicting Bankruptcy in Aviation Industry found that of the three firms having Z-Score less than 2.60, two have been declared bankrupt. The lending institution has recalled term loan from one firm. Only one firm is financially stable.

Campbell (2008) proposed a reduced form econometric model using both accounting and market data to predict corporate bankruptcies and failures. The study reveals that their model is more accurate than other alternatives. A more accurate reduced form model of them confirms the negative association between distress risk and equity returns too.

Sun and Feng Hui (2006) revealed that bankruptcy not only brings much individual loss to interest parts such as stockholders, creditors, managers, employees, etc., but also too much bankruptcy will greatly shock the whole country's economic development.

Karels and Prakash (1987) explored that a diverse set of definitions has emerged to explain business failure. The set includes negative net-worth, non-payments of creditors, bond defaults, inability to pay debts, over drawn bank accounts, omission of preferred dividends, receivership, etc. Financial insolvency occurs when the firm is unable to acquire the necessary funds to meet its obligations. Total insolvency occurs when the liabilities exceed the physical assets. Finally, confirmed insolvency occurs when legal steps are taken to protect the firm's creditors or liquidation occurs.

Edward Altman in (1968) generated a Z-score that explains potential bankruptcy for publically traded manufacturing companies. Moreover, McGurr (1996) and Rance (1999)

applied their multiple discriminant analysis to retail firms. Nevertheless, most of the bankruptcy prediction models have been built for large publically traded companies due to the availability of all necessary information and use a pair-matched sample.

### **Need for the study**

There has been much research done on financial performance analysis and insolvency prediction in Indian automobile industry, but most of the papers have focused on different segments like two wheelers, three wheelers and the present study will try to analyze the financial health of individual companies by analyzing the overall financial health of the select companies, so that the consolidated financial health of a company can be seen. For analyzing financial health of select companies Altman Z score will be used. Altman Z score model helps in prediction of bankruptcy prior two years of the actual filing, so this study will try to analyze the odds of bankruptcy for the two leading automobile companies of India.

### **Objective of the study**

1. To apply Altman's Z-score Model and analyze the financial health of selected companies.
2. To predict possibility of bankruptcy for selected companies.

### **Methodology**

This research paper places an emphasis on the analysis of selected Indian Automobile Company's financial health and prediction of bankruptcy using Altman's model. Five financial ratios which are the inputs in Altman's bankruptcy prediction model have been calculated based on the selected company's financial statements taken from their annual reports. Based on the resulting Z-score a conclusion is then drawn as to whether the selected Indian automobile companies remain potential bankruptcy candidates.

### **Secondary Data**

The study is mainly focused on analysis of financial health and examining the insolvency of selected Companies for a period of five years from 2013-2017. The secondary data has been collected from company websites, audited financial statements, reports published by the stock exchange and databases.

The two automobile companies TATA Motors and Maruti Suzuki India Limited were considered for the study being the top two companies based on market share<sup>\*\*\*\*</sup>.

### **Altman's Z-Score as a Bankruptcy Prediction Model<sup>††††</sup>**

In 1968 Edward Altman developed a bankruptcy prediction model using Multiple Discriminant Analysis (MDA). The generated Z-score is used to predict possible bankruptcy two years prior to the actual filing.

Altman's Z-score that puts together five financial ratios is generated using the following formula for publically traded firms.

$$Z\text{-score} = 1.2 X_1 + 1.4 X_2 + 3.3 X_3 + 0.6 X_4 + 1.0 X_5$$

Where

X1 = Working capital/total assets

X2 = Retained earnings/total assets

X3 = EBIT/total assets

X4 = N.W. (book value)/total liabilities

X5 = Sales/total assets

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\*\*\*\* <https://business.mapsofindia.com/automobile/top-automobile-companies.html>

†††† Altman, Edward I. "Financial ratios, discriminant analysis and the prediction of corporate bankruptcy."

If the final score Z generated in this model is higher than 2.99, then the company's financial condition is in the "Safe" zone. If Z is between 1.81 and 2.99, then the company's Z-score is in the grey area. And if Z is less than 1.81, the company is at the edge of bankruptcy, so-called "distress" zone and may file for bankruptcy protection over the following two years. The low values of all components included in the Z-Score model may be a warning sign for stockholders and creditors.

**Data Analysis and Interpretation**

**Z-score of TATA Motors from 2013 to 2017**

Year	1.2X <sub>1</sub>	1.4X <sub>2</sub>	3.3X <sub>3</sub>	0.6X <sub>4</sub>	1.0X <sub>5</sub>	Z-score
2013	-0.24	0	0.058	0.80	1.40	2.23
2014	-0.22	0	0.046	0.786	1.52	2.13
2015	-0.132	0	-0.33	0.442	1.09	1.07
2016	-0.152	0.259	0.017	1.59	1.48	2.67
2017	-0.194	0.334	-0.234	0.654	1.389	1.94

(Source: <http://www.gurufocus.com>)

Tata Motors was in 'grey' zone for the year 2013 and 2014. The Z score Value has further decreased 2015 and reached to "distress" zone. But in 2016 there has been some improvement and Z score has gone up, but there is again a decrease in Z score value of the company for the year 2017.

**Z-score of Maruti Suzuki Ltd from 2013 to 2017**

Year	1.2X <sub>1</sub>	1.4X <sub>2</sub>	3.3X <sub>3</sub>	0.6X <sub>4</sub>	1.0X <sub>5</sub>	Z-score
2013	0.149	0	0.29	0.73	1.42	2.59
2014	0.18	0	0.31	0.71	1.24	2.44
2015	-0.017	0	0.376	0.75	1.26	2.36
2016	-0.20	0	1.13	1.34	2.5	4.77
2017	-0.20	0	9.65	1.46	2.18	13.09

(Source: <http://www.gurufocus.com>)

The Z score of Maruti Suzuki ltd for the year 2013 was 2.59, which has shown a decreasing trend till 2015. But from 2016, the Z score of the company has improved and reached to "safe Zone" as per the model.

**Findings**

1. By applying the Z-score model it is found that Tata Motors was in the "grey" zone for the year 2012 and 2013, but in 2015, the company's Z score has decreased and had put the company in "distress" zone. There has been some improvement in 2016, but the z score has again decreased in 2017 and the company was in "grey" zone for the previous year. So, the z score of the company shows the company was in "grey" zone for most of the years of study and needs to improve the financial position before it goes into "distress".
2. It is found that Maruti Suzuki ltd was in grey zone for the year 2013, 2014 and 2015. Thereafter Z score has shown an increasing trend and it reached to 4.77, thus puts the company in "safe" zone for the year 2016. The company has performed very well for the year 2017 taking the Z score to 13.09, which is "safe" zone and the Z score is very

strong, we can say there are very less chances of the company going bankrupt in the near future.

### **Conclusions**

Bankruptcy generally affects all the stakeholders' Investors, employees, stockholders, managers and regulators. The companies can be protected against bankruptcy with efficient management of funds and business strategies. The results of the study have shown that Z-score values of the leading automobile companies are not consistent. There are times when the Z score has gone to 1.07 also which is 'distress' zone and the company in 'distress' zone has good chances of going into bankruptcy. But both the companies have managed to overcome the worst times and have improved in terms of Z score.

Therefore, we can conclude that according to Altman's bankruptcy prediction model, one company i.e. TATA motors is in "grey" Zone and Maruti Suzuki is in "safe" zone and there are very less chances of these companies going bankrupt in the near future.

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## **Discourse on Nibbana: A Comparative Study of Theravada and Navayana forms of Buddhism**

**Nay Mein Da\***

**V.M. Ravi Kumar<sup>++++\*\*</sup>**

### **Abstract**

Buddhism as a religious, spiritual and philosophical thought and practice had attracted the attention of public and academia world over. The unique feature of Buddhism is that it puts human agency as a centrality of its doctrines rather than the God. It propagates the view that the problems of humanity need to be solved by the human agency by following certain moral and ethical codes. This phenomenon being centrality, Buddhism underwent several changes and organised into different sets with diversified focus on the teachings of the Buddha. This paper attempts to capture the doctoral position of Theravada and Navayana forms of Buddhism by focusing on the doctrine of Nibbana also known as Nirvana. The main proposition of this paper is that both Theravada and Navayana forms of Buddhism not only maintained a strict adherence to the teachings of the Buddha with regard to the concept of Nibbana but also used his teachings to address social and ethical issues of humanity.

**Key Words:** Buddhism, Theravada, Navayana, Ambedkar, Nibbana

The relevance of Buddhism not only as a religion but also as a spiritual and philosophical system to the contemporary world acquired relevance like never before. In the context of serious crisis such as refuge problem, poverty, unemployment, inequalities, class and ethnic struggle, gender based violence, caste discrimination; domination of elite section, conflicts between nations, faiths and races the teachings of the Buddha acquired critical relevance for rebooting humanity with the ideas of compassion, sympathy, empathy and respect for species. In order to explore the relevance of Buddhist ideas to the contemporary society, this paper explores the idea of Nibbana as evolved by the Buddha and subsequently developed by several commentators.

This paper proposes that both Theravada and Navayana Buddhist schools engages with the doctrine of Nibbana and attempted to project and propagate it as the ideal way of life that individual to lead and thereby creating a happy and contented life in this world. The idea of Nibbana is thus an alternative model of life propounded by the Buddha to the world dominated by power hungry elites and domination invoked to control the masses.

Attempt has been made by some studies to conceptualise the concept of Nibbana which happens to one of the important doctrines of Buddhism.<sup>§§§§§</sup> These studies can broadly be classified into two categories. The first category of studies perceives Nibbana as a means to attain enlightenment by following the teachings of the Buddha and the second category of studies concentrates on the phenomenon of Nibbana from the perspective of Theravada Buddhism. To elaborate further, the first category of studies proposes that Buddhism has

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§§§§§ Mahasi Sayadaw, *A Discourse to Nibbana via Noble Eightfold Path*, Rangoon, 1980

immensely contributed for advancement of civilisations of several Asian countries and particularly the concept of Nibbana as a doctrine exercised a deep impact on the ethical life of the people in those countries.\*\*\*\*\* Among the teachings of Buddhism, the path of Nibbana has occupied very special place. It has been proposed that the path of Nibbana laid down the foundations for moral life of human society.††††† On account of its attractiveness, the concept of Nibbana has attracted the attention of western scholars. There have been several commentaries on the nature of Nibbana offered by western scholars. The broad agreement among them is that Nibbana is a path for complete liberation of human existence from all miseries of the world.‡‡‡‡‡ The concept of Nibbana has thus been perceived as a path to be followed to realise the Buddha Dhamma.§§§§§

The second category of studies deals with the concept of Nibbana mainly from the perspective of Theravada Buddhism. It has often been claimed that Theravada Buddhism represents the original and authentic version of the teachings of the Buddha. Naturally the concept of Nirvana that was evolved by the Buddha also preserved in Theravada Buddhism.\*\*\*\*\* It has been believed that the true Buddhist life is needed to be devoted to practicing Dhamma and prepare him/her for attaining the path of Nibbana. Having taken inputs from the aforementioned studies this paper undertakes an experiment of offering a comparative analysis of Theravada and Navayana by focusing on the phenomenon of Nibbana. Attempt has also been made to document similarities and disagreements between these two schools of Buddhism. This attempt is useful in the context of revival of Buddhism taking place after conversion of Dr. B.R. Ambedkar in 1956 in different of India. It would also be interesting to see comparison between Theravada which considered being an authentic version of Buddhism and Navayana which is gaining prominence in contemporary India.

### **The concept of Nibbana in Theravada Buddhism**

The Theravada form of Buddhism is mainly practiced in South-east Asian countries and Sri Lanka. It is often been claimed that the Theravada tradition laboriously attempted to preserve the original teachings of the Buddha and the codes and practice that were prescribed the Buddha himself. In short, the Theravada form of Buddhism claims to be more authentic tradition for it preserved and followed the original teachings of the Buddha. On account of this, it can be assumed that the ideas of the Buddha on Nibbana must have also been carried into Theravada tradition without serious distortions and interpolations.

The Buddhist philosophy narrated in the Abhidhamma text has an intrinsic connection with the ideas of Nibbana. Etymologically the word Nibbana is derived from a verb Nibbati meaning “to be blown out” or “to be extinguished.” This idea generally signifies the extinguishing of the worldly “fires” of greed, hatred, and delusion.††††† But the Pali commentators prefer to treat it as the negation of, or “departure from” (Nikkhantatta) the entanglement of craving.‡‡‡‡‡ It has been proposed in Buddhism that as long as one is entangled by craving, one remains bound in Samsara, the cycle of birth and death; but

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\*\*\*\*\* L.M. Joshi, *Aspects of Buddhism in Indian History*, Buddhist Publication Society, Kandy, 1973.

††††† Narada Mahathera, *The Buddha and his Teachings*,

‡‡‡‡‡ Richard Welton, *The Buddhist Nirvana and its Western Interpreters*, University of Chicago Press, Chicago, 1963.

§§§§§ Radhika Abeysekera, *Practicing the Dhamma with a View to Nibbana*, New York Buddhist Vihara, New York, 1993

\*\*\*\*\* Mahasi Sayadaw, *A Discourse to Nibbana via Noble Eightfold Path*, Rangoon, 1980

††††† Suttanipata Pali. Khuddaka-Nikaya. Rangoon, Burma: Department of Religious Affairs, 1990.

‡‡‡‡‡ Patisambhidamagga-attakatha, Digha-Nikaya, Rangoon, Burma: Department of Religious Affairs, 1986.

when all craving has been extirpated, one attains Nibbana or deliverance from the cycle of birth and death. It is exclusively supramundane, and has one intrinsic nature, which is that of deathless. Nevertheless, by reference to a basis for distinction, Nibbana is said to be two fold; the element of Nibbana as experienced by Arahants is called "with the residue remaining" (Sa-upadisesa) and the element of Nibbana attained with the Arahant's demise is called that "without the residues remaining" (Anupadisesa). In the commentaries, these two elements of Nibbana are also called the extinguishments of the defilements (Kilesa parinibbana) and the extinguishments of the aggregates (Khandha parinibbana).<sup>§§§§§§§§</sup> The Theravada Buddhism classifies Nibbana into the following categories which are explained in the following section of this paper.

### **Kilesa Parinibbana**

The central point the Buddhism proposes is that *Dukkha* is the root cause of sufferings in this world. The teachings of the Buddha claim that *Dukkaha* is essentially a result of the human mind that generates the feelings of craving and desires. Defilement, kilesa, in all beings, such as *lobha* and *moha* are the source of burning heat in their minds. The flames of *tanha*, *raga* and *loba* are the cause for youngsters to disregard council of parents and teachers and carry on with what they might. Because of extreme dosa, anger, due to unfulfilled lobha, greed, there are people who try to commit suicide. These examples show how hot the heats of *lobha* and *dosa* heats consume people is *moha*, ignorance of moral rights that hides true causes and effects. For example, a child not knowing it is hot, wants to touch a fire, some would touch it. When the Buddha attained arahanta magga-phala, all these fires, the defilements, *kilesa*, were completely extinguished. So, the Buddha had said, "The kilesaparinibbana of the Buddha has occurred at the Mahabodhi Pallanka, seat."<sup>\*\*\*\*\*</sup>

### **Khandha Parinibbana**

It has been perceived in the Buddhist perspective that this body-kaya, a restless lump of heat, is a combined effect of *Rrupa* and *Nāma* elements. The eleven kinds of fires such as *jati*, *jara*, *marana* shown earlier, are believed to be burning this body, in one way after another according to beliefs of Buddhism. As quoted from Dhammacaka Pali, *Dukkha* resulting from parting with a loved one, having to associate with a hateful one and non-fulfilment of one's wishes are all burning fires inside. The teachings of the Buddha say that the bodies of all beings are burning with fires of these *Dukkhas*.

### **Dhatu Parinibbana**

It is believed in the Theravada tradition that when all the dhatu, material, relics of the Buddha are gathered and collected into a reunited dhatu-body, it would burn automatically, entering into Dhatu Parinibbana. It is believed that when the Buddha's mission comes near its end, that is where there is almost no one worshipping the Buddha, the dhatu relics that are now spread in places very widely apart would gather at the foot of the Mahabodi Tree to form into a lump like that of gold, radiating the Buddha's Rays of Light.

### **The idea of Nibbana in Navayana Buddhism**

The Navayana Buddhism is the version of Buddhism that was evolved by Dr. B.R. Ambedkar in his book *The Buddha and his Dhamma* published in 1956. In this book, interestingly, Dr. Ambedkar expressed relatively similar ideas about the concept of Nibbana to that of the Theravada form of Buddhism. The ideas of Dr. Ambedkar on

<sup>§§§§§§§§</sup> Uparipannasa Atthakatha, Majjhima Nikaya, Department for the promotion and propagation of the sasana, Yangon, Myanmar. 1957.

<sup>\*\*\*\*\*</sup> Nanavibanga atthakatha, p. 413

Nibbana offer a moralistic and ethical behaviour of individual and also demonstrates the way the teachings of the Buddha capable of promoting social harmony in Indian society. There exists a debate on why did Dr. Ambedkar chosen Buddhism as religion of his choice and strived to promote it. The argument of Blackburn appears to be more rational and convincing on the question of the idea behind formulation of the Navayana form of Buddhism by Dr. Ambedkar and his eventual conversion to Buddhism. He proposes three reasons for conversion of Dr. Ambedkar to Buddhism. Firstly, he was in search for emancipatory, egalitarian, and compassionate religion for development of Dalits who happens to be treated as untouchable community before promulgation of the Indian Constitution. Secondly, he was in search of the ethnicity which is different from Brahmanical religion (he claims that untouchables were followers of Buddhism) and finally he was in search of a source for critiquing the Brahmanical form Hinduism within Indic traditional roots.<sup>††††††††</sup>

Having the aforementioned objective into consideration, it would be interesting to see the way Dr. Ambedkar attempted to represent the phenomenon of Nibbana which is an important doctrines of Buddhism in his own way. While commenting upon the ideas of Nibbana, Dr. Ambedkar accepted the fact that the idea of Nibbana exists before the Buddha in the form of Nirvana. He classifies the idea of Nirvana into four categories exists in Indian tradition: Laukik (material); Yogic; Brahmanic and Upanishadic. Dr. Ambedkar proposes that the Buddha offered a critique to all of them. He rejects the claim of Brahmanical and Upanishadic that soul exists independent to that of body and does not die when body demise. He also did not endorse the laukik view of Nibbana which gives much attention to animal appetite of human wants. And finally, Dr. Ambedkar claims that the Buddha also rejects the Yogic conception of Nibbana which for him temporary and individualist rather than communitarian. Having offered a critique of Nirvana, he represents the concept of Nibbana as contemplated by the Buddha (Ambedkar, 2002).

Dr. Ambedkar rejects the popular concept of Nibbana which perceives it as death by following the path laid down by the Buddha. He interprets the ideas of Nibbana as a means or a path that guide individual to control the unrestricted passions that human mind generates and compel him/her to fulfil. By citing the famous 'fire sermon' Dr. Ambedkar shows how the Buddha attempted to capture the root of all human miseries which are products of 'flames of passions'. He also invoke the teachings the Buddha on the question of what is the root cause *Dukkha* in the following passage; 'excited by Greed (lobha), brothers, furious with anger (dosa), blinded by delusion (moha) , with mind overwhelmed, with mind enslaved, men reflect upon their own misfortune, men reflects upon the misfortune of others, men experience mental suffering and anguish.' (Ambedkar: 2002: 235).

The unrestricted passions that trouble human beings and make them unhappy fall according to the Buddha under three following categories:

- 1). First all forms of craving or attachment such as lust, infatuation and greed (Lobha).
- 2). Second all forms of antipathy, hatred, anger, vexation or repugnance (dosa).
- 3). Third all forms of ignorance, delusion, dullness and stupidity (moha or avidya) (Ambedkar, 2002).

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<sup>††††††††</sup> A. M. Blackburn, 'Religion, Kinship and Buddhism: Ambedkar's Vision of Moral Community', *The Journal of the International Association of Buddhist Studies*, Vol. 16, No. 1, 1993, pp. 1-23.

For the Buddha, the aforementioned points are robbers of happiness from human beings. For Dr. Ambedkar, the aforementioned things are deterrent factors for creating a person with good character, a society with healthy social relations and a nation with organic unity. For Dr. Ambedkar, Nibbana never means extinction of body, rather a path for achieving good life for individual. The idea of Nibbana in his own words as follows: 'Nibbana means enough control over passion so as to enable one to walk on the path of righteousness. It was not intended to mean anything more' (Ambedkar: 2002:237). The concept of Nibbana in the Navayana form of Buddhism means not an annihilation of body rather annihilation of passion, cravings and desires of human mind and training for a good conduct and happy life. Dr. Ambedkar thus engaged himself with Buddhism and the doctrine of Nibbana to address his concerns in Indian society. He attempted to evolve a message to the Indian society which was infested with hierarchical caste system which assigns the social status of individuals based upon their birth rather than worth.

### **Comparison between Theravada and Navayana doctrines of Nibbana**

Interestingly remarkable similarities exist between Theravada and Navayana forms of Buddhism in the domain of Nibbana. The doctrine of Nibbana was represented if not in the same way, but in a similar way in both Theravada and Navayana forms of Buddhism.

Contrary to the popular perception of Nibbana that is extinction of life, both Theravada and Navayana believes that the doctrine of Nibbana is a means to achieve moral and ethical life by leaving the passions for possession and control. The Theravada Buddhism endorse the concept of Nibbana that was formulated by the Buddha himself in the following words: "Oh monks, wish for the Nibbana that is free from all harm. For the purpose of Nibbana, carry out works of charity (Dāna), observe moral discipline (sila), and keep up insight meditation (bhāvana)".<sup>\*\*\*\*\*</sup> Subsequently, the essence of this doctrine continued without much change in Theravada Buddhism. Interpretations of commentators in Theravada Buddhism were also confined to a strict adherence to the views of the Buddha and his teachings. The concept of Nibbana in the Theravada tradition is a process for achieving a moral and ethical life which emancipates a person from craving and attachment. In a way this also creates a harmonious society where the relations between human beings would be based upon cooperation and not competition.

The Navayana Buddhism propounded by Dr. Ambedkar proposes similar views on the concept of Nibbana. The real meaning of Nibbana according to the Navayana Buddhism is 'release from passion'. Unending string of passions in human mind is root cause of *dukkha* according to the teachings of the Buddha. By citing the famous fire sermon, Ambedkar invokes the views of the Buddha in the following words: 'With the fire of passion, say I; with the fire of hatred; with the fire of infatuation; with birth; old age, death, sorrow, lamentation, misery, grief, and despair are they on fire' (Ambedkar, 2002: 235). For the Buddha these are the factors that prevent human beings from having a good character and made him a slave of his passions.

Thus both Theravada and Navayana forms of Buddhism represent the doctrine of Nibbana essentially not as a death, rather a process which help human beings to achieve peace of mind and relive him/her from passions and cravings. For both of them the ultimate goal of teachings of the Buddha is to help human beings from flames of passions that drive

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<sup>\*\*\*\*\*</sup> Bhikkhu Buddhadasa. *Nibbana Exists in Samsara, in Me and Mine* (New York: State University of New York Press, 1989).

individual to cling strongly to this world. The path of Nibbana help individual to learn the method of reliving himself/herself from the flames of passions.

Besides several similarities in terms of interpretation of the doctrine of Nibbana between Theravada and Navayana forms of Buddhism, we can also find some differences. While the Theravada tradition perceives Nibbana as a means to attain spiritual perfection and a journey towards Arhathood, for Navayana, Nibbana is a means to achieve high degree of ethical and moral values which promote peace and harmony in society. While the Theravada concept of Nibbana is mainly in metaphysical in nature, the Navayana perception of Nibbana is material in nature and a tool to evolve a moral individual and just society.

### **Conclusion**

The concept of Nibbana is one of the core doctrines of Buddhism. It guides human beings on the question of how to tame his/her passions and cravings so that a happy and harmonious life is possible in this world. It can be observed that both Theravada and Navayana forms of Buddhism maintain strict adherence to the teachings of the Buddha so far as the concept of Nibbana is concern. Both of them perceives Nibbana not a goal rather a process of achieving perfection of human beings in this world so that they lead happy life and allow other members of society also in happy state. These ideas are very much relevant in the contemporary times which are infested with greed, hate, domination, subordination and other cruelties against humanity. A comparative study of Nibbana is thus useful to explore the Buddhist art of living with happiness to oneself and to others as well.

## **Socio- Economic Profile of Migrant Agriculture Labour of Punjab: A Sociological Study**

**Dr. Kiran Kumari\***

**Sukhvir Singh\*\***

### **Abstract**

The aim of the research is to investigate the Socio-Economic background of migrant agriculture labour of Punjab. The study is based on both the primary as well as secondary sources. A sample of 75 respondents has been collected from the Shri Machhiwara Sahib Block of Ludhiana District for the purpose of analysis. Interview method was used to collect the data. A researcher has gone through various magazines, journals, articles research papers, published and unpublished reports, and the books those related on migrations, agriculture labourers, and labourers laws etc. to extract the literature available on the migrant agriculture labours. The paper attempts to have deep insight into the impression of social and economical condition of migrant agriculture labour. There characteristics include age, education, religion, caste, marital status, occupation, family income and family type. The findings throw light on the fact that migrant agriculture labour is from lower socio-economic background. Lack of employment opportunities and relatively low wages are some of the major reasons for their migration maximum number of the migrant agriculture labour are from Bihar. They are doing their work efficiently and provide better services to their families.

**Keywords:** Migrant, Agriculture labour, Native Place, structure of family, settlement, and Education.

### **Introduction**

Migrant agriculture labour is becoming more important part of Punjab's agrarian society. Punjab is one of the small states in India having an area of 50,362 sq. km, which is 1.54 per cent of the total geographical area of the country. Punjab is in triangular shape. The base lies in the south along Haryana border, the western side is formed by Pakistan border and Himachal Pradesh's boundary forms its eastern side.

A social and economic condition of Punjab has been changed after green revolution. Green revolution put various positive and negative impacts on farmers of Punjab. Along with this it also brought various employment opportunities for labour class. Now, the agriculture becomes labour intensive and farmer has to depend largely upon migrant labour. Ludhiana district is one of the biggest district both population and area wise. According to a survey, the mostly almost migratory labour works in the field of agriculture, as most of them are poor, illiterate and unskilled persons. The migratory labour comes to rural Punjab from other places. Usually, they come during the peak season of agriculture. But after various visits, many of them decide to work here permanently. But these migrant people face many problems such as language problem, food habits, and lack of shelter. Even some have to manage under the bridges or unhygienic slum areas. Their living conditions are not so good. They are not getting any kind of facilities such as water, electric etc. Females are

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working in fields at very low wages. Mostly male member works in fields permanently. Many research studies have shown that poor living conditions and backwardness of native states is one of the basic reasons responsible for inter-migration. The migration provides those better opportunities and alternative source of employment opportunities. Wage rate offered by Punjab are almost better than the rate offered by their native states such as Bihar, Uttar Pradesh, Orissa, etc. Large-scale debts also lead to migration to Punjab, although many incurred debts even in their new place of work and large families and few earning members also force migration. Usually, agriculture migrants are provided with free food and accommodation facility. Consequently, migrants save some amount of their earnings and send to their families. On the other hand, preference is also given to the migrants by the farmers because local agriculture labour stop work during peak season and demanding for the higher wages, shortage of the local agriculture labour during peak seasons and moreover, migrant labour are ready to work on very cheap wages.

The present study on the migrant agriculture labour has been conducted in the Shri Machhiwara Sahib Block of Ludhiana district of Punjab. For this purpose, total male-female population, rural-urban with their literacy rate has been shown in the following table:

**Table No. 1.1: Data of Census 2011, Punjab**

<b>Population</b>	<b>in Lakh</b>	<b>%</b>
Total population of Punjab	277.43	100
Male	146.39	53
Female	131.04	47
Rural	173.44	63
Urban	103.99	37
Literacy and Educated	187.07	76
Total population of Ludhiana district	34.99	13
Total worker in Punjab	9897362	36
Total Male worker in Punjab	6179199	62
Total Female worker in Punjab	3718163	38
Worker in Ludhiana district	1284822	37
Rural worker	530823	41
Urban worker	753999	59
Rural male worker	380021	72
Rural female worker	76187	14
Rural cultivator worker male	117146	31
Rural cultivator worker female	7841	2
Rural agriculture worker male	60259	16
Rural agriculture worker female	8814	2

Source: Census of India 2011

According to Census 2011(India), the rural population of Punjab is 173.44 Lakh persons which come out to be 63 per cent of the total population. These persons are inhabited in 12,278 villages over 22 districts. Punjab is called the greenery of India. Only Punjab is produced 82 per cent cereals produced in the country. The production is at large scale as compared with other states because of suitable climate, water resources, economic background etc. The Agriculture GDSPP of Punjab is total 27.41 per cent In Punjab the

Gross State Domestic product is classified into three categories primary, secondary and tertiary. The first category of Punjab sector is primary which includes agriculture, livestock, forestry, fishing and mining and its contribution is 27.41 per cent. The contribution of secondary sector is 23.30 per cent and it includes manufacturing, electricity, gas, construction etc. the tertiary sector mainly include service sector are contributed as trade, hotels and restaurants, transport ,storage and communication services, financial services, real estate, entertainment ,education institution and other services which contribute 49.29 per cent. According to census 2001 the total workers in Punjab is 98.97 lakh and number of agriculture worker is 27.98 Lakh. The percentage of agriculture workers are around 30 per cent among total worker (Jindal, 2016).

Migration to Punjab occurs from almost all states of India. Migration occurs from rural to urban areas, as well as between rural areas. Nearly all sectors of Punjab's economy employ migrant labour. Migrant women are employed as domestic help in cities and children are employed as domestic help in both rural and urban areas. Migrant labourers are mainly employed in both agriculture sector and industry.

Agriculture labour means any person employed in agricultural crop production as a wage earner, whether in cash or any kind, for his livelihood and includes a person engaged through a contractor or engaged as a self employed person. (Singh, 2007)

The population of migrant labour in Punjab from 1981-2001 is given below:

**Table No. 1.2: Data of Migrants in Punjab**

Census Year	No. of Migrants
1981	822377
1991	1126149
2001	2130662

Source: Census of India 2001

The above table shown that according to the census 1981 data, 82,23,77 migrant's persons which increased to 11,26,149 migrants persons in 1991. And the number of migrated worker into state was 21, 30,662. Thus 37 lakh total migrants accounted for 15 per cent of state population and 22 per cent of total working force out of 98 lakh workers in Punjab. They migrated from Bihar (60 %), U.P (21%), and Nepal (9%) (Sharma and Sidhu, 2007)

### **Review of Literature**

Todaro (1976) has identified the push and pull factors as the major causes of the migration. The push factor engages a force which performs to drive people away from a place and the pull factor involves what draws them to a new setting or location. Singh (1980) conducted research in Punjab, has observed that most of the agricultural labourers are illiterate and belongs to low castes in the rural areas. Green Revolution has improved their wage and thereby, living standard, prior to green revolution, agricultural labours were abused, but the same is not visible now. There is freedom on the part of the agricultural labourers in selecting their employer of course; most of them are committed to their work. The agricultural labourers of Punjab consider social relations more important than their income, work hours and work site as expose from the study. Rizvi et al. (1982-83) the study conducted in Vadodara District in Gujarat. This study describes the socio-economic characteristics of tribal migrants from this area. Migrate peoples are mainly from agriculture-based classes such as small and large farmers and agricultural workers. They migrate to support their livelihoods and as a outcome of the agro-ecological crisis in the area. Women constitute a high section of the migrant population. In purposely areas

migrants peoples are work in cultivation, mining, quarrying, and bamboo work for low wages. The propensity to migrate is higher among larger families in the area. Breman (1994) studied the region of Bardoli, Gujarat. He examined the development of the sugar cane industry in the 1960s lead to broad socio-economic changes .The local group of landless labourers was barred from employment, and as an alternative seasonal migrant from Maharashtra carried out cane cutting jobs in the fields. These migrants workers were worked long hours in ruthless conditions for low wages.

**Objectives of the Study**

- To prepare the socio-economic profile of the migrant agriculture labour.

**Research Questions**

- Did they experience improvements in their socio-economic status after migration?

**Research Methodology**

The study was based on the migrant agriculture labours who were working in the primary sector of the Punjab. 75 respondents were selected from the 5 villages of Shri Machhiwara Sahib block of Punjab Along with the observation, Interview schedule was used to collect the data.

**Age**

It is significant to find out the age distribution or division of respondents of selected sample. For the present study, age of the respondents is divided into four categories. In the present study, an effort has been made to study the age of the respondent.

**Table No. 1.3: Distribution of the respondents showing age**

Age (in Years)	No. of Respondents	%
16-25	18	24
26-35	30	40
36-45	20	27
46-Above	07	09
Total	75	100

The data presented in the above table indicate that highest proportion of the sample, i.e. 40 per cent respondents, were under the age group of 26 to 35 years followed by 27 per cent respondents who were under the age group of 36 to 45 years. There were 24 per cent of the respondents who were in the age group of 16-25 years and remaining 7 respondents were above the 45 years of age. This shows that migration of agriculture labour is more in age category of 26-35 years as they were young as well as they had more experience to work in the agriculture.

**Caste**

According to Lundberg, “A caste is merely a rigid social class into which members are born and form which they can withdraw or escape only with extreme difficulty.” An effort has been made to obtain information regarding the caste of the respondents. In this context, following data has been collected:

**Table No. 1.4: Distribution of respondents showing caste background**

Caste	No. of Respondents	%
General	12	16
Scheduled caste	55	73
Backward Caste	08	11
Total	75	100

Data presented in the above table show that a majority of the respondents, i.e. 73 per cent, belonged to the scheduled caste category and 16 per cent respondents were from the general category and the remaining 11 per cent of the respondents were belonging to the backward caste category. Thus, it can be concluded from the above finding that a maximum number of migrant agriculture labour belong to the schedule caste category.

### Marital Status

According to Lundeberg (1958) marriage consists of “the rules and regulations which define the duties and privileges of husband and wife with respect to each other”. In the present study, an attempt has been made to ascertain information regarding the marital status of the respondents. In this context, following data has been collected:

**Table No. 1.5: Distribution of the respondents showing marital status**

Marital Status	No. of Respondents	%
Married	60	80
Un-Married	15	20
Total	75	100

The data represented in the above table show that a majority of the respondents i.e. 80 per cent were married and remaining 20 per cent respondents were unmarried. It was observed that these unmarried males were below the age of 30 years and they migrated only because of the economic reason. Out of the married respondents, 40 per cent of them were living with their families.

### Religion

Religion plays an important and significance role in individual's life. It guides him to every time of life. Religion is the oldest servicing social institutions of civilization. It is one of the most important facts of human being viz. Birth, Education, Marriage, Death etc.. It is very sensitive, emotionally and private matter of human life. In this context, following data has been collected:

**Table No. 1.6: Distribution of the respondents showing religion**

Religion	No. of Respondents	%
Hindu	72	96
Muslim	03	04
Total	75	100

The data represented that a majority of the respondents i.e. 96 per cent belonged to the Hindu religion whereas only 4 per cent of the respondents were from the Muslim religion. These findings throw light on the fact that a maximum number of migrant agriculture labour are from the Hindu religion.

### Education

In the present study, an attempt has been made to procure information regarding the education of the migrant agriculture labour. For this purpose, education of the respondents has been divided into three categories on the basis of their qualification. In this context following data has been collected.

**Table No. 1.7: Distribution of the respondents showing education**

Education	No. of Respondents	%
Illiterate	53	71
Under –Middle	16	21
Under-Matric	06	08
Total	75	100

The data presented in the above table highlight the fact that a majority of the respondents i.e. 71 per cent were illiterate, followed by 21 per cent who were literate up to the 8<sup>th</sup> standard and remaining 8 per cent of the respondents were under matric. These findings indicate that a maximum number of migrant agriculture labours are illiterate.

**Income**

Income is the most important variable used to survive and also it determines the socio-economic status. In the present study, an attempt has been made to study the income of respondents. For this purpose, income of the respondents has been divided into four categories.

**Table No. 1.8: Distribution of the respondents showing monthly income**

Monthly Income	No. of Respondents	%
4501-5500	06	08
5501-6500	25	33
6501-7500	27	36
7501-above	17	23
Total	75	100

It evidenced from the above data that a maximum number of the respondents i.e. 36 per cent had monthly income between the Rs. 6501 to 7500, followed by 33 per cent who had monthly income between Rs. 5501 to 6500 and 23 per cent of the respondents had monthly income above Rs. 7500. The remaining 8 per cent of the respondents were earning between Rs. 4501 to 5500. These findings indicate that maximum income of the migrant agriculture labour is between the Rs. 6501 to 7500 per month only. Illiteracy and lack of skills are the major reasons for their low income.

**Native Place**

Native place is an ideal place for conducting field trips. It is a perfect for children to connect with nature and interact with plants, insects and birds. Our field trips are designed to offer children a chance to understand scientific reservation, outdoor exploration and creative expression by using experiential nature games, songs, stories, art projects and treasures hunts in the natural beauty of the native place. As the present study focuses on the migrant agriculture labour, it become pertinent here, to study about their native place i.e. from which state they have migrated.

**Table No. 1.9: Distribution of the respondents showing native place**

Native Palace	No. of Respondents	%
Bihar	60	80
Nepal	01	01
Uttar Pradesh	11	15
Uttrakhand	03	04
Total	75	100

The data regarding the native place of the respondents indicated that a majority of the respondents, i.e. 80 per cent, have migrated from the Bihar while 15 per cent belonged to Uttar Pradesh, 4 percent belonged to Uttrakhand and 1 percent belonged to Nepal. These findings throw light on the fact that a maximum number of the agriculture migrant labour are from Bihar and U.P.

**Settlement**

People migrate from different states to Punjab to earn their living. People work to fulfil their basic needs such as Bread (Roti), Cloth (Kapda), and House (Makaan). These basic

needs are necessary for human development. A house protected from rain, winter, summer seasons. The present study is confined to only those migrant agriculture labours who are permanently settled the selected area. Therefore, an effort has been made to obtain information regarding type of settlement of migrant agriculture labour.

**Table No. 1.10: Distribution of the respondents showing their settlement**

Settlement	No. of Respondents	%
On Rent	29	39
Employer's house	37	49
Own House	04	5
In the fields	05	7
Total	75	100

The data presented in the above table highlights the type of houses for their settlement. Data revealed that a maximum number of respondents i.e. 49 per cent were living in their employer's house followed by 39 per cent of the respondents living on rent. There were 5 per cent of the respondents who had constructed their own house and the remaining 7 per cent were living in the fields. Thus, it can be concluded from the above findings that although migrant agriculture labour has migrated permanently, but a very few of them have constructed their own house.

**Structure of Family**

Family is the basic institution process of society. In India, find various types of families such as nuclear families, joint families and extended families. On the basis of structure, the family is classified into two categories. They categories are Nuclear Family and Joint Family. In the present study an attempt has been made to procure information regarding the family background.

**Table No. 1.11: Distribution of the respondents showing the family structure**

Family Structure	No. of Members	%
Joint Family	52	56
Nuclear Family	23	44
Total	75	100

Data presented in the table 2.9 indicated that a maximum number of respondents, i.e. 56 per cent, belonged to the joint families while remaining 44 per cent respondents were residing in nuclear families.

**Size of the Family (Total Family Members)**

Family is the most important agency of socialization. Every family gave social, moral, emotional and economic Support to its members. Every person contributes in the family directly or indirectly. Family consists of different members like aged, adults, children, males-females, literate-illiterate and working-non-working etc., In order to obtain information regarding the family size, following data has been gathered.

**Table No. 1.12: Distribution of the respondents showing the family size**

Family Size	No. of Family Members	Males	Females	Total	Respondents
Small	67	38	29	18	12 (16%)
Medium	117	54	63	32	25 (33%)
Large	184	85	99	50	38 (51%)
Total	368	177	191	100	75 (100%)

The data presented in the above table indicate that most of the respondents, i.e. 51 per cent, had large families (50 per cent family members) having more than 10 members in the family of which 54 per cent family members were females and 46 per cent were males. On the other hand, 33 per cent respondents were belonging to the medium size families (6-10 members) having 32 per cent family members of which 54 per cent family members were females and 46 per cent family members were males. Remaining, 16 per cent respondents size families (5-6 members) having 18 per cent family members of which 57 per cent family respondents were males 43 family members were females. Thus in the present study, there were total 368 family members in the families of the respondents.

**Age of the Respondent's Children**

Family is an important social institution in every society. Family members have good experience with age. In the family, all members are belonging to different age group and accordingly they play their roles. In the present study, an effort has been made to procure the information regarding the age of children of the respondents.

**Table No. 1.13: Distribution of the respondents showing age of their children**

Age of children (in years)	No. of Children	%	Respondents
0 to 10	81	53	40
11 to 20	62	40	30
21 to above	11	7	5
Total	154	100	60

Data presented in the above table indicated that a maximum number of the respondents i.e. 53 per cent had children between the age group of 0 to 10 years, followed by 40 per cent who had children between the age group of 11 to 20 years and the remaining 7 per cent had children above the 21 years of age.

**Education of Children**

Education plays an important role in becoming economically independent. In the present study, an effort has been made to obtain information regarding the education of children of the respondents. For this purpose, the respondents are divided into five categories.

**Table No. 1.14: Distribution of the respondents showing education of their children**

Education of Children	No. of Children's	%	Respondents
Illiterate	66	43	32
Under Middle	71	46	35
Under Metric	8	5	4
Under secondary	7	5	3
Under graduation	2	1	1
Total	154	100	75

Data presented in the above table indicated that a maximum number i.e. 46 percent of the respondent's' children's had received education up to the 8<sup>th</sup> standard, followed by 43 per cent respondents whose children were illiterate and children of the 6 per cent were under-metric. There were only 5 per cent of the respondents whose children's had attained higher level of education. These findings throw light on the fact that despite illiteracy and poverty of the parents (migrant agriculture labour), a maximum number of children are receiving education.

### Income of the Family

Income is one of the important variables in order to study the economic status of the family. In poor families, people are illiterate, unskilled and are earning less. In the present study, an effort has been made to ascertain the information regarding the income of the family members.

**Table No. 1.15: Distribution of the respondents showing income of family members**

Income	No. of Members	%	Respondents
N.A	270	73	55
1001 to 3000	51	14	10
3001-5000	14	4	3
5001-Above	33	9	7
Total	368	100	75

The data presented in the above table reflected that a majority of the respondents i.e. 73 per cent had nil income of their parents. This category included aged, non-working and died parents. Parents of the 14 per cent respondents had monthly income up to Rs.3000, followed by 9 per cent of the respondents whose parents had monthly income between Rs.3001-5000 and remaining parents of the 4 per cent had monthly income up to Rs. 7000. Thus, it can be concluded from the above findings that a maximum number of migrant agriculture labour are from a poor socio-economic background. Work is their basic necessity in order to sustain their family. Their circumstances are responsible for their migration. These findings throw light on the fact that employment is the major reason for their migration.

### Conclusion

It can be concluded from the present study that a maximum agriculture labour is migrating from Bihar. Lack of employment opportunities and low wages were the basic reasons which force them to migrate and sustain their families. A maximum number of respondents belonged to young age group. The majority of migrant workers belong to scheduled caste and some belonged to Hindu religion and they are married and living in joint families. Their family size is too large and this is the reason of their poor economic condition. Large family size, low income and illiteracy are the reasons that why they could not provide good education to their children. Thus, it can be concluded from the above findings that their children are not educated well and mostly are under middle class standard. So it is clear that the migrant agricultural labour has poor socio-economic status. They have lack of facilities and their life is too much problematic.

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## **The Vision of Rabindranath Tagore and Mahatma Gandhi towards Child Education: A Comparative Study**

**Dr. Vandana Aggarwal\***

**Ms. Sarabjot Kaur\*\***

### **Abstract**

Equality in education with liberation from traditional constraints has been the corner stone of Indian policy since independence. The National Education System played a positive role in the education of child. The education of child is very essential for happy and healthy homes, improvement of society, economic prosperity and national solidarity. Educating girl is the cheapest and the most reliable instrument of educating the nation. Education can open new avenues or opportunities for the advancement of society. Equality for children is an important social requirement. Child play an important part in the development and progress of family. There can be no hope of well-being of the country, unless the condition of child education is improved. Education of women is an important part of educational reconstruction in India. Tagore and Gandhi felt strongly for the emancipation of child education without any discrimination. Both supported child education. A comparative study of this kind would enable the investigator to understand the views and perspectives of two great Indian educational philosophers towards child education.

### **Introduction**

India is emerging as a global power. The country is also facing inter-national competitions in many sectors. In order to cope with rapid economic development and other political and social problems of present and future, our education problems need tremendous adjustment and adaptation to prepare the younger generation to face the challenges that could confront them. Education is the most powerful instrument for the development of a nation. Education is the most influential instrument of modernization and socialization. It has been regarded both as an end in itself and as a means of realizing desirable ends. IT is the safeguard against the narrow mindedness of all kinds. It is a process by which we conserve valuable elements in our culture and discard the wasteful. Education is both a stabilizing influence and an agent for the safety of the society. Education means all round and total perfection of the individual and the society. It develops the personality and rationality of individuals, qualifies them to fulfil certain economic, political and cultural functions and thereby improve their socio-economic status. It has been recognized as a major instrument which societies can use to direct the process of change and development towards desired goals. Therefore, education is the ultimate guarantee of national self-reliance.

**Rabindranath Tagore** was born on 7<sup>th</sup> May 1861 in Calcutta. He was educated at home and in the age of seventeen he was sent to England for studying but he did not complete his study from there. He has started many activities and started doing small projects which

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brought him close with humanity. Tagore had started writing his own poetry. At the age of twenty two he married to Bhabatarini Devi. He has wrote many quotes like

'Faith is the bird that feels the light when the dawn is still dark'.

'Don't limit a child to your own learning, for he was born in another time'.

Rabindranath Tagore is a superb person of our country who has written our national anthem. He was truly a man of whole earth.

He was a Bengali Philosopher, Poet and the winner of the Nobel Prize for literature. He was died on 7<sup>th</sup> august 1941 in Kolkata.

**Mohandas Karamchand Gandhi**, popularly known as Mahatma Gandhi. He was an Indian activist .He was the leader of Indian independence movement against British rule. He was born on 2<sup>nd</sup> October 1869 in Porbandar. He has many names that are Mahatma Gandhi, Bapu ji.

Gandhi was a great soul for everyone. He was always Believe in religions as he grew up worshiping the Hindu god Vishnu and he followed Jainism he do fasting also and everyday he do meditation. That keeps him fit and fine. When he was in South Africa he studies world religions. Gandhi ji founded ashram in Ahmedabad that was open for all the castes. Gandhi ji always wear simple loincloth and shawl. He lived there and do fasting and meditation. He has done six day fast also. Gandhiji was interested to become a doctor and his father hoped that he would become a government minister. He has many struggles in his life. He is regarded as father of nation. He was died on 31 January, 1948.

### **Objectives**

1. To examine the importance of child education in India.
2. To study the contribution of Rabindranath Tagore towards child Education.
3. To study the contribution of Mahatma Gandhi towards child Education.

Compare the view of Rabindranath Tagore and Mahatma Gandhi on child

### **Contribution of Rabindranat Tagore**

1. Education should be in touch with our complete life
2. He loved motherland which is reflected in his patriotic writings.
3. There should be freedom for child.

### **Tagore Aims of Education**

1. To ensure adjustment with environment.
2. To promote patriotism
3. To ensure mental development
4. Physical development and spiritual development should be there
5. Meaningful purposeful education should be promoted.
6. Internationalism should be there.

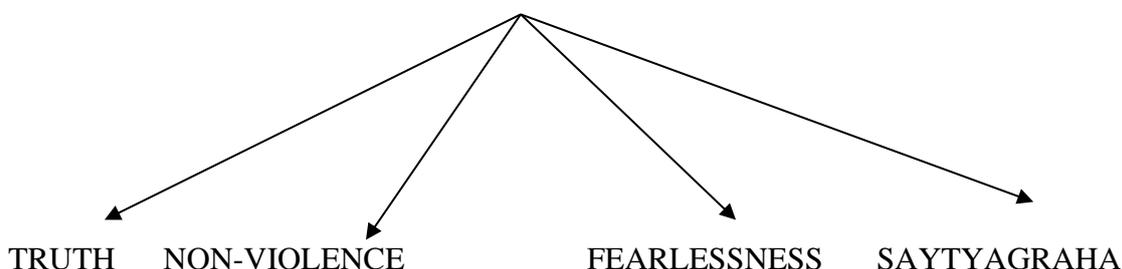
### **Rabindranath Tagore Methods of Teaching**

1. He believed in teaching and attractive methods of teaching based upon interest, attitude, ability and mental development of child.
2. He always says that child should not learn bookish language he can think and write his or her own views.
3. Learning should be joyful. It should not be burden for child.
4. He wanted to give education in a natural surroundings by creativity.
5. Teaching while walking is the best method of teaching.
6. Discussion method should be use in schools that every child listen and give answer properly.

### **Rabindranath Tagore Curriculum**

1. His curriculum was flexible, dynamic and personality in its aspects.
2. He did not favour book learning he always say that best book learning is nature.
3. The nature where child adequate his knowledge.
4. He always said that mother tongue should be there.
5. He always suggested studying the world history, culture of India, Geography, Literature, etc.
6. Activities should be there in schools like dance, dramatics, arts, paintings, music ,etc

### **Principles of Mahatma Gandhi**



### **Mahatma Gandhi Views About**

#### **1. MEDIUM OF EDUCATION**

Mahatma Gandhi was not against English language but he always says that Hindi and Urdu should be more affected in schools.

#### **2. TEACHERS**

Teacher should be friendly; teacher should have full knowledge of his or her subject that they teach in more effective ways.

#### **3. STUDENTS**

Students should follow all the rules and regulations, and should follow all the duties.

#### **4. SCHOOL**

School should develop all the skills of the students. Organization should be good in the schools. School should provide lecture, experiment, discussion method to keep in the mind of the entire individual.

#### **5. DISCIPLINE**

Students as well as teacher should have disciplined. According to Gandhi ji discipline should not be strict because the result of discipline will not be correct. Teachers should be friendly as students can easily ask any queries from teacher without any hesitation.

#### **6. WOMEN EDUCATION**

Gandhi ji was favour in women education. He always says that the women should know all the norms of the home and should also be educated. In his words he says that if men will study then he will only be educated in that home and if a woman will study then whole family will be educate.

#### **7. ADULTS EDUCATION**

Gandhi ji said that every student will be educated. Superstition should not be there in adult education. According to Gandhi ji all should be educated if they want their country to be success.

## **8. RELIGIOUS EDUCATION**

In this all the religious education should be there provided no single religion to be focused. Every child should get religious education from there they developed their education.

### **Salient Features of Mahatma Gandhi**

1. It solves the problem of unemployment.
2. It is education for citizenship.
3. Sound teaching techniques helpful in classrooms to teach them in effective ways.

### **Immediate Aim of Education**

1. Vocational Education
2. Harmonium Education
3. Moral Development or character building
4. Synthesis of individual social aim
5. All round growth
6. Training for leadership
7. Self reliance
8. Dignity of labour
9. Democratic ideals
10. Drawing out the basic

### **Mahatma Gandhi Methods of Teaching**

1. He wanted that all subjects should be correlated with craft.
2. Learning by doing is the best method he always say that learning is a permanent process.
3. Learning by living should be there.
4. The teacher should have an ability to give a good lecture to the students and ask questions from them and can discuss each and everything to them.

### **Mahatma Gandhi Views on Curriculum**

1. Basic craft should be there.
2. Mother tongue as opposed to teaching of English.
3. Social studies should have three parts in it like history, civics and geography.
4. Science should always be there like physics, chemistry and zoology should be there.
5. Drawing and music for development of artistic talents.
6. After the fifth grade the girl should have domestic science in place of general science and craft.

### **Views of Rabindranath Tagore towards Child Education**

1. Teaching should be practical and real it should not be artificial. Children should be active while sitting in the class if teacher uses new techniques of learning and explaining like show them videos, play, charts, etc than the children will be active by seeing these things and keep them in mind.
2. Dance, drama, music, etc should be in every school.
3. No pressure for student should be exerted. If he don't want to study then live it don't pressure the child to learn. Every child is different from everyone and every child has different mind some are good in studies and some are good in games, poetry, etc.
4. The teacher should always motivate their children.
5. Education can be successful by understanding childhood and giving every child love and unity.
6. Every individual is unique.

7. Child education is very important; every child should go to schools and learn any things.

8. Mass education makes a man skilful.

#### **Views of Mahatma Gandhi towards Child Education**

1. Teaching should be practical and real it should not be artificial. Children should be active while sitting in the class if teacher uses new techniques of learning and explaining like show them videos, play, charts, etc that the children will be active by seeing these things and keep them in mind.

2. Gandhi ji advocated for free and compulsory education for all boys and girls between 7 to 14 years.

3. Child should not learn the bookish language he or she can write their own views on their exam.

4. He wanted to keep children away from politics.

5. Every child should learn his or her mother tongue.

6. True education must correspond the surrounding.

7. Right to education should be for every student their parents should send their children to schools.

8. Stop sending your children in work at the age of 7 to 14 send them to school.

#### **Comparing Both Views**

1. As both say that teaching should be practical and real. It should not be artificial.

2. Tagore said in every school drama, music, etc it should be there. Gandhiji said that its should be compulsory for 7 to 14 years of students to go school

3. Tagore said no pressure for students should be there. Gandhiji said that no bookish language should be there children can write their own views.

4. Tagore said every teacher should motivate their children and Gandhiji said that he wanted to keep away from politics.

5. Tagore said that every child learn their subject by love and Gandhiji said that every child should learn his or her mother tongue.

6. Tagore said every individual is unique and Gandhiji said true education should be corresponding.

7. It will now conclude that both the views said that education for children is very important in our life.

#### **Conclusion**

Education is very crucial for every student. Education is very important for every student. By providing all necessary things we should stop child labour. The child should work on their weaknesses. Teacher and parents should motivate their children. If child has no habit of learning the chapters he or she can understand and write in their own words.

I may conclude that every child should go school. One pen, one paper can change the life of child.

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## **Adoption of Banking Technology by the Fisher Folk in Kanyakumari District**

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### **Abstract**

Fish and fishing business is an important sector of many nations of the world from the stand point of income and employment generation. Fishing plays an important role in supporting livelihood worldwide and also forms an important source of diet for over one billion people. Kanyakumari district is approximately having 68 km of coastal area with nearly 1 lakh fishermen involved in fishing. Kanyakumari coastal area covers about 26 percent of total fishermen of Tamil Nadu. This paper highlights the adoption of banking technology among the 300 fisher folk of Kanyakumari district. The researcher used percentage analysis, t test, and factor analysis and transformation matrix to interpret the results. The survey result shows that the habit of banking is increased among the sample respondents irrespective of their personal and financial background. It is noted from the analysis that the sample respondents prefer the banking technologies mainly due to the easy accessibility of banking services, Convenient Services, Self Services and Payment Services.

**Key Words:** Accessibility, Banking Technology, Convenient, Fisher folk, Payment

### **Introduction**

Fish and fishing business is an important sector of many nations of the world from the stand point of income and employment generation. Fishing plays an important role in supporting livelihood worldwide and also forms an important source of diet for over one billion people. It is estimated that 12 million people are directly engaged in fishing and about 60 million are exclusively depending on it for livelihood in India. Fisheries sector plays an important role in the Indian economy by contributing to the national income, employment and foreign exchange. It has a vast potential for fish resources, both from inland and marine environment. India has about 1.6 million hectares of freshwater lakes, ponds, and swamps; and nearly 64,000 kilometers of rivers and streams. Fisheries-related activities provide important sources of livelihoods for nearly 7 million people in India.

Kanyakumari district is approximately having 68 km of coastal area with nearly 1 lakh fishermen involved in fishing. Kanyakumari coastal area covers about 26 percent of total fishermen of Tamil Nadu. Marine mussel fisheries are very important for the economy and well-being of coastal communities, providing food security, job opportunities, income and livelihood as well as traditional cultural identity. Maintaining the long term prosperity and sustainability of marine mussel fisheries is not only a political and social significance but also of economic and ecological importance. Fishing is carried out throughout the year,

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except during the fishing holidays from first May to middle of June. The fisher folks are much aware about the different types of fishing, so they change the fishing according to the variation in the fishing season. Different forms of fishing like finfish and shellfish fishing were done in the kanyakumari coast. One group of fishermen knows skin diving and does mussel fishing in the rocky coastal areas during October to April. Besides increasing fish production to the maximum, the fisheries development should aim at raising nutritional level of the people and improving the socio economic conditions of the fisherman. The socio economic condition of the marine fishermen and their attitude towards development schemes will serve as background information which is vital for implementing new technologies and politics. As banking is the backbone of the financial activities, this study is carried out to explore the knowledge and application of fisher folk on banking technology by taking 300 fisher folk as sample from the coastal belt of Kanyakumari district.

### **Demographic Profile of the Sample Respondents**

The personal profile of the sample respondents has been narrated in the above table. The sample group consists of 68 percent male and 32 percent female, with regards to age of the sample respondents, 40 percent of them were at the age group of 41 - 50, 34 percent at the age group of 31 – 40, 18 percent 20 – 30 and the remaining 8 percent 51 – 60, 90 percent married, 7 percent unmarried and 3 percent widow. Regarding Qualification 32 percent have completed their schooling from 9<sup>th</sup> to 12<sup>th</sup> and Graduates (32%), 22 percent up to 8<sup>th</sup> and 14 percent have completed post graduation & Technical education. Regarding occupational status, 72 percent are doing Fishing and allied work, 12 percent involved in Private employment, 10 percent Government officials and the remaining 6 percent in Business. As regards to the income of the sample respondents, 34 percent falls under the income bracket of Rs. 21001 – Rs. 30000, 30 percent between Rs.30001 and Rs. 40000, 16 percent Up to Rs.20000, 14 percent between Rs.40001 and Rs.50000 and the balance 6 percent above Rs.50001. Considering the number of family members, 40 percent have 4 family members, 28 percent 5 members (28%), 3 members (26%), and the remaining 6 percent have above 6 members. In case of number of earning members 40 percent have 3 earning members in the family 36 percent 4 members and the balance 24 percent have 5 members and above. As regards to experience in fishing, 30 percent have the experience of 11 – 15 years, 28 percent 16 – 20 years, 22 percent 16 – 20 years, 18 percent up to 10 years and 2 percent 26 years and above.

### **Banking Profile**

All the sample respondents are having Bank account, 84 percent have their accounts in nationalized banks and 8 percent each in Private Banks and Co operative banks, regarding types of bank account, 86 percent have Savings a/c, 9 percent Current a/c and 5 percent Fixed Deposit. Regarding the persons influenced in opening bank accounts, 37 percent were influenced by Village Panchyat officials, 33 percent by Relatives and the remaining 30 percent by Neighbors and friends. With regards to the usage of banking accessories, 35 percent use cheque book, 80 percent have ATM cards, 23 percent Credit cards and 77 percent Debit cards. Though every one of the sample respondents has savings, the source of savings differs from each other, 33 percent in Banks, 26 percent in the form of Gold and the remaining 21 percent each Post office and Chit funds. The frequency of visit to banks differs from individual to individual, 29 percent of the sample respondents visit banks 4 times in a month, 24 percent 2 times, 20 percent 3 times, 19 percent 5 and above times

and 8 percent just one time. All the sample respondents have availed the bank loan but with different purposes, to start business (15%), Marriage (12%), Education (18%), House renovation (31%) and purchasing household things (14%). The loan amount ranging from Rs. 25000 to more than Rs. 1, 00,000, majority availed the amount between Rs. 25000 to Rs. 1, 00,000 (79%).

**Membership in Self Help Groups**

The entire sample respondents are the members of the SHG. Regarding the years of membership in the SHG 33 percent have the experience of 6 – 10 years, 27 percent each 3 – 5 years and above 10 years respectively and 13 percent up to 2 years. Among them, the role 86 percent as ordinary members and 14 percent as office bearers.

**Banking Technology**

Banks provide a lot of products and services combined with technology are of great use today. The term “Banking Technology” refers to the use of sophisticated information and communication technologies together with computers to enable banks to offer better services to its customers in a secure, reliable, affordable manner and sustain competitive advantage over other banks. In the competitive financial market, the banks with the latest technology and techniques are more successful in the modern civilization. Banks are using new tools and techniques to find out their customers’ needs and satisfaction and offer them tailor made products and services to make it convenient. The banking sector has embraced the use of technology to serve its client’s faster and also to do more with less. The following table describes the preference of adoption of banking technology by the sample respondents.

**Table 1 t test for adopting Banking Technology**

Statements	t	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
				Lower	Upper
24/7 account and service access	37.75	0.00	9.80	9.29	10.31
More security	35.32	0.00	10.55	9.96	11.13
Low interest	35.21	0.00	10.57	9.98	11.16
Less transaction cost	34.79	0.00	12.63	11.92	13.35
Easy accessibility	34.60	0.00	10.25	9.67	10.83
More time saving	34.60	0.00	11.37	10.72	12.02
Self service	34.56	0.00	11.99	11.30	12.67
Fund transfer	32.76	0.00	10.26	9.64	10.87
Withdrawal	32.23	0.00	10.49	9.85	11.13
Bill Payment Tax/ Payment	31.49	0.00	11.03	10.34	11.72
Balance enquiry	31.41	0.00	10.05	9.42	10.68
Online shopping	31.21	0.00	9.86	9.24	10.49
Online banking services	30.97	0.00	10.05	9.41	10.69
Net banking services	30.95	0.00	10.82	10.13	11.51
Mobile banking services	30.64	0.00	10.11	9.46	10.76
Anywhere, Anytime Banking	30.02	0.00	9.93	9.28	10.58
Relevant and detailed information in Seconds	29.43	0.00	9.65	9.01	10.30
Convenient way to manage services and finance	28.91	0.00	9.45	8.81	10.09
For Emergency Losses	28.50	0.00	10.89	10.14	11.64
For repayment of loan	28.26	0.00	10.64	9.90	11.38

Source: Primary Survey

The above table critically evaluates the significance of the statements related to the adoption of technology by the fisher folk in Kanyakumari district. The mean is high for the statement less transaction cost (12.63) and is low for convenient way to manage services and finance (9.45). as per t test, it is noted that the statement, 24/7 account and service access ranks first with the score of 37.75 which is followed by More security (35.32), Low interest (35.21), Less transaction cost (34.79), Easy accessibility (34.60), More time saving (34.60), Self service (34.56), Fund transfer (32.76), With drawal (32.23), Bill Payment Tax/ Payment (31.49), Balance enquiry (31.41), Online shopping (31.21), Online banking services (30.97), Net banking services (30.95), Mobile banking services (30.64), Anywhere, Anytime Banking (30.02), Relevant and detailed information in Seconds (29.43), Convenient way to manage services and finance (28.91), For Emergency Losses (28.50) and For repayment of loan (28.26). Hence it is observed that the sample group prefers banking technology mainly due to the economy and easy accessibility of services.

**Table 2 KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.782
Bartlett's Test of Sphericity	Approx. Chi-Square	6089.406
	df	190
	Sig.	.000

Source: Derived

As per KMO and Bartlett's Test, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy is 0.782 which is sufficient to perform factor analysis test. The variables chosen are statistically significant as the p value is less than 0.05.

**Table 3 Factor Analysis for Adopting Banking Technology**

Rotated Component Matrix				
Statements	Component			
	1	2	3	4
More security	.944			
Low interest	.942			
24/7 account and service access	.913			
Less transaction cost	.897			
Net banking services	-.889			
Easy accessibility	.841			
Online banking services	-.779			
Online shopping	-.719			
More time saving	.582			
Balance enquiry	-.560			
Convenient way to manage services and finance		.944		
Relevant and detailed information in Seconds		.905		
For Emergency Losses		.854		
Anywhere, Anytime Banking		.756		
For repayment of loan		.683		
Withdrawal			.765	
Self service			.560	
Bill Payment Tax/ Payment				.792
Mobile banking services				-.651
Fund transfer				.647
<b>% of Variance</b>	<b>36.47</b>	<b>18.00</b>	<b>9.18</b>	<b>9.17</b>
<b>Cumulative %</b>	<b>36.47</b>	<b>54.47</b>	<b>63.65</b>	<b>72.82</b>
<b>% to total</b>	<b>50.08</b>	<b>24.72</b>	<b>12.61</b>	<b>12.59</b>
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				

Source: Primary Survey

**Accessibility of Services:** This factor consist of ten statements such as More security (.944), Low interest (.942), 24/7 account and service access (.913), Less transaction cost (.897), Net banking services (-.889), Easy accessibility (.841), Online banking services (-.779), Online shopping (.582) and Balance enquiry (-.560). This factor has a variance of 36.47 percent which form 50.08 percent out of total.

**Convenient Services:** This factor consist of five statements such as convenient way to manage services and finance (.944), Relevant and detailed information in Seconds (.905), For Emergency Losses (.854), Anywhere, Anytime Banking (.756) and For repayment of loan (.683). This factor has a variance of 18 percent which form 24.72 percent out of total.

**Self Services:** This factor consists of two statements such as Withdrawal (.765) and Self service (.560). This factor has a variance of 9.18 percent which form 12.61percent out of total.

**Payment Services:** This factor consists of three statements such as Bill Payment Tax/ Payment (.792), Mobile banking services (-.651) and Self service (.651). This factor has a variance of 9.17 percent which form 12.59 percent out of total.

**Table 4 Component Transformation Matrix**

Components	Accessibility	Convenient	Self	Payment
<b>Accessibility</b>	<b>.952</b>	-.111	.277	.072
<b>Convenient</b>	.146	<b>.980</b>	-.121	.058
<b>Self</b>	-.188	.027	.424	<b>.886</b>
<b>Payment</b>	-.195	.161	<b>.854</b>	-.455

Extraction Method: Principal Component Analysis.  
Rotation Method: Varimax with Kaiser Normalization.

Source: Derived

Component Transformation Matrix shows the relationship within the chosen factors. The factor Convenient has a perfect positive relationship of 0.980 which is closely followed by the factor accessibility (.952), the factor Self has a positive relationship with Payment (.886) and the factor Payment has a positive relationship with Self (.854). Hence it is ascertained that the preference of banking technology is preferred for convenience and easy accessibility.

**Conclusion**

Access to credit remains one of the important indicators of financial inclusion. The state of poverty is characterized by low income distribution among the impoverished. Finance requirements for the poor also occur at times of emergencies due to hospitalization or occurrence of unforeseen incidents and during lean seasons. Marine fishery is characterized by uncertainty in earning pattern. Often they are devoid of a regular income to sustain their livelihoods and this income-expenditure mis-match requires them to borrow. The credit accessibility was found to be significantly high due to penetration of cooperative banks/societies in fishing villages. The present study which has been conducted among 300 fisher folk from Kanyakumari district reveals the fact that the habit of banking is increased among the sample respondents irrespective of their personal and financial background. The sample group prefers banking technology mainly due to the economy and easy accessibility of services. It is noted from the above analysis that the sample respondents prefer the banking technologies mainly due to the easy accessibility of banking services, Convenient Services, Self Services and Payment Services. Hence it is the

ultimate duty of the policy makers to device banking mechanism which should be easily reachable and accessible even by the layman in every walk of life.

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## **Review of Total Quality Management in Business Organization**

**Rishi Kumar\***

**Dr. Sharad Kumar Sonkar\*\***

### **Abstract**

Total quality management one of the challenges issues faced by business units all over the world. Organizations are working for the promotion of business developments. This study has been carried to review all the studies on total quality management and day to day challenges of business organizations. The main focus of all the reviewed studies has been discussing the problems of competitive business and its management. The over all cracks of this paper is to understand nature of business organization and their planning strategies towards various business issues.

**Keywords:** Management, Organization, Business, Development.

### **1 Introduction**

The sources considered in this review include books, peer-reviewed scholarly journals, and professional publications in the fields of planning, real estate, and economics. Many of the sources examined focus solely on commercial redevelopment, mixed-use development, or the history and economics of shopping malls. While a number of sources deal with the intersection of these research areas – the redevelopment of enclosed regional malls into mixed-use centers. These sources are primarily descriptive rather than evaluative. They generally identify mixed-use development as a trend and provide examples, but do little to evaluate the effectiveness of this approach in relation to other alternatives. In addition, very little of the material reviewed consists of actual research. Instead, practice guides and descriptive articles are most common. There are a few notable examples of research studies on the topic of the redevelopment of regional malls. However, gaps in the body of literature and research still remain. These provide a challenge in identifying best practices in the field and relating them to the Vallco example. Below is a summary of the key findings of the literature review.

### **Review of Literature**

**Zhang, Z. (2000).** Over the past few decades, quality gurus such as Deming (1986), Juran (Juran and Gryna, 1993), Crosby (1979), Feigenbaum (1991), and Ishikawa (1985), the primary authority's ototal quality management (TQM), have developed certain propositions in the field of TQM which have gained significant acceptance throughout the world. Their insights provide a good understanding of the TQM philosophy, principles, and practices. After careful study of their work, it has been found that these quality gurus have different views about TQM, although some similarities can be found. Worldwide, there are several Quality Awards suchas the Deming Prize (1996) in Japan, the European Quality Award (1994) in Europe, and the Malcolm Baldrige National Quality Award (1999) in the United States of America. Each award model is based on a perceived model of TQM. However, the three award models are different from each other and each has its

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own characteristics. In the field of TQM implementation, much research has already been conducted, different researchers adopting different definitions of TQM. The concept is still a subject of debate (Easton and Jarrell, 1998), still a hazy and ambiguous concept (Dean and Bowen, 1994). So far, TQM has come to mean different things to different people (Hackman and Wageman, 1995). Quality in their activities.

**Saeed, N. M. N., & Hasan, A. S. (2012).** This study empirically examines the extent to which Total Quality Management (TQM) and project performance are correlated and the effects of TQM on project performance. In this study, a TQM framework is developed according to a comprehensive literature review. This framework demonstrates the relationship between TQM and construction project performance through examining the effects of nine TQM constructs on three element levels of project performance. The proposed model and hypotheses were tested by using data collected from Yemen construction firms. The survey covered 40 companies chosen from construction sector (30% of sample size). 29 questionnaires were returned. The response rate was 72.5 %, normal for such research). The results of this aforementioned model support the proposed hypothesis (TQM has positive effects on teamwork satisfaction, quality of construction project implementation, client satisfaction, and construction project performance. Finally, this research culminates with TQM process for improving construction project performance, a discussion and the general conclusions are extracted in the light of the survey findings. The results finding are expected to provide useful information for future research directions especially as an indicator for the development of a suitable TQM framework for the construction firms.

**Harrington, H. J., Voehl, F., & Wiggin, H. (2012).** The construction industry in many parts of the world suffers from problems such as workmanship defects, time, and cost overrun. Consequently, beginning in the 1990s, numerous governments and business organizations-initiated reports, such as the Yeldham and Gyles' report (1992) in Australia and the Latham report (1994) and Eganreport (1998) in the UK. These reports have been critical of the construction industry for its poor performance and history of waste and rework, coupled with chronically low levels of customer satisfaction. A need for change becomes inevitable in order to improve the condition of the construction industry. According to Love et al. (2000) and Nesan and Holt (1998), the industry problems will remain until each organization in the procurement of construction industry begins to take the responsibility for initiating changes within their own organization. Such change can be initiated through the effective implementations of a total quality management (TQM) system.

**Kumar, M. R. (2005).** The basic objective of this research was to assess the suitability of Total Quality Management (TQM) via the International Standards Organization (ISO) 9000/2000 quality accreditation system route for bringing about organizational transformation in the Indian Railways and to develop an India specific model for taking an ISO certified organization towards TQM. The first part of the research aimed at getting the 'as is' and 'should be' status of Indian Railways from an organizational change point of view. Based on the work carried out by Khandwalla (1995), a series of open-ended and close-ended questions were asked to the senior members of Indian Railways. Analysis of their responses was undertaken. It indicated that the way they thought Indian Railways should change was in line with the TQM model of change.

**Joiner, T. A. (2007).** While most studies report a positive relationship between TQM and the current issue and full teethe core ideas of total quality management (TQM) were introduced in the mid-1980s by most notably, W. Edwards Deming, Joseph Juran and Kaoru Ishikawa (Hackman and Wageman, 1995). Whilst it is acknowledged that TQM is not a clear-cut concept (Hackman and Wageman, 1995), TQM is generally understood as an integrated organization strategy for improving product and service quality (Waldman, 1994). Since the mid-eighties TQM has been (over) sold as a near-universal remedy for a range of organizational problems, including improved organization performance. This is remarkable considering academics have acknowledged for many years that universal principals cannot be successfully applied to organizations. Contingency theory with its “no one best way” dictum, asserts that high performance is a function of the alignment between organization systems/processes and various context factors. Indeed, empirical research addressing successful TQM implementation is “crying out” for a contingency theory approach archive of this journal is available at.

**Adediran, O., & ADEDIRAN, O. (2009).** Total Quality Management (TQM) is a management philosophy which focuses on the work process and people, with the major concern for satisfying customers and improving the organizational performance. It involves the proper coordination of work processes which allows for continuous improvement in all business units with the aim of meeting or surpassing customer's expectations. It emphasizes on totality of quality in all facets of an organization with the aim of reducing waste and rework to reduce cost and increase efficiency in production. TQM is applicable to any organization irrespective of size, and motives, even the public sector organization are fast adopting the ideology in order to make them effective in meeting public demands. However, the adoption of the ideology by most organization has been hampered due to their noncompliance with the procedures and principles of TQM implementation. While some organization, run TQM like a program which they expect to function and perform the magic all by itself, others have used a half-hearted approach to it, by using some bits and pieces of the principles. This has accounted for the failure of most organization in meeting up to their expected target from implementing this ideology.

**Karani, S. R., & Bichanga, W. O. (2012).** The service sector is getting competitive every day. In order to be successful Quality Management (QM) practices ought to be the integral part of any organization's strategic management. Kenya's national parks form the pillar of the country's tourism industry. Over one million international tourists visit Kenya annually to partake in wildlife safari and other forms of nature-based tourism. However, Kenya Wildlife Services (KWS) is being faced by some challenges which they are trying to manage. These include; decline in the volume of international tourists visiting the national parks, human wildlife conflict, encroachment and poaching, and poor infrastructure. The purpose of this study is to establish how Total Quality Management (TQM) practices are employed while addressing these challenges by examining whether there are any gaps or discrepancies (positive or negative) between the service quality management offered by KWS and the actual TQM practices by (KEBS, 2008). The study was guided by the following objectives: To determine the TQM principles used, to obtain the effects of TQM implementation on organizational business performance, to determine challenges in the implementation of TQM.

**Jha, V. S., & Joshi, H. (2007).** Organizations worldwide have been exploring ways to improve business practices to gain competitive edge. One of the most important

technological innovations of the last decade has been the emergence of ERP solutions. But implementation of ERP is not just a technological challenge. It's a socio-technological Endeavour, which mandates modifying existing applications and redesigning critical business processes to facilitate ERP implementation. Hence, there are organizational and cultural issues, which determine the success of ERP implementation. The main objective of implementing an ERP system is to integrate the organizations business processes and operations for improved business results. But not all organizations have been successful in the ERP implementation. The aim of this paper is to understand the importance of Total Quality Management (TQM) philosophy or Business Excellence Models-Strategy Implementation for ERP Implementation within organizations. There is very little research done where the concept of TQM as a philosophy or Business Excellence strategy implementation, which integrates the concept of ERP implementation. This paper is an attempt to integrate the concept of ERP implementation within a broader perspective of TQM as a part of corporate strategy in an organization. Business Excellence strategy implementation, encompassing the concept of ERP implementation is also discussed. The paper builds upon the foundation on the major research done in the area of TQM or Business Excellence. The concerns and issues for TQM and ERP implementation are discussed. A small case study, of the first company in India to get the coveted Deming Prize based on the integrated Japanese Model for Business Excellence, Sundaram Clayton, is discussed in the paper. The paper attempts to give a holistic perspective of ERP implementation as a part of TQM or Business Excellence Strategy Implementation.

**Hoang, D. T., Igel, B., & Laosirihongthong, T. (2010).** This paper presents a comparative study on the relationship between implementing total quality management (TQM) and organizational characteristics (size, type of industry, type of ownership, and degree of innovation) in a newly industrialized country in South East Asia. Vietnam has become the 150th member of the World Trade Organization (WTO) since January 2007, and this is the first empirical study to examine TQM practices in Vietnam. Analysis through Structural Equation Modeling, t-test and MANOVA of survey data from 222 manufacturing and service companies produced three major findings. First, this study supports previous research findings that TQM can be considered as set of practices. Second, industries in Vietnam have deployed certain TQM practices (customer focus and top management commitment) at much higher levels than others, namely information and analysis system, education and training, employee empowerment, and process management. Finally, MANOVA shows a clear difference in TQM practices by company size, industry type, and degree of innovation. Large companies had higher implementation levels across almost all practices except for teamwork and open organization when compared to small- and medium-sized companies. TQM practices were statistically more significant in manufacturing companies compared to service companies, and firms having a higher degree of innovation also showed higher levels of TQM practice implementation. In particular, the low deployment of TQM practices in service industries, where TQM has been considered as order-qualifier, highlights the challenges for Vietnam's service industries that pursue TQM to successfully compete in the global marketplace.

**Heras Saizarbitoria, I., Arana Landín, G., & Casadesús Fa, M. (2006).** The final decades of the twentieth century witnessed the forceful emergence onto the European business scene of a new culture, movement or paradigm of company management, focused on the concept of quality (Dale, 2002). Originally, it was a movement whose impact was

limited to the industrial sector, following a natural evolution of models, regulations and techniques included within the traditional sphere of quality management (QM). Nevertheless, over the years these initiatives spread and became popularized, reaching almost all sectors of the economy: financial services, education, social services, health care, etc. In Europe, specifically, the rise of QM in the world of business is normally associated with the implementation of quality system based on the ISO 9000 international standards and of the excellence model of the European Foundation for Quality Management (EFQM), one of the international models for establishing total quality management (TQM) systems in companies.

**Talib, F., Rahman, Z., & Qureshi, M. (2011).** Quality gurus such as Juran, Deming and Crosby have advocated various methodologies for business success and single out some quality practices. These practices have a positive impact on business performance in both manufacturing and service sectors. This paper attempts to identify the TQM practices in two different sector sand examines the difference between them by analyzing their commonalities with respect to their implementation as applicable to both the sectors. The methodology adopted was critically examining the literature on TQM practices followed by manufacturing and service sectors. Altogether, 30 published research studies (15 research studies on TQM practices in the manufacturing industries and 15 on the service industries) were identified that focused on TQM principles and practices used by them. The finding showed no significant difference in the level of most of TQM practices and broadly the same group of identified TQM practices do exist and are applicable to both the sectors except few differences were found and were presented in this study. The results can provide guidance for service managers and quality practitioners aiming to implement TQM. Further, some managerial implications and future scope of this study are also presented at the end.

**Talib, F., Rahman, Z., & Qureshi, M. (2012).** After the successful implementation of TQM in manufacturing it is now being extensively applied in service sectors including banks. Keeping this in view, the purpose of this paper is to present a detailed overview of the role of service quality and Total Quality Management (TQM), and its critical dimensions in the banking sector. A detailed review of the literature on TQM and service quality concepts was carried out in context of the banking sector. The study further explored the experience of TQM implementation in banks adopting this approach. The findings indicate that to ensure successful implementation of TQM in the banks, there are certain critical dimensions which needs to be addressed, viz: management commitment and support towards TQM, motivating and training of employees, and monitoring of customers' requirement through feedback. Beside this, it was also found that service quality is an important construct in banking sector and identifies four broad conceptual categories related to service quality. The finding will provide an understanding of the role of TQM and service quality in banking sector and it also provides useful direction for future research.

**Zabadi, A. M. (2013).** Higher education can play a crucial role in the economic and cultural reconstruction and development of the nations. For hundreds of years, the universities and effective educational systems are development factors and agents of change in their communities. Jordan is one of the pioneer countries in higher education due to its credibility; so many students from Arab and foreign countries come to study in. Over the last ten years, a lot of innovative experiments are being done to improve the

performance and introduced several laws and constitutions for both academic and educational standards aimed to further develop and improve its ability to compete consistently by successive Jordanian governments, realizing the importance of this sector for socio-economic and cultural development and this requires an ideal governance and service delivery, but the system of higher education in Jordan must be reshaped, the strength must be maintained, but the weaknesses must be addressed and developed, to serve a new social order, to meet the pressing national needs, and to respond to a context of new realities and opportunities.

**Khanam, S., Siddiqui, J., & Talib, F. (2016).** A survey of literature on role of Information Technology for Total Quality Management to enhance the organizational performance was conducted in this study. Online research sources were searched for scholarly works published in this area. Other available sources such as the journals and magazines were also sifted through. Of the papers surfed 50 were found suitable for conducting a detailed literature review. An in-depth classification of literature reveals that there are three types of papers on role of IT in TQM namely – research papers, empirical studies and case studies. Papers were classified on the basis of tools and techniques used, time of publication, region and methodology. Largest numbers of paper were published from Asia followed by Europe. The most popular methodology was found to be Empirical studies using Software Packages for Social Science (SPSS), Structural Equation Modeling (SEM) and Electronic Data Interchange (EDI). Time wise analysis of data suggests an increasing trend in the volume of literature on TQM and IT/IS (Information System) over the past one and a half decade. The present study is deemed to help understand how TQM Literature has evolved over time and indicate the direction research in this potential area.

**Ibrahim, O. (2013)** Total quality Management as a philosophy seeking to integrate all organizational functions in all areas of productions and services become an important attractive research field. It encourages Researchers to address many topics related to Total Quality management and Continuous improvements. Each has his own approach. Each reveals findings and results.

### **Conclusion**

Quality management of all business organization is defined by the structure of business in existence. All the above-mentioned studies are mainly talking about solutions of the business problems like evaluation of working performance of employee by giving them all essential trainings. The main findings of these literatures are that total quality management is possible by giving sustainable look to all the factors of business organizations.

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## **Entrepreneurship and Government Support for Development in the Context of India**

**Aanchal\***

### **Abstract**

Entrepreneurship is the process of creation of an enterprise. It is a process of creation of new ideas and exploits such ideas into favourable opportunities by accepting the risks and uncertainties. Since Independence, Unemployment is the major problem faced by India. To provide employment to its people, government is taking adequate initiatives for the development of entrepreneurship. Besides this, entrepreneurship helps in socioeconomic development of the country. In Country like India, people have immense potential. The youth of India is becoming highly ambitious towards setting up new enterprises. It is rightly said that 'Change is the important part of life' The new enterprises would generate more employment, lead new innovations, introduce new solutions for already existing processes. This paper helps to understand the concept of entrepreneurship, Government support for the development of entrepreneurship that will lead to overall growth of the country.

**Keywords:-** Entrepreneurship, Development, Growth.

### **Introduction**

Entrepreneurship is not something new. Its existence dated back 3200-2600 BCE in the era of Indus Valey Civilization. At that time, Indus people supported themselves not only from agriculture & hunting but by trading goods like the exchange of ornaments, animals etc. About 1000 B.C- 500 B.C, Indian trader started re-exporting purchased silk from China a sold to Central Asia. In Modern times, the Maurya Empire is remembered as one of the golden ages of Indian history. In the Mughal Age 1500 A.D -1600 A.D, large quantities of gold & silver flow into the country. During 1600 A.D- 1700 A.D, Surat merchant Virji Vora among the first entrepreneur when the British arrived. It was the Colonial Era, traders from Europe brought with them new ways of doing business, in which many Indian became entrepreneurs seizing the opportunities. India's first joint venture formed by Divarkanath Tagore with foreigner Carr Tagore Nanabhai Davar in 1854 to set up a textile mill. But mill could not be able to run . It was during 1850 A.D-1900 A.D, Nanabhai Davar set up first cotton mill in Bombay. Sir J.N Tata founded Jamshedpur steelworks. Jute mills, Pharmaceutical industries were founded. After the independence of India, industrialist entrepreneur like Dhirubhai Ambani emerge. As the Globalisation took place, many entrepreneurs like Premjis, Narayana Murthy, The Rajesh jains emerge. In the present era as stated by C.K Prahlad, Innovation is the need for entrepreneurship. To survive in today's era, innovation is must. Government is also taking numerous initiatives for the growth and development of enterprises. It is providing good infrastructure, credit facilities, counseling so that entrepreneurs can grow and be self employed and also create employment opportunities.

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### **Objectives of the Study**

1. To understand the concept of Entrepreneurship.
2. To study about the government support for the development of entrepreneurship that helps in the development of the country.

### **Concept of Entrepreneurship**

Entrepreneurship is the process of creation of an enterprise. An enterprise is created by an entrepreneur. The word "entrepreneur" springs from the French word *Entreprendre*, which derives "to undertake". It is a process of creation of new ideas and exploits such ideas into favourable opportunities by accepting the risks and uncertainties. It is the ability to ascertain the various opportunities that an entrepreneur can avail to set up a new enterprise. Entrepreneurship is depending upon the talent, skills, knowledge of an entrepreneur. Their is no single definition to understand the concept of entrepreneurship. Different scholars defined the Entrepreneurship differently. A depth study in these definitions will help to understand the concept.

According to Peter F. Drucker, "Entrepreneurship constitutes knowledge base. It is a practice in which an entrepreneur uses its knowledge for the creation of an enterprise". According to Richard Cantillon, "An entrepreneur is a person that assumes risks and utilizes the factors of production like land, labour and capital optimally and combine these factors to produce a product at uncertain price in future."

According to A.H. Cole, "Entrepreneurship is an activity that helps the individuals as well as groups to undertake the various business activities that help them in earning profits". According to Stevenson and Jarillo (1990), "It is a process in which individuals avail various opportunities while not controlling the resources accessible with them."

According to Jean-Baptiste Say (2001), "Entrepreneur plays as a manager in the firm that brings about the favourable opportunities and helps in economic change and development." From the above definitions it can be summed up as Entrepreneurship is nothing but a process in which new ideas are adopted to explore the favourable opportunities and it also involves risk and uncertainty with the rewards at the end.

### **Features of Entrepreneurship**

#### **Innovation**

It is an important feature of an entrepreneurship. Innovation means doing something new or doing old things in new way. An entrepreneur must have the capabilities to cope up with the new technologies. According to Schumpeter, "Innovation is the key for the development of an entrepreneurship." Innovation can be in the form of new product or capturing new area of market. It can be explained as doing the work in more efficient and productive way.

#### **Visionary**

For the successful development of an enterprise, an entrepreneur should be visionary. Visionary means when you have vision for future regarding the venture. Without vision, it would just be working aimlessly without reaching any point of success.

#### **Open Minded**

An entrepreneur should be opening minded towards various opportunities coming in its way. A good entrepreneur can realise that every activity can be a good business opportunity.

### **Risk bearing**

Starting a new venture always brought risk with itself. The main aim of an entrepreneur is to maximise the profits by minimizing the risks. An Entrepreneur can't avoid the risks at all. Risk capacity can be explained by how much an entrepreneur wants to earn profits.

### **Confident and Well Informed**

An entrepreneur must be confident. If he/she is confident about its knowledge and skills than the other will trust him/her easily. But to be confident in his /her field he/she must be well informed about the industry and environment. He/She should have the knowledge of various legal and political policies so that whenever their is need for decision making he/she can easily implement that.

### **Leadership**

There are the various activities in an organisation to be performed. An entrepreneur can't perform all these functions on its own. The help of human resources is needed to perform the functions of an enterprise. An entrepreneur must have the leadership qualities so that all the human resources can be directed toward the achievement of a common goal.

### **Government Support for Development of Entrepreneurship**

Since Independence, Unemployment is the major problem faced by India. To provide employment to its people, government is taking adequate initiatives for the development of entrepreneurship. Besides this entrepreneurship helps in socioeconomic development of the country. In Country like India, people have immense potential. So to Support its individual, government has taken various steps for entrepreneurial development. For enabling the economic growth and prosperity, women entrepreneurship has been recognised also. A few of India's effort for development of entrepreneurship are as follows:-

#### **Startup India**

It is a flagship initiative of GOI. Since its launch in Jan, 2016, many programs have been undertaken for the economic growth and to generate employment opportunities. Startup India helps in sustainable economic prosperity through empowering startups. Startup Movement covers from digital sector to wide array of sectors like agriculture, healthcare, manufacturing, education etc. It also covers Tier I to Tier II and Tier III cities including semi urban and rural areas. With its 360° approach, it provides innovation centres, incubators, research parks for comprehensive free onling learning program. Startup hub have been created that assists the startup through their life cycle focusing on areas likes financing, feasibility testing, marketing skills, technology commercialiazation. At the core of the initiative, the aim is to build startup ecosystem in which startups grow through fast tracking patent examination at lower costs, relaxed norms etc. "Fund of Funds" have been created with corpus of 10,000 crores for providing financial assistance to startups.

#### **Make In India**

Make in India Initiative was launched in 2014. The main aim is to convert the India into a manufacturing hub. When the country is almost at crisis position, it is a call that awares the Indian citizens, business leaders, potential partners and investors around the world to invest in Indian Market. DIPP with the collaboration of Union Ministers, Secretaries to the Government of India, state governments, and industrial leaders build new infrasturcture facilities and a simple sleek website, transparent and user friendly system that will help to manage the 25 sectors. It is an initiative that overhauls the outdated processes. Various

sectors have been opened for investment like railway, defence, space etc. Further regulatory policies have been relaxed to facilitate investments.

### **Standup India**

It is an initiative which provides finance to SC/ST and/or Women Entrepreneur. It provides finance to at least one woman borrower per bank branch with bank loans between 10 lakhs and 1 crores to at least one SC or ST borrower for setting up greenfield enterprises in manufacturing, services or trading sector.

### **Atal Innovation Mission**

Atal Innovation Mission has two core functions i.e Entrepreneurship promotion by Self employment and talent utilization (SETU) and innovation promotion. So it helps entrepreneur to be self employed through mentoring and supports the new and innovative ideas. It is a platform for developing self employment activities, world class innovation hubs, Startup businesses. Atal Incubation Centre Scheme is for higher education institutions, corporate sectors, R&D institutes, group of individuals, individuals who can apply for setting up an AIC. These centres will get grant-in-aid of 10 cr maximum for five years.

### **Support to training & Employment programme for women (STEP)**

It is an initiative by Ministry of Women and Child Development to impart training to women with no access to training facilities. Under this scheme, skills are provided to them in the field of agriculture, horticulture, handlooms, food processing, traditional crafts like embroidery, hospitality specially in rural areas. It covers up all the women above the age of 16 years.

### **Jan Dhan- Aadhaar- Mobile (JAM)**

Under this scheme, technological interventions enable subsidies to be directly transferred to the account of intended beneficiary. This brings transparency in the system and also checks corruption. It provides bank accounts for all the underserved regions also.

### **Digital India**

The aim of this initiative is to make available all the government services electronically. It transforms the Indian economy in digital empowered economy that has universal access to all goods and services.

### **Department of Science & Technology (DST)**

Department of Science & Technology plays a pivotal role in the growth and development of country. The department promotes high end research and development works on one hand and also provides services to common man through development of technologies. NB Institute for Rural Technology (NBIRT) engaged in various technological initiatives and to eliminate disparities between urban & rural areas. It helps in development of rural areas by various technological innovations. It is also engaged in providing technological trainings to unskilled youths for their development.

### **Trade related Entrepreneurship Assistance & Development (TREAD)**

TREAD programme provides credit assistance to the underprivileged women workers who are interested in setting up an enterprise. It provides financial assistance, counselling and training facilities to these women.

### **Pradhan Mantri Kaushal Vikas Yojana**

It is an initiative of Ministry of Skill Development & Entrepreneurship for training the youth. Industrial training is provided under this scheme to enhance the skills of youth. It also helps them to be self employed.

### **Modified Special Incentive package scheme**

It provides capital subsidy of 20% & 25% in SEZ and Non SEZ respectively. It is available for business units engaged in manufacturing of electronics in the field of Internet of things, aeronautics, defence, automotive, green technology, nano technology.

### **NewGen Innovation and Entrepreneurship Development Centre (NewGen IEDC)**

It is one time limited financial assistance to entrepreneurs upto 25 lakhs in the field of technology, aeronautics, healthcare & life sciences, food & beverages, Internet of things, nanotechnology, biotechnology, Artificial Intelligence, Telecommunication & networking, textiles & apparels etc.

### **Dairy Entrepreneurship Development Scheme**

Under this scheme help is provided to entrepreneurs working in the field of Agriculture, pets and animals. Incentives are provided to them so that they can set small dairy farms.

### **Single Point Registration Scheme (SPRS)**

This scheme provides an exemption of Earnest Money Deposit. The tenders are issued free of cost under this scheme.

### **Conclusion**

It can be concluded that government, policymakers, experts and business leaders all are promoting the entrepreneurship which would help the socioeconomic growth of the country. The youth of India is becoming highly ambitious towards setting up new enterprises. It is rightly said that 'Change is the important part of life'. The new enterprises would generate more employment, lead new innovations, introduce new solutions for already existing processes. According to Nasscom, India as startup nation is gaining huge momentum and further, many private players like Ola, Uber, and Paytm are motivating the youth towards entrepreneurship. Many young persons are thinking about starting their own enterprise instead of doing job. Considering this scenario, entrepreneurship is the life blood of the nation and it would help to generate employment, new innovations, new markets, and new solutions and develop the overall economy.

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## ਖੇਜ ਪੱਤਰ

### ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਦੀ ਸਾਹਿਤ ਆਲੋਚਨਾ ਦੇ ਵਿਚਾਰਧਾਰਕ ਆਧਾਰ

#### ਗੁਰਸੇਵਕ ਸਿੰਘ\*

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਮੁੱਖ ਰੂਪ ਵਿਚ ਸਾਹਿਤ ਇਤਿਹਾਸਕਾਰ ਹੈ। ਉਸ ਨੇ ਬਾਵਾ ਬੁੱਧ ਸਿੰਘ ਅਤੇ ਮੈਲਾ ਬਖਸ਼ ਕੁਸ਼ਤਾ ਤੋਂ ਬਾਅਦ ਪੰਜਾਬੀ ਸਾਹਿਤ ਖੇਜ ਕਾਰਜ ਨੂੰ ਅੱਗੇ ਵਧਾਇਆ। ਉਸ ਨੇ ਲੁਪਤ ਹੋਣ ਜਾ ਰਹੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੇ ਖਜਾਨੇ ਦੀ ਭਾਲ ਕਰਕੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਅਮੀਰ ਪਰੰਪਰਾ ਨੂੰ ਸਾਹਮਣੇ ਲਿਆਂਦਾ। ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਨੇ ਪ੍ਰਾਪਤ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦਾ ਸਰਵੇਖਣ ਕਰ ਕੇ ਉਸ ਬਾਰੇ ਆਪਣਾ ਗੰਭੀਰ ਅਧਿਐਨ ਪੇਸ਼ ਕੀਤਾ ਹੈ ਜਿਸ ਵਿਚੋਂ ਉਸ ਦੇ ਵਿਚਾਰਧਾਰਕ ਸਰੋਕਾਰਾਂ ਦੀ ਪਛਾਣ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ। ਉਸ ਦਾ ਖੇਜ ਅਤੇ ਆਲੋਚਨਾ ਨਾਲ ਸੰਬੰਧਿਤ ਕਾਰਜ ਪੰਜਾਬੀ ਭਾਖਾ ਅਤੇ ਛੰਦਾਬੰਦੀ (1937), ਬੁਲ੍ਹੇ ਸ਼ਾਹ (1939), ਆਧੁਨਿਕ ਪੰਜਾਬੀ ਕਵਿਤਾ (1941), ਸੂਫੀਆਂ ਦਾ ਕਲਾਮ (1941), ਪੰਜਾਬੀ ਅਦਬ ਦੀ ਮੁਖਤਸਰ ਤਾਰੀਖ (1948), ਜਿਤੰਦਰ ਸਾਹਿਤ ਸਰੋਵਰ (1950) ਅਤੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਇਤਿਹਾਸ ਰੇਖਾ (1958) ਆਦਿ ਪੁਸਤਕਾਂ ਵਿਚ ਪ੍ਰਾਪਤ ਹੁੰਦਾ ਹੈ।

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਦੀ ਸਾਹਿਤ ਆਲੋਚਨਾ ਮੁੱਖ ਰੂਪ ਵਿਚ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੇ ਇਤਿਹਾਸਾਂ ਦੇ ਰੂਪ ਵਿਚ ਪ੍ਰਾਪਤ ਹੁੰਦੀ ਹੈ ਜਿਸ ਬਾਰੇ ਇੱਥੇ ਚਰਚਾ ਕੀਤੀ ਜਾਣੀ ਹੈ। ਆਲੋਚਨਾ ਅਤੇ ਸਾਹਿਤ ਇਤਿਹਾਸ ਨੂੰ ਅੰਤਰ-ਸੰਬੰਧਿਤ ਕਰ ਕੇ ਸਮਝਿਆ ਜਾਣਾ ਚਾਹੀਦਾ ਹੈ। ਸਾਹਿਤ ਇਤਿਹਾਸ ਕੇਵਲ ਸਾਹਿਤਕ ਤੱਥਾਂ ਦੇ ਇਕੱਤਰੀਕਰਨ ਤੱਕ ਸੀਮਿਤ ਨਹੀਂ ਹੁੰਦਾ। ਸਾਹਿਤ ਇਤਿਹਾਸਕਾਰ ਕੋਲ ਸਾਹਿਤ ਅਤੇ ਇਤਿਹਾਸ ਦੋਹਾਂ ਬਾਰੇ ਕੋਈ ਨਾ ਕੋਈ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਹੁੰਦਾ ਹੈ ਇਸੇ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਤੋਂ ਹੀ ਉਹ ਸਾਹਿਤ ਬਾਰੇ ਆਪਣੀ ਧਾਰਨਾ ਬਣਾਉਂਦਾ ਹੈ ਅਤੇ ਸਾਹਿਤ ਤੱਥਾਂ ਦੀ ਚੋਣ ਕਰ ਕੇ ਉਹਨਾਂ ਨੂੰ ਇਤਿਹਾਸਿਕ ਪ੍ਰਸੰਗ ਵਿਚ ਪੇਸ਼ ਕਰਦਾ ਹੈ। ਇਸ ਪ੍ਰਸੰਗ ਵਿਚ ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਦੀ ਸਾਹਿਤ ਆਲੋਚਨਾ ਨੂੰ ਵੀ ਸਮਝਿਆ ਜਾ ਸਕਦਾ ਹੈ। ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਲਈ ਸਾਹਿਤ ਦਾ ਇਤਿਹਾਸ ਲਿਖਣ ਦੇ ਸਮਾਜਿਕ ਸਰੋਕਾਰ ਹਨ।

ਉਨ੍ਹਾਂ ਅਨੁਸਾਰ “ ਹੁਣ ਤੱਕ ਹੋ ਚੁੱਕੀ ਵਿਚੋਂ ਅਸੀਂ ਢੇਰ ਗੱਲਾਂ ਆਪਣੇ ਮਤਲਬ ਦੀਆਂ ਕੱਢਦੇ ਹਾਂ, ਉਸ ਸਾਰੇ ਦੇ ਵਿਕਾਸ ਨੂੰ ਵੇਖਦੇ ਹਾਂ, ਉਸ ਉੱਤੇ ਪਏ ਪ੍ਰਭਾਵਾਂ ਨੂੰ ਘੋਖਦੇ ਹਾਂ, ਸਾਹਿਤ ਦਾ ਜੀਵਨ ਨਾਲ ਸੰਬੰਧ ਲੋੜਦੇ ਹਾਂ, ਅਤੇ ਭਵਿਖ ਲਈ ਭੂਤ ਵਿਚੋਂ ਸਬਕ ਤੇ ਪ੍ਰੇਰਨਾ ਲੈਂਦੇ ਹਾਂ।”<sup>1</sup>

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਸਾਹਿਤ ਜੀਵਨ ਦਾ ਪ੍ਰਤੀਬਿੰਬ ਹੁੰਦਾ ਹੈ। ਇਹ ਜੀਵਨ ਦੇ ਹਾਲ ਦੱਸਦਾ ਹੈ। ਸਾਹਿਤ ਦਾ ਇਤਿਹਾਸ ਪੜ੍ਹ ਕੇ ਭੂਤ ਅਤੇ ਵਰਤਮਾਨ ਕਾਲ ਦੀ ਸਮਝ ਪੈਂਦੀ ਹੈ। ਸਾਹਿਤ ਦਾ ਅਧਿਐਨ ਕਰਨ ਲਈ ਸਾਹਿਤਕਾਰ ਦੇ ਜੀਵਨ ਨੂੰ ਆਧਾਰ ਬਣਾਉਂਦਾ ਹੈ। ਉਸ ਅਨੁਸਾਰ ਸਾਹਿਤ ਰਚਨਾ ਸਾਹਿਤਕਾਰ ਦੇ ਨਿੱਜੀ

\* ਰਿਸਰਚ ਸਕਾਲਰ, ਪੰਜਾਬੀ ਵਿਭਾਗ, ਪੰਜਾਬੀ ਯੂਨੀਵਰਸਿਟੀ, ਪਟਿਆਲਾ

ਅਤੇ ਸਮਾਜਿਕ ਪ੍ਰਭਾਵਾਂ ਦਾ ਫਲ ਹੁੰਦੀ ਹੈ ਇਸ ਲਈ ਸਾਹਿਤ ਅਧਿਐਨ ਲਈ ਸਾਹਿਤਕਾਰ ਦੇ ਮਨ ਉੱਤੇ ਪਏ ਸਮਾਜਿਕ ਪ੍ਰਭਾਵਾਂ ਦਾ ਅਧਿਐਨ ਕਰਨਾ ਜ਼ਰੂਰੀ ਹੈ। ਉਹ ਲੇਖਕ ਦੀ ਮਾਨਸਿਕ ਦਸ਼ਾ, ਵਿਦਿਆ ਦਾ ਪੱਧਰ, ਨਿੱਜੀ ਰੁਚੀਆਂ, ਦ੍ਰਿਸ਼ਟੀਕੋਣ, ਆਦਰਸ਼ ਅਤੇ ਉਸ ਦੇ ਪਰਿਵਾਰਕ ਪਿਛੋਕੜ ਤੋਂ ਇਲਾਵਾ ਸਮੇਂ ਦੀ ਸਮਾਜਿਕ ਆਰਥਿਕ ਰਾਜਨੀਤਕ ਧਾਰਮਿਕ ਹਾਲਤਾਂ ਆਦਿ ਸਭ ਕੁਝ ਨੂੰ ਇਸ ਅਧਿਐਨ ਵਿਚ ਸ਼ਾਮਿਲ ਕਰਦਾ ਹੈ।

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਆਪਣੇ ਇਸੇ ਸਿਧਾਂਤ ਦੀ ਰੋਸ਼ਨੀ ਵਿਚ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਵਿਆਖਿਆ, ਵਿਸ਼ਲੇਸ਼ਣ, ਮੁਲਾਂਕਣ ਅਤੇ ਵਰਗੀਕਰਨ ਕਰਨ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰਦਾ ਹੈ। ਉਹ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੇ ਅਧਿਐਨ ਲਈ ਇਨ੍ਹਾਂ ਪ੍ਰਸ਼ਨਾਂ ਨੂੰ ਆਧਾਰ ਬਣਾਉਂਦਾ ਹੈ ਕਿ ਇਹ ਸਾਹਿਤਿਕ ਕੋਣ ਸਨ? ਕਿਹੋ ਜਾ ਉਹਨਾਂ ਦਾ ਜੀਵਨ ਸੀ? ਸਾਹਿਤ ਰਚਨਾ ਕਿਸ ਗਰਜ ਲਈ ਉਹਨਾਂ ਨੇ ਕੀਤੀ। ਕੀ ਉਹਨਾਂ ਦੀ ਤਿਆਰੀ ਸੀ? ਉਸ ਦਾ ਕੀ ਪ੍ਰਭਾਵ ਪਇਆ? ਕਿਨ੍ਹਾਂ ਗੱਲਾਂ ਦਾ ਉਹਨਾਂ ਨੇ ਪ੍ਰਚਾਰ ਕੀਤਾ? ਕਿਹੜੀਆਂ ਨਵੀਆਂ ਗੱਲਾਂ ਉਹਨਾਂ ਨੇ ਕਰ ਤੇ ਕਹਿ ਵਿਖਾਈਆਂ? ਸਾਹਿਤ ਨੂੰ ਕਿਵੇਂ ਜੀਵਨ ਦਾ ਸੀਸ਼ਾ, ਜੀਵਨ ਦਾ ਆਗੂ ਤੇ ਸੇਧਕ ਤੇ ਸਹਾਰਾ ਬਣਾਇਆ? <sup>2</sup>

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਸਾਹਿਤ ਦਾ ਇਹ ਫਰਜ਼ ਬਣਦਾ ਹੈ ਕਿ ਉਹ ਸਮੇਂ ਦੀਆਂ ਸਮੱਸਿਆਵਾਂ ਅਤੇ ਸਮਾਜਿਕ ਵਿਰੋਧਾਂ ਨੂੰ ਪੇਸ਼ ਕਰੇ। ਉਹਨਾਂ ਅਨੁਸਾਰ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ ਅਤੇ ਬੀਮਾਰੀਆਂ ਦੇ ਇਲਾਜ ਸਾਹਿਤਕ ਨਹੀਂ ਪਰ ਜੇਕਰ ਸਾਹਿਤ ਇਹਨਾਂ ਪ੍ਰਸ਼ਨਾਂ ਨੂੰ ਠੀਕ ਰੂਪ ਵਿਚ ਪੇਸ਼ ਕਰ ਦੇਵੇ ਤਾਂ ਸਮਝੇ ਉਸ ਨੇ ਆਪਣੀ ਜਿੰਮੇਦਾਰੀ ਨਿਭਾ ਦਿੱਤੀ ਹੈ। ਉਨ੍ਹਾਂ ਨੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦਾ ਸਰਵੇਖਣ ਕਰਦਿਆਂ ਪੰਜਾਬੀ ਸਾਹਿਤ ਨੂੰ ਤਿੰਨ ਕਾਲਾਂ ਵਿਚ ਵੰਡਿਆ ਹੈ। ਹਿੰਦੂਆਈ ਸਮਾਂ, ਮੁਸਲਮਾਨੀ ਸਮਾਂ, ਅੰਗਰੇਜੀ ਸਮਾਂ। ਉਨ੍ਹਾਂ ਨੇ ਇਨ੍ਹਾਂ ਤਿੰਨਾਂ ਕਾਲਾਂ ਵਿਚਲੇ ਸਮਾਜਿਕ ਰਾਜਸੀ ਵਿਰੋਧਾਂ ਬਾਰੇ ਚਰਚਾ ਕਰਦਿਆਂ ਹੋਇਆਂ ਪੰਜਾਬੀ ਹਿਤ ਅਤੇ ਸਾਹਿਤਕਾਰਾਂ ਦਾ ਮੁਲਾਂਕਣ ਇਸ ਆਧਾਰ ਉੱਤੇ ਕੀਤਾ ਹੈ ਕਿ ਇਨ੍ਹਾਂ ਸਾਹਿਤਕਾਰਾਂ ਨੇ ਇਨ੍ਹਾਂ ਵਿਰੋਧਾਂ ਦੀ ਪੇਸ਼ਕਾਰੀ ਕਿਵੇਂ ਕੀਤੀ ਹੈ ਅਤੇ ਇਨ੍ਹਾਂ ਦੇ ਹੱਲ ਬਾਰੇ ਉਨ੍ਹਾਂ ਦਾ ਕੀ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਹੈ।

ਹਿੰਦੂਆਈ ਕਾਲ (800-1450 ਈ.) ਦੇ ਸਮੇਂ ਤੱਕ ਸਮਾਜ ਵਿਚ ਧਾਰਮਿਕ ਮਤਾਂ ਵਿਚਕਾਰ ਆਪਸੀ ਵਾਦ-ਵਿਵਾਦ ਚਲ ਰਹੇ ਸਨ ਸਭ ਆਪਣਾ ਪ੍ਰਭਾਵ ਵਧਾਉਣ ਵਿਚ ਲੱਗੇ ਹੋਏ ਸਨ। ਜਾਤੀਆ, ਵਰਨਾਂ, ਅਤੇ ਸ਼੍ਰੇਣੀਆਂ ਵਿਚ ਵਿਰੋਧ ਅਤੇ ਨਫਰਤ ਦਾ ਮਹੌਲ ਸੀ। ਛੋਟੇ-ਛੋਟੇ ਰਾਜੇ ਆਪਸ ਵਿਚ ਲੜ ਰਹੇ ਸਨ ਅਤੇ ਵਿਲਾਸਤਾ ਦਾ ਜੀਵਨ ਬਤੀਤ ਕਰ ਰਹੇ ਸਨ। ਗ੍ਰਹਿਸਥੀਆਂ ਦਾ ਜੀਵਨ ਵੀ ਦੰਭ ਭਰਿਆ ਸੀ। ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਅਜਿਹੇ ਸਮੇਂ ਵਿਚ ਅਜਿਹੇ ਸਾਹਿਤ ਦੀ ਲੋੜ ਹੁੰਦੀ ਹੈ ਜੋ ਸਮਾਜ ਨੂੰ ਚੇਭਾਂ ਲਾ ਕੇ ਜਗਾਵੇ, ਜਤ-ਸਤ ਏਕਤਾ, ਸਮਾਨਤਾ, ਭਾਈਚਾਰੇ ਦਾ ਪ੍ਰਚਾਰ ਕਰੇ। ਚਰਪਟ ਨਾਥ, ਗੋਰਖ ਨਾਥ, ਚੌਰੰਗੀ ਰਤਨ ਨਾਥ ਆਦਿਕਵੀਆਂ ਨੇ ਅਜਿਹੇ ਸਮਾਜ ਸੁਧਾਰਕ ਸਾਹਿਤ ਦੀ ਰਚਨਾ ਕੀਤੀ। ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਚਰਪਟ ਨਾਥ ਮੱਧਕਾਲ ਦਾ ਪਹਿਲਾਂ ਦੰਭ ਬਿਦਾਰੂ ਹੋਇਆ ਹੈ ਜਿਸ ਨੇ ਵਹਿਮਾਂ ਭਰਮਾਂ ਨੂੰ ਨਿੰਦਿਆ ਹੈ। ਉਸ ਨੇ ਨਿਧੜਕਤਾ ਨਾਲ ਗਿਰਹੀ ਤੇ ਉਦਾਸੀ, ਜੋਗੀ ਤੇ ਸੰਨਿਆਸੀ ਦੀ ਮਾਨਸਿਕ ਦਸ਼ਾ ਨੂੰ ਨੰਗਿਆਂ ਕੀਤਾ ਤੇ ਚੇਭ ਤੇ ਚੇਟ ਲਾਈ ਹੈ

|<sup>3</sup>

ਮੁਸਲਮਾਨੀ ਸਮੇਂ (1450-1780 ਈ ) ਵਿਚ ਹਿੰਦੂਆਈ ਸਮੇਂ ਦੀਆਂ ਸਮੱਸਿਆਵਾਂ ਹੋਰ ਗੰਭੀਰ ਹੋ ਗਈਆਂ ਅਤੇ ਇਹਨਾਂ ਨਾਲ ਰਾਜਸੀ ਗੁਲਾਮੀ, ਜੁਲਮ, ਅਨਿਆਂ, ਪੱਖਪਾਤ, ਭ੍ਰਿਸ਼ਟਾਚਾਰ ਅਤੇ ਸੱਭਿਆਚਾਰਕ ਦਾਬਾ ਹੋਰ ਜੁੜ ਗਿਆ ਅਤੇ ਲੋਕਾਂ ਦਾ ਜੀਣਾ ਹੋਰ ਦੁੱਭਰ ਹੋ ਗਿਆ । ਅਜਿਹੇ ਸਮੇਂ ਵਿਚ ਗੁਰੂ ਕਵੀ, ਭਗਤ, ਸੂਫੀ, ਕਿੱਸਾ ਕਵੀ, ਬੀਰ ਰਸੀ ਕਵੀਆਂ ਨੇ ਆਪਣੇ ਸਾਹਿਤ ਦੁਆਰਾ ਸਮਾਜ ਨੂੰ ਸਿੱਧੇ ਰਾਹ ਪਾਇਆ । ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੀ ਬਾਣੀ ਦੀ ਵਿਆਖਿਆ ਇਸੇ ਇਤਿਹਾਸਿਕ ਪ੍ਰਸੰਗ ਵਿਚ ਕਰਦਾ ਹੈ । ਉਹ ਨਾਨਕ ਬਾਣੀ ਦੇ ਵਿਚਾਰ, ਦ੍ਰਿਸ਼ਟੀ, ਮਨੋਰਥ ਤੇ ਸੰਦੇਸ਼ ਉੱਤੇ ਕੇਂਦਰਤ ਕਰਦਾ ਹੈ ਅਤੇ ਇਸ ਸੰਦੇਸ਼ ਦੀ ਸਮਾਜਿਕ ਮਹੱਤਤਾ ਨੂੰ ਦ੍ਰਿੜਾਉਂਦਾ ਹੈ । ਨਾਨਕ ਬਾਣੀ ਦੇ ਮਨੋਰਥ ਦੀ ਚਰਚਾ ਕਰਦਿਆਂ ਉਹ ਲਿਖਦਾ ਹੈ ਕਿ “ ਸਭ ਤੋਂ ਪਹਿਲਾਂ ਤਾਂ ਅਕੱਲੇ ਅਕੱਲੇ ਦੀ ਆਤਮਾਂ ਵਿਚ ਮੁੜ ਬਲ ਭਰਨਾ ਸੀ ਉਸ ਨੂੰ ਵਾਹਿਗੁਰੂ ਦੀ ਕਾਦਿਰਤਾ ਦਾ ਸੁਨੇਹਾ ਦੇ ਕੇ ਤਗੜਿਆਂ ਅਤੇ ਭਰੋਸਾਵਾਨ ਕਰਨਾ ਸੀ । ਫੇਰ ਉਸ ਨੂੰ ਦੂਜਿਆਂ ਨਾਲ ਹਮ ਵਤਨਾਂ ਨਾਲ ਅਪਣੱਤ ਸਿਖਾਉਣਾ ਸੀ ਜਾਤ, ਕੌਮ ਦੇ ਭੇਦ ਭਾਉ ਨੂੰ ਮਿਟਾਉਣਾ ਸੀ । ਫੇਰ ਸਮਾਜ ਦੇ ਆਰਥਿਕ ਪ੍ਰਬੰਧ ਦੀਆਂ ਤਰੁੱਟੀਆਂ ਨੂੰ ਦੂਰ ਕਰਨ ਦਾ ਵਲ ਦੱਸਣਾ ਸੀ । ਫੇਰ ਰਾਜਨੀਤਿਕ ਜੁਲਮਾਂ ਤੇ ਔਕੜਾਂ ਤੇ ਪਾਬੰਦੀਆਂ ਦੱਸ ਕੇ ਦਿਲ ਨੂੰ ਹਲੂਣਨਾ ਤੇ ਹਿੰਮਤ ਨੂੰ ਉਭਾਰਨਾ ਸੀ । ਤੇ ਸਾਫ ਆਖਣਾ ਸੀ ਕਿ ਉੱਦਮ ਬਗੈਰ ਕੁਝ ਨਹੀਂ ਹੋ ਸਕਦਾ । ਜਾਤੀਆਂ ਤੇ ਅਕੱਲੇ ਯੁੱਗ ਧਰਮ ਨਿਭਾਉਣ ਨਾਲ ਹੀ ਉਥਾਨ ਦੇ ਪੰਧ ਨੂੰ ਕੱਟਦੇ ਹਨ । ਅਖੀਰਲਾ ਅੰਗ ਸੀ ਪੁਰਾਤਨ ਸਭਿਅਤਾ, ਆਚਾਰ, ਸਿਧਾਂਤ, ਕਥਾਵਾਂ ਤੇ ਸ਼ਬਦਾਵਲੀ ਤੇ ਨਾਇਕਾਵਲੀ ਨੂੰ ਸਾਧਾਰਨ ਲੋਕਾਂ ਦੀ ਆਪਣੀ ਭਾਸ਼ਾ ਤੇ ਸ਼ੈਲੀ ਵਿਚ ਉਹਨਾਂ ਦੇ ਸਾਹਮਣੇ ਰੱਖਣਾ । <sup>4</sup>

ਦਮੇਦਰ ਦੇ ਕਿੱਸੇ ਕਿੱਸੇ ਦੀ ਵਿਸ਼ਾ, ਵਸਤੂ ਅਤੇ ਬੋਲੀ ਬਾਰੇ ਚਰਚਾ ਕਰਦਿਆਂ ਉਹ ਦਮੇਦਰ ਨੂੰ ਮਨੋਵਿਗਿਆਨ ਦਾ ਮਾਹਰ ਦੱਸਦਾ ਹੈ ਜਿਸ ਨੇ ਕਿੱਸੇ ਵਿਚ ਪੰਜਾਬੀ ਸੱਭਿਆਚਾਰ ਦਾ ਨਕਸ਼ਾ ਪੇਸ਼ ਕੀਤਾ ਹੈ । ਉਹ ਦਮੇਦਰ ਦੀ ਤੁਲਨਾ ਹਿੰਦੀ ਦੇ ਕਵੀ ਜਾਇਸੀ ਨਾਲ ਕਰਦਾ ਹੋਇਆ ਸਿੱਧ ਕਰਦਾ ਹੈ ਕਿ ਪੰਜਾਬੀ ਬੋਲੀ ਕਿਸੇ ਪੱਖੋਂ ਵੀ ਦੂਜੀਆਂ ਭਾਸ਼ਾਵਾਂ ਤੋਂ ਘੱਟ ਜਾ ਹੀਣੀ ਨਹੀਂ ਹੈ ।

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਵਾਰਿਸ ਸ਼ਾਹ ਦੇ ਕਿੱਸੇ ਦੀ ਵਿਆਖਿਆ ਕਰਦਿਆਂ ਉਸ ਦੇ ਸਾਹਿਤਕ ਪ੍ਰਯੋਜਨ ਨੂੰ ਆਧਾਰ ਬਣਾਉਂਦਾ ਹੈ । ਉਸ ਅਨੁਸਾਰ ਵਾਰਿਸ ਸ਼ਾਹ ਦਾ ਪ੍ਰਯੋਜਨ ਹੀਰ ਦੇ ਕਿੱਸੇ ਰਾਹੀਂ ਆਪਣੇ ਇਸ਼ਕ ਦਾ ਪ੍ਰਚਾਰ ਕਰਨਾ ਨਹੀਂ ਸੀ ਸਗੋਂ ਉਸ ਸਮੇਂ ਦੇ ਸਮਾਜ ਦੀਆਂ ਕੁਰੀਤੀਆਂ, ਗਿਰਾਵਟਾਂ ਦਾ ਹਾਲ ਦੱਸ ਕੇ ਸਮਾਜ ਨੂੰ ਈਮਾਨ ਵੱਲ ਪ੍ਰੇਰਿਤ ਕਰਨਾ ਸੀ ।

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਮੱਧਕਾਲ ਵਿਚ ਚਾਰ ਪ੍ਰਕਾਰ ਦੀ ਕਵਿਤਾ ਲਿਖੀ ਗਈ ਹੈ । 1. ਅਨੁਭਵ ਦੀ 2. ਸਦਾਚਾਰ ਸਿਖਾਈ ਜਾ ਮਨ ਸਮਝਾਈ ਦੀ 3. ਇਸ਼ਕ ਜਾਂ ਪ੍ਰੇਮ ਪ੍ਰੀਤ ਦੀ 4. ਭਗਤੀ ਰਸ ਦੀ । ਉਹ ਹਿੰਦੀ ਆਲੋਚਕਾਂ ਦੁਆਰਾ ਕਾਵਿ ਦੀ ਸਰਗੁਣ ਅਤੇ ਨਿਰਗੁਣ ਕਾਵਿ ਵਿਚ ਕੀਤੀ ਗਈ ਵੰਡ ਦੀ ਆਲੋਚਨਾ ਕਰਦਾ ਹੈ ਕਿ ਰੱਬ ਦਾ ਸਰੂਪ ਸਰਗੁਣ ਅਤੇ ਨਿਰਗੁਣ ਦੋਵੇਂ ਹੀ ਇਸ ਕਰਕੇ ਇਹ ਵੰਡ ਠੀਕ ਨਹੀਂ ਮੰਨੀ ਜਾ ਸਕਦੀ । ਉਹ ਇਸ ਪ੍ਰਸ਼ਨ ਉੱਤੇ ਵੀ ਚਰਚਾ ਕਰਦਾ ਹੈ ਕਿ ਕਵੀਆਂ ਨੇ ਕੋਈ ਸ਼ੈਲੀ ਕਿਉਂ ਚੁਣੀ । ਇਸ ਪ੍ਰਸ਼ਨ ਦੀ ਵਿਆਖਿਆ ਉਹ ਮੁਸਲਮਾਨੀ ਪ੍ਰਭਾਵ ਦੇ ਪ੍ਰਸੰਗ ਵਿਚ ਕਰਦਾ ਹੈ । ਉਹ ਅਨੁਭਵੀ ਅਤੇ ਨਿਰਗੁਣ ਧਾਰਾ ਦੀ ਕਵਿਤਾ ਨੂੰ ਉੱਤੇ ਦਰਜੇ ਦੀ ਮੰਨਦਾ ਹੈ ਕਿਉਂਕਿ ਉਸ ਦਾ ਰਸ ਕਦੇ ਬੇਸੁਆਦਾ ਨਹੀਂ ਹੁੰਦਾ ।

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਅੰਗਰੇਜੀ ਸਮੇਂ ( 1780-1950 ਈ. ) ਵਿਚ ਮਸ਼ੀਨੀਕਰਨ, ਛਾਪਾਖਾਨਾ, ਅਖਵਾਰ, ਰਸਾਲੇ ਆਉਣ ਨਾਲ ਸਮਾਜ ਵਿਚ ਤਬਦੀਲੀਆਂ ਵਾਪਰੀਆਂ ਹਨ । ਪੱਛਮੀ ਵਿਦਿਆ ਅਤੇ ਗਿਆਨ ਵਿਗਿਆਨ ਦਾ ਪਸਾਰਾ ਹੋਇਆ ਹੈ । ਵਿਅਕਤੀਵਾਦ ਫੈਲਿਆ ਹੈ । ਧਰਮ ਅਤੇ ਭਗਤੀ ਪ੍ਰਤੀ ਅਰੁਚੀ ਵਧੀ ਹੈ । ਸਾਹਿਤ ਦੇ ਵਿਸ਼ੇ ਬਦਲ ਗਏ ਹਨ । ਸਮਾਜ ਦੀ ਬਣਤਰ ਗੁੰਝਲਦਾਰ ਹੋ ਗਈ ਹੈ । ਅਜਿਹੇ ਸਮੇਂ ਵਿਚ ਆਗੂ ਦੀ ਥਾਂ ਅਨੁਕਣੀਆਂ ਬਣ ਗਿਆ ਹੈ ਅਤੇ ਸਾਹਿਤਕਾਰ ਵੇਤਨਦਾਰ ਪ੍ਰਚਾਰਕ । ਉਸ ਅਨੁਸਾਰ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਸਿਰਜਣਾਤਮਿਕ, ਪਰਿਵਰਤਨ ਕਰੂ ਅਤੇ ਮਾਰਗ ਦਰਸ਼ਕ ਵਾਲੀ ਭੂਮਿਕਾ 1708 ਈ. ਤੱਕ ਖਤਮ ਹੋ ਗਈ ਸੀ । ਉਹ ਨਵੇਂ ਸਾਹਿਤ ਤੋਂ ਨਿਰਾਸ ਨਜ਼ਰ ਆਉਂਦਾ ਹੈ । “ ਸਾਹਿਤ ਮਹਿਜ ਇਕ ਦਿਲਚਸਪੀ ਦਾ ਸਮਿਆਨ ਰਹਿ ਗਇਆ ਹੈ । ਉਸ ਵਿਚ ਉਹ ਬਲ ਨਹੀਂ ਰਹਿਆ, ਉਹ ਪ੍ਰਭਾਵ ਨਹੀਂ ਰਹਿਆ । ਉਹ ਜੌਹਰ-ਪਨਾ ਨਹੀਂ ਰਹਿਆ । ਉਹ ਨੌਰਸ ਨੇ ਨਿੱਧ ਦੇਣ ਵਾਲੀ ਅਮੀਰਤਾ ਨਹੀਂ ਕਾਰਨ ਸਾਫ ਹੈ ਕਿ ਸਹਿਤਕਾਂ ਦੇ ਜੀਵਨ ਸੰਕੀਰਨ ਹੋ ਗਏ ਹਨ । <sup>5</sup> ਉਸ ਲਈ ਉੱਚਾ ਸਾਹਿਤ ਉਹੀ ਹੈ ਜੋ ਜੀਵਨ ਨੂੰ ਚੰਗੇਰਾ ਬਣਾਉਣ ਵਿਚ ਆਪਣਾ ਯੋਗਦਾਨ ਦੇਵੇ ।

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## **Simplifying the Learning with Instructional Designing**

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### **Abstract**

Instructional designing caters to the need of learners by simplifying the content and learning materials and the mind play overpowers the present learning system. The syllabus prescribed at the plus one standard has been proving beneficial to a major extent compared to the previous syllabus. Focusing on the enhancement of the knowledge and the grasping abilities of English Language by the students have been pivotal reasons behind change and syllabus. Instructional Designing is the road between knowledge acquisitions to knowledge application connected by the knowledge gained at the lower level classes.

### **Introduction**

The present learning system followed in the Tamil Nadu State Board Syllabus prescribed to Higher Secondary becomes the course of study and crux of the research. The syllabus prescribed at the plus one standard has been proving beneficial to a major extent compared to the previous syllabus. Focusing on the enhancement of the knowledge and the grasping abilities of English Language by the students have been pivotal reasons behind change and syllabus. It has turned out to be student-learner centric methodology. Like any other beneficial methodologies government at the state level has approved of the adaptation and improvements in the previously prescribed syllabus and teaching methodologies so that students would be able to gain competency at the competitive levels in the future. Though the learning technique has drastically changed the methodology is stuck at the same level and the need to improvise the same has aroused. Students wouldn't be stuck to rote memory rather they could play over their creativity and visualization and test their knowledge immediately after the learning and not wait for the examinations to test the learning capacities. Common syllabus prescribed to all boards falling under the educational system of Tamil Nadu is again an added advantage as all the students could learn with similar techniques and the content provided would not differentiate the learners' capacity of acquisition of English Language. Analyzing the common syllabus and how it has been beneficial to students has been the reason behind the research and adaptation of certain methodologies such as pilot study, experimentations, interviewing etcetera in finding out the pros and cons is the background analysis done to obtain required result.

### **Review of Literature**

Research works have been undertaken owing to school and college students to test the English Language acquisition skills of students and it has been found the defect arose in the writing skills of the students.

A study entitled "An Linguist analysis of problem in teaching English as second language at high school level", by Hema Devi (1993) evaluated the linguistic skills of the high school students in English. However, she has dealt with in detail only from the second

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language learners of English in high school level. The study identified the phonological, grammatical and orthographical errors in their writing.

Sujatha (1989), in the study entitled "Some syntactic problems in teaching English as a second language at the higher secondary level", evaluated the syntactic problems of the higher secondary school students in English. The work identified in her study the syntactic errors in the writing of the higher secondary school students.

Martin (1998) considers the question of how much of the instructional process instructional designers should control by pre-planning and managing whether the designer who plans the instruction or the student is responsible for student learning.

### **Methodology**

The study was designed as a survey study by which the problems were identified. Special tools were designed to do the sample study with the sample group chosen for the study. Written exercises, questionnaire, interviews with the learners and teachers based on teaching-learning techniques etcetera were adapted as the methods under the phase one of the pilot study. As Corder (1974) says, "From practical point of view, it is clearly easier to make a systematic study of written materials".

The subjects of the pilot study were fifty students of Government Girls Higher Secondary School at Thammampatti in the state of Tamilnadu. They became the perfect homogeneous group with heterogeneous exposures and background and previous experiences apt for the study.

Quantitative and Qualitative methodologies were implemented. Interviews, participant observation and focus group discussions were conducted. A panel discussion with teachers and case study with one student was undertaken under Qualitative methods. Questionnaires were distributed to teachers and students with questions based on syllabus, teaching and learning and the different methods adapted analysis of LSRW skills and the outcomes of the pilot study became the testing scenario under Quantitative methods

Experimentation based on the application of Instructional Designing at the primary level of the learning of English Language was done. For a period of six months the experiments were done with pre-test, Check out one, two and three and post-test. Students had a better grasping and learning ability compared to previous learning-teaching techniques and the difference was evident in the creative credibility of the students owing to English Language learning. The immediate learning and evaluation techniques enhanced the acquisition ability of the students.

### **Instructional Designing**

Instructional Designing has roots in cognitive and behavioral psychology and recently constructivism has influenced the field on the thinking criterion. This makes the knowledge and skill acquisition more effective, appealing and efficient. It determines the state and needs of the learners and by introducing interventions learning becomes more effective. Following techniques are involved such as; Analysis, Design, Development, Implementation and Evaluation within a set time frame unlike the ancient method of testing the learnt knowledge in the form of examinations at intervals. Thus, application of this in the present common syllabus adapted at higher secondary school level rains the similar knowledge and understanding to all the students at the same rate. This study proves the same with the help of the methods of analysis.

### **Analysis**

The data obtained have been classified and processed based on the objectives and hypothesis of the present study involving quantitative and qualitative observations. The processed data have been analyzed and utilized for inserting in the experimental study of Instructional Designing.

### **Conclusion**

The outcome of the study will help the Educationists and planners understand the problems in learning and teaching English at Higher Secondary school levels. The study will present some remedial measures to solve certain problems in English language acquisition and will become an improvisation to the existing system of learning. It would enable students in understanding the importance of English Language and the associated creativity in improving the same.

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## **Post-Colonial Analysis of Isaac Asimov's Select Fiction**

**S. Anand Arul Das\***

**Dr. Suresh Frederick\*\***

The term Science fiction is defined by Oxford English Dictionary as an “imaginative fiction based on postulated scientific discoveries or spectacular environmental changes, frequently set in the future or on other planets and involving space or time travel” as the definition rightly points out umpteen number of science fiction sets on different planets and deals with interplanetary or interstellar travel and communication. Any science fiction sets its action in a distant future and authors give a clear picture of the technological and scientific advancement with might come true in the mere future.

Isaac Asimov, a prolific writer in the domain of robotics especially in the field of science fiction has produced about five hundred books and very many research articles. The researcher has selected few of his robot fictions to evaluate how Asimov projects the necessity of colonization in future and how they would treat the indigenous species. The researcher also focuses on the hyphenated identity of the future generations and master slave relationship which is described in the text.

Interstellar and interplanetary travels are well known and often used concepts in the realm of science fiction. Most of the readers are dumb founded by the description of scientific advancement, technological growth and various fictitious alien life forms and so on. Here the researcher is going to analyze Isaac Asimov's select fiction for the portrayal factors of colonization and postcolonial elements like master-slave relationship, hyphenated identity, etc. that is depicted through interstellar and interplanetary travel and communication.

Asimov explicates through the character Elijah Baley that space colonization is inevitable to meet the demands of extreme population growth in the Earth by the following dialogue that “The colonization of space is the only possible salvation of Earth” (CS 269). With the concept of colonization comes the concept of ‘Terraforming’ or ‘planetary engineering’, the term ‘Terraform’ is “A verb coined by Jack Williamson in “Collision Orbit” (1942; by-lined Will Stewart)” (Stableford 524) which means the process of building houses after making sure that proper oxygen supply can be acquired and slowly flourishing the colonized planet while explaining about the process of terraforming Asimov explains through the character D.G. Baley in the novel *Robots and Empire* about how autochthonous species in the colonized planets are maintained in botanical gardens, zoological parks and special aquaria. Only a few numbers of aboriginal species are allowed to grow in the vast scape of lands which are not touched by the course of ‘planetary engineering’. The term planetary engineering can be defined as “the large-scale modification of the environment or geography of a planet” (146 Prucher).

Thus the process of colonization is clearly pictured by Asimov in the above mentioned novel in which indigenous species is subjugated, marginalized and how the colonized land is changed according the comfort and profit of the colonizers. In the same novel Gladia asks D.G. Baley “Don't you feel that the planet really belongs to these insignificant, small, feeble things?” (213 RE) this question acts as the voice of the subaltern and contains the

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element of didactic perspective regarding colonization. D.G. Baley responds to that question by telling that this entire universe belongs to intellectual beings in this dialogue one can easily understand the support extended by Asimov towards colonizers and how the colonized are treated as inferior beings.

Next the researcher gives focus to a concept called 'hyphenated identity' which is considered as a major element in a subgenre of post-colonialism called diasporic literature. Which means people because of traveling from one place to another will get caught into identity crisis. In the novel *Robots and Empire*, D. G. Baley introduced Lady Gladia to the audience of Baley World and other through the camera by saying "And now the Lady Gladia, Solarian by birth, Auroran by citizenship, but Baleyworlder by deed" (RE 222). The above dialogue explicates that Lady Gladia was born on a planet named Solaria and lived for a very long time and gained citizenship in a planet called Aurora but got a very good name by her deeds from the people of the planet Baley World, thus she was introduced with hyphenated identity. But Gladia while addressing the gathering she tries to wipe out all the differences by stating that they are "Earthpeople by birth or Earthpeople by descent" (223 RE) thus Asimov tries to project that in future people would not get strangled by identity crises between the planets but would get flourish by syncing their differences under a broad concept and understanding that they are human beings and they are from Earth.

The research article also deduces on the master-slave portrayal that is used by Asimov in his robot fiction. Anyone knows that analyzing master-slave relationship is one of the elements in postcolonial reading. In the novel *The Naked Sun* the relationship between the 'Spacers' and the 'Earthpeople' is given in the colour of master-slave portrayal where spacers are projected as power center of the galaxy and earth people are projected as underdeveloped and subjugated class. Asimov explains the concept through a conversation between Albert Minnim and Elijah Baley, where Minnim says "Fifty Outer Worlds, underpopulated, roboticized, powerful, with people that are healthy and long-lived. We ourselves, crowded, technologically underdeveloped, short-lived, under their domination. It is unstable" (NS 11). Asimov also projects that how spacers show their disrespect for the earth people by sending humanoid to welcome and to be a partner with Elijah Baley in the murder investigation through the dialogue "A real man of Aurora, a real Spacer would not care to associate too closely or for too long a time with an Earthman" (NS 48).

Thus Asimov portrays the Spacers as superior and subjugated beings and Earth people as inferior and mediocre beings. Asimov also explicates how colonization though acts as a remedy for growing earth population later brings much disparity between human beings. One thing that remains same till the end is all are human beings though they are categorized under different labels.

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## **Risk Management in SBI and ICICI**

**Dr. Shoba Rani\***

### **Introduction**

The Banking industry has a wide array of business lines. Risk management practices and techniques vary significantly between the main poles. Such as retail banking, investment banking and trading and within the main poles between business lines. For medium and large corporate borrowers, individual decisions require more Judgment because mechanical rules are not sufficient to assess the actual credit standing of a corporation. For the middle market segment to large corporate businesses, relationship banking prevails. The relation is stable based on mutual confidence and generates multiple services. Risk decisions necessitate individual faunal evaluation of transactions. Obligators reviews are periodical. Risk management involves risk and expected return measuring, reporting and management for such transactions.

Risks are uncertainties resulting in adverse variations of profitability or in losses. In the banking Universe, there are a large number of risks. Most are well known. There has been a significant extension of focus, from the traditional qualitative risk assessment towards the quantative management of risks, due to both evolving risk practices and strong regulatory incentives.

Banking risks are defined as adverse impacts on profitability of several distinct sources of uncertainty. Risk measurement requires capturing the source of the uncertainty and the magnitude of its potential adverse effect on profitability.

### **Risk Management in Banks**

The business of a bank is to lend deposits is to lend deposits to its customers. The interest earned from the loans is then used to pay for deposits. While your deposits and interest are safe, the bank faces the risk of losing money on the loans they have given. Succinctly put, while a banks assests (loans & investment) are risky and prone to losses, its liabilities (deposits) are certain. Bank failures are mainly caused by losses on its assests in the form of default by borrowers(credit risk) losses on investments in different securities(market risk) and frauds, systems and process failures(Operational risks).From the fundamental accounting equation we know that the assests should equal the external liabilities plus capital. A loss in banks assests will have to be balanced by a reduction in the capital because the liabilities (the deposits) are to be honored under all circumstances. Therefore it should have sufficient capital at all times to absorb losses on account of credit, market and operational risks. Banks fail when their capital is wiped out by such losses. The rate of return that is expected on a banks capital is higher than the interest it pays on deposits. Therefore though sufficient capital is desirable to absorb losses, it comes with a high cost. This explains the low capital to assests ratio for banks vis-à-vis manufacturing companies. The 1970`s saw banks operating on wafer thin capital base. Under capitalized banks were prone to failure, which could have dramatic consequences for the economy. Failures of banks with a presence across countries were even riskier as it could have cross country effects. Several international banks, especially Japanese outfits, tried to get short term competitive advantage by keeping low capital and charging lower interest rates on their

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loans and advances. The definition of regulatory capital also differed from country to country. The failure of the German banks Herstatt in 1974 forced the central banks of the G-10 countries (Belgium, Canada, France, Germany, Italy, Japan, The Netherlands, Sweden, Switzerland, The United Kingdom and the United States) to delve deeper into the issue of undercapitalized banks and non-standardized banking regulations. These countries along with Luxembourg, formed the "Basel committee on Banking supervision" under the aegis of Bank for International Settlements in 1974. Formed in 1930, the BIS is one of the oldest international financial institutions.

The Banking risks are credit risk, Interest rate, Market risk, Liquidity risk, Operational risk, Foreign exchange risk.

### **Credit Risk**

Credit risk is the first of all risks in terms of importance. Default risk is a major source of loss is the risk that default, meaning that they fail to comply with their obligations to service debt, credit risk is also the risk of a decline in the credit standing of an obligor of the issuer of a bond. Such deterioration does not imply default, but it does imply that the probability of default increases. Issuer risk designates the obligors' credit risk, to make it distinct from the specific risk of a particular issue, among several of the same issuer depending on the nature of the instrument and its credit mitigates.

### **Measurement of credit risk**

Ratings are traditional measures of the credit quality of debts.

### **Country risk**

Country risk is a risk of a crisis in a country. There are many risks related to local crisis. Such as Sovereign risk which is the risk of default of sovereign issues.

A deterioration of the economic conditions. A deterioration of the value of the local foreign currency in terms of the bank. The impossibility of transferring funds from the country.

### **Performance risk**

Performance risk exists when the transaction risk depends more on now. The borrower reforms for specific projects or operations than on its overall credit standing. Performance risk is transactional because it relates to a specific transaction.

### **Interest rate risk**

The interest rate risk is the risk of decline in earnings due to the movements of interest rates. Most of the items of the bank's balance sheets generate revenues and cost that are interest rate drivers.

### **Market risk**

Market risk is the risk of adverse deviations of the market to market value of the trading portfolio, due to market movements. Earnings for the market portfolio are P&L arising from transaction. The P&L between two dates is the variation of the market value. Market risk does not refer to market due to causes other than market movements.

### **Foreign exchange risk**

The currency risk is that of incurring losses due to changes in the exchange rates or changes of the values of assets and liabilities denominated in foreign currencies.

### **Solvency risk**

Solvency risk is the risk of being unable to absorb losses, generated by all types of risk with the available capital. It differs from bankruptcy risk resulting from defaulting on debt

obligations and inability to raise funds for meeting such obligations. Solvency is a joint outcome of available capital and of all risks.

### **Operational risk**

Operational risks are those of malfunctions of the information system, reporting system, internal risk monitoring rules and internal procedures designed to take timely corrective actions, or the compliance with internal risk policy rules. The New Basel Accord of Jan 2001 defines operational risk as the risk of direct or indirect loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risks appear at different levels, people, processes, technical, and Information technology.

### **Model risk**

Model risk is significant in the market universe. Which traditionally makes relatively instance usage of models for pricing purposes. Model risk is growing more important with the extension of modeling techniques to other risks. Model risky materializes for instance, as gaps between predicted values of variables. Such as the VAR, and actual values observed from experience. Models are subject to Misspecifications, because they ignore some parameters for practical reasons. Models implementation suffers from errors of statistical techniques.

### **Review of Literature**

Ashwath Narayana and Mahadeva K.S<sup>1</sup> observed that "Risk Management is the application of proactive strategy to plan, lead, organize and control different types of risks which are faced by a business organisation. An essential component of risk management framework would be to mitigate all the risks and rewards of the products and services offered by the bank. There is a need for an efficient risk Management framework is paramount in order to factor in internal and external risks.

Najaf Gharachourlou<sup>2</sup> in her Ph.D thesis stated that "There is no enough data and useful data system for facing with risk management in cooperative bank and the risk management process should capture usable data and be kept as simple as possible.

Documentation is critical, and properly recording the identification, analysis, and risk mitigation plans and results for each risk element allows for lessons to be learned and actions to be taken if necessary. She also states that more bankers cover only credit risk by using simple methods, it represent need of study to develop other kind of risk analysis methods in cooperative bank.

Rekha Arunkumar<sup>3</sup> stated that there is a significant relationship between bank performance (in terms of profitability) and credit risk management (in terms of loan performance). Better credit risk management results in better bank performance. Thus, it is of crucial importance that banks practice prudent credit risk management and safeguarding the assets of the banks and protect the investors' interests. The study summarizes that banks used different credit risk management tools, techniques and assessment models to manage their credit risk, and that they all have one main objective, i.e. to reduce the amount of loan default which is a principal cause of bank failure.

The study also reveals that banks with good or sound credit risk management policies have lower loan default ratios (bad loans) and higher interest income (profitability).

The study also reveals banks with higher profit potentials can better absorb credit losses whenever they crop up and therefore record better performances. Furthermore, the study shows (in table 4b) that there is a direct but inverse relationship between profitability (ROE, ROA) and the ratio of non-performing loans to capital (NPL\C).

These results are in line with our expectations and actually tallies with conventional wisdom. This has led us to accept our hypothesis and conclusion that banks with higher interest income have lower non-performing loans, hence good credit risk management strategies.

Alina Georgiana<sup>4</sup> in her PhD stated that “The strategic objectives of the process of risk management are rooted in economic realities in Romania and on the international front. Planning resources allocated to complete the implementation of Basel II agreement so that it respects the proposed programme. Regarding credit risk, to reduce bad loans, Bank should improve its lending strategy through a rigorous selection of client, strengthening and broadening the network of local materials, marketing strategies like policy to promote banking products and services use of specific levels of interest rates, bank charges and commission.

Maintain good levels of quantification of the indicators of liquidity risk and interest rate risk improve of the indicators of solvency by increasing the share of equity in total assets by risk ratio and the decrease in total risky assets.

On operational risk, reinforcing the climate of confidence in the seriousness and professionalism of bank employees, organize training programmes, increasing permanently the computerization improve profitability indicators by increasing the share of net profit in total assets and total income.

International financial crisis when the banks the parent of western Europe have a reduced capacity to provide funding and financial support to their subsidiaries, the bank should use special loan programmes and lines of credit obtained from foreign he major international credit institutions(IMF,IBRD,EBRD)or communitarian funds.

Mihail-Dragoş BOLOCAN<sup>5</sup>states that “Once again the economic situation through which the great majority of the world’s countries is passing emphasized the fact that there is a need for warning instruments as regards the macro-economic disequilibrium’s, both at the level of one country and at a regional level, the contagion risk being high. Regarding the warning systems, this is one of the basic components of the economic governance frame which is to be implemented at the level of the Economic and Monetary Union during 2011. The legislative proposals of the European Commission in this direction intend to introduce an identification procedure of the macro-economic disequilibrium’s with the purpose of preventing and correcting them. Within the preventive component, there shall most probably exist an alert mechanism which presupposes monitoring a set of indicators as opposed to signal limits ex-ante established.

In the name of developing a macro-prudential frame and promoting a financial stability, the implementation of the Basel III proposals regarding capital requests (buffer capital) is pursued, which would complete the actual frame of debt monitoring. These instruments of macro-prudential politics are to be established as opposed to the Credit/IBP report deviation from the long-term evolution (“credit gap 14”). Additionally to the Credit/IBP indicator, it is also necessary to initiate a more detailed analysis of the crediting level. By this measure, it is intended to assure the resilience of the financial system and to protect real economy from the systemic risks associated with the periods of excessive credit growth. In the context of the international financial crisis and as a result of the research made, the Romanian banking system can be characterised by a comfortable level of solvability and liquidity, under the conditions of noticing a deterioration of the quality of assets and registering a modest profit, as a result of the stagnation of the crediting activity

main objective, i.e. to reduce the amount of loan default which is a principal cause of bank failure.

The study also reveals banks with higher profit potentials can better absorb credit losses whenever they crop up and therefore record better performances. Furthermore, the study shows (in table 4b) that there is a direct but inverse relationship between profitability (ROE, ROA) and the ratio of non-performing loans to capital (NPL/C).

These results are in line with our expectations and actually tallies with conventional wisdom. This has led us to accept our hypothesis and conclusion that banks with higher interest income have lower non-performing loans, hence good credit risk management strategies.

**Data Analysis**

**Table – 1: SBI and ICICI bank employees find it difficult to identify and prioritize its main risks**

Opinion on the statement	No. of Respondents	Percentage (%)
<b>Strongly Disagree</b>	<b>95</b>	27.14
<b>Disagree</b>	<b>115</b>	32.86
<b>Neutral</b>	<b>45</b>	12.86
<b>Agree</b>	<b>65</b>	18.57
<b>Strongly Agree</b>	<b>30</b>	8.57
Total	350	100

Source: Primary Data

**Chart: 1**

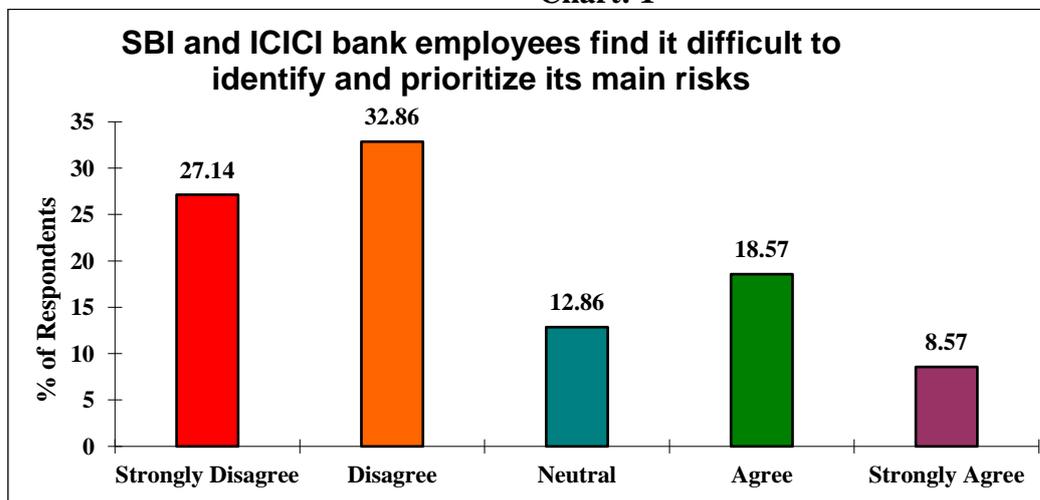


Table-5.60 represents the opinion of the respondents on SBI and ICICI bank employees find it difficult to identify and prioritize its main risks. The majority of the respondents with (32.86%) have disagreed with the statement. This is followed by (27.14%) of respondents, who have strongly disagreed. However, (18.57%) of the respondents expressed their agreement. A mere of (8.57%) respondent have strongly disagreed. Only (12.86%), of respondents have neither agreed nor disagreed. It can be implied that SBI and ICICI bank employees don't find it difficult to identify and prioritize its main risks.

**Table-2: SBI and ICICI bank finds it difficult to manage its main risks**

Overall satisfaction	No. of Respondents	Percentage (%)
<b>Strongly Disagree</b>	<b>95</b>	27.14
<b>Disagree</b>	<b>105</b>	30.00
<b>Neutral</b>	<b>60</b>	17.14
<b>Agree</b>	<b>53</b>	15.14
<b>Strongly Agree</b>	<b>37</b>	10.57
Total	350	100

Source: Primary Data

**Chart: 2**

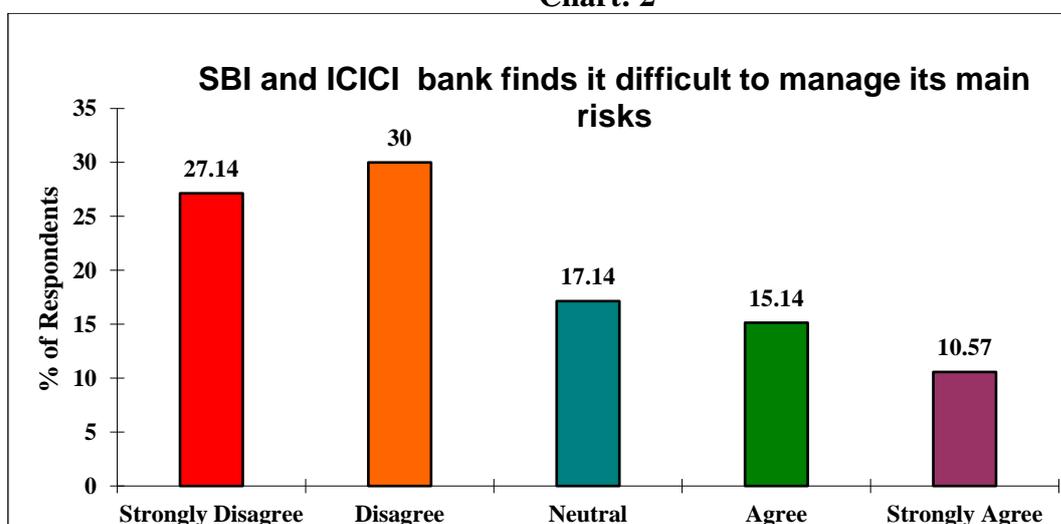


Table-5.61 shows the opinion of the respondents on the SBI and ICICI banks find it difficult to manage its main risks. The majority of the respondents with (30%) have disagreed with the statement. This is followed by (27.14%) of respondents, who have strongly disagreed. While, (15.14%) of the respondents expressed their agreement, a small percentage of 10.57 respondents have strongly agreed. A mere (17.14%) of respondent have neither agreed nor disagreed. It can be concluded that the SBI and ICICI bank don't find it difficult to manage its main risks.

**KOLMOGOROV-SMIRNOV TEST**

**Aim:** To test whether there is any relationship between identifying / prioritizing its main risks and managing its main risks at SBI and ICICI Bank.

**Null Hypothesis (H0):** There is no significant relationship between identifying / prioritizing its main risks and managing its main risks at SBI and ICICI Bank.

**Alternative Hypothesis (H1):** There is a significant relationship between identifying / prioritizing its main risks and managing its main risks at SBI and ICICI Bank.

Cross Table

Table No - 5.62

**Table No: 5.60 and table No: 5.61 are cross tabulated and the following information is obtained**

Identifying / prioritizing its main risks	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Managing its main risks						
<b>Strongly Disagree</b>	26 27.37	29 30.53	22 23.16	8 8.42	10 10.53	95
<b>Disagree</b>	38 33.04	46 40.00	12 10.43	11 9.57	8 6.96	115
<b>Neutral</b>	11 24.44	14 31.11	12 26.67	3 6.67	5 11.11	45
<b>Agree</b>	8 12.31	12 18.46	12 18.46	21 32.31	12 18.46	65
<b>Strongly Agree</b>	12 40.00	4 13.33	2 6.67	10 33.33	2 6.67	30
<b>Total</b>	95	105	60	53	37	350

**Table showing Data**

Identifying / prioritizing its main risks	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Managing its main risks						
<b>Strongly Disagree</b>	26	29	22	8	10	95
<b>Disagree</b>	38	46	12	11	8	115
<b>Neutral</b>	11	14	12	3	5	45
<b>Agree</b>	8	12	12	21	12	65
<b>Strongly Agree</b>	12	4	2	10	2	30
<b>Total</b>	95	105	60	53	37	350

Identifying / prioritizing its main risks	Strongly Disagree			Disagree			Neutral			Agree			Strongly Agree		
Managing its main risks	X	W	XW	X	W	XW	X	W	XW	X	W	XW	X	W	XW
<b>Strongly Disagree</b>	26	1	26	29	1	29	2	1	22	8	1	8	10	1	10
<b>Disagree</b>	38	2	76	46	2	92	1	2	24	11	2	22	8	2	16
<b>Neutral</b>	11	3	33	14	3	42	1	3	36	3	3	9	5	3	15

<b>Agree</b>	<b>8</b>	<b>4</b>	<b>32</b>	<b>12</b>	<b>4</b>	<b>48</b>	<b>1</b>	<b>4</b>	<b>48</b>	<b>21</b>	<b>4</b>	<b>84</b>	<b>12</b>	<b>4</b>	<b>48</b>
<b>Strongly Agree</b>	<b>12</b>	<b>5</b>	<b>60</b>	<b>4</b>	<b>5</b>	<b>20</b>	<b>2</b>	<b>5</b>	<b>10</b>	<b>10</b>	<b>5</b>	<b>50</b>	<b>2</b>	<b>5</b>	<b>10</b>
Total	95		227	105		231	60		140	53		173	37		99

**Weighted Average and Rank**

Factors	Weighted average	Rank
<b>Strongly Disagree</b>	<b>2.38</b>	<b>3</b>
<b>Disagree</b>	<b>2.20</b>	<b>5</b>
<b>Neutral</b>	<b>2.33</b>	<b>4</b>
<b>Agree</b>	<b>3.26</b>	<b>1</b>
<b>Strongly Agree</b>	<b>2.67</b>	<b>2</b>

**Kolmogorov-Smirnov Test**

F	CF	F0(X)	E	CE	Fe(X)	F0(X)-Fe(X)
<b>3.26</b>	<b>3.26</b>	<b>0.25</b>	<b>2.5725</b>	<b>2.5725</b>	<b>0.20</b>	<b>0.05</b>
<b>2.68</b>	<b>5.94</b>	<b>0.46</b>	<b>2.5725</b>	<b>5.1451</b>	<b>0.40</b>	<b>0.062 (Dmax)</b>
<b>2.39</b>	<b>8.33</b>	<b>0.65</b>	<b>2.5725</b>	<b>7.7176</b>	<b>0.60</b>	<b>0.05</b>
<b>2.33</b>	<b>10.66</b>	<b>0.83</b>	<b>2.5725</b>	<b>10.29</b>	<b>0.8</b>	<b>0.03</b>
<b>2.20</b>	<b>12.86</b>	<b>1</b>	<b>2.5725</b>	<b>12.863</b>	<b>1</b>	<b>0</b>
<b>12.86</b>			<b>12.86</b>	<b>12.86</b>		

**F** = Observed frequency.

**CF** = Cumulative frequency.

**E** = Expected frequency.

**Dmax** = Maximum deviation.

**H0** = Null Hypothesis.

**H1** = Alternative Hypothesis.

**n** = Sample size.

Calculated value of Dmax = 0.062

Table value @ 5% level of significance =  $1.36/\sqrt{n}$

=  $1.36/\sqrt{350} = 0.072$

**Result:** Calculated value of Dmax (0.062) is less than the table value (0.072), Hence H0 is accepted and concluded that there is no significant relationship between identifying / prioritizing its main risks and managing its main risks at SBI and ICICI Bank.

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## **Testing English Language Higher Level Writing Skills**

**M.Gnanamurali\***

**Dr. Suresh Frederick\*\***

### **Introduction**

Linguistic experts and researchers have been working hard in the process of finding out better English language teaching and learning strategies, tracking down the pragmatic methods of testing English language skills. This has become one of the most concentrated issues in the present day linguistic research endeavour.

The test writers of English language higher level writing skills should keep in mind the purpose, content, the mode of administration and impact of the test. As the performance of the learners, in their writing skills, is varied and multifaceted, the assessment of the performance should be vigilant enough to locate such variations and fertile and flexible enough to accommodate the evaluation of each variation. All kinds of scoring such as analytic scoring, language use scoring, content scoring and organization scoring should be employed to achieve holistic rating. When Gebril (2009) studied 115 Egyptian students both independent and integrated writing tasks were employed to accommodate those scorings leading to the achievement of holistic rating.

Competence in language testing demands better understanding of existing tests, fundamental issues and concerns about those tests, methods of evaluation, talent to critically analyse materials related to language testing and ability to design suitable language tests, as linguistic experts such as Bachman and Palmer believe. The test takers' amount of knowledge about topical content of the tasks, nature and level of the language ability to be measured and test takers' attitude towards the tests are the chief concerns in designing and developing language tests. Relating language testing to language use, fairness in test designs and humanising the testing process make the tests result oriented.

English language test questions can be open-ended requiring response in the form of statements or a complete essay or of multiple-choice or matching depending on the desired learning to be measured and the overall evaluation plan. Test developers should check if each question is clear without ambiguity and aims to test the desired level of knowledge, attitude or ability. While revising and marking the tests, they have to ensure the test takers are anonymous, analyse the results, assign grades, note the missed questions and retest the tests.

Short-answer questions can be predominantly used to test ability to recall rather than recognize the conceptual implication of information. The forms of short questions are 1. Completion, 2. Direction, 3. Question and 4. Identification. Completion form requires inserting a correct word, number, symbol or phrase into given incomplete sentence. Direction form consists of naming or listing actions, objects, features or characteristics. Writing a paragraph or a sentence is the requirement of question form and supplying a word or a phrase after identifying the needed response is the requirement of identification form. Omitting only important words for blanks, ensuring that each blank is linked to a

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single idea and placing blanks towards the end of the sentences are the requirement of well-set completion form or Fill in blanks form.

Long answer questions are employed to test writing skills related to higher order thinking skills such as organization of ideas in the writing tasks, synthesis of thoughts and ideas into a creative response, ability to recall, ability to explain, effective use of stylistic components, analysis and evaluation as far as testing higher level writing skills is concerned. Long answer questions include several forms such as essay questions, case studies and scenarios that demand the ability to apply, analyse, and synthesize related ideas, information or processes. Extended response and restricted response are the two types of long answer questions. In extended response there is no limit on length, time or scope and the time, length and number of examples are limited in restricted response type long answer questions.

Giving clear instructions on the method of answering, testing only desired abilities, clarifying any limits on the required answer, identifying the assigned grade value of the question, constructing scoring method before giving test and ensuring that test takers understand how the answers will be scored make well-constructed long answer questions.

The researcher conducted a training program to 125 post graduate gifted students focusing on higher level writing skills and motivational exposures followed by a test. During the training that spread over three months the following instructions and writing tips assimilated from various sources were being provided to them

1. Developing a scratch outline into a well written thesis requires great deal of careful thinking and hard work.
2. Just a thesis must be developed with three supporting points those supporting points must be developed with specific details and evidences.
3. Specific details and evidences excite the reader's interest and explain a writer's points.
4. Aim to make your own writing equally convincing by providing detailed support.
5. Provide enough specific details and evidences to fully support the point in a body paragraph of an essay.
6. The best received paragraphs are almost sure to be those with plenty of specific details.
7. Advancing a point or thesis statement and supporting that thesis are the most important steps in competent essay writing.
8. The following are the series of activities on developing a thesis statement. 1. Identifying the parts of an essay. 2. Evaluating thesis statements. 3. Completing thesis statements. 4. Writing a thesis statement and 5. Limiting a topic and writing a thesis.
9. The following activities will sharpen your understanding of how to support a thesis effectively. 1. Providing specific evidences and details. 2. Identifying adequate supporting evidences and 3. Adding details to complete an essay
10. Organize and connect specific evidence in the body paragraphs of an essay.
11. Begin and end an essay with effective introductory and concluding paragraphs.
12. Learn the chief ways to organize and connect the supporting information in a paper.
13. Start an essay with a suitable introductory paragraph and finish it with a well-rounded concluding paragraph.
14. All the details in the essay must cohere or stick together, so that the reader will be able to move smoothly from one bit of supporting information to next.
15. Organize and connect supporting details by the use of 1. Common methods of organization, 2. Transitions and 3. Other connecting words

**16.** Time order and emphatic order are the two common methods to organize the supporting material in the essay.

**17.** In time or chronological order, details are listed as they occur in time and

**18.** In time or chronological order, phrases or words like first, first of all, next, then and after that are used.

A test instrument after modifying a Canadian language test instrument, has been designed, developed and used by the researcher to measure higher level writing skills among 3 groups comprising at least 40 post graduate final year gifted students each. The test was given to them for evaluating the effect of motivational exposure in term of the following learning outcomes of the training program given to them earlier.

**1.** Understanding the differences and similarities between academic writing and journalistic writing.

**2.** Ability to write an effective topic sentence.

**3.** Ability to write an effective thesis statement.

**4.** Ability to write a five paragraph essay exhibiting an attractive introduction, well developed body and effective conclusion with coherence and unity throughout the essay and

**5.** ability to write complex formal texts for academic purpose in demanding context, demonstrating an excellent range of idiomatic language with complete control of variations and subtleties of grammar, structure, tone and style.

Though overall performance of the students is excellent, the following findings exhibit distinct unique facts.

**1.** 82 percentage of the students scored at least 46 marks out of 50 marks from organisation scoring and content scoring sections.

**2.** Students from pro social motivational exposure group better performed than those of other groups and

**3.** 12 percentage of students scored less than 10 marks out of 15 from language use scoring section.

### **Conclusion**

Language testing instruments will be very useful in the processes of English language teaching and learning if those instruments are well designed and well developed focusing the purpose and nature and level of the test takers. As higher level writing skills involves multifaceted responses from test takers, test designers incorporate all the scoring types to achieve holistic rating. Well-constructed language tests can provide the following: 1. Clarification on instructional objectives, 2. Evaluation on the relevance of training to its objectives. 3. Evidence of the result of teaching. 4. Evidence of the result of teaching. 5. Feedback on the training programme. 6. Information about the strengths and weakness of the learners. 7. Information to assign grades. 8. Information to make decisions about the learners. 9. Judgement on learning activities and 10. Judgement on learning materials.

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## “मध्यप्रदेश में कृषि आधुनिकीकरण की प्रमुख समस्याएँ एवं समाधान”

डॉ. अजय तिवारी\*

### प्रस्तावना

कृषि आधुनिकीकरण का विकास मूलतः अधोसंरचनात्मक सुविधाओं पर निर्भर करता है। कृषि आधुनिकीकरण तभी सम्भव है, जब कृषकों को आवश्यकता एवं उद्यम के अनुरूप कृषि में आधुनिक सुविधाएँ उपलब्ध होती हैं। मध्यप्रदेश में कृषि अर्थव्यवस्था का मुख्य आधार है। प्रदेश में कृषि की वर्तमान स्थिति अधिकांशतः परम्परागत है। अध्ययन क्षेत्र में कृषि आधुनिकीकरण के विकास में आने वाली समस्याओं व अवरोधों को चिन्हित कर उनके समाधान के लिए महती अनिवार्यता अनुभव की जा रही है। अतः सभी तथ्यों को दृष्टिगत रखते हुए कृषिगत समस्याओं तथा इनका समाधान करना आवश्यक है।

### अध्ययन क्षेत्र

भारत के मध्य में स्थित होने के कारण मध्यप्रदेश अपने नाम को चरितार्थ करता है। इसकी भौगोलिक स्थिति 21°21' से 26°55' उत्तरी अक्षांश तथा 74°02' से 84°48' पूर्वी देशांतर के मध्य स्थित है। कर्क रेखा (23°30' उत्तरी अक्षांश) इसके मध्य से गुजरती है। फलतः इसके दक्षिण का भाग ऊष्ण तथा उत्तर का भाग उपोष्ण रहता है। भारतीय मानक समय निर्धारित करने वाली 82°30' पूर्वी देशांतर इस राज्य के पूर्वी सीमा से गुजरती है।

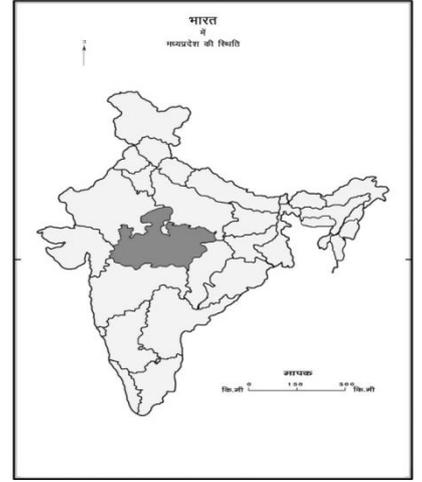
देश के पांच राज्यों उत्तरप्रदेश, राजस्थान, गुजरात, महाराष्ट्र तथा छत्तीसगढ़ से घिरा मध्यप्रदेश राज्य लगभग आयताकार है। इसका विस्तार 3,08,285 वर्ग किलोमीटर क्षेत्रफल पर है। यह क्षेत्र देश के कुल क्षेत्रफल का 9.38 प्रतिशत है। क्षेत्रफल की दृष्टि से यह राज्य राजस्थान के बाद दूसरे स्थान पर है। वर्ष 2011 की जनगणना के अनुसार इस राज्य की जनसंख्या 7,25,97,656 है, जो देश की कुल जनसंख्या का मात्र 6.0 प्रतिशत है। जनसंख्या के आकार के अनुसार इस राज्य का देश में छठवां स्थान है। राज्य में जनसंख्या का घनत्व 236 व्यक्ति प्रति वर्ग किलोमीटर है। जो देश के औसत घनत्व 382 व्यक्ति से काफी कम है, जबकि जनसंख्या घनत्व में यह राज्य देश के राज्यों में 17वें स्थान पर आता है। प्रशासनिक व्यवस्था के लिये यह 10 राजस्व सम्भागों, 50 जिलों तथा 342 तहसीलों में विभक्त है तथा विकासखण्डों की संख्या 313 है। वर्तमान में कुल 476 नगर तथा 54903 गाँव हैं। राज्य की मात्र 27.6 प्रतिशत जनसंख्या नगरों में रहती है। जबकि देश का औसत 31.16 प्रतिशत से कम है। इस तरह यह ग्रामीण प्रधान राज्य है।

### अध्ययन का उद्देश्य

मध्यप्रदेश में कृषि आधुनिकीकरण में अधोसंरचनात्मक विकास की स्थिति विविधता पूर्ण है। साथ ही कृषि आधुनिकीकरण में अनेक समस्याएँ एवं कठिनाईयाँ पायी जाती हैं। जो कृषि आधुनिकीकरण के विकास में बाधक हैं। इनमें प्रमुख समस्या सिंचाई तथा मृदा परीक्षण है। अतः कृषि आधुनिकीकरण के विकास में आने वाली इन मुख्य समस्याओं का समाधान करना अत्यन्त आवश्यक है। इस शोध पत्र में कृषि आधुनिकीकरण के विकास में आने वाली समस्याओं को चिन्हित कर समाधान प्रस्तुत करना है।

### विधि तंत्र

प्रस्तुत शोध पत्र में अध्ययन क्षेत्र के कृषि आधुनिकीकरण के विकास में सिंचाई तथा मृदा परीक्षण से सम्बंधित समस्याओं व बाधाओं का आंकलन कर उनका समाधान प्रस्तुत किया गया है। प्रदेश में 50 जिलें हैं। जिनमें कृषि जलवायु प्रदेश के अन्तर्गत आने वाले जिलों के 20 ग्रामों का चयन मिश्रित तथा बहुस्तरीय निदर्शन विधि से किया गया है। इन ग्रामों में प्रत्येक ग्राम से देव-निदर्शन विधि से 30-30 कृषकों का चयन किया गया है। यह शोध-पत्र मूलतः प्राथमिक आंकड़ों पर आधारित है।



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वर्तमान द्रुत विकास गामी समय में कृषि आधुनिकीकरण की बढ़ती आवश्यकता एवं सम्भावनाएँ स्वाभाविक प्रक्रिया के रूप में आ रही हैं। प्रदेश के कृषक एवं कृषि आधुनिकीकरण विकास में अधोसंरचनात्मक परिस्थितियाँ महत्वपूर्ण भूमिका रखती हैं। वर्तमान कृषि का स्वरूप निरन्तर बदल रहा है। इसके लिए अधोसंरचनात्मक विकास आवश्यक है। कृषक कृषि पर जितना व्यय करता है उतना लाभ प्राप्त कर सकता है। प्रदेश के ग्रामीण क्षेत्रों में कृषि आधुनिकीकरण परम्परावादी एवं रूढ़वादिता से ग्रसित है। प्रदेश में कृषि आधुनिकीकरण के अधोसंरचनात्मक विकास में अनेक समस्याएँ एवं सम्भावनाएँ व्याप्त हैं। जिन्हें चिह्नित कर समाधान किया जाना आवश्यक है। मध्यप्रदेश में कृषिगत आधारभूत सुविधाओं में विकास में भिन्नता पाई जाती है तथापि प्रदेश में समुचित कृषि आधुनिकीकरण एवं आर्थिक विकास को स्थायित्व एवं नई दिशा प्रदान करने की दृष्टि से सिंचाई एवं मिट्टी परीक्षण से सम्बंधित समस्याओं एवं सम्भावनाओं का अध्ययन समाधान की दृष्टि से आवश्यक है।

### सिंचाई से सम्बंधित समस्याएँ एवं उनका समाधान

मध्यप्रदेश की वर्षा अनियमित, अनिश्चित एवं एक विशेष ऋतु तक ही सीमित है। इसके साथ ही वर्षा के दिन एवं घण्टे सीमित हैं, यहाँ की वर्षा मानसून की सक्रियता पर निर्भर करती है। जिसके कारण घटती बढ़ती रहती है। अध्ययन क्षेत्र में वर्षा ऋतु के पश्चात् भूमि में नमी की निरन्तर कमी होती जाती है। फलतः शीत एवं ग्रीष्मकालीन फसलों के लिए सिंचाई की आवश्यकता होती है। कभी-कभी वर्षा की कमी या समय के पूर्व मानसून लौट जाने पर खरीफ की फसलों को भी सिंचाई की आवश्यकता होती है। अतः यहाँ सिंचाई से सम्बंधित अधोसंरचनात्मक समस्याओं से परिचित होकर उनका निवारण किया जाना उपयोगी होगा।

#### 1. तालाबों एवं जलाशयों की कमी एवं घटती जल संग्रहण क्षमता

मध्य प्रदेश में दिनों दिन तालाबों एवं जलाशयों की संख्या घटती जा रही है। इसके साथ छोटे तालाब एवं पोखरे भी धीरे-धीरे अपना अस्तित्व खोती जा रही हैं। प्रदेश के तालाबों एवं जलाशयों में प्रतिवर्ष गाद जमा होने से इनकी जल ग्रहण क्षमता निरन्तर घट रही है और जिन वर्षों में वर्षा कम होती है, उन वर्षों में ये तालाब एवं जलाशय अपनी पूर्व क्षमता के अनुरूप नहीं भर पाते हैं। फलतः सिंचाई एवं अन्य उपयोग के लिए इनसे जलापूर्ति नहीं हो पाती है। इस समस्या के निजात पाने के लिए तालाबों की संख्या में वृद्धि किया जाना आवश्यक है। इसके साथ पुराने छोटे-बड़े तालाबों एवं जलाशयों की जल संग्रहण क्षमता बढ़ाने के लिए इनकी साफ-सफाई 2 से 5 वर्ष के अन्दर कराया जाना उपयोगी होगा। इसके साथ कम वर्षा वाले वर्षों में तालाबों व जलाशयों में अधिग्रहण क्षेत्र को बढ़ाया जा सकता है।

#### 2. नहरों का अनियमित प्रतिरूप एवं न्यूनतम प्रवाह

अध्ययन क्षेत्र में नहरों का स्वरूप ढाल के अनुरूप नहीं पाया जाता है। इसके साथ कहीं-कहीं नहरें गहराई से निकाली गयी हैं एवं कहीं-कहीं जल विभाजक के अनुरूप नहीं पायी जाती है, फलतः जल भराव एवं जलाक्रान्त समस्याएँ पनपती हैं। इसके साथ ही नहरों के पूछ (अन्तिम छोर) तक न्यून प्रवाह के कारण जल नहीं पहुँचता है। इन समस्याओं से निबटने के लिए नहरों को पक्का एवं बांध के रूप में ढाल कर जल स्तर को उठा कर सिंचाई के रूप में उपयोग किया जा सकता है।

#### 3. दोषपूर्ण सिंचाई प्रविधियाँ

अध्ययन क्षेत्र में कृषकों द्वारा सिंचाई हेतु आपाधायी तथा सिंचाई का समय पर ध्यान न रखना, जल का दुरुपयोग करना, कच्ची नहर का होना एवं जोत के आकार का छोटे होने के कारण खेत तक पहुँचने में काफी जल बर्बाद हो जाता है और कच्चे होने के कारण फूट जाती है। जिससे आस-पास के खेतों को भर देती हैं। इसके लिए लेजम, पाइप एवं नहरों को पक्का कर रोका जा सकता है। इसी प्रकार सिप्रंकलर विधि एवं खेत में क्यारियाँ बनाकर जल का सदुपयोग किया जा सकता है।

#### 4. सूखा एवं बाढ़ की समस्या

अध्ययन क्षेत्र में सूखा एवं बाढ़ की समस्या सिंचाई एवं सिंचाई साधनों की मांग को प्रभावित करती है। प्रदेश में सूखा एवं अकाल किसी भी वर्ष पड़ सकता है। इसी प्रकार बाढ़ भी आ सकती है। बाढ़ के वर्षों में दल-दल एवं जल निकास और सूखा की स्थिति में सिंचाई हेतु जल की कमी हो जाती है। जो फसलों के लिए नुकसानदेह सिद्ध होती है। इन दोनों ही आपदाओं से बचने के लिए चेक डेम तालाब एवं जल संचयन के प्रयास करने होंगे जिनसे सिंचाई हेतु जल एवं बाढ़ नियंत्रण हो इसके साथ ही सूखे के वर्षों में कम सिंचाई आवश्यकता वाली फसलें एवं बाढ़ क्षेत्रों में अधिक जल चाहने वाली फसलें बोई जाना उपयुक्त होगी।

#### 5. कूप एवं नलकूप खनन समस्या

प्रदेश के अधिकांश जिलों में विध्यन एवं आर्कियन युग की चट्टानें पायी जाती हैं। इसके कारण यहाँ पहाड़ी एवं पठारी क्षेत्र अधिक पाया जाता है। प्रदेश में 10 से 20 मीटर की गहराई पर कठोर चट्टानें पायी जाती हैं। जिन्हें भेद कर जल प्राप्त करना बहुत कठिन होता है। फलतः यहाँ छिछले कुँए पाये जाते हैं जिनसे सिंचाई हेतु पर्याप्त जल प्राप्त नहीं होता है और इनको जल संसाधन स्रोत बनने में अधिक व्यय होता है। तथा पत्थर होने के कारण अधिकांश कूप एवं नलकूप खनन के समय ही विफल हो जाती है जो कृषकों की कृषि विफलता के साथ आर्थिक तंगी को न्योता देते हैं। कूप एवं नलकूप खनन में मशीनों का उपयोग कर कुओं में अधिक गहराई से जल प्राप्त किया जा सकता है। अध्ययन क्षेत्र में आसानी से भू-जल तल तक खुदाई कर उसके सहारे क्षेत्रीय बोरिंग 4-6 स्थानों पर

प्रत्येक विकास खण्डों में कर जल संग्रहित कर सिंचाई हेतु आसानी से प्राप्त किया जा सकता है। अतः मैदानी क्षेत्रों में ऊर्वाधर एवं पठारी क्षेत्रों में क्षेत्रीय बोरिंग सिंचाई हेतु अधिक उपयोगी होंगे।

#### **6. घटता भू-जल स्तर**

जिले में जलवायु परिवर्तन के कारण मानसून की विफलता निरंतर बढ़ रही है, जिसके कारण वर्षा जल का संचयन एवं संग्रहण निरंतर घट रहा है। इसके साथ ही वर्षा की तीव्रता एवं अन्तराल भी भू-जल स्तर को प्रभावित करता है। अध्ययन क्षेत्र में वर्षा की कमी एवं सिंचाई व अन्य कार्यों हेतु वर्षा जल का अधिक दोहन भी भू-जल तल को और अधिक नीचे ले जा रहा है। इस समस्या के निवारण हेतु क्षेत्र में यथा स्थान स्टाप डैप, जल अवरोध बंधान, मेड़ बंधान, तालाब निर्माण एवं नदी नालों में स्थान-स्थान पर बोरी बंधान कर बढ़ाया जा सकता है। इसके साथ ही कई उपयोगी संरचनाएँ निर्मित कर जल संरक्षण एवं जल संग्रहण कर जल स्तर को उठाया जा सकता है तथा इस जल का उपयोग सिंचाई, पेयजल एवं उद्योगों में उपयोग किया जा सकता है। नदियों एवं नालों के जलों का उपयोग सिंचाई एवं अन्य कार्यों में करके भी जल स्तर को नियंत्रित किया जा सकता है।

#### **7. विद्युत आपूर्ति और डीजल की मंहगी उपलब्धता**

कृषकों को सिंचाई हेतु विद्युत एवं डीजल की आवश्यकता 3-4 माह के लिए होती है, जबकि कृषक विद्युत बिल का भुगतान पूरे साल का अदा करते हैं, फिर भी फसल के समय बिजली पूरे समय नहीं मिलती है, जिसका पूरा खामियाजा कृषकों को सहन करना पड़ता है। इसके साथ ही विद्युत एवं डीजल के दाम अनियंत्रित रूप से बढ़ते चले जा रहे हैं। जो कृषि लागत को बढ़ाते हैं। जिसका सीधा प्रभाव कृषकों की आर्थिक स्थिति पर पड़ता है। कृषकों को विद्युत पम्पों हेतु विद्युत लाइन आसानी से उपलब्ध कराने के प्रयास किये जायें और विद्युत की आपूर्ति फसलोत्पादन के समय-नियमित करायी जावे। विद्युत एवं डीजल के दामों को सरकार अपने नियंत्रण में रखें और फसल दामों के अनुरूप ही विद्युत एवं डीजल के दाम बढ़ायें।

#### **मिट्टी परीक्षण से सम्बंधित समस्याएँ एवं समाधान**

मिट्टी कृषि अधुनिकीकरण का आवश्यक एवं महत्वपूर्ण अंग है। मिट्टी की प्रकृति उसमें फसल हेतु पाये जाने वाले मुख्य एवं सूक्ष्म तत्वों की स्थिति तथा फसल की प्रकृति के आधार पर उसमें उर्वरकों एवं नमी के द्वारा उपयोग होने वाले तत्वों की पहचान कर उनकी पूर्ति करके अच्छा उत्पादन प्राप्त किया जा सकता है। मिट्टी परीक्षण उन्नत कृषि उच्च उत्पादन तथा फसल विशिष्टीकरण के लिए आवश्यक है। इसके साथ ही मिट्टी की उर्वरता एवं उसमें सन्तुलन को बनाये रखने के लिए मिट्टी परीक्षण आवश्यक है। फसल की विविधता एवं विशिष्टता के अनुरूप ही आवश्यक पोषण तत्वों की आवश्यकता होती है जिसका ज्ञान मिट्टी परीक्षण के पश्चात होता है जिनकी आपूर्ति कर मिट्टी की उत्पादकता को यथावत बनाये रखा जा सकता है अध्ययन क्षेत्र में मिट्टी परीक्षण से सम्बंधित निम्नलिखित समस्याएँ पायी जाती हैं। जिनका समाधान किया जाना आवश्यक है।

#### **1. मिट्टी परीक्षण केन्द्रों की न्यूनता एवं स्टाफ की कमी**

अध्ययन क्षेत्र में प्रत्येक जिला मुख्यालय पर एक मिट्टी परीक्षण केन्द्र है। जिला मुख्यालय की दूरी अधिक होने के कारण नमूने हेतु मिट्टी संग्रहित करने तथा जिला मुख्यालय भेजने में अधिक समय एवं धन व्यय होने पर भी प्रतिवेदन एवं संस्तुतियाँ अधिक समय बाद प्राप्त होती हैं अथवा प्राप्त ही नहीं होती हैं। जिले की मिट्टी परीक्षण प्रयोगशाला में मृदा रसायन शास्त्रियों एवं अन्य कर्मचारियों की कमी है जिसके कारण कृषकों का मिट्टी परीक्षण सही समय पर नहीं हो पाता है। परीक्षण समास्या से निजात दिलाने के लिए विकासखण्ड स्तर पर मिट्टी परीक्षण प्रयोगशालाएँ स्थापित किया जाना आवश्यक है। इसके साथ ही दूरस्थ ग्रामीण क्षेत्रों के कृषकों एवं अनभिज्ञ कृषकों की मिट्टी के परीक्षण हेतु मिट्टी मोबाइल वैन प्रयोगशाला की स्थापना की जा सकती है, जो सही समय पर संस्तुतियाँ एवं प्रतिवेदन प्रदान कर सकेगी। इसके साथ ही मिट्टी परीक्षण प्रयोगशालाओं में मृदा रसायनज्ञों की आवश्यकता अनुसार नियुक्ति सुनिश्चित की जावे जिससे मिट्टी परीक्षण समय पर हो सके और कृषकों को इसका लाभ मिल सके।

#### **2. मिट्टी नमूने एकत्रित करने की दोषयुक्त प्रविधि**

जिले में मिट्टी के नमूने कृषि विस्तार अधिकारियों के माध्यम से एकत्रित होकर मिट्टी परीक्षण प्रयोगशाला तक पहुँचाएँ जाते हैं और इसी प्रकार प्रतिवेदन एवं संस्तुतियाँ कृषकों तक पहुँचती हैं। इसके साथ ही कृषक सीधे मिट्टी का परीक्षण करा सकते हैं। यहाँ कृषकों को मिट्टी के नमूने लेने के तरीके भी नहीं आते हैं। फलतः कृषक मिट्टी के सही नमूने नहीं ले पाते। इसके साथ ही कृषि विस्तार अधिकारियों को मिट्टी परीक्षण हेतु कोटा दिया जाता है। जिसकी आपूर्ति अधिकारियों द्वारा एक या दो स्थानों और खेतों से ही अपने कोटा की पूर्ति कर भेज देते हैं। जो उपयुक्त नहीं कही जा सकती है। इसके लिए कृषकों को विकासखण्ड स्तर पर प्रशिक्षण दिया जावे एवं कृषि विस्तार अधिकारी द्वारा कृषकों से विधिवत खेत से नमूने एकत्रित किए जावें तथा उनको परीक्षण हेतु सही समय पर भेजकर परिणाम प्राप्त कर संस्तुतियों हेतु समझाइस दी जावें।

#### **3. मिट्टी परीक्षण प्रतिवेदन का देरी से प्राप्त होना**

जिले में मिट्टी परीक्षण की प्रक्रिया इतनी धीमी है कि परीक्षण हेतु मिट्टी के नमूने संग्रहण करने में अधिक समय लगता है। साथ ही प्रयोगशालाओं में मिट्टी परीक्षण और प्रतिवेदन तैयार करने में विलम्ब होता है। इसके साथ ही

मिट्टी परीक्षण हेतु नमूने एक साथ आते हैं इसलिए परीक्षण में समय लगता है। अतः जिस फसल के लिए मिट्टी का परीक्षण कराया जाता है। वह फसल ले ली जाती है। इस प्रकार वह मिट्टी परीक्षण निरर्थक बन जाता है। मिट्टी परीक्षण हेतु कृषकों एवं कृषि विस्तार अधिकारियों को सतर्कता बरतनी होगी और मिट्टी के नमूने समय से मार्च, अप्रैल, मई, जून, एवं अगस्त सितम्बर तक लेकर फसल बोने से पूर्व प्रतिवेदन प्राप्त कर संस्तुतियों का लाभ फसलोत्पान के रूप में आसानी से प्राप्त किया जा सकता है।

#### **4. मिट्टी परीक्षण के प्रति कृषकों में जागरूकता का आभाव**

अध्ययन क्षेत्र में मिट्टी परीक्षण के प्रति रुझान की कमी पायी जाती है। जिसके कारण कृषक मिट्टी परीक्षण के प्रति असंवेदनशील पाये जाते हैं। वे अपने खेतों की मिट्टी का कृषि विस्तार अधिकारियों के बार-बार कहने पर भी नमूना नहीं देते हैं तथा स्वयं भी मिट्टी परीक्षण हेतु कोई पहल नहीं करते हैं। जिसके कारण मनमाने ढंग से उर्वरकों का प्रयोग करते हैं। असन्तुलित खादों के प्रयोग से भूमि में क्षारीय एवं लवणीयता की स्थिति बन जाती है जो फसलोत्पादन एवं मिट्टी की प्रकृति को प्रभावित करती है। कृषकों में मिट्टी परीक्षण के प्रति जागरूकता हेतु प्रचार प्रसार एवं माडल रूप में प्रदर्शित कर उसके परिणामों को स्पष्ट करना आवश्यक होगा। जिससे कृषकों में मिट्टी परीक्षण के प्रति रुचि एवं रुझान जाग्रत होगा जिससे फसल लागत में बचत तथा मिट्टी की प्रकृति में सुधार सम्भव होगा।

#### **निष्कर्षत**

अध्ययन क्षेत्र में कृषि आधुनिकीकरण के विकास में आ रही समस्याओं का उपरोक्त समाधान द्वारा निराकरण कर कृषि आधुनिकीकरण के विकास को बढ़ाया जा सकता है।

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## **Child Labor in India: Causes and Consequences**

**Nitin Saxena**

### **Abstract**

It is sad that for a long time child-labor has been in vogue in India. They are seen working at hotels and restaurants, factories and houses. Children are the automatic choice of the employers. For, they work more but are underpaid. Working Conditions of Child Laborers: Child labor presents a grim picture of the socio-economic condition of a large section of our population. In a large overgrowing family, where there is hardly a square meal a day, the young child is compelled to go to work to earn bread. Working under hazardous conditions they start living a life of perpetual unhappiness and frustration. It is a tale of deprivation and longing.\*

### **1. Introduction**

The curse of child labor is not continued to India alone. It has widely spread to such developing countries as Nepal, Pakistan, Bangladesh, Burma and Sri Lanka. Poverty is not the only factor responsible for children being engaged as labor. They came cheaper and their parents don't have employment opportunities. Appropriate social security measures should be adopted for ensuring the enactment of the law. Indian Government must come forward to remove this curse with adequate financial help to the poor family. The Government must arrange for free education and treatment for the children. Child Labor Act must be properly maintained and followed.

**Causes:** Poverty, over-population, parental neglect and social callousness turn them into child labors.

**Consequences:** The engagement of child labor is a heinous social offence. Only a diseased society keeps up this evil practice. Children are born to live and bloom freely\*. Everyone should see to the full expression of their potentials. For, 'what is done to children, they will do to society'.

Child labor is a threat to our society. The evil effects of Child Labor are given below:

Child labor is a major hurdle in the economic development of a nation. A child, when engaged in economic activities, is deprived of proper education. Child labor negatively affects the health of the child. Engagement of children in factories and mines often leads to severe diseases. This malpractice needs urgent attention. These children are not able to enjoy their childhood\*.

### **2. Problem of Child Labor in India**

Child Labor has become a big problem in India. It is no doubt, a socio-economic problem. A national survey had shown that more than 16 million children between eight to fourteen are largely appointed in hotels and boarding houses, in tea-shops, restaurants, in commercial firms, in factories and fisheries\*.

They are engaged into all sorts of work for the sake of earning something for the family. As a result, they are also deprived of primary education, without which chance of success in life is remote. Children are employed in agricultural labor; they drive carts and take care of cattle. Girl children have to act as maid servants and baby sitters. They cook and clean, they wash clothes and collect fuel. It is true that a number of laws have been imposed to prevent child labor\*. But they are more flouted than obeyed. The ban has been imposed to

save the children from hazardous works and to restore their care-free childhood. But some opines that if the ban is imposed without the arrangements of proper rehabilitation of the child workers, it would be of no effect. There is no state which is free from the evil of child labor.

The problem of child labor is a socio-economic problem; and the rise of this phenomenon in an alarming proportion has caused a serious concern in India.

**Age:** The children belonging to the age groups, ranging from six to fourteen years, in the developing countries are engaged in different types of manual labor.

Where found? The working children in India are mostly engaged in hotels, building sites, factories and in houses as domestic servants. The manufacturing centers, match industry, coal mining industry, lock-making factories, carpet weaving concerns, match industry, diamond polishing industry, glass industry, etc. provide a great bulk of the total population of the working children in India.

Why factories employ children? Many children are employed by the factory-owners. These children have no union and they will never mobilize themselves to agitate against their employers for reasonable salaries and other allied amenities; and for the obvious reason, such unfortunate human species are being inhumanly exploited.

**Effects:** The working children are deprived of education; and thus, their physical and mental growth is hindered. Being ill fed and ill-clad, they fall victims to various diseases such as asthma and tuberculosis, etc. The environments in which such species of humanity are nurtured, lead them inevitably to the addiction to country liquor, tobacco, etc. to ward off fatigue.\*

Child labour prohibition Law and Measures: While framing the Constitution of India, the makers did not forget to give due emphasis on the question of protecting the rights of the working children. The said constitution distinctly envisages the rights of the children below fourteen years of age as the fundamental rights to protect them. The Article 24 of Indian Constitution reads thus – ‘no child below the age of 14 years shall be employed to work in any factory or engaged in any other hazardous employment’.

Laws are designed to protect minors of age from exploitation. The key law that we need to know about when it comes to the prohibition of child labour in India is the Child Labour Prohibition and Regulation Act which was passed in 1986.\*

This act bans children from being employed. Children are defined as anyone below 14 years of age. That means that it is illegal for companies to pay children to work for them. It is also illegal, of course, to make children work without paying them: but this would be prohibited under laws that relate to slave labour. Prior to this Act, there were certain laws in place that frowned upon employing workers below 14 and 15 years of age.

**Solution:** But, these laws are not sufficient to counter the prevailing plight of the working children. It is because mere legislation without the simultaneous measures to implement them, does not work. The solution lies in the social awakening coupled with the honest bid of the government to translate the intended measures into reality.

### **3. How to Stop Child Labor?**

A child who gets a good social environment grows up to become a good citizen, which in turn helps the country to grow and develop. Education of the masses will be very helpful to raise the consciousness of general people. For this, mass media campaigns over radio, television, newspaper, internet, etc. can be used.\*

#### **4. Poverty and Child Labour in India**

Child Labour is closely linked to poverty. India being a thickly populated country. A large section of people being compelled to live below poverty line. A large numbers of children in India are engaged as laborers to earn some money for their family's sake. In the scenario of extreme poverty, children are forced to lead a dismal dark life, without the light of education, and under the shadow of exploitation.

Child labour is commonly seen at various places in India. From roadside tea stalls to big and small factories producing sundry products like cement, handloom and jute products, carpets, fashionable tawdry ornaments and fireworks and many other hazardous jobs, children are working in abysmal condition. They have been cases where child labours were severely beaten and offered no medical help in case they complain or try to escape or hurt themselves. There are practical difficulties in the way of abolishing child labor overnight. Without eradicating poverty child labor cannot be abolished. There must be a special awakening to check the evil.

Fortunately many philanthropic organizations have come forward insisting the government on promulgating and implementing laws to keep children away from such hazardous occupations. However, mere laws would not totally solve the problem of child labour, if we do not provide any substitute way for better living for the families from where the children come from.

Child labour has a multiplier effect, perpetuating economic, social, and cultural poverty. The concern of developed countries, as expressed through their government and trade representatives, although of course contested within their societies, about the presence of child and forced labour in various developing countries, is predominantly trade-exigencies-driven rather than guided by concerns relating to humanity and morality. While the social clause may be viewed by progressives as necessary for preserving worker rights, it is also a non-tariff barrier in favour of the developed world\*. In addition, there is a world of difference in states' projections and actual realization of alleviating poverty, especially in LDCs where the covert nexuses between the powerful vested interests against the less powerful are very strong; and those who have assets and power are largely oblivious to the problems of child labourers.

Thus, the opposition to the social clause by the governments, employers, and the trade unions, both within LDCs and the developed world, is complex and highly problematic. Many governments in developing countries have the political goal of ensuring the success of globalization because they have been led to believe that their economic survival depends on a global economy, which necessitates the subordination of social justice and human rights issues to the wider imperatives of globalization.

This creates a still greater incentive for employers to minimize costs through the perpetration of child labour. In fact, there is evidence that in the post-globalization India, a greater degree of casualization of labour is taking place, largely for female and child laborers, who tend to offer their services at wages lower than the market rates. (Gupta and Mitra, 1997). Also, because of the general decline of pluralism and the countervailing power in society, the social health in poorer countries is likely to be under greater strain. In view of these realities, it is essential to look outside the traditional viewpoints of both the developed world and the LDCs to question how best to respond to what appears to be a bleak future for child labourers and the poor in a globalized world.

Despite my belief that the intentions of the developed world regarding the social clause are not fully genuine, my intuitive uneasiness repeatedly compels me to support the social clause as a means to address child labour and hence illiteracy. I am limiting my pro-social clause conclusion to the issue of child labour, because other aspects of the social clause advocated by the developed world are more problematical and beyond the scope of this chapter. However, I sincerely wish to see the social clause as an important part of the emerging international poverty law, apart from the UN Convention on Child Rights, in order to put the requisite pressure on governments to realize their fundamental responsibility of implementing universal primary education. Historically, there are not very many instances of the use of trade sanctions to combat child labour\*. But it was so done in the 1930s in connection with trade between states of the USA. The federal government used trade sanctions that were under its jurisdiction to prohibit the use of child labour by the states.

An acceptable social clause applicable only to the case of child and forced labour can possibly be devised through a more constructive dialogue between developed and developing countries. Since the ILO does not have an impressive record of enforcement of labour standards, greater hope can be expected from the enforceable labour clause of the WTO\*.

Unions and advocates for children in the LDCs must consciously engage in illuminating the neglect of basic rights of children and those who have been subjected to bonded labour\*. What is needed is a "conscientization campaign" and I doubt if that is really possible without pressure through something like the social clause. This will both contribute to the success of programmes of child labour abolition and universal primary education, thereby removing illiteracy and reducing poverty\*.

It will also help in enhancing the stature and purposiveness of the emerging international poverty law. There is much more to the problem of child labour abolition than the mere amendment of the Indian constitution to provide for primary education as a fundamental right. This amendment should not be seen as an end to the debate on social clauses\*; effective pressure is needed to operationalize this law on a state that tends to slip into entropy when confronted with issues of human rights of children.

## **5. Conclusion**

Children are the blooming flowers of the garden of society; it is therefore our duty to protect these tender flowers from damaging effects of excess exposure\*. Justice Subba Rao has rightly opined that "social Justice must begin it has little chance to grow into a strong and useful tree. So first priority in the scale of social justice shall be given to the welfare of children\*.

There are no two opinions that children are the future of the nation and thus they should be given adequate opportunity and facilities for developing themselves into a good citizen. This growth however depends upon the support and attention he receives from the society. As distinguished from adults. Children are peculiarly susceptible to certain harms. They cannot raise their voice against those who injure them or deprive them of their rights\*. In these circumstances it is a dire necessity to give them proper attention so that their capacity to grow does not dwarf.

It has been discussed in the preceding pages that children in India and elsewhere in the world have not been given proper attention and are being exploited by the people for the accomplishment of their selfish ends. They have been exploited more or less in all periods

of time, though varied its nature and dimension, depending on the existing socio economic structure of society. The child formed part of the labour necessary for the reproduction of the system and value of labour taken as a part of the child socialisation for reproduction of the labour power\*.

It has been stated that child labour in the different periods has a chequered history and presents a vivid account of child's sad plight. The study of child labour in historical perspective discloses to us that the child labour was prevalent even in ancient India. Slaves of tender age were owned for doing low and ignoble work. Moreover children of slaves were born as slave, lived as slave and died also as a slave unless the master was pleased to release him.\* It is a well established fact that child labour in ancient India existed in the form of child slaves\*.

The study of Kautilya and Sir Henry Maine reveals that child slave could be purchased and sold like commodity. The eldest male parent, the eldest ascendant was absolutely supreme in his household. He had complete sway over all the children. Law to them was parent's words. The parents used to sell the service of their children to earn their livelihood. There was employment of children in agriculture and domestic services of their children to earn their livelihood. Thanks to the government, the child-labor ban act was passed. Let us not violate the act. Let all children enjoy the glory and beauty of childhood.

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## **'Legal control of Cyber crime in India: Problems and Perspective'**

**Dr. Sitaram**

### **Abstract**

The present age is the age of automation where society is shifting his maximum burden on machines for getting work done. The Computer Technology helps the human civilization to such a great extent that life without computers seem to be impossible. The Railway reservations, Space organizations, Examination result cards, Traffic signals, Telephonic communications. Banking transactions, all are now carried out with the help of computer machines. Every data and information has acquired electronic shape and capable to move through the optic fibers. Today voice files, song files, photographs, currencies, news items, clips, Bio-data's, letters, so on and so forth are capable of being transferred, distributed, circulated and stored in electronic form.

### **Introduction**

The way cyberspace is being experienced by people in the very disparate contexts of their everyday lives is matter of growing concern. It is mediated by the technologies of the digital age and encompasses a wide range of issues including the production and consumption of digital content, the means of control over unwanted intrusions to individual's privacy, and emerging means of basis of transaction influencing to real world too.

Globally and domesticity today's modem societies are underpinned by digital technologies. These technologies enable applications that may be empowering people, allowing them to develop new ways of seeing the world around them. Ubiquitous networks are at the heart of the digital age. They are becoming familiar to people in all parts of the world, albeit, unevenly so. Thus present generation is greatly depends upon the computer technology for the easy mechanism and effective operations.

However, the facilities of computer technology have not dawn into reality without drawbacks. Though it makes the life so speedy and fast, but hurled under the eclipse of threat from the deadliest type of criminality termed as 'Cyber Crime'. The Cyber crime can halt any railway where it is, it may misguide the planes on its flight by misguiding with wrong signals, it may cause any important military data to fall in the hands of foreign countries, and it may halt e-media and every system can collapse within a fraction of seconds. Today computers have come a long way, with neural networks and nano-computing promising to turn every atom in a glass of water into a computer capable of performing a Billion operations per second. Cyber crime is an evil having its origin in the growing dependence on computers in modern life. In this modem era everything from microwave ovens and refrigerators to nuclear power plants is being run on computers, cyber crime has assumed rather sinister implications.\*

There for, it is necessary to examine the deadliest form of criminality of the present millennium, conceptually termed as 'Cyber crime'.

### **Initial remarks: Crime and Law as a social phenomenon**

At the very outset of this research writing, it must be made clear that the present study has been focused to study from Indian point of view upon the -

- i.** Legal control of Cyber crime - as well as
- ii.** The problems that are emerging with excessive use of Cyber Technology, and.
- iii.** Dimensions of Cyber crime and its future prospects.

It is, therefore, essential that the scope and area of the subject must be outlined at initial stage. As conventionally understood, both crime and law is a social phenomenon having inter-correlated dependency. The rate of crime commissions (or omissions as well!) is largely determined by the efficiency of controlling and regulating legal machineries.

Thus speaking in statistical sense, crime rate is inversely proportional to the efficiency of regulatory legal mechanism. To check crime rate, legal machinery can be focused upon. Evidently, both law and crime is productivity of social process.

### **Evaluating Crime - Socio-Political-Economical**

#### **Crime as an evil factor of society**

Despite crimeless society is myth, crime is omnipresent phenomenon, and it is non-separable part of social existence, one may get irritate by the question, '**why there is too much ado about crime?**'

No one can deny that crime is a social phenomenon, it is omnipresent, and there is nothing new in crime as it is one of the characteristic features of the all societies existed so far, may it be civilized or uncivilized, and it is one of the basic instincts of all human behavior. However, it should bear in mind that the social concern for high crime rate is not because of its nature, but due to potential disturbance it causes to the society.

Crime is a prime social concern and the seriousness of the social effect of crime hardly needs to be described. The general public is, by definition, always been the victim of crime. The general public suffers losses from crime either directly (in the reason or theft and destruction of public property), or indirectly (in the form of the expense of maintaining the police and the courts and in the form of uneasiness or even terror because of the prevalence of crime). In addition, some individuals are victims of crime in a more specific sense. The victims of crime may lose anything that has value. Safety, peace, money, and property are perhaps basic values, because they contribute to the satisfaction of many wishes.\*

Therefore there is sentiment of hate for crime, which reflects into the form of prescription of punishment by political authority of given society. The crime is considered as evil for the society. The statistics reflects the growing incidences of crime in India, though there is stiff downfall under the crime rate under Indian Penal Code, 1860 (due to the increase number of special legislation). The graph' reflect that during decade, though there is gradual increase in the incidences of crime, the crime rate especially under I.P.C. 1860 is gradually decreased. An analysis throws up new facets of crime and new ideas on how to cope with them. The real tragedy is that there is hardly a national debate on the subject, like the ones seen in the United States and the United Kingdom."

#### **Definition of Crime: flagged by Socio-Eco-Political rider**

Conceptual, crime is a relative phenomenon subjected to the relative sociopolitical & economical changes occurring in existing system of given society. Therefore neither all-time suitable comprehensive definition encompassing all aspects of 'crime' is possible at any moment of time nor can a single definition be made applicable to different society.

Crime is a dynamic phenomenon. With its dynamicity, it is influenced by the changes occurs in the correlated phenomenon. In those days, money is more valuable than values; incidentally economic crime is on its peak. This clearly reflects that crime has its interdependency with other social phenomenon.

Also, the population is one of the important factors influencing incident of crime. A positive correlation between the growth in incidence of crime and the population of the country has been observed. Besides population, the other factors influencing the crime situation at a particular place could be growing urbanization leading to migration of population from neighboring place, unemployment, income inequality, [computer literacy in case of Cyber crime] etc.\*

### **Emergence of Cyber crime-origin is rooted in World War-11**

The aftermath of World War-II has witnessed the drastic changes in every domain of life. The new mechanical adroit appear to convert all relationships of man with material things vanishing the boundaries between living and non-living being. Today mechanical adoption by human being is challenging the standards of conventional limitations laid down by time and space. The Cyber-technology has played major role in this transformation. The present study has been undertaken to touch some aspects, effect and prospects of this Cyber-technology with special reference to threat pose by Cyber crime by India. Efforts have been made to analyze legal framework available for its control in India. To start with, it is, therefore, necessary to demarcate the dimensions of word 'crime'. Commenting on the genesis of 'crime'. Justice Sinha, Judge Supreme Court has quoted.

"Thus it is beyond doubt that 'crime' is a relative phenomenon, universal in nature and essentially all societies from ancient to modern have been evidently demonstrating its presence. Each society have been providing its own description of criminal behavior and conduct made punishable by express will of the political community ruling over the society and it was always influence by religious-social-political economical values prevailing in the given society. Thus from time immemorial the behavior that attracts 'penal liability' influenced and characterized by overall outcome of these standards. Parenthetically, just as concept of crime has undergone] change with the growth of Information Technology so the categories of criminals who engage in such crimes.\*

So far Indian society is concerned, particularly during ancient period. The definition of crime flagged by religious interpretation. The period was known for complete dominance of religion. All political and social activities in general and 'Crime' in particular, considered to be happened due to the presence of super-natural power. The Demonological theory of crime causation was an outcome of this period.

Medieval period had evidenced the eras of renaissance and restoration, which delivered new, and a fresh look to 'crime'. The concepts like utilitarian, positive approach, analytical thinking, principles of natural justice, and thoughts of *lassie faire*, hedonistic philosophy, and pain and pleasure theory were outcome of this period which helped to open new horizon for the study of crime. Latter period paved the way for scientific & industrial revolution and rational way of interpretation dominated the thinking.

This was the period when European countries buried into wars for grabbing colonies in different parts of the globe. Incidentally, the legal system of various nations and different parts of the world started to merge and influence each other. This war the basic factor for defining 'crime' on more secular line having social and psychological riders. Historiographical developments of crime reflect addition and deletion of various acts as a

crime and non-crime. Depending on the prevailing dominant factors, the list of criminal acts modified. During this period Indian Criminal System shaped by Britishers on colonial footings.

This process lasted long to World War-II when process of colonization not only stopped, but took reverse gear. Asian and African countries started to liberate from the iron pawn of continental countries to shape their own laws on domestic requirement. However, at the same time, neo-globalization process begins and new types of crime started to emerge challenging the age-old notion of sovereign and jurisdiction. These trans-national crimes overthrow the possibility of encompassing it within domestic definition. One of such category of crime, which is new in origin, but requires treatment on different footing, is 'Cyber crime'.

### **Conclusion**

Thus it is quite clear that to understand the word 'crime' in its general connotation and 'Cyber crime' in particular, socio-economic & political enquiry is inevitable. Again as Cyber crime is a by-product of Computer Technology and its growing use for Information & Communication, all those factors that are influencing the modern trends are essentially scrutinize. Again to make the study more relevant, we have to understand to the zone where various interests are conflicting with each other. Thus, individual interest for use of available technology. National interest to secure its community from inner and outer threat, sovereign privilege of non-interference of any extra-territorial authority, trade and developmental thrust are major consideration in the area of Cyberspace.

However, it is sure, that evolution is irreversible process and we cannot step back from it. What remain in our hand is to change the direction of progress, and we stick up to our commitment to turn it in the direction of sustainable development. Thus, it is a high time, rather overdue to think and plan over the issues like Cyber-crime to remain secure in Cyberspace.

It is observed that in India Technological Adoptions is matter of reputation or envy but not necessity. Why do we purchase TV? Mobiles? Computers? Pagers? Most of the times because of our neighbourers are having it!!! Why do we gift Video Games to kids? Because it is a trend! But do we have thoughtful consideration of its utility, necessity and justification?

The 'Technological Adoption' should be scrutinized and introspected with 'Domestic Justification', particularly for developing and underdeveloped community where compelling priority and development level differ from western countries. The developed countries are abundant in recourses, but not developing and underdeveloped one! Therefore these nations are struggling hard to balance between their recourses and requirements. Technology can be the recourses, but the country like Indian should think over its justification before adaptation. This is a time to act, to plan, to get protected the generation, because electronic technology has greater potentiality to destroy society than any other previous variables. The threat is more dangerous than even before. Surely, if we fail to plan, we plan to fail.

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## **Protection of Traditional Knowledge: A Brief Analysis**

**Sachin Kumar Goyal\***

### **Abstract**

India has a civilization of 5,000 years plus, with vastly divergent population spreads, ecological systems, geographical distinctions and cultural heritage. This century's old living in harmony with nature, which is generally worshipped in its various Avatars, has led to the development of various practices ranging from agricultural techniques, cultivation strategies, medicinal systems, culinary practices etc. But due to globalisation of production systems, increase in population, destruction of forests for agriculture and timber purposes, bio-diversity is declined at a rapid pace. Bio-diversity and associated traditional knowledge is also declined due to decreased motivation amongst the local communities to conserve and protect them. This is happening because of change in their life style as well as misappropriation of their resources and their knowledge. Misappropriation of traditional knowledge not only violates the rights of communities who conserved traditional knowledge but also adversely affects the conservation and sustainable use of the traditional knowledge and that of bio-diversity.

### **1. Introduction**

This international community is debating the consequences of globalisation in its various dimensions in various forums. It is the responsibility of the same international community to debate the means of protecting and preserving traditional knowledge. In this regard, it is necessary to recognize and respect the rights of holders of traditional knowledge. Misappropriation of traditional knowledge and bio-piracy erode the rights of the traditional knowledge holders and adversely affect conservation and sustainable use of bio-diversity and associated traditional knowledge which stand as a glorious example of sweat, ingenuity and experimentation of previous generation's artisans, farmers, medicinal practitioners etc. The paper looks at the various aspects of law and policy issues as regards securing legal rights as community levels.<sup>i</sup>

### **2. Traditional Knowledge (TK)**

Traditional knowledge is a sum total of knowledge gained by application of generations of experience to survive in various land and could in the nature of cultural heritage, scientific knowledge and religious practices at the same time.<sup>ii</sup>

However, there is a fine line of difference between scientific knowledge of indigenous communities and the ritualistic practices adopted which could lead to scientifically acceptable results without there being an empirical understanding of the process leading to the said result. For example turmeric has been known to have medicinal value and has been used in antiseptic and other medical applications for centuries with the effects well documented in ayurvedic texts but it was neither categorized as an antiseptic nor there any effort to analyze the inherent properties. This therefore could mean that the use of turmeric per se was only in the nature of general purpose based on effects as a curative herbal remedy and not specifically as an herbal product with determined curative values and dosage.<sup>iii</sup> This is essence allowed various companies to use extracts from turmeric and mix

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it in various proportions and come up with new products with similar effects in the markets allowing them to commercially exploit the medicinal value while obtaining a monopolistic rights over the product by securing patents on the same. Such image is very common in pharmaceutical industry wherein every year of dollars are saved by narrowing the scope of research by placing reliance on traditional knowledge acquired by indigenous communities and possibly generating huge revenues for individual companies whereas the communities themselves could scarcely take benefit from the same.

### **3. Securing Traditional Knowledge**

The indigenous rights to customary law, social organization, land tenure, collective land ownership, and customary practices were recognized by UN International Labour Organization (ILO) in 1957 by way of the ILO Convention 107.<sup>iv</sup> However, these were conceived as individual rather than sovereign rights, and were prompted primarily to integrate indigenous peoples into the labor pools of the modern nation-state<sup>v</sup>. In his report titled "Study of the Problem of Discrimination against Indigenous Populations." Lepage has concluded that "...states should respect traditional laws and customs; indigenous peoples should have control over their own land and resources, with the right to communal land ownership and to manage land according to their own traditions: and such ownership and rights should be protected by national and international laws."<sup>vi</sup>

Traditional knowledge per se cannot be monetized like other intellectual property assets and therefore a feasible way of valuing the same cannot be conceived as the usage is diverse and transcends geographies and was developed over generations of trials and errors. Similarly, traditional knowledge is also closely linked to the local biodiversity and environmental conditions; hence it is important that in understanding the economics of traditional knowledge the most important factor will be the biodiversity from which it is derived. For instance, the global benefits from coral reefs including tourism, fishers and coastal protection are estimated at some US \$ 30 billion per year; insect pollination of over 40 commercial crops in US alone at US \$ 30 billion per year, whereas the market for herbal drugs amounted to US \$ 47 billion in 2000.<sup>vii</sup>

There is an intimate connection between traditional knowledge and the rights of the indigenous communities as they are the most vulnerable to any exploitation of resources as may be required during the application of the traditional knowledge to the commercial activities. The need to provide protection for these communities was recognized by the United Nations based on which they formulated the 'United Nations Declaration on the Rights of Indigenous Peoples'<sup>viii</sup> also sought to affirm the community rights, protection of diversity of civilization and cultures, protection from discrimination of any kind, and to respect and promote political, economic and social structures and their cultures, spiritual traditions, histories and philosophies, especially their rights to their lands, territories and resources.

### **4. Legal and Policy Framework**

India has a rich cultural heritage, wide geographical multitudes and diverse climate conditions and a genetically vibrant flora and fauna. All this is a valuable resource and should be respected as the same. But the legal framework has been pathetically obsolete and redundant in regard to the protection afforded to the said classes of assets. Even the most important heritages have only cursory references in the various legislative enactments. Lack of a strong framework and statutory enactments or enforcement mechanisms further contribute to the degeneration of the various facets of the traditional knowledge and lead to

the indiscriminate commercial exploitation of the same at the hands of either private entities or multi-national corporations, without any passing of the benefits to the originators.

There are separate realms of traditional knowledge and patents, a segregation which finds explicit mention in section 3 and 25 of Patents Act, 1970. Sec (p) of the Patent Act, 1970 for instance maintains inter alia that an invention which is effect and essence is a traditional knowledge or which is and imply an aggregation or duplication of known properties of traditional known component shall not qualify as an invention, under the Act and hence shall not be eligible for protection there under.

In the same vein section 25 (2) if the Patent Act, 1970, which pertains to the various grounds for post grant opposition of a patent, specifically mentions that any interested person may, so oppose a patent (i.e. even after being granted) on the ground that the invention claimed was anticipated having regard to the knowledge, oral or otherwise, available within any local or indigenous community in India or elsewhere.

India fought successfully for the revocation of turmeric and basmati patent granted by USPTO and neem patent granted by EPO. As a sequel to this, in 1999, the Department of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy (AYUSH) erstwhile Department of Indian System of Medicine and Homeopathy (ISM & H) constituted an inter-disciplinary Task Force, for creating an approach paper on establishing a Traditional Knowledge Digital Library.

### **5. Comparison of Traditional Knowledge and IPR**

Traditional knowledge is different from other forms of intellectual property because IPR secures rights for a person (which could be an individual or a corporate entity), traditional knowledge secures such rights for a community.

Some of the difference between traditional knowledge and IPR (in general) happens to be are enumerated hereunder.

1. IPRs in general are distinguishable from traditional knowledge in the sense that they have to register (barring a few exceptions) with some authority, and they lapse after a period of time based on the governing laws, whereas traditional knowledge is inherent and continues for generations.
2. IPRs are generally specific and can be boiled down to particular usage, goods or such other forms of commercially viable products, whereas traditional knowledge is basically more sublime in the sense that it is basically derived from generations of exceptions, and could be understood as mere common-sense by the communities.
3. IPRs also identify the beneficiaries in clear ways based on the person who actually files, whereas the definition of the community will identify the scope of the beneficiary.
4. IPRs can be crystallized in strict pecuniary terms, whereas the scope is much wider as far as traditional knowledge is concerned as for many communities it may be their only means of subsistence.
5. IPRs grant monopoly rights for usage of knowledge whereas traditional knowledge grants community rights over knowledge.

### **6. Economic dimensions of Traditional Knowledge**

Traditional knowledge is enabling in nature, in the sense that it secures economic rights as regards usage at community levels. Commercially viable traditional knowledge can alleviate poverty; bring about community development while contributing to the GDP. It may build viable sustainable development at grass-root levels; lead to major discoveries in

medicine and foods; and aid in ecological conservation drives. It is the best way of targeting the bottom of the pyramid users. New products may be developed, basically herbal/vegetable origin which might still be unknown/undiscovered. It can harmoniously integrate industry with community, and create mutually viable symbolic relation. The TRIPs Agreement<sup>x</sup> should be used not only to reward the inventions but also the local communities who have conserved and developed knowledge which provides valuable base for such inventions. Bio-piracy and patenting of indigenous knowledge is a double-theft because first it allows theft of creativity and innovation and secondly the exclusive rights are established by patents which preclude benefit sharing with the indigenous communities and monopolizes the benefit to the owner of the patent.

### **7. Protecting Traditional Knowledge and International Dimensions**

Due to the globalisation of trade and increase in population, destruction of forests for agricultural and timber, bio-diversity is declining at a rapid rate. Along with biodiversity, associated traditional knowledge is also declining due to the lack of understanding as regards the importance of the protection of traditional knowledge amongst the local communities to conserve and protect them. Misappropriation of traditional knowledge not only violates the rights of communities who conserve traditional knowledge but also adversely affects the conservation and sustainable use of traditional knowledge and that of biodiversity. In order to address this present problem traditional knowledge is being discussed in various international forums. Foremost among these are those related to the conservation and sustainable use of biodiversity, namely the International Undertaking on Plant Genetic Resources for Food and Agricultural (now the FAO International Treaty) and the Conservation on Biological Diversity (CBD). Fair and equitable sharing of the benefits arising out of the utilization of genetic resources is one of the primary objectives of the Conservation on Biological Diversity.

The Nagoya Protocol on Access to Genetic Resources and the Fair and Equitable Sharing of Benefits Arising from their Utilization to the Conservation on Biological Diversity is an international agreement which aims at sharing the benefits arising from the utilization of genetic resources in a fair and equitable way, including by appropriate access to genetic resources and by appropriate transfer of relevant technologies, taking into account all rights over those resources and to technologies, and by appropriate funding, thereby contributing to the conservation of biological diversity and the sustainable use of its components. It was adopted by the Conference of the Parties to the Convention on Biological Diversity at its tenth meeting on 29 October 2010 in Nagoya, Japan.

The problem of conservation and sustainable use of traditional knowledge is also addressed in arenas related to the rights of indigenous peoples (International Labour Organization, United Nations Commission on Human Rights, and United Nations Permanent Forum on Indigenous Issues), intellectual property (World Intellectual Property Organization, WIPO) and culture (United Nations Educational, Scientific and Cultural Organization). To take on such instance, the UN Commission on Human Rights has established the Working Group on Indigenous Populations (WGIP). The WGIP review the evolution of standard concerning the rights of indigenous peoples, provides a forum where they can express grievance and promotes the protection of their rights. More recently, traditional knowledge has become a topic of discussion in trade-related forums such as the World Trade Organization (WTO) and the United Nations Conference on Trade and Development (UNCTAD).

As traditional knowledge is a very complex issue, each forum allows focus on a particular facet. However, there are some risks of confusion or lack of coordination among forums and agencies. Developing country governments in particular may find that they cannot be fully engaged in all forums and thus must focus on one or two where they think the pay off will be greatest. While many consider the CBD to be the forum most sympathetic to their perspective, WIPO has technical expertise on intellectual property rights (IPRs) and WTO with its dispute settlement mechanism “has teeth”. One thing that has come out of the internationalization of the whole issue is that nowadays violation of traditional knowledge has renewed the debate to protect rights of indigenous communities regarding the protection and preservation of their rights.

## **8. Conclusions**

There is a need for implementation mechanism to prevent instances of bio-piracy. Local and indigenous communities should be called upon to exchange information on national system to protect traditional knowledge and to explore minimum standard for an internationally recognized sui generis system for traditional knowledge protection. The following suggestions may be considered for the aforesaid sui generis system:

- Policy implementation efforts for securing traditional knowledge by creating a viable mechanism.
- CBD an excellent example of underused policy, which should be used as a background for the development of statutory provisions for protection of traditional knowledge at national levels.
- Bureaucratic inaction is a major hurdle in securing and understanding the vast amount of traditional knowledge levels. A committed mechanism to ensure the specific needs of the traditional knowledge is required to proactively approach the various regions and to syndicate the traditional knowledge into a coherent available database.
- Traditional knowledge syndication efforts should be localized and integrated at national levels.
- Strong need for credible commitment to share the benefit by strengthening incentives to improve informed settlement, build infrastructure, business and lesson conflict.

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<sup>i</sup>Ashutosh Mishra; Protection of Traditional Knowledge: A Brief Analysis.

<sup>ii</sup> Mauro F, Hardison P.D., Traditional Knowledge of Indigenous and Local Communities: International Debate and Policy Initiatives, dated 7 September, 2016.

<sup>iii</sup>Hari Har P. Cohly) were granted a US patent (No. 5,401,504) on use of turmeric in wound healing.

<sup>iv</sup>Refer the International Labor Organization webpage titled ‘Convention No. 107’ posted on official webpage <http://www.ilo.org/indigenous/Conventions/no.107>.

<sup>v</sup>Lepage, Indigenous peoples and the evolution of International standards: A short history.

<sup>vi</sup>Ibid

<sup>vii</sup>Convention on Biodiversity website on webpage titled ‘Economics, Trade and Incentive Measure’ available on <http://www.cbd.int/incentive> retrieved on Feb. 2015.

<sup>viii</sup>Adopted by the General Assembly via the General Assembly Resolution 61/295 on 13<sup>th</sup> of Sep. 2017.

<sup>ix</sup>Text of the Agreement available on the World Trade Organization webpage at <http://www.wto.org/english> on 27 Feb 2016.

<sup>x</sup>The text of the Convention is available at the official website of Convention on Biological Diversity at <http://cbd.itn/cop-10> on 27 Feb. 2014.

## **A Study on Culture of Nattukottai Chettiars**

**M.S.M.SATHIYAPRIYA\***

The Chetty or Chettiars were a South Indian trading community dating back to 300 A.D. Originally seafaring merchants, they accumulated wealth through trade and built a country fort home settlement known as Chettinad in the eighth century during the days of the Kingdom of Pandya. The Chettiar community in Chettinad was divided into nine temple clans (nagar kovil) and formed a unique socio-cultural and economic system distinct from other Tamil descent-based communities.

Commonly called as Chettiars, this unusual community of South India hails from the interiors of Tamilnadu. The land they come from is called as “Chettinadu” –meaning “the land of chettys”. With a rich heritage and much richer history, this community has seen many facets of ups and downs. They are mostly mentioned as “Nagarathars”, by them, meaning those who are from “Nagarams” – towns. Chetty is the term commonly used for the Vaisya caste in south India similar to the Banias in North India. The term ‘ar’ is added to “Chetty” to mark respect, as the term “ar” means “elder brother” in tamil. It is a common phenomenon in tamil nadu with many other castes like the “mudali” (which means the first person or leader) called as “mudaliar”.

The traditional base of the Nattukottai Nagarathars is the Chettinad region of the present-day state of Tamil Nadu. It comprises a triangular area around north-east Sivagangai, north-west Ramnad and south Pudukkottai. There are various claims regarding how they arrived in that area.

Among the Chettiars of Chettinad, the Nattukottai Chettiars are considered to be of the elite class. They are a community well-known for their cultural heritage and philanthropy. Aside from building Shiva and Murugan temples wherever they went, they were also involved in building schools and universities. Their community is known for honesty and integrity as well as for their hard-working nature. They were also wealthy merchants that began their business with salt trading before moving on to gems and finally using their wealth to become moneylenders and financiers by early nineteenth century.

Respected by the kings and Britishers' alike for their success in business and respectful law-abiding nature, they travelled with the Chola fleets and set up bases in the South-east Asian countries. When the Britishers took over Myanmar in 1826, these Chettiars with their unbeatable financial acumen, moved in as money-lenders. Their travels lead to their settling down in countries that included Ceylon, Burma, Singapore, Malaysia, Java, Sumatra and Vietnam. They built their temples and spread Hinduism wherever they went.

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The Chettinad region is located in semi-arid the south-east part of Tamil Nadu, about 35km away from the coast, in the Sivagangai district. They have well-planned towns, with defined road networks, marketplaces, temples, water reservoirs, etc. But due to the lack of rain, people have been moving out in search of better living.

### **Temples**

Chettiars basically belong to any one of the nine clan temples, all of them located in the chettinadu area. All of these temples are “Saivaite”, God Shiva and his wife Goddess Shakthi, as predominant deities. It is said that when they moved to the interior part of Tamilnadu from the coastal area on the request of the Pandiya King, he offered them these temples for them to get settled in his country. Nine temples connected with the Nagarathar community include: Ilayathakudi Iluppaikkudi, Iraniyur, Mathur, Nemam, Pillayarpati, Soorakudi, Vairavan, and Velangudi.

### **Powerful Community**

The story of the Chettiars is a fantastic one, spanning centuries, covering their growth from traders and merchants of salt, gems, textiles and jewellery to their entry into banking and finance in the 19th century. It is said that the Nattukottai Chettiars controlled a large part of the banking economy in India for decades around the turn of the 19th century.

### **Chettinad Homes**

The most endearing symbol of the Chettiar era has been the Chettinad homes. From cuisine, architecture, furniture and customs, the rich and well-travelled Chettiars evolved a unique style combining western and eastern sensibilities. These result in an experience found nowhere else in the world.

### **Geographical Location**

Chettinadu refers to the village clusters that were inhabited by the chettiars. The number of villages and dimensions is debatable as there are various documents stating different statistics. However, the transition in their occupation from salt traders and maritime traders in historic period, moneylenders and indigenous bankers to industrialists and retail traders in present day have fanned them all over the world.

### **Characteristics OF NATTUKOTTAI CHETTIARS**

Chettiars' unique qualities and strict adherence to the community rules combined with spirituality and simplicity made them an interesting group. What made them the most interesting is the wealth they acquired in a short span and the business acumen they had.

They have a tradition of mobility in seeking trade opportunities. It is widely accepted by many of the researchers' worldwide that Chettians are the most enterprising community of South India and the most mobile community too. They have shown preparedness for great austerities in pursuit of fresh business openings. The spirit of economy and finance of Chettians in history is a subject of wonderment.

### **Business Organisation**

The Chettiar money lending firms were traditional business organisations based on network of interdependent family businesses which evolved into partnerships and operated under an agent system. Chettiar business firms were registered at the temples in Chettinaadu, although they were not registered under British law. Their money lending activities in Malaya functioned efficiently through their agents who received and executed directives from the principal or business owners living in Chettinadu or Madras Presidency. Most Chettiar money lending firms situated in Malaya were owned individually or in partnership<sup>31</sup> by the principal who appointed a group of agents to manage and operate them. According to the Chettiar custom, a business was set up in one's own name (initial/style), the names of one's partners or God's name<sup>32</sup> which was referred to as vilasam (address).

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## **Role of (QWL) Quality of Work Life on Employee Retention in Private Sector Companies**

**Dr K K KARTHICK\***

**Dr K K RAMACHANDRAN\*\***

### **Abstract**

*Intoday's competitive scenario it is a costly and time taking activity to hire and train an employee and in the due course it is even more difficult to retain the same in the organization. As the WLO (World Labor Organization) defines the Qualified Worker as an employee with standard practices laid by the WLO and on the other hand this qualified worker can contribute to a large extent to the respective organization provided that the organization is able to retain the same. It is high time that organizations are learning how to respect the employee's individuality and their commitment to work more effectively and efficiently. Practically speaking Creating high quality of work life increases an organization's value. Better work environment and good work life is the sign of strong commitment of the employees towards the organization that is liable to flourish in a healthy working environment. In the current scenario it has been observed by the researchers that the rate of attrition has raised and employees are switching jobs. They state various reasons for the same, in this present study the researcher will try to study the dimensions of QWL associated with the attrition. The study is based on the primary data and concentrate on the employees from the IT/ITES sector companies in the state of Rajasthan.*

### **Introduction**

It has been observed that the countries endowed with the same level of natural resources, technology, and international aid have a great difference on the front of their development quotient. Their productivity and development mostly depend upon the availability, efficiency and committed human resources.

Today, organizations operate in an environment characterized by technological changes, which in turn, affect employment opportunities, skill requirement, management policies, strategies and style, expectations and aspirations of employees as well as the physical working conditions. In the industrial world, the thrust is now given to "quality" in order to foster a quality culture. Quality assumes a goal or an objective or even a priority. Quality work cannot be achieved easily. Besides, people's issues move to the foreground and technical issues take a supporting role. With the rapidly changing technological, socio-economic, political, and legal environment, effective management of human resources has become a challenging job. Effective utilization of human resources requires better quality of work life by providing adequate financial compensation, good working conditions, suitable opportunities for growth and development, workers' participation in management and by ensuring social justice in the organization.

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### Quality of work Life

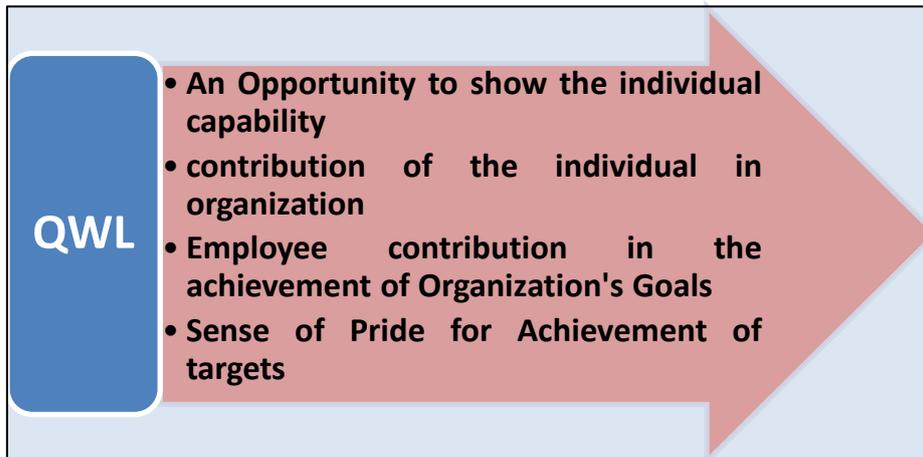
According to Robbins (1989) QWL is a process to address the response of the employees to the authorities of the organization, w.r.t. decisions taken and policies derived and implemented by the management of the same. Gradually quality of work life is related to the 'feel good' factor of the employees as far as the working conditions are concerned.

Prior to Robbins Walton also defined QWL w.r.t. the prevailing working conditions in the decade of 30s' and 40s', at this point of time the focus was on the protection of the employees from work related injuries and other hazardous working conditions. Along with Walton some other great personalities of the area stated the important factors related to QWL which can be listed as follows:

working Conditions
Job Security
Work place & economic gains
Relationship between motivation & leadership
Human needs & expectations
Equal employment opportunity
Positive relationship between morale & productivity

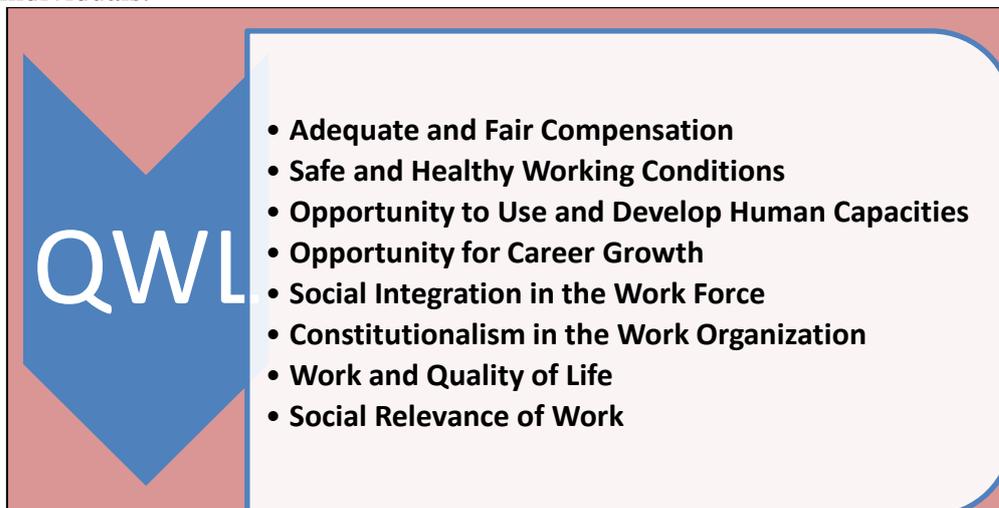
**Figure 1: Factors of QWL given by Walton in 1940**

The list of factors given in the above figure are not exhaustive there are many other related dimensions of the same like some of the dimensions are related to the diverse behavior of the employees some other dimensions are related to the decisions of the management as such.



**Figure 2: Organization's Perception for QWL**

Such factors cannot be quantified because the human nature is relatively diverse and there are endless dimensions for the same. For example some of the workers may be concerned with the minimum wages and some other may be concerned to their promotion and work profile, on the other hand some of the employees may find the job easy and some other may find it difficult to perform, all these factors are dependent on the relative values of the individuals.



**Figure 3: Employee's Perception for QWL**

### **Management Dilemma**

In the current global and competitive scenario it can be easily observed that the private sector organizations are facing various challenges, especially in retaining talented employees' i.e. Qualified Workers. The average costs of meeting the high employee turnover are curbing away the profitability of even the wealthiest organizations. Hence the best and brightest of the pool must be selected and retained. If an employee is not satisfied by his job, he/she is always having a second option i.e. may switch over to some other more suitable organization. Hence it is the responsibility of respective organization to make all the efforts to sustain the current levels of work force and develop them to the next level of performance.

As detailed in the above discussion Retention program of the organizations are required to be focused on the following five points:

1. Compensation
2. Environment
3. Growth
4. Relationship
5. Support to sustain their leadership and growth in the workplace.

A safe and healthy environment is essential in order to extract satisfied performance from the employees. The appropriate and attractive salary is one among the important factors used in retaining the talented employees. Providing quality at work not only reduces attrition but also helps in reduced absenteeism and improved job satisfaction thereby helping the organization in retaining their employees. Hence the researchers are interested in studying the effect on quality of work life on employee retention among the employees of private sectors organizations.

**Objectives**

The objectives of the present study are as follows:

- To study the socio demographic characteristics of the respondents
- To analyze the health and safety provisions pertaining to quality of work life
- To examine the working conditions of the organizations
- To find the relationship between the worker and superior officers
- To understand the satisfaction level of the employees

**Research Methodology**

For this present study the Descriptive and exploratory research design is used based on demographic and occupational characteristics of the employees. The universe of the study included the employees working in private sectors organization in Jaipur. A sample of total 100 respondents was selected using stratified random sampling. The questionnaire used to collect data contains the questions of Five point Likert scale, dichotomous questions and some with the multiple choices. In this research it has also been tried to find out that if quality of work life has any significant relationship with job related variables and with demographic variables. The present study suffered from some limitations like small sample size and limited area of investigation which might not be true representative of the whole population of the private sector organizations.

**Data Analysis and Interpretation**

*Analysis of Likert Scale Data*

Working Environment		SD %	D %	N %	A%	SA%	Mean	SD
1	You are satisfied with your current job	12	18	44	22	6	2.91	1.04
2	On job, you know what exactly is expected from you	14	28	37	15	6	2.72	1.07
3	At the place where you work, you are treated with respect	2	33	42	20	3	2.87	.83
4	You trust the management at the place where you work	30	38	14	10	8	2.31	1.28
5	You feel proud to work for your present employer	6	14	26	44	10	3.37	1.03
6	The physical working condition is conducive	2	9	21	32	36	3.94	1.02
7	Employees are satisfied with their work schedule and rest	10	14	38	36	2	3.07	1.00

<b>8</b>	The safety of workers is one of the major priorities with management where you work	14	14	24	28	20	3.36	1.03
<b>9</b>	Employees and management work together to ensure the safest possible working conditions	14	14	24	28	20	3.25	1.32
<b>10</b>	There are no occupational hazards and accidents in your organization	50	26	10	10	4	2.11	1.36
<b>11</b>	There are no significant compromises/shortcuts taken when worker safety is at stake	16	18	36	18	2	2.63	1.03
<b>12</b>	Employees are trained to do their work safely and competitively	10	28	28	14	10	3.05	1.12
<b>13</b>	Your productivity is utilized fully at your workplace	18	38	32	2	10	2.48	1.12

	<b>Job Satisfaction</b>	<b>SD %</b>	<b>D %</b>	<b>N %</b>	<b>A %</b>	<b>SA %</b>	<b>Mean</b>	<b>SD</b>
<b>1</b>	Your remuneration is at par with your assigned job, experience and ability	14	14	26	28	18	3.19	1.31
<b>2</b>	The chances for promotion are good and handled fairly	4	26	36	24	10	3.11	1.00
<b>3</b>	You receive enough help and equipment to get the job done	10	18	30	35	7	3.12	1.10
<b>4</b>	You have freedom to take decision for your own work	18	38	32	8	4	2.37	.90
<b>5</b>	You receive variety of fringe benefits	34	44	6	12	4	2.31	1.40
<b>6</b>	The working environment is far better as compared to other companies of the same industry	14	20	26	26	14	3.23	1.09
<b>7</b>	You believe to have ample growth opportunities in term of designation and remuneration	6	40	34	18	2	2.70	.90
<b>8</b>	You believe to have good facilities/opportunities for individual creativity and self- improvement in your organization	2	22	28	40	8	3.28	.96
<b>9</b>	You believe to be benefitted by the quality of training programs conducted for you	32	36	38	10	4	2.59	.97
<b>10</b>	Training programs help you to develop desired competitive skills and knowledge about your work	36	32	28	4	0	2.19	1.25
<b>11</b>	Job in this organization enhances your social prestige	28	36	24	8	4	2.59	.97

- There is a significant relationship between age and adequate compensation; however the age and the other areas of QWL like the safety at the work place, healthy environment, growth opportunities, and moderate level of social integration are not directly related to the satisfactory conditions of QWL.
- There is a strong association in the experience and the related compensation for the same. There is a significant relationship between respondent's income and safe and healthy working conditions, opportunities for development, opportunities for growth and security, constitutionalism and quality of work life feelings;
- However there is no significant relationship between respondent's income and the other dimensions of quality of work life such as adequate and fair compensation, and social integration. There is a significant relationship between respondent's family

income and healthy working conditions, social integration safe and quality of work life feelings;

***Analysis of Demographic and Professional Information***

- 53 % of respondents had finished their Under Graduation courses, 34 % had finished their schooling and remaining 13 % of the respondents had finished their Post-Graduation courses.
- 62% of the respondents belong to urban areas, 18 % of the respondents belong to rural areas and remaining 20% of the respondents are from semi urban areas.
- 74% of the respondents are males and only 36% of the respondents are female.

**Conclusion**

The quality of work life approach considers people as ‘asset’ to the organization rather than ‘costs’. Employees should love their work and love the place they work with the quality of work life. Better quality of work life promotes human dignity and growth, collaborative work, compatibility of people, organizational goals, etc. As a result, employees become satisfied, motivated, involved and committed individuals with respect to their lives at work. In the present study, about 48% of the respondents are satisfied with

	<b>Socialization</b>	<b>S D %</b>	<b>D %</b>	<b>N %</b>	<b>A %</b>	<b>S A %</b>	<b>Me an</b>	<b>SD</b>
<b>1</b>	You share harmonious relationship with your colleagues	10	14	38	36	2	3.07	1.00
<b>2</b>	Your decisions are being effected by the opinions of your colleagues	10	20	32	28	10	3.06	1.07
<b>3</b>	The behavior of your colleagues is same at the work place and otherwise	14	36	34	8	8	2.49	.97
<b>4</b>	Your superiors do not like to socialize with you outside the work place	10	18	30	36	6	3.07	1.00
<b>5</b>	Your subordinates are apprehensive in discussing matters which are not official	10	27	33	30	12	2.48	1.12
<b>6</b>	You carry positive attitude towards job	2	8	30	40	20	3.56	1.03
<b>7</b>	There is a sense of single community among the employees in your organization	6	22	24	30	18	3.12	1.02

the quality of work life in their respective organizations.

The employees have a few problems with the quality of work life, like the diversified policies for the promotion of the employees, type and kind of efforts made by the organization to improve the standard of living of the employees, barriers to implement new methods of doing the jobs, efforts to reduce the work related stress distorted upwards flow of communication. To ensure a positive outcome, attention to the factors identified in the suggested framework is important for improved quality of work life.

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## **A Study on the Influence of HR Practices on Employee Satisfaction & Performance with Special Reference to Automobile Sector**

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### **Abstract**

*HR Practices are used by the automobile sector like all other sectors to make employees more committed which in turn would make them give their best performance at work. The HR Practices used by such companies in automobile sector would however depend largely on the culture of the companies. Keeping in mind the specific needs of each company HR practices are devised and implemented so as to serve a pre-determined purpose. This study is an attempt to study the influence of HR Practices on the satisfaction and performance of employees of the realty sector. It is very important that the HR Department tracks the influence of the various HR initiatives which are implemented in the form of practices in order to attract, motivate and retain talent in a competitive environment. HR Professionals need to measure the influence of such HR Practices both on employee satisfaction and employee performance.*

**Keywords:** *HR Practices, Initiatives, Employee satisfaction, Employee performance, Automobile sector*

### **Introduction**

HR practices are used by the automobile sector like all other sectors to make employees more committed which in turn would make them give their best performance at work. The HR Practices used by such companies in automobile sector would however depend largely on the culture of the companies. Keeping in mind the specific needs of each company HR practices are devised and implemented so as to serve a pre-determined purpose. It cannot be denied that the most important factor compelling companies to pay huge attention on devising and implementing such practices are the innumerable benefits that could be reaped including motivation of employees irrespective of their managerial position they occupy. On realizing that there is no single best HR Practice companies always work on identifying new and unique practices so as to motivate and retain talent especially in the automobile sector where attrition levels are known to be rather high. A detailed analysis of the previous studies has highlighted that every company has a unique policy and system and it is this uniqueness which serves as the core competency thereby helping the companies to survive in the market place. The important point to be borne in mind is that unfortunately the concept of formulating the best HR practices is subjective in nature and could also be transitory.

The HR initiatives formulated by every HR departments should thus ensure that it not only satisfies the employees but should also serve as a source of creating delight in the minds of

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its employees by providing a sense of visibility, by fostering a sense of belongingness and a sense of being cared for by being unique, creative, meaningful and relevant in every sense and above all in line with the culture of the company.

### **Review of Literature**

The study conducted by Teseema & Soeters (2006) included as many as eight HR practices which include recruitment and selection practices, placement practices, training practices, compensation practices, employee performance evaluation practices, promotion practices, grievance procedure and pension system. Their study has concluded that all the above HR practices affect the employee performance.

A research undertaken by Divyaranjani, R and Rajasekar D. (2017), has demonstrated the importance of measuring the development of workers after imparting training in order to ensure that the desired objective has been achieved. In another study conducted by Sam, Annie and Shameem, A., the importance of HR Practices in leading to career development which could ultimately lead to a psychological contract between the employee and employer for mutual benefit has been highlighted.

The research conducted by Subrahmanian, Anjani (2010) has concluded that the success of an organization depends very much on how it is able to attract talent, motivate the resources and retain the same. It has also stressed that in today's organisations there is a great need to worry about flexibility which could help the employees enjoy their work and thereby be more committed. Hence it can be concluded that organisations need to adopt a creative and unique strategy to improve the quality of work life' (QWL) of its employees. By doing so it would be able to not only achieve its long-term objectives and employee needs.

### **Need and Significance of the Study**

This study is an attempt to study the influence of HR Practices on the satisfaction and performance of employees of the automobile sector. It is very important that the HR Department tracks the influence of the various HR initiatives which are implemented in the form of practices in order to attract, motivate and retain talent in a competitive environment. HR Professionals need to measure the influence of such HR Practices both on employee satisfaction and employee performance. Such analysis and measurement would help them in having insights which could aid in formulating more relevant and useful HR Practices in future with the intention of achieving the desired objectives and improvement. It goes without saying that satisfied employees mean a lot as they would fruitfully contribute in motivating and retaining talent.

By providing a transparent system of employee selection which will ensure the organization has an excellent set of employees, clear, non-contradictory and non-conflicting explanation of job description, secure and congenial working environment, friction less interpersonal relations among the different levels of employees and among peers, concentration on having in place a transparent unbiased system of performance appraisal, providing timely and relevant functional and QMS training initiatives which would help in enhancing the competencies and knowledge of employees in their tasks and by offering opportunities for career management to its employees the organisation will be able to improve employee performance.

### **Statement of Problem**

In many traditional theories of management and behaviour, the idea of employee performance is still quite fluid. It is yet to be fully defined and understood, and is far from

being widely recognised and used in organisations. In practice the concept of 'Employee Performance ' is even lesser understood in other parts of society where people and organisations connect, despite its significance and potential usefulness?

Most of the organisations implement standard policies and practices in order to keep the employees happy by caring for their wellness. Employee care is a developing concept to trigger employee loyalty and employee commitment thereby leading to improved employee performance. The aim of this research has been too analysed whether HR practices really develop a positive and amicable relationship between the employee and employer which in turn lead towards improved job satisfaction and employee performance. At the heart of the employee performance is a philosophy and it is not a process or a tool or a formula. This reflects its deep significance, in today changing, dynamic and turbulent environment.

**Research Objectives**

1. To study the influence of HR Practices with respect to employee selection, job description, working conditions, interpersonal relations, performance appraisal, functional and QMS related training and career management on employee satisfaction with special reference to automobile sector in Chennai.
2. To analyse the influence of employee satisfaction on employee performance.

**Research Methodology**

The research design adopted for this study has been descriptive research. Proportionate non-random sampling has been adopted as the sampling technique. The sample size has been limited to 150. A well- structured non disguised questionnaire was utilized for collecting the necessary data. The questionnaire was pretested before being administered over the entire chosen sample.

**Data analysis and interpretation**

The data which has been collected was analysed as follows:

**Friedman Test for Significant Difference among Mean Ranks of Variables**

The Table 1 and 2 reflect the Friedman test or the one way repeated measures analysis of variance by ranks. Employees were asked to rank the variables of HR Practices with rank 1 as most important and rank 7 as least important.

**Table 1: Friedman Test for Significant Difference among Mean Ranks towards Variables of HR Practices Influencing Employee Performance**

Variables of HR Practices	Mean Rank	Chi-Square Value	P value
Selection	4.62	156.301	<0.001**
Job Description	3.43		
Working Conditions	4.70		
Interpersonal Relations	3.74		
Performance Appraisal	3.57		
Functional and QMS Training	3.61		
Career Management	4.33		

Note: \*\* Denotes significant at 1% level

Since p value is less than 0.01 the null hypothesis is rejected at 1% level of significance. Hence there is significant difference in ranks for the variables of HR Practices such as selection (4.62), job description (3.43), working conditions (4.70), interpersonal relations (3.740), performance appraisal (3.57), functional and QMS training (3.61) and career

management (4.33).

It can be seen that working condition is ranked the highest followed by selection and career management. Working conditions and selection process are therefore given utmost importance by employees. This relates to the finding unearthed by a study conducted by Jayan R and Shameem A. (2017), which proved that fairness in selection process is very important from the perspective of the employees.

**Table 2: Friedman Test for Significant Difference among Mean Ranks towards Variables of Employee Satisfaction**

Variables of Employee Satisfaction	Mean Rank	Chi-Square Value	P value
Employees are able to have job satisfaction	3.00	170.214	<0.001**
Employees are motivated to give their best to the organisation	3.98		
Employees are given work in according with their qualification and skills	2.93		
Employees are satisfied with the top Management.	3.94		
Employees get Appreciation and rewards if the desired work / targets are accomplished	3.46		
Overall every employee is satisfied with their job	3.68		

Note: \*\* Denotes significant at 1% level

Since p value is less than 0.01 the null hypothesis is rejected at 1% level of significance. Hence there is significant difference in ranks for the variables of HR Practices such as employees are able to have job satisfaction (3.00), employees are motivated to give their best to the organisation (3.98), employees are given work in according with their qualification and skills (2.93), employees are satisfied with the top management (3.94), employees get appreciation and rewards if the desired work/targets are accomplished (3.46) and overall every employee is satisfied with their job (3.68). It can be seen that employee motivation is ranked the highest followed by employees being satisfied with top management. . Therefore it can be concluded that employee motivation is the utmost important factor for employee satisfaction.

**Coefficient of Correlation**

The following Tables analyse the Pearson's Correlation Coefficient and determines the degree to which the variables are associated. The values if correlated prove that the variables chosen are a fairly good set of independent variables.

Table 3 depicts the correlation between the various HR Practice Variables and is seen to be positive in all cases and is significant at 1% level of significance.

**Table 3: Pearson Correlation Coefficient between HR Practice Variables**

	Selection	Job Description	Working Conditions	Interpersonal Relations	Performance Appraisal	Functional and QMS Training	Career Management
Selection	1	.666**	.810**	.751**	.816**	.473**	.581**
Job Description		1	.791**	.682**	.607**	.510**	.525**
Working Conditions			1	.723**	.657**	.432**	.538**
Interpersonal Relations				1	.654**	.477**	.540**
Performance Appraisal					1	.521**	.549**
Functional & QMS Training						1	.525**
Career Management							1

\*\* Correlation is significant at the 0.01 level (2-tailed).

The correlation coefficient between all the variables is seen to be positive. However the degrees of correlation differ from variable to variable. The correlation coefficient between selection and performance appraisal is the highest showing 81.6% degree of positive relationship between the two variables followed by selection and working showing 81.0% degree of positive relationship between the two variables. It is lowest in case of the relationship between interpersonal relations and functional and QMS (47.7%), selection and functional and QMS (47.3%), selection and working conditions and functional and QMS (43.2%).

Table 4 depicts the correlation between the various HR Practice Variables Employee Satisfaction and Employee Performance and is seen to be positive in all cases and is significant at 1% level of significance.

**Table 4: Pearson Correlation Coefficient between HR Practice Variables, Employee Satisfaction and Employee Performance**

HR Practice Variables	Employee Satisfaction	Employee Performance
Selection	.767**	.739**
Job Description	.533**	.467**
Working Conditions	.640**	.570**
Interpersonal Relations	.658**	.611**
Performance Appraisal	.690**	.686**
Functional and QMS Training	.420**	.413**
Career Management	.545**	.449**
HR Practices	.738**	.684**

\*\* Correlation is significant at the 0.01 level (2-tailed).

The correlation coefficient between selection and employee satisfaction is 76.7%, whereas the correlation coefficient between selection and employee performance is 73.9%. The correlation coefficient between job description and employee satisfaction is 53.3% whereas

the correlation coefficient between job description and employee performance is only 46.7%.The correlation coefficient between working conditions and employee satisfaction is 64.0% whereas the correlation coefficient between working conditions and employee performance is 57.0%.The correlation coefficient between interpersonal relations and employee satisfaction is 65.8% whereas correlation coefficient between interpersonal relations and employee performance is 61.1%.The correlation coefficient between performance appraisal and employee satisfaction is 69.0% whereas the correlation coefficient between performance appraisal and employee performance is 68.6%.The correlation coefficient between functional and QMS training and employee satisfaction is 42.0% whereas the correlation coefficient between functional and QMS training and employee performance is 41.3%.The correlation coefficient between career management and employee satisfaction is 54.5% whereas the correlation coefficient between career management and employee performance is 44.9%.The correlation coefficient between HR practices and employee satisfaction is 73.8% whereas the correlation coefficient between HR practices and employee performance is 68.4%.

An important point to be noted with respect to the correlation between HR Practices on one hand and employee satisfaction and employee performance on the other shows that in all cases there is a higher positive correlation in case of relationship between HR Practices and Employee Satisfaction when compared to the relationship between HR Practices and Employee Performance which shows that something more is required to motivate performance and not just the HR Practices formulated and implemented by Automobile sector companies.

### **Findings and Conclusion**

The study has shown that there is significant difference in ranks for the variables of HR practices selection (4.62), job description (3.43), working conditions (4.70), interpersonal relations (3.740), performance appraisal (3.57), functional and QMS training (3.61) and career management (4.33). Working conditions and selection process are therefore of utmost importance for employees

The study has also revealed that there is significant difference in ranks for the variables of HR Practices such as employees are able to have job satisfaction (3.00), employees are motivated to give their best to the organisation (3.98), employees are given work in according with their qualification and skills (2.93), employees are satisfied with the top management (3.94), employees get appreciation and rewards if the desired work/targets are accomplished (3.46) and overall every employee is satisfied with their job (3.68). It can be seen that employee motivation is ranked the highest followed by employees being satisfied with top management. Therefore it can be concluded that employee motivation is the utmost important factor for employee satisfaction.

It can also be inferred that there is moderate level of positive correlation between the various variables of HR practices, moderate level of positive correlation between the various variables of HR practices and employee satisfaction,

This study has shown how HR practices should focus on aspect of employees' career aspiration and stress management which are key components for the smooth and healthy life of employees. It should also be noted that HR practices also have implications on the psychological contract developed between the employee and employer which drives the employees to be more committed and loyal. Committed employees are an asset to the organization. They will work together, will be focused; career oriented and will be

bothered about the organisation's growth. Committed and loyal employees are created only when they are being a sense of employee care.

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## विश्व व्यापार उदारीकरण एवं भुगतान संतुलन

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श्रीमती प्रियंका भारती\*\*

विश्व की किसी भी अर्थव्यवस्था के विकास में विदेशी व्यापार का महत्वपूर्ण योगदान होता है। विदेशी व्यापार आय, रोजगार, औद्योगीकरण, पूँजी निर्माण, उत्पादन, बचत व निवेश को प्रभावित करता है। बाह्य क्षेत्र में विदेशी व्यापार, भुगतान संतुलन, विदेशी पूँजी तथा बहुराष्ट्रीय निगमों को शामिल किया जाता है। आजादी के बाद से देश में विदेशी व्यापार दिन प्रतिदिन बढ़ा है और यह वृद्धि व्यापार की मात्रा एवं मूल्य दोनों में ही हुई है। भारत की विदेश नीति का प्रमुख लक्ष्य अर्थव्यवस्था का विकास करना है, आर्थिक विकास को रणनीति के तहत भारत ने प्रारंभिक दौर में आयात प्रतिस्थापन पर आधारित औद्योगीकरण का रास्ता अपनाया! आर्थिक क्षेत्र में उदारीकरण का युग भारत में 1991-92 से माना जाता है और इससे पहले की व्यवस्था अनुदार थी, 1991-92 में वित्तमंत्री डा० मनमोहन सिंह ने भारत को शेष विश्व से जोड़कर व आर्थिक उदारीकरण की घोषणा कर कुछ प्रमुख क्षेत्रों में प्रत्यक्ष विदेशी निवेश 51 प्रतिशत और कुछ में इससे कहीं अधिक भागीदारी के लिए खोलकर एक नए युग का सूत्रपात्र किया।

### उदारीकरण पूर्व: भुगतान संतुलन

वर्ष 1990-91 में देश में भुगतान संतुलन की स्थिति बहुत खराब थी खाड़ी संकट के कारण देश को विदेशी भुगतान का अभूतपूर्व संकट झेलना पड़ा! खाड़ी युद्ध के कारण चालू खाता घाटा, 1990-92 में जी.डी.पी. के 3.3 प्रतिशत तक पहुँच गया साथ ही वर्ष 1991-92 में अप्रवासी भारतीयों ने लगभग 1 अरब डालर की अपनी पूँजी व्यापार से हटा ली तो विदेशी मुद्रा भण्डार घटकर 9750 लाख डालर बचा, जिससे 1 हफ्ते का भी आयात खर्च नहीं चलाया जा सकता सकता था! ऐसे में भारतीय रिजर्व बैंक को देश का सोना गिरवी रखकर बैंक ऑफ इंग्लैंड व बैंक ऑफ जापान से 4 करोड़ 40 लाख डालर ऋण लेना पड़ा! जिसके परिणामस्वरूप भारत ने अपने नीतिगत फैसले में बड़ा परिवर्तन करते हुए भारत के दरवाजे प्रत्यक्ष विदेशी निवेश के लिए खोल दिए!

### उदारीकरण पश्चात: भुगतान संतुलन

उदारीकरण के बाद वर्ष 1993 से लेकर 1996 तक भुगतान संतुलन की स्थिति काफी अच्छी रही, जिसकी मुख्य वजह निर्यात वृद्धि थी। अंतर्राष्ट्रीय बाजार में कच्चे तेल की घटी कीमतों ने वर्ष 1993-94 में आयात क्षेत्र को लाभ पहुँचाया! वर्ष 1993 में हमारा विदेशी मुद्रा भंडार 6 अरब 5 करोड़ डालर से बढ़कर वर्ष 1995 में 20 अरब 80 करोड़ डालर तक पहुँच गया है! प्रत्यक्ष विदेशी निवेश व अप्रवासी भारतीयों के पूँजी निवेश के कारण हमारा विदेशी मुद्रा भंडार वर्ष दर वर्ष बढ़ता ही गया! वर्ष 2012 में देश का विदेशी मुद्रा भंडार 295.6 बिलियन डालर था जो कि विश्व के शीर्ष मुद्रा भण्डार वाले देशों में आठवें क्रम पर था!

\* असि० प्रोफेसर, अर्थशास्त्र राजकीय महाविद्यालय, पिहानी, हरदोई

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**सारणी 1: उदारीकरण के बाद विदेशी निवेश (अरब डालर )**

वर्ष	प्रत्यक्ष निवेश	पोर्टफोलियो निवेश	कुल
1991-92	0.13	0.01	0.14
1992-93	0.31	0.24	0.55
1993-94	0.61	3.58	4.19
1994-95	1.31	3.82	5.31
1995-96	2.14	2.75	4.89
1996-97	2.82	3.31	6.13
1997-98	3.55	1.83	5.83
1998-99	20.46	0.6	20.52
1999-00	2.15	3.02	5.17
2000-01	4.03	2.76	6.79
2001-02	6.13	2.02	8.15
2002-03	5.03	2.98	8.01
2003-04	4.32	11.38	14.70
2004-05	6.05	9.32	15.37
2005-06	8.96	12.49	21.45
2006-07	22.53	7.00	29.53
2007-08	34.83	27.27	62.10
2008-09	37.84	13.85	51.69
2009-10	37.63	32.37	60.00
2010-11	27.02	31.47	58.49
2011-12	46.56	17.17	63.73
2012-13	36.86	27.77	64.63
2013-14	36.05	5.03	41.08
<b>कुल</b>	<b>306.24</b>	<b>191.69</b>	<b>487.43</b>

स्रोत: रिजर्व बैंक ऑफ इण्डिया बुलेटिन , जून 2014

उपरोक्त सारिणी के विश्लेषण से स्पष्ट है प्रत्यक्ष निवेश , पोर्टफोलियो व कुल निवेश में कुछ वर्षों को छोड़कर उत्तरोत्तर प्रत्येक वर्ष वृद्धि ही दर्ज की गयी है ! जो कि बढ़ते हुए विदेशी व्यापार का परिचायक है वर्ष 1991-92 से 2013-14 के बीच 497 अरब डालर का विदेशी निवेश प्राप्त हुआ जिसमें प्रत्यक्ष विदेशी निवेश 306 अरब डालर व 92 अरब डालर पोर्टफोलियो निवेश था ! विदेशी निवेश के पक्ष में कहा जाता है विकासशील देशों में पूँजी की कमी है !

अतिरिक्त पूँजी के आने से उत्पादन तथा घरेलु आय बढ़ेंगे ! इस अतिरिक्त आय का एक अंश ही विदेशी निवेशकों के पास वापस चला जाएगा ! अतः दोनों ही अर्थव्यवस्थाओं को लाभ होगा ! इस तर्क की समस्या यह है कि इसमें विदेशी पूँजी के घरेलु पूँजी पर पड़ने वाले प्रभाव को अनदेखा किया जा रहा है ऐसा माना जा रहा है कि विदेशी पूँजी के आने से घरेलु पूँजी तथा निवेश पर कोई प्रभाव नहीं पड़ेगा ! यह सही नहीं है ( भरत झुनझुनवाला "भारतीय अर्थव्यवस्था" पृष्ठ-122) प्रत्येक पहलु के पक्ष व विपक्ष होते हैं, जहाँ एक ओर विदेशी निवेश का अर्थव्यवस्था पर सकारात्मक प्रभाव पड़ता है वही दूसरी ओर इसका नकारात्मक प्रभाव भी पड़ता है ! अतः आर्थिक विकास के लिए आवश्यक है कि हम अपने नुकसान को कम करते हुए , व्यापार को बढ़ाए !

**सारिणी 2 : बढ़ता व्यापार और भुगतान शेष घाटा (अरब डॉलर )**

	2001-02	2004-05	2007-08	2010-11	2013-14
निर्यात	44.7	85.2	166.2	250.5	318.6
आयात	56.3	118.9	257.6	330.6	466.2
व्यापार शेष	-11.6	-33.7	-91.4	-80.4	-147.6
भुगतान शेष	2.4	-2.4	15.8	-44.1	-32.4

स्रोत : रिजर्व बैंक ऑफ इण्डिया बुलेटिन , जून 2014

हमारा निर्यात , आयात के तुलना में काफी कम है जहाँ वर्ष 2001-02 में निर्यात , आयात का अंतर , व्यापार शेष 11.6 न्यूनतम है वही वर्ष 2013-14 में यह सर्वाधिक 147.6 है, निःसन्देह हमारा विदेशी व्यापार बढ़ा है किन्तु आज आयात अधिक और निर्यात कम होने के वजह से हमारा व्यापार घाटा बढ़ा है वर्तमान समय में सरकार ने मेक इन इंडिया , डिजिटल इण्डिया , स्मार्ट सिटी , स्वच्छ भारत ,स्वच्छ गंगा] जी.एस.टी.] जैसी नई परियोजनाएं व नीतियां शुरू कर देश के विकास की नई रूपरेखा तैयार की है, रुकी हुई परियोजनाओं के पुनःसंचालन व विदेशी निवेश संबंधी नीति को उदार बनाकर भारत में निवेश आसान बना दिया गया है विश्व व्यापार क्षेत्र में द्विपक्षीय व्यापार संबंधों व समझौतों का महत्व अब बहुपक्षीय समझौतों से ज्यादा हो गया है ! बहुपक्षीय व्यापार संगठनों पर सभी देशों को एकमत करना कठिन होता जा रहा है ! इसलिए एसियान ब्रिक्स और अफ्रीकी देशों के संगठन जैसे छोटे-छोटे समूहों और द्विपक्षीय मुक्त व्यापार समझौतों को भारत के आर्थिक एवं सामरिक हितों को बढ़ावा देने के लिए अधिक महत्व दिया जा रहा है ( गोपालकृष्ण अग्रवाल "सबल विदेश नीति सक्षम अर्थ." नवभारत टाइम्स दि.10.11.16)

! उदारीकरण के बाद (1991-92) में भारत सरकार ने विदेशी व्यापार के लिए खुली नीति अपनाकर व्यापार उदारीकरण के लिए महत्वपूर्ण प्रयास किये जैसे 1991 में रुपये का अवमूल्यन , चालू खाते पर रुपये की परिवर्तनीय , सीमाशुल्क/ आयात शुल्कों में कटौती साथ ही वस्तुओं को खुले रूप में आयात करने के साथ , आयात शर्तों को और भी उदार बनाया गया, सरकार इन प्रयासों से विश्व व्यापार में भारत की भाग्यदारी बढ़ी है भारत में अंतर्मुखी नीति के स्थान पर बाह्य उन्मुखी नीति अपनाकर व्यापार क्षेत्र को नया आयाम प्रदान किया है। आयात उदारीकरण के संबंध में भारत सरकार ने 1.4.2000 से 714 उत्पादों के आयात पर मात्रात्मक प्रतिबन्ध हटा लिया तथा अन्य 715 उत्पादों पर से 1.4.2001 से यह प्रतिबन्ध समाप्त कर दिया विदेशी निवेश नीति के उदारीकरण के संबंध में आर.बी.आई. ने नियमित इकाइयों, भारतीय नागरिकों एवं म्यूअचल फंडों को विदेश में निवेश करने के लिए नियमों को और उदार बनाया है ! 25.12.2007 को आर.बी.आई. ने नागरिकों के लिए विदेशों में निवेश की सीमा को मौजूदा 1 लाख डॉलर से बढ़ाकर वर्तमान में 2 अरब डॉलर कर दिया है साथ ही साथ म्यूअचल फंड्स को भी 1.4.2008 से विदेशी शेयर मार्केट में 7 अरब डॉलर तक निवेश करने की अनुमति प्रदान की है ! इन सभी प्रयासों से हमारा व्यापार क्षेत्र बढ़ा है और आज देश में सर्वाधिक निवेश भी हो रहा है

**सारिणी : 3**

विश्व के प्रमुख देशों को निर्यात (2010-11)		विश्व के प्रमुख देशों से आयात (2010-11)	
देश	हिस्सा प्रतिशत में	देश	हिस्सा प्रतिशत में
संयुक्त अरब रिपब्लिक	11.8	चीन	11.8
यू.एस.ए.	11.3	संयुक्त अरब अमीरात	7.3
चीन	5.9	सऊदी अरब	6.3
सिंगापुर	5.5	यू.एस.ए.	4.8
हांगकांग	4.2	स्विटजरलैंड	6.6

स्रोत : प्रो० एस.एन.लाल , भारतीय अर्थव्यवस्था एवं सर्वेक्षण , पृष्ठ 9.58 व 9.59

इस विश्लेषण से स्पष्ट है भारत संयुक्त अरब रिपब्लिक को सर्वाधिक कुल व्यापार का 11.8 प्रतिशत हिस्सा निर्यात करता है और चीन से सर्वाधिक 11.8 प्रतिशत हिस्सा आयात करता है ! साथ ही चीन भारत को दो गुना निर्यात करता है विदेशी व्यापार में लाभ के लिए यह आवश्यक है कि हम अपना भुगतान संतुलन अनुकूल करें ! भारत को विदेशी वस्तुओं का आयात कम कर धीरे धीरे निर्यात को बढ़ाना चाहिए ताकि हम अपना विदेशी मुद्रा भंडार बढ़ा सकें !

वर्ष 2000 से लेकर 2011 तक भारत में प्रत्यक्ष विदेशी निवेश में 6 प्रमुख देशों का कुल 71 प्रतिशत हिस्सा था जो कि निम्न तालिका में दर्शाया गया है !

**तालिका 4रु भारत की एफ.डी .आई प्राप्तियों में प्रमुख देश (2000-11)**

देश	प्रतिशत – कुल प्रत्यक्ष विदेशी निवेश का प्रवाह
(1) मारिशस	(1) 42
(2) सिंगापुर	(2) 9
(3) यू.एस.ए.	(3) 7
(4) यूनाइटेड किंगडम	(4) 5
(5) नीदरलैंड	(5) 4
(6) जापान	(6) 4
(7) अन्य देश	(7) 29

Source: Department of Industry and Promotion, Fact Sheet, March 2011

भारत की कुल प्रत्यक्ष विदेशी निवेश में मोरीशस का हिस्सा सबसे अधिक 42 प्रतिशत है तत्पश्चात सिंगापुर यू.एस.ए., यूनाइटेड किंगडम , नीदरलैंड , जापान व अन्य देश क्रमशः 9] 7] 5] 4] 4] व 29 प्रतिशत है कुछ अन्य प्रमुख देश अपना निवेश पहले मोरीशस लाते हैं , फिर भारत में ऐसा करके वे भारत सरकार द्वारा मारीशस से हुए निवेशों पर दी गयी छूट ले लेते हैं , इसलिए मारीशस का प्रतिशत कुल व्यापार में ज्यादा है !

**आई एम .एफ भुगतान शेष के अनुसार भुगतान संतुलन**

मद	2010-11	2011-12
आयात (लागत बीमा भाड़ा)	1746100	2394600
निर्यात (जहाज तक निःशुल्क )	1165700	1482500
व्यापार संतुलन	-580500	-912100
अद्रश्य प्राप्तियाँ	867200	1053500
अद्रश्य अदायगिया	506400	517300
निवल अद्रश्य शेष	360800	536200
चालू खाता (शेष )	-219700	-376000
कुल पूँजी	279100	307400
समग्र शेष	59500	-68500

स्रोत रू प्रो० एस.एन. लाल भारतीय अर्थव्यवस्था एवं सर्वेक्षण -9.56

**भारत में भुगतान संतुलन घाटे में रहने के प्रमुख कारण**

- 1 देश में आयात की जाने वाली वस्तुओं की मांगों का लगातार बढ़ना।
- 2 आयात की तुलना में निर्यात की जाने वाली वस्तुओं का कम होना।
- 3 उदारीकरण के बाद रुपये का अवमूल्यन किया जाना।
- 4 विदेशी मुद्रा की तुलना में रुपये की विनिमय दर का घटना।
- 5 पेट्रोलियम उत्पाद की मांग का लगातार बढ़ना।
- 6 देश से राष्ट्रीय मुद्रा का निरन्तर अधिक प्रवाह होना।
- 7 देश के भीतर सोने से बनी वस्तुओं व आभूषणों की अधिक खपत का होना।
- 8 उदारीकरण के बाद अन्तर्राष्ट्रीय बाजार में पेट्रोलियम उत्पादों में लगातार वृद्धि होना।
- 9 उत्पादक व विलासता पूर्ण वस्तुओं के आयात में कमी न होना।
- 10 रुपये की अस्थिरता का लगातार बढ़ना

भुगतान संतुलन को साम्य करने के उपाय!

- (1) आयात कम करना व आयात प्रतिस्थापन
- (2) निर्यात प्रोत्साहन
- (3) लोचपूर्ण विनियम की दरें
- (4) विदेशी विनियम को प्राप्त करने उपाय
- (5) रुपये कि अस्थिरता को प्रभावी ढंग से रोकना

इन प्रयासों से भारत के भुगतान संतुलन का कुछ कम हुआ है ! पिछले कुछ वर्षों में भारतीय अर्थव्यवस्था कि स्थिति कई तरह से अच्छी रही है ! वास्तविक सकल घरेलू उत्पाद की वृद्धि ने अर्थ व्यवस्था को एक नई दिशा प्रदान की

है ! इससे अर्थव्यवस्था की दीर्घकालिक वृद्धि दर के ऊँचा रहने की संभावनाएं बनी हैं ! वास्तविक सकल घरेलू उत्पाद वृद्धि जो 1991-92 में एक प्रतिशत से भी कम थी ! उसमें 1992-93 से 1966-67 के दौरान औसतन 6.5 प्रतिशत की वृद्धि दर्ज की है ! हालाँकि 1997-98 में इसमें कुछ गिरावट आयी जिसका कारण था औद्योगिक विकास दर का गिरना पर है। इससे कुछ नीति सम्बन्धी चिन्ताएं भी जन्मी। (सी0 रंगराजन "भारत की अर्थनीति नए आयाम", पृष्ठ-64) किन्तु व्यापार उदारीकरण से हुए निवेश के कारण हमारा विदेशी व्यापार तेजी से बढ़ा है।

#### **भुगतान संतुलन में सुधार हेतु सरकारी प्रयास**

चालू खाते के अन्तर्गत रूपये को पूर्ण परिवर्तनीय करना। उदारीकृत विनियम दर प्रबन्ध प्रणाली के अन्तर्गत वर्ष 1992 से देश में दो प्रकार की विनिमय दर प्रणाली की शुरुआत की गयी है। जिसके अन्तर्गत निर्यातक अपनी विदेशी मुद्रा प्राप्तियों का 60 प्रतिशत ही खुले बाजार में बेच सकते थे और 40 प्रतिशत रिजर्व बैंक ऑफ इण्डिया द्वारा निर्धारित दरों पर। वर्ष 1993-94 से रूपये को व्यापार खाते में पूर्ण रूप से परिवर्तनीय बना दिया, जिसमें आयात व निर्यात के लिए दो प्रकार की विनिमय दर प्रणाली को समाप्त कर, खुले बाजार की क्रियाओं पर आधारित एकीकृत विनिमय दर प्रणाली पूरे देश में लागू कर दी गयी। इस परिवर्तन से भुगतान संतुलन की स्थिति में सकारात्मक परिणाम सामने आये हैं।

वर्ष 2014-15 की स्थिति पर यदि हम गौर करें तो हम पाते हैं कि देश में चालू खाते का घाटा 17942 मिलियन डालर था, जबकि वर्ष 2013-14 की अवधि में यह 26960 मिलियन डालर था। सकल घरेलू उत्पाद के प्रतिशत के रूप में चालू खाते का घाटा जो वर्ष 2013-14 में 3.2 प्रतिशत था, वह वर्ष 2014-15 में घटकर 1.9 प्रतिशत रह गया है जो अर्थव्यवस्था के लिए सकारात्मक संकेत की ओर इशारा करती है। हाल में ही वित्त मंत्री अरुण जेटली ने मॉरीशस के साथ व्यापारिक समझौते को रद्द करने का संकेत दिया है। यदि ऐसा हुआ तो निःसंदेह भुगतान संतुलन में हो रहे घाटे को कम करने में हम जरूर सफल होंगे जो कि हमारी उदारीकृत अर्थव्यवस्था के लिए शुभ संकेत होगा।

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## Workplace Stress and Wellbeing in Organizations

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### Abstract

Health and well-being in the workplace have become important topics in the mainstream media in practitioner-oriented magazines and journals. Workplace Stress has also become one of the most serious health issues of the twentieth century-a problem not just for individuals in terms of mental disability, but for employees and governments who have started to assess the financial damage. The problem of occupational stress is particularly relevant for countries undergoing enormous economic and social change. The literature on occupational stress indicates that the understanding has evolved from simple stressor-strain models to more sophisticated frameworks incorporating mediating or moderating variables. Job stress (more generally, employee health) has been relatively neglected area of research among industrial/organizational psychologist. The empirical research that has been done is reviewed within the context of six facets (environmental, personal, process, human consequences, organizational consequences). Research examining the relationship between work stress and wellbeing has flourished over past 20years. At the same time, research on physiological stress processes has also advanced significantly. One of the major advances in this literature has been the emergence of the Allostatic Load Model as a central organizing theory for understanding the physiology of stress. On the basis of review of literature this paper serves to define health well-being and organizational stress and it discuss the primary factors associated with health well-being, workplace stress and the consequences. It also focuses the common methods for improving health wellbeing and reducing the workplace stress. Finally it highlights important future directions for future theory, research and practice regarding health well-being and workplace stress from an organizational perspective.

**Keywords:** Health, wellbeing, workplace, stress, organization

The **World Health Organization (WHO)** defines *health as a state of complete physical, mental and spiritual wellbeing*- it can be defined as the state of being comfortable healthy or happy. Mental wellbeing describes our mental state that is how we are feeling and how well we can cope with our day-to-day life. Our mental wellbeing is dynamic it changes from moment to moment day to day or month to month. Psychological wellbeing consists of positive relationships with others personal mastery, autonomy, a feeling of purpose, and meaning in life. Psychological wellbeing can be attained by achieving as state of balance affected by both challenging and rewarding life events. The Six-factor Model of psychological wellbeing is a theory developed by Carol Ryff which determines six factors which contributes to an individuals. psychological wellbeing which consists of positive relationships with others, personal mastery, autonomy, a feeling of purpose and meaning in

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life, and personal growth and development which can be attained by achieving a state of balance affected by both challenging and rewarding life events.

We manage a few people, lead a large group, or run an entire organization, he/she is already in the business of managing employee wellbeing. The research on this topic is quite clear: the workforce's wellbeing has a direct impact on the organization's bottom line. Even if you have never thought of your employees' wellbeing as "your business," each person's wellbeing is critical to achieving an organization's goals and fulfilling its mission. Every day in your organization, people don't show up, don't give their best effort, erode your productivity, and cost you millions of dollars because of poor mental and physical health. They also have employees who engage their colleagues and customers, generate new ideas, and save the organizations thousands of dollars in healthcare costs because they take responsibility for their health. Simply put, the wellbeing of the employees can be measured, managed, and quantified. Since the mid-20th century, Gallup scientists have been exploring the demands of a life well-lived. Recently, in partnership with leading economists, psychologists, sociologists, physicians, and other acclaimed scientists, we began to explore this topic in greater detail. From various in-depth analyses, including random samples from more than 150 countries and areas around the world, we studied the common elements that best differentiate lives that are spent thriving from those that are spent struggling or suffering. As we completed this research, five distinct statistical factors emerged. These core dimensions are universal and interconnected elements of wellbeing, or how we think about and experience our lives. These five elements are:

**Career WellBeing:** how you occupy the time and liking what we do each day.

**Social WellBeing:** having strong relationships and love in your life.

**Financial wellbeing:** effectively managing your economic life to reduce stress and increase security.

**Physical Wellbeing:** having good health and enough energy to get things done on a daily basis.

**Community wellbeing:** the sense of engagement and involvement you have with the area where you live. These five elements of wellbeing are measured by Gallup's Wellbeing Finder, an assessment with scores that range from 0-100. The Wellbeing Gallup's wellbeing benchmarks are designed to help individuals and organizations create change in each of these five key areas. However, understanding the impact of sick days on productivity allows us to make comparisons that are relevant to almost any organization in any part of the world, regardless of how health and benefit costs are subsidized between governments, employers, and individuals. In the United States, the average sick day (across industries, job types, etc.) costs an employer about \$348 in lost productivity (Goetzl, Hawkins, Ozminkowski, & Wang, 2003; Bureau of Labor Statistics, 2009). When we adjust this number because people are sick on weekends and non-working days and because some work does get done on sick days, the cost is still approximately \$200 per sick day. This is a general estimate based on a median salary. A missed day for a physician or a lawyer, for example, obviously costs more, and sick days for employees with other jobs cost an organization less. It is frequently asserted that stress has become a major feature of modern living, caused particularly by changes in the type of work that we do; by the breakdown of traditional family structures, and by many features of the contemporary urban environment. The ability to cope successfully with stress is frequently held to be the key to human happiness. HAVE YOU EVER FOUND YOURSELF IN A SITUATION

WHERE YOUR TO-DO LIST SEEMS ENDLESS, DEADLINES ARE FAST APPROACHING AND YOU FIND YOURSELF SAYING;;;Eak! I FEEL STRESSED!?! BUT WHAT IS STRESS REALLY AND HOW DOES IT EFFECT US? STRESS is primarily a physical response. When stressed, the body thinks it is under attack and switches to flight or fight mode, releasing a complex mix of hormones and chemicals such as adrenaline, cortisol and norepinephrine to prepare the body for physical action. There are three stages in stress reaction they are namely 1. FIGHT- when our body goes into a state of stress and we feel agitated and aggressive towards others. 2.FLIGHT- some of us avoid our stressors, removing ourselves from the situation instead of tackling it this can be the sign of 'flight' survival instinct a function that can save our lives if we find ourselves in dangerous surroundings. 3. FREEZE- the energy mobilized by the perceived threat gets 'locked' into the nervous system and we 'freeze'. As Richard Carlson says that, "Stress is nothing more than a socially acceptable form of mental illness". Stress has been defined in different ways over the years. It was conceived of as pressure from the environment, then as strain within the person. The generally accepted definition today is one of interaction between the situation and the individual. It is the psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Thus, stress is more likely in some than others and in some individuals than others. Stress can situations undermine the achievement of goals, both for individuals and for organizations. "A *challenging and fulfilling job in a good workplace can be great, but if work starts to take over and we loose the balance, it gets stressful. The ability to have control over our own workload definitely contributes to the impact work has on our life*"-----Andrea what do we mean by 'workplace stress'? Workplace stress can occur when there is a mismatch between the requirements of the role, our capabilities and resources and supports available. Everyone of us are aware of what stress feels like and we have probably all experienced it at some stage, but while this stress is normal, if it is ongoing, it can become a problem. Work stress is recognised world-wide as a major challenge to workers' health and the healthiness of their organizations (see for example, ILO 1986; 1992).Workers who is stressed is also more likely to be unhealthy, poorly motivated, less productive and less safe at work. Their organizations are less likely to be successful in a competitive market. Stress can be brought about by pressures at home and at work. Employers cannot usually protect workers from stress arising outside of work, but they can protect them from stress that arises through work. Research findings show that the most stressful type of work is that which values excessive demands and pressures that are not matched to workers' knowledge and abilities, where there is little opportunity to exercise any choice or control, and where there is little support from others. Kavitha (2012) in her research titled —Role of stress among women employees forming majority workforce at IT sector in Chennai and Coimbatore, she has focuses on the organizational role stress for the employees in the IT sector. She found in her research that, women face more stress than men in the organization and she viewed to be more specific married women faces more stress than the unmarried women. Stress in the workplace can have many origins or come from one single event. It can impact on both employees and employers alike. As stated by the Canadian **Mental Health Association**. Fear of job redundancy layoffs due to an uncertain economy, increased demands for overtime due to staff cutbacks act as negative stressors. Employees who start to feel the work stress have some contributing factors such as working for long hours or overtime, doing shift work,

time pressure, working too hard or too fast, having limited control over how one do his/her work, not receiving enough support from supervisors, managers, co-workers, job insecurity, high mental task demands, etc. Stress on *individuals* affects different people in different ways. The experience of work stress can cause unusual and dysfunctional behaviour at work and contribute to poor physical and mental health. In extreme cases, long-term stress or traumatic events at work may lead to psychological problems and be conducive to psychiatric disorders resulting in absence from work and preventing the worker from being able to work again. When under stress, people find it difficult to maintain a healthy balance between work and non-work life. At the same time, they may engage in unhealthy. When affected by work stress people may:

- become increasingly distressed and irritable
- become unable to relax or concentrate
- have difficulty thinking logically and making decisions
- enjoy their work less and feel less committed to it
- feel tired, depressed, anxious
- have difficulty sleeping

• experience serious physical problems, such as: heart disease, disorders of the digestive system, increases in blood pressure, headaches, musculo-skeletal disorders (such as low back pain and upper limb disorders) Activities such as smoking drinking and abusing drugs. Stress may also affect the immune system; impairing people's ability to fight infections work stress may challenge the healthiness and performance of their organization. Unhealthy organizations do not get the best from their worker and this may affect not only their performance in the increasingly competitive market but eventually even their survival. Work stress is thought to affect organizations by- increasing absenteeism, decreasing commitment to work, increasing staff turn-over, impairing performance and productivity, increasing unsafe working practices and accident rates, increasing complaints from clients and customers, adversely affecting staff recruitment, increasing liability to legal claims and actions by stressed workers, damaging the organization's image both among its workers and externally. *Assessing Risks at Work* The experience of work stress is a challenge to the health and safety of workers and the healthiness of their organizations. Employers should have a policy for the management of worker health that makes reference to work stress. They should enable that policy to be implemented by putting the appropriate arrangements in place. Such arrangements should address the issues of risk assessment, timely reaction and rehabilitation. Organizational level strategies for managing existing work stress focus on combating the risks at source. Work stress can be effectively managed by applying a risk management approach as is successfully done with other major health and safety problems. A risk management approach assesses the possible risks in the work environment that may cause particular existing hazards to cause harm to employees. A hazard is an event or situation that has the potential for causing harm. Harm refers to physical or psychological deterioration of health. The causes of stress are hazards related to the design and management of work and working conditions, and such hazards can be managed and their effects controlled in the same way as other hazards. Swaminathan & Rajkumar (2013) in their work on —Stress levels in Organizations and their Impact on Employees' Behaviour, focused on the levels of stress among the age group, profession, different varieties of jobs, hours of work and the influence of work environment on the degree of stress faced by employees. Stress in an employees' individual in nature. This study indicates that, an optimum level in which every individual can perform with his full capacity and identified three conditions responsible for work stress they are 1) Role overload 2) Role self distance 3) Role stagnation. Li-fang Zhing (2009) have conducted a

study on titled —Occupational stress and teaching approaches among Chinese academics. Their research suggested that, controlling the self-rating abilities of the participants, the Favorable conceptual changes in teaching approach and their role insufficiency predicated that the conceptual change in teaching strategy is negative. Here are a number of ways by which the risk of work stress can be reduced. These include: *Primary Prevention: reducing stress through ergonomics, work and environmental design, organizational and management development, Secondary*

*Prevention reducing stress* through worker education and training, and tertiary prevention, reducing the impact of stress by: Developing more sensitive and responsive management systems and enhanced occupational health provision. The organization itself is a generator of different types of risk. Tertiary prevention in organizations places an emphasis on the provision of responsive and efficient occupational health services. Contemporary work stress management should, therefore, encompass tertiary prevention. A good employer designs and manages work in a way that avoids common risk factors for stress and prevents as much as possible foreseeable problems. The Prevention of Work Stress Well-designed work should include:

- Organizational Employees should be provided with clear structure and information about the structure, purpose and practices of the organization.
- Appropriate selection, each employee's skills, knowledge and abilities training and staff should be matched as much as possible to the development needs of each job. Candidates for each job should be assessed against that job's requirements. Where necessary, suitable training should be provided. Effective supervision and guidance is important and can help protect staff from stress. Job descriptions A job description will depend on an understanding of the policy, objectives and strategy of the organization, on the purpose and organization of work and on the way performance will be measured. Job descriptions It is important that an employee's manager and have to be clear other key staff are aware of the relevant details of the job and make sure that demands are appropriate. The better employees understand their job, the more they will be able to direct the appropriate efforts towards doing it well.
- Communication Managers should talk to their staff, listen to them and make it clear that they have been heard. Communication of work expectations should be comprehensible, consistent with the job description and complete. Commitments made to staff should be clear and should be kept.
- Social environment- A reasonable level of socializing and teamwork is often productive as it can help increase commitment to work and to the work group.

In an existing workplace it may be far from reasonable to expect all these factors to be present or introduced where they are absent. It might therefore be better to identify any mismatch between demands and pressures, on the one hand, and workers knowledge and abilities, on the other, set priorities for change and manage the change towards risk reduction.

Kayoko Urakawa and Kazuhito Yokoyam (2009) in their work on —Sense of Coherence (SOC) may Reduce the Effects of Occupational Stress on Mental Health Status among Japanese Factory Workers has found the result i.e. adverse effects on mental health due to the job demand and job stress was positively associated with SOC, the mental health status of males in managerial work was adversely negative, where as it was positive

among the female co-workers. Finally they found that, SOC is an important factor determining the coping ability over the job stress for both the gender.

### **Conclusion**

The WHO (2001) predicts that by 2020, mental illness will be the world-wide the second most important cause for work-disability after heart disease. Studies published by ILO (2000) on mental health policies and programs affecting the workforces of Finland, Germany, UK, USA showed that the incidence of mental health problems is increasing. It reported that as many as one in 10 workers suffer from depression stress and burnout, with problems leading to unemployment in some cases. It is clear that regarding work stress risks we have to take dominant models and instruments into account. When studying stress, one should also look at the work/family balance situation, and not solely on work related aspects. Attention should be given to the coordination and communication between psychological wellbeing and employment services. Attention should also be paid to the quality of the activities, and may be even treatment. It seems important to see how specific RTW (return to work) processes regarding to stress and stress related illness is, as compared to those in the case of e.g. musculo-skeletal of other physical health problems, since there is a lot of documentation on the latter and on the former. Companies would do well to address mental wellness at the workplace through a clearly articulated workplace policy on mental health. The development and implementation of a workplace mental health policy and program will benefit the health of employees, increase the productivity of the company and will contribute to the well-being of the community at large. It has been found that psychosocial intervention courses along with stress management training and health promotion interventions have a positive impact on mental well-being. A healthy population is an economically productive population and it is in the benefit of companies to safeguard public health. Given the heavy contributions of the private sector to the economy, employee wellness programs are not only a strategic priority for India but also an economic imperative for corporations.

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## अमझेरा राज्य में सीरवी समाज में लोक देवी श्री आई माताजी की महत्ता

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अमझेरा राज्य की स्थापना 1604 ई. में राव जगन्नाथ जी ने की थी। राव बख्तावर सिंह जी की शहादत 10 फरवरी 1858 की वजह से अमझेरा राज्य इतिहास में सदैव अमर रहेगा। अमझेरा वर्तमान समय में धार जिले के अंतर्गत सरदारपुर तहसील के अंतर्गत आता है। मालवा के आठ जिलों में सीरवी समाज के लोग रहते हैं। ये आठ जिले हैं रतलाम, उज्जैन, खरगौन, बड़वानी, झाबुआ, राजसमंद, धार, देवास हैं। तत्कालीन अमझेरा राज्य एवं वर्तमान समय के सरदारपुर एवं मनावर तहसील के अन्तर्गत दंतोली, दत्तीगांव, रतनपुरा, कंजरोटा, सोनगढ़, अमोदिया, दसई, करनावद, मोलाना, धुलेट, दलुपुरा, गुमानपुरा, पीपरनी, छड़ावद, रिंगनोद, राजगढ़, राजपुरा, चालनी, उमरकोट, बालीपुर आदि में सीरवी समाज के लोग रहते हैं। सीरवी शब्द की व्युत्पत्ति रांघड़ी भाषा के शब्द सीर से हुई और सीर का अर्थ है कृषि। सीरवियों के दो भेद है, जिनमें एक भेद खारडिया है और दूसरा जेनाई कहलाता है। मालवा में रहने वाले सीरवी खारडिया सीरवी है। ये एक बहुत अच्छी कृषक जाति है। सीरवी समाज के लोग आई माता को मानते हैं।

श्री आई जी का जन्म विक्रम संवत् 1472 में गुजरात के दाता रियासतान्तर्गत अंबापुर नाम स्थान पर निःसंतान बीकाजी डाबी के घर हुआ था। ऐसी मान्यता है कि बीकाजी डाबी के घर इन्होंने छोटी बालिका के रूप में अवतरण किया। श्री आई जी के बचपन का नाम जीजी था।

जीजी के बारे में मान्यता है कि वह कभी वह जवान कभी बालिका तथा कभी बूढ़ी बन जाया करती थी। जीजी बचपन से ही समदृष्टि की मिसाल थी। अछूत समझी जाने वाली जातियों के घर जाकर वे निःसंकोच अन्न जल ग्रहण किया करती थी। जीजी का मानना था कि तांत्रिक, धनलोलुप पुजारी, धर्म के शोषक हैं। हमें इन लोगों के चंगुल में नहीं फंसना चाहिये।

भगवती श्री आई जी ने अपने प्रधान शिष्य माधवजी को हुकम देकर एक सुंदर व मजबूत बैलगाड़ी बनवाई। माधवजी ने इस बैलगाड़ी का मंदिर नुमा छत्र बनवाया। माताजी इस रथ में बैठकर मारवाड़ के विभिन्न गांवों में पधारी। माताजी ने लोगों को नीति तथा मुक्ति के वचन सुनाए।

श्री आई माता जी ने कुछ ऐसे चमत्कार किए हैं, जिसकी वजह से समाज में उन्हें देवी का दर्जा प्राप्त हो गया।

- 1- अम्बापुर गुजरात के शिवमंदिर में नागदेवता और पागल बैल को वश में करना।
- 2- सिंह रूप में बादशाह महमूद खिलजी का मान मर्दन करना।
- 3- नारलाई में अधर शिला व गुफा प्रकटाना अखण्ड ज्योति जलाना।
- 4- डायलाणा में हलों का बड़ प्रकटाना।
- 5- भैंसाणा में ग्वालों का घमण्ड चूर करते हुए भैंसों के पत्थर बनाना।
- 6- रायमल को मेवाड़ तख्त मिलने का आशीर्वाद देना।
- 7- सोजत में मालण को संतोष का पाठ पढ़ाना, बीलोजी सीरवी को वरदान देना।
- 8- मोजरी की धूल से पतालियावास में जीजी की पाल प्रकटाना।
- 9- बिलाड़ा में अंतर्धान और महाज्योति में विलीन होना।

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नारलाई वर्तमान में पाली जिले राजस्थान में है

डायलाणा वर्तमान में पाली जिले में है

भैंसाणा वर्तमान में पाली जिले में है

नारलाई (जैकलधाम) व बिलाड़ा बड़ेर सहित नवनिर्मित बड़ेरों में ज्योति से केसर झरना। वर्तमान में आई माता जी का सबसे अद्भुत चमत्कार है।

श्री आई माता जी के अनुयायी पुरुष अपने दाहिने हाथ में एवं स्त्रियां अपने बाएं हाथ में ग्यारह गांठों वाला एक धागा बांधते हैं। इस धागा को वेल बोलते हैं। ये ग्यारह गांठें आई पंथ के ग्यारह नियम हैं, जिनका पालन आई माता जी के अनुयायियों को करना पड़ता है।

1. झूठ बोलतो मती।
2. मद मांस आचरजो मती।
3. धन पर ब्याज लीजो मती।
4. स्वास्थ्य काज अकरम करजो मती, जुवे रमजो मती।
5. मात पितारी सेवा करजो।
6. गुरु फरमाया वचनो रो जाप जपजो।
7. परहित मारग रो पालन राखजो।
8. परनारी पर परधन सूप्रीत लगावजो मती।
9. अतिथि व अभ्यागत रो मान राखजो।
10. पैसा साटे बेटी परणावजो मती।
11. ईश्वर रो सिवरण ध्यान धरजो।

आई पंथ में चार बीज पर्वों का बहुत ही महत्व है। भादवा सुदी बीज, माघ सुदी बीज, चैत्र सुदी बीज, वैशाख सुदी बीज।

भादवा सुदी बीज – विक्रम संवत् 1472 भादवा सुदी बीज शनिवार को अम्बापुर (गुजरात) में बीकाजी डाबी राजपूत के यहां फूलों के बगीचे के बीच कन्या के रूप में अवतार हुआ। विक्रम संवत् 1521 भादवा सुदी बीज शनिवार को जीजी का बिलाड़ा आगमन हुआ एवं बिलाड़ा आने से जीजी का नाम आईमाता पड़ा और वि.सं 1525 को श्री आई माता जी ने बिलाड़ा में अखण्ड ज्योति की स्थापना की।

माघ सुदी बीज – श्री आईमाता जी ने अपने जीवनकाल में बिलाड़ा में राठौड़ कुल के श्री गोयन्ददास जी परमारकुल के श्री लक्ष्मणदास जी को प्रातः दर्शन करने बुलाया, तब बिलाड़ा के श्री गोयंददास जी राठौड़ को रिद्धि एवं श्री लक्ष्मणदास जी को सिद्धि का वरदान दिया तथा श्री गोयंददास जी को बिलाड़ा लाल गादी का दीवान एवं श्री लक्ष्मणदासजी बिठोड़ा सफेद गादी का पीर नियुक्त किया था।

चैत्र सुदी बीज – विक्रम संवत् 1561 चैत्र सुदी बीज शनिवार के शुभ दिन मां आई जी अंतर्धान हो गई और ज्योति में समा गई। विक्रम संवत् में नववर्ष की शुरुआत भी चैत्र सुदी 1 से मानी जाती है।

वैशाख सुदी बीज – आई पंथ के अनुयायियों का मुख्य व्यवसाय कृषि है। इस दिन किसान अपने हल बैलों की पूजा करता है तथा आई जी से प्रार्थना करते हुए अक्षय तृतीया के शुभ मुहूर्त में अपने खेत में इस आशा एवं उमंग से हल चलाता है कि उसके खेत एवं खलिहान अपार पैदावार से भर जाए।

भगवती श्री आई जी के मंदिर को बड़ेर कहा जाता है। बड़ेर का अर्थ है बाड़ेरुओं (पूर्वजों) द्वारा स्थापित आध्यात्मिक पद्धति। बड़ेर में कोई एक डोरा बंध इंसान को अन्य सभी लोग सर्वसम्मति से कोटवाल चुनते हैं। कोटवाल के दो कार्य प्रमुख होते हैं। प्रथम धार्मिक रस्मों का निर्वहन तथा द्वितीय सामाजिक एकता के लिए सामाजिकता के कार्य का जिम्मेदारी से निपटारे में सहयोग करना। इस तरह वह एक तरह से राजा भी है। लेकिन दूसरी तरह से धर्म कर्म का नौकर भी है। दूसरा व्यक्ति जमाधारी कहलाता है। जमाधारी का कार्य आध्यात्मिक अधिक व सामाजिक कम होता है। जमाधारी का पद कशीब-कशीब परंपरागत होता है, लेकिन कोटवाल चयन प्रक्रिया से बनाया जाता है। ये दोनों इंसान बड़ेर की देखरेख के लिए मुकर तथा जिम्मेदार होते हैं। माताजी ने कोटवाल जमाधारी पद सृजना ब्राह्मणों के आम्बडरों तथा स्वार्थवाद से बचने के लिए की थी।

हर बड़ेर में अखंड ज्योति प्रज्वलित रहती है। अखण्ड ज्योति की लौ से केसर झरता है। डोराबंध इसके लिए घी की व्यवस्था करते हैं। अखंड ज्योति के रूप में माताजी ने एक ईश्वर की शिक्षा दी है। तमसो मा ज्योतिर्गमय अंधकार से प्रकाश की ओर जाना। आई पंथ के अनुसार सबका मालिक एक है। वह प्रकाश से भी ज्यादा प्रकाशमान है। एक परब्रह्म की उपासना आराधना से सभी देवी देवताओं, पूर्वजों, जुझारों सभी की भक्ति स्वतः हो जाती है। एक साधे सब सधे सिद्धांत के लिए माताजी ने अखंड ज्योति का दिग्दर्शन डोराबंधों को कराया।

भगवती श्री आई जी के अनुयायी डोराबंध दो रूपों में पूजा करते हैं। वे हैं दरगाह व पाट। प्रत्येक बड़ेर में माता जी की दरगाह होती है, जिस पर लाल या सफेद रंग के कपड़े का औसार किया जाता है। माताजी द्वारा स्थापित धर्म में

+++++ ज्योतिर्मय जीवन दर्शन पृ. 20

\*\*\*\*\* श्री आई जी प्रसाद पृ. 10

\*\*\*\*\* ज्योतिर्मय जीवन दर्शन पृ. 43

\*\*\*\*\* ज्योतिर्मय जीवन दर्शन पृ. 44



## **Abstract**

*The relation between economic growth and urban development is often symbiotic. Urban centers can facilitate growth by raising the productivity of output and employment, by mobilizing and channelling savings and allowing accumulation of wealth in the form of urban real estate, and through fiscal flows, providing revenue (World Bank, 2000 cited in Pangotra and Govil 2008). The development process of an urban centre is likely to be linked with the nearby rural economy through exchange of goods, services, labour, capital, information-technology and social transactions. The findings of the present study indicate that industrialization and urbanization in the state of Bihar is very much Patna-centric. Urban development is taking place not in a pyramidal way, where the urban population is distributed with a wide base in smaller towns, feeding successively into bigger towns. It is taking place in a way such that urbanization is concentrated in big cities. The rural-urban linkages, too, are not always between rural hinterland and nearest town, but is also between the villages and far away urban centres, including those outside the state and even outside India. Some evidence of regional linkages were also found. The findings also show that smaller towns and semi-rural areas exhibited signs of growth in terms of construction, more transport services, connectivity, availability of consumer goods, etc. These were found to have markets quite well connected to the national network with abundant supply of consumer goods. But there was little evidence of sizeable industry coming up in a big way in these places and very limited presence of locally produced goods was found in the markets. The supply network in the sample towns is connected far and wide with bigger towns in Bihar and with other urban centres in India.*

## **Introduction**

This paper endeavours to understand the process of urbanisation in India with special reference to Bihar. Based on empirical evidences of geo-spatial data, the paper tries to elaborate urban characteristics. Regional analysis of urbanisation in the state has been looked into from various dimensions which is inclusive of how various Administrative Divisions of the state have experienced urbanisation since 1961. The paper has been organized into eight sections. Apart from introduction in the first section, the second section deals with ambiguities of definition of urban space. Section three elaborates macro picture of urbanisation in India. Temporal pattern of urbanisation in Bihar is the central theme of section four. In the fifth section, a light has been thrown on the regional urban picture of urbanisation in the state. Urbanization, taken as an inevitable outcome of the faster rate of growth to which the Indian economy is gradually transiting has molded India into a crowded hub. As per estimates in the next 20 years India's urban population will be close to 600 million and its cities will generate 70 percent of new jobs and contribute an equal percentage to the GDP. Presently, we have 441 classes I cities which are expected to be around 500 by 2022. In fact, it will be for the first time in the history that 5 Indian states (Gujarat, Maharashtra, Karnataka, Tamil Nadu and Punjab) will have a higher proportion of the urban population vis-à-vis rural. All our cities have grown organically, hence, necessitating a collaborative approach with active participation from the citizens in planning and execution of the developmental initiatives. Many schemes have since been

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launched by the Government, but these have either not percolated to the ground level or have failed to take off due to inefficiencies in the delivery systems. Approximately 25 percent of the urban poor are deprived of basic amenities like housing, water, sanitation etc; hence, defeating the very concept of inclusive urbanization.

### **Pattern of Urbanization in India and Bihar**

India as a country has witnessed steady growth in its urbanization process, but not at a very accelerated pace. Starting from 1991, the census figures indicate urbanization of 25.5% which rose to 27.2% in 2001 and further to 31.2% in 2011<sup>\*\*\*\*\*</sup>. Some of the urbanization during the last decade has been attributed to the fact that new Census Towns<sup>\*\*\*\*\*</sup> account for almost 30% of the urban growth in last decade, with large inter-state variations (Pradhan 2012). These are responsible for almost the entire growth in urbanization in Kerala and almost none in Chhattisgarh. While some new census towns are concentrated around million-plus cities, more than four-fifths are situated outside the proximity of such cities, indicating a dispersed pattern of in-situ urbanization. Thus, rather than new towns coming up, in a sense some hitherto rural areas have been 'recognized' as towns. The rate of urbanization notwithstanding, the absolute numbers are challenging. According to estimates by UN, between 2014 and 2050, the urban areas in India are expected to grow by 404 million people (UN 2014). Evidently there is an urgent need for systematic planning to meet the challenges of this urbanization process. The state of Bihar presents a paradoxical situation in the sense that it is a state which has posted relatively high rates of economic growth in the last few years, and which yet has a very low urbanization rate. Many villages in the state satisfy the first two criteria of the definition of urbanization, but Bihar being a pre-dominantly agriculture-based economy, these villages do not satisfy the third criterion of three-fourths of males working in non-agriculture. Thus, due to the absence of a strong non-agricultural sector, despite a large population and a high population density, the urbanization rate in Bihar is just 11.3% as of 2011, vis-à-vis 31.2% for all-India<sup>\*\*\*\*\*</sup>. Not only are the absolute levels low, the growth rate of urbanization has also been very slow, rising from 10% in 1991, to 10.5% in 2001 and further to 11.3% in 2011. The pattern of urbanization in Bihar is lopsided with South Bihar considerably more urbanized than the north, and urbanization overwhelmingly concentrated in large cities. A comparison of data for two successive census rounds shows that Class I towns (with more than one lakh population) accounted for about 59.3% of the total urban population of the state in 2001, and the share declined very slightly to 57.5% by 2011 (Tables 1.1 and 1.2). Table 1.3 presents the comparative distribution of urban population in North Bihar and South Bihar. In 2001, class II (population between 50,000- <100,000) and class III (population between 20,000- <50,000) towns accounted for about 37% of the population. The rest of the towns accounted for only around 3.5% of the total urban population. The distribution of population shares among the different size-class of

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<sup>1</sup>In the Indian context, a human settlement is called urban when it has a minimum population of 5000, has a population density of at least 400 per sq km, and has 75% of the male population working in non-agricultural sector.

<sup>\*\*\*\*\*</sup> Census towns are distinct from Statutory Towns, where the latter are administratively declared urban areas by a state law which includes all manner of urban local bodies, such as municipalities, town panchayats, cantonment boards, etc. The census towns, on the other hand, are complete settlements declared as towns by the Registrar General of India, on the basis of three urban characteristics as mentioned in Footnote 1. A third type of urban area are the 'Outgrowths' which are viable units that emerge adjacent to, but outside the administrative limits of statutory towns. These are, however, not complete settlement units, like an entire village.

<sup>\*\*\*\*\*</sup> However, some of the higher urbanization has been attributed to larger number of 'census towns' which is a result of reclassification of rural settlements into census towns (Pradhan 2012).

towns has not changed substantially in the next decade, with Class II and Class III towns accounting for 37.2% of the urban population and the smaller towns accounting for just above 5%. Thus, the number of all classes of towns has increased during the decade, and there is a remarkable increase in the number of class V towns from 3 in 2001 to 38 in 2011. In addition, there are 9 class VI towns in 2011. While some of the increase in number of towns between the two census periods can be attributable to the reclassification as 'Census towns', the fact remains that Class I towns continue to dominate the urban population and very small towns are also accounting for more of urban population, while Class II and III towns together have a stagnant share of urban population.

**Number of towns and population shares in Bihar, 2001**

Town Class	Number of towns	Percent of towns	Population	Population share
Class I (1,00,000 & above)	19	15.8	5144150	59.3
Class II (50,000 - 99,999)	16	13.3	1186294	13.7
Class III (20,000 - 49,999)	65	54.2	2050588	23.6
Class IV (10,000 - 19,999)	17	14.2	280820	3.2
Class V (5,000 - 9,999)	3	2.5	19948	0.2
Total	120	100	8681800	100

Source: Census 2001

**Number of towns and population shares in Bihar, 2011**

Town Class	Number of towns	Percent of towns	Population	Population share
Class I (1,00,000 & above)	26	13.1	6755370	57.5
Class II (50,000 - 99,999)	28	14.1	1829820	15.6
Class III (20,000 - 49,999)	76	38.2	2539376	21.6
Class IV (10,000 - 19,999)	22	11.1	334484	2.8
Class V (5,000 - 9,999)	38	19.1	264276	2.2
Class VI (less than 5,000)	9	4.5	34690	0.3
Total	199	100	11758016	100

Source: Census 2011

**Rural-Urban Linkage**

Several studies have highlighted the importance of small towns as a centre for urbanization and source of demand in recent times (Denis et al 2012, Nielsen 2012). Denis et al (2012)

find some evidence that rural non-farm diversification (and resultant rural poverty reduction) occurs more rapidly where there is a consumption growth in neighbouring urban centres and suggest that the association is stronger if the urban centre is a smaller town than if it is a large city. Nielsen (2012) finds that Fast moving consumer goods market increased at 15% in 2011 which is a fairly good rate of growth. Here demand has been spearheaded by Tier II and Tier III towns whereas earlier metros (more than 10 lakh population) drove demand. Much of the literature on urbanization and rural-urban linkages has focused on urbanization with its impact on rural poverty. According to Datt and Ravillion (2010), unlike in the pre-reform period, when urban economic growth did not really bring any benefit to the rural sector, the post 1991 data provides evidence of a positive feedback effect between urban economic growth and reduction of rural poverty, which may be reflective of the growing urban-rural linkages. Their analysis has recently been extended to 2012 (Datt et al 2016). They find that rural-urban linkages are strong and the impact of urban growth in terms of lowering rural poverty has been relatively much stronger in the post-1991 period for India. However, re-distributional forces are also at play and there is increasing inequality within the rural and urban sectors and also, to some extent, between the sectors. Poverty is, in fact, getting increasingly urbanized, raising question regarding how long the simple rural-urban migration process can continue to impact poverty, in case overall growth is not adequate. The crucial importance of urbanization in the context of benefitting from economic growth has been demonstrated effectively by Krishna and Bajpai (2011) who used data for the period 1993-2005 to show that the distribution of benefits from economic growth since the early 1990s has followed an identifiable spatial pattern. They demonstrated that in the post-reform years, when urban centers experienced economic growth, far flung rural areas, where more than half of the Indian population lives, grew poorer. Other features of the Bihar economy that would have an impact on the urbanization in the state are low share of workers in manufacturing and low outreach of the financial sector. According to the sectoral composition of GSDP at constant (2004-05) prices<sup>+++++</sup>, the relative shares for the period 2010-14 stood at: primary (22.0 percent), secondary (19.2 percent) and tertiary (58.8 percent). While the overall secondary sector's contribution to the GSDP increased from 11.6 per cent in 1999-00 to 19.2 per cent in 2010-11-2013-14, the contribution in it from manufacturing decreased from 5.7 to 4.8 per cent in the corresponding period (Table A1.1 in Annexure). Bihar's industrial sector contributes only about 19 percent to its GSDP as against an average of 26 percent at the national level.<sup>+++++</sup> The lop-sided development of urbanization in Bihar is reflected in the much lower percentage of workers engaged in the manufacturing sector as compared to the national average and most other states. The majority of urban workers in Bihar are engaged in wholesale and retail trade and services, rather than in manufacturing and industrial sector that is vital for urban growth. Moreover, the construction sector, which is spearheading the growth in the state, involves considerable migrant labour. It is not surprising that urban poverty in Bihar was 31.23 per cent per cent in 2011-12, a figure significantly higher than the national average of 13.7 per cent (Planning Commission, 2013)<sup>+++++</sup>. In North Bihar, the industrial sector has

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<sup>+++++</sup> As calculated from Bihar Economic Survey (2014-15)

<sup>+++++</sup> Source: [http://planningcommission.nic.in/data/datatable/data\\_2312/DatabookDec2014%202.pdf](http://planningcommission.nic.in/data/datatable/data_2312/DatabookDec2014%202.pdf)

<sup>+++++</sup> Government of India (2013), 'Press Note on Poverty Estimates 2011-12', Planning Commission, Government of India, 22 July 2013.

very low proportion of employment among cities. In both North and South Bihar, most cities and towns are largely dependent on the primary sector, according to an analysis based on the Locational Quotient technique (Pangotra and Govil 2008)<sup>7</sup>. But in South Bihar, among Class I cities, three largest cities namely, Patna, Gaya and Bhagalpur have services as their basic sector. These cities accounted for around 30.78% of the urban population of Bihar, according to the above study. The financial sector, too, is underdeveloped in Bihar. With a high population density of 1102 persons/sq.km as well as a high share of rural population at 88.7%, Bihar has quite limited exposure to banking services.<sup>8</sup> The per capita availability of financial services is the lowest in the country. Around 44% of the households in Bihar avail of banking service compared to a national average of 58% households. The poverty ratio in the state is 33.7 per cent as per the 2011-12 NSS data with little difference in the rural-urban poverty levels. Census 2011 data indicate

### North Bihar

The district of Darbhanga forms a part of the north Bihar Plain, and is located at a distance of around 130 km from Patna, the capital city. Darbhanga has an agrarian economy with paddy and pulses being the main produce. It is a leading district in production of fish in Bihar. In addition, it is renowned for its production of *makhana* and mangoes.<sup>9</sup> According to an old saying *Paan*, *Maach* and *Makhan* (betel leaves, fish and lotus seed) is not found even in the paradise, so one should enjoy these things on earth so that there are no regrets later.<sup>10</sup> Madhubani and Darbhanga are among the leading fish-producing districts in the state and Madhubani is also an important producer of *makhana*.

### Darbhangha

Darbhangha town is densely populated, with a substantial slum population of around 16%. The average sex ratio at 902 compares favourably with many other sample towns. Muslim population has nearly 28% share. Literacy rates are fairly high. The city is known for its educational institutions, especially for higher education and is home to many colleges including Darbhanga medical college and hospital, Lalit Narayan Mithila University, Dental College, Law College, etc. The male work participation ratio (WPR) is comparable across other towns, but that for females is extremely low at 7%. While Darbhanga is well-connected by road and rail, the infrastructural facilities in the city are deficient and are under pressure from the dense population. The road length is only 140 km. Drainage is open and there is approximately one electricity connection (domestic) for every two households. Industrial connections number only 139 vis-a-vis 6197 for Patna and 6836 for Biharsharif. While there are more commercial connections (3961), these are far short of Patna (35,292) and even Biharsharif (6217). Darbhanga is a destination for medical services and healthcare for nearby towns such as Madhubani and has an availability of

<sup>7</sup>The Location Quotient technique compares the local economy to a reference economy, and thereby identifies specializations in the local economy. Location quotient (LQ) is the ratio of share of an industry in the employment in the local economy, to the share of same in the national economy. A value of LQ>1 for any industry indicates that the local economy is a net exporter of the goods and services provided by the particular industry. On the other hand, if the value is LQ<1, it indicates that employment in the respective industry is lesser in the local economy as compared to the reference economy, and therefore, the local economy is a net importer. In the framework of the standard export base model, the industrial sectors with LQ>1 are designated as "basic" sectors while those with LQ<1 are designated as "non-basic" sectors.

<sup>8</sup>[www.sidbi.in/sites/default/files/psig/Status\\_of\\_FI\\_Bihar.pdf](http://www.sidbi.in/sites/default/files/psig/Status_of_FI_Bihar.pdf) accessed on 2nd January, 2015.

<sup>9</sup>Makhana is a local name for a local product like lotus seeds/gorgon nut grown in ponds.

<sup>10</sup>[http://mithilacuisine.blogspot.in/2007\\_10\\_01\\_archive.html](http://mithilacuisine.blogspot.in/2007_10_01_archive.html)

1030 hospital beds. But the strength of medical staff is inadequate. The city also acts as a destination for those aspiring for higher education.

### **Madhubani**

Madhubani is a class-II town with a population of 75,736 and lies 26 km northeast of Darbhanga town. The average sex ratio at 899 is slightly on the lower side. Literacy rate at 74% is comparable to the national average and higher than the average for Bihar (63.8%). The male WPR is comparable across other towns, but that for females is extremely low at 9%. The share of agricultural labour at 9% is higher than that in Patna and Darbhanga, showing greater rural linkages for Madhubani, but far below the smaller towns of Jhanjharpur and Hilsa. Madhubani is a small-sized town, as evident from its road length of only 28 km (see Annexure), which is less than even that for Hilsa. Drainage is open and there is nearly a one-to-one correspondence between number of electricity connections (domestic) and number of households. In this respect, and in terms of commercial connection, it is much better placed than the smaller towns of Hilsa and Jhanjharpur. The number of allopathic doctors (in-position) at 19, indicates just 0.25 physicians per 1000 population, compared to 0.7 physicians as the national average \*\*\*\*\*. Residents of Madhubani often travel to Darbhanga for education purposes and the schooling infrastructure in Madhubani needs much more strengthening.

### **Jhanjharpur**

Jhanjharpur is located in Madhubani district. It is a very small town with a population of just 30,590. The average sex ratio is good at 921, the highest among the sample towns. Literacy rate at 61% is lower than not only the national average, but also the state average. The work participation rates are comparable across other sample towns. The very high ratio of agricultural labour in total workers, compared to most other towns in the sample shows the greater rural linkages of this small town which has a very low level of urbanization, and this high incidence of agricultural labour is comparable only to Hilsa, which is of a similar size. The share of cultivators, too, is relatively high. With a road length of only 25 km; this small town also has little electrification. Industrial connections are negligible. There is a mix of open and closed drainage system. Health infrastructure is minimal.

### **Regional Linkages Observed In North Bihar**

Interviews and focus group discussions yielded rich insights regarding the nature of linkages among the three sample towns. Darbhanga is the largest town in the Mithila region and both Madhubani and Jhanjharpur, as well as other towns in the area have close linkages with this town, and among each other. The town of Jhanjharpur and even Madhubani are semi-rural in nature and have close connections with their rural hinterland. On the other hand, some of these towns have links with other urban areas in Bihar, notably Patna, and other national and international urban centres. Rural-urban linkages are evident in the market for vegetables as many people from nearby rural areas bring their own produce and sell in Darbhanga and there are many who source vegetables in other places and sell in Darbhanga town. There are similar linkages for selling makhana and fish. Prepared makhana is sold in Madhubani, Darbhanga, and sometimes even as far as in Patna by traders who transport the output there. Darbhanga had educational and medical facilities since a long time, also due to the Darbhanga Maharaja's contribution, according to an FGD. With setting up of medical college in Darbhanga, good doctors, support staff, other

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13 \*\*\*\*\* Worldbank website; data for 2012



virtually in the heart of the South Bihar Plain. The City of Patna, besides being the headquarters of the district, is also the divisional headquarters and the State capital since 1911. A characteristic feature of the geography of Patna is the confluence of rivers. The resultant fertile land is good for cultivation of rice, and it is the main crop of the district, accounting for more than one third of gross area sown. Other important food grains grown are maize, pulses and wheat. Vegetables and sugarcane are also important products. Biharsharif is the chief town and the headquarters of the Nalanda district. Agriculture is the main source of occupation in Nalanda. The farmers mainly grow paddy, apart from it they grow potato, and onion. Hilsa town is also a part of Nalanda district.

### **Patna**

The Patna Municipal Corporation area covers 99.45 sq km and is divided into 72 wards. It is a metropolis and has a designated regional development area that covers 234.70 sq km and includes outgrowths within Patna district – the Patna Urban Agglomeration (Danapur, Khagaul and Phulwarisharif) – Saran district and Vaishali district. Patna city is well connected by road, rail and air. NH 19, NH 83 and NH 98 pass through the municipal corporation limits. The slum population in Patna is around 4.6 % of the total population. The average sex ratio at 885 is the lowest among all the towns considered. Literacy rates are much higher than the state average of 71.82%. The city is a destination for people from all over the state for education and health facilities. The first university in Bihar, Patna University, was established in 1917 and is the seventh oldest university in South Asia. In the area of health, too, the city has been progressive as the Patna Medical College was established in 1925. Some newer institutions of higher education are the Central University, the IIT, NIFT, BITS, Chandragupta Maurya Management Institute and the Indira Gandhi Institute of Medical Sciences. The male WPR is comparable across other towns, but that for females is extremely low at 7%. The average road length is 56 km per 100 sq km. Both open and closed drainage systems exist and there are approximately 38 electricity connections (domestic) for every 100 households. Industrial connections number 6197 for Patna and the number of commercial connections are 35292.

### **Biharsharif**

Biharsharif town has a high population density and quite a sizeable slum population at around 7.2%. The average sex ratio at 915 compares favourably with many of the other sample towns, and may be due to the fact that many males have migrated out of the town, to other urban centres in India as well as in the Gulf countries. Literacy rates are much higher than the state average of 71.82%, although the literacy rate for slum dwellers (64%) is much lower than the state average. The male WPR at 44% is comparable across other towns, but that for females is on the lower side. The share of household industry workers is relatively high for Biharsharif town vis-a-vis the other sample towns, and it is even higher for the Biharsharif is well-connected by road and rail, and is very close to Patna, at a distance of around 80 km. The road length is 112 km. Drainage is both open and closed. Approximately 75% households have electricity connection (domestic). Industrial connections number 6836 which is even higher than that for Patna (6197), keeping in mind that the data refer to 2011 and the situation might have changed by now. While there are 6217 commercial connections, this is far short of the corresponding numbers for Patna (35292). In terms of medical facilities available, Biharsharif is closer to Madhubani than to Darbhanga, although it has a population comparable to the Darbhanga. The social infrastructure of the town is also not very well-developed for higher education.

Government schools have a strong presence at the primary, middle and secondary/higher secondary levels.

### **Hilsa**

Hilsa is home to about 51 thousand people, around 20% of whom belong to the schedule caste communities. Literacy rates are high compared to state averages. While WPR for males is similar to other sample towns; the WPR for females is relatively much higher at 17%. The close connection with rural areas may be responsible for this feature along with the features of high share of agricultural labour (34%) and relatively high share of cultivators. The even higher share of agricultural labour for slums at 40% indicates a closer rural-urban linkage for the slum population. The slum population has a very high share (45%) belonging to the disadvantaged SC/ST communities and the average lower literacy (62% vis-à-vis 76% for Hilsa town as a total) reflects this. However, as in the other towns, the sex ratio for the slums is much higher than that for the town as a whole.

### **Regional Linkages Observed In South Bihar**

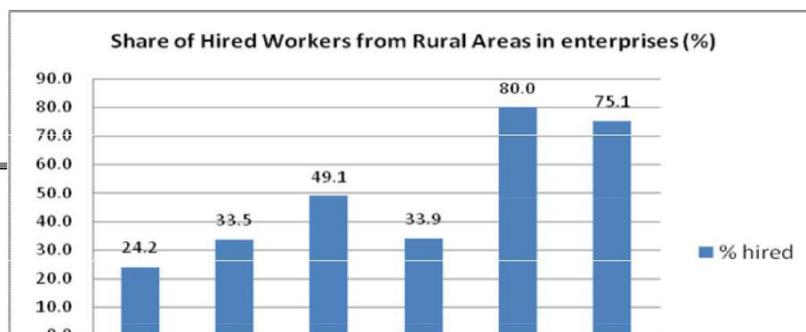
The linkages observed for the region include linkages for construction workers who come daily from the rural areas to work in Patna and travel back in the evening. Construction has contributed in a major way to the growth story in Bihar. Construction workers regularly move from villages to towns in search of work. An FGD conducted at Gulzarbagh station, Patna, with several construction workers provided rich insight into rural-urban linkages in the area, and labour market functioning for this category of workers. A typical day for the construction workers is as follows. Travelling from Bakhtiyarpur, the workers gather at Patna Gulzarbagh station at around 7:30-8 am. Contractors try to grab work when prospective customers come. Most contractors quote similar rates so a lot of competition is there. The workers get paid daily by whoever employs them. If the contract is for a long period, then there may be weekly payment, but some due is left with the contractor, so that the labourer does not leave the work unfinished and leave, and the contract can be completed. Public construction work usually involves long hiring period and thus some families set up temporary homes at the construction site. Public construction usually has slow progress and relatively low pressure to complete, so that women workers, too, find work there. They get piece rate work which means that the entire family can get involved to finish the work quickly. Sometimes labour contractors hire labourers from far away villages at cheap rates or cheap labour from Jharkhand at Rs 150-180 daily. They also work for more than eight hours daily and many women workers come from Jharkhand. Other regional linkages include sourcing various inputs from neighbouring areas. A cement dealer in Hilsa said that he sources cement from Patna, sand from Gaya, gravel or stone chips (*gitti*) from Koderma in Jharkhand, thus showing linkages of this small town with neighbouring as well as distant states. A timber merchant and furniture manufacturer in Hilsa reported that the timber in his shop comes mostly from and stone comes from Gujarat. He also said that skilled workers from rural areas near Hilsa town do not like to work in Hilsa. They prefer to travel by train to Patna to work there since they get paid higher rates. The linkages for Hilsa with Patna are thus much stronger than with Biharsharif, a town which is equi-distant. This is due to the array of livelihood opportunities Patna offers for people as well as due to the recently started railway services through Damiyana.

### **Rural-Urban Linkages**

Hiring of Workers from Rural Areas: A total of 553 enterprises reported using hired workers, which is around 61% of the total number of survey enterprises. Out of these 530 enterprises provided detailed data on hired workers, among which 33.2% reported hiring workers from rural areas, usually along with workers from urban areas as well. This demonstrates fairly good linkages of the enterprises with the rural milieu. Of the 530 units that reported hiring workers, 376 are NDE or smaller units and the rest 154 DE units. The share of hired workers commuting from rural areas is particularly high for DEs at 53.9% vis-à-vis NDEs (24.7%). By activity, it is highest for manufacturing (41.5% of enterprises), followed by Services (including services & trade) (33%) and least for trade/retail enterprises (24%). Of the 3728 adult workers hired for the survey enterprises, nearly half (45.5%) are found to be travelling from rural areas (Table). The share of rural workers for Directory enterprises is more than double that of non-directory enterprises. The town-wise picture in Fig. 4.4 shows that the smaller towns of Madhubani, Jhanjharpur, followed by Hilsa, have very high rural-urban linkage, which is not surprising since Jhanjharpur and Hilsa, in particular, are very small towns with close connection with surrounding villages. Patna, the largest urban agglomeration in the state of Bihar, has the weakest rural-urban linkages in the sense of rural workers coming in to work daily. Three-fourth of the workers here comes from urban areas. But it is likely that people originally from rural areas have migrated here and have settled in Patna and in the peripheries. The same phenomenon is likely to have taken place in Biharsharif and Darbhanga, all towns with substantial slum population.

**Table: Hired workers among enterprises and sample towns**

	Hired adult worker (Current year) from			Percentage of hired worker from rural areas (%)
	Rural area	Urban area	Reporting units	
NDE/S	161	625	786	20.5
DE/S	1534	1408	2942	52.1
Total	1695	2033	3728	45.5
Patna	352	1102	1454	24.2
Biharsharif	80	159	239	33.5
Hilsa	56	58	114	49.1
Darbhangha	234	456	690	33.9
Madhubani	786	196	982	80.0
Jhanjharpur	187	62	249	75.1
Manufacturing	1267	675	1942	65.2
Trade/retail	138	540	678	20.4
Other Services	182	646	828	22.0
Services and Trade	108	172	280	38.6
Total	1695	2033	3728	45.5



Among the different enterprises by type of activity, manufacturing units clearly have a much sharper link with rural areas with 65.2% workers coming in from rural areas. The share of rural workers in total workers is much less at 20-22% for trade/retail and other services units.\*\*\*\*\* However, it may also be recalled that with the exception of Patna, most towns are characterized by very small scale manufacturing and factories are located largely in Patna alone. Therefore these are unlikely to be a vehicle for industrialization in these towns, and thus unlikely to provide a very large pull factor for the rural labour in the hinterland. The type of enterprises hiring relatively more rural workers are: those making wooden products, miscellaneous activities including brick kilns, real estate, poultry, petrol pumps, dealers in cement, cinema halls, etc., transport related sales and services, cloth shops and tailors, food and beverage enterprises, electrical and electronics enterprises, steel products, household industries, etc.

**Growth in Urban Output**

The assessment of urban growth was based on the perception of the respondents in the enterprises which have been operating for the last three years. Of the 866 units which have been operating for the last 3 years or more, a sizeable share of 37.8% reported they were undergoing expansion (Table 4.5). But 29% of the units surveyed also reported that they were contracting. If those which have been stagnating and those undergoing contraction are clubbed, they account for a high share of around 62%, i.e. nearly two-thirds. Activity-wise, for all enterprises taken together, trade

**Status of growth in last 3 years of surveyed enterprises in six sample towns**

	Expanding	Stagnant	Contracting	Total number
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\*\*\*\*\* The services and trade enterprises are relatively much smaller in number.

Manufacturing	32.8	33.4	33.8	308
Trade/retail	43.7	34.0	22.3	318
Other Services	34.3	31.3	34.3	198
Services and Trade	45.2	33.3	21.4	42
OAE/S	27.1	39.0	33.9	336
NDE/S	42.5	30.0	27.5	360
DE/S	48.8	28.2	22.9	170
Total	37.8	33.1	29.1	866

Units show the highest share of expansion (43.7%) and manufacturing shows least (32.8%), disregarding the Services and Trade units, which are relatively much smaller in number. If the two types of service enterprises are taken together, these come next to the trade/retail units in terms of growth. Only 27.1% Own Account Enterprises reported having experienced expansion. Almost 40% of the OAEs reported stagnation, much higher than the corresponding shares among the establishments. Town-wise, an interesting picture emerges as more enterprises in Northern Bihar towns report more expansion compared to those in South Bihar. The percentage share of enterprises reporting expansion was 45.9% in Darbhanga, 52.4% in Jhanjharpur and 35.6% in Madhubani. By contrast, the shares of enterprises reporting expansion in Patna were 35.2%, followed by 33.6% in Biharsharif and just 26.3% in Hilsa.

### **Conclusion**

Urban development is of immense importance in view of the significant contribution it makes towards the overall growth and development of the economy of states. According to the 2011 Census, the total population of Bihar is 103.80 million, of which 11.72 million (11.30 per cent) constitute the urban population. Bihar is much behind in the race of urbanization. Even Uttar Pradesh is better off than Bihar. Uttar Pradesh has the advantage of satellite urbanization because the nearness of the capital Delhi. Mayawati with project such as Yamuna Expressway is encouraging urbanization along the expressways. Bihar has two expressways- New Delhi to Kolkata and East West corridor- covering north and south. Bihar government could have encouraged 10-20 planned townships on these expressways. I am confident about its commercial viability. These townships would have come up with education hubs or university town with all sorts of educational institutes to cater to its rural hinterland. Additionally, the townships could have industrial clusters for specific industrial sector such as food processing.

The present boom in housing sector is concentrated in the capital Patna. Patna as such is overpopulated. Instead, Patna requires planned satellite townships such as Greater Noida, Noida and Ghaziabad or Indirapuram. Urbanization is already going on for years, but it should not be just building a house in any nearby town. Urbanization must provide all facilities to make the quality of life better. And if the right products are provided in well conceived and designed townships, there will be no dearth of customers in Bihar to make it commercially viable. Bihar must think of planned urbanization as an opportunity and an apolitical priority. One must appreciate the role of planned urbanization in improving the overall economy of the region. Bihar must emulate townships as Noida in NCR or those coming up on Yamuna expressway between Noida and Agra. It has separate industrial and shopping areas with residential sectors. It has today all sorts of educational institutes and healthcare centres. Construction creates a lot of employment.

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## **Climate System Due To Activities in Rajasthan: Analysis**

**NISHA CHOUDHARY\***

**DR.RASHMI SHARMA\*\***

### **Abstract**

*Agriculture is vulnerable to the current state of climate variability as well as to projected changes in climate because of anthropogenic global warming. Models of crop production, considered together with global climate models, indicate that global warming will increase the exposure of major crops to temperature stress, leading ultimately to lower yields. Such decreases in yields vary significantly across the globe (and there remain significant uncertainties about their magnitude). Various studies also indicate that climate variability alone has the potential to decrease yields to an extent comparable to or greater than the decrease in yields expected due to rising mean temperatures. The agriculture practiced in the state was mainly subsistence due to lack of resources required to practice agriculture. But, in recent times with advancing technology, canal irrigation and land improvement programmes, the state has achieved better productivity in agriculture sector. The development of agriculture in Rajasthan now faces the challenge of climatic variability. Therefore, in order to maintain the pace of agriculture development in Rajasthan it is important to prioritize the planning, and the regions which are most vulnerable need urgent planning intervention. Rajasthan is an area in the western part of India that is currently experiencing water shortages. Researchers from the Swedish Meteorological and Hydrological Institute, SMHI, have – together with Indian researchers – studied how a change in climate can affect supplies of water. The study shows that by the end of the century, India could be experiencing up to 50 per cent changes in precipitation levels, ground humidity, snow depth, run-off, irrigation requirements and in the return times for droughts and high water flows. Maps show that the current pattern is accentuated in future climate conditions, so that dry areas will become drier and wet areas wetter.*

**Keywords:** Climate variability; Cropping Pattern; Rajasthan; Agriculture; Impact of climate variability on agriculture

### **Introduction**

The Climate of Rajasthan in northwestern India is generally arid or semi-arid and features fairly hot temperatures over the year with extreme temperatures in both summer and winter. Under the Köppen climate classification the greater part of Rajasthan falls under Hot Desert(BWh) and remaining portions of the state falls under Hot Semi Arid(BSh); the climate of the state ranges from arid to semi-arid. Rajasthan receives low and variable rainfalls and thereby is prone to droughts. Rajasthan experiences a tropical desert climate. It remains extremely cold in the months of October to February while it bears the scorching heat of the sun from March to September. Rainfall in Rajasthan is very scanty therefore, it suffers from drought. Women walk miles to carry water for their daily household activities during summers. Rajasthan, meaning “The Abode of the Rajas,” was formerly called Rajputana, “The Country of the Rajputs” (sons of rajas [princes]). Before 1947, when India achieved independence from British rule, it comprised some two dozen princely states and chiefships, the small British-administered province of Ajmer-Merwara,

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and a few pockets of territory outside the main boundaries. After 1947 the princely states and chiefships were integrated into India in stages, and the state took the name Rajasthan. It assumed its present form on November 1, 1956, when the States Reorganization Act came into force. Area 132,139 square miles (342,239 square km). Pop. (2011) 68,621,012.

**Land**

The Aravalli (Aravali) Range forms a line across the state running roughly from Guru shikhar Peak on Mount Abu (5,650 feet [1,722 metres]), near the town of Abu in the southwest, to the town of Khetri in the northeast. About three-fifths of the state lies northwest of that line, leaving the remaining two-fifths in the southeast. Those are the two natural divisions of Rajasthan. The northwestern tract is generally arid and unproductive, although its character shifts gradually from desert in the far west and northwest to comparatively fertile and habitable land toward the east. The region includes the Thar (Great Indian) Desert. The southeastern area lies at a somewhat higher elevation (330 to 1,150 feet [100 to 350 metres]) than its northwestern counterpart; it also is more fertile and has a more-diverse topography. The hilly tract of Mewar lies in the southern region, while a broad plateau stretches across the southeast. In the northeast a rugged badlands region follows the line of the Chambal River.



**Rajasthan, India: Thar Desert well** Well in the Thar (Great Indian) Desert, western Rajasthan, India.© virdg/Fotolia

**Climate Change Adversely Affecting Agriculture**

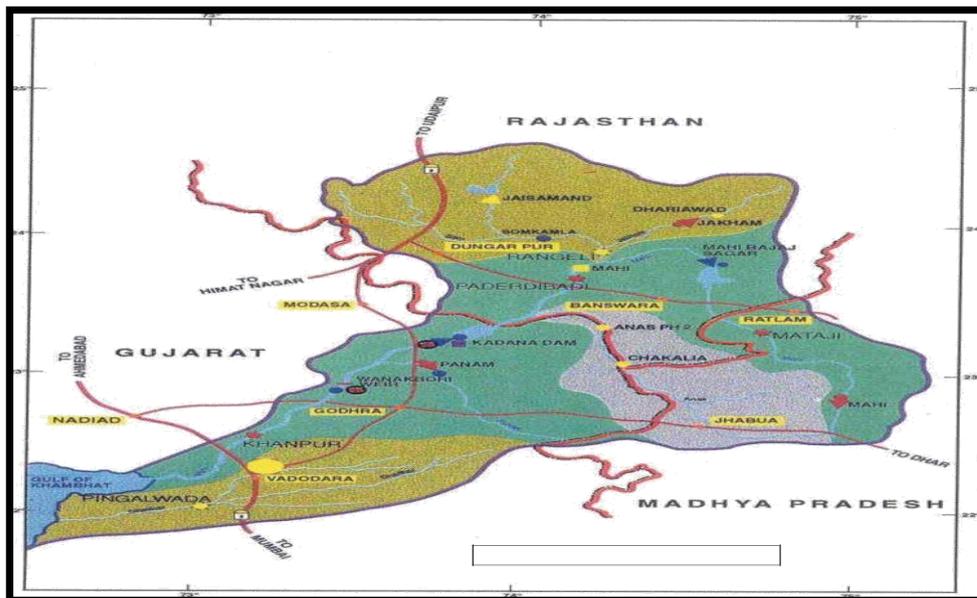
Climate change, the greatest global challenge, is already a reality for the farmers of Rajasthan. It is increasing the pressure on already scarce resources and if proper measures are not taken, migration towards the cities will soon reach new heights. According to the Rajasthan State Action Plan on Climate Change (RAPCC) report by the Rajasthan State Pollution Control Board prepared with the help of a multi-disciplinary team of experts from TERI with support from GIZ says, 'enough is already known to start action'. And more than the factual situation the action plan that the report suggests is a writing on the wall for farmers. Studies show an increase in the population of buffaloes 1998 onwards. Also, the number of goats and sheep has grown significantly in the past 50 years. And steep rise in goat and sheep numbers may be attributed to the poor availability of fodder to sustain buffalo/cattle."And although they significantly contribute to the improvement of

\*\*\*\*\* Deryck O. Lodrick, Indra Pal, <https://www.britannica.com/place/Rajasthan>, San Francisco, CA, United States





Rajasthan and Madhya Pradesh comprises mostly hills and forests except the lower half in M.P., which is fairly plain. The central part lying in Gujarat consists of developed lands. The lower part of the basin lying in Gujarat is flat and fertile and well developed alluvial tract. Important soil types in the basin are red and black soils. The principal tributaries of the Mahi River are Som, Jakham, Moran, Anas, and the Bhadar. Major projects on the River Mahi are Jakham Reservoir, Panam Dam, Mahi Bajaj Sagar Project and Kadana Project. As per a previous study by Gosain et al. (2003) the two river basins Sabarmati and Mahi show drastic decreases in precipitation and consequent decrease in total runoff to the tune of two thirds of prevailing runoff. This may lead to severe drought conditions in future in these basins. Therefore, it becomes necessary to undertake a comprehensive study of the Mahi basin for climate change impacts on hydrology of the Basin. The reservoir operation strategy under changed climate would require improved water use efficiency and conjunctive use of ground water under and Integrated water resources management approach. The outcomes from the studies carried out shall be disseminated through the digital platform that will enable more effective formulation, implementation and evaluation of policies in a dynamic manner.



Source: [www.wrmin.nic.in](http://www.wrmin.nic.in)

### Area of Mahi Basin

### National Status

The predictions made on the future scenarios through the region level downscaling are used by researchers to quantify the impacts on water resources. At the national level the NATCOM (NATional COMmunication) project has been the first one in this direction. Gupta and Deshpande (2004) has predicted that the gross per capita water availability in India will decline from about 1,820 m<sup>3</sup>/yr in 2001 to as low as about 1,140 in 2050. \*\*\*\*\* The reduction in per capita availability of water is entirely due to population growth and cannot be attributed to climate change or any other factor. A case study by Roy et al (2003) deals with the impact assessment of climate change on water

\*\*\*\*\* Gupta, S.K. and Deshpande, R.D. 2004. Water for India in 2050: first order assessment of available options. Current Science, 86: 1216-1224

availability in the Damodar River basin. Hydrologic modelling for evaluation of the effect of climate change on the water scenario has been performed. The water availability in the basin under changed climate scenario was evaluated using the projected daily precipitation and mean monthly temperature data for 2041-2060. It was concluded that decreased peak flows would hinder natural flushing of stream channels leading to loss of carrying capacity and production of non-monsoonal crops will be severely affected. There has been one comprehensive study that has been carried out to quantify the climate change impact on majority of Indian River systems (Gosain et al, 2003). In this study, the SWAT model (Arnold et al, 1990), a distributed, continuous, daily hydrological model with a GIS interface has been used with daily weather generated by the HadRM2 control climate scenario (1981- 2000) and GHG (Green House Gas) climate scenarios (2041 – 2060). They concluded that although there is an increase in precipitation in some of the river systems for the GHG scenario, the corresponding runoff for these basins has not necessarily increased due to increases in evapo-transpiration on account of corresponding increased temperatures. Two river systems which are predicted to be worst affected from floods are Mahanadi and Brahmani. The frequency as well as the magnitude of the floods is predicted to be enhanced under the GHG scenario. They further concluded that decrease in precipitation has been experienced in many other river basins. The two river basins Sabarmati and Mahi show drastic decreases in precipitation and consequent decrease in total runoff to the tune of two thirds of prevailing runoff. This may lead to severe drought conditions in future in these basins. There has been widespread retreat of glaciers worldwide during the current century (IPCC, 2007). If current warming rates are maintained, Himalayan glacier could decay at very rapid rates, shrinking from the present spread of 500,000 km<sup>2</sup> to 100,000 km<sup>2</sup> by the 2030s. Many rivers draining glaciated regions, particularly in the Hindu Kush-Himalayas and the South-American Andes, are sustained by glacier melt during the summer season (Singh and Kumar, 1997; Mark and Seltzer, 2003; Singh, 2003; Barnett et al., 2005). Higher temperatures generate increased glacier melt. The entire Hindu Kush-Himalaya ice mass has decreased in the last two decades. Hence, water supply in areas fed by glacial melt water from the Hindu Kush and Himalayas, on which hundreds of millions of people in China and India depend, will be negatively affected (Barnett et al., 2005). India is especially susceptible to increasing salinity of their

Roy, P. K., Debasri Roy, Asis Mazumdar and Balaram Bose, 2003. Vulnerability Assessment of the Lower Ganga-Brahmaputra-Meghna Basins. NATCOM - V&A Workshop on Water Resources, Coastal Zones and Human Health, IIT Delhi.

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groundwater as well as surface water resources, especially along the coast, due to increases in sea level as a direct impact of global warming \.

### Regional Studies

Rajasthan is a unique region with the major part being a sandy desert and some part as mountainous has not been investigated extensively. There are few studies conducted regarding the metrology, groundwater recharge and existence of palaeo drainage basins. But these studies are highly insufficient to properly understand the hydrology of the region. The region encounters extreme weather phenomenon and Dhar and Rakhecha (1979) studied the incidences of heavy rainfall on Indian desert reporting occasional rainfall of 250-500 mmm in a single day. Groundwater recharge studies using Isotope tracers have been carried out to by Sharma and Gupta (1988), Navada et.al. (1993) and Sukhija et.al. (1996) suggesting 3-15% recharge under different geological and meteorological conditions. The existence on palaeo drainage channels was studied by Khilnani (2009) and related the occurrence of water bearing aquifers and salt lakes with the Vedic rivers. Some recent studies related to canal water management and water logging have been done by Sharma (2001) and Arora and Goyal (2012). Studies related to water conservation and harvesting, and agroforestry were done by Khan et. al.(2006). There is a need for further investigation of other studies conducted by other investigators regarding the hydrology of this region before starting further work on hydrological modelling of the region. A brainstorming meeting involving official from Ministry of Water Resources, Central Water Commission, National Institute of Hydrology and many academic institutions suggested the following actions for effective mitigation/ adaptation measures towards climate change.

- Updating the basin wise water availability
- Coping with the variability in the water sector through development and regulation
- Review of hydrological design and planning criteria under the changed scenario
- Study of Water-Energy-Climate change relationships
- Development of databases and associated tool-boxes for Integrated Water Resources Management (IWRM).

Dhar, O.N. and Rakhecha, P.R. (1979) 'Incidence of heavy rainfall in the Indian desert region' *The hydrology of areas of low precipitation* (Proceedings of the Canberra Symposium, December 1979; IAHS-AISH Publ. no. 128.

Gupta, S.K. and Deshpande, R.D. 2004. Water for India in 2050: first order assessment of available options. *Current Science*, 86: 1216

Navada, SV, Nair, AR, Rao, SM, Paliwal, BL, and Doshi, CS (1993) Groundwater recharge using isotope techniques. *J. Arid Environment*, 24, 125 -133

Sukhija, B.S., Nagabhushanam, P., and Reddy, D.V. (1996), Groundwater Recharge in SemiArid Regions of India: An Overview of Results Obtained Using Tracers, *Hydrogeology Journal* 4(3), 50-71

Khilnani, M., (2009) 'Palaeodrainage and Palaeoclimate of North-West India' *Hydrology Journal* 32(1-2): 21-29

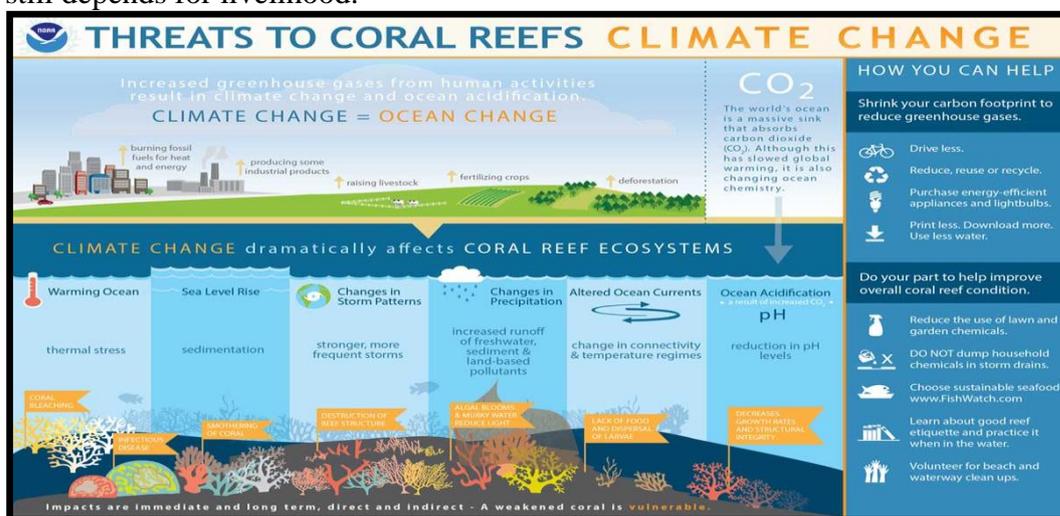
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Arora, A.N. & Goyal, R. (2012): Groundwater model of waterlogged area of Indira Gandhi NaharPariyojna, Stage I, *ISH Journal of Hydraulic Engineering*, 18:1, 45-53

Khan, M. A., Tewari, J. C., Singh, R.,and Narain, P. (2006): Structure, Production Attributes and Management StrategiesIn A Traditional Extensive Agroforestry System In An Arid RegionWatershed Of India, *Forests, Trees and Livelihoods*, 16:3, 227-246

### Effects of Climate Change on Agriculture

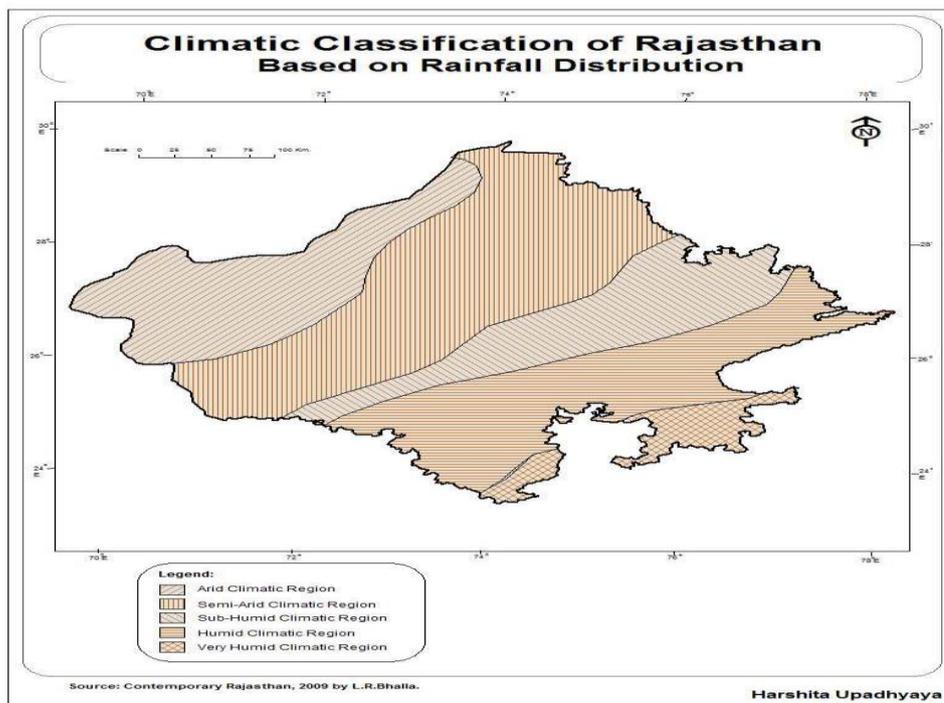
Depending upon the natural resources, agriculture sector is vulnerable to climate change and vagaries of nature. Climate change is likely to negatively affect crop production in low latitude countries. Climate change affects agriculture in a number of ways including through change in average temperatures, rainfall and climate extremes (e.g., heat waves); changes in pests and diseases; change in atmospheric carbon dioxide and ground-level ozone concentrations; changes in the nutritional quality of some foods; and change in sea level. Climate change is impacting the natural ecosystems and is expected to have substantial adverse effects in India, mainly on agriculture on which 58% of the population still depends for livelihood.



SOURCE: [HTTPS://OCEANSERVICE.NOAA.GOV/FACTS/CORALREEF-CLIMATE.HTML](https://oceanservice.noaa.gov/facts/coralreef-climate.html)

### Climate Scenario in Rajasthan

Rajasthan has been identified as one of the four states most vulnerable due to climate change by State Action Plan on Climate Change (SAPCC). Rajasthan being the largest state in India with two-thirds of its area as Thar Desert is particularly characterized by low and erratic rainfall, high air and soil temperature, intense solar radiation and high wind velocity, and then too the soil of Rajasthan does support a substantial agricultural population (almost 80%) who harvest protein rich crops like Jowar & Bajra. Also, the agricultural sector accounts for almost 22.5% of the States GDP.



Rajasthan is the largest producer of Rapeseed & Mustard that accounts for 44.61% of the total national produce. Also, wheat, corn & millets are the three most important crops of the region, along with pulses. Climate Change is increasing the pressure on already scarce resources and if proper measures are not taken, migration towards the cities will soon reach new heights. Given the fragility of the resource base in much of Rajasthan, agriculture is a high risk activity. Climate change poses formidable challenges to the animal husbandry sector as well. Rajasthan is the second highest producer of milk in the country (amounting to nearly 17lakh kg per day). But the current annual loss in milk production due to heat stress in Rajasthan is 98.65, 40.55 and 29.74 litres per animal per year in crossbred cows, local cows and buffaloes respectively, state the report by Rajasthan State Action Plan on Climate Change (RAPCC). On the other side, it would affect the demand and corresponding changes in crop prices. The harvest prices of food grains, pulses, vegetables and spices have constantly been on the rise. Yield-temperature response curves show that there is a decrease in grain yield of wheat in Rajasthan at the rate of 2.49 quintals per hectare per degree rise in seasonal temperature, 0.92 quintals per hectare decrease in yield of mustard, reads the report by RAPCC. Shifting cropping patterns to more heat adapted and less water consuming varieties is a strategy already practiced by farmers.

The distribution of climatic regions of Rajasthan on the basis of rainfall and temperature variations is divided into the following categories:

**Arid Region:** The Arid region includes Jaisalmer district, northern parts of Barmer, western of the Phalodi Tehsil of Jodhpur, western parts of Bikaner and southern parts of

Deressa T, Hassan T and Poonyth D. MEASURING THE IMPACT OF CLIMATE CHANGE ON SOUTH AFRICAN AGRICULTURE: THE CASE OF SUGERCANE GROWING REGIONS. A grekon(Agriculture Economics Association of South Africa), Vol. 44, No.4, December 2005.

Ganganagar district. Climate of the region is very severe and arid. Rainfall less than 10 cm in extreme west parts of regions and rest areas record less than 20 cm rainfall. The average temperature during summer is recorded more than 34° C and during winters it ranges in between 12°C to 16°C.

**Semi-arid Region:** The average temperature during winter season ranges between 10° C and 17° C and the summer season temperature range 32° C to 36° C. As the region has erratic as well as torrential rainfall it brings floods too each time. Rainfall ranges 20 to 40 cm. This region comprises the western parts of Ganganagar, Hanumangarh, Jodhpur and Barmer districts. The winter season is very short and arid in the northern parts of this region.

**Sub-humid Region:** In the semi arid humid region, rainfall is meager and the amount of rainfall is limited to a few monsoon months only. The rainfall is between 40 to 60 cm and the average temperature during summer season ranges from 28° to 34° C whereas it is recorded 12° C in northern parts and 18° C in the southern parts. Alwar, Jaipur, Dausa and Ajmer, eastern parts of Jhunjhunu, Sikar, Pali and Jalore districts, north-western parts of Tonk, Bhilwara and Sirohi districts are included in this category. This region has steppe type of vegetation.

**Humid Region:** this region receives winter rainfall associated with cyclones along with monsoon season rainfall which varies from 60 to 80 cm. Deciduous trees dominate the region. Humid region is found at the districts of Bharatpur, Dholpur, Sawai Madhopur, Bundi, Kota, Barmer and Rajsamand and the north-eastern parts of Udaipur.

**Very Humid Region:** Very Humid Region includes south-east Kota, Baran, Jhalawar, Banswara, south-west Udaipur and adjacent areas of Mt. Abu. Here, the summers are very hot and winters are cold and dry. Rainfall received is between 80 cm to 150 cm, which is mostly during the rainy season. Monsoon savanna type of vegetation is present in the region.

#### ***RAJASTHAN STATE ACTION PLAN ON CLIMATE CHANGE***



**Picture:-Source: <http://www.indiaenvironmentportal.org.in>**

This Action Plan on Climate Change for Rajasthan builds on the key areas as identified under climate change agenda for the state. It primarily focuses on risk reduction and adaptation measures. Climate change is the greatest global challenge facing us today which through a multitude of impacts poses a risk to our ecology, economy and society. Observation shows that changes being experienced in the climate of Rajasthan are over and above the natural climate variability prevailing in the region. Studies have shown that

Rajasthan falls in areas of greatest climate sensitivity, maximum vulnerability and lowest adaptive capacity. Already, water resources in the State are scarce and have a highly uneven distribution both temporally and spatially. The State also has the highest probability of drought occurrence in the country. A threat such as climate change thus calls for timely and coherent policy response and action that will help reduce vulnerability and build resilience of the State to likely climate impacts. The Rajasthan Action Plan on Climate Change (RAPCC) builds on the key areas as identified under the Climate Change Agenda for Rajasthan (CCAR) by prioritizing urgent areas of action in a phased and time-bound manner and is in coherence with the Rajasthan State Environment Policy and Environment Mission. While the RAPCC primarily focuses on risk reduction and adaptation measures, it also looks into the co-benefits offered by specific strategies in the form of mitigation.

### **Conclusion**

The climate over Western Rajasthan is showing definite signs of change, with decrease in rainfall and increase in temperature and aridity. The arid climate belt has shifted eastward, intensifying the process of land degradation and causing desertification. The water resources are scarce, adding to vulnerability of region towards climate change. But in last few decades there has been tremendous development of various water sources by government in the region and due to these efforts the north-western part of region has attained good agriculture production and yield. Demands for water are steadily rising. With growing pressures due to climate change, migration and population growth, creative and imaginative governance is needed to manage this precious resource. Incidentally, our country is endowed with vast seawater resources covering large parts for over a dozen of states and union territories. Ensuring purified seawater supply to dedicated network would help people immensely. A few establishments have come up in states like Tamil Nadu, Puducherry, AP, Gujarat, etc. However, the country needs a development strategy utilising seawater in the coastal region to be formulated quickly. The solar and wind energy available in abundance in the region should form as alternative sources of fuel for the purpose and falling prices will considerably reduce the production cost. The financing of setting up purification plants in the region may be shared by the central government, state governments, local bodies and private operators.

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## **Patterns Problems and Prospects of Land Utilization in North Bihar**

**DR DEVENDRA SHARMA \***

### **Abstract**

*Bihar with a geographical area of about 94.2 thousand square km is divided by river Ganges into two parts, the north Bihar with an area of 53.3 thousand square km and the south Bihar having an area of 40.9 thousand square km. Based on soil characterization, rainfall, temperature and terrain, four main agro-climatic zones in Bihar have been identified. These are: Zone-I, North Alluvial Plain, Zone-II, north East Alluvial Plain, Zone-III A South East Alluvial Plain and Zone-III B, South West Alluvial Plain, each with its own unique prospects. Agro climatic zone I and II is located north of the river Ganges whereas the Zone III is located south of the river Ganges. Zone I is situated in the north western part of the state whereas zone II is located in the north eastern part. Zone I and II is flood prone whereas zone III is drought prone. The total geographical area of Bihar is 9.36 million hectare and the area under forest is 621635 hectare. The net area sown is 5.638 million hectare and the gross cultivated area is 7.946 million hectare. The area sown more than once is 2.538 million hectare with the cropping intensity of 142%. About 3.521 million hectare net area and 4.386 million hectare gross area receive irrigation from different sources (By canals- 33.6%, By Tubewells- 54.6 % and by others –11.8%). The percentage of net irrigated sown area is 62.5%. The total number of land holdings is 104.32 lakhs out of which 86.46 lakh (82.9%) are marginal farmers, 10.06 lakh (9.6%) small farmers and 7.81lakh (7.5%) farmers hold land above 2 hectare.*

**Keywords:** north Bihar, land, India

### **Introduction**

Land is vital natural resource for any developmental activity. The judicious use of land is an earnest demand of time as the increasing demand for food and shelter is rapidly increasing with the burgeoning population. Bihar shares about 8.63% of the total population in the country while the share in total land area of India is only 2.86%. There are about 1.61 crore farm holdings of which 91% is marginal still about 68 percent of population earns their livelihood from agriculture and allied sector. Agriculture holds a vital role in food and nutrition security of the state in addition to overall development. Land is an important input for the agriculture sector. The economy of Bihar is predominantly considered as an agrarian economy. Agriculture contributes nearly 22% of the state GDP. Bihar agriculture is still interwoven in the clutches of vicious circle of poverty that it follows the sequences like low investment, low productivity, low income, low saving and again low investment. Since inception of Green revolution, the income level of the farming community has obviously enhanced, however, it is many fold lower as compared to developed states like Punjab & Haryana, even lower than national average. Nowadays a debate is going on that eastern India may be the potential area for food basket of India in the present country, where abundant untapped natural resources are available

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for rational uses. This may further scale up agricultural production and productivity, lead to rise in income of the agrarian masses of the state, ultimately add to the national income/exchanger. Land use pattern at any given time is determined by several factors including size of human and livestock population, the demand pattern, the technology in use, the cultural traditions, the location and capability of land, institutional factors like ownership pattern and rights and state regulation. The land use pattern besides having economic implications has also important ecological dimensions, which if ignored can have disastrous consequences. Land utilization pattern refers to proportion of area under different activities such as area under forest, land put to non-agricultural uses, Culturable waste land, permanent pastures, land under trees and groves, fallow land other than current fallow, current fallow and net sown area etc. In other words, land utilization pattern is the distribution of area on which different activities are undertaken. Agricultural land is becoming a scarce commodity and shrinking land is a challenge for agricultural

**Land utilization pattern in Bihar (Area in '000 ha)**

Particulars	TE-2003	TE-2013	% change
Geographical area	9359.57	9359.57	-
Forests	619.91	621.64	0.28
Barren and unculturable Land	436.46	431.71	-1.09
Land put to non -agricultural use	1641.05	1703.5	3.81
(a). Land area	1278.98	1346.77	5.30
(b). Permanent water area	207.39	207.39	0.00
(c). Temporary water area	154.68	149.02	-3.66
Culturable waste land	46.22	45.15	-2.32
Permanent pasture	17.77	15.67	-11.82
Land under trees & groves	234.21	245.1	4.65
Fallow land other than current fallow	134.21	121.59	-9.40
Current fallow	545.86	822.72	50.72
Total unculturable land	3675.7	4007.08	9.02
Net area sown	5683.87	5352.49	-5.83

Source: Various issues of Bihar through Figures, Bihar Economic Survey Govt. of Bihar, Patna

Share of different land use categories to total geographical area in Bihar. (Averages for the respective decades)

		(Area '000 ha)				
Sl. No.	Particulars	1970s	1980s	1990s	2000s	2003-13
1.	Reporting area	9359.76(100.00)	9359.76(100.00)	9359.76(100.00)	(9359.76)(100.00)	(9359.76)(100.00)
2.	Forest area	591.75(6.32)	607.85(6.49)	616.45(6.59)	621.12(6.64)	621.64(6.64)
3.	Barren and unculturable area	455.21(4.86)	439.04(4.69)	437.34(4.67)	434.97(4.65)	433.54(4.63)
4.	Land put to non-agricultural uses	1101.71(11.77)	1335.91(14.27)	1539.19(16.44)	1651.98(17.65)	1670.71(17.85)
(a)	Land area	870.35(9.30)	1056.83(11.29)	1217.41(13.01)	1291.42(13.80)	1311.76(14.01)
(b)	Permanent water area	156.77(1.67)	179.78(1.92)	196.92(2.10)	207.39(2.22)	207.39(2.22)
(c)	Temporary water area	74.58(0.80)	99.30(1.06)	124.86(1.33)	153.16(1.64)	151.46(1.62)
5.	Culturable waste land	107.50(1.15)	77.75(0.83)	59.30(0.63)	45.81(0.49)	45.48(0.49)
6.	Permanent pastures and grazing land	41.57(0.44)	33.80(0.36)	22.14(0.24)	17.12(0.18)	16.49(0.18)
7.	Land under misc. tree crops and groves	182.13(1.95)	167.39(1.79)	226.19(2.42)	238.86(2.55)	242.13(2.59)
8.	Fallow land other than current fallow	206.60(2.21)	205.29(2.19)	167.56(1.79)	127.87(1.37)	124.08(1.33)
9.	Current fallow	806.19(8.61)	880.20(9.40)	709.81(7.58)	611.26(6.53)	694.32(7.42)
10.	Total unculturable land (2 to 9)	3492.66(37.32)	3557.23(40.04)	3777.98(40.36)	3788.48(40.48)	3887.90(41.54)
11.	Net area sown	5867.10(62.68)	5612.50(59.96)	5576.99(59.58)	5571.08(59.52)	5471.67(58.46)

**Growth rate:** Compound growth rates for different categories of land use in the state of Bihar have been worked out decade-wise since 1970 to 2013 as well as for the period as a whole (Overall period i.e. 2003-13) and presented in Table. From decadal growth rate analysis of different categories of land, it was observed that net sown area has thoroughly declined at -0.08 % per annum. Some categories of land such as barren and unculturable land, culturable waste land, permanent pastures and grazing land as well as fallow land other than current fallow have shown declining trend throughout the study period(1970-2013). These categories of lands may probably have shifted to non-agricultural purposes on one hand and also put and converted to cultivation purposes on the other. As the growth of land use

**COMPOUND GROWTH RATE OF DIFFERENT LAND USE CATEGORIES IN BIHAR**

(Decadal compound growthrate)

Sl No.	Particulars	1970s	1980s	1990s	2000s	2003-13	1970-2013
1.	Reporting area	-	-	-	-	-	-
2.	Forest land	-0.15	0.08	0.00	0.02	0.00*	0.06*
3.	Barren unculturable land	-0.37**	0.06	-0.02	-0.06*	-0.06*	-0.06*
4.	Land put to non-agricultural uses	0.48*	1.26*	0.69*	0.11*	0.20*	0.56*
(a)	Land area	0.48*	1.28*	0.51*	0.16*	0.27*	0.55*
(b)	Permanent water area	0.48*	1.27*	0.65*	0.00	0.00*	0.38*
(c)	Temporary water area	0.49*	0.94*	2.56*	-0.15*	-0.18*	0.96*
5.	Culturable waste land	0.10	-1.13	-1.41*	-0.10*	-0.09*	-1.13*
6.	Permanent pastures and grazing	-1.38*	-3.79	-2.07*	-0.61*	-0.66*	-1.26*

	land						
7.	Land under Misc. trees and groves	-0.86*	-0.55	0.69*	0.22*	0.16*	0.45*
	Fallow land other than current						
8.	fallow	-0.53	0.24	-1.70*	-0.63*	-0.43*	-0.71*
9.	Current fallow	-0.22	-1.38**	-1.23	1.49**	2.21*	-0.33*
10.	Total unculturable land (2 to 9)	-0.06	0.09	-0.02	0.37*	0.41*	0.12*
11.	Net area sown	0.03	-0.06	0.03	-0.26*	-0.29*	-0.08*

\*and\*\* significant at 1% and 5% probability level

Statistics also pointed out the fact that the area under non-agricultural uses has increased constantly throughout the study period at 0.56 % growth rate per annum (1970-2013). The land under miscellaneous tree crops and groves indicated negative growth in its area during the period of 70s and 80s but its growth turned out to be positive (0.69 %) during 1990s and it occupied further positive growth during 2000s (0.22%) and 2003-13 (0.16%). Thus, the area under this category scaled up at overall growth rate (0.045%) per annum during overall period (1970-2013). The cultivators may have tempted to diversify their farming, putting more area under high valued crops on one side and also prefer to minimize the risk situation emerging due to climatic change unleashing erratic rainfall and consequently costly diesel irrigation, engulfing the margin of profits in raising season's crops. The analysis also indicated that the current fallow lands have swollen since the period 2000s, evidenced by 1.49 % (2000s) and 2.21 % growth rate per annum. Keeping the land as current fallow may be assigned to the sum total effect of different factors like climatic change resulting in erratic rainfall, deteriorating water table, costly diesel irrigation, costly seeds and fertilizers, application of fertilizes irrespective of soil test, defective implementation of MSP, lack of accessibility to markets, thus finally result in marginal profit in cultivation of crops (paddy and wheat) and also putting the land fallow for the purpose of restoring its capacity/strength in form of soil fertility.

**Instability index:** Instability is a measure of extent of variability or the absence of stability in time series data and thus, the instability indices for various land use categories were worked out and is presented in Table 3. The table explained the fact that the instability index during overall period 1970-71 to 2012-13 was found the highest (28.7%) for permanent pastures and grazing land, followed by culturable waste land (24.7%), current fallow land (17.0%) and land under miscellaneous tree and groves (14.1%). The decadal instability was found to be comparatively large in permanent pastures and grazing land (66.03%), followed by culturable waste land (48.78%), land under miscellaneous tree crops and groves (21.89%), current fallow land (17.64%) and fallow land other than current fallow (12.5%) during the periods of 80s, 90s and 2000s. However, the instability or variability index during the decades 2002-03 to 2012-13 was observed highest in current fallow category of land (11.8%), followed by fallow land other than current fallow (2.7%). The largest instability consistent in current fallow land during the first decade of the present century was probably due to climate change/global warming causing erratic rainfall. The instability associated with net sown area remained constant throughout the study period.

### Conclusion

34.7 per cent of the net cropped area in Bihar is irrigated as against 78.1 per cent in Punjab, 52.5 per cent in Haryana and 50.9 per cent in Uttar Pradesh. Fertiliser consumption per hectare of cropped area is 18.5 kgs. in Bihar while the corresponding figures for Punjab, Uttar Pradesh, Tamil Nadu, Andhra Pradesh and all-India are 127.8 kgs., 60.6 kgs., 58.6

kgs., 53.0 kgs. and 36.6 kgs. Respectively. 43.2 per cent of Bihar villages are electrified as against 100 per cent in Punjab, Haryana and Kerala, 99.4 per cent in Tamil Nadu and 55.7 per cent in India as a whole. As far as production of foodgrains is concerned Bihar accounts for 9.0 per cent of rice and 6.4 per cent of wheat produced in the whole of India\*\*. Among cash crops, sugarcane is the foremost and its cultivation is concentrated in the district of West Champaran where the old estates have all been transformed into big farms. Of the 22 sugar mills in Bihar most are located in this district. The plains are further classified into North Bihar and South Bihar, depending on whether one is on the northern or southern bank of the river Ganges. The land is very fertile in both North and South Bihar and the population density is also quite high, often exceeding 500 persons per sq. km. In fact, the plains of Bihar account for more than 75 per cent of the entire population of the State. The southernmost half of Bihar, known as the Chhotanagpur region, is covered with hills and forests and as such, this region is not quite suitable for agricultural purposes. But it occupies an extremely important position on the mining and industrial map of India.

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## **A Study on Costs of Marketing and Price Spread of Apple in Pulwama District of Jammu And Kashmir**

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**Mohammad Younus Wani\*\***

### **Abstract**

*Indirect marketing is a most common practice among the different growers in Jammu and Kashmir. The study is conducted about the marketing costs of producers, commission agents, forwarding agents, wholesalers, and retailers in the marketing of apples. In district Pulwama of Jammu and Kashmir the apple growers have to pay different costs for selling their product. Simple percentage method was used to analyze the different marketing costs.*

### **Introduction**

Recently, the efficiency of marketing of fruits and vegetables has been played a vital role in India. While as lacking of marketing channels and poor marketing infrastructure are the cause of high marketing costs and fluctuating consumer prices. The cultivators are mostly depend on middlemen for marketing their produce especially apple growers. In order to minimize the price risks by preventing unnecessary price instability a well structured market system is compulsory for efficient allocation of productive resources.

The cost of harvesting of produce and the movement of that produce to the farm gate is included in the cost of production. Thus, the first marketing cost incurred is produce preparation. This includes plucking, transporting, sorting, and grading. The second cost mostly faced by the producers is packaging. For packaging the produce growers used cardboard boxes, which may be less than one percent of the marketing cost, for sophisticated wooden boxes for direct marketing of fruits to consumers in terminal markets, which accounts much more.

In developing countries where local markets are disjointed, a localized crop insufficiency can lead to famine in the area. In general, the widening of marketing chain and complex of markets the higher are the marketing costs. Therefore a comparison of producer prices with retail prices is a poor indicator of marketing efficiency as it does not take into account the costs concerned in moving produce along the marketing chain from producer to consumer. If a producer lives 20 km away from a terminal market they will normally receive a higher share of the final price than those who live 200 km away, because of lower transport costs.

### **Methodology**

The study is based on both primary as well as secondary data. Primary data were collected from 135 respondents; in block Shadimarg of District Pulwama, out of those 35 are producers, 25 Commission agents, 25 Forwarding agents, 25 Wholesalers, and 25 are retailers. The secondary data were collected from reputed journals, books, libraries, and various websites. For analyzing the data sample percentage method was used.

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**Analysis and interpretation**

**TABLE 1.1: Cost incurred by the Producer in the Marketing of Apple Based on the two Channels of Distribution**

<i>Particulars</i>	<i>channel-I</i>		<i>channel-II</i>		<i>both the channels</i>	
	<i>cost (per box)</i>	<i>percentage</i>	<i>cost (per box)</i>	<i>percentage</i>	<i>cost (per box)</i>	<i>percentages</i>
Packaging costs	38	31.93	35	31.53	36.5	35.96
Transport costs	8	6.72	8	7.21	8	7.88
Loading and unloading cost	2	1.68	2	1.81	2	1.97
Commission	71	59.66	66	59.45	55	54.19
Total	119	100	111	100	101.5	100

Source: Primary Data

Table 1.1 reveals that the cost incurred by the producer in marketing one box of apple have worked out to 119 in channel I and to be 111 in channel II with an overall average of 101.5 of costs per box.

Regarding the various costs in the Marketing of Apple in Channel I, the commission costs have a major share of 59.66 per cent in the Total Marketing Costs, followed by cost of Packaging 31.93 per cent, Transport cost 6.72 per cent and 1.68 per cent of loading and unloading.

Further the costs of commission to the Market have a major share in the Channel II and have accounted 59.45 per cent of the Total Marketing Costs, followed by the packaging costs with share of 31.53 per cent, 7.21 per cent of transport costs and 1.81 per cent of loading and unloading respectively.

An analysis depicted that the marketing costs incurred by the producers in the Marketing of Apple was found to be smaller in channel I and little higher in channel II. The commission charge was found to be higher in channel I as compared to channel II. Thus, it is concluded that the lesser amount of packaging costs and commission charge have resulted in the lower level of Marketing Costs.

**TABLE 1.2: Costs Incurred by the Commission Agents in the Marketing of Apple**

SI.No	Particulars	Costs (per box)	percentages
1	Head load to road	2	1.37
2	Transport costs	82	56.09
3	Commissions	60	41.04
4	Mundi association	0.20	0.14
5	Loading and unloading	2	1.36
	Total	146.2	100

Source: Primary Data

The above table depicts the Marketing Costs incurred by the Commission Agent was 146.2 per box of Apple. However among the different costs involved in the Marketing of Apple, the Transport Costs have a major share of 56.09 per cent, followed by commissions with 41.04 per cent, head load to road with 1.37 per cent, loading and unloading 1.36 per cent and mundi association with 0.14 per cent respectively.

**TABLE 1.3: Costs Incurred by the Forwarding Agents in the Marketing of Apple**

SI.No	Particulars	Costs (per box RS)	Percentages
1	Head load to road	2	1.73
2	Transport costs	75	64.26
3	Commissions	37	31.70
5	Loading and Unloading	2.50	2.14
	Total	116.7	100

Source: Primary Data

Table 1.3 exhibits the total marketing costs incurred by the forwarding agents per box of apple was Rs 116.7. The transport costs have a major share of 64.26 per cent, followed by commission charge of 31.70 per cent, 2.14 per cent loading and unloading and 1.73 per cent head load to road respectively. It has been revealed that the marketing costs of forwarding agents were found less as compared to the costs incurred by the other intermediaries.

**TABLE 1.4: Costs Incurred by the Wholesalers in the Marketing of Apple**

SI.NO	Particulars	Costs (per box)	Percentages
1	Transport costs	115	97.05
2	Mundi association	0.50	0.42
3	Loading and unloading	3	2.53
	Total	118.50	100

Source: Primary Data

Table 1.4 shows the details of marketing costs of apple incurred by the wholesalers per box of apple was Rs 118.50. Among the various costs transport costs have a major share of 97.05 per cent followed by loading and unloading with 2.53 per cent and mundi association with 0.42 percent respectively.

**TABLE 1.5: Costs Incurred by the Retailers in the Marketing of Apple**

SI.NO	Particulars	Costs (per box)	Percentages
1	Transport costs	25	86.21
2	Loading and unloading	4	13.79
	Total	29	100

Source: Primary Data

Table 1.5 reveals the total marketing costs incurred by the retailers was Rs 29 per box of apple marketed. Moreover transport costs have a major share of 86.21 per cent and 13.79 per cent loading and loading. The cost of marketing incurred by the retailer was lowest as compared to the costs incurred by the other intermediaries.

**TABLE 1.6: Price Spread in Apple Cultivation in the study area**

Particulars	Channel-I		Channel-II	
	Cost (per box)	Percentage	Cost (per box)	percentage
<b>Producer</b>				
Net Price Received	550	40.67	590	40.64
Marketing Costs	119	9.79	111	8.20
Gross Price Received	669	49.54	661	28.1
<b>Commission Agent</b>				
Price Paid	669	49.43		
Marketing Costs	146.2	10.80		
Marketing Margin	47.5	3.51		
Price Received	862.7	63.74		
<b>Forwarding Agent</b>				
Price Paid	862.7	63.74	661	48.84
Marketing Costs	116.7	8.62	116.7	8.62
Marketing Margin	58.3	4.31	125.2	9.25
Price Received	1037.7	76.67	902.9	66.71
<b>Wholesaler</b>				

Price Paid	1037.7	76.67	902.9	76.67
Marketing Costs	118.50	8.75	116.5	8.60
Marketing Margin	71.2	5.26	207.9	15.36
Price Received	1227.4	90.69	1227.4	90.69
<b>Retailer</b>				
Price Paid	1227.4	90.69	1227.4	90.69
Marketing Costs	29	2.14	29	2.14
Marketing Margin	97	7.16	97	7.16
Price Received (Price paid by the consumer)	1353.4	100	1353.4	100

Source: primary data

It is revealed from the table 1.6 that the producer's share in the price paid by the consumer has been calculated to be 40.67 per cent under channel I and 40.64 per cent under channel II. It is due to the fact that the producer sells his output to the commission agents under channel I. The marketing costs incurred by the producer in channel I has been higher as compared to channel II.

The commission agent has got a margin of 3.56 per cent in the consumer's price when he has purchased the apple directly from the producer (channel I). The forwarding agent has received a margin of 4.31 per cent in the consumer's price and his marketing cost was found to be 8.62 per cent of the consumer's price.

The wholesaler has earned a margin of 5.26 percent in the consumer's price and the marketing cost was found to be 8.75 per cent of the consumer's price. Further the retailer has earned a margin of 7.16 percent in the consumer's price. The marketing costs were found to be 29 which has accounted for 2.14 per cent of the consumers price. When the retailer has purchased the apple from the commission agents, he has to pay the commission charges.

### Conclusion

The study concludes that regarding the producer, the commission have a major share of 59.66 per cent in the Total Marketing Costs, followed by Cost of Packaging 31.93 per cent, Transport Cost 6.72 per cent and 1.68 per cent of loading and unloading. The intermediates are facing high Transport Costs during the marketing of apples. Further, it has been found that Price Spread varies between the respondents and costs of marketing are high due the more involvement of intermediates in the market.

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## पंचबिन्दु उपनिषदों में ध्यान का स्वरूप: एक अध्ययन

नीलू वि०क०\*

डॉ.अखिलेश सिंह\*\*

डॉ.नन्दलाल मिश्रा\*\*\*

डॉ.भाम गनपत तिखे\*\*\*\*

डॉ.उपेन्द्र बाबू खत्री\*\*\*\*\*

### संक्षेपिका

पंचबिन्दु उपनिषद् कोई एक उपनिषद् नहीं है वरन् पाँच उपनिषदों (नाद, अमृत, ब्रह्म, ध्यान एवं तेजो) के अन्त में बिन्दु शब्द (प्रत्यय) जुड़ने से पंचबिन्दु उपनिषद् बने हैं लेकिन ये पंचबिन्दु उपनिषद् कहीं न कहीं एक दूसरे से सहसंबंधित हैं। इसलिये इन्हें पंचबिन्दु उपनिषद् कहते हैं परंतु ब्रह्मबिन्दु उपनिषद् को अमृतबिन्दु उपनिषद् माना जाता है। अतः अमृतबिन्दु उपनिषद् को ही ब्रह्मबिन्दु उपनिषद् कहा गया है। इन पंचबिन्दु उपनिषदों में वर्णित ध्यान की प्रक्रिया अथवा विधि एक दूसरे उपनिषदों के पूरक है पंचबिन्दु उपनिषदों में ओंकार (प्रणव) की चर्चा विशेषतः निहित है। ध्यान मन का स्नान है। ध्यान के माध्यम से ही समग्र स्वास्थ्य के स्तर को उन्नत बनाया जा सकता है। उपनिषद् भारतीय दर्शनशास्त्र का मूल स्वरूप है। जिस प्रकार से शरीर रूपी रथ को चलाने के लिये प्राण रूपी रथी की आवश्यकता होती है उसी प्रकार समस्त आध्यात्मिक उन्नति के विकास के लिये उपनिषद् को मूलस्वरूप माना गया है। वर्तमान समय में उपनिषदों की संख्या 108 मानी गयी है इन 108 उपनिषदों में पंचबिन्दु उपनिषद् की विशेष महत्ता है। ये पंचबिन्दु उपनिषद् इस प्रकार हैं—

क.	पंचबिन्दु उपनिषदों का नाम	ध्यान का प्रकार
1.	ब्रह्मबिन्दु उपनिषद्	ब्रह्म तत्त्व का ध्यान
2.	अमृतबिन्दु उपनिषद्	ब्रह्म का ध्यान
3.	नादबिन्दु उपनिषद्	वैराज प्रणव का ध्यान
4.	ध्यानबिन्दु उपनिषद्	प्रणव ओंकारध्यान, ब्रह्मध्यान त्रिमूर्तिध्यान
5.	तेजोबिन्दु उपनिषद्	आत्मतत्त्व का ध्यान

मुख्य बिन्दु: पंचबिन्दु उपनिषद्, बिन्दु, प्रणव (ओंकार), ध्यान आदि।

### परिचय

उपनिषद् का अर्थ परिभाषा एवं व्युत्पत्ति— उपनिषद् शब्द की उत्पत्ति उप, नि: उपसर्ग में सद् धातु में क्विप प्रत्यय जोड़ने से हुई है।

- उप— समीप अथवा व्यवधान रहित
- नि— विशिष्ट या सम्पूर्ण
- सद्— ज्ञान या बोध

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## उपनिषद् की परिभाषा

### उपनिषद्यते प्राप्यते ब्रह्मात्मभावोऽनया इति उपनिषद्<sup>i</sup>

अर्थात् जिसके द्वारा ब्रह्म का साक्षात्कार किया जा सके वह उपनिषद् है।

उपनिषदों का स्वरूप: उपनिषद् भारतीय दर्शनशास्त्र का दर्पण है और आध्यात्मिक विज्ञान के प्राण स्वरूप है।

### “उपसामीप्येन, निनितरां, प्राप्नवन्ति, परं ब्रह्म यया विद्यया सा उपनिषद्।”<sup>ii</sup>

अर्थात् जिस विद्या के द्वारा परब्रह्म का सामीप्य एवं तादात्म्य प्राप्त किया जाता है, वह उपनिषद् है। दूसरे शब्दों में, उप + नि इन दो उपसर्गों के साथ 'सद्' धातु में 'क्वप्' प्रत्यय के प्रयोग से उपनिषद् शब्द का निर्माण होता है। यहाँ पर सद् धातु के तीन अर्थ बतलाये गये हैं—

### “षद्लृविशरणगत्यावसादनेषु”

1. विशरण—विशरण अर्थात् विकास।

2. गति—गति अर्थात् ज्ञान और प्राप्ति।

3. अवसादन—अवसादन अर्थात् शिथिल करना।

इस आधार पर उपनिषद् का अर्थ हुआ—जो पाप—ताप का नाश करे, सच्चा ज्ञान प्रदान करे, आत्मा की प्राप्ति कराये और ज्ञान अविद्या को शिथिल करे वह उपनिषद् है।

### पंचबिन्दु उपनिषद् का अर्थ

पंचबिन्दु उपनिषद् तीन शब्दों से मिलकर बना है, पंच+बिन्दु+उपनिषद्

पंच— पंच अर्थात् पाँच

बिन्दु— बिन्दु अर्थात् सूक्ष्म से सूक्ष्म और महत् से महत् केन्द्र

उपनिषद्— उपनिषद् अर्थात् रहस्यमय गुप्त उपदेश (शिष्य का गुरु के समीप जाना )

इस प्रकार से बिन्दु उपनिषद् का अर्थ सूक्ष्म से सूक्ष्म और महत् से महत् केन्द्रों पर जाकर बुद्धि को स्थिर कर रहस्यमय गुप्त उपदेश प्राप्त करना ही बिन्दु उपनिषद् है।

### पंचबिन्दु उपनिषदों का सामान्य परिचय

पाँच बिंदु उपनिषद् होने के कारण इसे पंचबिंदु उपनिषद् कहते हैं। लेकिन पंचबिंदु उपनिषद् कोई एक निश्चित उपनिषद् का नाम नहीं है तथा उपनिषद् के नाम के साथ पंच शब्द में बिंदु शब्द जुड़ने के कारण बिंदु उपनिषद् बना है। आधुनिक युग में पाँचबिंदु उपनिषद् ही वर्णित हैं इसलिये इन्हें पंचबिंदु उपनिषद् कहा गया है। जो इस प्रकार हैं—

### (नादबिंदु उपनिषद्, ध्यानबिंदु उपनिषद्, तेजोबिंदु उपनिषद्, ब्रह्मबिंदु उपनिषद्, अमृतबिंदु उपनिषद्)।

लेकिन पाँच बिंदु उपनिषद् होने के कारण पंचबिंदु उपनिषद् तो कहा गया है परन्तु ब्रह्मबिंदु उपनिषद् और अमृतबिंदु उपनिषद् को एक ही उपनिषद् माना गया है। इसलिये चार बिंदु उपनिषद् ही शेष बचते हैं। अतः कहीं विद्वानों ने ब्रह्मबिंदु उपनिषद् के नाम से वर्णन किया है तो कहीं पर अमृतबिंदु उपनिषद् के नाम से वर्णन किया है चौखम्बा प्रकाशन के उपनिषद् संचयन में अमृतबिंदु का वर्णन है जबकि पं.श्री रामशर्मा आचार्य जी द्वारा प्रतिपादित युगनिर्माण विस्तार ट्रस्ट योजना मथुरा प्रकाशन के ब्रह्मविद्या खण्ड में ब्रह्मबिंदु उपनिषद् का वर्णन है। लेकिन इन दोनों ही उपनिषद् का सार एक ही है। अतः दोनों को ही एक दूसरे के नाम से जाना जाता है। ब्रह्मबिंदु को अमृतबिंदु उपनिषद् अथवा अमृतबिंदु को ब्रह्मबिंदु उपनिषद् कहा है। अतः ब्रह्मबिंदु उपनिषद् का दूसरा नाम अमृतबिंदु उपनिषद् भी है। इस प्रकार चार बिंदु उपनिषद् ही शेष बचते हैं।

इन चार बिंदु उपनिषद् की व्याख्या तथा वर्णन निम्नानुसार है—

गायत्री प्रकाशन के 108 उपनिषद् के तीन खण्डों में बिंदु उपनिषद् का वर्णन मिलता है—

### पंचबिंदु उपनिषद्

ज्ञानखण्ड	साधना खण्ड	ब्रह्म विद्या खण्ड	दुर्लभ 108 उपनिषद्	युगनिर्माण योजना
नादबिंदु उपनिषद्	ध्यानबिंदु उपनिषद्	ब्रह्म बिंदु उपनिषद् (अमृतबिंदु उपनिषद्)	तेजोबिन्दु उपनिषद्	प्रकाशन

युग निर्माण विस्तार ट्रस्ट योजना प्रकाशन के ब्रह्मविद्याखण्ड में ब्रह्मबिंदु उपनिषद् तथा चौखम्बा प्रकाशन के उपनिषद् संचयन में अमृतबिंदु उपनिषद् का वर्णन मिलता है जो कि एक ही है तथा ब्रह्म बिंदु उपनिषद् का दूसरा नाम अमृतबिंदु उपनिषद् है। इस प्रकार से चार बिंदु उपनिषद् ही शेष बचते हैं—

### 1. नादबिंदु 2. ध्यान बिंदु 3. ब्रह्मबिंदु 4. तेजोबिंदु उपनिषद् ।

### बिन्दु का अर्थ

बिन्दु शिवात्मक है बीज शक्त्यात्मक है बिन्दु को शिव तथा बीज को शक्ति के रूप माना गया है और दोनों के समन्वय से नाद उत्पन्न होता है। सत् चित् आनन्दस्वरूप परमेश्वर के स्पन्दन रूपी संकलन से शक्ति उत्पन्न होती है जो कि परा शक्ति से युक्त है वह बिन्दु तीन भागों में विभाजित होता है—बिन्दु, बीज, कला।

बिंदु वह चन्द्र चक्र है जो कि चन्द्र के तत्व से संबंधित है। बिंदु चक्र में ध्यान से नाद की अनुभूति होती है। अतीन्द्रिय स्वरों की स्थिति यहीं पर है। योग्य एवं उच्च साधक ध्यान की स्थिति में इन स्वरों अथवा ध्वनि को सुन सकते हैं। चाँदनी रात में आधे चाँद की तरह इसका दर्शन होता है यह कुण्डलिनी योग का सबसे महत्वपूर्ण चक्र है।

### बिन्दु की परिभाषा

सूक्ष्म से सूक्ष्म और महत् से महत् केन्द्रों पर जाकर बुद्धि थक जाती है और उससे छोटे बड़े की कल्पना नहीं हो सकती, उस केन्द्र को बिन्दु कहते हैं।<sup>iii</sup>

अहंकार से बढ़कर मनुष्य का कोई दूसरा शत्रु नहीं है। ब्रह्मबिन्दु उपनिषद् में कहा गया है जो व्यक्ति यह भावना करता है कि वह ब्रह्म मैं ही हूँ तो वह उस भावना द्वारा ब्रह्म ही हो जाता है।

**ध्यान का अर्थ**—ध्यान शब्द की उत्पत्ति संस्कृत के ध्यैचिन्तायाम् धातु से हुई है जिसका अर्थ है चिंतन करना। अर्थात् चित्त को एक ही विषय तथा लक्ष्य पर स्थित या केन्द्रित करने का नाम ही ध्यान है।<sup>iv</sup> ध्यान अर्थात् चिंतन करना। हृदय विशेष में चित्त को एकाग्र करना ही ध्यान है।

**ध्यान की परिभाषा**—एकाग्रता की परिष्कृत अवस्था का नाम ध्यान है। अतः व्यवहारिक रूप से समस्त इन्द्रियों को किसी लक्ष्य विशेष पर केन्द्रित करना ध्यान है।

### ध्यान क्या है?

ध्यान वह मानसिक प्रक्रिया है जिसके अनुसार किसी वस्तु की स्थापना अपने मनः क्षेत्र में की जाती है। मनुष्य जैसी कल्पनायें करता है, उसी के अनुसार उसका मन बनता है जैसे ही उसके संस्कार बनते हैं, फिर जैसे ही वह कार्य करने लगता है। जैसे विचार और कार्य होते हैं वही मनुष्य का व्यक्तित्व कहलाता है। ध्यान एक आदर्श है जिसके अनुसार हमारा निर्माण होता है।

ध्यान मन का स्नान है। जो कि मानसिक स्वास्थ्य एवं सूक्ष्म शरीर को स्वस्थ और शांत बनाता है। ध्यान ही मन एवं सर्वधर्म को को शुद्ध पवित्र और शांत करने का एक मात्र साधन है।

कल्पना व्यक्तित्व विकास अथवा निर्माण की एक श्रृंखला है जिसके अनुसार मनुष्य एक सीढ़ी पार करते हुये मानवीय चेतना के एक छोर से दूसरे छोर तक पहुँचती है कल्पना का महत्व असाधारण है कल्पना एक ढाँचा है जिसमें प्राणी या मनुष्य उसी के अनुसार ढल जाता है। जिस प्रकार गीली मिट्टी सॉचे में ढलकर खिलौने के रूप में बदल जाती है। उसी प्रकार कल्पना के साथ साथ जब श्रद्धा, विश्वास, दृढ़ता, प्रेम, आशा, एवं नियमित अभ्यास का सम्बन्ध जोड़ दिया जाता है तो उसे ध्यान कहते हैं।

ध्यान एक आदर्श है जिसके अनुसार हमारा निर्माण होता है।<sup>v</sup>

### पंचबिन्दु उपनिषदों में वर्णित ध्यान के प्रकार

**नादबिंदु उपनिषद् में वर्णित ध्यान**—नादबिंदु उपनिषद् में वैराजप्रणव (ओंकार) का ध्यान तथा हंसरूपी ओंकार की साधना को बतलाया गया है।

नादबिंदु उपनिषद् में ओंकार को हंस के रूप में बताया गया है। इस उपनिषद् में, ओंकार की 12 मात्राएँ बतलाई गई हैं।

**ध्यान बिन्दु उपनिषद् में वर्णित ध्यान**— ध्यानबिंदु पंचबिंदु उपनिषदों में से एक महत्वपूर्ण उपनिषद् है। ध्यान बिंदु उपनिषद् में प्रथम अक्षर ही ध्यान के स्वरूप को दर्शाता है।

**ब्रह्मबिन्दु उपनिषद् में वर्णित ध्यान**— ब्रह्मबिंदु उपनिषद् पंच बिंदु उपनिषदों में से एक है जिसके अंतर्गत ध्यान का स्वरूप वर्णित है। ब्रह्म बिंदु उपनिषद्, ब्रह्मबिन्दु उपनिषद् ब्रह्म तत्व या ब्रह्मरूपी बिंदु का ध्यान करना।

**तेजोबिंदु उपनिषद् में वर्णित ध्यान**— तेज अर्थात् ज्योति या प्रकाश। तेजोबिंदु का ध्यान सबसे उत्तम तथा सर्वश्रेष्ठ ध्यान है। तेजोबिंदु उपनिषद् में ध्यान के स्वरूप की बड़ी ही स्पष्ट व्याख्या की गई है लेकिन तेजोबिंदु उपनिषद् के ध्यान का स्वरूप स्थूल, सूक्ष्म एवं इन दोनों से परे सर्वातीत है जो बुद्धिमान, मुनियों के लिये भी इस तेजोमय बिंदु के ध्यान की साधना बड़ी कठिन प्रतीत होती है।

### ध्यान की तैयारी

**नादबिन्दु उपनिषद् में**— इसमें साधक को सिद्धासन में बैठने के बाद वैष्णवी मुद्रा धारण करना चाहिये उसके पश्चात् दाहिने कान के अन्दर उठते हुए नाद की ध्वनि को सतत सुनना चाहिये। वैष्णवी मुद्रा— नेत्रों से बाह्य दृष्टि को अन्तर्लक्ष्य करके भृकुटि (भूमध्य में) देखना वैष्णवी मुद्रा कहलाती है।

**ध्यान बिन्दु उपनिषद् में**— ध्यान के लिये चार आसन (आसन चतुष्टय—सिद्धम्, पद्मं, भद्रं, सिंहं) बताये गये हैं। आत्मस्वरूप की उपलब्धि एवं ध्यान के लिये विधिवत् आसन पर स्थित पूरक द्वारा श्वास को अन्दर लेते हुये नाभि स्थान में भगवान विष्णु का ध्यान करना बताया गया है। कुम्भक के द्वारा श्वास रोकते समय ब्रह्म का ध्यान तथा रेचक द्वारा श्वास छोड़ते समय ललाट में विद्या स्वरूप तीनों नेत्रों वाले शुद्ध स्फटिक के समान उज्ज्वल रंग के कला रहित पाप विनाशक भगवान शिव का ध्यान करने के लिये कहा गया है।

**ब्रह्मबिन्दु उपनिषद् में**— विषय के संकल्प से रहित होने पर ही मन का विलय होता है। अतः मोक्ष की चाह रखने वाले साधक को अपने मन को विषयों से दूर रखना चाहिए। जब मन से विषयों के प्रति आसक्ति हट जाती है। तब

वह साधक हृदय में स्थिर होकर उन्मनी भाव हो जाता है। तब वह उस परमानंद तथा ध्यान की उच्च अवस्था को प्राप्त करने में सहायक सिद्ध हो सकता है।

### तेजोबिन्दु उपनिषद् में

आहार पर संयम से (मिताहारी होकर), क्रोध को वश में करके समस्त संगों से हटकर, जनसंघ का परित्याग कर, इन्द्रिय संयम रखकर, सुख-दुखादि द्वन्द्वों से रहित होकर अहंकार को त्याग कर समस्त इच्छाओं वासनाओं आदि को छोड़कर एवं गुरु सेवा का ही प्रयोजन रखकर तथा गुरु के प्रति श्रद्धा समर्पित कर ध्यान का अभ्यास करने को कहा गया है। तभी साधक इस तेजोमय ध्यान का अधिकारी हो सकता है। यह ध्यान जनसाधारण के लिये नहीं अपितु मुनियों और मनीषियों के लिये भी यह ध्यान प्राप्त करना अत्यंत दुर्लभ है।<sup>vi</sup>

उपरोक्त प्रकार के ध्यान को करने वाले साधक के गुण या लक्षणों का वर्णन करते हुए साधक की स्थिति का उपनिषद् वर्णन करता है-

यताहारो जितक्रोधो जितसङ्गो जितेन्द्रियः।

निर्द्वन्द्वो निरहङ्कारो निराशीरपरिग्रहः।<sup>vii</sup>

(तेजोबिन्दु उपनिषद् -3)

जो मनुष्य आहार के प्रति संयमित है जिसने क्रोध को जीत लिया है, जिसने निःसंगता प्राप्त की है जो सुख-दुखादि और ठण्ड-गर्मी आदि के द्वन्द्वों से परे हो गया हो जो अहंकार, आशा, तृष्णा रहित हो वही ऐसा ध्यान प्राप्त कर सकता है।

### ध्यान की विधि

**ब्रह्मबिन्दु उपनिषद् में** :- मनुष्य अथवा साधक को अपने मन को तब तक रोकने का प्रयास करना चाहिये जब तक कि वह हृदय में विलीन न हो जाये। मन का हृदय में लीन हो जाना ही ज्ञान और मुक्ति है इसके अतिरिक्त और जो कुछ भी है वह सब ग्रन्थ का मात्र विस्तार ही है।

**ध्यानबिन्दु उपनिषद् में** - बीजाक्षर (ओंकार) से परे बिंदु स्थित है और उसके ऊपर नाद विद्यमान है जिसमें मधुर अन्तर्ध्वनि सुनायी देती है इस नादध्वनि के अक्षर में विलय या तल्लीन हो जाने पर जो शब्द रहित स्थिति शेष होती है वह परमपद या ध्यान के रूप में जानी जा सकती है।

**नादबिन्दु उपनिषद् में** - योगी साधक (ध्यानी) को चाहिए की सतत चिंतन करते हुए समस्त चिन्ताओं का परित्याग कर सुख-दुख, मान-आपमान, अच्छा-बुरा, सर्दी-गर्मी, ऊँच-नीच, वासनाओं, इच्छाओं इत्यादि सभी तरह की चेष्टाओं से मन को हटाकर नाद का ही अनुसंधान (श्रवण, मनन, चिंतन) करना, क्योंकि चिंतन के माध्यम से ही चित्त सहजता से नाद में लय हो जाता है।

### तेजोबिन्दु उपनिषद् में -

ध्यान की विधि का वर्णन करते हुए उपनिषद् कहता है-

ब्रह्मैवास्मीति सद्वृत्त्या निरालवतया स्थितिः।

ध्यानशब्देन व्याख्यातः परमानन्ददायकः।<sup>viii</sup>

### (तेजोबिन्दु उपनिषद्- 36)

अर्थात्- इस मंत्र के माध्यम से यह कहा गया है कि मैं ब्रह्म हूँ इस प्रकार की आलम्बन रहित स्थिति सत् वृत्ति के द्वारा हो, वह विख्यात भाव ध्यान शब्द के द्वारा कहा गया है। वह परम आनन्ददायक भाव है। अतः मैं ही ब्रह्म हूँ इस सद्वृत्ति से मन को कहीं आलम्बन (टिकने का स्थान) नहीं मिलता। उस समय की स्थिति ध्यान (आत्मध्यान) कही गई है जो कि परम आनन्ददायक है।

### उपनिषदों की महत्ता

"उपनिषद् शक्ति तथा ऊर्जा की ऐसी खानें हैं जिनके अन्तर्गत अलौकिक दिव्य शक्ति, उत्कृष्ट, साहस, तथा धैर्य भरा हुआ है जो कि सम्पूर्ण विश्व जगत् या ब्रह्माण्ड को बल, शौर्य एवं नवजीवन प्रदान कर सकते हैं। उपनिषद् किसी भी देश, जाति, काल, परिस्थिति, मत, सम्प्रदाय या भेद किये बिना हर दीन दुर्बल प्राणी या जीव को पुकार पुकार कर कहती है- उठो और अपने पैरों पर खड़े हो जाओ और बंधनों को काट डालो तथा बंधनों से मुक्त हो जाओ। श्रेष्ठ कार्यों की ओर कदम बढ़ाओ तथा कार्यों को पूर्णता तक ले जाने का प्रयास करो। शारीरिक, मानसिक, सामाजिक एवं आध्यात्मिक स्वाधीनता ही उपनिषदों का मूल मंत्र है। स्वामी विवेकानन्द ने अपने एक प्रवचन में कहा था कि मैं जब उपनिषदों को पढ़ता हूँ तो मेरे आंसू बहने लगते हैं। यह कितना महान ज्ञान है जन जाग्रति अथवा जन कल्याण के लिये।"<sup>ix</sup>

"स्वामी विवेकानन्द जी ने उपनिषदों को न केवल ब्रह्म प्राप्ति के लिये वरन् दैनिक जीवन के लिये भी उपयोगी बताया है।" उपनिषद् वह दिव्य शक्ति प्रदान करते हैं जिससे कि मनुष्य जीवन संग्राम का धैर्य तथा साहस के साथ मुकाबला करता है। जीवन का कोई भी क्षेत्र चाहे वह भौतिक जगत् का हो या आध्यात्मिक जगत् का दोनों में उपनिषद् अत्यन्त आवश्यक हैं। निष्ठा को शब्दों की सहायता से हृदय में भरकर शब्दों को दूर हटाकर अनुभव किया जाए तभी उपनिषदों का सही बोध हो सकता है या परम ज्ञान की प्राप्ति कर सकते हैं।

### पंचबिन्दु उपनिषदों में वर्णित ध्यान की उपयोगिता

- ध्यान के अभ्यास से मानव समस्त सांसारिक बंधनों से मुक्त हो जाता है।
- ध्यान के गहन अभ्यास से प्रारब्ध कर्म भी नष्ट हो सकते हैं।
- आत्म तत्व का ज्ञान हो जाने पर मानव शून्यता को प्राप्त हो सकता है।
- ध्यान के गहन अभ्यास से मानव विषय वासनाओं, इच्छाओं, संकल्पों, आसक्ति से रहित हो सकता है।
- ध्यान के गहन अभ्यास से अज्ञान रूपी अंधकार विनाश हो सकता है।
- ध्यान के अभ्यास से उच्च चेतनावस्था के प्राप्ति होती है।
- ध्यान से मानव को वैराग्य, उत्साह और गुरुभक्ति प्राप्त हो सकती है।
- ध्यान के गहन अभ्यास से आहार को जीत सकते हैं, क्रोध को वश में कर सकते हैं, इन्द्रियों पर विजय प्राप्त कर सकते हैं।

### उपसंहार

पंचबिन्दु उपनिषदों का अध्ययन करने के तत्पश्चात् यह निष्कर्ष निकलता है कि पंचबिन्दु उपनिषद कोई एक उपनिषद नहीं है वरन् उपनिषद के अंत में बिन्दु शब्द होने के कारण पंचबिन्दु उपनिषद कहते हैं। अतः ब्रह्मबिन्दु उपनिषद को अमृतबिन्दु उपनिषद और अमृतबिन्दु उपनिषद को ब्रह्मबिन्दु उपनिषद माना गया है। गायत्री प्रकाशन के ब्रह्मविद्या खण्ड में ब्रह्मबिन्दु उपनिषद एवं चौखम्बा प्रकाशन के उपनिषद संचयन में अमृतबिन्दु उपनिषद का वर्णन मिलता है। इस प्रकार से चार बिन्दु उपनिषद ही शेष बचते हैं। जो कि निम्नानुसार हैं— नादबिन्दु, ध्यानबिन्दु, ब्रह्मबिन्दु और तेजो बिन्दु उपनिषद हैं। अतः इन उपनिषदों वर्णित ध्यान की विधि अथवा तैयारी बिन्दु शब्द के कारण कहीं न कहीं पर एक दूसरे के पूरक हैं। इन पंचबिन्दु उपनिषदों में ध्यान का आशय प्रायः ओमकार से है। इन उपनिषदों में वर्णित ध्यान के अध्ययन के माध्यम से यह ज्ञात होता है कि ध्यान का सम्बन्ध किसी जाति, धर्म, सम्प्रदाय या किसी विशेष व्यक्ति से नहीं होता है, बल्कि ध्यान का सीधा सम्बन्ध मन (सूक्ष्मशरीर) से होता है और मन को किसी विशेष जाति, धर्म, सम्प्रदाय या अन्य किसी भी प्रकार के बन्धनों से बाँधा या मुक्त नहीं किया जा सकता। यह तो व्यक्ति विशेष की मनः स्थिति पर निर्धारित होता है। मन विचारों का समूह है जिसमें कि अच्छे-बुरे (राग द्वेष) विचारों के आदान-प्रदान की प्रक्रिया सतत् चलती रहती है मन कल्पनाएँ करता है तथा उन कल्पनाओं को धारण करके एक बिन्दु के रूप में मन को एकाग्र या स्थिर कर लेता है तो उस प्रक्रिया को ध्यान की श्रेणी में माना जाता है जिस प्रकार से धर्म का संबंध धारण करने से है उसी प्रकार ध्यान का संबंध मन की एकाग्रता अथवा किसी बिन्दु की स्थिरता अथवा धारणा से है अतः किसी एक बिन्दु पर मन को एकाग्र कर धारणा कर उसका ध्यान करना ही पंचबिन्दु उपनिषदों में वर्णित ध्यान का स्वरूप है।

### संदर्भ ग्रन्थ सूची

<sup>i</sup> युगनिर्माण विस्तार ट्रस्ट योजना गायत्री तपो भूमि (मथुरा) उ. प्र. 108 उपनिषद ज्ञानखण्ड पृष्ठ संख्या-7

<sup>ii</sup> युगनिर्माण विस्तार ट्रस्ट योजना गायत्री तपो भूमि (मथुरा) उ. प्र. 108 उपनिषद ज्ञानखण्ड पृष्ठ संख्या-7

<sup>iii</sup> पं. श्रीरामशर्मा आचार्य वाङ्मय-13 "गायत्री की पंचकोश साधना एवं उपलब्धियों" अखण्ड ज्योति संस्थान मथुरा, पृष्ठ संख्या-1/28-29

<sup>iv</sup> गरुण पुराण, गीताप्रेस गोरखपुर प्रकाशन, अध्याय 49 पृष्ठ संख्या-84

<sup>v</sup> अखण्ड ज्योति संस्थान प्रकाशन मथुरा "प्रसुप्ति से जाग्रति की ओर" वाङ्मय-13, पृष्ठ संख्या-6/18

<sup>vi</sup> गीताप्रेस गोरखपुर प्रकाशन 'उपनिषद अंक' पृष्ठ संख्या-692

<sup>vii</sup> गायत्री श्री वेदमाता, दुर्लभ 108 उपनिषद, तेजोबिन्दु (प्रथम खण्ड) शंतिकुंज हरिद्वार (उत्तराखण्ड), पृष्ठ संख्या- 181

<sup>viii</sup> गायत्री श्री वेदमाता, दुर्लभ 108 उपनिषद, तेजोबिन्दु (प्रथम खण्ड) शंतिकुंज हरिद्वार (उत्तराखण्ड), पृष्ठ संख्या- 185

<sup>ix</sup> युगनिर्माण विस्तार ट्रस्ट योजना गायत्री तपो भूमि (मथुरा) उ. प्र. 108 उपनिषद ज्ञानखण्ड पृष्ठ संख्या-4

<sup>x</sup> युगनिर्माण विस्तार ट्रस्ट योजना गायत्री तपो भूमि (मथुरा) उ. प्र. 108 उपनिषद ज्ञानखण्ड पृष्ठ संख्या-8



## तेजस्विनावधीतमस्तु । मा विद्विषावहै ।।

इसी प्रकार पातंजलि योगसूत्र में भी अन्तरात्मा (दृष्टा) के स्वरूप का ज्ञान (अधिगम) कराने में ईश्वर (ओंकार) नाम का जप करने का उपाय बताया गया है।

ततः प्रत्यक्वेतनाधिगमोऽप्यन्तरायाभावश्च ।

### अधिगम के कारक तत्व

गुरु सर्वप्रथम अपने गुरु से और स्वयं के प्रयास से जो अनुभव प्राप्त करता है तदानुसार वह स्वयं के प्रयोगों से यह भली-भांति जान लेता है कि साधना के या सीखने के कौन-कौन से मार्ग ठीक हैं और कौन-कौन से दुरुह हैं। इसी आधार पर वह अपने शिष्य को चुने हुए सरल मार्ग से अधिगम कराता है। श्रीरामकृष्ण परमहंस द्वारा विवेकानन्द को कराये गये अधिगम के प्रमुख कारक तत्व इस प्रकार हैं—

#### 1. परीक्षा प्रणाली

परीक्षा प्रणाली के उपयोग से शिष्य में शिष्यत्व के स्तर का परीक्षण किया जाता है। इसी आधार पर उसकी आगामी शिक्षा प्रणाली तय की जाती है। "श्रीरामकृष्ण परमहंस किसी भी व्यक्ति को अपना शिष्य बनाने से पूर्व उसको अच्छी तरह ठोक बजाकर देख लेते थे और इस परीक्षण से वे यह जान लेते थे कि वह व्यक्ति शिष्य बनने लायक है या नहीं। अनेक प्रकार से परीक्षा लेकर उन्होंने समझ लिया था कि उनकी अन्तरदृष्टि ने नरेन्द्रनाथ के महत्व और जीवनोद्देश्य के संबंध में मिथ्या गवाही नहीं दी है।"

#### 2. ध्यान धारणा

आध्यात्मिक जीवन हेतु रामकृष्ण परमहंस ध्यान को आवश्यक मानते थे। नरेन्द्र बचपन से ही शिवजी की मूर्ति के आगे बैठकर ध्यान किया करते थे। नरेन्द्र को शयन के पूर्व एक अदभुत दर्शन हुआ करता था। आँखें मूंदते ही उन्हें अपनी भोंह के बीच निरन्तर परिवर्तनशील रंगों का एक ज्योति बिन्दु दिखाई देता था, वह बिन्दु कमशः बढ़ता हुआ गोले का आकार लेकर फट जाता था और उससे एक सफेद प्रकाश निकलकर उसके सम्पूर्ण शरीर में फैल जाता था। इसके पश्चात् वे धीरे धीरे निद्रा में डूब जाते थे। श्रीरामकृष्ण परमहंस नरेन्द्र को नित्यसिद्ध, ध्यानसिद्ध मानते थे।

#### 3. प्रयोग

शब्दों से परे आत्मानुभवों को समझने के लिये शब्दों का सहारा नहीं लिया जा सकता। इसलिये सांसारिक प्रयोगों द्वारा उस शब्द से परे आत्मानुभूति को महसूस किया जाता है। उस अनुभूति को समझाने के लिये प्रयोगों को माध्यम बनाया जाता है। श्रीरामकृष्ण परमहंस छोटे छोटे प्रयोगों द्वारा अपने शिष्यों को शब्द से अशब्द की अनुभूति कराने का प्रयास करते थे। इन प्रयोगों के माध्यम से अपने शिष्यों को आध्यात्मिक आत्मिक उन्नति हेतु प्रेरित करते थे।

#### 4. कहानी

मानव मन का स्वभाव होता है कि वह कथा कहानी से जल्दी सीखता है। श्रीरामकृष्ण परमहंस भी अपने शिष्यों को कहानी सुनाने के माध्यम से शिक्षण कराते थे।

#### 6. उपदेश

श्रीरामकृष्ण परमहंस भी अपने शिष्यों को उपदेश देकर समय समय पर उन्हें अपने स्वरूप को जानने के लिये साधना में प्रवृत्त करते रहते थे। रामकृष्ण परमहंस ईश्वर के ध्यान में डूब जाने, लय हो जाने, एक हो जाने को महत्व देते हैं। केवल ऊपर ऊपर बैठकर ईश्वर का चिंतन करना ध्यान नहीं मानते। उसी बात को समझाने के लिये गहन ध्यान के लिये विभिन्न प्रकार के उपदेश देते हैं।

#### 7. तर्क-वितर्क

श्रीरामकृष्ण परमहंस अपने शिष्यों की बुद्धि परीक्षण, ज्ञानाभिमान का परीक्षण, विद्या युक्त अहंकार का परीक्षण कराने के लिये तर्क-वितर्क पद्धति का प्रायः उपयोग करते थे। "श्रीरामकृष्ण वचनामृत" और "श्रीरामकृष्ण लीला प्रसंग" में हमें अनेक ऐसे दृष्टान्त देखने को मिलते हैं जहाँ श्रीरामकृष्ण स्वयं अपने शिष्यों से तर्क-वितर्क करके या अन्य एक दूसरे शिष्यों में तर्क-वितर्क कराकर उनकी बौद्धिक क्षमता का अवलोकन करते थे। अगर किसी शिष्य में तर्क-वितर्क की अदभुत क्षमता है और इस कारण उसमें ज्ञानाभिमान भी है तो ऐसी स्थिति में वे उसके प्रतिवादी को स्वयं उसके समक्ष मजबूती से खड़ा कर उसको परास्त कर देते थे जिससे उसका ज्ञानाभिमान शान्त हो जाता था। दूसरी ओर अपने शिष्यों में हर प्रश्न के तार्किक समाधान की क्षमता, बौद्धिक क्षमता, अपने आप पर दृढ़ विश्वास पैदा करने के लिये स्वस्थ तर्क-वितर्क जैसी पद्धतियों को अपनाते थे।

#### 8. वार्तालाप

वार्तालाप भी अधिगम की प्रक्रिया में महत्वपूर्ण भूमिका निभाने का काम करता है। श्रीरामकृष्ण परमहंस ने इस प्रणाली का काफी प्रयोग किया है। वार्तालाप से गुरु शिष्य को एक दूसरे की भावनाएं, चिंतन, विचार, समस्याएँ आदि का

गोयन्दका, हरिकृष्णदास, गीताप्रेस गोरखपुर, ईशादि नौ उपनिषद् पृ. सं. 75.

गोयन्दका, हरिकृष्णदास, योग-दर्शन हिन्दी व्याख्यासहित, गीताप्रेस गोरखपुर, सं. 2072, 44 वा संस्करण 1/ 29, पृ. सं. 28.

सूर्यकान्त त्रिपाठी निराला, श्री रामकृष्ण वचनामृत, श्री रामकृष्ण आश्रम नगपुर

योग विज्ञान योग के आधारमृत तत्व, अखण्ड ज्योति संस्थान, मथुरा पृ.क. 57

ज्ञान हो जाता है। जिसके आधार पर गुरु अपने शिष्य के लिए समुचित मार्ग का निर्धारण करता है। श्रीरामकृष्ण परमहंस अपने शिष्यों के साथ अधिकांशतः विभिन्न धर्म विषयक मुद्दों पर वार्तालाप करते दिखते हैं।

#### **9. गीत भजन**

श्रीरामकृष्ण भक्ति की उच्च अवस्था में गीत सुनते सुनते भावसमाधि में डूब जाते थे। नरेन्द्रनाथ से गीत आदि कहने को कहते थे और उस गीत को सुनते सुनते उसी में लीन हो जाया करते थे। अनेक बार जब नरेन्द्र गाना गाते थे श्रीरामकृष्ण की समाधि लग जाती थी।

#### **10. प्रश्न प्रविधि**

प्रश्न प्रविधि गुरु और शिष्य दोनों के लिये उपयोगी है। प्रश्नोत्तर प्रविधि एक ऐसी प्रविधि है जिसके द्वारा कोई भी शिष्य अपनी समस्या, शंका, विचार, आदि को अपने गुरु के समक्ष रखकर उसका समाधान पा सकता है शिष्य अपने मन के अंतर्द्वन्द्वों का समाधान भी गुरु से प्रश्न प्रविधि द्वारा कर सकता है। श्रीरामकृष्ण परमहंस अपने शिष्यों से समय समय पर प्रश्न पूछकर उनकी मनः स्थिति का आंकलन करते थे। स्वामी विवेकानन्द भी अपने मन के अंतर्द्वन्द्वों का समाधान श्रीरामकृष्ण परमहंस से प्रश्न पूँछकर ही करते थे।

#### **11. शक्तिपात**

परमात्मा सभी की अंतर्द्वन्द्वों की आत्मा है, लेकिन हमें इसकी अनुभूति नहीं होती। हमें अपनी आत्मा के साक्षात्कार होने पर परमात्मा से हमारा सीधा संबंध स्थापित हो जाता है। तब उसकी शक्ति हमारे माध्यम से काम करती है। सिद्धपुरुषों में यही होता है। वे दूसरों पर महान प्रभाव का विस्तार कर सकते हैं, जो सामान्य व्यक्ति नहीं कर सकते। ऐसा अनेक बार हुआ जब श्रीरामकृष्ण परमहंस ने नरेन्द्र को स्पर्श किया और नरेन्द्र का कुछ समय तक सारा बाह्य सांसारिक ज्ञान विलुप्त हो गया और उन्हें अतीन्द्रिय अलौकिक दिव्य अनुभूति प्राप्त हुई।

#### **मूल्यांकन**

अधिगम की प्रक्रिया हेतु उसकी पृष्ठभूमि तैयार करना अधिगम कराने वाले का मुख्य कार्य होता है। जब घड़ा पूर्ण रूप से पानी भरने के लिए तैयार हो जाता है तभी उसमें पानी भरा जाता है। इसी प्रकार अधिगम हेतु जब पूर्ण रूप से व्यक्ति तैयार हो जाता है तो वह स्वतः से ही अधिगम की प्रक्रिया में शामिल हो जाता है इसीलिए सर्वप्रथम श्रीरामकृष्ण परमहंस ने स्वामी विवेकानन्द को परीक्षा, ध्यान आदि अभ्यासों से तैयार किया और समय-समय पर आवश्यकता पड़ने पर उनका मार्गदर्शन भी किया। विवेकानन्द जैसे अधिगम के लिए शरीर और मन दोनों का सामर्थ्य बल, संकल्प बल एवं तीव्र इच्छा होना आवश्यक है। तभी उस प्रकार का अधिगम हो सकता है।

#### **निष्कर्ष**

स्वामी विवेकानन्द जैसे अधिगम के लिए रामकृष्ण परमहंस जैसे गुरु के साथ-साथ स्वामी विवेकानन्द जैसी प्रवल इच्छा, निष्ठा, समर्पण, त्याग, भाव, संकल्प शक्ति, शरीर और मन का सामर्थ्य आदि होना जरूरी है। हमारे संकल्प और अभ्यास की तीव्रता की दिशा में ही हमारा अधिगम होता है। स्वामी विवेकानन्द जैसे अधिगम के लिए विवेकानन्द जैसे संकल्प और अभ्यास की आवश्यकता है। रामकृष्ण परमहंस कहते हैं कि हम जिस चीज के लिए रोते हैं वह हमें मिल जाती है हम रोटी के लिए रोते हैं हमें रोटी मिल जाती है अगर हम भगवान के लिए रोयेगें तो भगवान हमें मिलेगें परंतु हम भगवान के लिए कहां रोते हैं फिर भगवान कहां से मिलेगें। यदि हम वर्तमान में विवेकानन्द जैसा अधिगम चाहते हैं तो हमें केवल भक्ति, शक्ति, और शुद्धि के लिए ही प्रार्थना करना चाहिए एवं तदनुकूल ही अभ्यास करना चाहिए।

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## **Portrayal of Eco-feminist Interest in the Selected Plays of G.B Shaw**

**Javid Maqbool Shah Qurashi\***

**Aasif Rashid Wani\*\***

### **Abstract**

Although ecofeminism as a movement started around 1970s much after Shaw's death, his plays depict how foresighted he was with regard to the association that existed between nature and women that started this movement. His plays are mostly seen in the light of reformation of society at which they are aimed but they also abound in instances that reflect the undeniable association and dependence women and nature share with each other. This aspect of his writings has been largely overlooked. His plays depict eco-feminist traits are as: Pygmalion, Candida, St. Joan and Mrs. Warren's Profession.

**Key Words:** Eco-feminism, Ecology, Environment, Exploitation, Repression, Traditional Androcent and Vegetarian

### **Introduction**

Eco-feminism is a term that combines in itself two disciplines that are relevant in the contemporary times, namely, Ecology and Feminist studies. Ecology is a term that is understood as a scientific analysis and study of interactions among organisms and their environment. As a discipline, ecology addresses the full scale of life, from tiny bacteria to processes that span the entire planet-the various physiological processes, cycles and interaction that go on continuously in various ecosystems to maintain the balance among much cherished life-forms on earth. Feminist studies however are the study of ideologies that share a common goal to define, establish, and achieve equal political, economic, cultural, personal and social rights for women. Shaw's plays portray women have historically held the role of primary food, fuel and water gatherer for their families and communities. Vandana Shiva, a leading exponent of eco-feminism, also recognizes the same when she says that women in subsistence economies who produce "wealth in partnership with nature, have been experts in their own right of holistic and ecological knowledge of nature's processes." Because of all these, they have also had a major interest in trying to prevent or undo the effects of deforestation, desertification and water pollution and as such are associated with nature as its preserver. Any major change in environment affects women directly. For instance, construction of dam on a river creates the issues relating to household consumption of water for women who have to fetch water directly from the river. Thus, any adverse or exploiting effect on nature has great impact in the lives of women as both are closely related.

Throughout history, nature is portrayed as feminine and women are often thought of as closer to nature while men are the founders and closer ones to the culture. Women's physiological connection with birth and child care has partly led to this close association

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with nature. These connections are illustrated through traditionally "female" values 125 such as reciprocity, nurturing and cooperation, which are present both among women and in nature. This association between women and nature is clear in the poem *Three Years She Grew* by William Wordsworth: Nature said, „A lovelier flower on earth was never sown; This child I to myself will take; She shall be mine, and I will make a lady of my own.“ However, women and nature are also united through their shared history of oppression by a patriarchal society. The term Eco-feminism has been coined by the French writer Françoise d'Eaubonne in her book *Le Féminisme ou la Mort* (1974). (Merchant 184) Eco-feminism in many ways is a third-wave phenomenon. It identifies the industrial capitalism as the main culprit behind the ruthless exploitation of woman and nature; unlike earlier feminists who identify patriarchy as the chief oppressor.

Ecofeminism interprets the repression of women and their exploitation in terms of the repression and exploitation of the environment. 126 Eco-feminists argue that traditional androcentered approaches involving exploitation of and supremacy over women are echoed in patriarchal norms and discourse with respect to the environment. Karen Warren points out in her critique of the „logic of domination“ in the essay, „The Power and Promise of Ecological Feminism“ that the subordination of one group by another generally requires a conceptual dichotomy in which the first group is seen not only as different but as inferior to the other. Though Eco-feminism was coined as a term in the 1970s, women have been active participants in the environmental movements- mainly preservation and conservation much earlier to this. In late 19th century, women worked in efforts to protect wildlife, food, air and water. Susan A. Mann considers the roles women played in these activisms to be the genesis for ecofeminism in later centuries. After 1970s, the feminists that took interests in these movements explored how oppressions were linked through „gender, race, class and ecology, as well as species and ideas of nationhood.“ The ecofeminist movement developed through texts, such as *Women and Nature* (Susan Griffin 1978), *The Death of Nature* (Carolyn Merchant 1980) and *Gyn/Ecology* (Mary Daly 1978). However, in the 1990s the advancing theories in ecofeminism began to be seen as essentialist. Through analysis done by post structural and third wave feminists it was argued that ecofeminism equated women with nature.

In 1993, an essay entitled „Ecofeminism: Towards Global Justice and Planetary Health“ authored by Greta Gaard and Lori Gruen outlined what they call the "eco-feminist framework." The essay provides data and statistics along with laying out the theoretical aspects of the ecofeminist critique. Eco-feminists do not seek equality with men but aim for liberation of women as women. Shaw's plays are concerned they were written by a male dramatist which makes some of the new generation feminists dismiss his work from the purview of feminist analysis. But one cannot forget that although Shaw was a male dramatist his role had been pivotal in making the „New Woman“ characters acceptable on stage as well as in society. His insight had presented female point of view boldly and objectively as the women themselves had wanted in his times. Thus, he was definitely a champion figure when it comes to liberating the much oppressed Victorian woman. As such, perhaps no aspect of women suffrage and psyche escaped his notice and treatment in his plays; and so is the case with the unique bond women and nature share among themselves.

Most of his plays have urban settings; still they do not fail to highlight the bond between women and nature in an important light. The degree of proximity he believed that women

shared with nature would not have been something lesser than a direct, unadulterated contact as it is evident from Act III of *Pygmalion* where Prof. Higgins tells his mother that one of the safer subjects on which Eliza can talk without giving herself away is weather: HIGGINS. She's to keep to two subjects: the weather and everybody's health. (Shaw 23).

Weather being directly related to a place's natural conditions was a safer subject because it brought other women closer on a subject of shared interest that couldn't be affected by individual biases. Shaw didn't fail to show how a conversation that should have been based on scenic observation of nature turned into a speech filled with the intrusion of scientific information under the influence of Prof. Higgins's training who in this play emerges as the oppressor when seen in the feminist light after coming in contact with whom Eliza lost what was natural and innate in her. With the refinement of her language, naturalness left her speech. MRS. HIGGINS. Will it rain, do you think? LIZA. The shallow depression in the west of these islands is likely to move slowly in the easterly direction. There are no indications of any great change in the barometrical situation. (Shaw 58),

Further, how a change in the natural condition directly affects the life of women is presented in, Mrs. Eynsford Hill's concern about influenza. MRS. EYNSFORD HILL. I'm sure I hope it won't turn cold. There's so much influenza about. It runs right through our whole family regularly every spring. (Shaw 58).

The association between man and culture and woman and nature can be clearly found in the respective settings of Prof. Higgins's and Mrs. Higgins's room. In Act II, the play introduces the Wimpole Street laboratory of Prof. Higgins. This room faces the street and is well equipped with all the furniture depicting the cultural taste of his times along with various apparatuses and devices that help Prof. Higgins in his scientific study of language. This room shows the progression of culture and cutting off with the natural surroundings as evident from the presence of portraits on the walls. "A blinding flash of lightening followed instantly by a rattling peal of thunder" (Shaw 8) introduces Galatea of Shaw's *Pygmalion*-Eliza Doolittle. Thus, the connection of the female protagonist with the physical nature is immediately established as soon as she is introduced in the play. Soon after she regrets the loss of her flowers by Freddy which though was due to economic reasons showed empathy for the flowers spoiled in mud. Shaw's dramatic technique is not only limited to the purpose of connecting the flower girl with flowers but also draws a parallel between the condition of the flower girl and her flowers- both being beautiful yet smeared with mud and dirt due to which they appeared to be spoiled in the eyes of bystanders. This mud and dirt are the result of the pollution that industries and capitalism has driven into the world of nature and also the corruption and exploitation in the society. As such, man again takes the role of oppressor against both woman and nature through his industrial advancement by polluting the nature as well as through the feminization of poor. This image of the flower girl with her flower basket recurs in almost all Acts of the play and this basket becomes the symbol of Eliza's connection to the nature where she is free from the oppression of Higgins and her father as she mentions in act V. LIZA. Oh! If I only could go back to my flower basket! I should be independent of both you and father and the entire world! Why did you take my independence from me? Why did I give it up? I'm a slave now, for all my fine clothes. (Shaw 100). The desert symbolized a sense of complete isolation and alienation from her present world where she is taken as a Princess as well as from her former world at Drury lane. The image 135 of sleepwalking in desert is ironical and in

keeping with the aimlessness and the question of future belongingness that Eliza faced in the next Act, Act IV: LIZA. Whats to become of me? Whats to become of me. . . . I sold flowers. I didn't sell myself. Now you've made a lady of me I'm not fit to sell anything else. I wish youd left me where you found me. (Shaw 75, 77)

Just like Pygmalion, the major action in the play *Candida* takes place indoors. Thus, most of the associations with nature are in symbolical or metaphorical forms, the play opens with the image of an oasis in the desert that was a reference to the park that stands as the only natural and beautiful location in a man-made settlement. However, its beauty could not stay long in the eyes of an onlooker as it is surrounded by the concrete jungle and is becoming increasingly drowned in smoke.

This desert of unattractiveness has its oasis. Near the outer end of the Hackney Road is a park of 217 acres fenced in, not by railings, but by a wooden paling, and containing plenty of greensward, trees, a lake for bathers, flower beds which are triumphs of the admired cockney art of carpet gardening, and a sandpit, originally imported from the seaside for the delight of children, but speedily deserted on its becoming natural vermin preserve for all the pretty fauna of Kingsland, Hackney, and Hoxton. A bandstand, an unfurnished forum for religious, anti-religious and political orators, cricket pitches, a gymnasium, and an old fashioned stone kiosk are among its attractions. Wherever the prospect is bounded by trees or rising green grounds, it is a pleasant place. Where the ground stretches flat to the grey palings with bricks and mortar, sky signs, crowded chimneys and smoke beyond, the prospect make it desolate and sordid. (Shaw 2). Same is the condition of *Candida* in her household. Her being the mistress there is an objective reality and yet her worth is taken for granted. *Candida* is his "greatest treasure on earth" when he wishes to feel so; else he is not even concerned to attend to her wish of having some private time with him even after recognizing that, Same is the condition of *Candida* in her household. Her being the mistress there is an objective reality and yet her worth is taken for granted. *Candida* is his "greatest treasure on earth" when he wishes to feel so; else he is not even concerned to attend to her wish of having some private time with him even after recognizing that.

However, since *Candida* was mostly about the realisation of domestic labour- a thing imposed through gender roles and culture, it focussed on women's association and existence in a cultured setting rather in a natural one. Contrary to this, Eco-feminism lies in the core of the play *St. Joan*, the theme of which is a farm girl's resolution to free her motherland from the oppression of English men. Eco-feminism thus stands with the most disadvantaged women who refuse to leave their "feet and hearth". In Scene V, *Joan* explains her motive, inspiration and her resolute purpose as under.

JOAN. My father told my brothers to drown me if I would not stay to mind his sheep while France was bleeding to death: France might perish if only our lambs 139 were safe. I thought France would have friends at the court of the king of France; and I find only wolves fighting for pieces of her poor torn body. (Shaw 59). The application of ecofeminism to animal rights that has been established as vegetarian ecofeminism can be seen. Vegetarian Ecofeminism combines sympathy with the analysis of culture and politics to refine a system of ethics and action. (Gaard, 23) The demand of such an amount of eggs and milk within few hours by Robert de Baudricourt shows how man relentlessly exploits the flora and fauna in nature without any consideration for the latter's capacity, health and life. As a dramatist Shaw could have induced comedy in the act by a completely different set of dialogues which would not have overtones of vegetarian ecofeminism but these

dialogues clearly point towards his hidden agenda which was not just the portrayal of ecclesiastical atrocities. ROBERT. Blasphemy. You tell me there are no eggs; and you blame your maker for it. STEWARD. Sir: what can I do? I cannot lay eggs. (Shaw 1)

The three plays mentioned above, in Mrs. Warren's Profession, nature and the leading ladies appear to be quite divorced from each other. In fact both the Warren mother and daughter duo show some resistance in coming with direct contact with nature. And when, the character of these ladies unfolds its various facets, this distance between the nature and their selves become clear. In Mrs. Warren's profession a contrast between "cold, wretched night" and warm "fur cloak". Both thus, became symbols for Mrs. Warren- cold for poverty and hardship and warmth and fashion for luxury and comfort; cold air is a symbol of exposure and vulnerability while cloaks and shawls are a symbol of protection. Also, it suggests that materialism drives one away from nature. Thus, Mrs. Warren preferred the fur cloak made from animals which is totally against vegetarian eco-feminism to the natural cold air.

This is what Eco-feminists have considered as one of the essential conditions of their critique- that is embracing of her femininity by a woman. But this state of hers was soon to wane like the moon. Eco-feminists argue that separation from nature makes women separate themselves from their natural motherly instincts. Nature is being seen by the radical feminists as unfair with regard to the motherhood which women are burdened with and hence, they too advocate 148 women's distance from these natural instincts. It is important to note that all these ideas were given by the feminists after Shaw's time and yet Shaw had incorporated this phenomenon of separation with nature leading to separation with motherhood more than once in this same play. But again, in *Candida*, the only allusion to nature was to point out how women and nature are connected through the tie of domestic atrocities. Shaw's intention was to point out how the minds of people are stereotyped within the realms of domesticity when it comes to feminine attributes which is a result of gender roles.

All the heroines are being shown as coming from the world of nature (Eliza rushed in from rain, *Candida* enters from outside, Joan from her farm, and Vivie was in the garden only) into the shelter of man-made urban setting (Eliza in the portico of St. Paul's Church, Joan to the castle) only to crave for freedom and the desire to escape back to where they came from: Eliza to her flower basket and Joan to her meadows. The slight exception to this pattern was provided by *Candida* who instead of escaping into the starry night solace with Marchbanks decided to stay at her workplace; and complete exception to this pattern was offered by Vivie who actually found peace and freedom from her mother's tarnished income and dependence at her wall-confined workplace. But *Candida* and Vivie were „New Woman“ in every ounce and inch of them while Eliza and Joan had certain conventional air about them even though they too displayed characteristics of „New Woman“. Nature thus signifies a sense of ultimate freedom to these female protagonists where they would be free from the oppressions of men. And this is where Eco-feminist movement joins hands with liberal and radical feminism; when women achieve or seek to achieve their freedom in the nature and in the causes related to nature.

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## **How Does Rural Consumers Behave Towards E-Banking Services? A Case Study in Two Villages of Darrang District of Assam**

**Debakshi Bora\***

**Daisy Basistha\*\***

**Abstract:** *Banks plays a very useful and crucial role in the economic life of every nation. There for proper function of banking system is necessary for economic development of a nation. Digital age plays a vital role in every aspect of today's society. The digital age began with widespread use of the internet. Now a day's information technology plays a crucial role in banking sector also. It will lead to improve e-banking services among various public sector as well as private sector banks. Today Indian consumers are being provided with multiple modes of accessing banking transaction, including Tele banking, mobile banking, internet banking etc. Among this internet banking is one of the latest brunches in India. We can see that banking sector is getting importance in rural region also. But in spite of the increasing importance of information technology some consumers are not aware about such technology especially in rural area. Some consumers still prefers traditional banking services because of some inconvenience faced by them in e-banking service. This paper aims at understanding the consumer satisfaction towards e- banking. This paper is purely theoretical and based on both primary as well as secondary data. Primary data are collected from two villages of Darrang district of Assam by taking random sampling with the help of questionnaire. Secondary data are collected from various books, journals and internet. This paper also investigates the factors that create difficulties in using e-banking among rural consumers.*

**Keywords:** *Assam, E-banking, Digital age, rural consumers' satisfaction.*

### **I. Introduction**

In an economy, economic development is not possible unless there is proper functioning of banking sector. For the smooth functioning of banks, modern banking facilities should be developed both in rural and urban region of an economy. Digitization pays an important role in promoting baking sector. Today's world is known as digital world and digitization impact every sphere of our lives. The waves of adoption and usage of ICT (Information and Communication Technology) have revolutionized our world by introducing distinct technology. Now a day Information Technology plays a crucial role in banking sector and increase in technology leads to improve E banking services of various banks. This era which we live today is predominated by the Word "Digitization". This word which has evolved in recent times has undoubtedly become pivotal in banking sector in our country. Traditional branch model of banks are now changing into new form of e banking services. Internet banking which is also known as online banking or e-banking is a system which is used for financial transaction by the customers. Through e-banking customers perform task

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over internet through a bank's secure website. This is one of the important techniques of banking transaction now a day. It helps the customers to do their banking activity outside bank hours from any place with the help of internet. It makes transaction easy without the physical appearance of the customers. In traditional banking customers has to approach to the bank for any enquiry regarding financial matter such as withdraw of funds, deposit cash, reporting any complain etc. Internet banking brings a drastic change regarding those matters. At present time one can do all of those things by sitting at home going through the website of the particular bank. One should not need to go to the bank and wait for a long hour in the queue. In e-banking all information are very secured and confidential.

E banking means providing banking products and services through electronic delivery like ATM, Internet banking, Telephone banking, and other delivery channels. ATM is an electronic computerized telecommunication device that allows a customer to directly use a secured method communication to access their bank accounts or make cash withdrawals and other services. By dialing the Tele banking number customer can get various cheque book request, balance enquiry etc.

Initially banks deal with its customers through an email address that is for e-banking the customers must have an email id and there should be a website of that particular bank. The general information of the bank such as its location, services offered by it etc all are disclosed in the particular website. Many banks now enable their customers to interact with them directly with the means and transact. Such services include request for opening of accounts, requisition for cheque, payment instructions, fund transfer etc through electronic devices. Therefore we can observe that among this internet banking is one of the latest brunches in India. In period of digitalization e banking touches every region including urban as well as rural. But in spite of having more impotence in digitalization, rural region is far away from the fruits of such technology.

## **II. Statement Of The Problem**

Now a day people are educated more than old days, and today human lives become more machine oriented and they don't have enough time to visit bank than ever before. Banking sector is a part of service sectors in an economy. With modernization of banking sector both in rural and urban region; it will help to develop consumer's satisfaction towards banking sector. Though various modernizations take place in banking sector, it will be beneficial for an economy if consumers are satisfied. The increasing necessity of e-banking plays a very important role in urban areas, but in rural areas the propensity to use e-banking service could not able to achieve the expected height. The people of rural area still prefer to traditional banking services due to some inconvenience faced by them. The main objective of this paper is to study the level of satisfaction acquired by the rural consumers by using e-banking services and also to find out the problems faced by the consumers in using this service.

## **III. Literature Review**

Bhavesh J Parmar (2013) et.al (2013) investigates the role of modern technology in rural banking services. They found that though the modern technology is introduced in rural areas now a day, only those technologies related to balance enquiry is used by them. Other type of facilities are provided by bank are not having much usages like term loan, online FD, demand draft facility etc.

M E Doddaraju (2013) observed consumer behavior towards private and public sector banks in Anantapuram district of Andhra Pradesh. He found various difference between

private and public sector banks in the area of cost, convenience, facility and general factors like modernization of the bank, promptness for attending customers. He also found that satisfaction level with refer to PSU courtesy shown by bank staff at the counter is very low.

Dr. K. Alagarsamy et.al (2013) in his article showed that how does problem of public sector banks create frustration among consumer. He observed changing behavior of public sector bank after economic reform and introduction of new technology. He also found that even though customer is well educated some time high technology hesitates the consumers for transaction.

Miss R Elavarasi et.al (2014) in her article studied a difference between traditional banking services and modern banking services with special reference to SBI. From her study she found that younger generation was using electronic banking services more than old generation. Because the older generation did not feel secure in internet banking.

Dr. A. Vinayagamorthy et al (2015) analyzed various types of electronic devices related to banking services and studied consumers perception towards e banking including both corporation people and rural people. He found that internet banking become a powerful tool for improving consumers satisfaction.

#### **IV. Objective**

The main objectives of the study are cited below:

- To study the overall satisfaction of the rural consumer through e-banking.
- To identify the factors which hinders the rural consumers in using e-banking services
- To study the awareness related with the internet banking facilities provided by the banks.
- To identify relation between demographic factor like Gender, occupation, Education, Income and choice of internet banking among rural consumer

#### **V. Research Methodology**

This analysis is based on primary data with theoretical basis. Primary data was collected by structured questionnaire survey from two villages of Darrang district of Assam namely Gaonbudhapara and Sankar Nagar by using random sampling. Data is collected from 100 respondents from these two villages to analyze the satisfaction level of the rural customer through e-banking. This paper includes four aspects of E banking such as ATM, Tele banking, Mobile banking and most importantly internet banking services which has played an important role in modern world and examined the behaviors of consumers towards these facilities specially in rural region. Charts, pie diagrams, graphs are used to show the different levels of response of the customer.

#### **VI. Limitation of the Study**

The present study is based upon the results of survey conducted on 100 samples from two different villages of Darrang district. The result of the study is subject to the limitations of sample size, regional territory, psychological, financial, educational and emotional characteristics of surveyed population.

#### **VII. Discussion**

**PROFILE OF THE RESPONDENT:** To study the use of E banking among various group 100 respondents in the age cohort 15 to 60 are interviewed purposively. The following figure represents age wise classification of respondents.

**Figure: 1 Age Wise Classification**

Age profile	Total respondent	E banking users	Percentage of User
less than 30	49	43	87.76%
31 to 40	12	08	66.67%
41 to 50	11	03	27.27%
51 to 60	17	06	35.29%
61 and above	11	03	27.27%
	100	65	

Source: primary data

From the table we have seen that out of 100 respondents of different age groups maximum customers who use e-banking service falls under the age group of 31-40 years age that is young generation people are garbing the benefit of e-banking service in rural area. Usually the young people are very much concerned about the new technology and they want to keep themselves up to date. So they are always upgraded with the modern technology. In our survey in between 41-50 years age most of the respondents are female and they are less interested in using e-banking services. Again in the age group 61 and above all are pensioner and they also found it difficult to use the modern technology in the field of banking service?

**EDUCATIONAL QUALIFICATION**

**Figure: 2: Educational Qualification Wise Classification**

Educational Qualification	Total Respondents	E Banking User	Percentage of users
Matriculation	14	2	14.29%
Secondary	29	14	48.28%
Graduation	23	18	78.26%
Post Graduate	20	20	100%
Professional	6	6	100%
Other	8	5	62.5%
Total	100	65	

Source: primary data

From the table we have seen that most of the respondents using e-banking services are post graduate students (100%) that are highly qualified person and only 2 students who just passed hslc are using e-banking service. From the table one more thing is cleared that almost all types of academically qualified person (whether highly qualified or less qualified) are using e-banking service more or less in numbers. But in spite of this out of 100 samples only 65 are using e-banking and the remaining 35 are indifferent about it. Among these 35 members most are female. Female are generally involved in household activities so they don't show so much interest about internet banking. From this figure we also observe that respondent who belongs to professional degree are highly use e banking. 100% of respondents belong to this group use electronic devicefor performing some work related to their profession.

**FAMILY INCOME**

**Figure: 3 Income Wise Classification**

Family Income	Respondent	E Banking Users	Percentage of users
Up to 15000	46	20	14.29%
15000 to 30000	26	22	84.61%
31000 to 45000	15	13	86.67%%
45000 and above	13	10	76.92%
Total Respondent	100	65	

Source: primary data

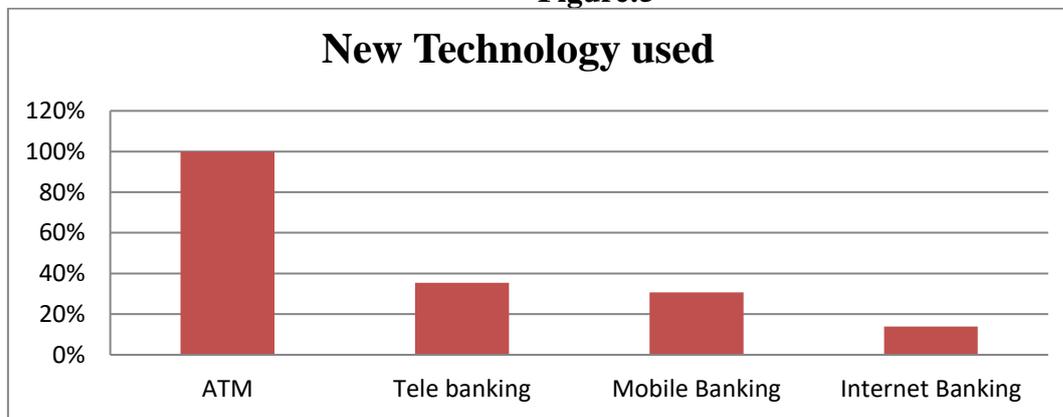
From the above table we have seen that out of 65 numbers of e-banking users some peoples income are very less and some peoples income are very high. It is noticed that high income earner are using this facilities more in comparison to the less income earner. So income of the respondent is also one of the indicators to measure the internet banking habit of the people.

**NEW TECHNOLOGY USES**

**Figure: 4**

New technology	Total User	Percentage
ATM	65	100%
Tele Banking	23	30.76%
Mobile Banking	20	30.76%
Internet Banking	9	13.85%

**Figure:5**

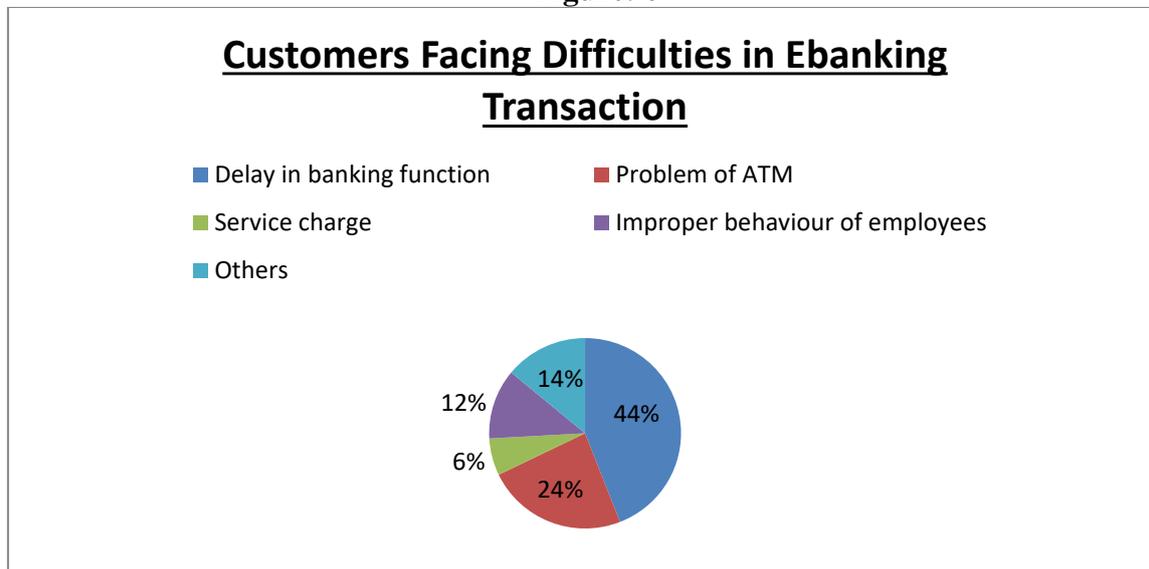


Source: primary data

From our 100 sample 65 respondents are using E banking. Among the E banking users all the 65(100%) respondents use ATM service i.e. most of the respondents are associated with ATM service and very few associated with internet banking. People find it difficult to go for internet banking because of some difficulties. Some people don't know so much about the modern technology because of their ignorance. Again some people find it easier to go for traditional service. Some people don't have smart phone, computer, email id to use internet banking facility.

## OPINION OF THE RESPONDENT

Figure: 6



Source: Primary Data

There are some problems faced by the respondents while using internet banking. From the pie diagram we can conclude that most of the respondent i.e. 44% find difficulty because of delay in banking function and very few of the respondent find difficulty because of heavy service charge. 14% find difficulty for some other reasons such as illiteracy of the people especially of the women, awareness problem regarding e-banking service, poor electricity supply, more interest towards traditional service etc. Supply of electricity is very essential for mobile banking. In the villages of Assam frequent power cut is one of major hinder in modernisation of banking sectors through internet banking.

### VIII. Findings

From the above analysis we find that-

- Out of 100 samples 65 respondents used e-banking services and among them most of the respondents using e-banking services are male. Female are less interested in using these services. Females concentrate towards their households work only. They don't even bother to use these modern technologies.
- Most of the people garbing the benefit of e-banking are highly qualified i.e. post graduate and professional course people. The youngsters under the qualification category of below secondary level, they have smart phone but they show less interested in using E banking. These people use these technology especially smart phones for doing other stuff like involving in social media (Facebook, Whaatsaap, Instagram etc) instead of using internet or technology towards E banking.
- The rich people i.e. more income earner use internet banking service frequently than the poor income earner. Because poor people are not able to by modern technology due to their less income in comparison to poor.
- In spite of various types of e-banking facility ATM service is very popular among the users. Almost every people have their ATM card. But, most of the people under low qualification or above the age group 50, they doesn't know how to use these ATM cards

- Sometimes people faced difficulty because of delay in banking function, problem of ATM, heavy service charge etc.
- It is also find out that some people are aware of E banking services and even they show interest on it. But they doesn't know how to use it, therefore they prefer to go traditional habit in spite of having electronic device with them.

#### **Suggestions**

- Workshop should be organized to increase the awareness about e-banking service among the villagers especially of the female respondents.
- Education is very necessary to learn about these services. So one of the important step is to educate the people with higher qualification.
- The behavior of the employee should be decent and polite.
- Sufficient supply of electricity for proper use of mobile banking.
- Establishment of more ATM machine in the village area.
- The bank should provide good environment in order to face huge number of customers.

#### **IX. Conclusion**

Increase in habit of using E banking both in urban and rural region will reduce various difficulties among consumers and will develop banking services. E Banking has revolutionized today's banking services by making it fast, easy and far reaching. Traditional banking services are time consuming; people have to go to the bank from various regions and have to stand in a line to conduct their work. But with the help of internet banking they can do their entire job within a short period of time. The aim of is to make customers comfortably and happy to achieve the highly challenging task of customers satisfaction, banks turning to technology for help both in urban and rural level. It not only helps in improving the level of satisfaction but also strengthening the bond between bank and the customers and also promoting economic development.

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## **A Study of Achievement of Social Science of Std. 10<sup>th</sup> Student In Relation To Area**

**VAGHELA FALGUNI ISHAWARBHAI**

The education process is continues from ancient era till modern era. We can see the education process is modify day to day in the earlier time the method of education process was only through addressing people. Then reading, writing & counting also congregate in this process. In education curriculum different subjects are including the purpose of education is from varied subjects students will acquire many strength and skill and make their life meaningful. In all subjects social science is also one of them. Recent times this subject earlier known as 'samaj vidhya' after independence in 1960. Gujarat existed as a new state in earlier schools accepted different authors book as a syllabus books. That time there was no subject existed like social science or samaj vidhya. That time history geography taught as separate subject. Gujarat Padhya pustak mandal established in 21<sup>st</sup> august 1969 and for secondary and higher secondary school syllabus books created by subject scholars committee and samaj vidhya subject books also created in that book history, geography and civics subjects accommodated by committee. Samaj vidhya subjects recommended by Madhyamik shikshan Panch at 1952 in India. In 1997 N.C.E.R.T., New Delhi given social science name to samaj vidhya on a national level. But in Gujarat well known name of subject samaj vidhya was going on for point of view of parents that they were not confused between social science and science. In 2002 N.C.E.R.T prepared new syllabus for secondary and higher secondary schools. That time Gujarat rajay padhya pustak mandal prepared book as a social science. From that time in Gujarat primary and secondary schools teaching social science.

Social science subject is important mankind society nation as well as world so in context of subjects importantness students will obtain top rank. In this subjects is necessary. The intention of this research work is to enquire std 10<sup>th</sup> students of high rank in social science subjects.

### **Problem of the study**

A study of achievement of social science of std 10<sup>th</sup> students in relation to area.

### **Objective of the study**

- To study of achievement of social science subject of std 10<sup>th</sup> students.
- To study of obtained achievement of social science subject of std 10<sup>th</sup> student in relation to area.

### **Variable in study**

- Independent variable
  - \*Area -rural area students
  - urban area students
- Dependent variable
- Social science subject achievement
- Control variable :
- Anand district's high school (Gujarati medium )

**Hypothesis of study**

- There will be no significant difference between the mean score of std 10<sup>th</sup> rural & urban students in social science subject achievement.
- There will be no significant difference between the mean score of std 10<sup>th</sup> rural & urban boys in social science subject achievement.
- There will be no significant difference between the mean score of std 10<sup>th</sup> rural & urban girls in social science subject achievement.

**Area of the study**

Area of present study of secondary school education & social science education

**Population of the study**

All the students studying in year 2016/17 Gujarati medium granted secondary school in std 10<sup>th</sup> and give a SSC exam in March 2017 of Anand District.

**Sample of the study**

In the present study student of sixteen secondary school were covered as a sample. The sixteen schools were selected thought randomized sampling method. All students who are studying in class 10 selected cluster sampling method. So in present study use of random cluster method.

**Data collection**

The data collection work done before SSC exam conduct by Gujarat secondary and higher secondary education board, Gandhinagar. In the SSC exam result obtained mark of social science subject was collection to going the face to face selected granted secondary school of Anand district.

**Analysis and Interpretation:**

The data analysis was done thought an excel programme of computer. To test null hypothesis t-test was calculated. The mean score S.D. for each sub-element was also calculated. After analysing the data following facts have be observed.

**Table: 1 Siganificance of the mean differences of the obtained scores of rural and urban students on social science subject achievement**

Social science subject achievement	No.	mean	S.D	t-value	Ho is rejected or not rejected
Rural area student s	798	53.58	12.37	1.35	Not rejected
Uraban area students	960	54.38	12.31		
Total	1758				

Table 1 shows that t-value is 1.35.the t-value is less than the table value at 0.01 level. It shows not significant difference between mean scores of social science subject achievement in relation to area. Thus, the null hypothesis No-1 was accepted. It can be said that std 10<sup>th</sup> the students are social science subject same achievement.

**Table: 2 Siganificance of the mean differences of the obtained scores of std10th rural and urban boys on social science subject achievement**

Social science subject achievement	No.	mean	S.D	t-value	Ho is rejected or not rejected
Rural area boys	455	52.23	12.02	1.66	Not rejected
urban area boys	494	53.51	11.72		
total	949				

Table: 2 show that t-value is 1.66. The t-value for rural boys and urban boys is less the table value at 0.01 level. It shows not significant difference between mean scores of social science subject achievement in relation rural and urban boys. Thus, the null hypothesis No-2 was accepted. It can be said that std.10<sup>th</sup> rural area and urban area boys social science achievement are same.

**Table: 3 Siganificance of the mean differences of the obtained scores of std10th rural &urban girls on social science subject achievement**

Social science subject achievement	No.	mean	S.D	t-value	Ho is rejected or not rejected
Rural area girls	343	55.9	12.34	0.63	Not rejected
Urban area girls	465	55.34	12.84		
Total	808				

Table: 3 show that t-value is 0.63. The t-value for rural girls and urban girls is less than the table value at 0.01 level. It shows significant difference between mean scores of social science subject achievement in relation rural area & uraban area girls. Thus the null hypothesis No-3 accepted. It can be said that std.10<sup>th</sup> rural and urban girls are same achievement

**Findings**

1. Not Significant difference between mean scores of social science subject achievement in relation to rural &urban area std.10<sup>th</sup> students. std. 10 rural student and uraban student are equal meen scores of social science achievement.
2. Not Significant difference between mean scores of social science subject achievement in relation to rural & uraban area boys.std.10<sup>th</sup> rural &uraban area boys are equal meen scores of social science achievement.
3. Not Significant difference between mean scores of social science subject achievement in relation to rural &urban area girls. Std.10<sup>th</sup> rural &uraban area girls are equal meen scores of social science achievement.

**Conclution**

Recent research work is conducted for std 10<sup>th</sup> students high rank in social science connection of area. In research work, we can see that because of area there is no different to students achivement rural area and urban area's students consummation in social science is similar from the research work, we can say that rural area's students are also acquire convivial education like urban area's students.

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## **A Study on Marketing Strategy of HDFC Bank**

**Alla Srinivasa Rao\***

**Dr. M. Prabhakar Reddy\*\***

### **Abstract**

**Marketing strategy** is a long-term, forward-looking approach to planning with the fundamental goal of achieving a sustainable competitive advantage. Strategic planning involves an analysis of the company's strategic initial situation prior to the formulation, evaluation and selection of market-oriented competitive position that contributes to the company's goals and marketing objectives. A good marketing strategy should be drawn from market research and focus on the right product mix in order to achieve the maximum profit potential and sustain the business. The marketing strategy is the foundation of a marketing plan. The present article focuses on marketing strategy of HDFC Bank.

**Key Words:** Marketing Strategy, Strategic Planning, Profit Potential, Product Mix

### **Introduction**

Housing and Development Finance Corporation, was established in 1994 as the first Indian private bank. It is popularly known as HDFC Bank. It employees 90,000+ employees and is headquartered in Mumbai. Through HDFC's utmost dedication and focus of quality of services it has received various accolades in terms of national and international awards. HDFC has recognized the value of corporate governance very fairly which in turn helps in attaining organizational efficiency and stakeholder fairness. HDFC Bank has a very well-designed website which provides all information regarding its services, policies and finances till date. Through its development throughout the years, affirmative approach towards high quality services, strong distribution channels it has made its mark amongst the top two Indian banks. HDFC not only offers banking services, but also has some financial products associated to the brand.

### **Objective**

This article elaborates the marketing mix and marketing strategy of HDFC Bank.

### **Marketing Mix**

Marketing Mix of HDFC Bank analyses the brand/company which covers 7Ps.

### **Product**

HDFC Bank is one of the leading banks in India. HDFC offers a wide range of products in its marketing mix strategy, namely in personal and enterprise sector. The various services offered by HDFC Bank are summarized as follows. Accounts and deposits which covers savings accounts, salary accounts, current accounts, deposits, safe deposit lockers, rural accounts and pension accounts. HDFC Bank offers loans to meet the diverse needs and it cover personal loans, car loans, business loans etc. HDFC offers cards which include credit cards, debit cards, prepaid cards, credit card reward programs and loan on credit card. De-mat options for investors which includes de-mat account, 2 in 1 account, 3 in 1 account and investment assist. Investment options covering Invest Track, investment products, investment advisory group reports, PPF (public provident fund) and sukanya samriddhi account are provided to HDFC customers. Insurances for various options like life, health, motor insurance, travel, home, two wheeler and student travel - suraksha. Forex includes travel solutions, remittance products, other forex services for help and purchase.

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HDFC Bank also includes online payment options like Pay bills and shop online, Fund transfer options, bill payments, tax payment, donate online etc. The premier options include direct equity, Mutual funds, fixed income products, Insurance, Private Equity funds, structured products and Estate planning.

#### **Price**

HDFC Bank follows a competitive pricing strategy in its marketing mix but maintains a premium level at the same time. It is clearly visible that it enjoys maximum market capital in terms of shares in India. The other domestic competitors are either PSUs or national bank, HDFC Bank is always priced higher in terms of minimum cap required to open a new account. RBI controls and regulates the pricing policies, like for any other bank in India.

#### **Place**

HDFC banks have got a strong presence all across India. Till March, 2018, HDFC outreached 4500+ branches in approx 2600 cities/towns with 12000 ATMs. HDFC Bank makes sure that its presence is felt in each and every corner of the nation and every individual should avail its facilities equally. HDFC has its major offices in cities and towns for smooth operation process. Its website is well designed and well maintained. It facilitates ease of net banking, online payment options, etc.

#### **Promotion**

HDFC Bank focuses a lot on the promotional strategy in its marketing mix. HDFC is involved in large number of CSR activities for sustainable livelihood, financial literacy, education, training and community initiatives. HDFC has always made its presence feel in the media through advertisements, hoardings, posters, ads in newspapers, magazines, promotional events, sponsorships, etc. HDFC also has shareholdings in corporate bodies, mutual funds, financial institutions, etc., which creates a sense of value and trust amongst the shareholders and customers towards this particular brand.

#### **People**

HDFC Bank gives strong importance on its people ie customers and employees. Through its multi demographic culture it is clearly visible that HDFC believes in diversity and inclusion. In India it has spread its offices geographically in every state, to spread awareness to the maximum number of people. With the help of this advanced technology, HDFC bank employees will be highly satisfied and they will always get competitive edge over others.

#### **Physical Evidence**

HDFC provides best in house facilities with up to date infrastructure and global environment in all its offices. The complete setup helps the employees to experience the best work environment so that they perform as per the organization's expectations. HDFC offices, branches, credit cards, website etc., are all the physical evidence of the brand.

#### **Process**

HDFC bank has several business processes like all other financial institutions. Through the various social activities and best practices HDFC maintains a good relation with its customers and investors, which in turn avoids a bad 'word of mouth'. All these helps the organization to grow in long term and motivates its employees to continue being loyal to it and give their best throughout their tenure. The customers are also successfully retained and new ones are attracted. Hence, this concludes the marketing mix of HDFC bank.

## **Marketing Strategy**

Marketing strategy is the section of business plan that outlines overall game plan for finding clients and customers for business.

The Bank has built core banking infrastructure which is supported by Flex cube for corporate banking business and i-flex solutions Ltd. for Retail Banking business. For catering to the needs of high net worth individuals, the Bank has preferred program as HDFC Bank Plus. Wealth management investment advisory services cater to the distinct financial needs and investment avenues along with advisory services. The following are the elements of Marketing Strategy of HDFC Bank.

### **Segmentation, targeting, positioning in the Marketing strategy**

HDFC has segmented the customers on the basis of income group like formulating the structure of Classic, preferred and imperial and also using customer financial needs to segment the market like those of in need of general banking services (Retail & corporate banking) and those customers who are HNI's and are in need on investment advisory services.

Bank has the majority of its customer base who are tech-savvy, Young and are more inclined to products coupled with technology. Product and services offered by the company are targeted to salaried class, entrepreneurs, and high net worth Individuals.

Bank has positioned itself as a preferred provider of financial services by incorporating technological advancement in its core businesses.

### **Competitive advantage in the Marketing strategy**

#### **Brand visibility**

Reaching out to nook & corner of the country has helped the brand in increasing its visibility in the market is not only metro or urban but also in the suburban centers.

#### **Subsidiaries**

The bank leverage on its other subsidiaries like Housing & Development Finance Corporation Ltd. which is known for extending housing loans, HDFC Mutual Fund for Mutual fund schemes, HDFC ERGO General Insurance for selling general insurance products, HDFC Life for Life insurance, HDFC Credila for education loan. Bank earns commission/ fees on selling/distributing these products through its network of branches.

### **Distribution strategy in the Marketing strategy**

Being a Tech Savvy commercial banking company, HDFC bank has decentralized it is most of the business operations by making it accessible and user-friendly online interface.

The bank have a physical distribution network of 4750+ branches in more than 2600 cities with around 12500 ATM's located on onshore and offshore locations. Bank has recently introduced "EVA" an artificial intelligence based Chatbot assistant which helps the customers in providing product information and respond to queries of the customers on the real-time basis.

In addition, bank facilitates its services through various alternate delivery channels such as like mobile banking, net-banking, SMS banking, phone banking, ATMs etc.

### **Competitive analysis in the Marketing strategy**

HDFC Bank has been offering entire spectrum of financial products like personal banking, SME loans, Agri Loans, NRI services, Wholesale banking through technology driven mediums supported by smartphones and tablets which is not only helping the customers in conveniently consuming the services but it is also reducing the cost of distribution of the products & services by the Bank.

To reach out to the millennial customer's bank has forayed into social media banking through HDFC Bank OnChat through which customers and non-customers can complete e-commerce transactions through FB messenger which is supported by Techbins solutions Pvt. Ltd.

The bank competes with banking & NBFC financial institutions such as ICICI Bank, AxisBanks, PSU Banks like PNB, SBI, Canara Bank, NBFC's like Indiabulls, Murugappa Group etc.

### **Market analysis in the Marketing strategy**

Banking industry has been going through the NPA (Non-Performing Assets) turmoil and to overcome the challenges various automation of processes such as loan syndication, Customer loan life cycle, automation of trade finances, Chatbot for customer queries, HDFC interactive humanoid "IRA" technology demonstrator with artificial intelligence & robotics are some of the initiatives taken by HDFC Bank which are helping it in emerging as a pioneer in the Banking Industry.

### **Conclusion**

The marketing strategy informs the marketing plan, which is a document that lays out the types and timing of marketing activities. A company's marketing strategy should have a longer lifespan than any individual marketing plan as the strategy is where the value proposition and the key elements of a company's brand reside. These things ideally do not shift very much over time.

At present, HDFC Bank's marketing strategy can be viewed from two aspects – Brand Building and ROI. On an ongoing basis, it has a very high intensity localized ROI, which goes for day, month-on-month and Y-O-Y. Every campaign falls under this ambit. It includes on-ground activation that it does for its branches across the country where it reaches out and acquire customers-via-direct-marketing.

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## **Insurance Penetration and Density: India's Trend and a Comparative Study among BRICS Countries**

**Preeti Dabas\***

### **Abstract**

*This paper studies the trend of insurance penetration and density (for both life and non-life) in India from 2001 to 2016 and makes a comparison of the same among BRICS countries. Insurance penetration (premium / GDP) measures the growth of the insurance sector in a particular country; while the insurance density (premium / population) gives the per capita premium. According to The Swiss Re Institute, India's insurance penetration stood at 3.69 per cent against the world insurance penetration of 6.13 per cent and India's insurance density was USD 73 against the world insurance density of USD 650 for the financial year 1st April 2017 to 31st March 2018. In both the indicators, India is significantly lower than the world average. Also, among the group of BRICS countries, India's position is last only to Russia in terms insurance penetration and last in terms of insurance density. South Africa tops in both the indicators; insurance penetration and insurance density as well. The paper concludes with the major findings of the study.*

**Key Words:** Insurance Penetration, Insurance Density, BRICS countries.

### **Introduction**

The importance of insurance has become more significant since the risk has increased in our lives and risk is an element which can be insured. This has resulted in the growth of insurance business and evolution of various types of insurance covers. The insurance sector by acting as a financial intermediary helps in mobilisation of savings and promoting investment activities and thereby giving push to economic development. While, at the same time, economic development itself also facilitates the growth in insurance sector. Thus, insurance and economic development holds quite a strong relationship.

Insurance industries in India have taken giant shape especially after privatisation and introduction of Insurance Regulatory and Development Authority of India (IRDAI). Life Insurance Corporation of India is an important public sector that plays a significant role in insurance sector. But since last few years it is facing tremendous competition as many private players have emerged.

### **About BRICS Countries**

The acronym BRICS stands for a group of five major emerging economies: namely; Brazil, Russia, India, China and South Africa. Originally, the group was formed of former four countries (BRIC) in 2001, South Africa joined in 2010. Despite BRICS constituting around 42 per cent of global population, covering roughly 30 per cent of total land mass and contributing to around 23 per cent of world's gross product; its share in total premium volume in the world market was only 16.2 per cent in 2017. BRICS group has been chosen for the study since all its five members are newly industrialised economies.

### **Literature Review**

**Rakshit, D. (2017):** analysed India's insurance sector after the initiation of reforms in this

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sector. For 2014-15, the proportion of life insurance premium in total premium was 55.55 per cent; whereas, that of India's was 79.12 per cent.

Another key finding of the study is that Indians have preferred the saving for lives than saving for property; which is also a global phenomenon.

**Dam, L.B. (2017):** did a comparative analysis of life insurance sector with BRIC nations. The study highlights that the insurance industry in Brazil has been fostering a continuous transformation of varied scope: innovative business strategies adopted to meet the growing needs of the consumers, introduction of more efficient operational modules, new growth mechanisms and the use of alternative channels of distribution.

**Gupta, R. (2012):** examined the status of India's insurance penetration in post reform era. Some of the prominent reasons for India's low insurance penetration as pointed by study are: failure of ULIP policies, structural challenges faced by the insurance sector and high cost of distribution and operational expenses.

**Rao, G. S. (2012):** studied insurance penetration and density at global level. In 2007, United Kingdom and Taiwan were at the top in insurance penetration with 15.70 per cent and Ireland was ranked first in insurance density with 7171.4 USD. Whereas, the figure of insurance penetration and density of India for the year 2007 were 4.70 per cent and 46.60 USD respectively.

### **Need of the Study**

This research paper endeavours to fill the research gaps of previous studies. It differentiates the life and non-life insurance penetration and density. It takes insurance premium as well other than insurance penetration and density. It also compares India's position with the BRICS countries which is a group of five newly industrialised economies.

### **Objectives of the Study**

1. To study the trend of India's insurance penetration (life and non-life) since 2001.
2. To study the trend of India's insurance density (life and non-life) since 2001.
3. To make a comparison of insurance premium, penetration and density (life and non-life) among BRICS countries.
4. To find the correlation between real change in total premium volume (percentage) and real change in GDP (percentage) for the year 2017.

### **Hypothesis of the Study**

1. There is no relationship between real change in total premium volume (percentage) and real change in GDP (percentage) for the year 2017.

### **Definitions**

- Insurance Penetration is defined as the percentage of insurance premium (in USD) to GDP (in USD). It measures the growth of the insurance sector in a country.
- Insurance Density is defined as the ratio of premium (in USD) to population (i.e. per capita premium).

### **Research Methodology**

To fulfil the objectives of the study, secondary data has been fetched from the official IRDAI Annual Report 2016-17 to study India's insurance penetration and density trend and Swiss Re Institute Sigma 2018 is used to retrieve data for other countries. The analysis is done for the insurance sector as a whole and for life and non-life sectors separately as well. For easy comparison among the countries and its comprehensibility, data has been presented in the form of charts, tables and figures. Statistical tools like mean, standard

deviation, percentage growth rate, correlation and regression, Pearson's product-moment correlation test are used to draw the maximum from the data. R software has been used for hypothesis testing and other statistical computing.

**India's Insurance Penetration and Density Trend Since 2001**

The Insurance Regulatory and Development Authority of India (IRDAI) was set up in the year 1999 as an autonomous, statutory body tasked with regulating and promoting the insurance and re-insurance industries in India. Hence, the study has taken the time period thereafter. The table below gives the figures for India's insurance penetration and density from 2001 to 2016.

**TABLE 1: India's Insurance Penetration and Density Since 2001**

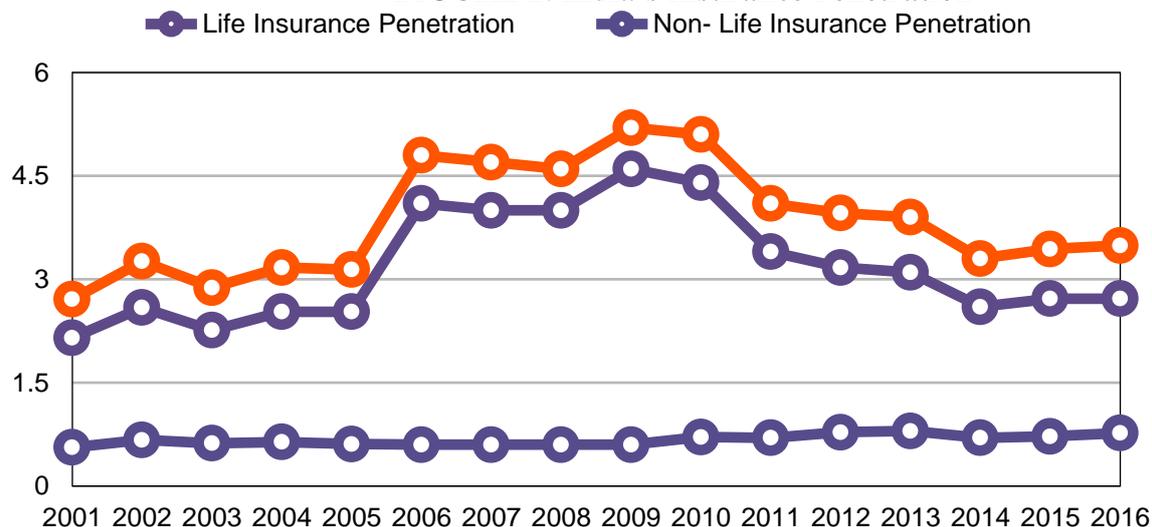
Year	Penetration (percentage)			Density (USD)		
	Life	Non-Life	Total	Life	Non-Life	Total
2001	2.15	0.56	2.71	9.10	2.40	11.50
2002	2.59	0.67	3.26	11.70	3.00	14.70
2003	2.26	0.62	2.88	12.90	3.50	16.40
2004	2.53	0.64	3.17	15.70	4.00	19.70
2005	2.53	0.61	3.14	18.30	4.40	22.70
2006	4.10	0.60	4.80	33.20	5.20	38.40
2007	4.00	0.60	4.70	40.40	6.20	46.60
2008	4.00	0.60	4.60	41.20	6.20	47.40
2009	4.60	0.60	5.20	47.70	6.70	54.40
2010	4.40	0.71	5.10	55.70	8.70	64.40
2011	3.40	0.70	4.10	49.00	10.00	59.00
2012	3.17	0.78	3.96	42.70	10.50	53.20
2013	3.10	0.80	3.90	41.00	11.00	52.00
2014	2.60	0.70	3.30	44.00	11.00	55.00
2015	2.72	0.72	3.44	43.20	11.50	54.70
<b>2016</b>	<b>2.72</b>	<b>0.77</b>	<b>3.49</b>	<b>46.50</b>	<b>13.20</b>	<b>59.70</b>
Minimum	2.15	0.56	2.71	9.10	2.40	11.50
Maximum	4.60	0.80	5.20	55.70	13.20	64.40
Mean	3.18	0.67	3.86	34.52	7.34	41.86
Standard Deviation	0.80	0.07	0.81	15.45	3.49	18.40
Overall Growth (%)	26.51	37.50	28.78	410.99	450.00	419.13

Source: IRDAI Annual Report, 2016-17

### India's Insurance Penetration

The measure of insurance penetration reflects the level of development of insurance sector in a country; measured as the percentage of insurance premium to GDP. From the Table 1 and the Figure 1, it can be observed that during the initial five years; from 2001 to 2005, India's life insurance penetration showed a very small increase. After which it rose steeply from 2.53 per cent in 2005 to 4.10 per cent in 2006. Following next four years thereafter, it fluctuated in a narrow range. After registering the maximum of 4.60 per cent in 2009, it declined till 2014 from where it started showing a meagre increase. Whereas, non-life insurance penetration hovered between 0.56 per cent to 0.80 per cent with the standard deviation of only 0.07 which shows that there are minimal variations in its trend. The total insurance penetration registered the overall growth of 28.78 per cent only during the period under study. Since insurance penetration is function of GDP, it is highly affected by its value. Higher the GDP, the lower will be the penetration; keeping the insurance premium constant.

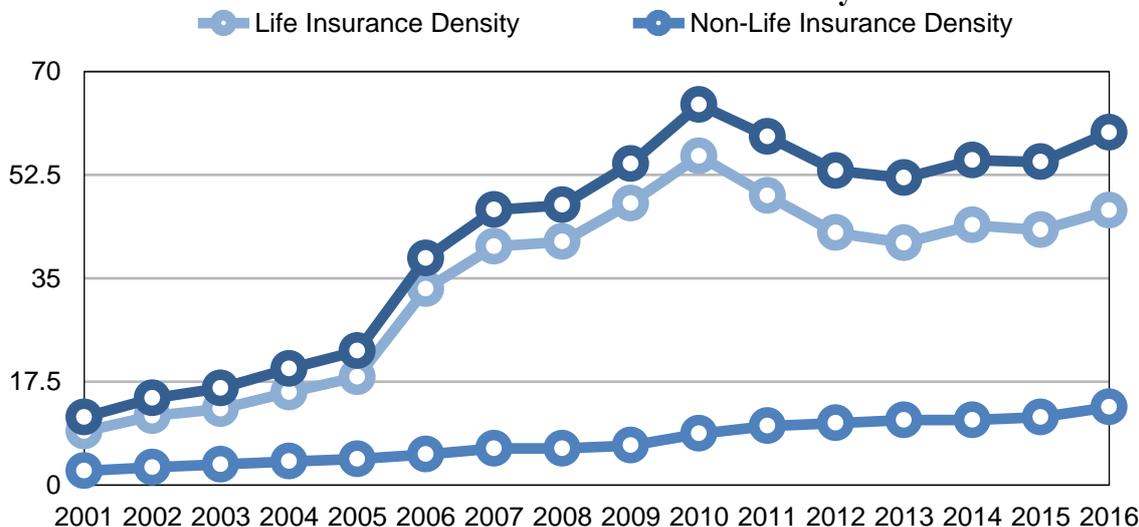
**FIGURE 1: India's Insurance Penetration**



### India's Insurance Density

The insurance density gauges the per capita premium; calculated as the ratio of insurance premium to population. It can be seen from the Figure 2 that the life insurance density increased consistently during the decade after the advent of IRDAI. Having reached the maximum of USD 55.70 in the year 2010, it first declined and increased steadily thereafter. However, at the same time, non-life insurance density increased continuously, though at a slow rate in the initial years and faster afterwards; unlike non-life insurance penetration. If we have a look at the total insurance density, then we realise that it has more than quintupled from USD 11.5 in 2001 to USD 59.7 in 2016, showing an overall growth of 419.13 per cent. Standard deviation of insurance density is much greater than insurance penetration reflecting greater variation.

**FIGURE 2: India's Insurance Density**



**Insurance Penetration and Density: BRICS Countries**

Insurance penetration is function of insurance premium and GDP of the country. And insurance density is function of insurance premium and population of the country. Since insurance premium affects both the insurance penetration and density, therefore, let's have a look at the insurance premium of the countries.

**FIGURE 3: Insurance Premiums (Life + Non-Life) of BRICS Countries in 2017**



**TABLE 2: Major Indicators of BRICS Countries in 2017**

Name of Countries	Total Premium (USD mn)	GDP (bn)	Population (mn)
Brazil	83,315	2055	209
Russia	21,898	1562	144
India	98,003	2655	1341
China	5,41,446	11,856	1410
South Africa	47,796	348	57

Source: Swiss Re, Sigma No. 3/2018

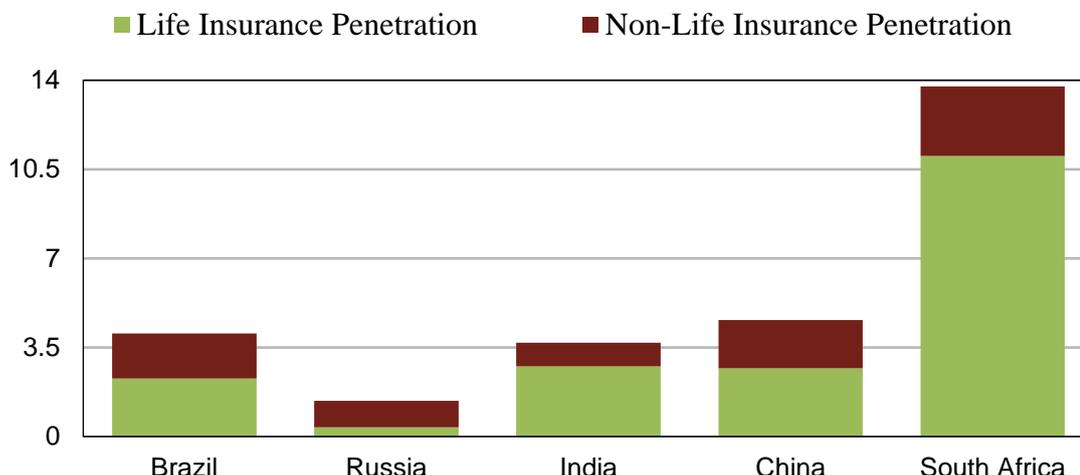
**Comparison of Insurance Penetration among BRICS Countries**

**TABLE 3: Insurance Penetration of BRICS Countries in 2017**

Name of Countries	Penetration (percentage)			World Ranking
	Life	Non-Life	Total	
Brazil	2.28	1.77	4.05	40th
Russia	0.36	1.04	1.40	74th
India	2.76	0.93	3.69	41st
China	2.68	1.89	4.57	36th
South Africa	11.02	2.74	13.75	4th
World	3.33	2.80	6.13	-

Source: Swiss Re, Sigma No. 3/2018

**FIGURE 4: Insurance Penetration (Life + Non-Life) of BRICS Countries in 2017**



Among the BRICS countries, South Africa stands at top and Russia at the last in terms of insurance penetration. South Africa is the only country having insurance penetration greater than the world's average. Also, the ratio of life insurance penetration to non-life insurance penetration is highest for South Africa and lowest for Russia. South Africa is the only country having insurance penetration greater than the world's average. Whereas, the rest three countries (Brazil, India and China) have quite the same figures for total penetration.

**Comparison of Insurance Density among BRICS Countries**

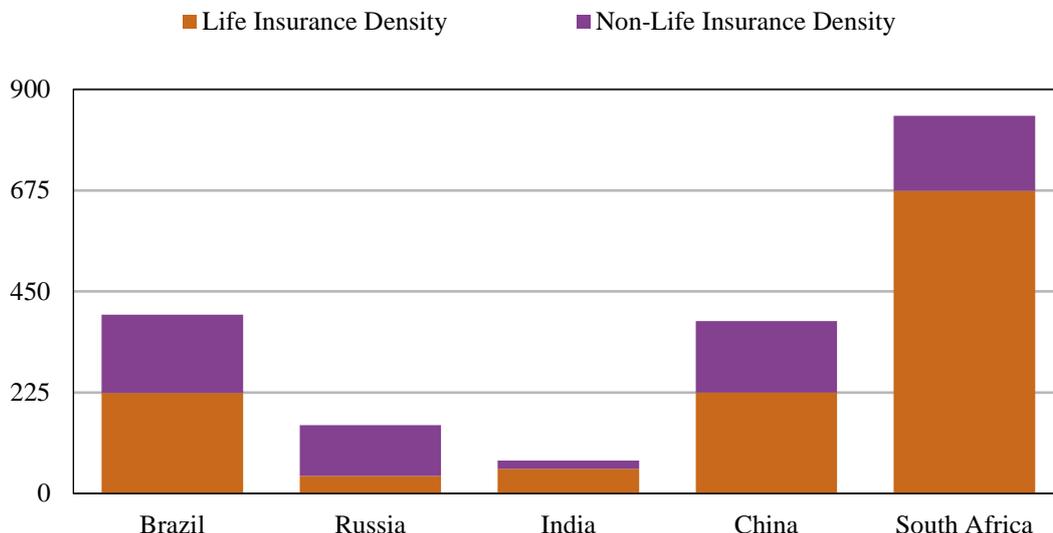
**TABLE 4: Insurance Density of BRICS Countries in 2017**

Name of Countries	Penetration (percentage)			World Ranking
	Life	Non-Life	Total	
Brazil	224	174	398	45th
Russia	39	113	152	62nd
India	55	18	73	73rd
China	225	159	384	46th
South Africa	674	167	842	34th
World	353	297	650	-

Source: Swiss Re, Sigma No. 3/2018

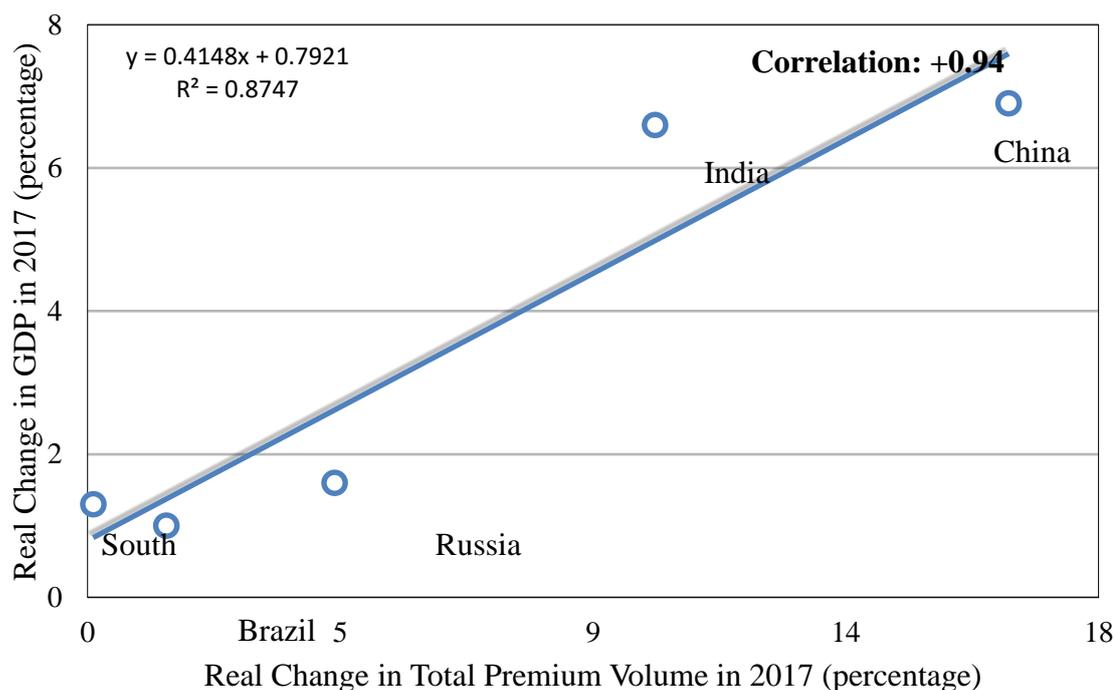
**FIGURE 5: Insurance Density (Life + Non-Life) of BRICS Countries in 2017**

Out of five countries of BRICS, South Africa has the highest per capita premium and India has the lowest.



However, India has greater insurance premium than South Africa (see Figure 3). But since, insurance density also depends on the population of the country; India lags behind. Brazil and China have almost the same composition. Like insurance penetration, the ratio of life insurance density to non-life insurance density also remains highest for South Africa and lowest for Russia.

**FIGURE 6: Correlation between Real Change in Total Premium Volume (percentage) and Real Change in GDP (percentage) in 2017**



The above figure exhibits a very high positive correlation between the real change in total

premium volume and real change in GDP for the year 2017; which means that the real change in total premium volume has followed the path of real change in GDP. As the countries' GDP have grown, so have their total premium volume.

To check whether correlation between these two is significant, the following hypothesis is formulated and tested using the Pearson's product-moment correlation test.

$H_0$ : There is no relationship between real change in total premium volume (percentage) and real change in GDP (percentage) for the year 2017.

$H_A$ : There is significant relationship between real change in total premium volume (percentage) and real change in GDP (percentage) for the year 2017.

The box below shows the results for the same.

**Box 1**

```
Pearson's product-moment correlation
data: Real Change in Total Premium Volume and Real
change in GDP
t = 4.5768, df = 3, p-value = 0.01958
Alternative Hypothesis: true correlation is not
equal to 0
95 percent confidence interval:

0.3031337 0.9958244
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Since the p-value less than 0.05, t-statistic is also high and zero does not lie in the confidence interval; it implies rejection of null hypothesis which leads to the fact that the correlation between the real change in total premium volume and real change in GDP for the year 2017 is statistically significant at five per cent level of significance.

**Conclusion**

It is worth noting that both the penetration and density saw a steep rise in 2005-06. India's insurance penetration shows a fluctuating trend of an increase, little constancy and then a decrease. Whereas, India's insurance density displays an increasing trend from 2001 to 2010 which declined henceforth and started increasing again since 2013. Over 2001-16, the penetration of non-life insurance sector in the country fluctuated in the range of 0.56 to 0.80 per cent. However, its density exhibited an upward trend from USD 2.4 in 2001 to USD 13.2 in 2016.

Among BRICS countries, India has the lowest non-life insurance penetration and non-life insurance density as well. Another interesting fact that can be drawn from the Figures 3, 4 and 5 is that the proportion of life insurance in the total is same for all three indicators (insurance premium, insurance penetration and insurance density) in all BRICS countries (Brazil - 56 per cent, Russia - 26 per cent, India - 75 per cent, China - 59 per cent and South Africa - 80 per cent). The ratio of life insurance to non-life insurance in both the indicators (i.e. penetration and density) is highest for South Africa and lowest for Russia. As it is clear from Figure 3 that in Russia, life insurance premium is just around one-fourth of the total insurance premium; whereas, that of South Africa is four-fifth. Also, South Africa is the only country with the figures above the world's average in both the indicators. Lastly, the real change in total premium volume and real change in GDP for the year 2017 exhibits a very high and significant correlation ( $r = 0.94$ ).

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## **Academic Attainment and Parenting of School Students: A Correlational Study**

**Prof. (Dr.) Madhu Gupta\***

**Bindiya Lakhani\*\***

### **Abstract**

Academic attainment holds a prime place in the meadow of education and is considered as the outstanding inducement for the progress of individuals. The present study was designed to find out the relationship of parenting and its modes (rejection vs acceptance, carelessness vs protection, neglect vs indulgence, utopian expectation vs realism, lenient standard vs moralism, freedom vs discipline, faculty role expectation vs realistic role expectation; and marital conflict vs marital adjustment) with academic attainment among school students. While employing descriptive survey method, the present study was conducted on a sample of 400 school students. The sample was selected by using random sampling techniques. Academic attainment of school students was assessed on the basis of percentage of marks obtained in previous class. Parenting Scale by Bhardwaj, Sharma and Garg was used for data collection. Product moment correlation ( $r$ ) was applied to study the relationship among variables under study. The findings of the study revealed significant relationship of academic attainment of school students with parenting and its modes. Significant relationships of academic attainment of school students with mothering, fathering and their modes were also found. The findings of the study suggested that parents should understand their child's hidden capacities and channelize them properly according to the field suited to child's abilities and interest for better achievement.

**Key words:** Parenting, Academic Attainment, School Students.

### **Introduction**

Academic attainment of the learners is not only the cursor to the effectiveness but also a determinant of the future of youth in particular and nation in general. Pupil's achievement and adjustment influenced by many people, institutions, parents, family, peer groups, neighborhood influences, schools and other bodies (e.g. churches, clubs) are implicated in shaping the child's progress towards their self fulfillment. It was widely recognized that if pupils are to maximize to their potentials from schooling, they need the support of their parents. Not all parents involved equally and positively to promote the child's achievement. Supportive parenting is characterized by behaviours that lead children to experience a sense of initiative and confidence in relation to their learning. (Rogers, 2009)<sup>(14)</sup>. Learning results have become the phenomenon of curiosity for all and for which learners do hard to obtain high academic attainment. Academic attainment holds a prime place in the meadow of education and is considered as the outstanding inducement for the progress of individuals. Attainment means triumph as proficiency of performance in a certain skill or body of knowledge (Good, 1951)<sup>(4)</sup>. Academic attainments indicate the performance results that specify the level to which an individual has proficient precise

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goals that were the hub of actions in instructional environments, particularly in school, college and university. It has engrossed the consideration of the parents, teachers, students, scholars, policy- makers, administrators and planners. Adeyemo (2001)<sup>(1)</sup> viewed that the major goal of the school is to work towards the attainment of academic excellence by the students. School may have peripheral objectives but stress is always laid upon high academic attainment. Everyone related with education places premium upon academic attainment. It is related to each area of life-academic, sports, politics, business etc.

The influence of parenting on academic attainment has not only been noted among researchers, but also policy makers who have integrated efforts aimed at increasing parental involvement into broader educational policy initiatives. Parents are children's primary advocates and their front line guard.

The prime and abiding duty of parents in each generation is to provide environment for the physical, economic and psychosocial development in which children must survive and thrive. Parenthood is the ultimate universal pathway to care giving, development stature, and adjustment, success and childhood oversights. These positive behaviours lead to academic achievement and include showing interest, paying attention and giving praise and reinforcement. Parenting in a child's education is consistently found to be positively associated with a child's academic performance (Hara and Burke, 1998<sup>(5)</sup>, Hill and craft, 2003<sup>(7)</sup>, Marcon 1999<sup>(10)</sup>. Wang et.al (1996)<sup>(12)</sup> found that the parental influence has been identified as important factor effecting student's achievement. Ahuja and Goyal (2006)<sup>(2)</sup> revealed that high parental involvement led to higher achievement of adolescents in science, English and maths as compared to low parental involvement. Rani (2014)<sup>(13)</sup> investigated that intelligence and academic achievements were significantly and positively related to each other. Khan and Unnisa (2017)<sup>(9)</sup> investigated that school environment has positive relationship with academic achievement but the relationship is very low. Raju and Samiullah (2011)<sup>(13)</sup> revealed that students with high parental involvement showed better academic achievement compared to students with low parental involvement. Sharma (2013)<sup>(15)</sup> found that adolescents having high academic achievement share better parent-child relationship than adolescents having low academic achievement. Kashahu et al. (2014)<sup>(8)</sup> reported that there was a positive relationship between academic achievements of students in mathematics and native indicated that parental participation plays a pivot role in motivating children to language with parental involvement aspects. When parents are involved in home work execution and school, it had significant impact on child's education. Muhuro and Hungi (2016)<sup>(11)</sup> improve their grades. Thus it is clear that academic achievement is the core of educational process. Academic attainment has always been one of the most complex and divisive issue in education which has been the central point of numerous researchers. Parenting is one of the essential factors in the development of foundation of children's education. In some cases, both the parents-mother and father involve in education of their child, but in some cases, only one involves. So, the investigators felt the need to find out the relationship of academic attainment of school students with parenting including mothering and fathering.

### **Objectives of the Study**

- ❖ To find out the relationship of academic attainment of school students with parenting and its modes (rejection vs acceptance, carelessness vs protection neglect vs indulgence, utopian expectation vs realism, lenient standard vs moralism, freedom vs

discipline, faulty role expectation vs realistic role expectation; and marital conflict vs marital adjustment).

- ❖ To find out the relationship of academic attainment of school students with mothering and its modes (rejection vs acceptance, carelessness vs protection neglect vs indulgence, utopian expectation vs realism, lenient standard vs moralism, freedom vs discipline; and faulty role expectation vs realistic role expectation).
- ❖ To find out the relationship of academic attainment of school with fathering and its modes (rejection vs acceptance, carelessness vs protection neglect vs indulgence, utopian expectation vs realism, lenient standard vs moralism, freedom vs discipline; and faulty role expectation vs realistic role expectation).

### **Hypotheses of the Study**

**Ho<sub>1</sub>** There exists no significant relationship of academic attainment of school students with

(i) parenting as whole (ii) rejection vs acceptance (iii) carelessness vs protection (iv) neglect vs indulgence (v) utopian expectation vs realism (vi) lenient standard vs moralism (vii) freedom vs discipline (viii) faculty role expectation vs realistic role expectation; and (ix) marital conflict vs marital adjustment.

**Ho<sub>2</sub>** There exists no significant relationship of academic attainment of school students with (i) mothering as a whole (ii) rejection vs acceptance (iii) carelessness vs protection (iv) neglect vs indulgence (v) utopian expectation vs realism (vi) lenient standard vs moralism (vii) freedom vs discipline; and (viii) faculty role expectation vs realistic role expectation.

**Ho<sub>3</sub>** There exists no significant relationship of academic attainment of school students with (i) fathering as a whole (ii) rejection vs acceptance (iii) carelessness vs protection (iv) neglect vs indulgence (v) utopian expectation vs realism (vi) lenient standard vs moralism (vii) freedom vs discipline; and (viii) faculty role expectation vs realistic role expectation.

### **Design of the Study**

In the present study, descriptive survey method was used.

### **Sample**

For the present study, 400 students (who have both the parents-mother and father) studying in secondary schools of Faridabad district affiliated to CBSE board were randomly selected for data collection. In the present study, academic attainment of school students was assessed on the basis of the percentage of marks obtained in previous class.

### **Tool Used**

- ❖ **Parenting Scale** developed by Bhardwaj, Sharma and Garg <sup>(3)</sup> was used in the study. The scale includes the perceptions of children regarding fathering and mothering separately as well as parenting as a whole in form of 40 statements on different dichotomous modes of parenting. The eighth mode of parenting (marital conflict vs marital adjustment) has been studied only in parenting as a whole. The same has not been studied in mothering and fathering as well. The reliability of the different modes of parenting determined by Test- retest method ranged from 0.54 to 0.79. The co-efficient of correlation among different modes of the parenting scale range between 0.36 to 0.62, which shows scale has construct validity.

### **Statistical Techniques Used**

Product Moment Correlation (r) was used in the present study.

**Analysis and Interpretation**

The objective of the study was to find out the relationship of academic attainment of school students with parenting and its modes. For the purpose, the relationship of academic attainment of school students parenting as a whole, mothering and fathering as well was studied

**Relationship of Academic Attainment of School Students with Parenting and its Modes**

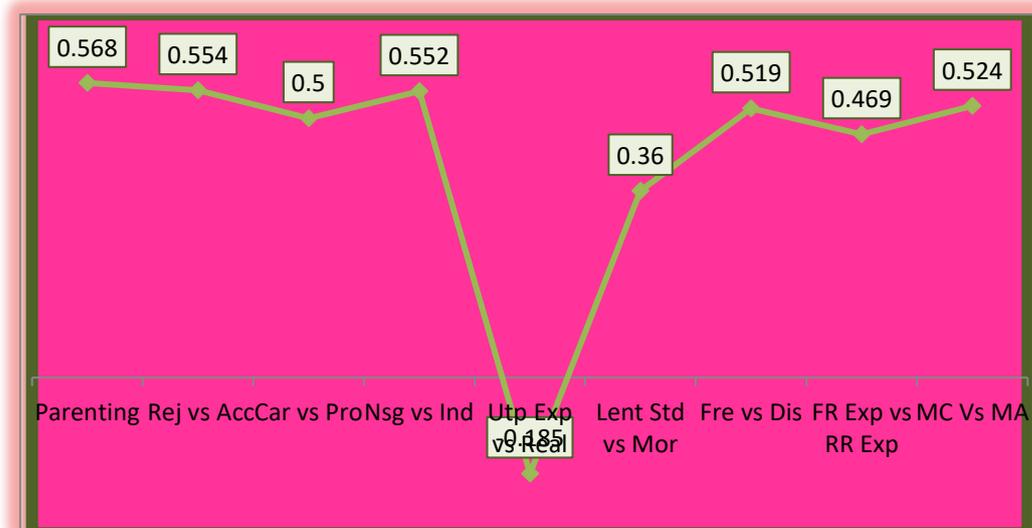
An attempt has been made to find out the relationship of academic attainment of school students with parenting and its modes (rejection vs acceptance, carelessness vs protection, neglect vs indulgence, utopian expectation vs realism, lenient standard vs moralism, freedom vs discipline, faculty role expectation vs realistic role expectation and marital conflict vs marital adjustment). The correlations of academic attainment of school students with parenting and its modes have been presented in table 1 and figure 1.

**Table-1: Correlations of Academic Attainment of School Students with Parenting & its Modes**

Parenting and its Modes		r-values
<b>Parenting –as a whole</b>		<b>0.568**</b>
1	Rejection vs Acceptance	0.554**
2	Carelessness vs Protection	0.500**
3	Neglect vs Indulgence	0.552**
4	Utopian Expectation vs Realism	-0.185(NS)
5	Lenient Standard vs Moralism	0.360**
6	Freedom vs Discipline	0.519**
7	Faculty Role Expectation vs Realistic Role Expectation	0.469**
8	Marital Conflict vs Marital Adjustment	0.524**

\*\* Significant at 0.01 level

NS-Not Significant



**Fig: 1: Correlations of Academic Attainment of School Students with Parenting and its Modes**

It is clear from the table 1 that the correlation (0.568) of academic attainment of school students with parenting as a whole is significant at 0.01 level. Therefore the null hypothesis  $H_{01(i)}$  "There exists no significant relationship of academic attainment of school students with parenting as a whole" is rejected. Therefore, it can be concluded that academic attainment of school students has positive and significant relationship with parenting as a whole. Table 1 also depicts that academic attainment of school students has also positive and significant relationship with modes of parenting (rejection vs acceptance, carelessness vs protection, neglect vs indulgence, utopian expectation vs realism, lenient standard vs moralism, freedom vs discipline, faculty role expectation vs realistic role expectation and marital conflict vs marital adjustment). Therefore the null hypotheses  $H_{01(ii)}$ ,  $H_{01(iii)}$ ,  $H_{01(iv)}$ ,  $H_{01(vi)}$ ,  $H_{01(vii)}$  &  $H_{01(viii)}$  are not retained. Srivastava (1995)<sup>(16)</sup> showed that there was significant effect of parent child relation on academic achievement of class V pupils. Haseen (1999)<sup>(6)</sup> found that students who have close interaction with their parents achieve high scores than those who have not close interaction with their parents.

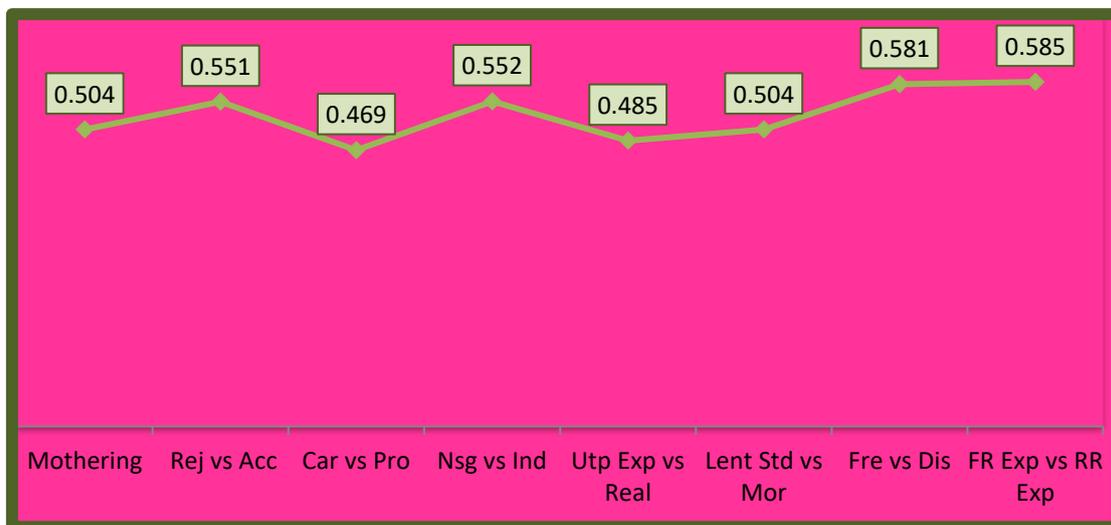
**Relationship of Academic Attainment of School Students with Mothering and its Modes**

An attempt has been made to find out the relationship of academic attainment of school students with mothering and its modes (rejection vs acceptance, carelessness vs protection, neglect against indulgence, utopian expectation vs realism, lenient standard vs moralism, freedom vs discipline, faculty role expectation vs realistic role expectation).

**Table-2: Correlations of Academic Attainment of School Students with Mothering & its Modes**

Mothering and its Modes		r-values
Mothering –as a whole		0.504**
1	Rejection vs Acceptance	0.551**
2	Carelessness vs Protection	0.469**
3	Neglect vs Indulgence	0.552**
4	Utopian Expectation vs Realism	0.485**
5	Lenient Standard vs Moralism	0.504**
6	Freedom vs Discipline	0.581**
7	Faculty Role Expectation vs Realistic Role Expectation	0.558**

**\*\* Significant at 0.01 level**



**Fig: 2: Correlations of Academic Attainment of School Students with Mothering & its Modes**

An examination of the table 2 shows that the correlation (0.504) of academic attainment of school students with mothering as a whole is significant at 0.01 level. Therefore the null hypothesis  $H_{02(i)}$  “There exists no significant relationship of academic attainment of school students with mothering as a whole” is rejected. Therefore, it can be concluded that of academic attainment of school students with mothering as a whole has positive and significant relationship. Table 2 further shows that of academic attainment of school students has also positive and significant relationship with modes of mothering (rejection vs acceptance, carelessness vs protection, neglect vs. indulgence, utopian expectation vs realism, lenient standard vs moralism, freedom vs discipline, faculty role expectation vs realistic role expectation and marital conflict vs marital adjustment). Therefore, the null hypotheses  $H_{02(ii)}$ ,  $H_{02(iii)}$ ,  $H_{02(iv)}$ ,  $H_{02(v)}$ ,  $H_{02(vi)}$ ,  $H_{02(vii)}$  and  $H_{02(viii)}$  are not retained.

**Relationship of Academic Attainment of School Students with Fathering and its Modes**

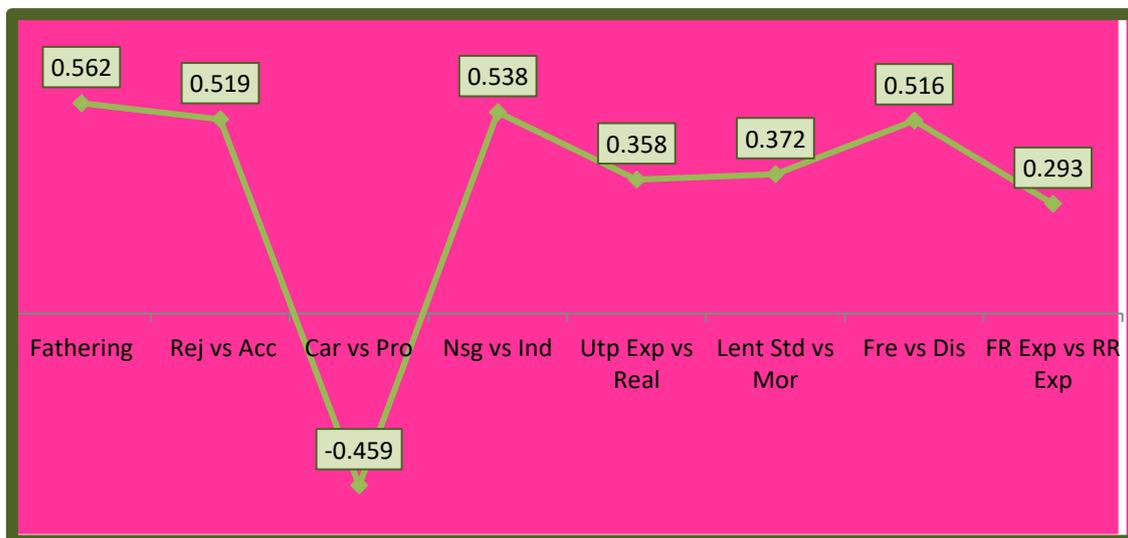
The relationship of academic attainment of school students with fathering and its modes (rejection vs acceptance, carelessness vs protection, neglect vs indulgence, utopian expectation vs realism, lenient standard vs moralism, freedom vs discipline, faculty role expectation vs realistic role expectation) has been found.

**Table-3: Correlations of Academic Attainment of School Students with Fathering and its Modes**

Fathering and its Modes		r-values
Fathering—as a whole		0.562**
1	Rejection vs Acceptance	0.519**
2	Carelessness vs Protection	-0.459(NS)
3	Neglect vs Indulgence	0.538**
4	Utopian Expectation vs Realism	0.358**
5	Lenient Standard vs Moralism	0.372**
6	Freedom vs Discipline	0.516**
7	Faculty Role Expectation vs Realistic Role Expectation	0.293**

\*\* Significant at 0.01 level

NS-Not Significant



**Fig: 3: Correlations of Academic attainment of School Students with Fathering and its Modes**

An examination of the table 3 shows that the correlation (0.562) of academic attainment of school students with fathering as a whole is significant at 0.01 level. Therefore null hypothesis  $H_{03(i)}$  "There exists no significant relationship of academic attainment of school students with fathering as a whole and academic attainment" is rejected. Therefore, it can be concluded that of academic attainment of school students have also positive and significant relationship with fathering as a whole. Table 3 further shows that modes of fathering (rejection vs acceptance, carelessness vs protection, neglect vs indulgence, utopian expectation vs realism, lenient standard vs moralism, and freedom vs discipline and faculty role expectation vs realistic role expectation) have also positive and significant relationship with academic attainment. Therefore, the null hypotheses  $H_{03(ii)}$ ,  $H_{03(iv)}$ ,  $H_{03(v)}$ ,  $H_{03(vi)}$ ,  $H_{03(vii)}$  and  $H_{03(viii)}$  are rejected.

### Conclusions

It was found that there was positive and significant relationship of academic attainment of school students with parenting including mothering and fathering. It may be due to the reason that being significant factor of performance of the child, parents can enhance or hinder the academic attainment of the child. Parents' education and income can have positive as well as negative impact on academic attainment of the child. Moreover, it has been observed that favorable parenting significantly affects progress of the child. When the parents are more involved in the academic activities of the child, the child has high level of attainment in comparison to that child whose parents are less involved in academic performance of the child. Parents encounter many barriers involved in their child's literacy and school life. Therefore, it is suggested that parents should have real interest in the child's future; they should set reasonably high standards for the child to attain and encourage them to work hard to achieve those standards.

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## **A Comparative Study of Development Indices among BRICS Countries**

**Preeti Dabas\***

### **Abstract**

*This paper attempts to study various development indices, which include Human Development Index (HDI), Inequality-adjusted HDI, Gender Inequality Index, Gender Development Index and Multidimensional Poverty Index along with their dimensions. These indices are statistical tools of studying a country's development progress in different human development attributes. This paper also does a comparative study of these indices among the BRICS countries and the findings reveal that Russia is at the top, whereas, India is at the bottom among these five countries in all the indices. At the end, paper endeavours to reason out for India's low performance in human development.*

**Key Words:** HDI, inequality, gender, development, BRICS countries.

### **Introduction**

The guiding principles and efforts of governments, multilateral bodies and institutions are centred on the primary goals of human development. These goals range from basics – health, education and standard of living, also taking into account the more refined ones – equality, gender, poverty and many more.

Human Development Index (HDI), developed by United Nations Development Programme (UNDP) in its Human Development Report in the year 1990 in response to the need felt to frame a measure that could lay out the basic human development traits. It has been an important yardstick for nations and communities to achieve fundamentals of human development.

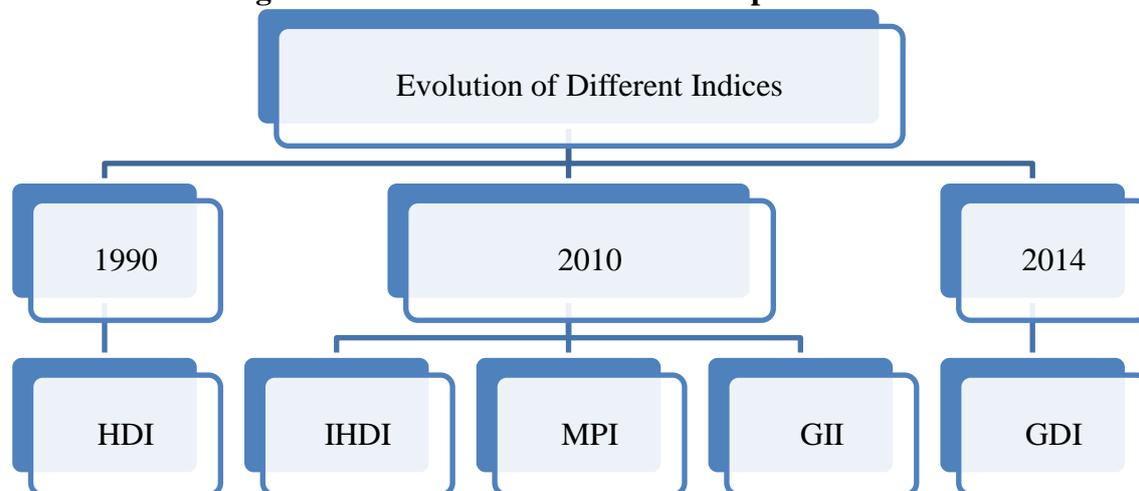
It has been more so for the developing countries, who have been making their important strides in recent times. HDI and, more critically and crucially, inequality-adjusted HDI are providing the developing countries a goal-oriented framework and helping them to prioritise their commitments.

The concept of human development was developed by the economists Mahbub-ul-Haq and Amartya Sen. Human development can be precisely defined as a process of raising the level of well-being achieved and widening people's choices as well.

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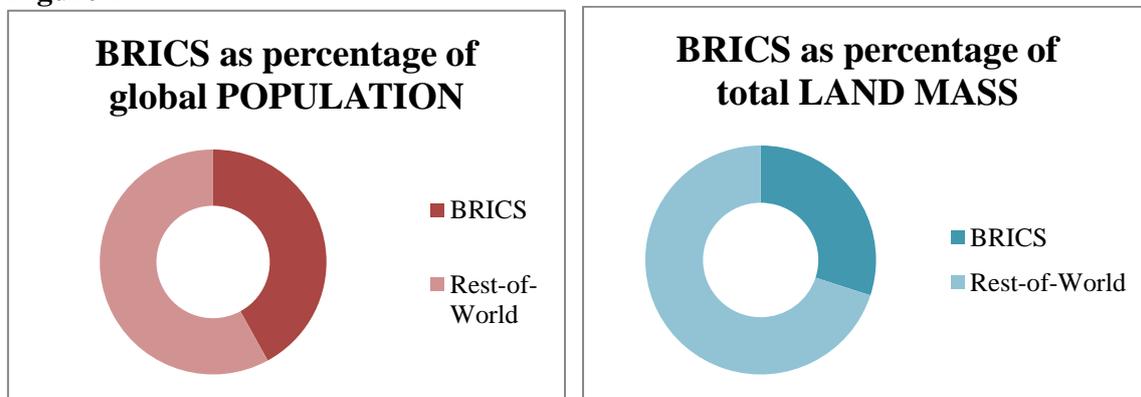
**Figure 1: Timeline of Different Development Indices**



**About BRICS Countries**

The acronym BRICS stands for a group of five major emerging economies: Brazil, Russia, India, China and South Africa. Originally, the group was formed of former four countries (BRIC) in 2001 and South Africa joined in 2010. All these five members are newly industrialised economies and part of G-20 group as well. BRICS constitutes around 42 per cent of global population, covers roughly 30 per cent of total land mass and contributes to roughly 23 per cent of world's gross product.

**Figure 2**



Source: BRICS Joint Statistical Publication, 2016

BRICS nations form a leading and representative group from the developing world. The study of analysis of their human development performance is important both from the global and Indian perspective. The paper presents this analysis and resultant insights in an easy to grasp manner.

**Literature Review**

**Reddy, P. S. and Gupta, S. K. (2016):** reviewed and compared the HDI ranks between the BRICS Nations and neighboring countries with India by using the secondary data. The paper shows that India falling into the category of “medium human development” stands at the bottom among the BRICS countries and at third out of nine neighbouring countries.

**Raheja, K. (2015):** studied various development indices among the BRICS countries. The study highlighted that India loses around 30 per cent of HDI when inequality is taken into

account. Also, India's human development indicators substantially vary for male and female.

**Mishra, A. D. and Chaudhary, R. (2014):** worked on human development index for Indian states. Top two states with highest health index are Kerala and Punjab; top two in education index are Himachal Pradesh and Tamil Nadu; whereas top two in income index are Haryana and Maharashtra. On the other side, Madhya Pradesh is ranked at the bottom in health index; Rajasthan in education index and Bihar in income index.

**Khodabakshi, A. (2011):** did his work on the relationship between GDP and human development indices in India. The findings reveal that though life expectancy is showing an upward trend, but has lower impact than GDP per capita production index on human development index.

#### Objectives

- To study different development indicators among BRICS countries.
- To make a comparative analysis of development indices for BRICS countries.

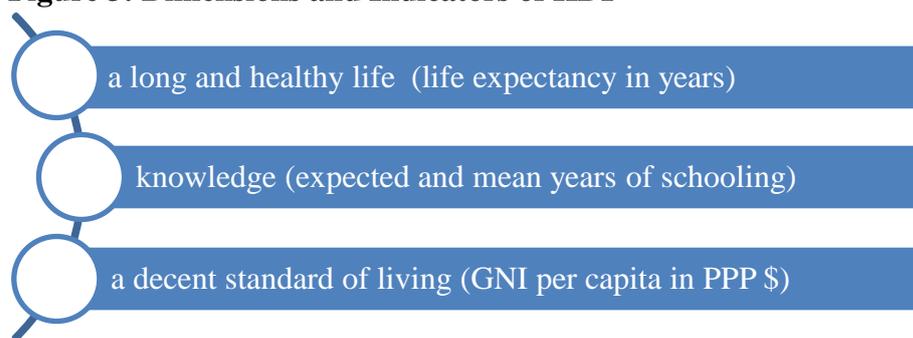
#### Research Methodology

To fulfil the objectives of the study, secondary data has been fetched from the official Human Development Report, 2018. For easy comparison among the countries and its comprehensibility, data has been presented in the form of graphs, charts and tables. Statistical tools like mean, range, standard deviation are used to draw the maximum from the data. Jamovi software is used for statistical computing and graphics.

#### Human Development Index (HDI)

HDI is a composite index measuring average achievement in three basic dimensions of human development, namely, (i) a long and healthy life; (ii) access to knowledge and (iii) a decent standard of living which are represented by life expectancy, expected and mean years of schooling and GNI per capita in PPP \$ respectively.

#### Figure 3: Dimensions and Indicators of HDI



**Life Expectancy at Birth** – This indicator gives the number of years a newly born infant is expected to live subject to the condition that mortality patterns at the time of birth stay same throughout the infant's life.

**Expected Years of Schooling** – It refers to the number of years of schooling that a child of school entrance age is expected to receive if prevailing patterns of age-specific enrolment rates remain constant throughout the child's life.

**Mean Years of Schooling** – It refers to the average number of years of education received by people of age 25 and beyond.

**Gross National Income per Capita** – This indicator provides the total income of an economy brought forth by production and ownership of factors of production net of the income

paid for the use of factors of production owned by the rest of the world, calculated in terms of international dollars using Purchasing Power Parity rates.

**Maximum and Minimum Values of Indicators**

For the calculation of HDI, fixed maximum and minimum values have been set up for each of these indicators which are as given in following table:

**Table 1: Maximum and Minimum Values of Indicators**

Indicators	Maximum	Minimum
(i) Life Expectancy (years)	85	20
(ii) a. Expected Years of Schooling (years)	18	0
b. Mean Years of Schooling (years)	15	0
(iii) Gross National Income per capita (PPP \$)	75,000	100

Source: UN Human Development Report, 2018

The above dimension indices can be calculated using the formula as given below:

$$\text{Index} = \frac{(\text{Actual Value} - \text{Minimum Value})}{(\text{Maximum Value} - \text{Minimum Value})}$$

Whereas, for Income indicator, log values are taken, that is, the formula becomes (as given by Sudhir Anand and Amartya Sen):

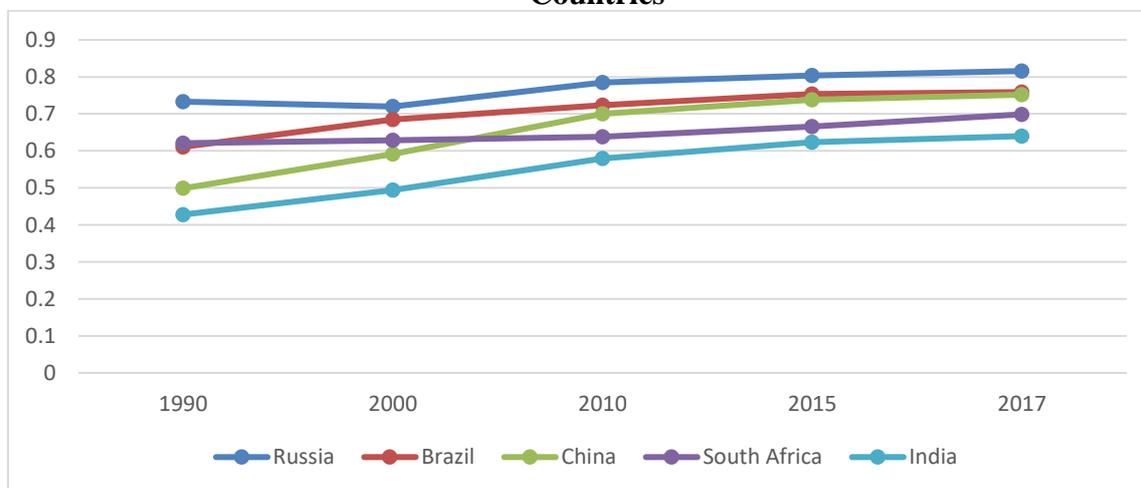
$$W(y) = \frac{(\log Y \text{ actual} - \log Y \text{ minimum})}{(\log Y \text{ maximum} - \log Y \text{ minimum})}$$

After having calculated the value of these indicators, HDI is calculated by taking the geometric mean of the three indicators. The value of which lies between 0 to 1. Greater the value, more it is representative of human development. On the basis of HDI value, countries are categorized under the different slabs ranging from “low” to “very high” human development; which is given in the following table:

**Table 2: Human Development Classification**

HDI Value	Category
value lying below 0.550	“Low” Human Development
value lying within 0.550 to 0.699	“Medium” Human Development
value lying within 0.700 to 0.799	“High” Human Development
value lying beyond 0.800	“Very High” Human Development

**Figure 4: Comparative Study of Human Development Index Among BRICS Countries**

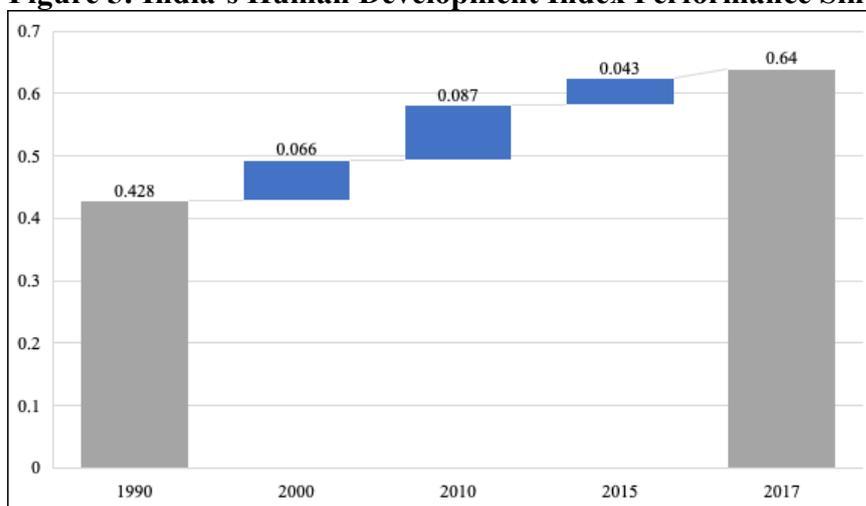


Source: UN Human Development Report, 2016

The above figure reveals that the HDI values for BRICS countries show an improving trend over the period (since 1990). Among the group, Russia tops (0.816 in 2017) whereas India (0.640 in 2017) stands at the bottom. The pace of improvement has been fastest of China (from 0.499 in 1990 to 0.752 in 2017; an improvement of 50.7 per cent) and slowest that of South Africa (from 0.621 in 1990 to 0.699 in 2017; an improvement of 12.6 per cent only). According to the classification of HDI, Russia is listed under the category “very high”; Brazil and China are among the “high”; whereas, South Africa and India come under “medium” human development countries.

However, if we happen to see HDI performance of India in particular, then it can be said that it has been improving continuously on year-to-year basis but at a slow pace.

**Figure 5: India's Human Development Index Performance Since 1990**



Nonetheless, during the time period from 1990 to 2015, India's life expectancy at birth has increased by 10.4 years, expected years of schooling by 4.1 years, mean years of schooling by 10.4 years and GNI per capita grew by 223.4 per cent. Yet, India is ranked at 130<sup>th</sup> out of 189 countries in the report published in 2018 which is lowest among BRICS countries.

Human Development Index, having taking into account the basic traits of human development, however, suffers from some limitations. It does not take into account the following factors:

- Gender disparities
- Human rights
- Political freedom
- Income inequalities
- Comparison between two countries with same value is difficult.

Hence, UNDP came up with other indices.

**Inequality-Adjusted HDI (IHDI):** It gives the HDI value adjusted for inequalities in the same three dimensions as that of HDI.

**Table 3: HDI and IHDI (for 2017)**

Countries	HDI Value	Inequality-Adjusted HDI	Overall Loss (percentage)	Gini Coefficient
Russia	0.816	0.738	9.5	37.7
Brazil	0.759	0.578	23.9	51.3
China	0.752	0.643	14.5	42.2
South Africa	0.699	0.468	33.2	63.0
India	0.640	0.467	26.8	35.1

Source: UN Human Development Report, 2018

**Figure 6: Human Development Index (HDI) and Inequality-Adjusted HDI**

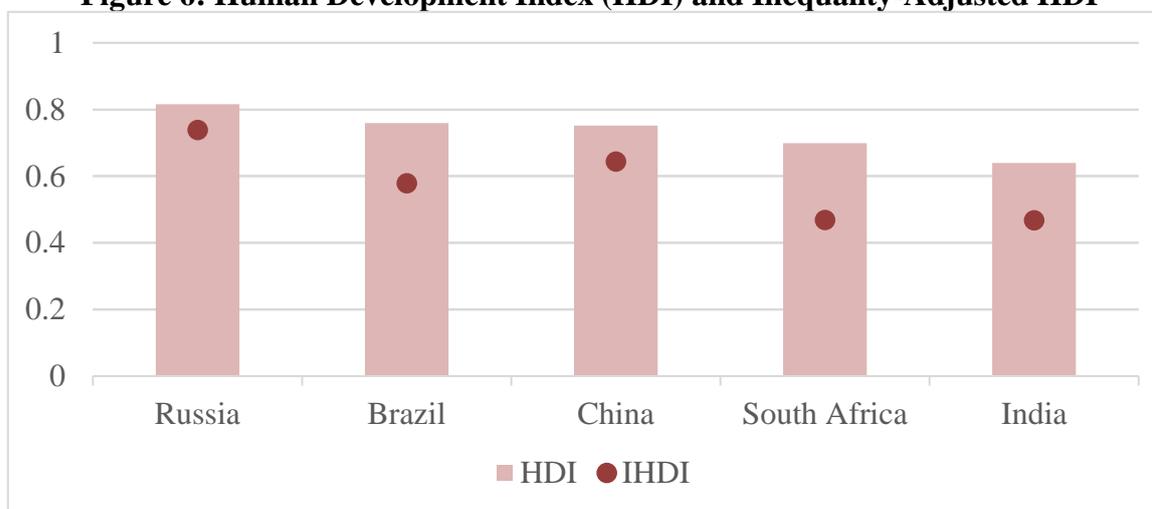


Table 3 and Figure 6 draw out the data when HDI values are adjusted for inequality. Overall loss represents the percentage difference in the values of HDI and IHDI. Gini coefficient is a statistical tool to give the measure of inequality of income among the nation's residents. Greater the value of this coefficient, more unevenly will be the distribution of income and wealth. Findings exhibit that the highest Gini coefficient among the group is that of South Africa and this is one of the factors for a large gap between HDI value (0.699) and IHDI value (0.468) of South Africa. As far as Russia is concerned, even after having a moderately high value of Gini coefficient, it fairs out well in IHDI. On the other hand, India, having a comparatively low coefficient still lags behind in IHDI. Reason for this is the presence of high inequalities in longevity (21.4 per cent) and knowledge (38.7 per cent) indicators in India. Whereas, Russia's inequality in longevity is only 8 per cent and inequality in knowledge is 2.2 per cent.

**Gender Inequality Index (GII)**, formulated in 2010, reflects the inequality in achievement between females and males in its three dimensions; which are, (i) reproductive health (ii) empowerment and (iii) labour market participation.

**Table 5: Gender Inequality Index (for 2017)**

Countries	GII Value
Russia	0.257
Brazil	0.407
China	0.152
South Africa	0.389
India	0.524

Source: UN Human Development Report, 2018

A value of high GII implies greater inequality on account of gender. Out of group of these five countries, China stands out as the best. Here too, India performs miserably unfavorable to females. Although, the government has come up with the schemes like Beti Bachao, Beti Padhao but its results can be seen in long-run only.

**Gender Development Index (GDI)** gives ratio of female HDI value to male HDI value. It represents the gender inequalities in achieving the three dimensions of human development. This index was introduced in 1995. A value greater than one represents that females are better-off than males and the value less than one connotes that females are worse-off than males.

**Table 4: Gender Development Index (for 2017)**

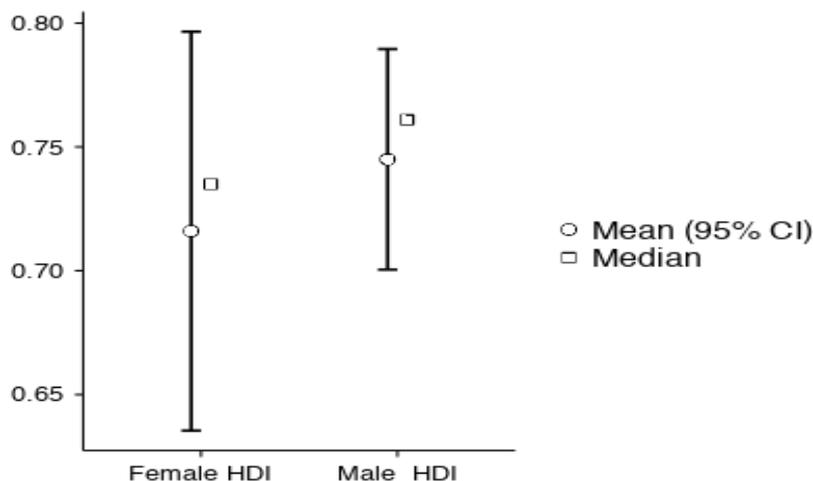
Countries	HDI (female)	HDI (male)	GDI Value
Russia	0.823	0.808	1.019
Brazil	0.755	0.761	0.992
China	0.735	0.769	0.955
South Africa	0.692	0.704	0.984
India	0.575	0.683	0.841

Source: UN Human Development Report, 2018

**Descriptives**

	Female HDI	Male HDI
N	5	5
Median	0.735	0.761
Standard deviation	0.0919	0.0508
Range	0.248	0.125
Minimum	0.575	0.683
Maximum	0.823	0.808

**Figure 7: Plot of Female and Male HDI**



Data from the table 4 shows that female HDI is greater than that of male only in Russia. However, for Brazil, South Africa and China; there is no significant difference in their female and male HDI. The gap between the two is highest in case of India because of which the variation in female HDI is double than that of male HDI in SAARC countries.

**Multidimensional Poverty Index (MPI)** gives the percentage of population that is multi-dimensionally poor adjusted by the intensity of the deprivations. It identifies multiple deprivations at the household level in education (using years of schooling and school attendance; giving 1/6 weightage to each), health (using child mortality and nutrition; giving 1/6 weightage to each) and standard of living (represented by electricity, sanitation, flooring, cooking fuel, drinking water and assets; giving 1/18 weightage to each). A person is said to be ‘vulnerable to poverty’ if he is deprived of 20-33.3 per cent of the weighted indicators and ‘severely poor’ if he is deprived of 50 per cent or more of the indicators.

**Table 6: Multidimensional Poverty index (for 2017)**

Countries	MPI Value	Population Vulnerable to Multidimensional Poverty ( % )	Population in Severe Multidimensional Poverty ( % )	Intensity of Deprivation
Russia	..	..	..	..
Brazil	..	..	..	..
China	0.017	17.977	0.35	41.38
South Africa	0.023	13.734	0.77	39.16
India	0.121	19.120	8.59	43.90

Source: UN Human Development Report (.. means data not available for 2017)

The data for Russia and Brazil is not available for the year 2017. Table 6 points out that 19.12 per cent of India’s population is vulnerable to poverty and 8.59 per cent is severely poor which is worst among the three countries for which data is available. This fact puts a big question mark on India’s human development state. And the ones who are most disadvantaged include young girls, women, ethnic minorities, indigenous people and refugees. The figures are likely to worsen with time as shocks and crises impact them the most.

**Why is India Lagging in Development Indices?**

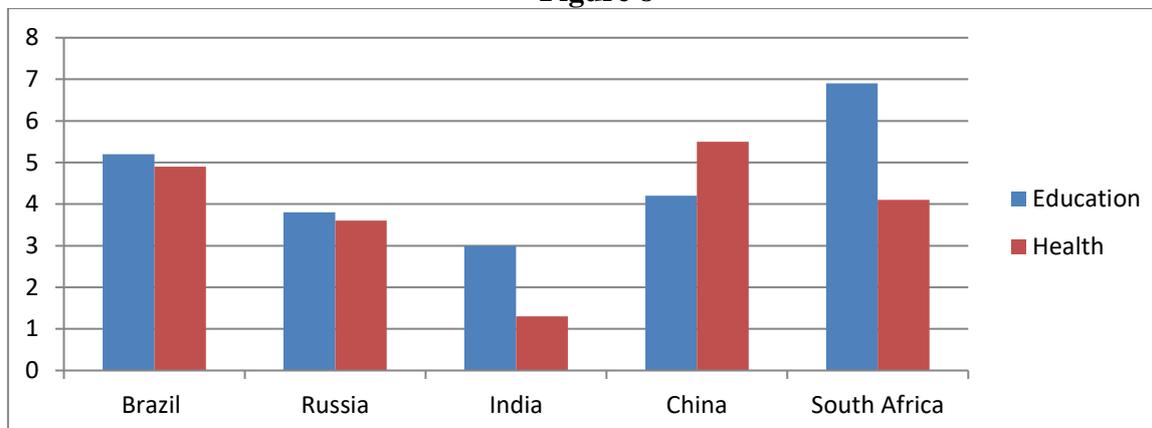
India has always lagged in terms of HDI and other development indices as well due to various problems like education, gender, finance, inequality and many others. These have resulted in adverse effects on India’s society. Following table gives the percentage amount of spending done on education and health.

**Table 7: Percentage share of Public Expenditure on ‘Education’ and ‘Health’ to GDP**

Countries	Year	% share of Public Expenditure on	
		‘Education’ to GDP	‘Health’ to GDP
Brazil	2013	5.2	4.9
Russia	2015	3.8	3.6
India	2015	3.0	1.3
China	2014	4.2	5.5
South Africa	2012	6.9	4.1

Source: BRICS Joint Statistical Publication, 2016

Figure 8



Source: BRICS Joint Statistical Publication, 2016

The Table 7 and Figure 8 depict that India spends a meagre amount on education (3 per cent) and health (1.3 per cent) of its GDP which is least when compared to BRICS countries.

Some of the other reasons for its poor performance are: a large number of India's population living in slums which is around 158.4 million, 42 per cent children below 5 year are underweight and 59 per cent are stunted, lack of schemes for urban poor, presence of caste system, poor sanitation, poor marketing.

### Conclusion

The indices of this study include the basic attributes of human development, taking inequality and gender also into account. The major finding that can be drawn from the study is that among the BRICS countries, Russia has outperformed in all of the indices; GII being the exception, where China occupied the top position. On the darker side, India stood at the bottom in all indices. Some of the chief causes for India's poor performance in human development have been low spending on education and health, ineffective economic policies, widespread unemployment, huge population living in slums.

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## प्रारंभिक स्तर पर शिक्षार्थियों की भाषायी विविधता एवं चुनौती

### अर्पित सुमन टोप्पो\*

अपने विचारों और भावों को प्रकट करने के हमारे पास अनेक साधन हैं। रेलवे में हरी झंडी या हरी बत्ती दिखाकर यह संकेत दिया जाता है कि गाड़ी चले। कंडक्टर बस को रोकने या चलाने के लिए अलग-अलग तरह की सीटी बजाता है। बच्चा हँसकर या रोकर अपने भाव प्रकट करता है। यह सब संकेत की भाषा है लेकिन इन संकेतों, इशारों और चिन्हों को सही मायने में भाषा नहीं कह सकते। भाषा तो भाव और विचार प्रकट करने वाले उन ध्वनि संकेतों को कहते हैं, जो मानव मुख से निकले हो। मानव मुख से निकले ये ध्वनि संकेत व्यवस्था से बँधे होते हैं। यह व्यवस्था ध्वनियों के उच्चारण शब्दों एवं पदों के निर्माण, वाक्यों की रचना आदि में मिलती है।

भारत दुनिया के उन अनूठे देशों में से एक है जहाँ भाषाओं में विविधता की विरासत है। भारत केवल इस मामले से ही अनूठा नहीं है कि यहाँ अनेक प्रकार की भाषाएँ बोली जाती हैं बल्कि उन भाषाओं में अनेक भाषा-परिवारों का प्रतिनिधित्व भी है। दुनिया के और किसी भी देश में पाँच भाषा परिवार की भाषाएँ नहीं पाई जाती हैं। संरचना के स्तर पर वे इतनी भिन्न हैं कि उन्हें विभिन्न भाषा परिवारों में वर्गीकृत किया जा सकता है जिनके नाम हैं— इंडो-आर्यन, द्रविड़ ऑस्ट्रोएशियाटिक, तिब्बतों-वर्मन और अंडमानों। ये भाषाएँ आपस में सतत सम्पर्क संवाद भी करती रहती हैं। अनेक भाषिक और सामाजिक-भाषिक विशेषताएँ ऐसी हैं जो सभी भाषाओं में समान रूप से पायी जाती हैं।

भारत के संविधान ने 22 अधिकारिक भाषाओं को मान्यता दी है। ये भाषाएँ हैं— असमिया, बंगाली, बोडो, डोगरी, गुजराती, हिन्दी, कन्नड, कश्मीरी, कोंकणी, मैथली, मलयालम, मणिपुरी, मराठी, नेपाली, उड़िया, पंजाबी, संस्कृत, संथाली, सिन्धी, तमिल, तेलगू व उर्दू। वास्तव में भारत में कोई भी एक ऐसी भाषा नहीं है जिसे राष्ट्र के सभी नागरिक व्यवहारिक रूप से समझ लेते हैं। ऐसी स्थिति में शिक्षा के माध्यम अथवा सरकारी काम काज की भाषा के संबंध में विवाद का उठ खड़ा होना स्वाभाविक ही था। यही कारण है कि भारत में भाषा विवाद की स्थिति उत्पन्न हो गई।

अंग्रेजी शासन के दौरान लार्ड मैकाले ने अंग्रेजी भाषा की वकालत की। परिणामतः अंग्रेजी भाषा शिक्षा का माध्यम बन गई। स्वतंत्रता के उपरांत अनुच्छेद 351 में हिन्दी को राष्ट्रभाषा के रूप में स्वीकार किया गया। भारतीय संविधान के राजभाषा नामक भाग 17 में अनुच्छेद 343 से अनुच्छेद 351 तक भाषा संबंधी प्रावधानों की चर्चा की गई है।

अनुच्छेद 350(क) प्राथमिक स्तर पर मातृभाषा शिक्षा की सुविधाएँ—

*"प्रत्येक राज्य और राज्य के भीतर प्रत्येक स्थानीय पदाधिकारी भाषाई अल्पसंख्यक वर्गों के बालकों को शिक्षा के प्राथमिक स्तर पर मातृभाषा में शिक्षा के पर्याप्त सुविधाओं की व्यवस्था करने का प्रयास करेगा और राष्ट्रपति किसी राज्य को ऐसे निर्देश दे सकेगा जो वह ऐसी सुविधाओं का उपबन्ध सुनिश्चित कराने के लिए आवश्यक या उचित समझता है।"*

**मुदालियर आयोग (1952-53)** ने प्राथमिक स्तर के लिए निम्न सुझाव प्रस्तुत किए—

(क) प्राथमिक स्तर पर मातृभाषा अथवा क्षेत्रीय भाषा के माध्यम से शिक्षा दी जानी चाहिए। मिडिल स्तरपर कम से कम दो भाषाएँ पढ़ानी चाहिए। अंग्रेजी व हिन्दी जूनियर बेसिक स्तर के अंत में प्रारंभ की जानी चाहिए परन्तु एक वर्ष में दो भाषाएँ प्रारंभ की जानी चाहिए परन्तु एक वर्ष में दो भाषाएँ प्रारंभ नहीं की जानी चाहिए।

**कोठारी आयोग (1964-66)** ने प्राथमिक स्तर के लिए निम्नांकित सुझाव प्रस्तुत किए—

(क) निम्न प्राथमिक स्तर पर एक भाषा, मातृभाषा अथवा प्रादेशिक भाषा पढ़ायी जानी चाहिए।

(ख) उच्च प्राथमिक स्तर पर दो भाषाएँ मातृभाषाएँ अथवा क्षेत्रीय भाषा, संघ की राजभाषा अथवा सह राजभाषा पढ़ाई जानी चाहिए।

(ग) निम्न माध्यमिक स्तर पर तीन भाषाएँ, मातृभाषा अथवा क्षेत्रीय भाषा, संघ की राजभाषा अथवा सह राजभाषा एवं कोई आधुनिक भारतीय अथवा विदेशी भाषा पढ़ाई जानी चाहिए।

(घ) शिक्षा का माध्यम सभी स्तरों पर क्षेत्रीय भाषाएँ होनी चाहिए।

व्यक्ति के व्यक्तित्व के सर्वांगीण विकास में मातृभाषा का विशेष महत्त्व होता है। इसलिए लगभग सभी समितियों तथा आयोगों ने शिक्षा का माध्यम शिक्षार्थियों की मातृभाषा या क्षेत्रीय भाषा को ही बनाने का सुझाव दिया है। *राष्ट्रीय शिक्षा नीति 1968* में प्राथमिक व माध्यमिक स्तरों पर क्षेत्रीय भाषा के माध्यम से ही शिक्षण कार्य करने के लिए त्वरित कदम

उठाने का संकल्प लिया था। **NCERT** के द्वारा तैयार किए गए प्रारंभिक व माध्यमिक शिक्षा के राष्ट्रीय पाठ्यक्रम की रूपरेखा में मातृभाषा को बालक की अभिव्यक्ति का सर्वोत्तम माध्यम मानते हुए मातृभाषा के माध्यम से शिक्षा प्रदान

\* असिस्टेंट प्रोफेसर बी०एड० विभाग, महिला कॉलेज, चाईबासा

करने की संस्तुति की है। तार्किक दृष्टि से प्राथमिक स्तर पर प्रादेशिक भाषा को शिक्षा के माध्यम के रूप में स्वीकार किया जा सकता है।

औपचारिक शिक्षा व्यवस्था के प्रथम स्तर को प्राथमिक शिक्षा स्तर कक्षा 1-8 कहा जाता है। यह 6 से 14 वर्ष की आयु तक चलती है। शिक्षा आयोग (1964-66) ने कक्षा 1-5 तक को निम्न प्राथमिक तथा कक्षा 6-8 को उच्च प्राथमिक शिक्षा कहा। प्राथमिक शिक्षा का पाठ्यक्रम उन सभी क्रियाकलापों का एक समूह होता है जिन्हें अध्यापक तथा छात्र मिलकर शिक्षा के उद्देश्यों की प्राप्ति के लिए आयोजन करते हैं।

निम्नलिखित सारणी प्राथमिक स्तरीय पाठ्यक्रम में भाषा की उपयोगिता की झलक प्रस्तुत करता है।

**कक्षा (1-5) निम्न प्राथमिक स्तर के लिए**

कोठारी आयोग 1966	NCERT 1975	पटेल समिति 1977	NCERT 1985	NCERT 1988	NCERT 2000	NCERT 2005
प्रथम भाषा-मातृभाषा या प्रादेशिक भाषा	प्रथम भाषा-मातृभाषा	प्रथम भाषा-क्षेत्रीय भाषा 20%	प्रथम भाषा-मातृभाषा या क्षेत्रीय भाषा 30%	प्रथम भाषा-क्षेत्रीय या मातृभाषा 30%	प्रथम भाषा-मातृभाषा या क्षेत्रीय भाषा	प्रथम-मातृभाषा द्वितीय-अंग्रेजी

**कक्षा (6-8) उच्च प्राथमिक स्तर के लिए**

कोठारी आयोग 1966	NCERT 1975	पटेल समिति 1977	NCERT 1985	NCERT 1988	NCERT 2000	NCERT 2005
प्रथम भाषा-मातृभाषा या प्रादेशिक भाषा	प्रथम भाषा-मातृभाषा या क्षेत्रीय भाषा	प्रथम भाषा-मातृभाषा या क्षेत्रीय भाषा	प्रथम भाषा-मातृभाषा या क्षेत्रीय भाषा			
द्वितीय भाषा-हिन्दी या अंग्रेजी	द्वितीय भाषा-त्रिभाषा सूत्र तृतीय भाषा-त्रिभाषा सूत्र	द्वितीय भाषा-आधुनिक भारतीय भाषा तृतीय भाषा-अंग्रेजी	द्वितीय भाषा-आधुनिक भारतीय भाषा तृतीय भाषा-अंग्रेजी			

जब हम मातृभाषा या प्रादेशिक भाषा की बात करते हैं तो इसके अंतर्गत घर की भाषा, कुनबे की भाषा, पास-पड़ोस की भाषा आ जाती है जो बालक स्वाभाविक रूप से सीख लेता है।

बालकों में भाषा की जन्मजात क्षमता होती है। हम रोजमर्रा के अनुभव से जानते हैं कि ज्यादातर बच्चे स्कूल की शिक्षा की शुरुआत से पहले ही भाषा की जटिलताओं और नियमों को आत्मसात कर पूर्ण भाषिक क्षमता रखते हैं। कई बार जब बच्चे स्कूल आते हैं तो उनमें पहले से ही दो या तीन भाषाओं को समझने और बोलने की क्षमता होती है। वे न केवल उन भाषाओं को सही-सही बोल लेते हैं, बल्कि उनका उचित प्रयोग भी कर रहे होते हैं।

प्राथमिक स्तर पर बालक की भाषा को बिना सुधारे उसी रूप में स्वीकार करना चाहिए जिस रूप में वे होती है। कक्षा 4 के बाद अगर समृद्ध और रुचिकर मौके दिए जाए तो बालक स्वयं भाषा के मानक रूप को ग्रहण कर लेते हैं लेकिन इस प्रक्रिया के दौरान मातृभाषा के प्रति सम्मान का भाव बना रहना चाहिए। विद्यालय में मातृभाषा के शिक्षक के महत्व का बढ़ा-चढ़ा कर बखान करना कठिन है यद्यपि बालक विद्यालय में बुनियादी संवाद क्षमता के कौशल में समर्थ होकर आते हैं। उनको विद्यालय में संज्ञानात्मक रूप से उच्च स्तरीय भाषिक क्षमता को अपनाने की जरूरत है। भाषा शिक्षण केवल भाषा की कक्षा तक सीमित नहीं होता है। विज्ञान, समाजिक विज्ञान या गणित की कक्षाएँ भी एक तरह से भाषा की ही कक्षा होती हैं। किसी विषय को सीखने का मतलब है उसकी अवधारणाओं को सीखना, उसकी शब्दावली को सीखना उनके बारे में चर्चा करना तथा लिख सकना। कुछ विषयों को लेकर विद्यार्थियों को प्रोत्साहित किया जाता है कि अलग-अलग पुस्तकों का अध्ययन करे या उन भाषाओं में लोगों से बातचीत करें, इंटरनेट से अंग्रेजी में सामग्री एकत्रित करें। भाषा को लेकर पाठ्यचर्या में ऐसी नीति अपनाने से स्कूल में बहुभाषिकता को बढ़ावा मिलेगा। साथ ही, भाषा की शिक्षा कुछ अनूठे अवसर उपलब्ध कराती है। कहानी, कविता, गीतों और नाटकों के

माध्यम से बालक अपनी सांस्कृतिक धरोहर से जुड़ते हैं। इससे उनको अपने अनुभव विकसित करने और दूसरों के प्रति संवेदनशील होने को अवसर मिलते हैं।

भारत के बहुभाषी समाज में अंग्रेजी एक वैश्विक भाषा है। यहाँ अंग्रेजी-शिक्षण में विविधता की स्थिति दो कारणों से है, एक शिक्षकों की अंग्रेजी में दक्षता दूसरा विद्यार्थियों का स्कूल से बाहर अंग्रेजी भाषा से सामना। संविधान द्वारा हर बच्चे को आठ साल की शिक्षा की गारंटी दी गई है जिसके अंतर्गत अंग्रेजी भाषा की दक्षता चार वर्षों की अवधि में प्राप्त करना संभव होना चाहिए। प्रारंभ से ही विद्यालय में बहुभाषिक माहौल बनाने से उसके दुष्प्रभाव भी सामने आ सकते हैं। जैसे अपनी भाषा का क्षरण और न समझ पाने का बोझ। अंग्रेजी को अन्य विषयों के संदर्भ में देखा जाना चाहिए। प्राथमिक शिक्षा की दृष्टि से सम्पूर्ण पाठ्यक्रम के अंतर्गत भाषा शिक्षण का विशेष महत्त्व है और बाद में सभी शिक्षक एक अर्थ में भाषा शिक्षण की होता है। यह दृष्टिकोण विषय के रूप में अंग्रेजी और माध्यम के रूप में अंग्रेजी की दूरी को पाट सकेगा।

भाषा के विभिन्न कौशलों को एकीकृत रूप में पढ़ाने की प्रस्तावना की जोर-शोर से वकालत करते हैं, लेकिन कई मामलों में स्कूल को विशेष ध्यान देने की जरूरत है, खासकर क्षेत्रीय भाषा के संदर्भ में। बोलना, सुनना, पढ़ना और लिखना सभी सामान्य कौशल हैं और उनमें बच्चों की दक्षता, विद्यालय में उनकी सफलता को प्रभावित करती है। अतः विद्यालय स्तर पर भाषा का शिक्षण सभी के लिए चिंतनीय विषय होना चाहिए न कि भाषा शिक्षक का दायित्व। भाषिक विविधता एक जटिल चुनौती तो पेश करती है, लेकिन वह कई प्रकार के अवसर भी देती है। कई अध्ययनों से यह पता चला है कि बहुभाषिकता क्षमता संज्ञानात्मक वृद्धि, सामाजिक सहिष्णुता, विस्तृत चिंतन और बौद्धिक उपलब्धियों के स्तर को बढ़ा देती है। सामाजिक और राष्ट्रीय स्तर पर बहुभाषिकता एक ऐसा संसाधन है जिसकी तुलना किसी भी अन्य राष्ट्रीय संसाधन से की जा सकती है।

बहुभाषिकता बालक की अस्मिता का निर्माण करती है, और जो भारत के भाषा-परिदृश्य का विशिष्ट लक्षण है उसका संसाधन के रूप में उपयोग करती है। कक्षा की कार्यनीति का हिस्सा बनाना तथा उसे लक्ष्य के रूप में रखना रचनात्मक भाषा शिक्षक का कार्य है। अगर भाषा शिक्षण के लिए विद्यालय में कोई कार्यक्रम शुरू किया जाता है तो यह आवश्यक है कि बालक की सहज भाषायी क्षमता को पहचाने। जिन बालकों में भाषा संबंधी अक्षमता हो उनके लिए मानक संकेत भाषा अपनाई जाए जिससे उनके सतत् और पूर्ण विकास को समर्थन मिलता रहे। विद्यार्थियों की भाषिक क्षमता की पहचान से उनका स्वयं के और अपनी सांस्कृतिक जड़ों के प्रति विश्वास भी बढ़ेगा।

यह निश्चित है कि बहुभाषिकता से निश्चित ही संज्ञानात्मक लाभ होगा। त्रिभाषा सूत्र भारत की भाषा स्थिति की चुनौतियों और अवसरों को संबोधित करने का एक प्रयास है। यह एक रणनीति है जो कई भाषाएँ सीखने के मार्ग को प्रशस्त करती है। इसका प्राथमिक उद्देश्य भारत में बहुभाषिकता और राष्ट्रीय सद्भाव का प्रसार है।

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## **Indian Musicology and Aesthetics: The Reflection of Art and Science of Indian Music**

**Prof. Binu Dogra\***

### **Abstract**

Music is just a pleasant arrangement of sounds. Indian music has deep roots in Aesthetics. Aesthetics discusses what is beautiful, interesting, exciting, uplifting, and entertaining in such art-forms as music, painting, drama, sculpture, literature, and dance, among others. In a general way, depending on the nature of the art-forms, the “beautiful” is experienced through any one, two, or more of the five senses of perception. In music, the aesthetic, or “*rasa*,” is experienced directly through, primarily, the sense of hearing and, at most, the sense of sight, in a disinterested contemplative manner. Indian musicologists assert that Indian classical music is the most appropriate means for attaining aesthetic experience and delight. This research article reflects upon and sheds light on the different Aesthetics processes employed in Indian music with a view point of modern science.

**Keywords:** Indian music, Aesthetics, Musicologists and Modern science.

Music can evoke a wide variety of strong emotions, including joy, sadness, fear and peacefulness or tranquility and people cite emotional impact and regulation as two of the main reasons why they listen to music. Music can produce feelings of intense pleasure or euphoria in the listener sometimes experienced as thrills or chills down the spine. Musical pleasure is closely related to the intensity of emotional arousal.<sup>1</sup>

Music is said to be highest of the fine arts and that is true. Vidya is primarily knowledge of God and by implication it also means branches of knowledge leading to this goal. Kala means presentation of knowledge artistically. It is worth noting that music is included both under Vidyas and Kalas, as Gandharva Vidya and Sangeet Kala. It may therefore be safely inferred that Eastern conception of music was and is that it had two aspects, one spiritual and the other aesthetic. The purpose of music is to have the knowledge about God by worshipping. The ultimate purpose of Vidya and Kala is to have knowledge about human being, the world and the God.

The word “**aesthetics**” belongs to the field of the science and philosophy of fine art. Fine art has the capacity to present the “Absolute” in sensuous garb and aesthetic relation. Indian aesthetics is primarily concerned with three arts—poetry, music, and architecture—however, sculpture and painting are also studied under aesthetic theories.

'Aesthetics' or the 'Theory beauty in Art and Literature has been one of the early pursuits of human mind. The idea of beauty naturally brings in the idea of aesthetics. A thing of beauty is not only a joy forever, but it is an invitation forever to explore the reasons for that joy. Since poetry and drama are the earliest arts, it was only natural that the science of aesthetics should be inspired by the thoughts about early poetry and drama. Butcher S.H. points out, "Aristotle's Poetics is regarded not only as the treatise setting forth his theory of poetry and drama but also about the art in general."<sup>2</sup>

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The theory of beauty need not be regarded as being confined only to literary forms of Poetry or Literature and Drama but also applicable to other arts like music, dance, painting, sculpture etc. The Hindus first developed the science of music from the chanting of the Vedic Hymns. The Sama Veda was especially meant for music. And the scale with seven notes and three octaves was known in India centuries before Greeks had it. Probably Greeks learned it from Hindus. According to Swami Abhedananda, "It will be interesting to know that Wagner was indebted to the Hindu science of music, especially for his principal idea of the 'leading motive'; and this is perhaps the reason why it is so difficult for many people to understand Wagner's music."<sup>3</sup> Eminent Indologists and art critics like A. K. Coomaraswamy vouchsafe that the theory is capable of considerable extension even to the other Indian arts like painting. He points out, "It is true that this theory is mainly developed in connection with poetry, drama, dancing and music, but it is immediately applicable to art of all kinds, much its terminology employs the concept of colour and we have evidence that the theory also in fact applied to painting."<sup>4</sup>

Indian Aesthetics is unique insofar as it hovers around and is understandable through the theory of "rasa." Indian aesthetics examines the capacity of music, or any art-form such as drama and dance, to transmit, and stimulate or induce an emotional state in the performers and evoke the same state in the contemplators or "rasika-s. This emotional state expressed through these arts, according to the theory, is experienced as "rasa."

The experience of "**rasa**," which can also be translated as "aesthetic consciousness," "feeling par excellence," or "sublimated emotion,"<sup>5</sup> is different from one's daily experiences of emotions such as anger, love, compassion, joy, and sorrow. Bharata, the ancient Indian rhetorician and the author of the Natyashastra, discussed about nine principal feeling of human nature and the corresponding nine rasas which are more or less universal in character. Those rasas are:<sup>6</sup>

1. Sringara (erotic)
2. Hasya (comic)
3. Karuna (pathetic)
4. Raudra (furious)
5. Veer (Heroic)
6. Bhayanak (terrible)
7. Veebhatsa (odious)
8. Adbuta (Astonishing or marvelous)
9. Shanta (Tranquil or Quietistic)

According to Bharata, the experience of these mental predispositions or basic emotions is either pleasant or unpleasant in ordinary real life, but when these are experienced (rasanubhava) through complete identification or absorption (tanmayi bhavana) with any art-works, they are experienced, invariably, as delight, bliss, rapture, or ecstasy (ananda). The essence of rasa is enjoyment and such enjoyment is experienced as long as its stimuli continue. Such an experience of delight, which cannot be expressed in words or grasped by the mind,<sup>7</sup> comes in a flash and is akin to the delight of knowing or experiencing God (brahmananda sahodara).<sup>8</sup>

According to Oxford publication on aesthetics, aesthetics is a multi-disciplinary study, and not only that, it is an outlook to be learned and cultured in the art of living, the most important discipline of human life.

The Music is essentially an Art, but it uses the methods of Science for its own purposes. The use of science should not spoil the basic purpose of music. Indian music satisfies the heart as well as mind and goes deeper down into realms where emotion and intellect coalesce into intuition. Its appeal is primarily to the emotions; but sublimates these emotions into impersonal experiences where the dualities merge into a great synthesis, where joy and sorrow merge into ineffable bliss.

Science is essentially related to intellect and mind and Art to emotion and intuition. But all the same Science is Science and art is art; their methods are different, though one can help other by giving a balanced background. In the development of musical art it is the Lakshya that is the soul of the art and Lakshan comes in only for purposes of the codification. Lakshna should not dominate Laksha because it will hamper the creativity and emotional feelings of the art.

The interdisciplinary academic pursuit of musicology have discussed the term Aesthetics in general, and with the concepts of *Raga* and *Tala* in particular.<sup>6</sup>

### **Musicology**

Musicology means to cover all knowledge relating to music except actual performance. It has a very wide range and covers topics of great cultural and aesthetic interest. Generally Musicology means only the theoretical aspects of music such as the Shrutis, Thaata or mela scheme, derivation of Janya ragas and so on. This is only a minor part of Musicology. There are some other aspects covered by Musicology such as:

1. **Historical:** Among the living organisms in the nature human being is supposed to have lots of feelings, ideas and thoughts. A human being always tries to achieve and develop these things and gets ever-widening experiences and so its concepts of right and wrong, beautiful and ugly, justice and injustice also evolve. Of course there are certain fundamental basic truths which are eternal and unchanging. Human being used to express his thoughts and feelings by using different voices. The idea and existence of music was from the existence of human being. To have the knowledge about particular thing, a common principle is to give hundreds of examples about the thing and make a Rule. According to principle from the effect of different voices and sounds, human being developed the idea of music and music came in existence. Anything if you want to put it properly and scientifically in writing, one has to experience it for long time and make a Rule. This is an empirical knowledge obtained from the experience. The science means properly organized knowledge (systematized knowledge) obtained from the study of empirical knowledge. The science of music is developed by the same process. The music of today is certainly different from what it was in Vedic period or Ramayan and Mahabharat; but the today's progress in music is due to / depends on olden days music.<sup>9</sup>
2. **Mathematical:** - Mathematics has been always useful to study shruti, shruti intervals and frequency. Mathematics is also useful for the development of various Ragas and Talas. How many Ragas will be possible from 12 swaras?. Tala system of Bhartiya sangeet can be explored or derived from mathematics by permutation and combination methods. We have to see how many combinations of swaras or talas are useful for music.<sup>10</sup>
3. **Mathematics and Music** have gone hand in hand in ancient Greece. Plato insisted on knowledge of music and mathematics as the part of any one who sought admission to his school. Similarly Pythagoras laid down the condition that would be pupil should

know Geometry and music. Music and mathematics together lead to true mysticism. We have to observe one thing that mathematics should not disturb the melody of music.<sup>10</sup>

4. Scientific (Acoustics):- Music is based on sound and knowledge of sound. From a scientific standpoint will be an advantage. For a performance to be completely effective several factors need to be considered and utilized.
5. Voice production: - Of the kind required for the particular system of music in view can be done scientifically more quickly than otherwise. The concert hall has to satisfy certain conditions if the music performed is to come out at its best. Especially in dealing with musical instruments and their structure some scientific knowledge comes in handy. Knowledge of the quality of the material used, of the principles underlying resonance, of the laws of vibrations of strings and air columns and such other matters, is very valuable. Of course some people deal with instruments in an empirical way, but scientific approach will save time and ensure correctness.<sup>9</sup>
6. Geographical: - Some persons may wonder where Geography comes in music? But a little thought will explain the point. It is a well-known fact that climatic conditions of a place have a great influence on the voice and the materials used for instruments. It has been observed that in certain areas the voice has a natural tendency to be nasal; the climate at times influences even vocal inflexions. The language spoken in these areas bears the stamp of the climatic influence. Similarly in some climates the average voice is subdued, soft and mellow while in some places it is bold, vibrant and forceful.<sup>9</sup>
7. Psychological:- All fine arts directly act on human emotions and music especially has profound influence on our inner nature, feelings and thoughts. This has been recognised all times. Ragas or melody mould are unique aesthetic entities each with its characteristic influence and emotional effect. The vibrations set up by music do not stop with the ear; they induce vibrations in our subtle nature, the entire human nature is affected by them. There are many yet unrecognized effects of music whose study will yield wonderful results. The power of music to cure diseases has been recognized in ancient times. A Chinese book speaks thus of good music "under the effect of music, the five social duties are without admixture, the eyes and the ears are clear, the blood and vital spirits are balanced, habits are reformed, customs are improved the Empire is in complete peace".<sup>9</sup>
8. Pedagogy: - The teaching of music is another interesting branch of musical studies. There is no point in bemoaning the passing away of the old Gurukul system. We cannot bring it back. An intelligent system of musical instruction related to the nature of the musical art on the one hand and the psychology of the learner on the other has to be evolved. Now days some people study music are not all out to become professionals; many study the art in the college stage with a view to acquire the power of intelligent appreciation of the art and help its cultural growth or to get degree. Hence the accent in such cases is on the cultural rather than a performing side so the scheme of musical studies has to be planned so as to meet the needs of the various groups of people who come to study music.<sup>9</sup>

Musicology deals with all these aspects and many more. The musicology should be used to make the progress and the development of the art. The artist and musicologist should come together and think for the progress of art. Those who learn music and deliver the same as it is are called Gayak (singers). Those who learn the music and have the knowledge of

musicology are called Nayak. Those who know the art, musicology and the poetry of music are called Vageyakar. The purpose of any art is with minimum possible efforts, to make maximum effective. Many times we observe in music the artist delivers his art with lots of efforts but still it does not achieve the expected best effect. The artist should know his limits and knowledge and then he should deliver his art which will have good effect on the listeners.

### **Conclusion**

The artist should think about all these above mentioned points. He should try to understand the arrangements, the listeners' mental ability, liking etc. then only he can make the listeners spell bound and forget all other things but not music. The two main functions of music are experiencing rasa and realization of beauty. The state of perfect blissful state helps in eliminating negative attitudes thereby facilitating room for inner expression. The result is balance in intellectual and emotional personality. By experiencing the dominant state of the rasa again and again it is easy to adapt the same in one's day to day life. This will help one to live harmoniously in the society by equating inner and outer expressions. Further this aids in total personality development of physical, mental emotional social and spiritual. Listening to the music and allowing the notes of the melody work on our mind-body and spirit, helps in inter and intrapersonal restorative healing and a redefinition of inner strength and to make every art to be effective, beautiful and progressive science is definitely required.

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## **Adverse Selection in Health Insurance: An Empirical Analysis**

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### **Abstract**

Asymmetric information is a characteristic feature of insurance markets in general and Health Insurance in particular. The consumer is often better informed about his health status than the supplier of Health insurance; so the unhealthy have higher tendency to purchase it. The evidence on the existence of this problem remains mixed across national as well as international studies. The objective of the present paper is to empirically test the presence of Adverse Selection in case of Health Insurance. To achieve this objective a primary survey of 386 households was done in Chandigarh city and the relationship between 'Health Status' and Health Insurance purchase of the sampled households was examined. The study found no evidence of Adverse Selection in the sample with respect to health risk but strong evidence with respect to hospitalization.

**Keywords:** Health Insurance, Adverse selection, Health Risk

### **Introduction**

The global pattern of financing health needs is quite diverse. United Kingdom, Cuba and Sri Lanka rely on a tax-based financing mechanism; Germany, France, Mexico, follow a broad based social insurance. In Canada, healthcare needs of citizens are taken care of by general tax revenue through its single payer programme "Medicare" and partially through supplementary insurance plans offered by employers. In Japan, mandatory employer sponsored health insurance plans characterize the system of health financing and a National Insurance is offered to those who are excluded from such employer plans. The United States also extends employer sponsored plans but the Government also runs a National Health Insurance plan 'Medicaid' for the disabled, old and a Children's Health Insurance Plan (Ellis, Chen and Luscombe, 2014). China achieved massive improvement in health coverage of its population through three public Health Insurance programmes. (Yu, H.2015).

Health financing is a great challenge in India. India spends less than 5 per cent of its GDP on health for its 1.2 billion citizens out of which the public expenditure is only 1 per cent. This scenario of underfinancing of health by Government leads to high (65.1% of the health expenditures) Out of Pocket expenditures. World Bank reported that nearly one fourth of the health spending in rural areas is sourced from either borrowings or sale of assets. Impoverishment and catastrophic situations are not uncommon due to high rate of medical inflation. Thus Health Insurance is of immense significance in the Indian context.

### **Definition of Health Insurance**

Bhat and Reuben (2001) defined Health insurance as "financial mechanisms that exist to provide protection to individuals and households from the costs of health care incurred as a result of unexpected illness or injury. Under this mechanism insurer agrees to compensate

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or agrees to guarantee the insured person against loss by specified contingent event and provide financial coverage. Against this protection the insured party pays a premium and the insurer provides required services or pays the agreed sum spent on hospitalization in case of illness of insured person.”

Health Insurance policy enables consumers to pay when they are physically and financially fit and use these funds when sick.

### **Health Insurance Scenario in India**

In India, several institutions provide Health Insurance: Government; Non Government Organizations (NGOs) and Insurance Companies. The Government initiated Health Insurance Schemes in 1948 under the name ‘Employees’ State Insurance Scheme’ (ESIS) for factory labourers. In 1954, The Central Government Health Scheme (CGHS) was introduced for the employees of the Union Government and their families. Rashtriya Swasth Bima Yojana (RSBY) was sponsored by the Central Government in 2008 to provide health coverage to the BPL population. Some State Governments also sponsored Health Insurance schemes like “Yeshasvini” by Karnataka, “Kudumbasree” by the Kerala Government and in Andhra Pradesh, by the name of “Rajiv Aarogyasri”. In Punjab, a smart card based cashless Health Insurance scheme titled Bhagat Puran Singh Sehat Bima Yojana was launched by the State Government.

The NGOs, Local Community Societies or Charitable Trusts launched Community Based Health Insurance (CBHI) Schemes to protect the poorer sections of society against unforeseen health expenditure.

The Market-based Health Insurance Schemes are provided by insurance companies, both public and private. The first Market based voluntary Health Insurance policy ‘Mediclaim’ was offered to the Indian public in 1986. Health Insurance gradually emerged as a tool to finance medical exigencies of Indian people. The Health Insurance sector of India gained momentum particularly after IRDA Act, 2000. Today the Health Insurance is the fastest growing segment in the non-life insurance industry in India. Forgia and Nagpal (2012) documented that about one fourth of Indian population was covered under some Health Insurance plan.

### **Research Problem**

The phenomena of Adverse Selection and Moral Hazard are of dominant theoretical concern in health insurance markets as they cause distortions in premium setting. The insured persons have better information about their health status than the insurers. The unhealthy and high-risk consumers exhibit higher likelihood to purchase a health insurance policy. Moral hazard is found when insured individuals are alleged to make less effort to remain healthy and thus expose themselves to higher health risk. It is often a challenge for the insurers to assess insurability and thus cause distortion in premium setting and collapse of risk pooling mechanism. The present paper however confines to the issue of Adverse Selection exclusively.

### **Review of Literature**

**Wang, Yip, Zhang, Wang, & Hsiao (2005)** checked for existence of adverse selection in a panel data collected for a voluntary but subsidized mutual Health Insurance programme in a rural county of China for 2002-2006. A sample size of 1020 households was selected comprising of 3492 individuals. Enrolment in the insurance programme was found to have statistically significant association with health status in their Logistic Regression analysis. Empirical evidence was suggestive of Adverse Selection, as they observed that families

with pre health expenses of insured individuals were 9.6% higher than the rest of the citizens.

**Polimeni and Levine (2011)** explored for Adverse Selection in Micro Insurance Programme named *Sokapheap Krousat Yeugn* ('SKY') in rural Cambodia. They selected sample of 2534 households from over 5000 households in two baseline surveys. They utilized Logistical Model of participation to study the impact of baseline characteristics on take up of Health Insurance. Households with a member with poor self-reported health status or a "major health shock" previously were more inclined to join the SKY scheme thus providing evidence of adverse selection. They also found no evidence that risk-averseness led to purchase of SKY.

**Dutta & Husain (2012)** undertook an elaborate study to test adverse selection and moral hazard on the basis of a national level data set of National Sample Survey Organisation (NSSO) data (2005-06) for the 60<sup>th</sup> round (Morbidity and Health Care). This survey was undertaken in rural as well as urban areas of India in 2004. Estimates of the Probit Model confirmed positive and significant association between hospitalization and Health Insurance coverage.

#### **Research Objective**

The present study aims to check the presence of Adverse Selection amongst the sampled households.

#### **Hypotheses**

H<sub>01</sub>: There is no significant relationship between health risk and health insurance purchase.

H<sub>02</sub> There is no significant relationship between health risk and sum assured of policy purchased.

#### **Profile of Study Area**

Chandigarh is union territory in India that serves as the capital of the two neighbouring states of Haryana and Punjab. As per Census 2011, Chandigarh is marked by high per capita income (Rs 2,42,386), high literacy level (86.43%), good educational and health infrastructure. It has the highest HDI value (.784 as compared to an average of .577) amongst various cities across India.

#### **Research Methods**

A primary survey of 386 households was conducted in Chandigarh. A structured questionnaire was used to collect relevant information regarding Health Insurance purchase decision. Area sampling technique was used to identify the sample. Data was collected through personal interview method. Since the total urban area of this city is divided into 56 sectors, the researcher divided these sectors into six categories and from each category two sectors were selected randomly. Further households were randomly selected with the help of Table of Random Numbers from the two sectors.

#### **Statistical Techniques**

For statistical analysis of data, SPSS version 20 was used. Chi-Square test was made use of to test the hypothesis. For estimating the determinants of Health Insurance purchase, a Binary Logistic Regression model was developed. Estimation of the respective regression coefficients was done by Forward Stepwise (Maximum likelihood) technique. The following equation was used in estimation

$$P = 1 / (1 + e^{-\beta_0 + \sum \beta_i X_i})$$

Here e represents the base of natural logarithms, which is approximately equal to 2.718,

Xi's are the explanatory variables, which are capable of predicting the response variable and P is the estimated probability of Health Insurance purchase. The regression coefficients measure the extent of variation caused by independent variables on the dependent variable.

**Table 1: Profile of Respondents**

Variable	Description of Variable	Health Insurance purchase				Total	
		Yes		No			
Age	21-30	24	8%	5	6%	29	8%
	31-40	93	31%	14	16%	107	28%
	41-50	95	32%	38	45%	133	34%
	51-60	54	18%	23	27%	77	20%
	>60	35	12%	5	6%	40	10%
Sex	Male	192	64%	61	72%	253	66%
	Female	109	36%	24	28%	133	34%
Marital Status	Never Married	18	6%	7	8%	25	6%
	Currently Married	266	88%	68	80%	334	87%
	Widowed	16	5%	9	11%	25	6%
	Divorced/Separated	1	0%	1	1%	2	1%
Education	Up to Matric	20	7%	12	14%	32	8%
	Graduation	84	28%	39	46%	123	32%
	Post Graduation/Professional	197	65%	34	40%	231	60%
Employment	Government Service	43	14%	15	18%	58	15%
	Private Sector Job	137	46%	39	46%	176	46%
	Self Employed	80	27%	25	29%	105	27%
	Retired	25	8%	3	4%	28	7%
	Others	16	5%	3	4%	19	5%
Religion	Hindu	225	75%	65	76%	290	75%
	Sikh	74	25%	19	22%	93	24%
	Other	2	1%	1	1%	3	1%
Number of Family Member	1-2	35	12%	11	13%	46	12%
	3-4	171	57%	51	60%	222	58%
	>4	95	32%	23	27%	118	31%
Income	<=50000	52	17%	27	32%	79	20%
	50001-100000	125	42%	39	46%	164	43%
	>100000	124	41%	19	22%	143	37%
Dependent in Family	Up to two	225	75%	53	62%	278	72%
	Up to four	76	25%	31	36%	107	28%
	Up to six	0	0%	1	1%	1	0%
Total		301	100%	85	100%	386	100%

Source Primary Survey

Table 1 revealed that out of the 386 sampled households, 66 per cent of the respondents were males, 87 per cent of the respondents were married. As far as age profile is concerned, more than 80 per cent of them were middle aged (31-60 years). Most of the respondents were educated, with 60 per cent post graduates/professionals, 32 per cent

graduates and the rest 8 per cent were matriculates. Employment status of the respondents revealed that 46 per cent of them worked for the private sector, 27 per cent were self-employed and 15 per cent of them had a Government job. Rest of them was retired, students or homemakers etc. Majority of the respondents (43%) had a monthly income in the range of Rs 50,000 to Rs 100,000. Only 20 per cent of them earned less than Rs 50,000. Out of 386 respondents 78 per cent were insured for health.

**Testing of Adverse Selection**

**H<sub>01</sub>:** There is no significant relationship between health risk and health insurance purchase. Health risk of respondents was assessed with the help of three indicators as described in Table 2.

**Table 2: Description of Health Risk**

S.no	Self reported health status	Number Of Diseases	Monthly medical expenditure	Health Risk
1	Excellent	Nil	Up to Rs 1000	Extremely low-04
2	Good	1	Rs1001-5000	Low-03
3	Average	2	Rs 5001-10000	Average -02
4	Poor	3	Above Rs 10000	High -01

**Table 3: Chi Square Test for Health Risk and Health Insurance Purchase**

		Health Insurance purchase		Total	Chi square	P
		No	Yes			
Health Risk	Extremely Low	16	65	81	.696	.952(4 df)
	Low	36	117	153		
	Average	27	99	126		
	High	6	20	26		
Total		85	301	386		

Source: Primary Survey

Table 3 shows the results of Chi Square Test ( $\chi^2 = .696, df=4, p = .952$ ). It revealed that null hypothesis was true at 5 % level of significance. It implied that health risk of respondent had no significant association with Health Insurance purchase.

Akerlof (1970), Rothschild and Stiglitz (1976) explained that high-risk consumers purchase policies with higher coverage than the policies that are purchased by low-risk consumers. Under conditions of Adverse Selection, a positive association generally exists between health risk and level of Health Insurance coverage. This proposition was also tested in the present study through the following hypothesis

**H<sub>02</sub>:** There is no significant association between health risk of the respondents and sum assured of policy purchased.

**Table 4: Chi Square Test for Health risk and Sum assured**

		Sum Assured of Health Insurance policy				Total	Chi square	p value
		<2lakh	2-5lakh	5-10 lakh	>10lakhs			
Health Risk	Extremely Low	8	35	17	5	65	10.334	.587(12 df)
	Low	11	55	35	16	117		
	Average	15	57	17	10	99		
	High	4	9	5	2	20		
Total		38	156	74	33	301		

Table 4 depicts the results of Chi square test ( $\chi^2=10.334$ ,  $df=12$ ,  $p=.587$ ). Since  $p > .05$ , it implied that there was no significant association between health risk and sum assured of the policy as hypothesized by the researcher. It signifies that there was no evidence that high health risk individuals purchased Health Insurance policies with higher coverage. No such positive risk coverage association was found in the sample

The relationship between Health Insurance purchase and a set of explanatory variables including health attributes was estimated through Binary Logistic regression model. The dependent variable - Health Insurance purchase was taken to be a dichotomous, (yes=1 and No=0). Fifteen Socio-economic and health related factors were taken as independent variables-  $X_1$ : age,  $X_2$ : gender  $X_3$ : marital status,  $X_4$ :Income,  $X_5$ : education,  $X_6$ : employment,  $X_7$ : Size of family,  $X_8$ : number of dependents,  $X_9$ : religion,  $X_{10}$ :ownership of property,  $X_{11}$ : health risk  $X_{12}$ : monthly health expenditure,  $X_{13}$ : preventive health care,  $X_{14}$ : morbidity and  $X_{15}$ : episode of hospitalization. Regression Coefficients were estimated by utilizing Forward Stepwise (likelihood) technique.

**Table 5: Logistic Regression for Health Insurance Purchase**

	B	S.E	Wald	df	p	Exp(B)
Income group	.528	.254	4.322	1	.038	1.695
Dependents	-.933	.384	5.898	1	.015	.393
Education	.675	.265	6.488	1	.011	1.965
Hospitalization	1.482	.453	10.678	1	.001	4.400
Constant	.463	1.042	.198	1	.657	1.589

The four variables chosen by the four steps also showed decline in  $-2 \log$ -likelihood from 217.861 to 192.473, which is regarded as a good measure for the suitability of the model. The Omnibus tests of model coefficients revealed ( $\chi^2 =37.283$ ,  $df=5$ ,  $p=0.0001$ ) that the model was suitable and statistically significant. The measurement of model fit was done through Pseudo  $R^2$  ie Cox and Snell  $R^2$  square and Nagelkerke  $R^2$  square, on the basis of likelihood function. The Cox and Snell  $R^2$  was 0.161 and Nagelkerke  $R^2$  square was (.243), which implied that the four predictors accounted for 24.2% of the variance in Health Insurance purchase. This value was considered reasonable, taking into account the qualitative and discrete nature of variables utilized in the model.

It was observed that out of  $X_1, \dots, X_{15}$  independent variables, four variables had the likelihood of influencing the decision to purchase Health Insurance and were statistically

significant at 5% level of significance ( $p < .05$ ). These variables were: education status of household head, household income, number of dependents and episode of hospitalization. The estimated regression equation was written as

$$P = -.463 + .528X_4 + .675X_5 - .933X_8 + 1.482X_{15}$$

Health risk did not emerge as a significant determinant of Health Insurance purchase. This statistical analysis hinted that if 'hospitalization' in the past 365 days was considered as a variable of checking health condition of a respondent, it was not only statistically significant but the odd ratio in logistic regression model was impressive. The coefficient of hospitalization was 1.482 and every episode of hospitalization increased the odd ratio of Health Insurance purchase by 4.4 times. So the sample exhibited signs of presence of adverse selection when the relationship between Health Insurance purchase and health status was judged with respect to episode of hospitalization.

### **Conclusion**

Households with episode of hospitalization were more likely to subscribe for Health Insurance. This may have a negative impact on sustainability of Health Insurance. Insured households have private information about the health status of family members, which is not disclosed to the insurance companies. This leads to purchase of this product with strong expectation of claim. For the insurance companies, this implies higher claim ratios, low profitability, and higher costs of servicing these claims and culminates in high premium rates in general. This limits the size of Health Insurance market in India.

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## **A conceptual study of the scope of Human Resource Planning in contemporary Indian Banking Scenario**

**Dr Deepti Bajpai Kukrety\***

### **Abstract**

Banks have a critical role to play as the drivers of economic growth in India. The Banking landscape in India has changed drastically after the ushering in of LPG (Liberalization, Globalization and Privatization) since 1991. Banking is a labor intensive sector and therefore the quality and quantity of Manpower is crucial for the day to day functioning and success of banks in playing the most pivotal role in a developing economy like India. The global business environment is more dynamic, competitive, technology driven and customer centric. Human Resource Planning in today's scenario provides competitive advantage. The right people at the right place at the right time will help banks to utilize the full potential of every employee. Taking all this into consideration, Human Resource Planning in banks therefore, needs to address the broader concerns of the way in which employees are employed, maintained and developed in the banks for the short- term and in the long run.

**Keywords:** Human Resource Planning and Banks.

### **Introduction**

The study of Human Resource Planning in Indian banks focuses on the reasons for a renewed interest in Human Resource Planning specially in the Banking sector of India. The LPG (Liberalization, Privatization and Globalization) wave post 1991 has added new dimensions to way banking operates, changes in technology, customer demands and a changing workforce along with the competition in the banking sector among public and private sector banks has made Human Resource Planning the need of the hour. The way manpower in banks is planned, utilized and managed leads to its survival and growth in contemporary times and in the future.

Most of the day-to-day banking activities are carried out by the manpower of the bank. Manpower in banks is provided new and challenging roles and responsibilities constantly; this requires different levels of Manpower with different skill sets. Banking is a service driven industry. Therefore, there is a need for a planned approach to tackle manpower in banks. Human Resource Planning not only focuses on planning that involves available manpower at the current moment but also emphasizes the necessity to plan and develop manpower to meet future requirements. Banks are responsible for propelling the economy towards growth and are a vehicle for social development in India. Against this background, the importance of Human Resource Planning in banks is therefore, crucial.

### **Research Methodology and Scope of the Study**

This study is conceptual in nature and is based purely on past literature on the topic. After thoroughly going through various research papers published and unpublished in journals, books and on-line, there is a huge scope to conduct this study especially in the context of banks.

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## **Banks**

According to Budhwar (2003) India and Pakistan have witnessed enormous makeovers in terms of deregulation of the country's economies since 1990's; this transformation has had massive repercussions on human resource management functions and practices. Lall (1999) indicated that the realization that capable, competent and skilled manpower is the foundation of progress in the future has firmly put the focus back on Human Resource Planning specifically in developing countries.

Rondo (1962) stated that the banking sector is an important component of the economy. Economists have a variety of views about the usefulness of the banking sector in the growth and development of the economy. As a monetary establishment, banks are certainly and absolutely associated with the performance of the economy rather than their non – financial counterparts. Zaidi (2005) notes that a modern banking system is vital to handle the needs of a developing country

(Bátiz-Lazo and Wood (2003); Power, 2004 and Larson et al., (2011) stated that banking has undergone tremendous changes in the past thirty years, globalization, deregulation, financial crisis are a few of the many changes that have touched banking and its business. Burns and Stalker (1961) reveal that banks need to break the image of being just providers of money transactions and are now concentrate on selling a variety financial products and services. This transformation can be achieved only with the help, support and commitment from manpower of the organization. According to Sayers (1958) originally the role of banks was that of financial intermediaries, of gathering 'deposits' and offering 'loans'. However, now not only do banks source money but are also the creators and suppliers of capital in the financial system.

Kumbhar (2009) claimed that banking has gone through several changes in the last forty years, going through various phases. In the course of these phases banks have accepted advance technology, new and innovative products and customer centric services. Hamilton, R, Howcroft, B. and Hewer, P., (2007) examined Banking to be a major part of the economy. The sector has been at the center of focus after the introduction of Banking Sector Reforms and the opening up of the economy to private banks. Banking forms the basis of the development policy of the government. With the help of mobilization of resources and better allocation of resources to this sector, banks are slated to play a major role in the development process of the country.

As per Dendrawijaya (2000) the growth and development of the economy rests on various types of financial institutions, one of which is a bank. A bank as a financial institution provides a place to corporate, government institutions, private firms and citizens to place their funds. According to Wilkinson (1990) banking landscape has transformed over the years, the consequence of which can be seen in the way organizations view their employees which are regarded now as resource rather than cost especially in matters of recruitment, training and remuneration. Banks also act as intermediaries between entities that need funding and parties that can provide those funds.

Shaikh (1978) examined that in order to get good manpower in banks, all posts required to be filled must be advertised, the selection of candidates must be performed by experts, the interview process should be held in a formal manner, the induction of new employees must be held properly. The human resource department must carry out training programs that are pre designed, must have transparency about promotion standards, and should exercise a methodical performance appraisal system.

A study conducted by McKinsey and Company Inc. (2010) revealed that The Indian Banking Sector is at the threshold of enormous progress. Even the most conservative estimates predict the growth of the Indian banking sector to be six times by 2020. The most important feature of this growth will be the ability of banks to plan, manage and develop human resources.

### **Human Resource Planning**

There are several reasons for renewed interest towards Human Resource Planning, however forces of globalization, economic situations, technological advancements and altering workforce dynamics are the most compelling of them all Dumaine, (1989); Dyer and Heyer(1984); Greenhalgh, McKersie, and Gilkey, (1986). Thompson (1967) stated that these factors lead to complications and doubtfulness for organizations, which in turn hinder with operations. Therefore, organizations try to decrease the bearing of these factors. Planning is one of the major strategies employed by firms to cushion themselves from the impacts of these uncertainties. Armstrong (2008) states that Human Resource Planning is undertaken in an organization “the extent to which it is used, and the approach adapted, will be contingent on the extent to which management reorganizes that success depends on forecasting future people requirements and implementing plans to satisfy those requirements”.

Screwvalla (1988) stated that if organizations wish to survive and grow, then manpower needs to occupy the highest concern in terms endeavor and spending. The competencies of employees can be developed by the effective planning of training programs and execution of scientific performance appraisal systems

Pareek and Rao (1992) examined that the wave of humanism across countries has significantly increased the span of human resource practices, especially in The Banking Sector. The focus on people, their development in terms of skills and competencies and the development of the organization on the whole are at the center of human resource management.

Mullins (1999) suggested that best organizations that have the distinction of being top performing organizations are able to do so with the support from the management in placing the right person in the right job. The human resource management system comprises of recruitment, selection, placement, evaluation, training and development, compensation and retention of employees. Wright; Gardner; Moynihan & Allen (2005) indicated that companies till recently had been differentiated on the basis of product and market segmentation. However, in today's competitive environment, the major success indicator of an organization is its workforce. The hallmark of good companies now is the opportunities that they offer to employees in terms of new skills learned. Therefore, the key to successful companies is the long term Human Resource Planning in terms of recruitment, performance reward and compensation for individuals in conjunction with business goals.

According to Kamoche, (1996); Lado and Wilson(1994); Mueller (1996); Wright, McMahan and McWilliams(1994) the increasing focus on Human Resource is backed by the notion that manpower of the organization and the way it is managed is central to the success of an organization. Katou and Budhwar (2007) stated that human resource is a factor that plays a part in adding value to an organization.

Pickels et al., (1999) claimed that the existence of organizations in the global economy rests firmly on their ability to utilize the entire range of human resource available to it to

garner competitive edge. Human capital with their skills, competencies, abilities and motivation levels need to be in sync with the requirements of the organization for better performance.

The current era is the golden age of workforce planning, although some firm have been doing workforce planning since early 1960's, it has to take center stage and has become the hottest topic on the planet said Sullivan(2002a). "What's hot in talent management changes quite often? Right now, there's no hotter topic within the talent management community than workforce planning". Since the early 1960's Human Resource Planning has proved to be an important management instrument to arrange and organize the skills of workforce as per Gill (1996).

However, the recent buzz around workforce planning is marred by the difficulty in implementing the workforce planning plan as described by HR practioners and as such continues to be one of today's greatest business challenges as per Laabs (1996). Chartered Institute of Personnel and Development (2010b) observed that Human Resource Planning 'one of the hottest disciplines in town'.

Lall (1999) explained that the acknowledgement of the requirement of skilled manpower as a foundation of development especially in developing countries has brought Human Resource Planning to the forefront. Guest, Conway, Briner and Dickman (1996) stated that relationship between the individual and the organization is vital to the full use of human resources of the organization. A "psychological contract" is constituted between the individual and the organization. Employees contribute to the organization and in return get rewards for their contribution. Therefore, this relationship between the individual and the organization makes Human Resource Planning, job analysis, career development, leadership, motivation and performance appraisal system critical themes to the organization.

Singh (1976) and Suri (1973) considered Human Resource Planning to be a practical solution to an imaginary problem that includes, the identification of past trends, current situation and future needs, for the sake of determining the requirement of men and the skills and knowledge and expertise that they need to possess.

According to Noe (2007) when Human Resource Planning is executed properly it is capable of providing a window to protect against trouble that is ordinarily likely to affect the organizations competitive place. Rothwell (1995) explained how contemporary organizations face tremendous pressure to execute their policies, plans and strategies in a dynamic and changing business environment. There is also a growing need to support human resource department in their attempt to accomplish business and organizational objectives. Human Resource Planning is a key component of an ideal Human Resource Management model; even though it may not be given the importance and priority in practice.

In the latter half of the last century Human Resource Planning became an important part of the HR agenda. In contemporary times Human Resource Planning is high on the priority list for many and almost all organizations as planning is given greater emphasis said Sullivan (2002b).

According to Delaney and Lewin (1989) and Mills (1985) the older and traditional Human Resource Planning approaches that were developed did not consider business plans while formulating and implementing manpower plans. However, the contemporary strategic

Human Resource approach focuses on a Human Resource Planning policy that is aligned to organizational objectives.

As the conditions under which business was carried out, changed, the traditional approach of Human Resource Planning which was completely mechanistic and hinged on head-count paved way for a new more flexible approach of concentrating on head-content as per Castley (1996).

According to Workinfo.com (2010) even though the Human Resource Planning rests on the definite requirements of an organization, the goal of the this process remains the same, to bring into line the manpower decisions with budgets allocated, business and organizational objectives, human resource and their competencies available along with the broad strategic plan of the organization.

The grave dependence on human resource as means of achieving competitive advantage and productivity denotes a vital challenge for managers in fields like acquisition, training and termination said Harrison and Enz (2005).

Mullins (1996) explained that a successful and effective Human Resource Planning Plan facilitates the organization in predicting the likely challenges that it can face and devising a course of action to counter these challenges. Human Resource Planning is a strategy for the future and is forward looking helping organizations to prepare useful manpower plans and strategies in fields like recruitment and selection, training and development, career management, transfers, redeployments, early retirements and expected redundancies.

According to CIPD (2010a) Human Resource Planning is at the heart of human resource management grounded by organizational strategy, which ascertains the right number of people at the right time for the right place is present to accomplish short –term and long –term objectives of the organization.

Robinson and Hirsh (2008) revealed that Human Resource Planning would be rendered inconsequential if it is not based on the kind of business the firm is involved in, the category of customers it caters to, any future growth, development or expansion plans, the rapport it shares with its associate organizations, its financial health etc.

Schular (1998) suggested that Human Resource Planning is likely to be more uncertain and short-term to grapple with uncertain, dynamic and quick changing financial and business environment. (Boxall and Purcell (2003) stress that there is no debate that change is certain and preparing a contingency plan for the future is necessary. On one hand short-term Human Resource Planning is essential for a company's continued existence but long-term Human Resource Planning is also important if it does not interfere with the flexibility of the organization. (Cole, 2002) explained that Short-term Human Resource Planning is for duration of 18 months to 24 months and emphasis is on particular skill up gradation and filling of posts and vacancies within the framework of the present plan. Oladipo & Abdulkadir (2011) indicated that the mission statements and corporate annual reports of many organizations frequently reiterate the importance of human resource. To have the right people at the right time at the right place is the most important element for the existence and success of an organization.

### **Conclusion**

On the basis of the review of literature, researchers have acknowledged the changing paradigms under which the banking sector of India works. With a mix of public and private sector banks, the competition among banks is at an all-time high, this is further coupled with customer centric jobs and demands and changing technology. Manpower of

the organization not only becomes central to its success but also the way it is handled becomes imperative in the current and future scenarios. Effective Human Resource Planning therefore, has huge ramification on the survival and success of banks.

The reviews found that although Human Resource Planning is one of the most important functions that Human Resource Department in banks has to focus on, it is equally difficult and challenging to undertake it in the wake of changing job profiles, diversity in workforce and demands of the industry and customers. This has garnered more interest in the field of Human Resource Planning in banking sector.

The study leaves wider scope in terms of separate Human Resource Planning studies for public and private sector banks in India.

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## **Effect of Gender, Locale and Caste on Mathematical Creativity of Secondary School Students**

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### **Abstract**

The purpose of the study was to investigate effect of gender, locale and caste on mathematical creativity. Sample of 1200 students studying in 9<sup>th</sup> class in secondary schools of durg district has been selected for the study. Mathematical creativity test has been applied to collect data. Data collected, analysed and the 2x2x3 factorial design i.e. three way ANOVA has been applied and the hypotheses were tested and found that main effects i.e. effect of gender, locale and caste on mathematical creativity are highly significant. When observed joint effects, of gender and locale is found to be insignificant whereas joint effect of gender and caste, joint effect of locale and caste are found significant. Combined effect of gender, caste and locale are found insignificant.

### **Introduction**

In this technological era, mere skills in arithmetic are not sufficient. Our future generation should be with sound mathematical skill, with creative aspects involving analysis and reasoning power. If each and every child gets opportunity to think, analyze and articulate logically, can express their own view with divergent thinking.

Laylock (1970) meant as ability to analyze a problem in many ways observes patterns like likeliness and differences sparker (1966) defines mathematical creativity as the ability to produce original or unusual application (i.e. appropriate) methods of solution for problem in mathematical Kapur (1969) gives ten critical few among one i.e. ability to generalize from particular case. The ability to reorganize the possibility of a large number of answers to a question. To enhance mathematical creativity among students researcher have had to see the status of mathematical creativity with respect to gender, locale and caste among secondary school students as explored in further in present study.

Investigators tried to explore mathematical creativity with so many aspects like (Hiatt, Meyer Foster, 1970 Parasnis 1985). Intelligence as a function of creativity and mathematical creativity. Mathematical creativity has been drawn attention of many investigators (Singh 1943, Singh and Verma 1992) some researchers were interested in studying tribal and non-tribal effect on mathematical activity (Singh 1988). Some attempts are made by few researchers, effect of home environment on mathematical creativity some studied cultural background effect (Singh 1985)

### **Objectives of the study**

- To investigate mathematical creativity of secondary school students.
- To explore mathematical creativity with respect to gender, locale and caste.
- To find effect of gender, locale and caste on mathematical creativity.

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**Hypothesis of the study**

H<sub>0</sub>: There would be no significant effect of gender, locale and caste on mathematical creativity of secondary school students.

**Methodology**

The descriptive survey method of research was applied in the present study.

**Sample**

In present study, 1200 students of govt. and private secondary schools were taken as sample from secondary schools of Durg district.

**Tool used**

A mathematical creativity test with high reliability and validity, developed by Dr. Bhoodev Singh has been applied by the researcher.

**Result and Discussions**

To test the above mentioned hypothesis researcher applied three ways ANOVA 2x2x3 is applied and shown in table 1.

**Table 1: Summary of 2x2x3 ANOVA for mathematical creativity with respect to gender, locale and caste**

Source of variance	Total sum of scores	DF	Mean squares	F- value
Gender	2380.393	1	2380.393	24.99
Locale	2669.930	1	2669.930	28.03
Caste	1108.246	2	554.123	5.82
Gender x Locale	173.590	1	173.590	1.822 NS
Locale x Caste	668.466	2	334.223	3.509
Gender x Caste	1234.657	2	617.329	6.481
Gender x Locale x Caste	525.058	2	262.529	2.74 NS
Error	113164.686	1188	95.256	
Total	3139901.045	1199		

Where \*\* P<.01; \* P<.05; NS → Non-significant, DF=degree of freedom

Main effects;-

From above table, it is evident that

Gender (F = 24.99, DF = 1, 1188);

Caste (F = 5.817, DF = 2, 1188);

Locale (F = 28.03, DF = 1, 1188)

Effect on mathematical creativity found to be significant at .01 level, indicating gender, locale and caste shows significant effect on mathematical creativity. Hence hypothesis H<sub>0</sub> is rejected with respect to main effects of gender, locale and caste on mathematical creativity.

Mean score analysis of **MATHEMATICAL CREATIVITY** with respect to gender, caste and locale shown in table 2

**Table 2: Mean scores on mathematical creativity with respect to gender, locale and caste**

Mean score on mathematical creativity	Gender		Locale		Caste		
	Male	Female	Urban	Rural	General	SC	ST
	51.56	48.74	51.64	48.65	51.44	49.75	49.22

m—mean score

Table 2 shows that Male students (m=51.56) excels Female students (m=48.74) in mathematical creativity. Further observed that urban (m=51.64) students excel Rural students (m=48.65). It has been found that general caste students (m=51.44) excel to SC (m=49.75) and ST (m=49.22). The result supported by result of Singh (1988) showing general caste students have highest score of mathematical creativity.

**Interactional Effects**

When observed above table, it has been found that joint effect of gender and locale is found to be Insignificant as (F= 1.822, dF= 1,1188, P>.05) on Mathematical creativity. When observed joint effect of gender and caste (F=6.481, dF=2,1188, P<.01), also joint effect of locale and caste (F=3.509, dF=2,1188, P<.05) found significant on mathematical creativity. So, hypothesis H<sub>0</sub> is rejected with respect to interactional effect of gender and caste as well as locale and caste. The hypothesis H<sub>0</sub> is accepted with respect to gender and locale.

The mean score with interaction of locale and caste on mathematical creativity is shown in table 3

**Table 3: Mean score on mathematical creativity with respect to effect of locale and caste**

Locale	Caste			Total
	General	SC	ST	
Urban	51.74	52.50	50.67	51.66
Rural	51.20	46.99	47.77	48.55

From table 3 it has been evident that SC urban students showed highest mean score (m=52.5) in mathematical creativity than general students (m=51.74) and ST students (m=50.67).

When considered Rural, General caste rural students shows highest score (m=51.2) then SC and ST students on mathematical creativity.

Also can say that urban pupils are superior to the rural pupils of all castes on mathematical creativity.

Mean score with interaction of gender and caste shown in table 4

**Table 4: Mean score on mathematical creativity with respect to gender and caste**

Gender	General	SC	ST	Total
Male	52.63	52.17	49.47	51.42
Female	50.31	47.32	48.58	48.73

General and SC male students show no difference in mean score but excel ST students on mathematical creativity.

General female students excel SC and ST female students on mathematical creativity.

When observed Second order interactional effect that is gender X locale X caste on mathematical creativity as (F=2.756, df=2,1188, P>.05) So hypothesis H<sub>0</sub> is accepted with respect to 2<sup>nd</sup> order interactional effect that is of locale X Gender X caste on mathematical creativity.

**Educational Implications**

- ❖ While observing gender effect necessary steps should be taken by teachers to foster mathematical creativity among female students so that gender disparity could be diminished.

- ❖ Also necessary steps should be taken by the authority to provide maximum outlets to teachers and students for developing mathematical environment.... as well as curriculum experts while developing and organizing the school curriculum pay attention so that students could get opportunity to explore the different solutions to the problem. And also at every level of society related facilities should be provided by schools, parents and government. Special competitions such as quiz, puzzles and riddles should be organized to enhance students' mathematical creativity.

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## **Corporal Punishment in High School – A Study**

**Dr. C. Maria Ugin Joseph\***

**Rev. Fr. Antony Marshall OFM\*\***

### **Abstract**

*The school corporal punishment is the intentional infliction of physical pain for breaking school rules. The school students were frequently hit by teachers for minor reasons like forgetting homework, dress code violation or being late for school. Many of them are hit multiple times. There are various types of corporal punishment used in schools. These can be classified as Physical Punishment and Emotional Punishment. This study was undertaken to find out the attitudes of teachers and students towards corporal punishment used in secondary schools and to find out the significant difference, if any, between male and female teachers' attitude towards corporal punishment. male and female students' attitude towards corporal punishment. This study is based on survey method. The data were collected from teachers and students of Mysuru region, Karnataka. The survey was conducted in the months of July - September 2018. Findings of the Study show that the level of attitude of teachers towards corporal punishment at secondary schools is less favourable, the level of attitude of students towards corporal punishment at secondary schools is less is less favourable and there is significant difference between students and teachers in their attitude towards corporal punishment. This study may be of some usefulness for the researchers in the field of education and add to the reservoir of knowledge in education.*

**Key Words: Corporal punishment, Secondary School, Mysuru.**

### **Introduction**

The American College Dictionary, 1953, edition, defines Corporal Punishment as “*physical injury inflicted on the body of one convicted of a crime and including the death penalty, flogging, sentence to a term of years etc*”. It can be used to refer to a wide spectrum of punishments ranging from forced labour to mutilating torture. It includes a wide variety of methods such as: *Hitting, slapping, punching, kicking, pinching, shaking, choking, use of various objects (wooden paddles, belts, sticks, pin sets), painful body postures, use of excessive drills, prevention of urine of stool elimination.* Some of the terms are generic, others are specific to the severity of the punishment or the instrument used to inflict it. The psychologists described that corporal punishment as “*the use of physical force intended to cause some degree of pain or discomfort for discipline, correction and control, changing behaviour etc*”.

In the ancient world the teachers (Guru Moshai) were very strict and they frequently beat the pupils. In the Middle Ages discipline was also severe. Boys were beaten with rods or birch twigs. Disciplines in schools were also savage. The teacher often had a stick with birch twigs attached to it. Boys were hit with the birch twigs on their bare buttocks. At the

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beginning of the 19<sup>th</sup> century two men Joseph Lancaster and Andrew Bell – independently invented a new method of educating the working class.

In the 20<sup>th</sup> century the CANE was used in both primary and secondary schools. Meanwhile the RULER as punishment tool was commonly used in primary schools in the 20<sup>th</sup> century. The teacher hit the child on the hand with a wooden ruler. In England in 1987 the cane was banned in state-funded secondary schools. It was banned in private schools in 1999. In the 20<sup>th</sup> century many parents were still using a wooden spoon to hit children.

The school corporal punishment is the intentional infliction of physical pain for breaking school rules. The school students were frequently hit by teachers for minor reasons *like forgetting homework, dress code violation or being late for school*. Many of them are hit multiple times. There are various types of corporal punishment used in schools. These can be classified as Physical Punishment and Emotional Punishment.

### **Review of Literature**

**Gudyanga, Ephias (2014)** sought to examine the issues and challenges surrounding the notion of corporal punishment in schools. The study was based on secondary data collected through review of studies, reports and policy documents. A thorough analysis of concepts related to corporal punishment such as context of CP, relationship between CP and physical abuse, whether CP promotes or controls deviant behaviour, the relationship between CP and moral internalization, does CP enable behaviour reform, CP and school pupils retention, CP and cognitive development was done in an endeavour to establish the relationship between CP and behaviour change. The study found that teachers and school heads only match rules to be observed with commensurate punishments, threats and warnings but spend no quality time on explaining why this is acceptable while that is unacceptable thereby not equipping pupils with morals that can substitute deviance. As a result CP did not serve its purpose in schools.

**Josephine Invocavity (2014)** made a study on Corporal and Non Corporal Punishments used in schools as a major means of controlling students' discipline. This study intended to find the effects of corporal punishment on discipline among students in Arusha Secondary schools. Clustered sampling technique was applied to identify the sample size for the study. Data collection was done in respect of the study specific objectives through data collection methods which include questionnaires and interviews. The study findings indicated that corporal punishment can be administered to students with care in its administration and management. The findings suggest that, teachers should provide non corporal punishment responses that can be productive to students after completing their studies. Students are advised to follow school rules in order to avoid the punishments.

### **Need and Significance of the Study**

The findings of this study will redound to the benefit of the society. Firstly, to consolidate the opinions of parents, teachers and students on this big menace, this hampers the effectiveness of entire educational system in India especially in the city of Mysuru, Karnataka. Secondly, in making the teachers and parents aware of the ill-effects of the corporal punishment on the self-image and learning process of the child. Thirdly, in educating parents, teachers and students how to respect each other and implant a more realistic perception that *corrections are possible without having recourse to corporal means of punishment*. Fourthly, to reiterate the need and responsibility of teachers in

creating *conducive class room environment* which is filled with mutual love, care and belonging.

### Objectives of the Study

The following are the objectives of the study

- To find out the attitudes of teachers and students towards corporal punishment used in secondary schools.
- To find out the significant difference, if any, between
  - Male and female teachers' attitude towards corporal punishment.
  - Male and female students' attitude towards corporal punishment.

### Formulation of Hypotheses

- The level of attitude of teachers towards corporal punishment at secondary schools is average.
- The level of attitude of students towards corporal punishment at secondary schools is average.
- There is no significant difference between students and teachers in their attitude towards corporal punishment.

### Method

This study is based on survey method. The data were collected from teachers and students of Mysuru region, Karnataka. The survey was conducted in the months of July - September 2018.

### Tool

To attain the above said objectives the investigators prepared close-ended questionnaires and collected necessary information about the attitudes of the parents and students towards the corporal punishment used in secondary schools. The researchers have selected 20 items in the research tool as questionnaire which revolve around the understanding of the problem and its effects on the students and teachers in the broader scenario of education. The high score will indicate less favourable attitude and low score will indicate more favourable attitude towards corporal punishment.

### Reliability and Validity of the Tool

The investigators have established the reliability of the scale by Test-retest Method and the 'r' value is found to be 0.73 which is reliable. The investigators sought the opinion of the experts in the field of education and items were found suitable for the present study. Hence, content validity was established.

### Sample

The sample consists of 50 students and 50 teachers of secondary schools. They were selected by using simple random sampling technique.

### Data Analysis and Interpretation

The collected data were summarized in a Master sheet in a systematic manner that can fulfill the objectives of study. However, the summarized data were analyzed with the help of a few statistical tools like Mean and Standard Deviation and t-test.

**Table – 1: Mean & SD of Teachers and Students score towards Corporal Punishment**

Variable	Number	Mean	SD
Teachers	50	47.1	6.63
Students	50	31.14	6.98

From the above table-1 it is evident that the mean scores of teachers and students are 47.1 and 31.14 with standard deviation of 6.63 and 6.98 respectively. As per the scoring

procedure high score will indicate less favourable attitude and low score will indicate more favourable attitude towards corporal punishment. Both the score indicate that the attitude of both teachers and students towards corporal punishment is less favourable. It means to state that the punishing of students at school will not bring any effective learning at school. Therefore the hypotheses number one and two that the level of attitude of teachers towards corporal punishment at secondary schools is average and the level of attitude of students towards corporal punishment at secondary schools is average is rejected.

**Table – 2: Mean, SD and t-value between teachers and students on corporal punishment**

Category	Number	Mean	SD	t-value	Significant level
Teachers	50	47.1	6.63	11.723	Significant at 0.01 level
Students	50	31.14	6.98		

From the table-2 it is clear that calculate t-value (11.723) shows that there is significant difference between students and teachers towards corporal punishment at secondary school. Teachers have less favourable attitude whereas students have more favourable attitude towards corporal punishment than the teachers. Hence, the null hypothesis that there is no significant difference between students and teachers in their attitude towards corporal punishment is rejected. Teachers and students differ significantly from students in their attitude.

**Findings of the Study**

- The level of attitude of teachers towards corporal punishment at secondary schools is less favourable.
- The level of attitude of students towards corporal punishment at secondary schools is less is less favourable.
- There is significant difference between students and teachers in their attitude towards corporal punishment.

**Conclusion**

The American Academy of Pediatrics and the American Psychoanalytic Association are among many national and international organizations that have comprehensive position statements calling for a ban on physical punishment and describing effective alternatives. ‘Corporal punishment is of limited effectiveness and has potentially deleterious side effects’. We don’t focus on corporal punishment; we focus on teaching and training. This study may be of some usefulness for the researchers in the field of education and add to the reservoir of knowledge in education.

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## **A Study on Preventive Measures of Cyber Crime**

**Raj Sinha\***

**Dr. Hemant Kumar\*\***

### **Abstract**

In this paper we present what we believe to be the first systematic study of preventive measures cybercrime. We live in a world where all wars will begin as cyber wars. It's the combination of hacking and massive, well-coordinated disinformation campaigns. Cyber Crime is traditional crime (fraud/forgery &c) performed online, publication of illegal content online (eg child sexual abuse images), Uniquely online crime (hacking, (D) DoS etc). As countries scramble to invest in information security, governments want to know how large that investment should be, and what the money should be spent on. Cyber terrorism could also become more attractive as the real and virtual worlds become more closely coupled, with automobiles, appliances, and other devices attached to the Internet. While the potential for politically motivated malicious activity on a global scale remains a major concern, businesses are facing a daily barrage of attacks that are delivered in a variety of ways. Areas of high concentration include financial services, unsurprisingly proving a lucrative target for hackers. Individuals also run a sometimes daily gauntlet of dodging common forms of attack like phishing emails, meaning that everyone must have at least some degree of cybersecurity savvy to stay safe.

**Key words:** *Cyber Crime, Terrorism, Illegal, hackers, Internet*

### **Introduction**

Cyber crime is global in nature. It is not constrained by national boundaries. Cyber crime offences and their perpetrators may originate outside of the national jurisdiction they impact on. For example, a computer virus may be written in the Far East but cause damage in Europe, or a downloading site may be located in Russia but accessed in the UK. This presents as many problems for accurate measurements of cyber crime as it does for identifying offenders and bringing them to justice – particularly where other jurisdictions have different legislation. Cybercrime, or computer-oriented crime, is crime that involves a computer and a network. The U.S. Department of Justice divides cybercrime into three categories: crimes in which the computing device is the target, for example, to gain network access; crimes in which the computer is used as a weapon, for example, to launch a denial-of-service (DoS) attack; and crimes in which the computer is used as an accessory to a crime, for example, using a computer to store illegally obtained data.

Cyber crimes are attacks made by black hat hackers who break into computer systems or gain unauthorized access to any system in order to steal, change or destroy information. Cyber crimes have been increasing since technology has evolved from analog to digital. Some cyber crimes have a purpose, but most of them are done for power or for fun, gaining insight into the system for blackmailing, stealing or deleting data. A hacker usually

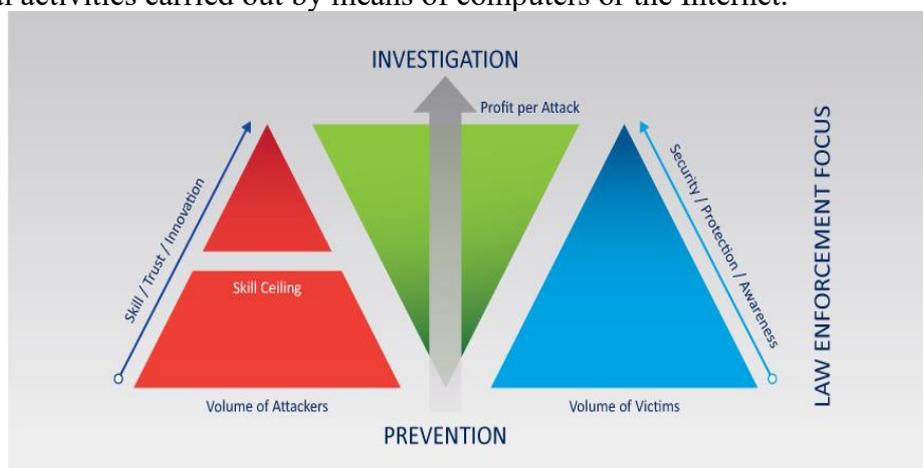
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finds a backdoor in a system or finds a loophole in the firewall. No matter how strong the firewall is they always find a breach in the system.

The first step in securing our cyber future is education, and that means everything from educating individuals to companies to the next generation of IT professionals. Offences that are committed against individuals or groups of individuals with a criminal motive to intentionally harm the reputation of the victim or cause physical or mental harm, or loss, to the victim directly or indirectly, using modern telecommunication networks such as Internet (Chat rooms, emails, notice boards and groups) and mobile phones (SMS/MMS) is referred to as cyber-crime. The Oxford Dictionary defined the term cyber-crime as "Criminal activities carried out by means of computers or the Internet."



To tackle cybercrime effectively, establish multidimensional public-private collaborations between law enforcement agencies, the information technology industry, information security organizations, internet companies and financial institutions. Unlike the real world, Cyber criminals do not fight one another for supremacy or control. Instead, they work together to improve their skills and even help out each other with new opportunities. Hence, the usual

### Categories

Cyber crime can be basically divided into 3 major categories being on

1. Person
2. Property
3. Government

There are over 100 different sources of data on cybercrime, yet the available statistics are still insufficient and fragmented; they suffer from under- and over-reporting, depending on who collected them, and the errors may be both intentional (e.g., vendors and security agencies playing up threats) and unintentional (e.g., response effects or sampling bias). The more prominent sources include surveys (from Eurostat, CSI and consultancies); security breach disclosure reports; direct observations of attack trends (e.g., from Symantec, McAfee and Microsoft); and reports by trade bodies (from banking trade associations, or the Anti-Phishing Working Group). Don't let your business become a part of cybercrime. Cyber-attacks rain down on us from many places. We have to make our systems secure and safe and teach our people cyber hygiene.

Earlier findings from the Crime Survey for England and Wales (CSEW 2006/07, see ONS, 2007) reveal a similar picture for members of the public. For example, just 1 per cent of

adult internet users who experienced hacking or unauthorised access to their data in the 12 months prior to the survey reported this to the police (ONS, 2007). This compared with 81 per cent who reported a burglary and 55 per cent who reported a robbery.

*Under-reporting may occur for a number of reasons:*

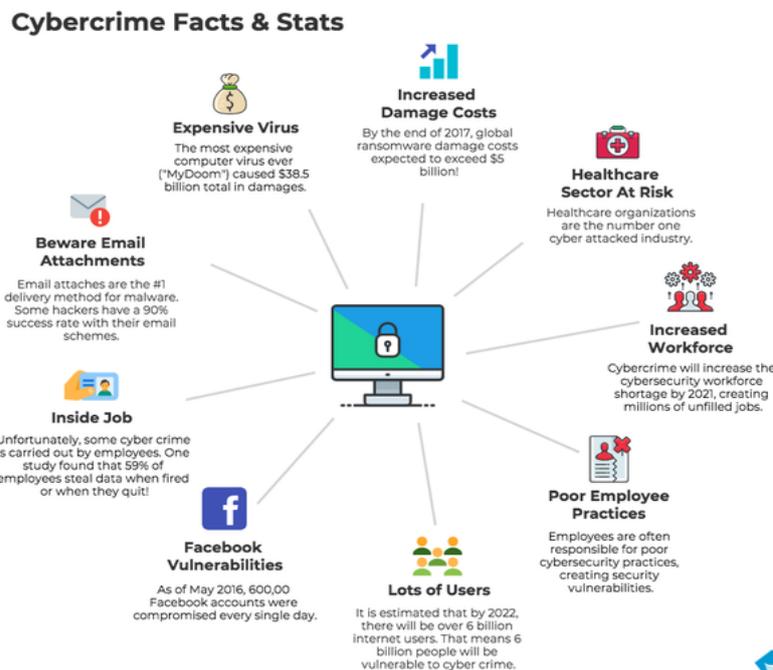
- Perceptions that the police will not/cannot do anything about online crimes;
- Not knowing where to report;
- Reporting to other bodies such as banks or internet service providers;
- Perceptions that cyber crimes are not 'real' crimes like, for example, vehicle theft or burglary;
- Victims not realising or perceiving themselves as victims, for example, because a bank has refunded lost money or being unaware that malware has infected their computer and stolen their personal details.
- Some victims simply being too embarrassed to come forward, for example, regarding common scams

### **Criminal Revenue**

Criminal revenue is the monetary equivalent of the gross receipts from a crime. We do not include any 'lawful' business expenses of the criminal. For example, an illicit online pharmacy may purchase hosting services from a legitimate provider and pay the market price. This reduces the criminal's profits, but contributes to the gross product of the economy in which the provider is located. But consider phishing advertised by email spam. The phisher's criminal revenue is the sum of the money withdrawn from victim accounts. If spamming is also a crime, and is carried out using a botnet (a network of subverted PCs), then the revenue of the spammer, possibly split with the 'owner' of the botnet, must also be accounted as part of the criminal revenue contribution to GDP.

**Below are the lists of different ways by which we can prevent our system from cyber hackers**

- Network Security
- Malware Prevention
- Monitoring
- Incident Management
- User Education and Awareness
- Home and mobile working
- Secure Configuration
- Removable media controls
- Managing user privileges



## Network Security

- Protect your networks against external and internal attacks.
- Manage the network perimeter
- Filter out unauthorized access and malicious content
- Monitor and test security controls

## Malware Prevention

- Produce relevant policy and establish anti malware defenses that are applicable and relevant to all business areas.
- Scan for malware across the organization

## Monitoring

- Establish the monitoring strategies and develop supporting policies.
- Continuously monitor all ICT systems and networks.
- Analyze logs for unusual activity that could indicate an attack.

## Incident Management

- Establish an incident response and disaster recovery capability.
- Produce and test incident management plans.
- Provide specialist training to the incident management team.
- Report criminal incidents to law enforcement.

## User Education and Awareness

- Produce user security policies covering acceptable and secure use of the organization's System.
- Establish a staff training programme.
- Maintain user awareness of the cyber risks.

## Home and mobile working

- Develop a mobile working policy and train staff to adhere to it.
- Apply a secure baseline build to all devices.

- Protect data both in transit and at rest.

#### **Secure Configuration**

- Apply security patches and ensure that the secure configuration of all ICT systems is maintained.
- Create a system inventory and define a baseline build for all ICT Devices.

#### **Removable media controls**

- Produce a policy to control all access to removable media.
- Limit media types and use.
- Scan all media for malware before importing into the corporate system.

#### **Managing user privileges**

- Establish account management processes and limit the number of privileged accounts.
- Limit user privileges and monitor user activity.
- Control access to activity and audit logs.

**Protection:** There are some basic precautions everyone using the Internet should take to protect themselves from the gamut of cybercrimes out there:

- Use Strong Passwords
- Secure your computer
- Be Social-Media Savvy
- Secure your Mobile Devices
- Install the latest operating system updates
- Protect your Data
- Secure your wireless network
- Protect your e-identity
- Avoid being scammed
- Call the right person for help

#### ➤ **Use Strong Passwords**

Use different user ID / password combinations for different accounts and avoid writing them down. Make the passwords more complicated by combining letters, numbers, special characters (minimum 10 characters in total) and change them on a regular basis.

#### ➤ **Secure your computer**

- Activate your firewall. Firewalls are the first line of cyber defense; they block connections to unknown or bogus sites and will keep out some types of viruses and hackers.
- Use anti-virus/malware software. Prevent viruses from infecting your computer by installing and regularly updating anti-virus software.
- Block spyware attacks. Prevent spyware from infiltrating your computer by installing and updating anti-spyware software.

#### ➤ **Be Social-Media Savvy**

Make sure your social networking profiles (e.g. Facebook, Twitter, Youtube, MSN, etc.) are set to private. Check your security settings. Be careful what information you post online. Once it is on the Internet, it is there forever.

#### ➤ **Secure your Mobile Devices**

Be aware that your mobile device is vulnerable to viruses and hackers. Download applications from trusted sources.

➤ **Install the latest operating system updates**

Keep your applications and operating system (e.g. Windows, Mac, Linux) current with the latest system updates. Turn on automatic updates to prevent potential attacks on older software.

➤ **Protect your Data**

Use encryption for your most sensitive files such as tax returns or financial records, make regular back-ups of all your important data, and store it in another location.

➤ **Secure your wireless network**

Wi-Fi (wireless) networks at home are vulnerable to intrusion if they are not properly secured. Review and modify default settings. Public Wi-Fi, a.k.a. "Hot Spots", is also vulnerable. Avoid conducting financial or corporate transactions on these networks.

➤ **Protect your e-identity**

Be cautious when giving out personal information such as your name, address, phone number or financial information on the Internet. Make sure that websites are secure (e.g. when making online purchases) or that you've enabled privacy settings (e.g. when accessing/using social networking sites).

➤ **Avoid being scammed**

Always think before you click on a link or file of unknown origin. Don't feel pressured by any emails. Check the source of the message. When in doubt, verify the source. Never reply to emails that ask you to verify your information or confirm your user ID or password.

➤ **Call the right person for help**

Don't panic! If you are a victim, if you encounter illegal Internet content (e.g. child exploitation) or if you suspect a computer crime, identity theft or a commercial scam, report this to your local police. If you need help with maintenance or software installation on your computer, consult with your service provider or a certified computer technician.

**Impact of Cyber Crime on business**

In the words of Stephane Nappo, "Threat is a mirror of security gaps. Cyber-threat is mainly the reflection of our weaknesses. An accurate vision of digital and behavioral gaps is crucial for a consistent cyber-resilience." Information is a significant component of most organizations' competitive strategy either by the direct collection, management, and interpretation of business information or the retention of information for day-to-day business processing. Some of the more obvious results of IS failures include reputational damage, placing the organization at a competitive disadvantage, and contractual noncompliance. These impacts should not be underestimated.

According to the Cyber Security Breaches Survey 2018, 43% of businesses were a victim of a cyber security breach in the last 12 months. In the U.S., the state of California lost more than \$214 million through cyber crime alone. According to McAfee's Economic Impact of Cyber Crime (February 2018) cyber criminals adapt at a fast pace. The scale of malicious activity across the internet is quite astounding. The figures are frightening on a monthly or yearly scale, let alone daily! Cyber criminals are constantly finding new technologies to target victims. With the introduction of Bitcoin, payment and transfers to/from cyber criminals is untraceable. In the face of these growing threats, European and UK law enforcement authorities are stepping up their focus on engaging with industry around cyber crime, and London is pioneering a programme of engaging with small businesses to raise their awareness and capabilities around cyber crime.

It is vital to realise that cybercrime today is no longer solely perpetrated by nefarious, tech savvy opportunists. The image of lone actors snatching the odd cyber fistful of cash from another unsuspecting user is still lingering in the minds of many. Today cybercrime is organised crime, networks of hackers working in sync to deliver vast waves of attacks by spreading their nets wide.

Large and well organised teams do not only operate for financial gain, with countries around the world training teams of specialists to launch and defend against incoming cyberattacks. The threat of cyberwarfare has risen in recent years with instances of major infrastructure attacks believed to be rooted in politics being recorded. The SCADA attacks that hit power grids in the Ukraine are a prime example.

Improving measurement and recording is critical to understanding whether the scale of cyber crime is increasing or decreasing and how the nature of the problem is evolving over time. Without a better understanding, it is hard to allocate the right resources to different issues and to recognise what is working and what is not. Only when the quality and range of measures for various types of cyber offending are improved, will some of the remaining evidence gaps around the scale and nature of cyber crime begin to be resolved.

#### **Here are some preventive measures to be taken to avoid Cyber Crimes**

- Make sure to use a strong password with combinations of special characters and numeric values for authentication purpose.
- Always use a firewall on your computer to protect it from hackers. Almost all of the Antivirus Software's come with an inbuilt firewall; use it to your benefit along with the one that comes with the router.
- Always use a secure and encrypted channel for sending personal data or messages
- Use antivirus software and always keep its database up to date as virus definitions keep on changing.
- Disable or unplug your camera, microphone, and GPS if you aren't using it.
- Secure your mobile phone by using the inbuilt security feature. By activating password on your system, you can prevent hackers from accessing your phone.
- Don't share your bank account number and debit/credit card password or CVV to anyone, even if someone calls and says they are from the bank. Don't swipe your debit/credit card at an untrusted ATM.
- Make sure to surf & shop only trusted, secure websites and never click on untrusted pops-up or ads. Always clear your session data, i.e. cookies and saved passwords. Using Internet security antivirus helps. If the website has an SSL certificate, the site is secure.

#### **Conclusion**

The problem with cyber weapons for a country like ours is the ability to control them. The diverse threats we face are increasingly cyber-based. Much of America's most sensitive data is stored on computers. We are losing data, money, and ideas through cyber intrusions. This threatens innovation and, as citizens, we are also increasingly vulnerable to losing our personal information. For every lock, there is someone out there trying to pick it or break it.

For businesses outside of the industry, companies need to make 2019 the year that they prioritize security education. Unaware employees are allowed access to business-critical information and all it takes is the wrong click for your network to be at risk. It's your job to show them the risks, teach them about how to recognize threats and then protect your

infrastructure in case something does happen. Also, consider investing in next-generation AV that specialize in behavioral and ransomware blockers. Evolving endpoint security to adapt to the latest threats and training your employees will go a long way in fighting cybercrime. It takes 20 years to build a reputation and few minutes of cyber-incident to ruin it. We won't sit idly by when a crime is committed in the real world. So why should we when it happens in cyber space.

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## **Interstate Disparity in Agriculture Development and Share of Agriculture Net State Domestic Product in India**

**P.AJANTHA \***

**Dr.G.RAVI\*\***

### **Abstract**

This paper deals with interstate disparity in agriculture development and share of agriculture net state domestic product in India. It outlines the overall growth of agriculture contributed net state domestic product and growth of percentage share of agriculture contributed net state domestic product during the period 2004-2005 to 2015-2016. This paper concludes with some interesting findings along with policy suggestions.

### **Introduction**

Regional Disparities or imbalance refers to a situation where per capita income, standard of living, consumption situation, industrial and agriculture and infrastructure development are not uniform in different parts of a given region. Regional Disparities are a global phenomenon. The problem of regional disparities in the level of economic development is almost universal. Its extent may differ in different countries. Most of the countries of the world are experiencing the problem of regional disparities. The problem is not a new phenomenon. Even during the earlier periods also there were difference in the level of economic development both in the advanced countries of the Europe and developing countries of Asia and Africa. But due to the lack of statistical measures these imbalances didn't attract notice. However, in recent years they have received a lot of attention because of their adverse implications for balanced economic development.

The sectoral composition of state gross domestic products may not be uniform among the states and union territories. It could be noted that though the share of agriculture to the state domestic product declined, some states have high level sectoral composition of agriculture in their gross state domestic product, some states may have moderate level composition of agriculture in their state gross domestic product and some states may have low level sectoral composition of agriculture in their GDP. Hence, there is a need to analyze the reasons and causes behind the interstate disparity in the sectoral composition of agriculture in state gross domestic product over a period of time.

### **Review on the Subject**

Haseen Dr Shaukat and khan Md rehan (2011)<sup>i</sup> have reported that the green revolution massively increased the production of vital food grains and introduced technological innovations into agriculture. This progress is manifested in India's net trade position. J. Atlas and Lalith Achoth (2006)<sup>ii</sup> addressed the crucial issue of is green revolution vanishing empirically by analyzing TFP for rice in India. Results suggest that various modern technologies such as modern cultivars adopted by the farmers over the period have continued to make considerable impact on rice productivity growth-as reflected in the increasing trend of TFP growth. Imtiaz Ahmad et.al (2004)<sup>iii</sup> analyzed the role of Green

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Revolution in the development process of Pakistan and its short and long term impact on the economy. The paper analyzes weaknesses due to which the Green Revolution remained a short term phenomena.

Michael Bourdillon et.al (2003)<sup>iv</sup> examined the diffusion and impact of hybrid maize in selected resettlement areas of rural Zimbabwe, paying particular attention to varieties made widely available from the mid-1990s onwards. While "Zimbabwe's Green Revolution" of the early 1980s was characterized by the widespread adoption of hybrid maize varieties and significant increases in yields. J.W. McKinsey and R. Evenson (1999)<sup>v</sup> have presented a model of the Green Revolution in India, in which the development and diffusion of HYVs, the expansion of irrigation and the expansion of multiple-cropping are treated as endogenous responses to more basic investments in agricultural technology and infrastructure, as well as to climate and edaphic endowments. Kakali and Partha (2005)<sup>vi</sup> presented a component-wise analysis of the growth of foodgrain output valued at constant prices for the Indian state of West Bengal and its districts during the period 1970/71-1999/2000. Rao and Raju (2005)<sup>vii</sup> studied the path and decomposition analyses of oilseed production in Andhra Pradesh, India. The study covered 23 districts from the regions of Coastal Andhra, Rayalaseema and Telangana, and Andhra Pradesh as a whole. Larson *et al.* (2004)<sup>viii</sup> showed Green Revolution technology succeeded in transforming India from a large food importer and large recipient of food aid in the 1950s and 1960s, to a food secure country. Indeed, during periods of the 1980s and 1990s, India could occasionally export food.

Archana and Srivastava (2003)<sup>ix</sup> conducted an empirical analysis of the growth rate and instabilities in sugarcane production in different regions in Uttar Pradesh, India. The study used time series data on area, production and productivity of sugarcane for western, eastern and central regions as well as for the state with reference to the period (1980-81 to 1998-99) and is based on the data available from secondary sources. Semi-log equations were fitted to estimate compound growth rates in area, production and productivity of cane. Instability in area, production and productivity was measured through coefficient of variation analysis using detrended data. Singh *et al.* (1997)<sup>x</sup> studied regional variation in agricultural programme in India using secondary data from the period from 1960-61 to 1992-93. The data was analyzed with compound growth rates by fitting log-linear.

### **Methods and Materials**

This study is a macro level attempt towards analyzing the regional variation in the growth of agriculture contributed net state domestic product, the relevant secondary data are collected from the various sources. These include Reserve Bank of India publish Handbook of Statistics on Indian Economy 2017-18. The collected data are classified and tabulated with the help computer programming. Cross tabulation has been done by putting states and union territories as independent variables and dependent variables of agriculture contributed net state domestic product. The growth rate model is applied to study the trends in the net state domestic product contributed by agriculture sector during the period 2004-2005 to 2015-2016.

**Results and Discussion**

**Table 1 Growth of State Wise Agriculture Contributed Net State Domestic Product in Constant Price**

States	2004-05	2008-09	2009-10	2013-14	2015-16	Growth rate
Andhra Pradesh	3040086 (25.04)	3536393 (21.65)	3818759 (21.90)	4073417 (19.11)	5494724 (12.65)	44.67 (-97.94)
Arunachal Pradesh	54521 (17.10)	66351 (15.83)	64720 (14.26)	103352 (19.53)	259147 (17.12)	78.96 (0.12)
Assam	1068008 (22.64)	1170680 (20.86)	1244862 (20.31)	1353671 (18.35)	2249504 (14.02)	52.52 (-61.48)
Bihar	1862279 (26.54)	2329376 (23.94)	1908710 (18.72)	2664778 (17.01)	3077088 (11.19)	39.48 (-137.18)
Chandigarh	6777 (0.89)	7390 (0.66)	6309 (0.54)	4633 (0.34)	4611 (0.02)	46.97 (-4350.00)
Delhi	639982 (15.46)	764903 (13.27)	833500 (14.06)	1260254 (16.76)	1853716 (10.04)	65.48 (-53.98)
Goa	100577 (1.06)	94014 (0.64)	121246 (0.76)	141551 (0.68)	169542 (0.58)	40.68 (-82.76)
Chhattisgarh	54534 (4.96)	52983 (3.60)	53193 (3.30)	53451 (2.05)	93005 (2.31)	41.36 (-114.72)
Gujarat	2480300 (14.40)	3068300 (12.30)	2933900 (10.30)	4450539 (11.55)	7391079 (9.43)	66.44 (-52.70)
Haryana	1984488 (23.02)	2367764 (19.47)	2311190 (16.90)	2673084 (14.99)	3281100 (9.08)	39.52 (-153.52)
Himachal Pradesh	428494 (20.22)	437662 (15.83)	337775 (11.59)	527258 (13.74)	611332 (7.47)	29.91 (-170.68)
Jammu and Kashmir	546706 (23.47)	576175 (19.80)	574435 (18.83)	663854 (17.45)	569446 (7.04)	3.99 (-233.38)
Jharkhand	623367 (11.75)	945866 (15.64)	846417 (12.73)	1371907 (14.58)	1068306 (5.92)	41.65 (-98.48)
Karnataka	2440207 (16.41)	3027572 (13.87)	3137621 (14.37)	3735884 (13.32)	4106919 (5.65)	40.58 (-190.44)
Kerala	1365071 (13.03)	1368481 (9.50)	1298181 (0.14)	1209031 (6.06)	1472583 (3.60)	7.30 (-261.94)
Madhya Pradesh	2543567 (25.45)	3014266 (22.31)	3302709 (22.33)	5612853 (27.81)	8302859 (23.09)	69.37 (-10.22)
Maharashtra	3113563 (8.41)	3839824 (7.03)	3985673 (6.65)	5096499 (6.33)	7952982 (5.52)	60.85 (-52.36)
Manipur	86500 (18.79)	111722 (19.77)	131442 (21.76)	116294 (16.01)	130210 (9.04)	33.57 (-107.85)
Meghalaya	100246 (17.15)	114123 (14.47)	114290 (13.61)	149748 (12.75)	188112 (9.69)	46.71 (-76.99)

**Table 1 Growth of State Wise Agriculture Contributed Net State Domestic Product in Constant Price (Cont..)**

Mizoram	32723 (13.64)	53325 (15.51)	60133 (15.69)	67513 (13.44)	83859 (7.65)	60.98 (-78.30)
Nagaland	152336 (28.10)	168303 (22.68)	173773 (22.16)	216616 (20.59)	232488 (18.24)	34.48 (-54.06)
Odisha	1367826 (20.12)	1528100 (16.39)	1676037 (17.84)	1633723 (15.12)	2137565 (8.36)	36.01 (-140.67)
Puducherry	18728 (3.72)	31769 (4.08)	22621 (2.46)	32501 (2.58)	11794 (0.66)	-58.79 (-463.64)
Punjab	2836785 (32.94)	3090688 (26.93)	3050648 (24.99)	3177415 (21.14)	4444104 (15.19)	36.17 (-116.85)
Rajasthan	2574105 (22.85)	2945982 (19.35)	2816365 (17.48)	4183106 (18.62)	6440406 (12.93)	60.03 (-76.72)
Sikkim	24574 (16.27)	30390 (14.43)	31567 (8.63)	51050 (9.69)	67526 (5.45)	63.61 (-198.53)
Tamil Nadu	1946107 (10.05)	2308466 (8.05)	2457731 (7.76)	2712471 (6.35)	4570106 (5.45)	57.42 (-84.40)
Telangana	1321148 (16.53)	2093541 (16.24)	1801356 (13.94)	2607838 (14.70)	2123447 (5.26)	37.78 (-214.26)
Tripura	176851 (21.65)	241813 (21.69)	234457 (19.08)	270146 (15.35)	303975 (12.21)	41.82 (-77.31)
Uttar Pradesh	6455157 (27.94)	7169508 (23.73)	7043912 (21.94)	8188134 (20.29)	10933808 (13.85)	40.96 (-101.73)
Uttarakhand	367537 (16.49)	334526 (9.03)	382857 (8.82)	412654 (6.77)	510757 (3.77)	28.04 (-337.40)
West Bengal	3853049 (20.28)	4020193 (16.46)	4354913 (16.54)	4431395 (13.33)	4432495 (12.65)	13.07 (-60.32)
Growth rate total	249274894	348870926	376087885	494820478	931419862	(73.24)
Total	(15.97)	(13.60)	(12.78)	(8.59)	(9.06)	(-76.27)

Source: Central Statistics Office, Ministry of Statistics and Programme Implementation, Government of India.

ANOVA					
<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>F crit</i>
Variation due to percentage share of agriculture contributed net state domestic product in constant price	6509.236	31	209.9754	36.58454	1.54395
Variation due to time period	1241.53	4	310.3826	54.07875	2.444766
Error	711.6925	124	5.739456		
Total	8462.459	159			

The share of agriculture contributed net state domestic product in Andhra Pradesh state was 25.04 per cent in 2004-2005 and it declined to 12.65 per cent in 2015-2016, showing a short follow of 97.64 per cent in the period. The agriculture contributed net state domestic product in Arunachal Pradesh state was Rs. 54521 lakh in 2004-2005 and it moved to Rs. 259147 lakh in 2015-2016, registering a growth of 78.96 per cent during this period. The agriculture share 17.10 per cent of net state domestic product in 2004-2005 and it increased

to 17.12 per cent in 2015-2016, reflecting a growth of 0.12 per cent in the period of analysis. The net state domestic product contributed by agriculture sector in Assam state was Rs. 1068008 lakh in 2004-2005 and it expanded to Rs. 2249504 lakh in 2015-2016, recording a growth of 52.52 per cent in the period of investigation. The share of agriculture to the net state domestic product of Assam state was 22.64 per cent in 2004-2005 and it went down to 14.02 per cent in 2015-2016, revealing a shortfall of 61.48 per cent during the investigation period. The income generated through agriculture sector of Bihar state was Rs.1862279 lakh in 2004-2005 and it enlarged to Rs. 3077088 lakh in 2015-2016, reporting a growth of 39.48 per cent in the period of analysis. The share of agriculture sector to the net state domestic product of Bihar state declined from 26.54 per cent in 2004-2005 to 11.19 per cent in 2015-2016, recording a slowdown of 137.18 per cent in the study period.

In Chandigarh state, agriculture contributed income of Rs. 6777 lakh in 2004-2005 and it declined to Rs. 4611 lakh in 2015-2016, showing a slowdown of 46.97 per cent in the period of analysis. In the same period the share of agriculture to the net state domestic product of Chandigarh state declined from 0.89 per cent to 0.02 per cent, showing a decline of 43.50 per cent in the period of analysis. The Agriculture contributed net state domestic product income of Delhi State was Rs. 639982 lakh in 2004-2005 and it enhanced to Rs. 1853716 lakh in 2015-2016, indicating a growth of 65.48 per cent in the period of analysis. In 2004-2005 agriculture share 15.46 per cent of net state domestic product of Delhi state and it narrowed down to 10.04 per cent in 2015-2016, showing a cut short of 53.98 per cent in the period of investigation. The agriculture generated net state domestic product income in Goa state was Rs. 100577 lakh in 2004-2005 and it expanded to Rs. 169542 lakh in 2015-2016, indicating a growth of 40.68 per cent. The net state domestic product share of agriculture sector in Goa state was 1.06 per cent in 2004-2005 and it moved down to 0.58 per cent in 2015-2016, reflecting a slowdown of 82.76 per cent in the examination period. In Chhattisgarh state, the agriculture sector made a net state domestic product contribution of Rs. 54534 lakh in 2004-2005 and it enlarged to Rs. 93005 lakh in 2015-2016, pointing out a growth of 41.36 per cent in the period of analysis. The contribution of agriculture sector to the net state domestic product of Gujarat state was Rs. 2480300 lakh in 2004-2005 and it enhanced to Rs. 7391079 in 2015-2016, reflecting a growth of 66.44 per cent in the period of analysis. In the same period the share of agriculture to the net state domestic product of Gujarat state declined from 14.40 per cent to 9.43 per cent, showing a decline of 52.70 per cent.

In Haryana state agriculture made a net state domestic product contribution of Rs. 1984488 lakh in 2004-2005 and it moved upward to Rs. 3281100 lakh in 2015-2016, focusing a growth of 29.91 per cent in the period. The share of agriculture to the net state domestic product of Haryana state was 23.02 per cent in 2004-2005 and it slowed down to 9.08 per cent in 2015-2016, implying a down fall of 153.52 per cent in the period of analysis. The agriculture contributed net state domestic product of Himachal Pradesh state was Rs. 428494 lakh in 2004-2005 and it rose to Rs. 611332 lakh in 2015-2016, showing an increase of 29.91 per cent in the period of analysis. In the same period the share of agriculture contributed net state domestic product of Himachal Pradesh state declined from 20.22 per cent to 7.47 per cent, indicating a down fall of 170.68 per cent in the period of analysis.

The level of agriculture contributed income to the net state domestic product of Jammu and Kashmir state was Rs. 546706 lakh in 2004-2005 and it sharply moved to Rs. 569446 lakh in 2015-2016, indicating a growth of 3.99 per cent in the period of analysis. In Jammu and Kashmir state agriculture share 11.75 per cent net state domestic product in 2004-2005 and it declined to 7.04 per cent in 2015-2016, revealing a decline of 233.38 per cent in the period of analysis. In Jharkhand state, agriculture made a net state domestic product contributed income of Rs. 623367 lakh in 2004-2005 and it expanded to Rs. 1068306 lakh in 2015-2016, showing a growth of 41.65 per cent. In the same period the share of agriculture to the net state domestic product of Jharkhand state shows 98.48 per cent decline.

The agriculture made a net state domestic product contribution of Rs. 2440207 lakh in Karnataka during the 2004-2005 and it enlarged to Rs. 4106919 lakh in 2015-2016, reflecting an increase of 40.58 per cent in the period of analysis. However, the share of agriculture to the net state domestic product of Karnataka state declined from 16.41 per cent in 2004-2005 to 5.65 per cent in 2015-2016 showing a decline of 190.44 per cent in the period of analysis. In Kerala state, the agriculture income contribution to its net state domestic product was Rs. 1365071 lakh in 2004-2005 and it moved upto Rs. 1472583 in 2015-2016, reflecting a growth of 7.30 per cent in the period of analysis. In the same period, the share of agriculture to the net state domestic product of Kerala state has declined by 261.04 per cent. In Madhya Pradesh state, the agriculture contributed net state domestic product was Rs. 2543567 lakh in 2004-2005 and it rose to Rs. 8302859 lakh in 2015-2016, indicating a growth of 69.37 per cent. In the same period the share of agriculture to the net state domestic product of Madhya Pradesh state has declined by 10.22 per cent.

The agriculture contributed net state domestic product income of Maharashtra state was Rs. 3113563 lakh in 2004-2005 and it rose to Rs. 7952982 lakh, showing a growth of 60.85 per cent. In the same period, the share of agriculture to the net state domestic product of Maharashtra state has declined by 52.36 per cent. In Manipur state, agriculture made a net state domestic product contribution of Rs. 86500 lakh in 2004-2005 and it increased to Rs. 130210 lakh in 2015-2016, indicating an increase of 33.57 per cent in the period of analysis. However, the share of agriculture to the net state domestic product of Manipur state has shown 107.35 per cent shortfall. The agriculture contributed net state domestic product growth in Meghalaya state is estimated at 46.71 per cent during the period 2004-2005 to 2015-2016 and the share of agriculture to the net state domestic product of Meghalaya state has shown 76.99 per cent decline in the period of analysis. The agriculture contributed net state domestic product growth in Mizoram state is estimated at 60.98 per cent during the period 2004-2005 to 2015-2016 and the share of agriculture to the net state domestic product of Mizoram state has shown 78.30 per cent decline in the period of analysis.

In Nagaland state, agriculture contributed net state domestic product shows 34.48 per cent growth during the period 2004-2005 to 2015-2016 and it is 54.06 per cent decline in the case of agriculture share net state domestic product growth in Nagaland state. In Odisha state, agriculture contributed net state domestic product shows 36.01 per cent growth during the period 2004-2005 to 2015-2016 and it is 140.67 per cent decline in the case of agriculture share net state domestic product growth in Odisha state. The agriculture contributed net state domestic product income of Puducherry UT was Rs. 18728 lakh in

2004-2005 and it rose to Rs. 11794 lakh, showing a peak of 58.79 per cent. In the same period, the share of agriculture to the net state domestic product of Puducherry UT has declined by 463.64 per cent. The agriculture contributed net state domestic product income of Punjab state was Rs. 2836785 lakh in 2004-2005 and it rose to Rs. 4444104 lakh, showing an expansion of 36.17 per cent. In the same period, the share of agriculture to the net state domestic product of Punjabstate has declined by 116.85 per cent. The agriculture contributed net state domestic product income of Rajasthan state was Rs. 2574105 lakh in 2004-2005 and it rose to Rs. 6440406 lakh, showing an enlargement of 60.03 per cent. In the same period, the share of agriculture to the net state domestic product of Rajasthan state has declined by 76.72 per cent. In Sikkim state, agriculture made a net state domestic product contribution of Rs. 24574 lakh in 2004-2005 and it increased to Rs. 67526 lakh in 2015-2016, indicating a hike of 63.61 per cent in the period of analysis. However the share of agriculture to the net state domestic product of Sikkim state has shown 198.53 per cent shortfall. In Tamil Nadu state agriculture made a net state domestic product contribution of Rs. 1946107 lakh in 2004-2005 and it increased to Rs. 4570106 lakh in 2015-2016, indicating a growth of 57.42 per cent in the period of analysis. However, the share of agriculture to the net state domestic product of Tamil Nadu state has shown 84.40 per cent shortfall. In Telangana state, agriculture made a net state domestic product Contribution of Rs. 1321148 lakh in 2004-2005 and it rose to Rs. 2123447 lakh in 2015-2016, indicating a growth of 37.78 per cent in the period of analysis. However the share of agriculture to the net state domestic product of Telangana state has shown 214.26 per cent decline. The level of agriculture contributed income to the net state domestic product of Tripura state was Rs. 176851 lakh in 2004-2005 and it sharply moved to Rs. 303975 lakh in 2015-2016, indicating a hike of 41.82 per cent in the period of analysis. However the share of agriculture to the net state domestic product of Tripura state has shown 77.31 per cent slowdown. The level of agriculture contributed income to the net state domestic product of Uttar Pradesh state was Rs. 6455157 lakh in 2004-2005 and it sharply moved to Rs. 10933808 lakh in 2015-2016, indicating an increase of 40.96 per cent in the period of analysis. However the share of agriculture to the net state domestic product of Uttar Pradesh state has shown 101.73 per cent decline. In Uttarakhand state agriculture made a net state domestic product contribution of Rs. 367537 lakh in 2004-2005 and it increased to Rs. 510757 lakh in 2015-2016, indicating a growth of 28.04 per cent in the period of analysis. However, the share of agriculture to the net state domestic product of Uttarakhand state has shown 337.40 per cent decline. In West Bengal state, agriculture made a net state domestic product contribution of Rs. 3853049 lakh in 2004-2005 and it increased to Rs. 4432495 lakh in 2015-2016, indicating a growth of 13.07 per cent in the period of analysis. However, the share of agriculture to the net state domestic product of West Bengal state has shown 60.32 per cent shortfall.

At the national level agriculture contributed net state domestic product income was Rs. 249274894 lakh in 2004-2005 and it increased to Rs. 931419862 lakh in 2015-2016, indicating a growth of 73.24 per cent in the period of analysis. However, the share of agriculture to the Indian net state domestic product has shown 76.27 per cent decline.

The anova two ways model is applied for further discussion. At one point the computed anova value 36.58 is greater than its tabulated value at 5 per cent level significance. Hence there is a significant variation among the states and union territories with respect to growth of percentage share of agriculture contributed net state domestic product. In another point,

the computed anova value 54.07 is greater than its tabulated value at 5 per cent level significance. Hence the variation in the time period in growth of growth percentage share of agriculture contributed net state domestic product is statistically identified as significant.

### **Conclusion**

It could be seen clearly from the above discussion that the growth of agriculture sector contributed net state domestic product has been increased at the overall level and at the state level. However the percentage share of agriculture to the net state domestic product has been declined during the period 2004-2005 to 2015-2016 except the Arunachal Pradesh state. The share of agriculture to the net state domestic product has been declined at the rate of above 100 per cent in Uttar Pradesh, Manipur, Chhattisgarh, Punjab, Bihar, Odisha, Haryana, Himachal Pradesh, Karnataka, Sikkim, Telangana, Jammu and Kashmir, Kerala, Uttarakhand, Puducherry and Chandigarh. This situation clearly indicates the growing declining trend in agriculture contributed net state domestic product. In terms of net state domestic product income contribution, the performance of Arunachal Pradesh, Madhya Pradesh, Maharashtra, Gujarat and Delhi are quite significant during the period of analysis.

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## **Psychological Impact of Armed Conflict among Children in Shopian District, Jammu and Kashmir**

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### **Abstract**

Kashmir Valley has been since long trapped in an armed conflict between Kashmiri insurgents and Indian security powers. The investigation breaks down the psychological impact of armed conflict among children in Shopian district of Kashmir; it has been more involved in the armed insurgency than other zones or districts of Kashmir and has thus faced more atrocities at the hands of armed conflict in Kashmir. It has led to the loss of their values and has been affected by basic changes in society. Children have lost the feeling of security even while being with their family and see themselves as powerless. Conflict has filled their delicate hearts with anger and frustration and they have lost their peace of mind. Health, which is most valuable for a child is crippled by armed conflict and children suffer from psychological problems, headaches, depression, hearing problem, aggressive behaviour and so forth. The study has randomly selected 120 respondents who had faced any traumatic incident/incidents in their lives because of armed conflict and hence analyzes their psychological impact by collecting information through interview schedule. Armed conflict has an extremely negative effect on all inhabitants of the valley but most serious effects are seen on children.

**Key Words:** Armed Conflict, Psychological, Powerless, Traumatic, Frustration, Depression

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### **Introduction**

Armed conflict can be defined as the use of armed violence to resolve local, national and/or international disputes between individuals and groups that have a political, economic, cultural and/or social (as opposed to inter-personal or criminal) origin. Inactive conflict zones, individuals have a detrimental effect on their mental health. Disturbed and antisocial behaviour, such as family conflict and aggression towards others are the offshoots of psychological trauma. Mental disorders and psychosocial results associated with conflicts include sleeplessness, fear, anxiety, anger, aggressiveness, depression, flashbacks, substance abuse, suicide, and domestic and sexual violence.

### **Review of Literature**

Violence, abuse, neglect of children is normal; they are badly treated and ignored by their parents or other different caregivers everywhere in the world. But the true extent of such things is not easy to measure as it is less reported, varies from place to place and is context specific. The relation is also observed between conflict and bad condition of such children. As with violence against friendly partners, child abuse includes physical, sexual, and

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psychological abuse, as well as neglect. Almost certainly the broadest opinion of this statement is the data on physical violence compiled by the blameless Research Centre for the UN Secretary-General's Study on Violence against Children (2006)<sup>2</sup>, which led to an estimate of between 500 million and 1.5 billion children experiencing violence annually. Reliable data on non-fatal child abuse is rare but studies from various countries suggest that children under the age of 15 years are frequently victims of abuse or neglect. In most places, boys are the victims of beatings and physical sentence more often than girls, while girls are at higher risk of infanticide, sexual exploitation, neglect, and being forced into prostitution. Children who face abuse and neglect appear to be associated with increased rates of mood disorders and anxiety problems. The strongest relationship was with post-traumatic stress disorder (PTSD) and Obsessive Compulsive Disorder (OCD). Hopelessness and withdrawal side effects were basic among children as young as of 3 years old, who experienced emotional, physical, and ecological neglect (Dubowitz et al. 2002)<sup>3</sup>. Other psychological and emotional conditions related with abuse and neglect include panic disorder, dissociative disorders, Attention Deficit Hyperactivity Disorder (ADHD), depression, anger, PTSD, and immediate attachment disorder (Teicher, 2000)<sup>4</sup>. The condition of children is worsening in states of armed conflict and Kashmir is no exception. The effect of conflict in Kashmir is such that the exposure to actually armed conflict is limited but, the harmful effects are in terms of repression, loss of security, income and service access, disrupted schooling, displacement, military harassment and other forms are visible in the lives of children and their families (Wessells, 1998)<sup>5</sup>. Since the beginning of armed conflict in Kashmir, it has undergone many transformations at the micro and macro levels, with major implications for women and children. The impact has major consequences on the survival, development, mental health and overall well being of children and adolescents (Khan and Ghilzai 2002)<sup>6</sup>.

In the last two decades of conflict, Kashmir has witnessed transformation of families and communities for survival, like children were utilized, very often on exploitative basis and at hazardous occupations, capability of children was not properly developed for a kind of psychological fear was set permanently in their minds, and the net result was, therefore, the wastage of human resources.

### **Objectives**

1. To study the psychological problems of children due to armed conflict.
2. To study the psycho-educational problems among children due to armed conflict.

### **Methodology**

The basis of the study is the primary data collected by the researcher in district Shopian. The researcher, by means of a well-structured schedule, examined the reactions of respondents towards the ongoing conflict. In the first phase, the sample random technique is used is by the researcher. The interview schedule was thus for the collection of primary data. The researcher selected two Tehsils from Shopian District out of seven Tehsils. 120 respondents selected as randomly from them, 79 respondents belong to the Tehsil Zainapora and 41 respondents selected from Tehsil Hermain. The researcher has randomly selected respondents on the basis of gender, 79 respondents belong to the male children and 41 respondents belong to the female children out of 120 respondents. This research gave a clear vision of the Psychological problem found among the children due to the armed conflict in Shopian District of J&K.

### Tools and Techniques

The technique of interview schedule was administered on the respondents to carry out the empirical data from the field. The interview schedule was considered the most appropriate technique. It proved to be highly relevant and accurate. The Kashmiri language has been adopted as a formal way to record the responses accurately and properly. The structured interview schedule was with the three-point scale was developed with close-ended questions keeping in mind the broad objectives of the study.

### Sources of Data Collection

- a. Primary sources.
- b. Secondary sources.

### Psychological Problems among Children due to Armed Conflict

**Table-1: Demographic Variables**

Gender Group	No of Respondents	Percentage
Male Children	79	65.8
Female Children	41	34.2
Total	120	100
<b>Tehsils</b>		
Zainpora	79	65.8
Hermain	41	34.2
Total	120	100.0
<b>Age Group</b>		
10-12 years	36	30.0
13-15 years	43	35.8
16-18 years	41	34.2
Total	120	100.0
<b>Education</b>		
Drop out	48	48.3
Primary School	33	27.5
Middle School	29	24.2
Total	120	100.0

Table-1 presents data on the gender-wise distribution of the respondents. It shows out of the total 120 selected respondents from two tehsils (Zainpora and Hermain) of Shopian district .65.8% of the respondents belong to the male gender group and 34.2% belong to female gender group. It is clear from the above table that the majority of the respondents belong to the male gender group. The researcher selected 65.8% respondents from tehsil Zainpora and 34.2% respondents from tehsil Hermain. These respondents were selected from three age groups, 30% respondents are from 10-12 years of age groups, 35.8% respondents are selected from 13-15 years of age group and 34.2% respondents are selected from 16-18 years age group. The above table shows that the majority of the respondents are selected from 13-15 years of age group. On the basis of education, the researcher selected 48.3% of respondents are drop out of the education, 27.5% of respondents study in the primary school and 24.2% respondents belonged to the middle school.

**Table-2: Level of Psychological Problems among Children**

<b>Psychological problems</b>	<b>Response</b>	<b>Number of respondents</b>	<b>%</b>
Headaches	Low	46	38.3
	Moderate	46	38.3
	High	28	23.3
	Total	120	100
Sleep disturbances	Low	58	48.3
	Moderate	32	26.7
	High	30	25
	Total	120	100
Frightened, Nervous	Low	54	45
	Moderate	36	30
	High	30	25
	Total	120	100
Feel unhappy, Crying, Aggressive behavior	Low	44	36.7
	Moderate	35	29.2
	High	41	34.2
	Total	120	100
Feel tiredness, Loss of energy	Low	52	43.3
	Moderate	38	31.7
	High	30	25
	Total	120	100
Hearing problem	Low	54	45
	Moderate	34	28.3
	High	32	26.7
	Total	120	100

The above table-2 shows that 38.3 percent of children have low-level headache problems, 38.3% percent have a moderate level and 23.3 % percent have a high level of headache problems. It proves that low level and moderate level are more as compared to high level. 48.3 percent of children have a low level of sleep disturbance, 26.7% percent of children have a moderate level of sleep disturbance and 25% of children are those who have high-level sleep disturbance. The majority of respondents either have a low or moderate level of sleep disturbance as compared to the high level of sleep disturbance of respondents. 45% percent of respondents have been found with low level of frightened and nervous problem, 30% have a moderate level and 25% have a high level of frightened and nervous problem. The majority of respondents have a low level of frightened and nervous problem as compared to moderate and high. 36.7% of respondents are found those who have a low-level feeling of unhappy, crying and aggressive behavior, 29.2% percent of respondents have a moderate level and 34.2% respondents have a high level. The table shows that the maximum respondents are having a low level of unhappy, crying and aggressive behavior as compared to moderate and high level. 43.3% of respondents have a low level of tiredness and loss of energy, 31.7% are moderate and 25% of respondents have to feel

tiredness and loss of energy. It shows that the majority of respondents are found in the low level of tiredness and loss of energy as compared to moderate and high level.

The hearing problem among the respondents, 45% of respondents have a low level of hearing problem, 28.3 percent of respondents have a moderate level and 26.7 percent have a high level of hearing problem. The table 2 shows that the maximum no of respondents has a low level of hearing problem.

**Table-3: Gender and Level of Psychological Problems**

Gender	Problems				Mean	S.D	t-test	p-value
	High	Moderate	Low	Total				
Male	26 (32.9)	33 (41.8)	20 (25.3)	79 (100)	1.34	0.47	2.42	0.03 (S)
Female	20 (48.8)	13 (31.7)	8 (19.5)	41 (100)	1.85	0.77		
Total	46 (38.3)	46 (38.3)	28 (23.4)	120 (100)				

The above table-3 shows the results of cross-tabulation between gender and their level of psychological problems. Out of a total of 120 respondents, 79 respondents belonged to the male category. In this group, more than one third (41.8 percent) had a moderate level of psychological problems, (32.9 percent) of the respondents had a high level of problems and (25.3 percent) of respondents had a low level of problems. Remaining 41 respondents belonged to the female category. Out of them a considerable number (48.8 percent) had had a high level of problems, (31.7 percent) had a moderate level of problems and only (19.5 percent) of respondents had a low level of psychological problems.

From the result of this independent sample t-test, it can be inferred that the t-value of 2.42 corresponding to the level of psychological problems is found to be significant at a p-value of 0.03. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. So, it is concluded that there exists a significant difference between gender and the level of psychological problems among the children. Also, more specifically the mean value of 1.34 estimated for the gender category male is significantly lower than the estimated mean value of 1.85 for the gender category of female. This result suggests that the level of psychological problems is significantly higher for the female respondents than that of the male respondents.

**Table-4: Age Group and Level of Psychological Problems**

Age	Problems				Chi – square	Df	p-value
	High	Moderate	Low	Total			
10-12	17 (47.2)	14 (38.9)	5 (13.9)	36 (100)	5.09	4	0.03 (S)
13-15	16 (37.2)	18 (41.9)	9 (20.9)	43 (100)			
16-18	13 (31.8)	14 (34.1)	14 (34.1)	41 (100)			
Total	46 (38.3)	46 (38.3)	28 (23.4)	120 (100)			

By cross tabulation, the above table-4 explains the relationship between the age group and levels of psychological problems, it is clearly found that out of the total 120 respondents, first age group from 10-12, which had 17 respondents, among them majority (47.2 percent) of respondents had high level, (38.9 percent) of them had moderate level and (13.9 percent) of respondents among them had a low level of psychological problems. 16 respondents belonged to the second age group from 13-15, a significant (37.2 percent) of them had a high level, (41.9 percent) had a moderate level and remaining (20.9 percent) respondents of them had a low level of psychological problems. 13 respondents belonged to third age group category from 16-18. Out of them (31.8 percent) of respondents had a high level, (34.1 percent) had moderate and also 3(4.1 percent) had a low level of psychological problems.

Besides, as a result of the chi-square test. From the outcomes appeared in the above table, it can be inferred that the chi-square value of 5.09 with a degree of freedom (4) has been found to be significant at a p-value of 0.03. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. Thus, a significant level of association could be established between the level of psychological problems of the respondents and their level of age group. Therefore, the statistical result strongly suggests that there is a significant association in the level of psychological problems based on the level of the age group of the respondents.

**Table-5: Area Wise or Tehsil Wise and Level of Psychological Problems**

Tehsil	Problems				Mean	S.D	t-test	p-value
	High	Moderate	Low	Total				
Zainpora	36 (45.6)	20 (25.3)	23 (29.1)	79 (100)	1.32	0.47	30.85	0.00 (S)
Hermain	21 (51.2)	14 (34.1)	6 (14.7)	41 (100)	1.85	0.77		
Total	57 (47.5)	34 (28.3)	29 (24.2)	120 (100)				

The above table 5 shows the results of cross-tabulation between area/tehsil wise and their level of psychological problems. Out of a total of 120 respondents, 79 respondents belonged to tehsil Zainpora. In this group (45.6 percent) had a high level of psychological problems, (25.3 percent) of the respondents had a moderate level of psychological problems and (29.3 percent) of respondents had a low level of problems? Remaining 41 respondents belonged to tehsil Hermain. Out of them a considerable number (51.2 percent) had had a high level of problems, (34.1 percent) had had a moderate level of problems and only (14.7 percent) of respondents had a low level of psychological problems.

From the result of this independent sample t-test, it can be inferred that the t-value of 30.85 corresponding to the level of psychological problems is found to be significant at a p-value of 0.00. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. So, it is concluded that there exists a significant difference between tehsil wise and the level of psychological problems among the children. Also, more specifically the mean value of 1.32 estimated for the tehsil Zainpora is significantly lower than the estimated mean value of 1.85 for the tehsil Hermain. This result suggests that the level of psychological problems is significantly higher for the Zainpora respondents than that of the Herman respondents.

**Table-6: Educational and level of psychological problems**

Education	Problems				Chi – square	Df	p-value
	High	Moderate	Low	Total			
Dropouts	20 (17.2)	23 (39.7)	15 (25.7)	58 (100)	4.06	4	0.01 S
Primary school	16 (48.5)	13 (39.3)	4 (12.1)	33 (100)			
Middle school	10 (34.5)	10 (34.5)	9 (31)	29 (100)			
Total	46 (38.3)	46 (38.3)	28 (23.3)	120 (100)			

By cross tabulation, the above table-6 explains the relationship between education and levels of psychological problems, it is clearly found that out of the total 120 respondents, first group belonged to drop out category, which had 58 respondents, among them majority (39.7 percent) of respondents had moderate level, (25.7 percent) of them had low level and left (17.2 percent) of respondents among them had a high level of psychological problems. 33 respondents belonged to second primary school level education, a significant (48.5 percent) of them had a high level, (39.3 percent) had a moderate level and remaining (12.1 percent) respondents of them had a low level of psychological problems. 29 respondents belonged to third category i.e. middle school level education. Out of them, (34.5 percent) of respondents had high as well as (34.5) moderate level of psychological problems, and (31 percent) had a low level of psychological problems

Furthermore, as a result of the chi-square test. From the results shown in the above table, it can be inferred that the chi-square value of 4.06 with a degree of freedom 4 has been found to be significant at a p-value of 0.01. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. Thus, a significant level of association could be established between the level of psychological problems of the respondents and their level of education. Therefore, the statistical result strongly suggests that there is a significant association in the level of psychological problems based on the level of education of the respondents.

**Conclusion**

Since from the earliest starting point of armed conflict in Kashmir, it has an extremely negative effect on all inhabitants of the valley but most serious effects are seen on children. It has engrossed their whole life and hampered their general advancement, be it physical or psychological. It has led to the loss of their values and has affected basic changes in society. Children have lost the feeling of security even while being with their family and perceive themselves as helpless. Conflict has filled their tender hearts with anger and disappointment and they have lost their peace of mind. Health, which is most valuable for a child is crippled by armed conflict and children suffer from psychological problems, headaches, depression, hearing problem, aggressive behavior and so forth. It has taken away from them the happy period of childhood and left them stressed with a number of adult responsibilities. Some are left in orphanages as they have lost their caretakers at the time when they need them most. Armed conflict is leaving its long-term effect by compromising the education of children which is most important for the future advancement of society.

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## **A Study on the Causes and the Management of Stress at Workplace**

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**Mrs. A. Margret Usha\*\***

### **Abstract**

We all experience stress in our lives. Because the vast majority of health problems are caused or influenced by stress, it's important to understand how stress affects your body and learn effective stress management techniques to make stress work *for* you rather than *against* you. Workplace stress then is the harmful physical and emotional responses that can happen when there is a conflict between job demands on the employee and the amount of control an employee has over meeting these demands

Stress can be considered as an inevitable condition at least at one point in time or another; however, it can also be minimized to the extent that the productivity and health of the employee are maintained which could lead to a productive organization. In the present day competitive environment, all service-oriented organizations recognize that stress management is a very essential and important tool for achieving bottom-line growth.

The main objective of the study is to have a perfect opinion on the view that day to day life is becoming more difficult and for this stress management plays a very positive role and therefore the causes and the tips to reduce stress have been identified so that the stress can be managed at the workplace and efficiency of the person is increased to the optimum level. Top level management has to be an effective one to motivate the employees and to give them the reward of appreciation regarding their work for what for what they have done.

**Keywords:** Stress, Management, Workplace, Employees, Physical Changes

### **Introduction**

Stress is a person's normal response to a state of unbalance. That is to say, when something is "off" or doesn't feel right, your body physically reacts to the outside stimuli. Stress, in itself, isn't meant to be something positive or negative; it is just meant to be a physical response to excessive stimuli. At times it can be beneficial, but it can also be harmful and detrimental to one's health and physical well being. Stress at work is relatively a new phenomenon of modern lifestyles. the nature of work has gone through drastic changes over the last century and it is still changing at a rapid speed. Today, the workplace demands mean having to deal with new ways of communication, which did not exist over a decade ago Stress is a thought. That's it. No more, no less. If that's true, then we have complete control over stress, because it's not something that happens *to us* but something that happens *in us*.

The dictionary definition of stress is, "bodily or mental tension resulting from factors that tend to alter an existent equilibrium." It is your thoughts out of balance.

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### **Stress at the workplace**

Workplace stress has been shown to have a harmful effect on the health and safety of employees, as well as a bad impression on workplace productivity and profits. Workplace stress then is the harmful physical and emotional responses that can happen when there is a conflict between job demands on the employee and the amount of control an employee has over meeting these demands. In general, the combination of high demands in a job and a low amount of control over the situation can lead to stress.

Stress in the workplace can have many origins or come from one single event. It can impact on both employees and employers alike. It is generally believed that some stress is okay (sometimes referred to as “challenge” or “positive stress”) but when stress occurs in amounts that you cannot handle, both mental and physical changes may occur.

### **The scope of the Study**

The present world is fast changing and there are lots of pressures and demands at work. These pressures at work lead to physical disorders. The main objective of the study is to have a perfect opinion on the view that day to day life is becoming more difficult and for this stress management plays a very positive role and therefore the causes and the tips to reduce stress have been identified so that the stress can be managed at the workplace and efficiency of the person is increased to the optimum level.

### **How Stress Is Caused**

The degree of stress experienced depends on the functioning of two protective physiological mechanisms:

- “Alarm reaction”. When confronted with a threat to our safety, our first response is physiological arousal: our muscles tense and breathing and heart rate become more rapid.
- “Adaptation”. The second adaptive mechanism allows us to cease responding when we learn that stimuli in the environment are no longer a threat to our safety.

### **Symptoms of Stress at Workplace**

The signs of work stress will vary from person to person, depending on the particular situation, how long the individual has been subjected to stressors and the intensity of the stress itself. The symptoms of the job stress can be:

- Insomnia
- Loss of mental concentration
- Anxiety, stress
- Absenteeism
- Depression
- Substance abuse
- Family conflicts
- Physical illness such as heart disease, migraine, headaches, stomach problems, and back pain.

### **Causes for stress**

Most of the time, its major sources of job stress that lead to burnout and health problems. Job stress can affect your home life too. Here are some common sources of major job stress;

- Lack of control. People who feel like they have no control at work are most likely to get stress-related illnesses.

- Increased responsibility. Taking on extra duties in your job is stressful. You can get more stressed if you have too much work to do and you can't say no to new tasks.
- Uncertainty about work roles. Being unsure about your duties, how your job might be changing, or the goals of your department or company can lead to stress.
- Lack of support. Lack of support from your boss or co-workers makes it harder to solve other problems at work that are causing stress for you.
- Poor working condition. Unpleasant or dangerous physical conditions, such as crowding, noise, or ergonomic problems can cause stress.

### **Stress Management**

There will always be stress. But stress isn't all bad. Our stress response has evolved from the need to be up to the task at hand. But too much stress over to long a period of time can have negative consequences. We need to manage our stress down to appropriate levels so we can use it for its intended purpose.

- Move. The best way to burn off the stress hormones without having to change your thinking is to move and sweat. Run, dance, jump, ride, swim, stretch, or skip—do something vigorous and lively. Yoga is also fabulous, as it combines movement and breathing.
- Breathe. Most of us hold our breath often or breathe shallow, anxious breaths. Deep, slow, full breaths have a profound effect on resetting the stress response because the relaxation nerve (or vagus nerve and not the Las Vegas nerve) goes through your diaphragm and is activated with every deep breath. Take five deep breaths now, and observe how differently you feel after.
- Bathe. For the lazy among us (including me), an Ultra Bath is a secret weapon against stress. Add 2 cups of Epsom salt (which contains magnesium, the relaxation mineral), a half-cup of baking soda, and 10 drops of lavender oil (which lowers cortisol) to a very hot bath. Then, add one stressed human and soak for 20 minutes. Guaranteed to induce relaxation.
- Sleep. Lack of sleep increases stress hormones. Get your eight hours no matter what. Take a nap if you missed your sleep. Prioritize sleep.
- Think Differently. Practice the art of noticing stress, noticing how your thinking makes you stressed. Practice taking deep breaths and letting go of worry.

### **Time Management Tips for Reducing Job Stress**

- Create a balanced schedule: Analyse your schedule, responsibilities and daily tasks.
- Don't over-commit yourself: Avoid schedule things back-to-back or trying to fit too much into one day.
- Try to leave earlier in the morning: Never add to your stress levels by running late.
- Plan regular breaks: Stepping away from work to briefly relax and recharge will help you be more, not less productive.

### **Conclusion**

Thus the researcher concludes that stress will arise whether in the workplace or in the organization. The employee should come over and has to involve in the family to mingle with everyone. The employee should think about the technique to overcome the stress so that the serious cannot cause trouble whether it is mentally or physically. Top level management has to be an effective one to motivate the employees and to give them the reward of appreciation regarding their work for what for what they have done.

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## **Environmental Conservation in Indian Culture**

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### **Abstract**

Today when people throughout the world are perturbed by the degradation of the environmental and the disastrous consequences of this, there is an urgent need to reduce the environmental degradation and to protect and conserve the environment. India as a country can find the ways of environmental conservation by approaching our roots of culture, and move forward on the path of development. Today traditional ethics of nature conservation could be looked upon as source of inspiration and guidance for the future. Perhaps, no other culture can provide such a profound variety of cultural practices, religious beliefs, faiths and ecologically sound relationship with nature as the Indian Culture. The aim of this paper is to highlight the significance of the Indian Culture in environmental conservation. For this various examples have been given from the vedic texts, tribal societies and indigenous culture. Methodology of this paper is based on secondary source i.e. review of literature related to the subject of the paper.

**Keywords:** Environmental conservation, Indian Culture, Religion, Indigenous culture, Indigenous Traditional Knowledge.

### **Introduction**

We all live on earth which is a planet but the only planet known to have environment where air and water are two basic things which sustain life without which earth would be like other planets- no man, no animal, no plants. The biosphere in which living beings have their sustenance has oxygen, nitrogen, carbon dioxide and water vapour and all these are well balanced to ensure and help a healthy growth of life. This balance does not only create the perennial sources of minerals and energies without which the contemporary human civilization could not exist. Today, the conservation, protection and improvement of human environment are major issues all over the world. The human environment consists of both biotic and abiotic factors. Abiotic environment consists of land, water and air. Biotic environment consists of plants, animals and other living organisms. Both Abiotic & Biotic environment are interdependent. Thus, Environment is the surrounding in which we live. It is the source of life. Our whole life is dependent to the environment. It directs our life and determines our proper growth and development. Good or Bad quality of social life depends on the quality of our natural environment. The need of human beings for food, water, shelter and other things depends on the environment around us. There is a balanced natural cycle exists between environment and lives of human beings, plants and animals. While meeting the ever growing needs, we put pressure on the environment and when this pressure exceeds the carrying capacity of the environment to repair or replace itself, it creates a serious problem of environmental degradation. We use any environmental resource beyond its limit of replacement. We may lose it forever. Therefore, there is a need to conserve or protect the environment. Environment conservation "is the broad term for anything that furthers the goal of making life more sustainable for the planet. Ultimately, people want to help the planet survive naturally and with no negative impact

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from the human race. Helping to keep the planet safe and healthy is called 'conservation'. Although ample efforts are being made at the national and international level to protect the environment and conserve it, it is also the responsibility of every citizen to use our environmental resources carefully and conserve them.

### **Environmental Conservation in Indian Culture**

Indian culture is an eco-friendly culture. It expresses a profound awareness of the need to evolve a balanced pattern in the man-environment, interaction and certainly not work towards 'denaturing humanity'. In order to celebrate this man environment interaction, ancient Indian culture deified nature and laid down well formulated guidelines to define and nurture this relationship of exploitative propensities.

For the people of India environmental conservation is not a new concept. Historically protection of nature & wild life was an ardent article of faith reflected in the daily lives of people, enshrined in myths, folklore, religion, arts and culture. Some of the fundamental principles of ecology, the interrelationship and interdependence of all life were conceptualized in the Indian ethos and reflected in the ancient spiritual texts, the Ishopanished, over 2000 years ago says this universe is the creation of the supreme power meant for the benefit of all his creation. Each individual life-form must therefore, learn to enjoy its benefits by forming a part of the system in close relation with other species. Let no anyone species encroach upon the other's right.

India is a land of Lord Buddha, Lord Mahavira and Mahatama Gandhi, the leaders who have advocated non-violence and respect to living organism. Unlike other countries, especially the developing world wildlife conservation is deep rooted in the Indian culture. Our mythology, ancient art, literature, folklore, religion, rock edicts and scriptures, all provided ample proof that wildlife enjoyed, a privileged position in India's ancient past – Kautilya's 'Arthashastra' reveals the attention focussed on wild life in the Mauryan period. Certain forests were declared, protected and called Abhayaranya like the present day 'sanctuary'. Heavy penalties, including capital punishment was prescribed for offenders who entrapped, killed or otherwise molested elephants, deer, bison, birds or fish amongst other animals. This shows that the respect and conservation of wildlife are the part of our cultural ethos from time immemorial.

Nature has always been very vibrant giving and resilient to very large extent. We as Indians take pride in our strong cultural heritage. Ancient texts written in Sanskrit, Pali or other languages can provide significant details. For instance the scripture Vishnu samhita in Sanskrit language contain, some direct instructions dealing with environment conservation. For example the Shanti Mantra from Yajurveda contains the ultimate truth of universal significance as it invokes the divine spirit for creating balance among the elements of nature for healthy and prosperous life in the universe and thus contains the essence of environment ethics.

'Dyauh shantirantarik, shah shanti

Prithavi shantirapah, shantirosadhoyah shanti

Vanaspatayan Shanti Shantivishvedevah Shantibrahama Shanti

Sarve Shanti Shantirevah Shanti Sama Shantiredhi'

Yajurveda also mentions about the ill effects of cutting trees and poisoning of atmosphere. In Yajurveda the whole universe has been described as full of energy. The sun is at the centre of it and ultimate source of energy. The net energy flows from the point of

production to the point of consumption through the plants, animals, human beings, air, water and land. Thus energy flows and balance is maintained in the universe.

Mantra Pushpam from Tai Hiriya Araynaka of Krishna Yajurveda refers to water cycle. The Vedic seers were aware of the significance of water for life. Water has been described as nectar, and as source of all plants and provider of good health. It was also believed that water can heal many diseases. In Vedas great significance is given to trees like pipal and tulsi etc. with respect to environment.

Rigveda mentions the concept of Vayu or Air, without air no life is possible on earth. Air too has medicinal value. Ancient Indians emphasised that pure, unpolluted air is the source of good health, happiness and long life.

In Yajurveda instructions were given to mankind not to destroy anything in the sky or Antariksha and not to pollute the air and water. Sun is worshipped because living beings get light from the sun. Sunrays strengthen the inner powers of human beings and therefore essential for human existence.

In many Hindu texts presence of God in nature is accepted and worshipped by Hindus. For example many Hindus think of India's mighty rivers, such as the Ganges- as Goddess. In the Mahabharata, it is noted that universe and every object in it has been created as an of the supreme god meant for the benefit of all, implying that individual species should enjoy their role within large system in relationship with other species.

Religion is key element of environmental conservation. Religion protects and nurtures nature. If we take a look at Hinduism, we worship sun, wind, land, trees, plants and water which are essential for the survival of human being. Millions of Hindus recites Sanskrit Mantras daily to revere their rivers, mountains, trees, animals and earth. Hinduism is a remarkably diverse, religious and cultural phenomenon with many local and regional manifestations. Within this Universe of beliefs several important themes emerge. The diverse theologies of Hinduism suggest that:

- The earth can be seen as a manifestation of the Goddess and must be treated respectfully.
- The five elements- space, air, water, fire and earth- are the foundation of an interconnected web life.
- Dharma- often translated as 'duty' can be reinterpreted to include our responsibility to care for the earth.
- Simple living is a model for the development of sustainable economics.
- Our treatment of nature directly affects our 'Karma'..

In Hinduism, protecting the environment is an important part of 'Dharma' one of the most important Hindu concept, has been translated into English as duty, virtue, cosmic order and religion. In past centuries Indian Communities did not have an understanding of the environment as separate from the other spheres of activity in their lives. A number of rural Hindu Communities such as Bishnois, Bhils and Swadhyaya have maintained strong communal practices to protect local ecosystems such as forests and water sources. These communities carryout their conservation non-oriented practices not as 'environmental' acts but rather as expressions of 'Dharma'. These traditional groups do not see religion, ecology and ethics as separate arenas of life. Instead they understand it to be part of their 'dharma' to treat creation with respect. In Hindu Dharma Yajna (ऋजु) is considered good for environment and air purification.

In Hindu religion the earth - is a Goddess and our mother and deserves our devotion and protection. 'Mata Bhumi Potroham Prithiviyah'. It seems that people in vedic period were aware of the treasures provided by earth. Men's survival upon earth is possible because every item essential for the survival is provided by earth only. Many Hindu touch the floor before getting out of bed every morning and ask Devi to forgive them templeing on her body. Millions of Hindu creates Kolams daily- art work consisting of bits of rice or other food placed at their doorways in the morning. These Kolams express Hindu's desire to offer sustenance to the earth, mist as the earth sustains them. The Chipko Movement made famous by chipko women's commitment to 'hugging' trees in their community to protect them from clear cutting by outside interests represents a similar devotion to the earth.

In Rajasthan according to the Guru Maharaj Jambaji's religious preached there was strict ban on killing of animals and birds; felling of a green tree. He said if life was to survive people must understand the value of environment. Jambaji put down his thoughts in to 29 principals which are followed by his disciples known as Bisnois (20+9) or twenty niners. Bisnois of Rajashtan have accepted afforestation as their religion. After 300 years when soldiers of king of Jodhpur tried to cut trees in a Bishnoi village, they hugged the trees to protect them. The soldier attacked them and 363 Bishnois were killed when the king heard of this massacre and this unique religion he ordered his men to withdraw. This shows religion is a social aspect of life and if everyone accepts conservation as their religion a better world would be built.

Traditional culture and indigenous knowledge are also key elements of environmental conservation. Indigenous knowledge means local skill, cultural beliefs languages, dialects, technical traditional practices, customary institutions etc. Indigenous people of many societies attribute supernatural powers to plants, animals, rivers, oceans, mountains, the wind, sun and moon. Respect for nature is inherent in many religious faiths. Many Hindu God & Goddess are shown to use animals as mounts. Sacred grove or sacred forests preserved with reverence have been part of Hindu and Buddhist culture. In Christianity as well as in Islam conservation of environment is based on the principle that nature and its components are created by God and humans are entrusted with the responsibility of protecting it. Many religious and moral philosophies have professed the unity of all life on earth and the obligation of human beings to care for them.

The workship of Mother Earth is a universal phenomenon in many indigenous cultures. There are innumerable examples of festivals, rituals, songs and myths that celebrate the gift of Mother Earth all over the world, revealing the intimate sense of togetherness and harmony that exists between men and nature in tribal societies. With the same sense remote mountain communities of Uttarakhand maintain the sustainable resource use and conservation of natural and cultural landscapes. Among the better known examples of environmental protection are the sacred forests of Uttarakhand like Tapovan, Hariyali Devi, Nanda Devi and different sacred lakes and other mountain ranges like Binsar, Dhoodhotoli, Bander Poonch, Swaragrohini and Satopath etc. People of this region have blind faith that they will never destroy these landscapes. The link between culture and nature is a traditional wealth. The richness of traditional knowledge systems in Uttarakhand Mountain is well recognised. In recent decade not only in India but other countries also show interest in Indigenous knowledge since it has traditional management values and also help in deliver effective and sustainable conservation.

Natural resource conservation at the village of Mendha in Gadchiroli district of Maharashtra is also an example of sustainable natural resource management in 1987; the villagers renewed their efforts at biodiversity conservation. They decided not to exploit forests for commercial purpose except for non-timber forest produce would be allowed. Forests would not be set on fires. Encroachment would be not allowed. Further, they themselves regulate the amount of resources they could extract from the forests and undertake measures to tackle soil erosion. Another example is that of the North-Eastern region of India which is home to diverse tribal and other ethnic groups. These people live in complete harmony with nature. For example, the Meetei Communities in the state of Manipur and Assam. Sacred groves or Umang Lais, as they are called in the Meetei language form an integral part of the Manipuri tradition of nature worship. Several species of plants are preserved in these groves, which also offer protection to birds and animals. These include teak, several fruit trees, and plants of medicinal value. Fishes, water fowl and other aquatic animals like snails and insects are very common items in the diet of the Meetei. However, many of these animals are not eaten during certain periods probably with the purpose of sustainable harvesting and conservation. Thus in this case certain religious beliefs and practices help in the conservation of nature and its biodiversity.

### **Conclusion**

On the basis of the above discussion it can be concluded that environmental conservation is essential because it supports the life of each and every living thing on earth. We rely on the environment for life. When it is protected we are assured of better health, food quality, air and so much more. As the late Professor Wongari Mathai said and quote, 'If we destroy the environment, the environment will destroy us' this is so true because it is the environment that sustains our life. It seems from the above discussion that Indian traditions, religion beliefs, socio-cultural practices can play important role in the conservation of environment-biodiversity, wildlife, rivers, mountains etc. Traditional beliefs and cultural practices have contributed in the conservation of environmental natural resources through the ascription of psychi powers to object, rock, stream/pond, river, tree, forest land etc. These ascriptions of the supreme powers and the beliefs and respect for the Gods of the land hold the string to reverence and respect for other objects. The belief in the existence of a supreme being responsible for the protection of the environment. The traditional beliefs and taboos help in enforcing rules and regulations for environmental preservation because people refrained from using resources carelessly; especially it is related to sacred places. In the end it can be said Indian philosophy, life style, traditions and cultural practices are based on the science of protecting the nature. This needs to be explained to the global community by adopting the life style based on Indian philosophy we can protect and conserve our environment and reduce environmental problems.

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## Pairwise Countable Bitopological Spaces

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### Abstract

This research work deals with pairwise first countable bitopological spaces and pairwise second countable bitopological spaces. To accomplish this objective, the concepts of pairwise basis and pairwise local basis for bitopological spaces are introduced. Furthermore, concepts of pairwise basis and pairwise local basis are used to generalize results of classical topology to bitopological spaces.

**Keywords**- Bitopological spaces; pairwise closed; pairwise open; pairwise local basis.

### 1. Introduction and Preliminaries

J. C. Kelly [2] is the first mathematician who comes up with a new idea of bitopological spaces in 1963. With the help of newly introduced concept of bitopological spaces, one can investigate non-symmetric functions those introduce two arbitrary topologies on  $X$ . This initial research study in bitopological spaces by J. C. Kelly also, very systematically, generalizes the well known axioms of separation properties in classical topological spaces to bitopological spaces in the modified form of pairwise Hausdorff, pairwise regular, pairwise completely regular and pairwise normal. After pioneer work of Kelly in the area of bitopological spaces, further research in this field is carried forward by mathematicians Fletcher [1], Kim [4], Patty [5], Pervin [6], Saegrove [7] and many others.

Present research work deals with the development of pairwise basis and pairwise local basis in bitopological spaces. With the help of pairwise basis and pairwise local basis, concept of pairwise first countable bitopological space and pairwise second countable bitopological spaces are introduced. Then, by using these concepts, results of traditional topology are generalized to bitopological spaces.

A triplet  $(X, \tau_1, \tau_2)$ , where  $\tau_1, \tau_2$  are arbitrary topologies on  $X$ , is called a bitopological space on  $X$ . For any subset  $A$  of  $(X, \tau_1, \tau_2)$ ,  $\tau_1\text{-cl}(A)$  and  $\tau_2\text{-cl}(A)$  denote closure of  $A$  with respect to  $\tau_1$  and  $\tau_2$  respectively. Further,  $\tau_1\text{-open}$  ( $\tau_1\text{-closed}$ ) and  $\tau_2\text{-open}$  ( $\tau_2\text{-closed}$ ) will be used to denote open (closed) set in a bitopological space  $(X, \tau_1, \tau_2)$ , with respect to  $\tau_1$  and  $\tau_2$  respectively. Any subset of a bitopological space  $(X, \tau_1, \tau_2)$ , is said to be pairwise open (closed) if and only if it is open (closed) with respect to  $\tau_1$  and  $\tau_2$ .

**Definition 1** [3]. If  $Y \subseteq X$ , then the collections

$\tau_1^Y = \{A \cap Y : A \in \tau_1\}$  and  $\tau_2^Y = \{B \cap Y : B \in \tau_2\}$  are the relative topologies on  $Y$ .

A bitopological space  $(Y, \tau_1^Y, \tau_2^Y)$  is then called a subspace of  $(X, \tau_1, \tau_2)$ . Moreover,  $Y$  is said to be pairwise closed subspace of  $X$  if  $Y$  is both  $\tau_1^Y\text{-closed}$  and  $\tau_2^Y\text{-closed}$  in  $X$ . The pairwise open subspace is defined in the similar way.

**Definition 2** [6]. A function  $f$  from  $(X, \tau_1, \tau_2)$  into  $(X, \tau'_1, \tau'_2)$  is pair continuous if and only if the induced functions  $f$  from  $(X, \tau_1)$  into  $(Y, \tau'_1)$  and  $(X, \tau_2)$  into  $(Y, \tau'_2)$  are pair continuous

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**Definition 3** [7] A function  $f$  from  $(X, \tau_1, \tau_2)$  into  $(X, \tau'_1, \tau'_2)$  is said to be pair homeomorphic if and only if the induced functions  $f$  from  $(X, \tau_1)$  to  $(Y, \tau'_1)$  and  $(X, \tau_2)$  to  $(Y, \tau'_2)$  are pair homeomorphic.

**2. Pairwise First Countable and Pairwise Second Countable Bitopological Spaces**

First of all, weaker forms of basis and local basis for a bitopological space are introduced:

**Definition (Pairwise Basis) 4.** Let  $(X, \tau_1, \tau_2)$  be a bitopological space, then a collection  $\mathbf{b}_p \subseteq P(X)$  is said to be pairwise basis of the bitopological space if and only if

- (a)  $\mathbf{b}_p \subseteq \tau_1 \cap \tau_2$ , i. e.,  $\mathbf{b}_p$  is a collection of pairwise open sets and
- (b) for each  $x$  in  $X$  and for each pairwise open set  $U$  containing  $x$ , there exists  $B$  in  $\mathbf{b}_p$  such that  $x \in B \subseteq U$ .

**Definition (Pairwise Local Basis) 5.** Let  $x$  be an arbitrary member of a bitopological space  $(X, \tau_1, \tau_2)$  and  $\mathbf{N}_x$  is collection of pairwise neighborhoods of  $x$ . If for each pairwise neighborhood  $N$  containing  $x$ , there exists  $B \in \mathbf{b}_x \subseteq \mathbf{N}_x$  such that  $x \in B \subseteq N$  then,  $\mathbf{b}_x$  is called pairwise local basis of the bitopological space at  $x$ .

**Theorem 1.** For an arbitrary member  $x$  of a bitopological space  $(X, \tau_1, \tau_2)$ , collection of all pairwise open sets containing  $x$  forms a pairwise local base for  $x$ .

**Proof.** Here  $\mathbf{b}_x = \{H: H \text{ is pairwise open set containing } x\}$ , forms collection of pairwise neighborhoods of  $x$ . Now if  $N$  is any pairwise neighborhood of  $x$  then, there exists  $B \in \mathbf{b}_x$  such that  $x \in B \subseteq N$ . Thus,  $\mathbf{b}_x$  forms a pairwise local base for a bitopological space  $(X, \tau_1, \tau_2)$ .

**Theorem 2.** In a bitopological space  $(X, \tau_1, \tau_2)$ , collection of all the members of a pairwise basis, containing  $x$  forms a pairwise local base at  $x$ .

**Proof.** Consider  $\mathbf{b}_x = \{B: x \in B \in \mathbf{b}_p, \text{ here } \mathbf{b}_p \text{ is a pairwise basis}\}$ . As  $B$  is pairwise open set therefore,  $B$  is pairwise neighborhood of any  $x \in B$ . Consequently,  $\mathbf{b}_x$  is a collection of pairwise neighborhoods of  $x \in X$ . Now, if  $N$  is any pairwise neighborhood of  $x$  then, there exists  $B \in \mathbf{b}_p$  such that  $x \in B \subseteq N$ . Thus,  $\mathbf{b}_x$  forms a pairwise local base at  $x$ .

By using concepts of pairwise basis and pairwise local base, new concepts of pairwise first countable bitopological space and pairwise second countable bitopological space are defined.

**Definition (Pairwise First Countable bitopological Space) 6.** If each point  $x$  in a bitopological space  $(X, \tau_1, \tau_2)$  possesses a countable local basis then, bitopological space  $(X, \tau_1, \tau_2)$  is said to be pairwise first countable bitopological space.

**Definition (Pairwise Second Countable bitopological Space) 7.** Bitopological space  $(X, \tau_1, \tau_2)$  is said to be pairwise second countable bitopological space if, it possesses a countable pairwise basis.

Now, these newly introduced ideas will be used to generalize important results of traditional topology to bitopological spaces.

**Theorem 3.** If a bitopological space  $(X, \tau_1, \tau_2)$  is pairwise second countable then it is pairwise first countable.

**Proof.** As bitopological space  $(X, \tau_1, \tau_2)$  is pairwise second countable therefore, it possesses countable pairwise basis, say,  $\mathbf{b}_p = \{B_1, B_2, B_3, \dots\}$ . Evidently,

$$X = \bigcup_{i=1}^{\infty} B_i.$$

Let  $x \in X$  be arbitrary and  $N$  is any pairwise neighborhood of  $x$ . As  $x \in \bigcup_{i=1}^{\infty} B_i$  therefore, there exists at least one member from above collection containing  $x$ . Keeping in mind this

fact, consider the countable collection  $\mathbf{b}_x = \{B_{x_j} \in \mathbf{b}_p : x \in B_{x_j} \text{ and } j=1, 2, 3, \dots\}$ . Clearly, this collection forms a countable collection of pairwise neighborhoods of  $x$ . Further, as  $x \in N$  so there exists some  $B \in \mathbf{b}_p$  such that  $x \in B \subseteq N$ . Evidently,  $B \in \mathbf{b}_x$  and thus,  $\mathbf{b}_x$  forms a countable pairwise local basis for the bitopological space  $(X, \tau_1, \tau_2)$ . From this desired conclusion follows.

**Remark 1.** If  $(Y, \tau^Y_1, \tau^Y_2)$  is a subspace of a bitopological space  $(X, \tau_1, \tau_2)$  and  $\mathbf{b}_p$  is a pairwise basis of  $(X, \tau_1, \tau_2)$  then,  $\{B \cap Y : B \in \mathbf{b}_p\}$  is pairwise basis of  $(Y, \tau^Y_1, \tau^Y_2)$  and will be denoted by  $\mathbf{b}_p^Y$ .

**Theorem 4.** In a bitopological space  $(X, \tau_1, \tau_2)$ , the property of being pairwise first countable is hereditary.

**Proof.** Let  $(Y, \tau^Y_1, \tau^Y_2)$  be a subspace of a pairwise first countable bitopological space  $(X, \tau_1, \tau_2)$ . Let  $x$  is any member of  $Y$  therefore,  $x \in X$ . Consequently, there exists a countable pairwise local basis, say,  $\mathbf{b}_x = \{B_i\}^\infty_{i=1}$  at  $x$ . Consider a countable collection  $\mathbf{b}_{x^Y} = \{B_i \cap Y\}^\infty_{i=1}$ . It is evident that  $\mathbf{b}_{x^Y}$  is contained collection of pairwise neighborhoods of  $x$  in  $(Y, \tau^Y_1, \tau^Y_2)$ . Let  $N'$  is pairwise neighborhood of  $x$  in  $(Y, \tau^Y_1, \tau^Y_2)$  therefore, it can be expressed as  $N' = N \cap Y$ , where  $N$  is pairwise neighborhood of  $x$  in  $(X, \tau_1, \tau_2)$ . It is possible to find a member  $B_x$  in  $\mathbf{b}_x$  such that  $x \in B_x \subseteq N$ , i.e.,  $x \in B_x \cap Y \subseteq N \cap Y$  or  $x \in B_x \cap Y \subseteq N'$ , where  $B_x \cap Y$  is a member of  $\mathbf{b}_{x^Y}$ . Therefore, any point  $x$  of  $Y$  possesses a countable pairwise local basis in  $(Y, \tau^Y_1, \tau^Y_2)$  and hence, it is pairwise first countable.

**Theorem 5.** In a bitopological space  $(X, \tau_1, \tau_2)$ , the property of being pairwise second countable is hereditary.

**Proof.** Let  $(X, \tau_1, \tau_2)$  be a pairwise second countable bitopological space and  $(Y, \tau^Y_1, \tau^Y_2)$  be its subspace. Let  $\mathbf{b}_p = \{B_i\}^\infty_{i=1}$  is countable pairwise basis for the bitopological space  $(X, \tau_1, \tau_2)$ . It is desired to show that  $(Y, \tau^Y_1, \tau^Y_2)$  also possesses a countable pairwise basis. Consider a countable collection  $\mathbf{b}_p^Y = \{B_i \cap Y\}^\infty_{i=1}$ . It is evident that  $\mathbf{b}_p^Y$  is a collection of pairwise open sets in  $(Y, \tau^Y_1, \tau^Y_2)$ . Let  $y \in Y$  be arbitrary and  $N'$  is pairwise neighborhood of  $y$  in  $(Y, \tau^Y_1, \tau^Y_2)$  then,  $N' = N \cap Y$  where  $N$  is pairwise neighborhood of  $y$  in  $(X, \tau_1, \tau_2)$ . Therefore, it is possible to find a member  $B_y$  in  $\mathbf{b}_p$  such that  $y \in B_y \subseteq N$ , i.e.,  $y \in B_y \cap Y \subseteq N \cap Y$  or  $y \in B_y \cap Y \subseteq N'$ , where  $B_y \cap Y$  is a member of  $\mathbf{b}_p^Y$ . Thus,  $\mathbf{b}_p^Y$  is a countable pairwise basis of  $(Y, \tau^Y_1, \tau^Y_2)$ . Hence,  $(Y, \tau^Y_1, \tau^Y_2)$  is also a pairwise second countable bitopological space.

Next theorems accomplish that properties of pairwise first countable and pairwise second countable in bitopological spaces are preserved under pair homeomorphism.

**Theorem 6.** The property of being pairwise first countable in a bitopological space is preserved under pair homeomorphism.

**Proof.** Let  $f: (X, \tau_1, \tau_2) \rightarrow (X', \tau'_1, \tau'_2)$  is a pair homeomorphism, where  $(X, \tau_1, \tau_2)$  is a pairwise first countable bitopological space. To show that  $(Y, \tau'_1, \tau'_2)$  is also pairwise first countable. Let  $y$  is any member of  $Y$  therefore, there exists  $x \in X$  such that  $f(x) = y$ . As  $(X, \tau_1, \tau_2)$  is a pairwise first countable bitopological space and  $x \in X$  so there exists a countable pairwise local basis  $\mathbf{b}_x = \{B_1, B_2, B_3, \dots\}$  at  $x$  in  $(X, \tau_1, \tau_2)$ . We'll establish that  $\mathbf{b}_y = \{f(B_1), f(B_2), f(B_3), \dots\}$  is a countable pairwise local basis at  $y = f(x)$  in  $(Y, \tau'_1, \tau'_2)$ . Let  $N'_y$  is collection of pairwise neighborhoods of  $y$  in  $(Y, \tau'_1, \tau'_2)$ , as  $\{f(B_1), f(B_2), f(B_3), \dots\}$  contains pairwise neighborhoods of  $f(x) = y$  therefore,  $\mathbf{b}_y \subseteq N'_y$ . Suppose that  $N'$  is pairwise neighborhood of  $y = f(x)$  in  $(Y, \tau'_1, \tau'_2)$  therefore,  $f^{-1}(N')$  is pairwise neighborhood of  $x$  in  $(X, \tau_1, \tau_2)$ . Consequently, there exists  $B_i$  in  $\mathbf{b}_x$  such that  $x \in B_i \subseteq f^{-1}(N')$ , i.e.,  $y \in f(B_i) \subseteq N'$ ,

where  $f(B_i) \in \mathbf{b}_y = \{f(B_1), f(B_2), f(B_3), \dots\}$ . Evidently,  $\mathbf{b}_y$  is a countable pairwise local basis at  $y=f(x)$  in  $(X, \tau_1, \tau_2)$  and hence, required result follows.

**Theorem 7.** The property of being pairwise second countable in a bitopological space is preserved under pair homeomorphism.

**Proof.** Let  $f: (X, \tau_1, \tau_2) \rightarrow (Y, \tau'_1, \tau'_2)$  is a pair homeomorphism, where  $(Y, \tau_1, \tau_2)$  is a pairwise fsecond countable bitopological space. To show that  $(Y, \tau'_1, \tau'_2)$  is also pairwise second countable. Let  $\mathbf{b}_x = \{B_1, B_2, B_3, \dots\}$  is countable pairwise basis for  $(X, \tau_1, \tau_2)$ . We'll prove that that  $\mathbf{b}'_p = \{f(B_1), f(B_2), f(B_3), \dots\}$  is a countable pairwise basis for  $(Y, \tau'_1, \tau'_2)$ . As  $f$  is pair homeomorphic therefore,  $f(B_i)$  is pairwise open in  $(Y, \tau'_1, \tau'_2)$  for each  $i$ . Therefore,  $\mathbf{b}'_p$  is a countable collection of pairwise open sets in  $(Y, \tau'_1, \tau'_2)$ . Let  $y$  is any member of  $Y$  and  $U'$  is any pairwise open set in  $(Y, \tau'_1, \tau'_2)$  such that  $y \in U'$ . Evidently, there exists  $x \in X$  such that  $f(x)=y$  and  $f^{-1}(U')$  is pairwise open set, containing  $x$ , in  $(X, \tau_1, \tau_2)$ . Therefore, there exists  $B_i$  in  $\mathbf{b}_x$  such that  $x \in B_i \subseteq f^{-1}(U')$ , i.e.,  $f(x) \in f(B_i) \subseteq U'$ , where  $f(B_i) \in \mathbf{b}'_p$  and  $\mathbf{b}'_p = \{f(B_1), f(B_2), f(B_3), \dots\}$  is a countable pairwise basis for  $(Y, \tau'_1, \tau'_2)$ . Hence,  $(Y, \tau'_1, \tau'_2)$  is also pairwise second countable.

### 3. Conclusion

Concept of pairwise first countable and pairwise second countable bitopological spaces is used to generalize some well-known theorems/ results of traditional topological space to bitopological spaces. Furthermore, it is accomplished that these two notations are preserved under pair homeomorphism.

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## **A Study of Rehabilitation of Deaf-Mutes of Village Dhadkai District Doda, Jammu and Kashmir**

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**Dr. Ashok Sewani\*\***

### **Abstract**

Deafness is defined as a degree of loss such that a person is unable to understand speech even in the presence of amplification. A Deaf person is one whose hearing disability precludes successful processing of linguistic information through audition, with or without a hearing aid. The present study is based on Dhadkai Village, located in District Doda of J&K State. It is also known as the village of Silence. Deaf Mute is the common problem prevalent in this village. The total population of this village is 2800, out of which 82 are deaf and mute. Each family in this village of J&K State have at least one member who can either speak nor hear. The main cause of this problem is marrying within the blood relation. The present study revealed to us that this problem can be resolved by providing proper education and medical facilities to the common masses of the village Dhadkai.

**Key Words:** Deaf Mutes, **Disabilities Act**, Habilitation, Rehabilitation

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### **Background**

Dhadkai village is located in Tehsil Gondoh District Doda. Strategically located Jammu and Kashmir state constitute the northernmost extremity of India. Situated between 32,17 degree and 36.58 degrees north latitude, and 37, 26 degrees and 80,30 degree east longitude, the total area of the state is 22, 22, 236 sq km including 78, 114 sq km under the administration of Pakistan and 42, 685 sq km under that of China.

The state is bounded by Pakistan, Afghanistan, and China from the west to the east. It is well connected with the rest of the country by air, rail, and road.

The state has four geographical zones.

- 1) Sub-mountain and semi-mountain plain known as Kandi or dry belt including Jammu districts.
- 2) The Shivalik ranges
- 3) The high mountain Zone constituting the Kashmir valley, Pir Panjal range and its offshoots including Doda, Poonch, Rajouri districts and part of Kathua and Udhampur districts.
- 4) The middle runs of the Indus River comprising Leh and Kargil.

The population (2011) of the state 1,25 crores. The state with its summer and winter capital at Srinagar respectively is divided into 22 districts. One-fifth of the population in J&K resides in urban areas. Doda district is the third largest in term of area and falls between 32 degrees 53' and 34 degrees 21' north latitude and 75 degree -1 and 76 degrees 47' east longitude spread over an area of 11, 691 sq km, the district has a population of 409, 576 according to 2011 census with sex ratio of 904 females per 1,000 males and the density of population 36 sq km. The attitude varies from 8,000 ft to 15,000 ft.

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Often called the “village of Silence” the Dhadkai Village has a land area of fewer than 3 sq miles and located over a hillock connected to the mainland by a footbridge without a road link. Over 300 families with a total population of 2800 live in 250 houses. The village was established in 1901 by Mir Ali who migrated to this place from somewhere in Jammu district.

Silence reigns in the sleepy village of Dhadkai, where the majority of residents are either deaf or mutes. Each of the about 47/49 families in this village in Jammu and Kashmir has at least one number who can neither speak nor hear. The first reported case dates back to 1931 and now the number has swelled to 82. The birth of a child is a very happy occasion, mean to be celebrated. But here the birth of a child leads to harassment not only for the parents but for the entire village. The village with a picture postcard setting stands in isolation from the rest of the region, as there are no roads and no transport connecting it to the outside world. A river cuts it from the neighboring region.

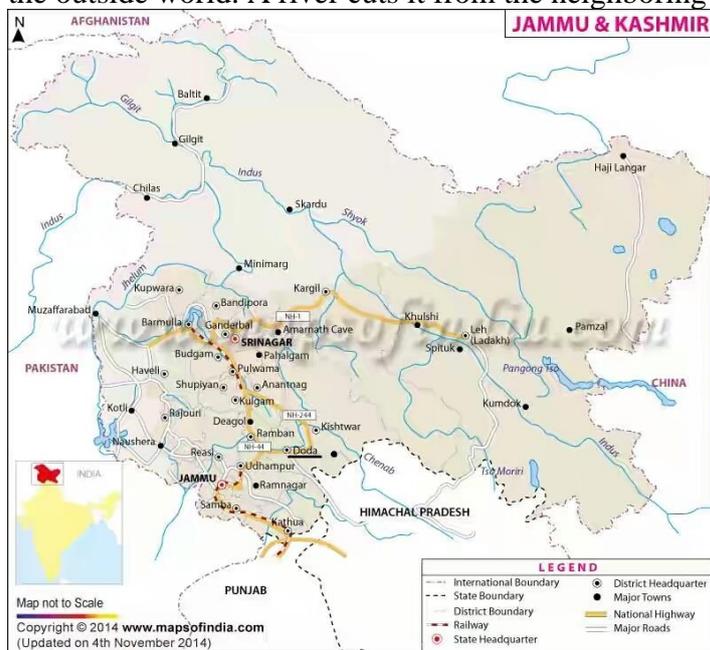


Figure-1: Map of Jammu and Kashmir

### Introduction

The ability to communicate is a crucial aspect of human life as auditory sense is very important for communication of any kind. It is indispensable for the normal mental development of a child. Hearing impairment and deafness acquire a special significance as a large percentage of the population affected is children. Deaf-mute impairment invariably has adverse effects on leading a quality life in the affected individuals irrespective of the age of onset of hearing impairment it comes in the way of the individual utilizing his potential to the maximum be in terms of speech and language acquisition educational achievement, vocational, placement or spiritual pursuit, if not attended to on time.

The prevalence of deafness in India is fairly significant. It is the second most common cause of disability. The incidence of hearing impairment in India is quite alarming. Even though the exact figures are not available, several studies have documented the incidence of hearing impairment to be between 6.8% (According to ICMR.)

According to WHO, worldwide approximately 350 million people have a hearing disorder. The overall prevalence of the congenital hearing disorder is 1-3/1000 newborns. Glucas, a

Croatian poet said, "I am like a tree – trunk in a mountain deaf, and I might add dumb because I cannot speak for not hearing what is spoken". It thematic the anguish, the spiritual pain increasing loneliness of a man who has lost his vital sense. If congenital hearing disorder are detected and treated in time, most of the children can develop near normal speech and no special education is necessary. Rehabilitation of deaf-mute children in India remains a challenging task. Early detection and rehabilitation of deaf-mute is low among the general public and even among the medical fraternity.

So far as the village Dhadkai is concerned, the population of deaf-mute is increasing. According to the latest ICMR study (2014-2016), there are 82 deaf-mutes in this small village. Some villagers blame it on pollution in the water or air while others believe they could be cursed as adjoining village has not reported any similar disorder. An old custom of marrying within the community, coupled with the lack to access to medical facilities and immunization. Experts believe that poor health care and marrying within the small community might have triggered. ICMR believes it is a genetic disease. They communicate with their own sign language which they have developed over the years. The affected people continue to suffer from rehabilitation facilities like education, health care, and special schooling.

#### **Legislation and Policies of Government of India for Rehabilitation of Deaf Mutes**

**The Rehabilitation Council of India (RCI)** The rehabilitation council of India was set up as a registered society in 1986. On September 1992 the RCI Act was enacted by Parliament and it became a statutory body o 22 June 1993. The act was amended by parliament in 2000 to make it more broad-based. The mandate given to RCI is to regulate and monitor services given to persons with disability, to standardized syllabi and to maintain a control rehabilitation register of all qualified professionals and personnel working in the field of rehabilitation and special education. In the year 2000, the rehabilitation council of India act 2000 (Amendment) was introduced and notified consequently by the government of India. The amendment brought definitions and discussion provided within the earlier rehabilitation council of India act 1992 under the ambit of a larger act namely person with a disability [equal opportunities protection of rights and full participation] Act 1995. The council has the twin responsibility of standardizing and regulating the training of personal and professionals in the field of rehabilitating and special education.

**Persons with Disabilities Act, 1995:** The persons with disabilities [equal opportunities protection of rights and participation Act 1995] has come into force on Feb 7, 1996

- This law is an important landmark and is a significant step in the direction of ensuring equal opportunities for persons with disabilities and their full participation in the nation building.
- The act provides for both preventive and promotional aspects of rehabilitation like education, job, reservation, research, the creation of a barrier-free environment etc. The person with disabilities Act 1995 includes hearing impairment in the list of disabilities covered and defines hearing impairment (Vide Supra). The act endeavors to promote the integration of learners with disabilities in mainstream schools. It includes a section dealing with the reduced syllabus for disabled people and issuing a concession of a single language for the hearing impaired student. It has set up the Ali Yawar Jung national institute of hearing handicapped (NIHH).
- Training of personnel at NIHH. It was only as late at 2001 when a proposal for starting ISL classes and an interpreter training programme at NIHH was initiated. In March

2001 the first national workshop on sign language in India sponsored by the rehabilitation council of India. An ISL cell was established at NIHH, in May 2001 and subsequently, sign language training commenced in an informal manner on an ongoing basis.

- Facility of hearing aids sale at the institute has been provided. A directory of rehabilitation resources for persons with hearing impairment in India consisting of details of schools for the deaf.

**National Programme for Prevention and Control of Deafness (2006):** National programme for prevention and control of deafness was launched with the long-term objective to prevent and control major causes of hearing impairment and deafness, so as to reduce the total disease burden by the end of the eleventh five-year plan. The pilot project was completed in 2008. As per NSSO survey, there are 291 persons per one lakh population who are suffering from severe to profound hearing loss. A large percentage of these are children aged from 0 to 14.

#### **Objectives of the Programme**

- To prevent the avoidable hearing loss on account of disease or injury.
- Early identification, diagnosis, and treatment of ear problems, responsible for hearing loss and deafness.
- The medically rehabilitate persons of all age groups suffering from deafness.
- To develop institutional capacity for ear service by providing support for equipment and material and training personnel.

**The National Policy on Education (NPE) 1986.** The National Policy on education 1986 is implemented to achieve the goal of providing education to all including the disabled. This is regarded as fundamental to our all-round development, material, and practice. The objectives of the policy to integrate physically and mentally handicapped with the general community as equal partners to prepare them for normal growth and to enable them to face life with courage and confidence. The special school with hostels will be provided as far as possible at district headquarters for the disabled children who include hearing impaired also.

#### **Definitions and Terms**

- The rehabilitation council of India Act 1992 has defined "hearing handicapped" as hearing impairment of 70 decibels and above, in the better ear or total loss of hearing in both ears.
- The legal definition of "hearing disability" in India as per the persons with disability Act (PWD), 1995 is - a hearing disabled person is one who has the hearing loss of 60 decibels or more in the better ear for a conversational range of frequencies".
- Habilitation is a process by which persons born with impairments learn life skills.
- Rehabilitation refers to a process by which persons readapt to society after acquiring impairment.

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

Objectives are a foreseen and that gives directions to an activity. Objectives give meaning to research and to life and provide direction for completing and achieving the goal. Following are the objective of the study:

- 1) To identify the various problems of deaf-mutes of village Dhadkai.
- 2) To rehabilitate the deaf, mutes of the affected village.
- 3) To provide special schooling and develop vocational skills

### **Review of Literature**

- Sushil Razdan, Sunil Kumar Raina, Kamal Pandita, Shiveta Razdan, Renu Nanda, Rajni Koul, Sandeep Dogra – Inbreeding as a cause for deafness, Dhadkai study. A high rate of heredity deafness with 79 individuals diagnosed to be suffering from non-syndromic deafness in a total population of 2452 individuals residing in the village.
- Ramaney Bansal, Senior Medical Officer (ENT) LNTP Hospital New Delhi, ANOOP Raj Prof., and Head Maulana Azad Medical College New Delhi – Hearing loss in rural population: The Etiology. This study consisting of 758 from rural areas having a hearing impairment was aimed to find out the various aetiological factors resulting in hearing loss. 62.2% of cases belonged to 0-20 years age group, Otitis Media (57.25%) was the commonest aetiological factor.
- Assessment of deaf-mute patients: a study of ten years by Mangal Singh, Sc Gupta. Alok Singh. The study was conducted on 350 patients presenting with chief complaints of hearing impaired and delayed speech from 1996-2006.
- A study of the incidence and causation of deafness among the children in the tribal population of Manipur and its prevention C. Das, J.C Season, N. Chukhu, N. Bimol. The study was conducted on 24 tribal villages in the hills of Manipur in a total population of 18,565, the incidence of deafness is found to be 6.62%.
- Hearing impairment and deafness – the magnitude of problem and strategy for prevention by V. N. Chaturvedi.
- Parent's awareness and knowledge of the special needs of their hearing impaired children – by S.Z. Mukari, S. Vendort, K. Ahmed. L. Saini (Department of Audiology and Speech Sciences). The study was conducted on school-aged hearing impaired children to investigate their awareness and knowledge of the special needs of the child, especially in the area of hearing aids and methods of communication in Malaysia in 1995.

### **The Significance of the Study**

- Deaf-mute cases needed to be presented to an ENT for their treatment and various measures must be taken to help the people with such difficulties.
- The need of the present study lies in the fact it is expected to help us in knowing and identifying the problems of deaf-mutes and provides a remedial measure.
- This study will help us in knowing the various preventive measures for the parents and the community. It will help in creating awareness among people regarding various rehabilitation programmes by various agencies.
- The study is very much important in knowing the rights of hearing impaired children regarding rehabilitation.

### **Problems of the Study**

- Deaf Mutism is an inherited problem because some features like hair or eye color are inherited from parents to their offsprings, sometimes deafness is also inherited.
- Marriages in a consanguineous relationship are common practice in the village Dhadkai. It is one of the genetic cause of deafness because genes can work in different ways.
- Sometimes during pregnancy, the mother suffers from some disease like German measles, Rubella etc which cause deafness in her child. Infection, illness, injuries to the mother during pregnancy is also the causes of deafness among children in this village.

- It has been observed that the people of this village believed that the pollution in Air and Water is the cause of Deafness in this village.

### **Suggestions**

1. Various services like prevention, treatment, referral, rehabilitation should be provided for deaf-mutes at the primary health center, and District hospital level. with the help of these services, there should be a decrease in the magnitude of hearing impaired persons.
2. Improved service network should be provided for the persons with hearing impaired in the districts.
3. Awareness programme should be created among the health workers, parents, community and villagers through the primary health centers, medical officers and district officers.
4. Vocational training and skill training programme should be provided to the deaf-mute persons.
5. The Deaf Mute persons should be provided with the latest technologies of hearing aids.
6. There should be the department of ENT at the medical colleges and district hospitals.
7. Special schools should be available to a larger proportion of person with hearing disability.

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## **A Study of Attitude of Higher Secondary Students towards Co-Education**

**SHAZIA Zargar\***

**Dr. Deepika Sewani\*\***

### **Abstract**

“Education is the manifestation of divine perfection already existing in man.”

Vivekananda

Co-education means education for boys and girls together. It means mixed-sex education. The practice has been different in different countries, and at different times. It is a system of educating boys and girls together. In ancient times, co-education was prevalent in Greece. Today, almost all the countries of the world have a co-education system. It generates a spirit of comradeship between boys and girls. This study has been conducted to know the Attitude of Higher Secondary school students towards Co-education studying in Jammu district of Jammu and Kashmir. In this study, the investigator finds out the attitude of boys and girls studying in 11<sup>th</sup> and 12<sup>th</sup> class of Govt. and private schools of Jammu district. The research study was descriptive in nature. The Rinses Likert method is used to collect the data. 200 students were randomly selected for the study. The self-made tool was administered for the study. The findings of the study reveal that the majority of the higher secondary school students have no significant difference in their attitude towards co-education.

**Key Words:** Co-education, Attitude, Gender, Type of Institution

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### **Introduction**

Co-education is a system of educating boys and girls together. Mixed-Sex education, also known as mixed-gender education, co-education or coeducation, is a system of education where males and females are educated together. In ancient times, co-education existed in Sparta in Greece. There was no discrimination between boys and girls. They studied and played together. Along with academic education, physical training was also given to both the sexes. Co-education means the teaching of both boys and girls in the same school and under the same roof. It allows free mixing of sexes without any inhibition. It is wider than co-instruction, as it includes a wider field of education, involving the full cooperation of boys and girls in sharing educational pursuits of lessons, games and other activities. It takes into consideration the special interest and aptitudes of boys and girls, and provide suitable curricular and activity programme in the same school environment.

According to Plato, “Co-education creates a feeling of comradeship.” He had propogated the system of Co-education in ancient times. He believed that Co-education will create a feeling of comradeship between boys and girls. Plato was a great supporter of the education of girls. Therefore, he wanted them to be educated with boys in the same institutions. He felt that if boys and girls are taught together, it will not feel any shyness

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from each other. He advocated that it was the only method in which both could become useful members of society.

‘A strong reason for co-education is that separating children for a number of years means they will not be mixing and learning about each other.’-Professor Simon Baron-Cohen, Professor of Developmental psychopathology at University of Cambridge and Fellow at Trinity College, Cambridge.

In co-educational schools we have experienced that friendship develops in a natural way, it is because there are so many activities, societies, and clubs in the schools in which boys and girls take part in a pleasant and well-mannered environment. A friendship develops naturally and genuinely because the mixing is a by-product of the event. Continuity of friendly atmosphere in the classroom allows young people to express their views openly and assertively. The advantage of educating the boys and girls in Co-education is that boys and girls have to live together in the society in their later lives and if they are taught together from the very beginning, they can understand each other's will. The girls will not feel shy in the presence of boys. The boys will also not tease the girls. If they are taught together, it will create a sense of healthy competition among them; they will work hard and pay serious attention to their studies. It is also a common experience that the boys behave decently in the company of girls. They do not use rough and abusive language in the presence of girls. Similarly, the girls will also lose their fear of the boys if they are taught with them. As we have already discussed that Co-education is that education where the mixed gender are educated under one roof. It does not only mean to educate boys and girls but it also means to give boys and girls students equal opportunities irrespective of caste, color, creed, sex, class etc. In Co-education all the students are equal. If we talk about ancient times, girls are not given as much importance as the present day. The girls are not treated equally with the boys. But nowadays or we can say in modern world girls are not less than boys in any field, they can compete boys. And all this is possible only through co-education. Co-education is providing equal opportunities to both the genders to be equally be befitted in learning or attaining knowledge from the institution. Through co-education boys and girls get the opportunity to intermingle and understand each other well. They become more broad-minded and tolerant towards the opposite gender. By overcoming their hesitation and shyness they interact freely with one another. Thus we can say that co-education is beneficial and leads to a healthy and harmonious relationship between boys and girls. Co-education helps both boys and girls to develop a positive attitude towards each other

### **Meaning of Attitude**

Attitude is an expression of inner feeling and beliefs that reflect whether a person is favorably or unfavorably pre-disposed to some phenomenon. Attitude is a learned predisposition to respond in a consistently favorable or unfavorable manner with respect to given phenomena. Attitudes are the prime movers of thought and action. Attitude is defined as a mental and neural a directive or dynamic influence upon an individual's situation with which it is related.

### **Review of Literature**

**Gupta (1997)** conducted a research on “A study of the attitude of high and higher secondary school students towards co-education.” The finding of the study revealed that there was no sign of the difference in attitude of higher secondary school students (boys and girls) towards co-education.

**Fidayee (2000)**, in his study “differences in attitude of higher secondary school students towards co-education” states that: There was no difference in attitude of girls towards co-education under the joint influence of qualification and income.

**Koser (2004)** conducted a research work on “A study of the attitude of higher secondary school student’s towards-education.” The findings of the study revealed that there was no significant difference among students studying in class XI and XII in their attitude towards co-education.

**Kour (2009)** in her research on “Attitude of girls towards co-education” found that there was no significant difference in the attitude of the girls belonging to Hindu and Muslim religion towards co-education and there was a significant difference in the attitude of girls belonging to Hindu and Sikh religion.

The investigator was inspired by these educationists and felt that there is need to study the emotional intelligence on these areas – metacognitive abilities, gender, and locality.

### **Objectives**

1. To prepare an attitude scale for measuring the attitude of boys and girls towards co-education.
2. To find out significant differences in the attitude scores of boys and girls belonging to class 11<sup>th</sup> and 12<sup>th</sup>.
3. To study the significant difference in interaction between sex and class of students on their attitude scores.
4. To find significant differences in the attitude scores of boys and girls belonging to various Govt. and Private Schools.
5. To study the significant difference in the attitude of higher secondary school students towards co-education under the joint influence of school (Govt. and Private) and classes (11<sup>th</sup> and 12<sup>th</sup>).

### **Hypotheses**

1. There will be no significant difference in the attitude of higher secondary student’s i.e Boys and Girls towards Co-Education.
2. There will be no significant difference in the attitude of higher secondary students belonging to Govt. and Private schools towards Co-education.
3. There will be no significant difference in the attitude of higher secondary students towards Co-education under the joint influence of sex (boys and girls) and school (Govt. and Private).
4. There will be no significant difference in the attitude of higher secondary students towards co-education under the joint influence of schools (Govt. and Private) and Classes (11<sup>th</sup> and 12<sup>th</sup>).
5. There will be no significant difference in the attitude of higher secondary students belonging to 11<sup>th</sup> and 12<sup>th</sup> class towards co-education.

### **Statement of the Problem**

The problem undertaken for the present investigation is stated as “ATTITUDE OF HIGHER SECONDARY SCHOOL STUDENTS TOWARDS CO-EDUCATION”.

### **Delimitation**

The present study was carried out under the following restrictions.

The investigation was conducted on higher secondary students both boys and girls belonging to private and govt. schools.

Only the English knowing students were included in these samples.

A sample of 200 students was selected.

Only those schools were taken which were affiliated to J&K State Board.

### **Sampling**

Sampling generally refers to the process of selecting a small part or specimen of something in order to determine some quality or characteristic of the Whole. Foundation of a research depends upon the sampling. Sampling is fundamental to all statistical methodology of research. Sampling is the essence of the research. The whole process of investigation demands a successful sample which would purely reflect the population. A sample is a small proportion of population selection for observation and analysis. It is a collection consisting of a part of the subject of the objects or individual of the population which is selected for the purpose of representing the population. In the present study, the sample of 200 students was selected randomly from different schools affiliated to J&K State Board.

### **Variables Studied**

The following variables were studied in the present research.

Independent Variables:

Sex: Boys and Girls

School: Govt. and Private

Classes: 11<sup>th</sup> & 12<sup>th</sup>

Dependent Variable:

Attitude Scale Scores

### **Selection and Preparation of Tools**

In the present study, the investigator has used self-made attitude scale as for a tool for research work.

The scale was prepared to keep in view the principle for preparing the statements for measuring the attitude of the boys and girls. The focus of the statements was on a different aspect of co-education. The scale consists of 30 items.

### **Administration of Tools**

Before administering the scale, the investigator made everything clear to the students by explaining to them how they should tick mark about the statements related to co-education. No time was set. All precautions were taken to prevent discussion among students. Precautions were also taken to prevent copying. The answer sheets were collected; scoring was done on the basis of prescribed procedure and raw scores.

### **Scoring Procedure**

After collection of data, the first thing did was the scoring. The present scoring was made keeping in view given responses in accordance with the prescribed procedure of scoring. The appropriate instruction was put at the beginning of the statement. The following scheme was used for storing the response.

	<b>SA</b>	<b>A</b>	<b>I</b>	<b>D</b>	<b>SD</b>
<b>For Favourable Statement</b>	5	4	3	2	1
<b>For Unfavourable Statement</b>	1	2	3	4	5

### **Statistical Techniques Used**

In the present study the investigator used this technique:

Two-Way Analysis of Variance with the 2x2 factorial designs was applied in order to study the attitude of higher secondary students towards co-education.

**Analysis and Interpretation of Data**

The data was analyzed to find out the attitude of higher secondary students towards co-education. The investigator applied two-way ANOVA technique. The summary of Two-way ANOVA is presented in Table A& B.

**Table-A: Showing the summary of ANOVA for 2x2 Factorial Design**

Source of variance	SS	Df	MS	F	Level of significance
<b>A</b>	384.4	1	384.4	2.76	Insignificant
<b>B</b>	240.1	1	240.1	1.72	Insignificant
<b>AxB</b>	176.4	1	176.4	1.26	Insignificant
<b>Within</b>	5006.2	36	139.06		

**Interpretation**

The F-ratio for the factor A Sex (boys and girls) came out to be 2.76 and the table values for the significance are 4.11 and 7.39 at .05 and .01 level of significance against df 1 and 36. It means that there is no significant difference in the attitude of boys and girls towards co-education. Hence hypothesis of no difference is accepted.

The F-ratio for the factor B (School i.e Govt. and Private) came out to be 1.72 which is insignificant at .05 level of significance. It means that there is no significant difference in the attitude of boys and girls belonging to Govt. and Private schools towards co-education.

The F-ratio for interaction (AxB) has been found to be 1.26 which is less than the table 4.11 and 7.39 against df 1 and 36 level of significance. The value of f for the interaction is also significant. It indicates that under the joint influence of sex and school there is no significant difference between the attitude of students belonging to Govt. and Private schools towards co-education.

**Table-B: Showing the summary of ANOVA for 2x2 Factorial Design**

Source of Variance	SS	Df	MS	F	Level of Significance
<b>A</b>	52.9	1	52.9	0.7	Insignificant
<b>B</b>	3.6	1	3.6	0.05	Insignificant
<b>AxB</b>	409.6	1	409.6	5.80	Significant*
<b>Within</b>	2539.8	36	70.55		

\*Significant at 0.05 level

**Interpretation**

The F-ratio for the factor A School (Govt. and Private) came out to be 0.7 and the table values for significance are 4.11 and 7.39 at .05 and .01 level of significance against df 1 and 36. It means that there is no significant difference in the attitude of students of Govt. and Private Schools towards co-education. Hence hypothesis of no difference is accepted.

The F-ratio for the factor B (Classes i.e 11<sup>th</sup> and 12<sup>th</sup>) came out to be 0.05 which is insignificant. It means that there is no significant difference in the attitude of classes (11<sup>th</sup> & 12<sup>th</sup>) belonging to Govt. and Private schools towards co-education.

The F-ratio for interaction (AxB) has been found to be 5.80 which are significant at 0.05 level of significance. It means that the value of F for the interaction is significant. It indicates that under the joint influence of schools and classes there is a difference between the attitudes of students belonging to Govt. and Private schools towards co-education.

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## **Depression among Adolescents In Relation To Family Environment, Gender and Type of Institution: A Case Study**

**VIMAL KUMAR\***

**Dr. P.P. GOSWAMI\*\***

### **Abstract**

Depression is a common and serious medical illness that negatively affects how you feel the way you think and how you act. It can lead to a variety of emotional and physical problems and can decrease a person's ability to function at work and at home. This study has been conducted to estimate the prevalence of depression among adolescents studying in Doda district of Jammu and Kashmir in order to find out a relationship between family environment, gender, and types of institution. The research study was descriptive in nature. 200 adolescent was randomly selected for the study. Beck's Depression inventory and family environment scale was administered for the study. The findings of the study revealed that majority of the adolescents have a severe level of depression and there is a significant relationship between depression and family environment.

**Key Words:** Depression, Adolescents, Family Environment, Gender, Type of Institution.

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### **Introduction**

Depression is one of the most common psychological problems affecting nearly everyone either personally or through a family member. Depression can interfere with normal functioning and frequently causes problems with work, social and family adjustment. Serious depression can destroy the family life and the life of the depressed person. Sadness, feeling down, having a loss of interest or pleasure in daily activities - these are symptoms familiar to all of us. But, if they persist and affect our life substantially, it may be depression. Depression is a state of low mood and aversion to activity that can affect a person's thoughts, behavior, tendencies, feelings, and sense of well-being. A depressed mood is a normal temporary reaction to life events such as loss of a loved one. It is also a symptom of some physical diseases and a side effect of some drugs and medical treatments. Depressed mood is also a symptom of some mood disorders such as major depressive disorder. It is a mental disorder that presents with depressed mood, loss of interest or pleasure, feeling of guilt or low self-worth, disturbed sleep or appetite, low energy, and poor concentration. Depression in childhood and adolescence may be similar to adult major depressive disorder, although younger suffers may exhibit increased irritability or aggressive and self-destructive behaviours, rather than the all-encompassing sadness associated with adults forms of depression. Peterson et al (1993) defined adolescent depression at three levels:- 1 Depressed mood, (2) Depressive syndrome and (3) Clinical depression. **Depressed Mood:-** Everyone experiences periods of sadness or unhappy mood at various points in his/her life. Their periods of depressed mood may occur

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in response to many situations such as the loss of a significant relationship or failure on an important task. **Depressive Syndrome:-** Depressive Syndrome includes both anxiety and depression and is based on symptoms such as feels lonely, cries, fears doing bad things; feels the need to be perfect, feels unloved believes others are out to get him or she feels worthless, nervous, fearful, guilty self-conscious suspicious or sad and worries. **Clinical depression:-** Clinical depression I manifestation of five or more depressive symptoms lasting continuously for two and impairing current functioning. The prevalence of depression is increasing in successive generations with onset at earlier ages.

Depression in adolescents is a disabling condition that is associated with serious long-term morbidities and even suicide. It is a psychological disorder that affects a person mood changes, physical functions, and social interactions. About 8% of children and adolescents suffer from depression (Valsamma and Rudi, 2012). Although Cash (2004) stated that adolescent and adult females were diagnosed with a depressive disorder twice as often as males, boys up to age 12 are as likely to suffer from depression as girls. About 11% of adolescents have a depressive disorder by the age of 18 years according to the National Co-morbidity Survey-Adolescent Supplement (NCS-A). The research done by Kovacs et al. (1984) had suggested that the prevalence of young depression suffers in Western cultures ranges from 1.9 – 3.4% among primary school children and 3.2 -8.9% among adolescents. It has also found that among children diagnosed with a depressive episode, there is a 70% rate of recurrence within five years. Like their adults counterparts, children and adolescent depression suffer are at an increased risk of attempting or committing suicide. In the 1990s, the National Institute of Medical Health found that up to 7% of adolescents who develop major depressive disorder may commit suicide as young adults (Weissman et al, 1999). Studies in the last decade have shown the rates of depression in adolescents to range from 8% to above 20% (Steinhausen and Metze, 2000; Bahls, 2000; Gorenstein et al, 2005) and associated with suicide, other psychiatric co- morbidity, academic failure, poor peer relationships, substance abuse and severe depression during adulthood (Lewinsohn et al 1993). Till date, there are only a few reported studies over depression among adolescents in India. A study was done by Nair et al. (2004) that specifically assessed depression reported a prevalence of 3% in 13-19-year-old school going, adolescents. Psychiatric morbidity among school samples of adolescents was found in about 29% of girls and 23% of boys with depression being the most common disorder (Sidana and Nijhawan, 1999). However, depression during adolescence is associated often with suicide; a phenomenon that is on the rise among adolescents in India in recent times (Sanjeev et al, 2004). On this backdrop, this study has been conducted to estimate the prevalence of depression among adolescents studying in Government and Private School of Doda District of Jammu and Kashmir in order to study the levels of depression among adolescents and also to find out the relationship of depression with the family environment and to study the significant differences between Gender, types of institution and family environment on measures of depression.

### **Objectives**

1. To study the depression level of adolescents.
2. To study the relationship of depression in a family environment.
3. To study the significant difference between males and females adolescents on measures of depression.

4. To study the significant differences between Government and Private school adolescents on measures of depression.

5. To study the significant differences between high family environment and low family environment of adolescents on measures of depression.

**Hypotheses**

1. There will be no significant difference between males and females adolescent on the measures of depression.

2. There will be no significant difference between Government and Private School adolescent on the measures of depression.

3. There will be no significant difference between high family environment and low family environment of adolescents on the measures of depression.

**Methodology and Procedure**

**I. Selection of the sample**

The present study has been conducted on Government and Private Schools adolescent of Doda district of Jammu and Kashmir. A sample of 200 students which include 100 boys and 100 Girls drawn randomly from 8 higher secondary schools of Doda.

**II. Design of the study**

The subject was divided into two subgroups of Gender i.e Boys (n= 100) and Girls (n= 100), these subjects were further divided into two subgroups based on Types of Schools based on Govt. School Adolescents (n=100) and Private School Adolescents (n=100). Further, the adolescents were categorized into the high family environment and low family environment based on their scores of the family environment using Quartile.

**III Variables Studied**

**a) Dependent Variables**

- Depression

**b) Independent Variables**

- Types of school( Govt./ Private)
- Gender (Boys and Girls)
- Family Environment(High/low)

**IV. Selection of the tools**

The Beck Inventory and Family Environment Scale by Dr.Harpreet Bhatia and N.K. Chadha were administered on randomly selected students.

**V. Procedure**

The instruments /tools were administered to all the 200 subjects individually in face to face situations. The instruction given in the respective manuals were followed while administering and scoring of the test.

**Results and Discussions**

**Table-1: Showing the Level of Depression in Adolescents**

Levels of depression	Frequency	Mean	Percentage (%)
Normal	11	11/200	5.5%
Mild	26	26/200	13%
Moderate	72	72/200	36%
Severe	91	91/200	45.5%

The above table shows that minor i.e. 5.5% of adolescents have normal depression, 13% belongs to mild, 36% belongs to moderate and 45.55 have severe levels of depression.

**Table-2: Showing the Level of Depression of Adolescents (Boys)**

Levels of depression	Frequency	Mean	Percentage (%)
Normal	06	06/100	6%
Mild	12	12/100	12%
Moderate	29	29/100	29%
Severe	53	53/100	53%

The above table shows that minor i.e., 6% of boys have normal depression, 12% belongs to mild, 29% belongs to moderate and 53% have severe depression level.

**Table-3: Showing the Level of Depression of Adolescents (Girls)**

Levels of depression	Frequency	Mean	Percentage (%)
Normal	05	05/100	5%
Mild	14	14/100	14%
Moderate	43	43/100	43%
Severe	38	38/100	38%

The above table shows that minor i.e. 5% girls fall in normal depression, 14% belongs to mild, 43% belongs to moderate and 38% belongs to severe and 43% of the adolescent's girls belong to the moderate level of depression.

**Table-4: Showing the Relationship between Depression and Family Environment.**

Group	Level of Depression	Sample Size(N)	Correlation Coefficient (r)
High Family Environment	High	25	-0.24
Low Family Environment	High	25	0.53

Values of coefficient of correlation depicted in the above table reveal that there is a high positive correlation between low family environment scores and high levels of depression which is 0.53. Value of 0.53 depicts the positive correlation between the family environment and depression scores for the sample. Whereas the coefficient of correlation for the relationship between low family environment and high depression of -0.24 also supports that there is a negative relationship between family environment and depression which needs further research.

**Table-5: Showing the Significant Differences between High Family Environment and Low Family Environment of an Adolescent on Measures of Depression.**

	Mean	Mean Difference	t-value	Significance
High Family Environment	27.28	6.3	5.356	Significant
Low Family Environment	33.58			

The t-value for the difference in the depression of adolescent belonging to the high family environment and the low family environment is 5.356 which is higher than the table value of 2.58 and is significant at 0.01 level. So the hypothesis for no difference between the high family environment and low family environment on the measure of depression is rejected.

**Table-6: Showing the Significant Differences between Government and Private School Adolescent on Measures of Depression.**

	Mean	Mean Difference	t-value	Significance
Govt. School Adolescents	29.42	6.3	0.064	Significant
Private School Adolescents	27.27			

The t-value for the difference in the depression of Government Schools adolescent and Private School adolescents is 0.064 which is lower than the table value of 1.96 and is not significant. So the hypothesis for no difference between adolescents of different schools is accepted on the measure of depression.

**Conclusion**

1. Majority i.e. 45.5% of the adolescent has a severe level of depression.
2. Majority i.e. 53 % of the adolescent boys have a severe level of depression.
3. Majority i.e. 43 % of the adolescent girls have a moderate level of depression.
4. 29% of the adolescent boys have a moderate level of depression.
5. 38% of the adolescent girls have a severe level of depression.
6. The significant relationship found between the depression and family environment of the adolescents.
7. The significant difference found between male and female adolescents on the measures of depression.
8. The significant difference found between high family environment and the low family environment if adolescents on the measures of depression.
9. No significant difference found between the Government school and Private school adolescents on the measures of depression.

This study has shown a high level of depression in the school sample of adolescents in Doda district of Jammu and Kashmir. Considering that 81.5% of adolescents in this study reported moderate to severe depression, it is understood that a considerable number of adolescents are experiencing turmoil during this phase. This could result in further problems like poor academic performance, poor coping method, and suicidal ideations. Further, the study also revealed the relationship between family environments and depression. This finding emphasizes the need for screening for depressive symptomatology and identifying adolescents who need further intervention that may help adolescents with mild and moderate depressive problems like drug abuse, suicide, and violence. Based on the findings in this study there is a need to carry out a more compressive study in schools to determine the various psychosocial factors for depression in adolescents with the purpose of developing intervention policies.

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## **A Study on Factors Influencing work life balance of IT sector employees with reference to Chennai**

**Mrs. J. Devi\***

**Dr. S. Rajkumar, M.Com., MBA, M.Phil., B.Ed., Ph.D. \*\***

### **Abstract**

Selection of life path started after the basic degree in all life, the graduates only have the receipt in the society. The basic degree is must to get job in any concern. The degree holders responsibility to select the life path after the degree, all are may not have much investment to start business, without previous experience the business is not advisable. The IT field is differing from other fields, the individuals performance highly influence in this job. There is no discriminate for married and unmarried in this issue. This study will find the how far the socio economic factors are influence the work like balance of IT sector employees. This present study is important to study the factor influence the work life balance of IT sector employees in the study area. It concluded that the balance of work and personal very difficult, without data and system it is unable to work at home. Doing official work at home kills the peace of life of the employees. According to the compensation to the employees the work load and responsibility will be there. These conditions may lead to more stress in home with thinking about official work and thinking about family at office. The staff is in need of more training and workshop to understand the job description and importance of family circle.

**Key words:** work life balance, IT sector, organizational factors and individual factors.

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### **Introduction**

Selection of life path started after the basic degree in all life, the graduates only have the receipt in the society. The basic degree is must to get job in any concern. The degree holders responsibility to select the life path after the degree, all are may not have much investment to start business, without previous experience the business is not advisable. The graduates select the path as employees in the organizations based on their interest and knowledge. The salary is primary concern for them, the work without any hesitation in their organization. But, later they may feel some dissatisfaction about their salary, coworker's problems, and conflict with boss and etc. The employees have to take care of their family, while having responsibility in both work and family will be hectic in their life. Both family and work should be balance; otherwise it will be more problems to the employees. If the employees concentrate their family, they may lose the best opportunity in work and increase absentism. The employees should learn that how to balance the work and life.

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### **Statement of Problems**

The employees are working only for the salary what they receive; the management is expecting more committed and more involvement in the present job. The employees understand the nature of job and importance of the job, apart from the employees are facing work life balance. Balancing of work and personal life is very difficult, because of some constrains. The employees giving more importance to job, they could not spend time for family and vice versa. It is universal nature, the employers expecting the employees should present all days with mental and physical. The IT field is differing from other fields, the individuals performance highly influence in this job. There is no discriminate for married and unmarried in this issue. This study will find the how far the socio economic factors are influence the work like balance of IT sector employees.

### **Importance of the study and research gap**

The IT sector employees may have night shift life cotton and other industries, the work at conducive work place, but the nature of work to their brain and knowledge. Continues training and appraisal make them more work stress. This present study is important to study the factor influence the work life balance of IT sector employees in the study area. There were many studies conducted in this field at various places with various companies, but so far no studies were conducted this angle in this study area. The researchers took this as research gap and conducted study.

### **Objectives**

The following are the objectives of the study

1. To present the socio economic factors of the employees.
2. To find the level of work life balance of organizational factors and individuals factors.
3. To analysis the level of work life balances of organizational factors and individuals factors.

### **Sampling design**

The researchers have taken Chennai as study area. The Chennai is head quarter of the state Tamil Nadu. Lot of IT companies have their head office at Chennai, peoples are from other District and other states are working in IT companies at Chennai. The researchers have taken leading three companies for this study, due to administrative issues the companies name could not disclose. The researchers have taken convenient method to collect data for this present study. Structured questionnaire developed and issued for data collection, socio economic questions were included which are important to measure for work life balance. Likert five point scales used to measure the level of work life balance. One hundred and sixty questionnaires were issued and one hundred and fifty questionnaires were collected back and it taken for analysis. The data were entered in MS excel and upload to SPSS for chi square test.

### **Hypothesis**

H1: The socio economic factors do not significantly influence the level of work life balance of sample employees.

### **Analysis, Results and Discussion**

The researchers taken employees those are working in Information Technology companies were taken. One hundred and fifty samples is taken for this study. The socio economic factors of the sample employees are presented in the following table.

**Table 1: Gender of the sample IT employees**

Sl. No.	Gender	Number of respondents	Percentage
1	Male	59	39.33
2	Female	91	60.67
Total		150	100

*Source: Survey Data*

Fifty nine (39.33%) sample IT employees are male and remaining ninety one (60.67%) sample IT employees are female. IT companies are taking more number of female candidates, so that it reflects in this present study. Majority of the sample IT employees are female.

**Table 2: Age group of the sample IT employees**

Sl. No.	Age group	Number of respondents	Percentage
1	Up to 30 years	84	56.00
2	31 years to 45 years	37	24.67
3	Above 45 years	29	19.33
Total		150	100

*Source: Survey Data*

The above table shows the age group of the sample IT employees. Eighty four (56.00%) sample IT employees are up to 30 years. thirty seven (24.67%) sample IT employees are between 31 years to 45 years and remaining twenty nine (13.99%) sample IT employees are above 45 years old. Majority of the sample IT employees are up to 30 years old.

**Table 3: Monthly family income of the sample IT employees**

Sl. No.	Monthly Income	Number of respondents	Percentage
1	Up to Rs. 25,000	27	18.00
2	Rs. 25,001 to Rs. 35,000	75	50.00
3	Above Rs. 35,000	48	32.00
Total		150	100

*Source: Survey Data*

The above table shows the monthly family income of the sample IT employees. Twenty seven (18.00%) sample IT employees' monthly family income is up to Rs. 25,000. Seventy five (50.00%) sample IT employees' monthly family income is between Rs. 25,001 and Rs. 35,000 and remaining forty eight (32.00%) sample IT employees' monthly family income is above Rs. 35,000.

**Table 4: Family Members of the sample employees**

Sl. No.	Family Members	Number of respondents	Percentage
1	Up to 4 members	39	26.00
2	5 members to 6 members	83	55.33
3	Above 6 members	28	18.67
Total		150	100

*Source: Survey Data*

The family size is influence the work life balance, if more number of family members may help to manage the family work, they may be happy. Thirty nine (26.00%) sample IT employees' family size is up to 4 members. Eighty three (55.33%) sample IT employees' family size is between 5 members and 6 members. Remaining twenty eight (18.67%) sample IT employees' family size is above 6 members. Majority of the sample IT employee's family size is between 5 members and 6 members.

**Dimensions of Work life balance**

The work life balance variables are divided in to two categories, i.e. (i) organizational factors and (ii) individual factors. The researchers developed ten variables regards to organizational factors and eleven factors developed for individual factors which are affecting work life balance of the sample IT sector employees.

**Level of work life balance – Organizational Factors**

**Table 5: Level of work life balance of organizational factors**

Sl. No.	Level of work life balance	Number of sample IT employees	Percentage
1	Low	18	12.00
2	Medium	47	31.33
3	High	85	56.67
	<b>Total</b>	<b>150</b>	<b>100</b>

*Source: Computed data*

Eighteen (12.00%) sample IT employees are felt low level of organizational factors of work life balance. Forty seven (31.33%) sample IT employees are felt medium level of organizational factors of work life balance and remaining eighty five (56.67%) sample IT employees are felt high level of organizational factors of work life balance. Majority of the sample IT employees are felt high level of organizational factors of work life balance.

**Chi square test – level of work life balance of organizational factors and socio economic factors**

**Table 6: Socio economic factors and level of work life balance of organizational factors**

Sl. No.	Variables	Chi Square calculated value	DF	P Value	Result	Hypothesis
1	Gender	2.548	2	0.671	Not Significant	Accepted
2	Age group	28.634	4	0.001	Significant	Rejected
3	Monthly family income	33.682	4	0.001	Significant	Rejected
4	Family members	1.845	4	0.722	Not Significant	Accepted

*Source: Computed data*

The gender (chi square calculated value 2.548, DF -2, P – value 0.671) is not significantly influence the work life balance of organizational factors, family members (chi square calculated value 1.845, DF – 4, P – value 0.722) is not significantly influence the work life balance of organizational factors. The age group (chi square calculated value 28.634, DF – 4, P – value 0.001) is significantly influence the work life balance of organizational factors. Monthly family income (Chi square calculated value 33.682, DF – 4, P – value

0.001) is significantly influence the work life balance of organizational factors. The gender and number of family members are do not significantly influence the work life balance of organizational factors, it concluded that the hypothesis accepted at 5% significant level.. The age group and monthly family income are significantly influence the work life balance of organizational factors; it concluded that the hypothesis is rejected at 5% significant level.

**Level of work life balance – Individual Factors**

**Table 7: Level of work life balance of Individual factors**

Sl. No.	Level of work life balance	Number of sample IT employees	Percentage
1	Low	37	24.67
2	Medium	66	44.00
3	High	47	31.33
	<b>Total</b>	<b>150</b>	<b>100</b>

*Source: Computed data*

Thirty seven (24.67%) sample IT employees are felt low level of individual factors of work life balance. Sixty six (44.00%) sample IT employees are felt medium level of individual factors of work life balance and remaining forty seven (31.33%) sample IT employees are felt high level of individual factors of work life balance. Majority of the sample IT employees are felt medium level of individual factors of work life balance.

**Chi square test – level of work life balance of individual factors and socio economic factors**

**Table 8: Socio economic factors and level of work life balance of individual factors**

Sl. No.	Variables	Chi Square calculated value	DF	P Value	Result	Hypothesis
1	Gender	22.657	2	0.001	Significant	Rejected
2	Age group	34.305	4	0.001	Significant	Rejected
3	Monthly family income	1.633	4	0.814	Not Significant	Accepted
4	Family members	39.674	4	0.001	Significant	Rejected

*Source: Computed data*

The gender (chi square calculated value 22.657, DF - 2, P – value 0.001) is significantly influence the work life balance of individual factors, age group (chi square calculated value 34.305, DF – 4, P – value 0.001) is significantly influence the work life balance of individual. The number of family members (chi square calculated value 39.674, DF – 4, P – value 0.001) is significantly influence the work life balance of individual factors. Monthly family income (Chi square calculated value 1.633, DF – 4, P – value 0.814) is not significantly influence the work life balance of individual factors.

The gender, age group and number of family members are significantly influence the work life balance of individual factors, it concluded that the hypothesis rejected at 5% significant level. The monthly family income is not significantly influence the work life balance of individual factors; it concluded that the hypothesis is accepted at 5% significant level.

**Findings**

The following are finding of the present study

1. There more female graduates are coming down with good communication and more committed than the male graduates. Comparing male graduates female are working more, they spent their time productively. Majority of the female graduates available in the study area.
2. The age group of the respondents are in the IT field is up to 30 years, they have wide job opportunities, in IT fields comparing senior staff, more number of junior level staff need and they are available.
3. Individuals are in need of more salary to increase their standard of living, they could demand more salary especially unorganized sectors. In organized sector there are more non monetary and monetary benefits. All the family members are trying to get job to earn to live comfortable and planning for financial freedom. So, the family income of above Rs. 25,000 is easily reached in the study area.
4. The employees are able to understand the concept of joint family, the old age people are also in need of care and support, so the nuclear families are reducing. The number of family members is increasing because of these family types.
5. The organizational factors are affecting than individual factors. More number of sample IT employees are affected by the organizational factors.
6. The IT sample employees are not much affected by the individual factors.

### **Suggestions**

The suggestion given by the researchers to IT sector employees and management are follows:

1. The work life balance is universal nature. The employees should understand the concept of job and job timing and etc., it will help the employees to plan their job according to their time availability and to management their family.
2. The employees should attend yoga and other medication class to reduce the job stress. The personal life is also more stress, so they are in need to understand the peoples.
3. The management try to reduce the working hours the same time they should appoint more leaders to monitor the staff, it will reduce the workers conflict and the time will be convert to productive.

### **Conclusion**

The study of work life balance is need in all sectors, there are more people working in their organizations and thinking about the job while being at home. The consideration may also be there, the same time the time which they spent for official work also kill the personal life. The balance of work and personal very difficult, without data and system it is unable to work at home. Doing official work at home kills the peace of life of the employees. According to the compensation to the employees the work load and responsibility will be there. These conditions may lead to more stress in home with thinking about official work and thinking about family at office. The staff is in need of more training and workshop to understand the job description and importance of family circle.

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## **Teaching Competency among Secondary Level Student Teachers**

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### **Abstract**

This research paper aims to investigate the teaching competency among secondary level student teachers based on the four competencies namely Cognitive, Performance, Affective and Consequence with categorical variables gender, year, marital status, educational qualification and types of institutions. The survey method was followed in this study. In the study 1109 secondary level student teachers from 7 select colleges during the year 2018 - 2019 formed the sample. They were from government, government aided and private colleges. For the present study stratified random sampling method was used. Teaching competency scale was developed by the investigator. This scale consists of 43 items. The data collected were subjected to the statistical technique like Percentage analysis, t – test and F- test. The finding of this study shows that secondary level first year students' teachers mean value is higher than the second year student teachers.

**Key words:** Teaching competency, student teachers

### **Introduction**

Competencies are specific and demonstrable characteristics or attributes inevitable for teaching professionals to create a convincing and learner friendly environment. Competencies being concerned with three domains of learner's behaviour are imperative for teacher to bear prime responsibilities.

Besides disseminating knowledge, teacher helps students:

- a) To develop rationale and scientific temperament.
- b) To foresee advancements in all spheres of life and its impact on the society.
- c) To help students in conserving and transmitting values nurtured by the society.

Teaching constitutes one of the major tasks of a teacher. Competency over this task of teaching is the essence of a successful educational system. Competency refers to defined by various authors; it included knowledge, attitudes, and skills and other teacher characteristics.

### **Competency Based Teacher Training Strategy**

The basic teaching competencies are Cognitive based competencies, Performance based competencies, Affective based competencies, Consequence based competencies and Managerial competencies. Competencies based teacher education program identify the objectives, the criteria, the performance indicators and criterion levels so clearly for the student that she/he can assess himself/herself whether or not the objective has been met.

There are four components of teaching competencies:

- ✚ Knowledge
- ✚ Performance

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#### Behaviour and consequence

Consequence competency refers to the pupil's outcome or achievement. The other three competencies refer to the activities of the teacher in and outside the classroom.

#### **Review of Literature**

**Gokilavani., (2018)** was to find out the effect of teaching aids in successful teaching competency in Anatomy of Biology for IX standard students. The investigator used simple random sampling for this study. She selected 50 samples from the T.N.G.R. Memorial Higher Secondary School. Data Analysis involved the use of mean, standard deviation, 't' test to investigate the difference between the mean. From the statistical findings, it was concluded that usage of teaching aids was more effective than conventional teaching method and also enhances the innovative competency among teaching community.

**Pratibha.(2017)** focused on the influence of age and type of school of primary school teachers on their teaching competency. The study was of descriptive nature. Randomly selected 300 primary schoolteachers of Pilibhit district of U.P. were taken as sample of the study. General Teaching Competency Scale (GTCS) was used to collect the data. F-test and t-test were used for statistical analysis of the data. The results found that government school teachers were more competent than private school teachers. It was also found that age of teachers did not affect the teaching competency of primary school teachers.

#### **Statement of the Problem**

The problem entitled is “**TEACHING COMPETENCY AMONG SECONDARY LEVEL STUDENT TEACHERS**”.

#### **Operational Ddefinitions**

##### **Teaching Competency**

The term Competency used extensively in different ways for working efficiency. There competency consist mastery in one or more skills and attitude of teaching performance. Teacher contexts the term used, 'Teaching Competency' refers to the behaviour of a teacher while interaction in classroom teaching situation. Creative attitude based on demands of teaching competency for certain objectives and assessment the criteria has great potential to improve the quality of education.

##### **Secondary Student Teachers**

In these study secondary student teachers refers to those who are studying B.Ed. first year and B.Ed. second year students

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

-  To identify the level of teaching competency of secondary level student teachers is moderate
-  To find the significant differences in the teaching competency of secondary level student teachers based on the select sub samples

##### **Hypotheses Of The Study**

-  The level teaching competency of secondary level student teachers is moderate
-  There is no significant differences in the teaching competency of secondary level student teachers based on the select sub samples

##### **Method of Study**

The survey method was followed in this study. In the study 1109 secondary level student teachers from 7 select colleges during the year 2018 -2019 formed the sample. They were from government, government aided and private colleges. For the present study stratified random sampling method was used. Teaching competency scale was developed by the

investigator. This scale consists of 43 items with 4 dimensions namely Cognitive based teaching competency, Performance based competency, Affective based competency and Consequence based competency. Descriptive, differential and inferential statistical techniques were used for data analysis.

**Percentage Analysis**

**Hypothesis - 1**

The level of Teaching Competency of secondary level student teachers is average in nature.

**TABLE 1.1: LEVEL OF TEACHING COMPETENCY OF SECONDARY LEVEL STUDENT TEACHERS**

DIMENSIONS	LOW		MODERATE		HIGH	
	N	%	N	%	N	%
Cognitive Based Teaching Competency (CBTC)	174	15.69	721	65.01	214	19.30
Performance Based Teaching Competency (PBTC)	220	19.84	632	56.99	257	23.17
Affective Based Teaching Competency (ABTC)	201	18.12	670	60.41	238	21.46
Consequence Based Teaching Competency (CBTC)	196	17.67	696	55.73	217	19.57
Total	219	19.75	618	55.73	272	24.53

From the table it is noticed that secondary level student teachers had average level of the dimensions Cognitive Based Teaching Competency, Performance Based Teaching Competency, Affective Based Teaching Competency, and Consequence Based Teaching Competency and in the total scores of teaching competency.

**Differential Analysis**

**Hypothesis – 2**

There is no significant difference in teaching competency of secondary level student teachers based on the select sub samples gender, year, marital status, educational qualification and types of institutions

**Gender**

Male and female secondary level student teachers do not differ in their teaching competency

**TABLE – 4.2: MEAN DIFFERENCES IN TEACHING COMPETENCY OF SECONDARY STUDENT TEACHERS BASED ON GENDER**

DIMENSIONS	MALE		FEMALE		t VALUE	S / NS
	M	SD	M	SD		
CBTC	31.35	10.82	32.90	9.84	2.13	S
PBTC	38.23	14.41	37.67	14.90	0.55	NS
ABTC	28.63	11.19	32.23	10.54	4.75	S
CBTC	29.61	10.89	31.31	10.48	2.30	S
Total	127.81	27.58	134.11	23.65	3.44	S

From the above table, it is found that significant differences are not noted in one case. Hence it is concluded that the hypothesis is accepted in this case. As there is significant difference in for cases, it is concluded that the hypothesis is not accepted in these cases.

**Conclusion**

- Male and female secondary level student teachers do not differ in dimension PBTC of teaching competency.
- Male and female secondary level student teachers do differ in dimensions CBTC, ABTC, CBTC and in the total scores of teaching competency.

**Year**

Secondary level first and second year student teachers do not differ in their teaching competency

**TABLE –1.3: MEAN DIFFERENCES IN TEACHING COMPETENCY OF SECONDARY LEVEL STUDENT TEACHERS BASED ON YEAR**

DIMENSIONS	I-B.Ed.		II-B.Ed.		t VALUE	S / NS
	M	SD	M	SD		
CBTC	32.21	10.33	32.79	9.90	0.95	NS
PBTC	36.47	14.21	39.16	15.21	3.05	S
ABTC	30.86	11.02	31.76	10.61	1.39	NS
<b>CBTC</b>	31.04	10.24	30.69	10.97	0.55	NS
<b>Total</b>	130.59	25.22	134.41	24.35	2.56	S

From the above table, it is found that significant differences are not noted in three cases. Hence it is concluded that the hypothesis is accepted in these cases. As there is significant difference in for two cases, it is concluded that the hypothesis is not accepted in these cases.

**Conclusion**

- Secondary level first and second year student teachers do not differ in dimensions CBTC, ABTC CBTC of teaching competency.
- Secondary level first and second year student teachers do not differ in dimension **PBTC** and in the total scores of teaching competency.

**Marital Status**

Married and unmarried secondary level student teachers do not differ in their teaching competency

**TABLE – 1.4: MEAN DIFFERENCES IN TEACHING COMPETENCY OF SECONDARY LEVEL STUDENT TEACHERS BASED ON MARITAL STATUS**

DIMENSIONS	MARRIED		UNMARRIED		t VALUE	S / NS
	M	SD	M	SD		
CBTC	31.47	9.50	33.10	10.43	2.66	S
PBTC	37.50	13.74	38.00	15.35	0.55	NS
ABTC	31.39	10.21	31.26	11.17	0.19	NS
<b>CBTC</b>	30.37	11.11	31.16	10.30	1.17	NS
<b>Total</b>	130.74	23.73	133.53	25.45	1.84	NS

From the above table, it is found that significant differences are not noted in four cases. Hence it is concluded that the hypothesis is accepted in these cases. As there is significant difference in for one case, it is concluded that the hypothesis is not accepted in this case.

**Conclusion**

- Married and unmarried secondary level student teachers do not differ in dimension CBTC, ABTC, PBTC and in the total scores of teaching competency.
- Married and unmarried secondary level student teachers do differ in dimension CBTC of teaching competency.

**Educational Qualification**

Secondary level student teachers of different educational qualifications do not differ in their teaching competency

**TABLE – 1.5: MEAN DIFFERENCES IN TEACHING COMPETENCY OF SECONDARY LEVEL STUDENT TEACHERS BASED ON EDUCATIONAL QUALIFICATION**

DIMENSIONS	SOURCES	SS	df	MSS	F	S / NS
CBTC	Between Groups	724.803	2	362.402	3.555	S
	Within Groups	112762.446	1106	101.955		
	Total	113487.250	1108			
PBTC	Between Groups	1269.887	2	634.944	2.921	S
	Within Groups	240395.848	1106	217.356		
	Total	241665.735	1108			
ABTC	Between Groups	760.996	2	380.498	3.265	S
	Within Groups	128881.918	1106	116.530		
	Total	129642.914	1108			
CBTC	Between Groups	559.280	2	279.640	2.492	NS
	Within Groups	124106.022	1106	112.212		
	Total	124665.302	1108			
Total	Between Groups	1802.521	2	901.260	1.460	NS
	Within Groups	682572.679	1106	617.154		
	Total	684375.199	1108			

From the above table, it is found that significant differences are not noted in two cases. Hence it is concluded that the hypothesis is accepted in these cases. As there is significant difference in three cases, it is concluded that the hypothesis is not accepted in these cases.

**Conclusion**

- Secondary level student teachers of different educational qualifications do not differ in dimension CBTC and in the total scores of teaching competency.
- Secondary level student teachers of different educational qualifications do differ in dimensions CBTC, ABTC and PBTC of teaching competency.

**Type of institutions**

Secondary student level teachers of different types of institutions do not differ in their teaching competency

**TABLE – 1.6: MEAN DIFFERENCES IN TEACHING COMPETENCY OF secondary student teachers BASED ON TYPES OF INSTITUTIONS**

DIMENSIONS	SOURCES	SS	Df	MSS	F	S / NS
CBTC	Between Groups	3461.201	2	1730.601	17.396	S
	Within Groups	110026.049	1106	99.481		
	Total	113487.250	1108			
PBTC	Between Groups	283.704	2	141.852	.650	NS
	Within Groups	241382.031	1106	218.248		
	Total	241665.735	1108			
ABTC	Between Groups	378.469	2	189.234	1.619	NS
	Within Groups	129264.445	1106	116.876		
	Total	129642.914	1108			
CBTC	Between Groups	391.387	2	195.694	1.742	NS
	Within Groups	124273.915	1106	112.363		
	Total	124665.302	1108			
Total	Between Groups	2099.189	2	1049.594	1.701	NS
	Within Groups	682276.011	1106	616.886		
	Total	684375.199	1108			

From the above table, it is found that significant differences are not noted in four cases. Hence it is concluded that the hypothesis is accepted in these cases. As there is significant difference in forone case, it is concluded that the hypothesis is not accepted in these cases.

**Conclusion**

- Secondary student teachers of different types of institutionsdo not differ in dimension CBTC and in the total scores of teaching competency.
- Secondary student teachers of different types of institutionsdo differ in dimensions CBTC, ABTC, PBTC of teaching competency.

**Major Findings of the Study**

- ✚ Secondary level student teachers had average level of dimensions Cognitive Based Teaching Competency, Performance Based Teaching Competency, Affective Based Teaching Competency, and Consequence Based Teaching Competency and in the total scores of teaching competency.
- ✚ Male and female secondary level student teachers do not differ in dimension PBTC of teaching competency.
- ✚ Male and female secondary level student teachers do differ in dimensions CBTC, ABTC, CBTC and in the total scores of teaching competency.
- ✚ Secondary level first and second year student teachers do not differ in dimensions CBTC, ABTC CBTC of teaching competency.
- ✚ Secondary level first and second year student teachers do not differ in dimension **PBTC** and in the total scores of teaching competency.
- ✚ Married and unmarried secondary level student teachers do not differ in dimension CBTC, ABTC, PBTC and in the total scores of teaching competency.

- ✚ Married and unmarried secondary level student teachers do differ in dimension CBTC of teaching competency.
- ✚ Secondary level student teachers of different educational qualifications do not differ in dimension CBTC and in the total scores of teaching competency.
- ✚ Secondary level student teachers of different educational qualifications do differ in dimensions CBTC, ABTC and PBTC of teaching competency.
- ✚ Secondary student teachers of different types of institutions do not differ in dimension CBTC and in the total scores of teaching competency.
- ✚ Secondary student teachers of different types of institutions do differ in dimensions CBTC, ABTC, PBTC of teaching competency.

### **Discussion of the Study**

**Pratibha.(2017)** revealed that government school teachers were more competent than private school teachers. It was also found that age of teachers did not affect the teaching competency of primary school teachers. These findings are not similar to the present findings.

### **Conclusion**

The finding of this study shows that secondary level first year student's teachers mean value is higher than the second year student teachers.

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## **E-Learning Management in Augmenting Literacy through Model Adult Education Centres (MAECs) Under Saakshar Bharat – A Study**

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### **Abstract**

Information technology revolution has provided many unique benefits and brings in new dimension to an array of educational initiatives bringing in a welcomed disruption to the betterment of imparting education to Adults and kids in a cost effective and timely manner. E learning is one of the main components in information technology tied up to educational needs. The study does a deep dive into how e learning is helping in imparting education to Adults in the Model Adult Education Centres (MAECs) under Saakshar Bharat. As we enter the 21st century, however, Information and Communication Technology (ICT) has already become a necessary and important component of adult education. Adult Education is expected to address the socio-economic, cultural, political and environmental problems besieging humanity in their various societies. This is so because adults are the major occupants of the production sectors of the economy. Information and Communication Technology (ICT) application has created lots of benefit in adult education. There is a common belief that the use of Information and Communication Technology (ICT) in adult education will contribute to more constructivist learning and an increase in activity and greater responsibility of adult learner (Volman, 2005). It also provides the adult educator with new sources of information and knowledge which will enhance the process of and practices of teaching adults. This is because acquisition of Information and Communication Technology (ICT) knowledge and skills can help the adult educator to obtain basic knowledge of principles of teaching and learning and the skills to apply those principles in teaching- learning situations. The use of Information and Communication Technology (ICT) in Adult Education will extend beyond its motivational value to address key outcomes of syllabus and allow learners to become competent. Information and Communication Technology (ICT) can improve the writing, reading, speaking and listening skills of learners besides supporting their creativity and independence in learning through collaboration and reflection. It is often seen that in an Adult Education Programme (AEP), major problem is to get the entire learner together at a common place at one time. It is one area of education where technique of individualised mass-learning is most required. This is where Information and Communication Technology (ICT) can be of tremendous help. Information and Communication Technology (ICT) has created great potential for literacy and adult life long education.

**Keywords:** E-learning, Augmenting Literacy, Model Adult Education Centres Saakshar Bharat

### **Introduction**

The post-independence period was characterized by public enthusiasm for nation building. Adult education was renamed as “social education” in 1948 by the Union Education Minister; Maulana Abul Kalam Azad. He laid more emphasis on the production of an

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educated mind among the masses. The Central Advisory Board of Education approved the scheme of social education in January, 1949 and discussed at the provincial education Ministers' conference in February, 1949 for its implementation by different State Government. Social education showed significant achievement during 1950's. The concept of functional literacy emerged during 1950's that is, third and fourth plan periods. The emphasis on functional literacy was fully endorsed by the fourth five year five. The Programme of Rural Functional Literacy was associated with the establishment of National Board of Adult Education (1969), Directorate of Adult Education (1971) and starting of non-formal education programmes. In 2<sup>nd</sup> October 1978, the Government of India gave top priority to adult education and formulated the National Adult Education Programme. The Seventh Five Year Plan (1985-90) envisaged the programme for training in functional skills, over and above literacy skills. The importance of literacy was re-emphasized by the National Policy on Education 1986 and that adult education would be a means for reducing economic, social and gender disparities. The POA (Programme of Action) announced a new National Programme of Adult Education (NPAE) which was to be a phased, time bound programme, covering approximately 40 million by 1990 and another 60 million by 1995. The NPAE was essentially a continuation of the then ongoing schemes of Rural Functional Literacy Projects (RFLP), State Adult Education Programmes (SAEP) and the programme of assistance to voluntary Agencies. In pursuance of this commitment, the Government of India launched the National Literacy Mission (NLM) on May 5, 1988. It was partly a by-product of the National Policy of Education (1986) and largely due to the outcome of evaluation of the strengths and weaknesses of the National Adult Education Programme (NAEP) by the Institutes of Social Research and Management. It formulated the goal of imparting functional literacy to 80 million adult illiterates in the age group of 15-35, 30 million by 1990 and an additional 50 million by 1995. A National Literacy Mission Authority (NLMA) was set up as a solution of Ministry of Human Resource Development, Department of Education in June, 1988. In order to achieve the mission different programmes like Mass Programme of Functional Literacy (MPFL), Area Development Approach like Rural Functional Literacy Programme (RFLP) and State Adult Education Programme (SAEP) were recognized during the period. The Mass Programme of Functional Literacy (MPFL) was started in 1986. The scope of State Resource Centre (SRCs) and District Institute of Educational Training (DIETs) were set up in several districts to provide academic and technical resource support to adult education programmes. However, the National Literacy Mission (NLM) was not able to achieve its desire results.

In 1988-89, the campaign for achieving Total Literacy in a given area was first started by some voluntary organizations and National Service Schemes (NSSs) units of the Universities in the state of Kerala. The United Nation General Assembly declared 1990 as the International Literacy Year (ILY). ILY was launched in India on 22<sup>nd</sup> January, 1990. On 4<sup>th</sup> February, 1990 Ernakulam was declared as the first Total Literacy District in India. Inspired by the successful endeavours of Kottayam and Ernakulam the Total Literacy Campaign was organized in the state of Kerala and in April, 1991 the state was declared fully literate.

The National Literacy Mission (NLM) revised its target to make 100 million adults literate by 1999 and to cover all the districts of the country under Total Literacy Campaign (TLC). With the success of the Ernakulam experience the Government of India launched many

TLC projects in various parts of the country with positive results to introduce a lifelong education programme. It comprises of three phases of literacy programme: (a) Total Literacy Campaign (b) Post Literacy Programme (c) Continuing Education Programme. During Eleventh Five Year Plan (2007-2012), between April, 2007 to September, 2009 the activities under the Mission were almost non-existent as the Mission was subjected to impact evaluation. It was noticed that despite significant accomplishment of Mission, illiteracy continued to be an area of national concern. Though precise number of non-literates at that stage was not available but, 2001 Census had revealed that there were still 259.52 million illiterate adults (in the age group of 15 +) in the country (Directorate of Adult Education, 2009-10).

Meanwhile, the Government of India in 2009 announced that literacy would be its key programme instrument for emancipation and empowerment of women. Government expected increase in the female literacy should become a force multiplier for all other social development programme. Therefore, in the context of Government's overall policy aimed at empowerment of women and in recognition of the fact that literacy, especially female literacy was a pre-requisite to inclusive socio-economic development, it was imperative that National Literacy Mission as a programme instrument focuses more on female literacy. In this context the government of India had declared the NLM to recast as National Female Literacy Mission with the suitably modified strategy to meet the contemporary challenge which aimed to focus at empowerment of women and increased of female literacy to become a force multiplier to the effort of the Government to give impetus to school education, health, nutrition, skill development for socio-economic development of the country.

### **Objectives of the Study**

The main objective focused in this study is to assess and understand the E-Learning Management in Augmenting Literacy through Model Adult Education Centres (MAECs) Under Saakshar Bharat.

### **Saakshar Bharat Mission (SBM)**

Saakshar Bharat is the revised version of National Literacy Mission, which formally launched by Prime Minister, Dr. Manmohan Singh on 8<sup>th</sup> September, 2009, the International Literacy Day, but it came into implementation with effect from 1st October, 2009. The programme aims to further promote and strengthen adult education. Specially of women, by extending educational options to those adults who having lost the opportunity of access to formal education and crossed the standard age for receiving such education, now feel a need for learning of any type, including, literacy, basic education (equivalency to formal education), vocational education (skill development), physical and emotional development, practical arts, applied science, sports and recreation. The programme framework as provided in Saakshar Bharat document is as under:

### **Objective of the Saakshar Bharat Mission**

The Mission has four broad objectives, namely,

- ❖ Impart functional literacy and numeracy to non-literate and innumerate adults,
- ❖ Enable the neo-literate adults to continue their learning beyond basic literacy and acquire equivalency to formal educational system,
- ❖ Impart non and neo-literates relevant skill development programmes to improve their earning and living conditions,

- ❖ Promote a learning society by providing opportunities to neo-literate adults for continuing education.
- ❖ Use of Computer based learning materials for Adult education students

### **Targets and Special Focus Areas**

The Government has set a National goal of achieving by 2012, 80 percent literacy rate and reducing gender gap in literacy to 10 percent. In addition, minimizing regional, social and gender disparities with special focus on Scheduled Castes, Scheduled Tribes, Minorities, disadvantaged groups, adolescents and low literacy states and tribal areas is the other national target.

### **Strategy of Model Adult Education Centres (MAECs) Under Saakshar Bharat**

Saakshar Bharat programme covered all adults in the age group of 15 and beyond though its primary focus will be on women. Basic Literacy, Post literacy and Continuing Education programmes, form a continuum, rather than sequential segments. For the volunteer based mass campaign approach. Adult education centres are to be set up to coordinate and manage all programmes, within their territorial jurisdiction. State Government and Panchayati Raj institutions along with communities would be valued stakeholders.

### **Teaching–Learning Programmes**

To respond to the demand for literacy and address the diverse needs of the non- and neo-literate adults, an assortment of teaching learning programmes, including Functional Literacy Programme, Basic Education Programme, Vocational Education and Continuing Education Programme are being offered as an integrated continuum.

#### **a. Functional Literacy Programme**

- ❖ Instructional learning of about 300 hours that would enable the learner to acquire proficiency in Reading, Writing and Arithmetic (3R's) equivalent to standard III in formal schooling system.
- ❖ Besides the 3R's, the programme focuses on empowerment, transformation and application of literacy skills.

#### **b. Basic Education Programme and Equivalency**

- ❖ To enable the neo-literates and school drop-outs to continue their learning beyond basic literacy and acquire equivalency to formal educational system up to the level of class XII, Basic Education Programmes is designed in collaboration with the National Institute of Open Schooling (NIOS) and State Open Schools.
- ❖ The equivalency programmes includes both academic as well as vocational contents that integrate life experiences and local knowledge systems.

#### **c. Vocational and Skills Development Programmes**

- ❖ Special impetus is given to equipping the neo-literates with skills to improve their livelihood opportunities
- ❖ The framework of the skills development programme is broadened to a livelihood perspective.
- ❖ Vocational courses, including skills development programmes is considered as non-credit courses.
- ❖ Jan Shikshan Sansthan (Institute for People's Education), fully financed by the National Literacy Mission Authority (NLMA), is institutionally networked with the Adult Education Centres in the villages for imparting vocational training programmes.

#### **d. Continuing Education Programmes**

- ❖ Continuing education programme aims to create a learning society
- ❖ A wide range of Continuing Education Programmes organized in the Lok Shiksha Kendras (Adult Education Centres) located at Gram Panchayats.
- ❖ Opportunities are provided to sustain literacy through the use of books, media, Information Communication Technology (ICT) and innovatively designed cultural and library based activities.

#### **Adult Education Centre**

Well-equipped multiple functional Adult Education Centres (AEC) are being set up at Gram Panchayat level to provide institutional, managerial and resource support to literacy and lifelong education at grass root level. One AEC is being set up in a Gram Panchayat having the population of 5000. An additional AEC may be set up if the population of Gram Panchayat is more than 5000. The adult education centre is manned by two paid Coordinators (Preraks) engaged on contractual basis. Basic amenities that enable Electronic learning were enabled by providing E-Learning materials like Desktop Computer, Projector, LCD Monitor, Printer, Inverter, PA system, DVD Player, Water Cooler, Pedestal Fans etc. An Adult Education Centre acts as a centre for registration of learners for all teaching learning activities in their jurisdiction. It is a nerve centre for literacy campaign including identification of the learners and volunteers, batching and matching of the learners with suitable volunteers as well as their training, providing literacy kits to learners and volunteers, keeping track of the progress made by each learner volunteer group etc.

#### **Conclusion**

Education is the basis of the economic and cultural development of a country. The vast mass of people living in rural areas forms the majority of the population of the country. If they remain illiterate, no upliftment of the country is possible. These rural masses are mostly very poor. They are ill-fed, illsheltered, untreated in illness and are illiterate (Mishra, 2008). Though certain striking development parts of the globe during the 19th century, most of the significant development have emerged often the First World War, since then the concept of 'Adult Education' has been undergone constant changes over the years. The need for adult schools was then felt by the Indians. However, adult education as a part of social reform developed in the middle of 19th century. Christian Missionaries were the first to make efforts for bringing about social reforms in India. The Indian social reformers organized different educational and religious service in several parts of the country during the period. During the pre-independence period, adult education was confined to literacy only. Again, the infrastructural facilities and literacy work remained weak. On the other hand, literacy work could be considered one of the most important responsibilities of the government. However, the recommendations of different associations and conferences remained unrealized. They were gradually turned to action and adult education achieved its mass character in the Post Independence Period.

In spite of best of effort the sheer magnitude of the widespread geography and varied nature of facilities has hampered progress of the programme and has prevented achievement of the desired goals of the programme. Hence, the concept of Model Adult Education Centre needs to be incorporated so as to make possible for easy accessible and rapid progress while implementing the programme in the grass root level by providing better infrastructure/ equipments and ICT facilities. A Model AEC is envisaged as a well-

equipped multi-functional and multi discipline training centre which is enable with Satellite connectivity which in turn ensures effective and speedy delivery of quality services to large number of beneficiaries on a regular basis at a fraction of the cost of manual delivery. The MAEC will encompass besides a cultural and recreational an interactive training centre staffed with proper trained manpower and equipped with necessary resources. The MAEC will function as multi-faceted resource and facilitation centre to cater to the varied nature of occupational, social and cultural needs of the Society at the Gram Panchayat level. A MAEC cuts across time and space boundaries and renders a learning experience that can be highly enriching and engaging.

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## वाराणसी में हिन्दू व बौद्ध आस्था के प्रमुख पर्यटक स्थलों की पर्यटन में भागीदारी : समाजशास्त्रीय अध्ययन

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सामान्यतः काशी तथा वाराणसी शब्दों का प्रयोग वाराणसी नगर ए अर्थात् बनारस शहर के लिए आज कल किया जाता है। परन्तु जिस सन्दर्भ में अध्ययन कार्य को विश्लेषित करने का कार्य किया जा रहा है। इस सन्दर्भ में वाराणसी या काशी को एक तीर्थ क्षेत्र के रूप में मान्यता प्रदान कर पर्यटन विशेष के सन्दर्भ में इसे परिभाषित करने का प्रयास किया गया। यह शहर दुनिया में सबसे प्राचीन और निरंतर आगे बढ़ने वाला शहर है। वाराणसी की प्राचीनता एवं ऐतिहासिकता के सन्दर्भ में मार्क ट्विन ने कहा है **“Older than history, older than tradition, older even than legend And looks twice as old as well all of them put together”** वाराणसी की सामाजिक संरचना में वैश्वीकरण के प्रभाव स्वरूप वर्तमान सामाजिक जीवन व उसकी पद्धति में निरंतर परिवर्तन दिखाई पड़ता है। वाराणसी की ऐतिहासिकता के सन्दर्भ में ऋषि वेद व्यास ने कहा है :

**“गंगा तरंग रमणीय जताकलापमए गौरी निरंतर विभूषित वमभागम,  
नारायण प्रियमनन्गमदा पहारमए वाराणसी पुरपतिम्भज विश्वनाथं”**

वाराणसी का धर्म से सम्बद्ध होना ही यहाँ पर्यटन को प्रोत्साहित करता है। उक्त अनुसन्धान पत्र का केंद्रीय विषय भी यही है धार्मिक आस्था के केंद्र में होने के कारण किस प्रकार वाराणसी शहर भारत में पर्यटन के सन्दर्भ में एक केन्द्रिय भूमिका का निर्वहन करता है। यही इस अध्ययन का समाजशास्त्रीय सन्दर्भ है । इस शहर को भगवान शिव की नगरी कहा जाता है। भगवान शिव हिंदुओं के प्रमुख देवता है जिन्हे सृजन और विनाश का प्रतीक माना जाता है। वाराणसी हिंदू धर्म के सबसे पवित्रतम शहरों में से एक है। इस शहर को लेकर हिंदू धर्म में बड़ी मान्यता है कि अगर किसी व्यक्ति के यहां मृत्यु हो जाती है या काशी में उसका अंतिम संस्कार हो तो उसे मोक्ष की प्राप्ति होती है ए यानि उस व्यक्ति को जन्म और मृत्यु के चक्र से मुक्ति मिल जाती है। इसीलिए इस जगह को मुक्ति स्थल भी कहा जाता है।

वाराणसी के बारे में लोगों का अटूट विश्वास है कि यहां बहने वाली पवित्र नदी गंगा में यदि डुबकी लगा ली जाएं तो सारे पाप धुल जाते हैं। कई पर्यटकों के लिए गंगा नदी में सूर्योदय और सूर्यास्त के समय डुबकी लगाना एक अनोखा और यादगार अनुभव होता

\* समाजशास्त्र विभाग, महात्मा गाँधी काशी विद्यापीठ, वाराणसी

है। वाराणसी के मुख्या घाटों पर हर शाम होने वाली आरती आने वाले पर्यटकों के लिए धर्म एवं पर्यटन दोनों ही दृष्टिकोण से सकारात्मक प्रभाव रखती है। इन सभी घाटों में से कुछ घाट काफी विख्यात हैं जिनमें दशाश्वमेध प्रचलित घाट है, यहां हर सुबह और शाम को भव्य आरती का आयोजन किया जाता है। इसके अलावा, सुबह-ए-बनारस घाट (अस्सी घाट) ए दरभंगा घाट, हनुमान घाट और मान मंदिर घाट भी प्रमुख हैं। वाराणसी पूरी दुनिया में एकमात्र ऐसा शहर है जहां पर्यटकों को मौत पर्यटन (Death Tourism) की सुविधा प्रदान की जाती है। पर्यटक यहां के मणिकर्णिका घाट पर कई शवों का एकसाथ अंतिम संस्कार होते हुए देख सकते हैं, इन शवों को यहां स्नान कराया जाता है, जलाया जाता है और बाद में उनकी राख और अस्थियों का विसर्जन गंगा में कर दिया जाता है। यहां के अस्सी घाट में सबसे ज्यादा होटल और रेस्टोरेंट हैं। इसके अलावा, यहां के तुलसी घाट हरिश्चंद्र घाट, शिवाला घाट और अत्यधिक प्रकाशित केदार घाट भी किसी परिचय के मोहताज नहीं हैं। वाराणसी को भगवान शिव का निवास स्थान कहा जाता है और इसी कारण यहां काशी विश्वनाथ मंदिर स्थित है जो भगवान शिव को समर्पित है। काशी विश्वनाथ मंदिर के अलावा यहां नया काशी विश्वनाथ मंदिर भी है जो वाराणसी के बीएचयू परिसर में बना हुआ है। इसके अलावा, यहां कई उल्लेखनीय मंदिर जैसे तुलसी मानस मंदिर और दुर्गा मंदिर भी हैं एवं गंगा नदी के उस पार रामनगर का किला अवस्थित है जो ऐतिहासिक व सांस्कृतिक दृष्टिकोण से एक महत्वपूर्ण स्थान। इस शहर में काशी हिंदू विश्वविद्यालय भी स्थित है जिसका परिसर बेहद शांतिपूर्ण वातावरण में बना हुआ है। इस विश्वविद्यालय को पूर्व का ऑक्सफोर्ड कहा जाता है। यह शहर शास्त्रीय नृत्य, संगीत और योग के लिए विख्यात है।

### **वाराणसी पर्यटन में हिन्दू व बौद्ध आस्था के पर्यटन स्थलों की भागीदारी**

संपूर्ण विश्व में प्राचीन धर्मनगरी के रूप में विख्यात वाराणसी हिन्दू व बौद्ध आस्था का प्रमुख केंद्र है जहाँ एक ओर काशी विश्वनाथ ज्योतिर्लिंग के रूप में विद्यमान है वहीं बौद्ध धर्म के संस्थापक महात्मा बुद्ध ने सर्वप्रथम यहाँ अपने शिष्यों को उपदेश प्रदान किया था। इस प्रकार यह शहर हिन्दू एवं बौद्ध आस्था के प्रमुख धार्मिक स्थल और उससे सम्बद्ध धार्मिक पर्यटन से सीधा सम्बद्ध है। आज वाराणसी के पर्यटन कारोबार का 85% इन्ही दोनों धर्मों के पर्यटकों से सीधे तौर पर जुड़ा हुआ है। वाराणसी के पर्यटन विभाग के अनुसार लगभग 60 लाख पर्यटक प्रतिवर्ष वाराणसी आते हैं। जिसमें से बौद्ध पर्यटकों की संख्या लगभग 14 लाख है और हिन्दू धर्म के पर्यटकों की संख्या लगभग 37 लाख है। इस प्रकार स्पष्ट होता है की वाराणसी के पर्यटन कारोबार का सीधा सम्बन्ध हिन्दू व बौद्ध आस्था के पर्यटकों से है।

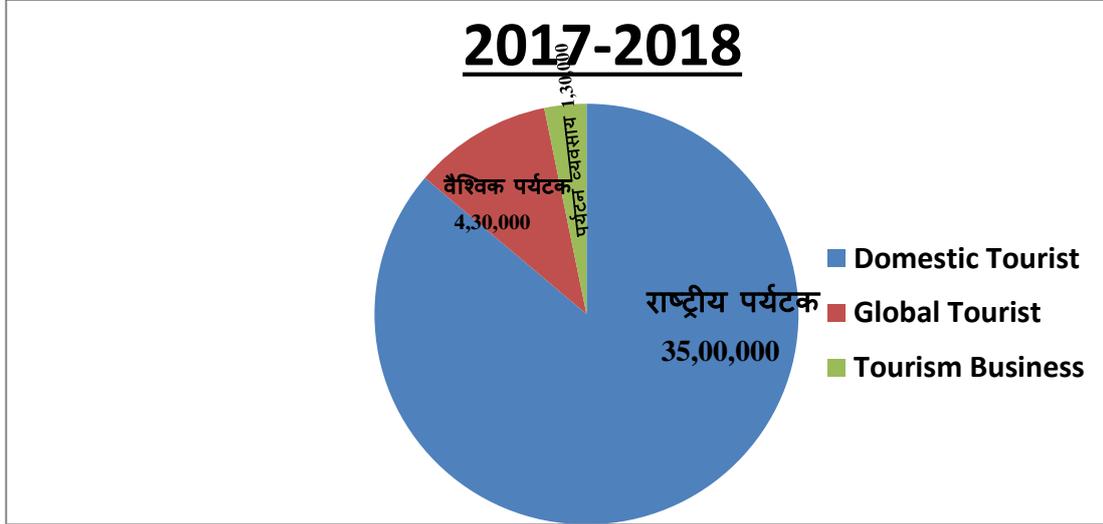
वाराणसी में वर्षवार आये हुए पर्यटकों का सांख्यिकीय विश्लेषण  
**Year-wise Tourist Statistics  
2014-2017**

Year	Indian	Foreigner	Total	Percentage Increase (+) / Reduce (-) in comparison to last year		
				Indian	Foreigner	Total
2014	18,42,77,423	29,09,735	18,71,87,158	(-) 19.11 %	(-) 9.23 %	(-) 18.97 %
2015	20,65,15,617	31,04,062	20,96,19,679	(+) 12.06 %	(+) 6.67 %	(+) 11.98 %
2016	21,35,44,204	31,56,812	21,67,01,016	(+) 3.40 %	(+) 1.69 %	(+) 3.37 %
2017	23,39,77,619	35,56,204	23,75,33,823	(+) 9.56 %	(+) 12.65 %	(+) 9.61 %

उपरोक्त आंकड़ों से स्पष्ट होता है की वाराणसी में 2014 के पश्चात् पर्यटकों की संख्या में उत्तरोत्तर वृद्धि हुई है। जिसका कारण भारत की राजनैतिक व्यवस्था से भी जुड़ा हुआ है 2014 के लोकसभा चुनाव के पश्चात् यह शहर प्रधानमंत्री संसदीय क्षेत्र के रूप में भी वैश्विक स्तर पर जाना गया जिसके परिणाम स्वरूप विश्व स्तर पर वाराणसी में आने वाले पर्यटकों की संख्या में उत्तरोत्तर वृद्धि हुई। इसका मुख्य कारण माननीय प्रधानमंत्री द्वारा वाराणसी शहर के विकास हेतु चलायी जाने वाली योजनायें हैं जैसे - स्वच्छता अभियान, रिंग रोड परियोजना, सुबह-ए-बनारस घाट, घाटों के सुन्दरीकरण की परियोजनाएं सहित अनेक ऐसे कार्यक्रम सरकार द्वारा चलाये गए जिसके कारण वाराणसी के पर्यटन व्यवसाय को काफी मजबूती प्राप्त हुई इसी क्रम में 21 से 23 जनवरी 2019 को आयोजित प्रवासी सम्मलेन मील का पत्थर साबित होगा जिसमें लगभग आने वाले 8000 प्रवासी वाराणसी के न केवल को बढ़ावा देंगे अपितु अपने सामाजिक व सांस्कृतिक समझ को भी काशी की संस्कृति के साथ समायोजित करने का प्रयास करेंगे जिससे वाराणसी के पर्यटन उद्योग के आगामी भविष्य में काफी मजबूत होने की संभावना है।

## वाराणसी में आने वाले पर्यटकों व पर्यटन व्यवसाय में संलग्न लोगों की संख्या का पाई चित्र द्वारा

### विवरण



### वाराणसी में हिन्दू व बौद्ध आस्था के प्रमुख पर्यटक स्थल

बनारस जहां की गलियों में आज भी संस्कृति और परंपरा का रस बरसता है। गंगा किनारे बसी बाबा विश्वनाथ की नगरी को घाटों और गलियों का शहर कहा जाता है। जितने घर हैं उतने मंदिर। कहते हैं काशी के कंकड़-कंकड़ में शिव का वास है। यहां भारत की सभी संस्कृतियां, परंपराएं लघु-दीर्घ रूप में जरूर मिलेंगे और यही इसकी खासियत है। बनारस हिन्दू एवं बौद्ध धर्म का प्रमुख तीर्थस्थल है जहां काशी विश्वनाथ हिन्दू आस्था के केन्द्र हैं तो सारनाथ बौद्धधर्मवलंबियों की देवभूमि। कला-संगीत और शिक्षा की भागीरथी भी यहां से निकलती है। हिन्दू धर्म में मान्यता है कि वाराणसी में मृत्यु होने पर सीधे मोक्ष प्राप्ति होती है। यही कारण कि लोग अपना अंतिम समय शिवधाम में बिताना चाहते हैं। प्रधानमंत्री संसदीय क्षेत्र बनने के बाद से केन्द्र सरकार द्वारा वाराणसी में पर्यटन की कुछ योजनाओं को निरन्तर मूर्त रूप प्रदान करने का प्रयास किया जा रहा है। जिसमें प्रमुख रूप से गंगा नदी पर बन्दरगाह की स्थापना, वाराणसी को हेरिटेज सिटी के रूप में संरक्षित करने का प्रयास, काशी विश्वनाथ मंदिर विस्तारीकरण की प्रक्रिया साथ ही साथ राजनैतिक रूप से फ्रांस के राष्ट्रपति व जापान के प्रधानमंत्री के यात्राओं ने वाराणसी के पर्यटन को एक वैश्विक आयाम प्रदान किया है। यहां हम उन्हीं पर्यटन स्थलों की स्थिति एवं पर्यटन पर उनके प्रभाव की व्याख्या करेंगे।

1. **काशी विश्वनाथ मंदिर (द्वादश ज्योतिर्लिंगों में से एक):** गंगा के तट पर स्थित शिवलिंग 12 ज्योतिर्लिंगों में से एक है। तंग गलियों के बीच से होकर मंदिर तक जाना पड़ता है। मंदिर-मस्जिद विवाद को लेकर यहां सुरक्षा काफी कड़ी कर दी गई है। गली में भगवान को चढ़ाने के लिए फूल-प्रसाद के अलावा कपड़ों, रत्नों की भी दुकानें हैं। आगे पुलिस की तलाशी के बाद आप अन्नपूर्णा मंदिर के आगे से होकर बाबा विश्वनाथ मंदिर में पहुंचेंगे। पंजाब के महाराजा रणजीत सिंह द्वारा स्वर्णाच्छादित कराए गए गुबद के नीचे चांदी के अर्घ्य में श्यामवर्ण का शिवलिंग स्थापित है। यहां प्रति दिन पांच बार आरती और पूजन होता है। मंदिर की व्यवस्था सरकार करती है। मंदिर सुबह 4 बजे से 11 बजे तक और फिर दोपहर 12 बजे से रात 9 बजे तक खुला रहता है। रात 11 बजे भगवान की भव्य शयन आरती होती है। बाहर निकलकर माँ अन्नपूर्ण मंदिर के दर्शन होते हैं। काशी विश्वनाथ के अतिरिक्त अन्य ग्यारह ज्योतिर्लिंग भी काशी के विभिन्न खण्डों में स्थापित हैं, जिनका विवरण निम्नलिखित हैं :

- सोमेश्वर ज्योतिर्लिंग, मान मंदिर घाट दशाश्वमेध वाराणसी।
- मल्लिकार्जुन ज्योतिर्लिंग, शीतला मन्दिर के बगल में, सिगरा, वाराणसी।
- महाकालेश्वर ज्योतिर्लिंग, महामृत्युंजय महादेव परिसर, मैदागिन, वाराणसी।
- ओंकारेश्वर ज्योतिर्लिंग, ओंकारेश्वर क्षेत्र, कोयला बाजार, वाराणसी।
- बैद्यनाथ ज्योतिर्लिंग, कमच्छा क्षेत्र, बैजनत्था नामक स्थान पर, वाराणसी।
- भीमाशंकर ज्योतिर्लिंग, काशीकरवट मंदिर, वाराणसी।
- रामेश्वर ज्योतिर्लिंग, मानमन्दिर, चौक, वाराणसी।

- नागेश्वर ज्योर्तिलिंग, महामृत्युंजय मंदिर परिसर, वाराणसी ।
  - त्र्यंबकेश्वर ज्योर्तिलिंग, पुरुषोत्तम भगवान मन्दिर, बड़ादेव, वाराणसी ।
  - केदारेश्वर ज्योर्तिलिंग, केदारघाट, वाराणसी ।
  - घृणेश्वर ज्योर्तिलिंग, बटुक भैरव मंदिर के समीप, वाराणसी ।
- (काशी विश्वनाथ ज्योर्तिलिंग)



2. **काल भैरव** : काल भैरव को काशी का कोतवाल कहा जाता है। बाबा विश्वनाथ से लगभग एक किमी दूरी पर यह मंदिर उत्तर दिशा में बुलानाला क्षेत्र में टाउनहाल मैदान के पास अवस्थित है।

(श्री काल भैरव)



3. **दुर्गाकुण्ड** : आदिशक्ति माँ दुर्गा का यह मंदिर पवित्र सरोवर दुर्गाकुण्ड के किनारे है। मान्यता है कि यहां माँ की मूर्ति को स्थापित नहीं किया गया था बल्कि स्वयं प्रकट हुई थी। नवरात्रि में यहां दर्शनार्थियों का तांता लगा रहता है।

(श्री माता दुर्गाजी)



4. **तुलसी मानस मंदिर** : दुर्गाकुण्ड के नजदीक ही सफेद संगमरमर से बना विशाल तुलसी मानस मंदिर है। भगवान राम को समर्पित इस मंदिर का निर्माण 1964 में हुआ था। ऐसा माना जाता है कि इस मंदिर का निर्माण उसी जगह पर किया गया है जहां पर बैठकर तुलसीदास ने रामचरित मानस की रचना की थी। मानस मंदिर की दीवारों पर रामचरित मानस की चौपाईयां लिखी है।

(तुलसी मानस मन्दिर)



5. **संकटमोचन मंदिर** : मानस मंदिर से आधा किमी. की दूरी पर स्थित संकटमोचन मंदिर हनुमान जी का प्राचीन मंदिर है। यहां साल में एक बार संगीत समारोह आयोजित होता है जिसमें विख्यात कलाकर प्रस्तुति देते हैं।  
(संकट मोचन मंदिर)



6. **भारत माता मंदिर** : कैंट स्टेशन से लगभग दो किमी. दूर भारत माता को समर्पित यह एक अनोखा मंदिर है। 1936 में इस मंदिर का निर्माण बाबू शिव प्रसाद गुप्त ने करवाया था। मंदिर में अविभाजित भारत का नक्शा बना है। संगमरमर से बने इस नक्शे में, मैदान, नदियों, पहाड़ों और समुद्र को बहुत ही बारीकी से उकेरा गया है। इसके अलावा काशी के कई छोटे-बड़े मंदिर भी हैं।  
(भारत माता मंदिर)



- 10. रामनगर किला :** रामनगर किला शहर से 14 किलोमीटर दूर गंगा के पूर्वी किनारे पर महाराजा काशी का किला है। इसका निर्माण महाराजा बलवंत सिंह ने करवाया था। लाल पत्थरों से निर्मित इस किले को संग्रहालय में बदलकर आम जनों के लिए खोल दिया गया है। इस संग्रहालय में राजसी ठाठबाट की तमाम चीजें गाड़ियां, गहने, कपड़े आदि के अलावा अस्त्र-शस्त्र का विशाल संग्रह है। अपनी तरह का यह एशिया का सबसे बड़ा संग्रहालय है।

(रामनगर किला)



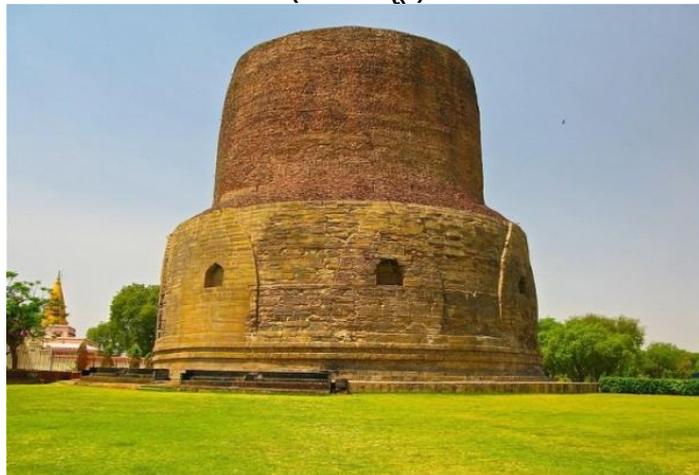
- 11. सारनाथ :** बौद्ध धर्मावलम्बियों के लिए विशेष महत्व रखने वाला यह स्थल कई मायनों में महत्वपूर्ण है। भगवान बुद्ध ने ज्ञान प्राप्ति के बाद अपना पहला उपदेश यहीं दिया था।

(सारनाथ)



- 12. धमेक स्तूप:** यह स्तूप सारनाथ की पहचान है। 43.6 मीटर लम्बा यह स्तूप ईट और पत्थरों से बना हुआ है। इसमें भगवान बुद्ध के अस्थि अवशेष रखे गए हैं।

(धमेक स्तूप)



13. **मूलगंध कुटी विहार** : महात्मा बुद्ध का यह आधुनिक मंदिर महाबोधि सोसाइटी द्वारा बनवाया गया है। जिसमें भगवान बुद्ध की मनमोहक मूर्ति स्थापित है। कुछ पुराने मंदिर यहां जर्जर भी हो चुके हैं जिनका पुनरोद्धार कराया जा रहा है। यहां एक छोटा सा चिड़िया घर और पुराने अवशेष हैं।

(मूलगंध कुटी विहार)



14. **सारनाथ संग्रहालय** : इस संग्रहालय में भारत का राष्ट्रीय प्रतीक चिन्ह अशोक स्तंभ संरक्षित है। इसके अलावा बुद्ध और बोधिसत्व की मूर्तिकला का विशाल और दुर्लभ संग्रह है।

(सारनाथ संग्रहालय)



15. **बनारस के घाट**: बनारस शहर को चंद्राकार घेरे हुए गंगा के छोटे-बड़े 84 घाट हैं। अस्सी घाट से लेकर राजघाट तक पैदल घूमने का अपना ही मजा है। अस्सी घाट के नजदीक ही महारानी लक्ष्मीबाई का जन्मस्थल है। आगे दशाश्वमेध घाट, मणिकर्णिका घाट, राजेन्द्र प्रसाद घाट और सुबह-शाम इन घाटों प घूमने का अपना ही आनंद है। बनारस के घाट पर बैठकर सूर्योदय देखना अपने आप में अद्भुत अनुभव है। फिर शाम को गंगा आरती। आध्यात्म और संगीत का अनुपम संगम। सूर्योदय और गंगा आरती देखने के लिए प्रतिवर्ष लाखों लोग आते हैं। यहां नाव से भी आरती का आनंद लिया जाता है। यहीं बीच में है मणिकर्णिका घाट। जहां से गुजरते हुए बरबस संसार के सबसे बड़े सच से साक्षात्कार होता है। कहते हैं इस महाश्मशान में जिसकी अंतिम संस्कार होता है उसे स्वर्ग में जगह मिलती है। बनारस में चर्च और कई प्रसिद्ध मस्जिद भी हैं। बनारस में ही कबीर की जन्मस्थली, लहरतारा में, और रविदास मंदिर सीर गोबर्धन में हैं।

(बनारस के घाट)



16. देव दीपावली : कार्तिक पूर्णिमा के दिन वाराणसी में देव दीपावली मनाई जाती है। यह उत्सव बहुत ही अद्भुत और दुर्लभ है। इस दिन शहर के सभी घाटों को मिट्टी के दीये जलाकर सजाया जाता है। इस दृश्य को देखकर ऐसा लगता है कि मानों आकाश के सारे तारे बनारस के घाट पर उतरकर भगवान शिव की महाआरती कर रहे हैं।

(देव दीपावली का विहंगम दृश्य)



भारत की सबसे बड़ी नदी गंगा करीब 2525 किलोमीटर की दूरी तय कर गोमुख से गंगासागर तक जाती है। इस पूरे रास्ते में गंगा उत्तर से दक्षिण की ओर बहती है। केवल वाराणसी में ही गंगा नदी दक्षिण से उत्तर दिशा में बहती है। यहां लगभग 84 घाट हैं। ये घाट लगभग 4 मील लम्बे तट पर बने हुए हैं। इन 84 घाटों में पांच घाट बहुत ही पवित्र माने जाते हैं। इन्हें सामूहिक रूप से 'पंचतीर्थी' कहा जाता है। ये हैं अस्सीघाट, दशवमेद्यघाट, आदिकेशवघाट, पंचगंगाघाट तथा मणिकर्णिकघाट। अस्सीघाट सबसे दक्षिण में स्थित है जबकि आदिकेशवघाट सबसे उत्तर में स्थित हैं।

हर घाट की अपनी अलग-अलग कहानी है। तुलसीघाट प्रसिद्ध कवि तुलसीदास से संबंधित है। तुलसीदास ने रामचरितमानस की रचना की थी। कहा जाता है कि तुलसीदास ने अपना

आखिरी समय यहीं व्यतीत किया था। इसी के समीप बच्चाराजा घाट है। यहीं पर जैनों के सातवें तीर्थंकर सुपर्वनाथ का जन्म हुआ था। अब यह जैनघाट के नाम से जाना जाता है। चेत सिंह घाट एक किला की तरह लगता है। चेत सिंह बनारस के एक साहसी राजा थे जिन्होंने 1781 ई. में वॉरेन हेस्टिंग्स की सेना के खिलाफ लड़ाई लड़ी थी। महानिर्वाणी घाट में महात्मा बुद्ध ने स्नान किया था। हरिश्चंद्र घाट का संबंध राजा हरिश्चंद्र से है। मणिकर्णघाट पर स्थित भवनों का निर्माण पेशवा बाजीराव तथा अहिल्याबाई होल्कर ने करवाया था। दूध का कर्ज मंदिर को जरूर देखना चाहिए। लोक कथाओं के अनुसार एक अमीर घमण्डी पुत्र ने इस मंदिर को बनवाया और इसे अपनी मां को समर्पित कर दिया। उसने अपनी मां से कहा मैंने तेरे लिए मंदिर बनवाकर तेरा कर्ज चुका दिया। तब उसकी मां ने कहा कि दूध का कर्ज कभी चुकाया नहीं जा सकता। तभी से इस मंदिर का नाम दूध का कर्ज मंदिर पड़ गया। पंचगंगा घाट भी काशी के ऐतिहासिक गंगा घाटों में एक है। ये विष्णु काशी क्षेत्र में आता है। यहां कार्तिक माह में स्नान का बड़ा पुण्य माना गया है। कार्तिक में आकाशी द्वीप जलाने की सदियों पुरानी परम्परा है। यहीं पर ऐतिहासिक विन्दु माधव भगवान का मंदिर रामानंदाचार्य पीठ के नाम से विख्यात श्रीमठ और तैलंग स्वामी का समाधी स्थल भी है। पंचगंगा घाट की सीढ़ियों पर ही कभी कबीर दास को स्वामी रामानंद ने तारक राममंत्र की दीक्षा दी थी और उन्हें अपना शिष्य बनाया था। देव दीपावली के दिन यहां मेला सजता है। श्रीमठ के पास ही रानी अहिल्याबाई द्वारा निर्मित हजार द्वीप स्तम्भ भी दर्शनीय है। गांगा घाटों की सैर करने वाले हजारो तीर्थयात्री प्रतिदिन वहां रुके वगैर आगे नहीं बढ़ते।

#### वाराणसी में पर्यटन के नए आयाम

1. **एडवेंचर पर्यटन** : वाराणसी में पर्यटन के स्वरूप को और मजबूती प्रदान करने के लिए गंगा नदी के किनारे अवस्थित शूलतंकेश्वर मंदिर के पास पर्यटन विभाग द्वारा एडवेंचर क्लब की स्थापना की गयी जिसमें स्थानीय के साथ-साथ देशी व विदेशी पर्यटक गंगा नदी पर रोमांच का अनुभव करते हैं।
2. **हेरिटेज पर्यटन** : प्रधानमंत्री नरेन्द्र मोदी ने अपने संसदीय क्षेत्र को हेरिटेज पर्यटन के रूप में विकसित करने की महत्वाकांक्षी योजना को प्रमुखता से आगे बढ़ाया है जिसके अंतर्गत वाराणसी के घाटों का सुन्दरीकरण, महत्वपूर्ण तालाब व कुण्डों का संरक्षण, शहर की प्रमुख गलियों व चौराहों की उनकी सांस्कृतिक विशेषता के अनुसार वॉल पेन्टिंग साथ ही साथ प्रमुख महापुरुषों के चित्रों का प्रदर्शन भी हेरिटेज संस्कृति को बढ़ावा देने के उद्देश्य से निरंतर किया जा रहा है।

3. **फिल्म पर्यटन** : वाराणसी में संस्कृति व कला को प्रोत्साहन देने के लिए निरंतर सांस्कृतिक उत्सवों का आयोजन किया जा रहा है इसी क्रम में दैनिक जागरण द्वारा फिल्म फेस्टिवल का आयोजन किया गया साथ ही साथ दशाश्वमेध घाट व सुबह-ए-बनारस घाट पर समय-समय पर अंतर्राष्ट्रीय व राष्ट्रीय कलाकारों को आमंत्रित किया जाता है। जिससे वाराणसी में रंगमंच का कार्य करने वाले कलाकारों को अपनी प्रतिभा दिखाने का अवसर प्राप्त हो रहा है।
4. **सांस्कृतिक पर्यटन** : वाराणसी की सांस्कृतिक समृद्धता को संरक्षित करके उसे पर्यटन का स्वरूप प्रदान करने का प्रयास किया जा रहा है इसी क्रम में शहर के कुछ गलियों के नाम उनमें जन्म लेने वाले महत्वपूर्ण व्यक्तियों के नाम पर रखकर उस गली व स्थान को सरकार द्वारा संरक्षित करने का कार्य किया जा रहा है जैसे मुंशी प्रेमचंद्र, पं. किशन महाराज, राजन-साजन मिश्र, इत्यादि महापुरुषों के नाम पर संरक्षित कर वाराणसी के पर्यटन को सांस्कृतिक दृष्टिकोण से उत्तरोत्तर विकसित किया जा रहा है।
5. **कला एवं उद्योग पर्यटन** : वाराणसी व आस-पास के क्षेत्रों में पाए जाने वाले हस्तकला व कुटीर उद्योग को बढ़ावा देने हेतु पं. दीनदयाल उपाध्याय हस्तकला संकुल की स्थापना की गयी। जिसमें कालीन उद्योग, लकड़ी के खिलौने के उद्योग, व बनारसी साडी सहित वाराणसी में निर्मित किये जाने वाले अन्य सामानों को प्रमुखता से वैश्विक पर्यटकों व राष्ट्रीय स्तर के पर्यटकों के सम्मुख प्रस्तुत करने का कार्य इस संकुल के माध्यम से हो रहा है।

उपरोक्त नवीन आयामों के सन्दर्भ में हम वाराणसी के पर्यटन व्यवसाय को देखते हैं। जिसके कारण वाराणसी का पर्यटन व्यवसाय नित्य निरंतर नयी ऊँचाइयों को प्राप्त कर रहा है। अगर वाराणसी के पर्यटन का परंपरागत स्वरूप धर्म और संस्कृति से प्रेरित था तो वर्तमान स्वरूप इन नवीन आयामों और उनके सकारात्मक परिणामों से सीधे तौर पर प्रभावित हो रहा है एक ओर जहाँ ऐतिहासिक संस्कृति का संरक्षण हो रहा है तो दूसरी ओर उसके आधुनिक सभ्यता से सम्बंधित धारणाओं और मूल्यों को भी समायोजित करने का प्रयास किया जा रहा है। वैश्विक पर्यटन के मुकाबले भारतीय पर्यटन की दिशा को मजबूती प्रदान करने के लिए यह आवश्यक है की पर्यटन के जितने भी आयाम हैं उनको प्रभावी तरीके से वाराणसी की सामाजिक व सांस्कृतिक व्यवस्था के साथ समाहित किया जाये।

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## भारत में अस्पृश्यता (छुआछूत) का प्रारम्भ

डा. जितेन्द्र कुमार\*

डॉ० मधुबाला गुप्ता\*\*

अस्पृश्यता जाति प्रथा का भयंकर अभिशाप है। भारतीय समाज में यह विशिष्ट कुव्यवस्था चिर-अतीत से अपना उग्र रूप धारण करती रही है। अस्पृश्य शब्द का अर्थ है न छूना या स्पर्श न करने योग्य। यह सामाजिक असमानता का वह नग्न दृश्य है, जिसके आधार पर मनुष्य न केवल मनुष्य के स्पर्श मात्र से ही बल्कि समीप आने या देखने से भ्रूट तथा अपवित्र समझा जाता है। इस अपवित्रता से बचने के लिए अस्पृश्य व्यक्तियों को उच्च जातियों से प्रथक रहने की व्यवस्था की गयी है तथा उसके लिए कई प्रकार की निर्योग्यताएँ भी निश्चित की गई हैं।

संक्षेप में कहा जा सकता है कि अस्पृश्यता समाज की वह व्यवस्था है जिसके कारण एक व्यक्ति दूसरे व्यक्ति को या एक समाज दूसरे समाज को परम्परा के आधार पर छू नहीं सकता, यदि छूता है तो स्वयं अपवित्र हो जाता है और इस अपवित्रता से छूटने के लिए उसे कई प्रकार के प्रायश्चित्त करने पड़ते हैं<sup>1</sup>।

अस्पृश्यता का उद्गम समय आज भी विवादास्पद है। ऐसा कोई ठोस प्रमाण अभी तक नहीं मिला है जिसके आधार पर अस्पृश्यता का सही समय ज्ञात किया सके, तथापि कई विद्वानों ने साहित्यिक व पुरातात्विक प्रमाणों के आधार पर इसके समय निर्धारण का प्रयास किया है। प्राचीनतम ग्रन्थ ऋग्वेद में केवल एक स्थान पर<sup>2</sup> चार वर्णों का उल्लेख मिलता है लेकिन यह उल्लेख कहीं नहीं मिलता कि शूद्र या किसी अन्य वर्ण को अस्पृश्य समझा जाता था या तत्कालीन समाज में किसी प्रकार की शौच-अशौच की धारणा विद्यमान थी। ऋग्वेद के अतिरिक्त अन्य तीनों वेदों में भी ऐसा कोई प्रमाण नहीं मिलता। वर्णों के बीच सामाजिक भेदभाव बताने वाला एकमात्र प्राचीन संदर्भ अथर्ववेद में पाया जाता है जिसमें यह दावा किया गया है कि ब्राह्मण को राजन्य और वैश्य की तुलना में किसी नारी का पहला पति बनने का अधिकार प्राप्त है।<sup>3</sup> इसके अतिरिक्त अथर्ववेद में कहीं-कहीं पर ब्राह्मणों के विशेषाधिकारों की चर्चा की गई है, लेकिन इस आधार पर यह नहीं कह जा सकता कि ब्राह्मण दासों या शूद्रों से अस्पृश्यता बरतते थे और न ही इसका कोई प्रमाण

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मिलता कि उनके छू जाने पर उच्च वर्णों के लोगो का शरीर और भोजन दूषित हो जाता था।<sup>4</sup>

उत्तर वैदिक काल में ब्राह्मण विधिकारों द्वारा शूद्रों के स्पर्श से बचने के लिए जो निषेध नियम बनाये उनसे समाज में अस्पृश्यता का जन्म हुआ। काठक संहिता में लिखा है कि शूद्र को अग्निहोत्र में प्रयुक्त होने वाले दूध को गाय से नहीं दुहना चाहिए।<sup>5</sup> शतपथ ब्राह्मण के अनुसार यज्ञ के लिए अभिषिक्त व्यक्ति को शूद्र से बात नहीं करनी चाहिए।<sup>6</sup> उत्तर वैदिक काल के अन्त में कुछ शूद्रो को अस्पृश्य समझा जाने लगा। यद्यपि उत्तर वैदिक काल में यज्ञ धर्म आदि से सम्बन्धित शुद्धता या पवित्रता की धारणा अत्यन्त प्रखर थी, परन्तु अस्पृश्यता की धारणा आज जिस रूप में है वैसी नहीं थी।<sup>7</sup> अस्पृश्य जातियों में अग्रणी जाति चण्डाल का पहला उल्लेख वाजसनेयी संहिता में हुआ है।<sup>8</sup> समाज में चण्डाल को सर्वाधिक तिरस्कार की दृष्टि से देखा जाता था। छान्दोग्य उपनिषद् में चण्डाल को कपूया योनि ( अशुद्ध जन्म ) से सम्बद्ध बताया गया है।<sup>9</sup>

अस्पृश्यता का पूर्ण विकास तथा उसमें कठोरता धर्मसूत्रों के काल में दिखाई देती है। आपस्तम्ब <sup>10</sup> के अनुसार वैश्वदेव कर्मकाण्ड के बाद ग्रहस्थ चण्डालों को कुत्तों के साथ तथा वसिष्ठ<sup>11</sup> के अनुसार कुत्तों और कौवों के साथ भोजन दे सकता है। सूत्रकाल में अस्पृश्यों को समाज में अत्यन्त निम्न तथा हेय समझा जाता था। अधिकांश सूत्रकारों ने धर्मसूत्रों में उनकी हीनावस्था का उल्लेख किया है। उन्होंने ब्राह्मण को शूद्र का दिया भोजन खाने का मनाही की है क्योंकि वह अपवित्र समझा जाता था। जिस भोजन पर किसी कुत्ते, पतित या चण्डाल की कोटि के किसी अपपात्र की नजर पड़ जाती थी, उसे ग्रहण नहीं किया जा सकता था, क्योंकि वह भोजन अपवित्र माना जाता था।<sup>12</sup> शूद्र को उस समय कुत्ते व कौवे की श्रेणी में गिना जाने लगा था। बौधायन ने शूद्र की हत्या करने वाले व्यक्ति के लिए उसी दण्ड की व्यवस्था बताई जो किसी कौवे, उल्लू, मेढक अथवा कुत्ते आदि के हत्यारे को मिलता था।<sup>13</sup>

धर्मसूत्रों में कहा गया है कि चण्डाल के स्पर्श से मनुष्य अपवित्र हो जाता है और उसका प्रायश्चित्त वस्त्र सहित स्नान करना बताया गया है कहीं-कहीं पर चण्डाल के निकट आने, उसकी आवाज सुनने उसे देखने या उसके बोलने से भी अशौच लगने के उल्लेख मिलते हैं। धर्म सूत्रों में कहा गया है ऐसे स्थान पर वेद का अध्ययन रोक देना चाहिए जहाँ कोई चण्डाल ठहरा हुआ हो<sup>14</sup> या जहाँ से दिख रहा हो या<sup>15</sup> जहाँ से वह वेद का पढ़ा जाना सुन सकता हो<sup>16</sup>।

बौद्ध साहित्य के आधार पर भी अस्पृश्यता का समय ज्ञात किया जा सकता है। प्राचीन पालि साहित्य से इस बात की पुष्टि होती है कि महात्मा बुद्ध के समय समाज में

अस्पृश्यता विद्यमान थी। बौद्ध जातकों में अस्पृश्यता का अनेक स्थानों पर वर्णन मिलता है। बौद्धों को ब्राह्मणों की वर्ण व्यवस्था अमान्य थी। अतः उन्होंने तत्कालीन जाति व्यवस्था तथा समाज में प्रचलित बुराइयों का विरोध किया था। जातकों में प्रत्यक्ष रूप से एक कुम्भकार और एक चण्डाल के प्रवृत्त गृहण करने का उल्लेख है<sup>17</sup>। चुल्लवग्ग में अरिथ ( अरिष्ट) नामक चण्डाल भिक्षु का नामोल्लेख है, इसे स्वयं महात्मा बुद्ध से दीक्षा मिला थी<sup>18</sup>। प्राचीन पालि ग्रन्थों में पाँच हीन जातियाँ यथा चण्डाल, नेसाद, वेण, रथकार और पुक्कुस जातियों की चर्चा बार-बार हुई है तथा<sup>19</sup> उन्हें हीन जाति व नीच कुल का बताया गया है। समाज में उच्च-नीच की भावना का तत्कालीन एक अन्य उदाहरण है- एक स्थान पर स्वयं बुद्ध भिक्षुओं को निर्देश देते हैं कि वे भिक्षुओं की पूर्व जाति, सिप्प, कम्म आदि का हवाला देकर उन्हें अपमानित न करें और संघ में इस प्रकार भेदभाव उत्पन्न न करें<sup>20</sup>। बौद्ध साहित्य में उल्लेख है कि बढई व भंगी का काम उस समय हीन कोटि का माना जाता था<sup>21</sup>। विनय पिटक में नलकार ( बांस का काम करने वाले) कुम्भकार (कुम्हार) पेसकार ( बुनकर) नहापित (हज्जाम) और चर्मकार (चमड़े का कार्य करने वाले) के व्यवसायों को हीन कोटि का बताया गया है<sup>22</sup>। चूंकि उस समय कुछ व्यवसायों को घृणा की दृष्टि से देखा जाने लगा था और ऐसे व्यवसाय अधिकांशतया शूद्र वर्ग द्वारा किये जाते थे, अतएव सम्पूर्ण शूद्र वर्ण को ही घृणा की दृष्टि से देखा जाने लगा। दीर्घ निकाय के एक परिच्छेद में शूद्रों के लिए ' लुद्धाचार-खुदचार ति' शब्दों का प्रयोग किया गया<sup>23</sup>, जिसका अर्थ है कि शूद्र वे हैं जो शिकार एवं अन्य हीन कर्म द्वारा जीवन निर्वाह करते हैं। जातक ग्रन्थों में चाण्डालों को अछूत बताया गया है, उन्हें अधमाधम कोटि का माना जाता था<sup>24</sup>। चाण्डालों के शरीर को स्पर्श करके आने वाली हवा दूषित समझी जाती थी<sup>25</sup>। उस पर दृष्टि पडना भी अपशकुन माना जाता था<sup>26</sup>। यदि किसी चाण्डाल की दृष्टि किसी खाद्य पदार्थ पर पड जाती थी तो उसे गृहण करना वर्जित था<sup>27</sup>। अज्ञान वश भी चाण्डाल का अन्न गृहण कर लेने पर लोगों को सामाजिक बहिष्कार का भागी बनना पडता था। मातंग जातक में वर्णन है कि सोलह हजार ब्राह्मण अपनी जाति से इसलिए बहिष्कृत कर दिये गये क्योंकि उन्होंने अनजाने में ऐसा अन्न गृहण कर लिया, जो शूद्र के जूठन के स्पर्श से दूषित हो गया था<sup>28</sup>। जातक कथाओं से ज्ञात होता है कि उच्च वर्ण के लोग चाण्डालों को अस्पृश्य समझकर उनसे घृणा करते थे। एक जातक कथा में वर्णन है कि बनारस में विहार के लिए जाती हुई एक सेट्ठि की लडकी मार्ग में दो चाण्डालों को देख लेती है तथा उनके दर्शन को वह इतना अशुभ समझती है कि तत्काल सुगन्धित जल से नेत्र प्रक्षालन कर वापस घर लौट जाती है, क्योंकि उसकी आँखें अधम चाण्डाल को देखने से दूषित हो गयी थी<sup>29</sup>।

बौद्ध साहित्य से ज्ञात होता है कि महात्मा बुद्ध के समय समाज में अस्पृश्यता विद्यमान थी। अतः माना जा सकता है कि बुद्ध के समय से पूर्व ही समाज में अस्पृश्यता उत्पन्न हो चुकी थी।

कुछ विद्वान अस्पृश्यता का उद्गम सिंधु सभ्यता के समय मानते हैं। इतिहासकार इरावती कर्वे कहती हैं कि अस्पृश्यता ऊपर से नीचे तक जाति संरचना की विशेषता है,<sup>30</sup> और इस प्रथा का मूल हड़प्पा संस्कृति तक जाता है, जिसमें जो जाति खास तौर से अनाज छाँटने-कूटने का काम करती थी, वह समाज से बिल्कुल अलग रहती थी और इस तथ्य की व्याख्या पुरातत्व शास्त्रियों ने गलती से दासता के साक्ष्य के रूप में की है<sup>31</sup> रोमिला थापर के अनुसार वर्ण समाज की तत्कालीन वास्तविकता को स्पष्ट करने का एक प्रयत्न था और उसके आवश्यक तत्वों के मूल की तलाश हड़प्पा संस्कृति में की जानी चाहिए। उनके अनुसार मोहनजोदड़ों के विशाल स्नानागार से शुद्धि संस्कार के पालन का संकेत मिलता है, जो आनुष्ठानिक शौच की अवधारणा का संभवतः केन्द्रीय तत्व था<sup>32</sup>। इसी प्रकार एन. के. दत्त भी मानते हैं कि अस्पृश्यता को आर्यों ने द्रविडों से ग्रहण किया<sup>33</sup>। परन्तु इस बात का कोई स्पष्ट प्रमाण नहीं मिलता कि द्रविड समाज में अस्पृश्यता प्रचलित थी। उनकी यह प्राकल्पना केवल अनुमान ही मानी जा सकती है।

यद्यपि अस्पृश्यता का समय विवादास्पद है फिर भी इतना निश्चित है कि यह वैदिक काल के उत्तरार्द्ध में निश्चित रूप से अस्तित्व में आ चुकी थी।

जिस प्रकार अस्पृश्यता का उद्गम समय विवादास्पद है उसी प्रकार उसके उद्गम के कारण भी विवादास्पद है। ऐसा माना जाता है कि ग्रीक समाज की भाँति ही वैदिक काल के पश्चातवर्ती समाज में शारीरिक श्रम वाले कार्यों और व्यवसायों को घृणा के भाव से देखा जाता था। समय व्यतीत होने के साथ-साथ केवल शारीरिक श्रम वाले कार्यों को ही नहीं बल्कि ऐसे कर्म करने वाले लोगों को भी हेय दृष्टि से देखा जाने लगा। आदिम जातियों की हीन संस्कृति श्रमसाध्य के प्रति बढ़ते हुए घृणा के भाव और निषेध तथा अपवित्रता सम्बन्धी अतिप्राचीन विचारों की पृष्ठभूमि में अस्पृश्यता जैसी भावना का उदय हुआ<sup>34</sup>।

कुछ विद्वान मानते हैं कि वेणों और रथकारों को भी शारीरिक श्रम वाले कार्य करने के कारण अस्पृश्य माना गया<sup>35</sup>। उनके अनुसार शिकारी और चिड़ीमार जैसी आदिम जातियाँ सांस्कृतिक दृष्टि से आर्यों से बहुत पिछड़ी हुई थी। चूँकि घृणित व गंदे काम करना (सुअर या मुर्गे पालना, मछली पकड़ना, चमंडे का कार्य करना, गंदगी साफ करना, शमशान में काम करना अपराधियों को फाँसी देना आदि) या ऐसे व्यवसाय करना जिसमें हाथ से काम किया जाता था, को हेय समझा जाता था। अतः ऐसे व्यवसायों को करने वाले व्यक्ति धीरे-धीरे अस्पृश्य समझे जाने लगे<sup>36</sup>। संभवतया शारीरिक श्रम वाले कार्यों को करने वाले लोगों को

नहीं बल्कि घृणित व गन्दे व्यवसाय या कार्य करने वाले लोगों को अस्पृश्य माना गया होगा। नेसफील्ड भी अस्पृश्यता की उत्पत्ति गन्दे व्यवसाय के कारण मानते हैं।

किन्तु केवल गन्दे व्यवसायों को ही अस्पृश्यता का उद्गम स्रोत मानना उचित नहीं क्योंकि जातिगत श्रेणियां पहले बनती हैं और भोजन पेशों या धन्धों सम्बन्धी पूर्वाग्रह बाद में बनते हैं यही नहीं समाज ही उन्हें इन गन्दे व्यवसायों को करने के लिए बाध्य करता है और इन दलित जातियों के सामने इन अधम व घृणित व्यवसायों को मानने के अलावा कोई चारा नहीं रह जाता और यदि वे बाद में इन व्यवसायों को छोड़ भी दें तो भी उन्हें अस्पृश्य ही माना जाता है।

अस्पृश्यता के उद्गम को सांस्कृतिक पवित्रता के साथ भी जोड़ा जाता है। आर्य चूँकि स्वयं को अन्य जातियों में श्रेष्ठ समझते थे, इस कारण उन्होंने अपनी संस्कृति को अन्य संस्कृतियों के प्रभाव से अछूता रखने के लिए कुछ निषेध नियम बनाये और उनके साथ उठना बैठना, बातचीत करना, भोजन करना तथा अन्य सामाजिक सम्पर्क निषिद्ध घोषित कर दिये इन्हीं निषेध नियमों से कालान्तर में अस्पृश्यता का विकास हुआ। अस्पृश्यता की उत्पत्ति प्रजातिक सामाजिक तथा धार्मिक तत्वों पर भी आधारित मानी जाती है आर्यों के भारत आने से पूर्व यहाँ यह समस्या नहीं थी तथा यहाँ का अनार्य समूह प्रजातीय व सांस्कृतिक दृष्टिकोण से उनसे बहुत पिछड़ा था। इन आधारों पर आर्यों व अनार्यों के संघर्ष में आर्यों ने विजय प्राप्त करने के बाद अनार्यों को समाज में निम्न स्थान दिया और अपनी धार्मिक पूजा, संस्कार आदि से उन्हें अलग रखा इन्हीं प्रजातीय भेदों के आधार पर सामाजिक दूरी और पवित्रता की धारणा ने अस्पृश्यता को जन्म दिया।

भयंकर पापों और दुष्कर्मों अर्थात् ब्रह्महत्या व चोरी आदि से लोग जाति से निष्कासित कर दिये जाते थे और उन्हें भी अस्पृश्य समझा जाता था<sup>37</sup>। धर्म सम्बन्धी विद्वेष की भावना भी अस्पृश्यता के उद्गम के कारणों में से एक है। हिन्दू धर्म के विरोधी या निन्दक लोगों के साथ धर्माचार्यों ने अस्पृश्य व बहिष्कृत जैसा व्यवहार करने को कहा<sup>38</sup>। प्रतिलोम विवाहों को भी समाज में अत्यन्त हीन माना जाता था तथा इस प्रकार के विवाह से उत्पन्न संतान को वर्णसंकर निकृष्ट और अस्पृश्य माना जाता था<sup>39</sup>। महाभारत<sup>40</sup> व मनुस्मृति<sup>41</sup> में भी प्रतिलोम विवाह को निन्दनीय कहा गया है।

निर्धारित धार्मिक कृत्यों को न करने वाले व्यक्ति को भी पतित माना जाता था जैसे दधिजो के किसी परिवार में यदि तीन पीढ़ी तक उपनयन संस्कार न हो तो उस परिवार को पतित माना जाता था तथा उस परिवार के सदस्यों को देखना भी अशुभ माना जाता था। डा. अम्बेडकर भी ब्राह्मणों द्वारा कुछ जातियों के उपनयन संस्कार को बन्द किये जाने को अस्पृश्यता के विकास के लिए उत्तरदायी मानते हैं<sup>42</sup>। इसी प्रकार आश्रम व्यवस्था

भी उतनी ही आवश्यक मानी जाती थी। ब्रह्मचर्य आश्रम को तो इतना महत्वपूर्ण माना जाता था कि जो दधिज होकर इसका पालन नहीं करते थे वे समाज में पतित व बहिष्कृत माने जाते थे<sup>43</sup>।

अस्पृश्यता का मूल ब्राह्मणों द्वारा सोच विचारकर अपनाई गई नीति में भी निहित था। जिन लोगों ने गोमांस खाना जारी रखा और बौद्ध धर्म को अपनाकर अपने को ब्राह्मण परम्परा से अलग कर लिया उनके प्रति ब्राह्मणों का मन तिरस्कार और घृणा से भरा हुआ था। जिन लोगों ने गोमांस खाना जारी रखा उन्हें अछूत करार दिया गया<sup>44</sup>। लेकिन यह अस्पृश्यता की उत्पत्ति की व्याख्या नहीं मानी जा सकती भले ही इस कारण अस्पृश्यों की संख्या बढ़ी हों क्योंकि मात्र गौतम धर्मसूत्र<sup>45</sup> को छोड़कर कहीं भी नहीं लिखा है कि इस युग में ब्राह्मण समाज में गोमांस खाना निषिद्ध था।

इस प्रकार अस्पृश्यता के उद्गम में किसी एक कारण को उत्तरदायी नहीं माना जा सकता। अस्पृश्यता के उद्गम से सम्बन्धित कारणों में आर्यों की अनार्यों के प्रति घृणा व तिरस्कार की भावना, अनार्य जातियों की हीन संस्कृति तथा उनके द्वारा किये जाने वाले घृणित व गन्दे व्यवसाय आदि अधिक युक्ति संगत प्रतीत होते हैं। इस घृणित सामाजिक कुव्यवस्था को रोकने के लिए समय समय पर सामाजिक धार्मिक व राजनीतिक संस्थाओं द्वारा प्रयास किये गये लेकिन लम्बे समय से प्रभावित करती आ रही अस्पृश्यता की यह समस्या इतनी जटिल है कि गाँवों, कस्बों में यह आज भी किसी न किसी रूप में विद्यमान है। संवैधानिक एवं कानूनी प्रयासों से अस्पृश्यता में कमी आ रही है। संविधान के अनुच्छेद 17 के द्वारा अस्पृश्यता को सभी प्रकार से समाप्त घोषित किया गया है। अस्पृश्यता रोकने के लिए कानूनी व्यवस्था का भी प्रवधान है। भारतीय संसद ने सन् 1955 ई. में अस्पृश्यता अपराध अधिनियम बनाया इसमें अस्पृश्यता और उससे सम्बन्धित स्थितियों को परिभाषित किया गया। सन् 1976 ई. में इस अधिनियम में संशोधन किया गया तथा इसका नाम बदलकर नागरिक अधिकार सुरक्षा अधिनियम कर दिया गया। इस एक्ट के तहत अस्पृश्यता का प्रचार करने या इसे आचरण में लाने अस्पृश्यता के आधार पर लोगों को अयोग्य ठहराने या उससे सम्बन्धित आचरण के लिए सजा का प्रावधान है<sup>46</sup>। वर्तमान में प्रत्येक वर्ग के लोगों का सामाजिक दायित्व बनता है कि वे स्वयं भी इस कुव्यवस्था को समाप्त करने का प्रयास करें जिससे यह पूर्ण रूप से समाप्त हो सके।

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## **Dynamics of Change in Social Position of Woman in Buchi Emecheta's *The Second Class Citizen***

**Ambreen Altaf\***

### **Abstract**

From the creation of Adam and Eve till now, everyone is supposed to be part of a single soul i.e. an over soul. All humans were supposed to live a life of equality and togetherness. Despite the fact of equal importance from birth, one sect of society is deprived of it and that unlucky sect is of women. The privileging of patriarchy in African society has led to female inferiority which continued for a long time. This lifelong construction of oppression has been challenged and resisted by certain theories like Feminism and Eco-feminism by allowing women characters to realize their own importance and allows them to evolve as independent and self-actualized beings with an identity of their own. This resistance of inequality is explored through literature in general and through women writers in particular, among whom Buchi Emecheta is also prominent. Buchi Emecheta being a feminist writer took a stand and resisted the existing norms regarding women sect of society and allowed her female characters to fight against oppression and emerge as independent beings. This paper seeks to explore representation of women character Adah in Buchi Emecheta's novel *The Second Class Citizen* who raises objection against the identity she has inherited and succeeds in deconstructing this hereditary identity by reconstructing an independent identity.

### **Introduction**

Literature is as old as human language and from the very beginning it has played a very important role in exploring society in both its oral and written forms. Literature is basically a literary piece of work which acts as a mirror of and to society and reflects both good values and ills of society in which it exists. Literature highlights good values of any society with a view to let people emulate it and reflects ills of any society with an intention to make people realize their mistakes. When a writer begins to write a literary piece of art, he can never remain unexposed to situations prevailing in world around him and hence it is impossible to find a piece of literature that excludes values and attitudes of society. Literary artists expose real life events of any society with the intention to let people look at themselves and realize the flaws so that, amendments can be made. Thus, literature not only reflects good values and ills of society but also serves as a corrective mirror. In short, literature has capability to resist and correct everything that is harmful for society.

When it comes to reflecting image of a society through literature and resisting negative aspects, Nigerian Literature doesn't remain far behind. A cursory look on Nigerian literature shows that Nigerian writers have from the beginning responded to issues of the moment and resisted against the loopholes. Nigerian literature is the ultimate vehicle for rebranding the image of Nigerian society. Nigerian literature looks at the various ills of country and not only resists them through certain theories but also provides us with possible solutions. Nigerian literature has element of didacticism in it, it is a sort of an instrument of educating people on the existing social contexts. Most of the societies are

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patriarchal in essence and Nigerian society is one among them. The patriarchy is one of the prominent issues which leads to underdevelopment of any society and is in immediate need of eradication. The issue of gender discrimination is so grave that Nigerian literature can't help without resisting it. Nigerian male writers in general have been the mouthpiece of their society and their treatment of female characters reflect the disdainful and cruel manners in which women are regarded in Nigerian society but they couldn't resist it the way female writers could as women writers have firsthand experience. Since, we know Nigerian literature is didactic in nature, then how can it leave such a grave issue of gender discrimination without resistance. Nigerian women writers utilized feminist theories and came up with a realization that it is women's responsibility to deconstruct the identity of being submissive and useless. They presented a prophetic vision of women being strong and equal to men and forced women to accept the hidden fact that they are strong and deserve to stand shoulder to shoulder with men. Nigerian literature actually succeeded in creating a decent society for women, a society where they have their own independent identity. Nigerian feminist literature took a stand and resisted the existing norms regarding women sect of society and persuaded women folk to deconstruct the hereditary identity of being a dependent sect and helped them in reconstructing a flawless independent identity. D'Almeida has considered "writing by women is a weapon to destroy the ideas that perpetuate subjugation and inequality".

Identity designates origin of a person; an individual is recognized in a society only through his/her identity. Identity of a person suffers from recognition when he faces some struggle in living his life but with respect to women, issue is different. A woman faces identity crisis due to the fact that her identity is overshadowed by presence of patriarchy. A woman is denied any important role in society and is deprived of all those rights which are essential for realizing an independent identity of one's own. Deconstruction of gender identity means breaking the age old traditional norm that men are superior and women are inferior and allowing women to have an identity of their own which is different from traditional one. Gender identity designates a movement that focuses on equal importance of both sects of society and also on removal of inferiority complex of women. Nigerian women have suffered a lot in different ways such as alienation, color discrimination, marginalization and gender bias and it is here that women literature comes to rescue and leads a supportive hand to women sufferers and helps them in self-examination and self-exploration. The notion of otherness is socially constructed as Simone de Beauvoir has aptly remarked "One is not born a woman rather becomes, a woman. (301)"

### **Analysis**

Buchi Emecheta born on 21<sup>st</sup> July 1944 is one of the eminent women writers from Post-colonial Nigeria, who is concerned about reconstruction of the identity of women. Buchi Emecheta carves a new world for women in whom they experience freedom from marginalization imposed on them by patriarchy and colonialism. Her works are a protest against the victimization of Igbo women in Nigeria. Her novels evolve with a concept of 'New woman', one who is bold and doesn't follow age old tradition of gender and race constructed by patriarchal society. Buchi Emecheta in her novels strives to rescue women from interlocking factors of gender and race by allowing them to perform new roles beyond that of a daughter, wife and mother. Her bold and subversive texts celebrate independence of women from societal norms. Emecheta in her novels not only reflects how gender defines the task and roles people play in life but also challenges those specific roles

of tradition. Emecheta's main objective in her novels is to help her female characters in recreating the self. Lauretta Nbcobo also considers the same,

Buchi Emecheta knows the hidden feelings of African women and she voices them as perhaps no one has done before where the African woman has made a virtue silent suffering, Emecheta exposes the conspiracy, insisting that female complacency and the unquestioning acceptance of male domination do not constitute the quintessence of femininity.(10)

Emecheta in her novels recreates a series of protagonists who are conscious about the ill treatment given to them by patriarchy and have courage to raise voice against oppressive roles. *The Second Class Citizen* is Emecheta's second novel first published in 1975. *Second Class Citizen* is a bildungsroman i.e, a novel of personal development of an intelligent and ambitious young girl Adah, the protagonist. This prominent novel not only dramatizes the problem African women encounter in a traditional male oriented society but also provide Emecheta with an opportunity to let out rage she felt against the society who couldn't accept her independent spirit. The novel deals with Adah's struggle and her resistance against the prevailing situations in society. Adah from the very beginning is seen struggling a lot to make an image of her own self in society and attain an identity of her own which can't be overshadowed by patriarchy. Nigerian society being a male dominated society creates a lot of identity crisis for females as we see that Nigerian culture fails to recognize a girl child as an individual from her very birth. Adah's birth is a disappointment to her parents and is termed as insignificant.

She was a girl who had arrived when everyone was expecting and predicting a boy. So, since she was such a disappointment to her parents, to her immediate family, to her tribe, nobody thought of recording her birth(Emecheta 1).

This saturation is further extended to the field of education, education being the most important means of transforming one's life from ignorance to maturity is denied to females and stress is laid on education of boys. Born of lesser sex, Adah is deprived of education and is forced to stay behind the curtain of patriarchy but Adah being an ambitious girl does not submit before traditional norms and strives hard to fight and ultimately succeeds in resisting this stubborn patriarchal society. Adah's parents' doubt over her continuation of education is reflected in clear words "A year or two would do, as long as she can write her name and count. Then she will learn how to sew (Emecheta 3). She at an initial stage resists the norm of education for boys only and sneaks out of house to school and this way forces her parents to allow her to receive education and thus steps into the shoes of development. Adah struggles hard to continue her education after the death of her father and works hard to receive scholarship. After a lot of struggle she finally completes her education by resisting age old norms of her traditional society of Nigeria.

Adah is always taught to be a good wife and is forced into marriage with Francis because she does not have a place to live in. Adah's marriage to Francis again limits her choices and her identity is overshadowed by presence of Francis even though she is more qualified than Frances and also owns a job. Adah is forced to give her first preference to her husband and in laws and do both household chores and office work without bit of concern for own self. Her individual identity is suppressed by patriarchy who does not realize her capabilities in due time. She is not allowed to realize her life-long dream of going to London. Her desire to accompany her husband to London is thwarted by Francis' reaction: "Father does not approve of women going to U K."(Emecheta 24) "It is allowed for

African males to come and get civilized in England. But that Privilege has not been extended to females yet.” (Emecheta 34)

Her identity crisis does not end here but they turn further deep when she visits her husband in London. There she becomes doubly marginalized. Adah faces a shocking truth when she has to struggle further for her identity in her dreamy world. Adah is doubly marginalized here like all other black women as they occupy lowest rank in their society because of sex and are not allowed to take any decisions of their own and in white man's world they are discriminated on the basis of their color.

When sufferings of Adah reach to peak and her limits of patience are over, she bursts out with a bang. She makes use of education which turns out to be an important tool for her to fight all the odds and emerge as a successful being with her own identified and individual personality and identity. she towards the end breaks down all the shackles that had kept her bound and breaks down her long silenced voice and makes it sure that she is heard by everyone. She leaves her husband Francis when his atrocities are beyond tolerance and finally takes a path of independence and proceeds to live a life of her own. She towards the end resists the gender biasness and succeeds in realizing an identity of her own equal to that of men and the identity she realizes is so strong that it can't be further overshadowed by baseless age old norms of gender and race. “So Adah walked with freedom, with nothing but four babies, her new job and a box of rags. Not to worry... Adah was happy about this; she didn't want to see him again, never on this earth.”(Emecheta 171) Thus, we can say she achieves a goal of leading an independent life and ultimately satisfies her thirst of identity.

Through the character of Adah Emecheta tries to bring home a message that one can lead a life of independence and leave behind all barriers wether in the shape of gender of Nigerian society or of race in White man's society like United Kingdom. She reflects that if one has courage to resist baseless norms of any society, one can lead a life of independence and embrace an identity which allows a woman to welcome a life of freedom from traditional patriarchal oppression of Nigerian society and racism of white man's world.

In Buchi's *Second Class Citizen*, from the long-going on war Adah gets out as the winner. She becomes successful in her fight with the outside world and makes England her home and thus gains her identity. So in the immigrant experience it is the woman who succeeds finding a place of belonging, a real home and building a secure sense of self-identity.(Baisel 17)

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## सार्वभौमिकता के लिये माण्डुक्य उपनिषद् में वैश्वानर विद्या की अवधारणा

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**संक्षेपिका**

वैश्वानर विद्या से तात्पर्य - ओंकार, आत्मा , ब्रह्म को जानने से है। माण्डुक्य उपनिषद् में आत्मा के चार चरण वैश्वानर , तैजस , प्राज्ञ तथा अव्यक्त बताये हैं। वैश्वानर का प्रथम चरण ओंकार है। ओंकार को उदगीथ भी कहा गया है। वैश्वानर का उपासक संपूर्ण कामनाओं को प्राप्त करने वाला होता है।

विश्व के समस्त मनुष्यों प्राणियों को अनेक प्रकार से संचालित करने का कारण जो है, उसे वैश्वानर कहते हैं। यह जो पृथक - पृथक प्राणी प्रतीत होते हैं , सभी जीवाभास हैं जीव नहीं। जैसे स्वप्न में दिखने वाले सभी प्राणी जीवाभास होते हैं वैसे ही ये जीवाभास हैं। इनका संचालन करने वाला एक वैश्वानर है। दुसरे शब्दों में यह संपूर्ण विश्व ही नर है अर्थात् यह विश्व नर ही "वैश्वानर" है।

ऋषि पुत्र विराट वैश्वानर के एक - एक अङ्ग की उपासना करते हैं, किसी एक अङ्ग में स्थित आत्मा की उपासना से आत्म तत्त्व की अनुभूति तो की जा सकती है किन्तु उसे वहीं तक सीमित नहीं रखा जा सकता। उस विराट वैश्वानर को यदि किसी अङ्ग में सीमित करने की भूल की जायेगी तो वह विराट अपने सतत प्रवाह को बनाये रखने के लिये उस अङ्ग विशेष को क्षति पहुँचा सकता है। ऋषियों ने यह भी स्पष्ट किया है कि इन्द्रियों से सम्बद्ध प्राणों से भी उदगीथ साधना की जा सकती है किन्तु थोड़ा भी चुकने पर असुरी प्रवाह उनमें विकार विक्षेप (बाधायें) उत्पन्न कर देता है | मुख्य प्राण से उदगीथ साधना करने पर असुरी प्रपंच समाप्त हो जाते हैं। यद्यपि ओम एक स्वर है तथापि यह अक्षर अमृत और अभय रूप ब्रह्म का ही प्रतीक है।

\* पीएच.डी (योग) शोधार्थी

\*\* सहायक प्राध्यापक (योग)

\*\*\* सहायक प्राध्यापक (योग)

\*\*\*\*सहायक प्राध्यापक (आयुर्वेद)

सांची बौद्ध - भारतीय ज्ञान अध्ययन विश्वविद्यालय बारलाए रायसेन (मध्यप्रदेश)

इस प्रकार से ओंकार की उपासना करने से पाप विनष्ट होते हैं , साधक दीर्घायु होता है और तेजस्वी जीवन जीता है। सार्वभौमिक के लिये जीवन का उद्देश्य यही है।  
मुख्य शब्द : वैश्वानर विद्या , ओमकार , ब्रह्म , सार्वभौमिकता।

## परिचय

वैश्वानर नाम से परब्रह्मा परमात्मा का ही वर्णन है, क्योंकि उस वर्णन में वैश्वानर और आत्मा इन साधारण शब्दों की अपेक्षा विशेष शब्दों का प्रयोग हुआ है।

**वैश्वानरः साधारणशब्दविशेषात्।<sup>1</sup>**

छान्दोग्योपनिषद् में पांचवे अध्याय के ग्यारहवे खण्ड से- प्राचीनशाल , सत्ययज्ञ , इन्द्रद्युम्न , जन तथा बिडिल ये ५ गृहस्थ महान वेदवेत्ता ऋषि , आत्मा कौन है? ब्रह्म का क्या स्वरूप है ? यह जानने हेतु उद्दालक के पास आये, उद्दालक उन सबके साथ राजा अश्वपति के पास गये। तब राजा ने बताया- तस्य ह वा अतस्यात्मनो वैश्वानरस्य मूर्ध्व सुतेजाश्चक्षुर्विश्वरूपः प्राणः पृथग्वन्मात्मा सण्देहो बहुलो बस्तिरेव रयिः पृथिव्येव पादावुर एव वेदिर्लोमानि बहिर्हृदयं गार्हपत्यो मनोऽन्वाहार्यपचन आस्यमाहवनीयः।<sup>2</sup>

अर्थात् इस विश्व के आत्मा वैश्वानर का द्युलोक मस्तक है , सूर्य नेत्र है , वायू प्राण है , आकाश शरीर का मध्य भाग है , जल बस्ति स्थान है , पृथ्वी दोनों चरण है , वेदि वक्षस्थल है , दर्भ लोम है , गार्हपत्य अग्नि हृदय है , अन्वाहार्यपचन अग्नि मन है और आहवनीय अग्नि मुख है । विश्व के आत्मा रूप पुरुष को ही वैश्वानर कहा गया है।

**यस्याग्निरास्यं द्यौर्मूर्धा खं नाभिश्चरणौ क्षितिः।**

**सूर्यश्चक्षुर्दिशः श्रोत्रे तस्मै लोकात्मने नमः॥<sup>3</sup>**

अर्थात् अग्नि जिसका मुख , द्युलोक आकाश , पृथ्वी दोनों चरण सूर्य , नेत्र तथा दिशायें कान है , उस सर्वलिक स्वरूप परमात्मा को नमस्कार है।

**ओमित्येतदक्षरमिद सर्वं तस्योपव्याख्यानं भूतं भवद्भविष्यदिति सर्वमोङ्कार एव। यच्चान्यत् त्रिकालातीतं तदप्योङ्कार एव।<sup>4</sup>**

अर्थात् ओम को समझाने के लिये प्रणव की अ उ म् इन तीन मात्रा के साथ मात्रारहित उसके अव्यक्त रूप के साथ परब्रह्म परमात्मा के एक - एक पाद की समता दिखलायी गयी है। इस प्रकार इस मन्त्र में ओंकार को समग्र पुरुषोत्तम से अभिन्न मानकर कहा है कि यह अक्षर ही पूर्ण ब्रह्म अविनाशी परमात्मा है।

**अत एव न देवता भूतं चा<sup>5</sup>**

धौएसूर्य आदि लोकों के अधिष्ठाता देवगण और आकाश आदि भुतसमुदाय वैश्वानर नहीं है। ब्रह्मसुत्र अध्याय १ पाद २ सुत्र २४ में यह स्पष्ट कर दिया गया है की आत्मा और ब्रह्म इन दोनों का वाचक जहां वैश्वानर पद आये वहां जीवात्मा का या अग्नि का नाम नहीं है। वह परब्रह्म परमेश्वर का ही वाचक समझना चाहिये। माण्डुक्योपनिषद् में ब्रह्मा के चार पादों का वर्णन करते समय ब्रह्मा का पहला पाद वैश्वानर को बताया है।

**जागरित स्थानो बहिष्प्रज्ञः सप्ताङ्ग एकोनविंशतिमुखः स्थूलभुग्वैश्वानरः प्रथमः पादः।<sup>6</sup>**

जाग्रत अवस्था की भांति यह संपूर्ण स्थूल जगत जिसका स्थान अर्थात् शरीर है। भू ए भुवः आदि सात लोक ही जिसके सात अङ्ग है। पांच ज्ञानेन्द्रिया , पांच कर्मेन्द्रिया , पांच प्राण और चार अंतःकरण ये विषय रूपी भोजन को ग्रहण करने वाले उन्नीस मुख है। जो इस स्थूल जगत का भोक्ता इसको अनुभव करने वाला तथा जानने वाला है ए वह वैश्वानर परमेश्वर का पहला पाद है। वैश्वानर विद्या में भी इसी प्रकार परमात्मा को वैश्वानर बताया गया है।<sup>7</sup>

अतः यहां “जाग्रतस्थानः” इस पद के बल पर जाग्रत अवस्था के अभिमानी जीवात्मा को ब्रह्म का पहला पाद या वैश्वानर मानना ठीक नहीं क्योंकि तीन अवस्था के दृष्टांत ब्रह्म के तीन पादों का वर्णन करने के पश्चात छठे मंत्र में यह स्पष्ट कर दिया गया है कि - जिनको इन तीनों अवस्था में स्थित बताया गया है, वे सर्वेश्वर , सर्वज्ञ , अन्तर्यामी संपूर्ण जगत के कारण तथा समस्त प्राणियों की उत्पत्ति ओर प्रलय के स्थान है। लक्षण जीवात्मा में नहीं घटित होते इसिलिये भी यहां सर्वात्मा वैश्वानर परमेश्वर ही परब्रह्मा का एक पाद कहा गया है यही मानना युक्तिसंगत मालूम होता है।

**श्रुति भी कहती है-**

**अकारो वै सर्वा वाक्।<sup>8</sup>**

गीता में भी भगवान ने कहा है कि “मै” अक्षरों में (वर्णों) मै “अ” हुं। तथा समस्त वर्णों में “अ” ही पहला वर्ण है।<sup>9</sup> परमात्मा के नामात्मक ओंकार की जो पहली मात्रा “अ” है , इस संसार के सभी नामों में या किसी भी अर्थ को बतलाने वाले जितने भी शब्द हैं उन सबमें व्याप्त है। स्वर अथवा व्यञ्जन को भी वर्ण “अकार” से रहित नहीं है।

इसी प्रकार इस स्थूल जगत रूप विराट शरीरों में वे वैश्वानर रूप अन्तर्यामी परमेश्वर व्याप्त है। जो मनुष्य इस प्रकार अकार और विराट शरीर के आत्मा परमेश्वर की एकता को जानकर उनकी उपासना करता है , वह संपूर्ण कामनाओं को अर्थात् इच्छित पदार्थों को पाकर जगत में प्रधान सर्वमान्य हो जाता है।

स्वप्न की भांति सूक्ष्म जगत ही जिसका स्थान है , जिसका ज्ञान संकल्पमय सूक्ष्म जगत में व्याप्त है , पूर्वोक्त सात अंगोवाला , उन्नीस मुखों वाला ए सूक्ष्म जगत का भोक्ता ए तैजस प्रकाश का स्वामी , सुत्रात्मा , हिरण्यगर्भ उस परब्रह्म परमात्मा का दुसरा पाद है।<sup>10</sup>

जिस अवस्था में सोया हुआ मनुष्य किसी भी भोग की कामना नहीं करता, कोई भी स्वप्न नहीं देखता। वह सुषुपति अवस्था है। ऐसी सुषुप्ति की भांति जो जगत की प्रलय अवस्था, कारण अवस्था है वही जिसका शरीर है। जो एकरूप हो रहा है, जो एकमात्र घनीभूत विज्ञानस्वरूप ही है, प्रकाश ही जिसका मूल है जो एकमात्र आनन्द का भोक्ता है, प्राज्ञ तीसरा पाद है।<sup>11</sup>

जो न भीतर की ओर प्रज्ञा वाला है, न बाहर की ओर प्रज्ञा वाला है, न दोनों ओर प्रज्ञा वाला है, न प्रज्ञानघन है, न जानने वाला है, न नहीं जानने वाला है, जो देखा नहीं गया है, जिसका कुछ लक्षण नहीं है, अचिन्तनीय है। एकमात्र आत्मसत्ता की प्रतीति ही जिसका सार है। जो सर्वथा शान्त कल्याणमय अद्वितीय चौथापाद है वह परमात्मा ही जानने योग्य है।<sup>12</sup>

**जागरितस्थानो वैश्वानरोऽकारः प्रथमा मात्राऽऽप्ते रादिमत्त्वाद्वाऽऽप्नोति ह वै सर्वान्कामानादिश्च भवति य एवं वेद।<sup>13</sup>**

पहली मात्रा अकार ही जगत के नामों में अर्थात्शब्द मात्र में व्याप्त होने के कारण और आदिवाला होने के कारण जगत की भांति स्थूल जगत रूप शरीर वाला वैश्वानर नामक पहला पाद है। जो इस प्रकार वेद जानता है वह अवश्य ही संपूर्ण भोगों को प्राप्त कर लेता है और सबका आदि बन जाता है।

### सार्वभौमिकता

सार्वभौमिक अर्थात् वह जिसका दृष्टिकोण इतना विस्तृत हो<sup>14</sup> कि संसार के सब देशों तथा उनके निवासियों को समान समझता देखता और मानता हो। जो स्थानिक राष्ट्रीय जातीय तथा अन्य संकुचित विचारों से रहित हो।<sup>15</sup> संपूर्ण पृथ्वी पर फैला हुआ हो। सार्वभौमिकता से तात्पर्य सभी के लिये उपयुक्त या सार्वजनिक रूप से श्रेष्ठ से है। इस संसार में अनेक जाति संप्रदाय, भाषा, बोली, लिंग, वर्ण तथा मान्यता के लोग रहते हैं। सभी के कुछ मौलिक विचार व आस्थाएँ हैं। परन्तु कुछ ना कुछ तो एक तत्त्व है वह सभी में व्याप्त है। कुछ समानताएँ सभी में हैं। जो सबके लिये समान व श्रेष्ठ हो वह सार्वभौमिकता कहलाती है। जिसका सभी समान रूप से पालन करे वह ही सार्वभौम है।

### परिचर्चा

स्वामी श्री अखण्डानंद सरस्वती कृत माण्डुक्यकारिका के आगम प्रकरण में वर्णित है कि हमारे जीवन में तीन अवस्था साफ़ देखने में आती हैं कि हम एक बार इस शरीर से व्यवहार करते हैं, एक बार इस शरीर के बिना भी व्यवहार करते हैं और एक बार व्यवहार बिल्कुल बंद हो जाता है। अर्थात् जब हम शरीर के द्वारा व्यवहार करते हैं तो उसको हम सच समझते हैं। उस पर तो विचार करते हैं, और जो बिना शरीर के हम व्यवहार करते हैं अथवा बिल्कुल बंद कर देते हैं और तीनों अवस्था में हम ही रहते हैं इन बातों पर हम विचार नहीं करते, इसलिये हमारा ज्ञान अधुरा है। हमारा ज्ञान अल्प ज्ञान है विपरीत ज्ञान है।

जाग्रत को समझने के लिये पहले स्वप्न पर दृष्टि डालनी पड़ेगी | स्वप्नावस्था में धरती , आकाश , वायु जो भी दिखाई पड़ता है वह सब स्वप्नावस्था है उसका दृष्टा उन सबमें विलक्षण है। समुची स्वप्नावस्था का दृष्टा "मै" हूं।

स्वप्न में भी "मै" के तीन भेद होते हैं - (१) स्वप्न पुरुष (२) स्वप्नाभिमानि (३) स्वप्न दृष्टा | यह समझ जाये तो जाग्रत का भेद समझने में सुविधा होगी।

जब यह शरीर "मै" हूं और यह शरीर "मेरा" है यह बात छूटेगी तभी हम जाग्रत अवस्था को जान पायेंगे। इस हेतु विवेक की आवश्यकता है और अवस्थात्रय विवेक की जरूरत है , सत्व रज तम के विवेक की जरूरत है। देह तो जाग्रत पुरुष है जैसे स्वप्न पुरुष स्वप्नाभिमानि और स्वप्न दृष्टा होता है। ऐसे ही जाग्रत पुरुष जाग्रत अवस्था का अभिमानि ओर जाग्रत का दृष्टा होता है ए तो जाग्रत अभिमानि का नाम विश्व है और जाग्रत पुरुष का नाम , यह सन्यासी , यह गृहस्थ , यह पुरुष आदि है। यह सब नाम जगत पुरुष के है।<sup>16</sup>

यह साढ़े तीन हाथ का शरीर , जाग्रत पुरुष यह "मै" नहीं हूं।

मैं चेतन हूं और यह जो विश्व दिखायी पड़ रहा है वह जड़ है और हमारी जो प्रज्ञा है जड़ को विषय कर रही है। अपने से अन्य को विषय कर रही है यही जाग्रत स्थान की विशेषता है। इसिलिये देह हो छोड़ दो , संपूर्ण विश्व जो है वह मेरा शरीर है और उसमें जैसे और सारे शरीर है वैसे ही एक यह भी शरीर है।

अनंत कोटि ब्रह्माण्ड जिसके एक - एक रोम कूप में है , वह विश्वात्मा अपना "मै" है। जिसमें कोटि - कोटि ब्रह्माण्ड और अलग - अलग ब्रह्माण्ड के अलग - अलग ब्रह्मा , विष्णु और रुद्र चिंगारियों के समान उड़ रहे हैं यह जो विश्व दिखाई देता है वह मेरी ही आत्मा है। मैं यह हड्डी , मांस , चाम का पुतला शरीर, यह कामी , क्रोधी , लोभी, तपस्वी , त्यागी, यह संयासी अथवा यह गृहस्थ यह "मै" नहीं हूं। बस इसमें प्रज्ञा ही बहिर्मुखी हो रही है।

ऐसा समझो की जब चेतन अन्य की कल्पना करके उसको प्रकाशित करता है तब उसका नाम हो जाता है - प्रज्ञा | वह प्रकाशित करता है परन्तु अन्यत्व को प्रकाशित नहीं करता है कि यह मुझसे कोई अन्य है मुझसे कोई भिन्न है तब उसी का नाम हो जाता है - ब्रह्मा । एक ही ज्ञान है। जब वह सविषयक होता है तब उस ज्ञान को "जीव" कहते हैं ओर जब निर्विषयक होता है तब उसी ज्ञान को "ब्रह्म" कहते हैं। सविषयक ज्ञान का नाम चित्त है और निर्विषयक ज्ञान का नाम ब्रह्म है। अब वह विषय जहाँ बाधित है वहाँ ब्रह्मा है ओर विषय जहा सत्य है वहाँ जीव है।<sup>17</sup> जगत का मिथ्यात्व जाने बिना अपने सच्चे पूर्ण स्वरूप को नहीं जान सकता। अग्नि ओर सूर्य में भेद करके यहां वर्णन किया है। अग्नि वह जो भोजन आदि को पचाने एवं वाक् को प्रेरित करती है इसिलिये उसको मुख कह दिया और सूर्य देखने में सहायक है इसिलिये उसे नेत्र कह दिया।

यह जो तुम शान्ति से बैठे हुये हो यह आकाश है और अब चल पड़ो तो वायू हो गयी , और चलने से जो शरीर मे गर्मी होगी सो आग पैदा हो गयी , और उससे जो पसीना होगा तो जल हो गया , और पानी शरीर पर जम जायेगा तो माटी हो गयी | तो यह आकाश से वायु , वायु से अग्नि , अग्नि से जल और जल से माटी इनका निर्माण हम अपने जीवन मे देखते रहते है।

संस्कृत व्याकरण के अनुसार जैसे “रक्षस्” राक्षस हो जाता है , वैसे ही “विश्वनर” शब्द स्वार्थ में ही “वैश्वानर” बन गया है।

ये जितने पिण्ड शरीर है उनमें आत्मा पृथक- पृथक नहीं है। आत्मा एक ही है , जैसे सब घटाकाश महाकाश एक है वैसे ही सब के सब जीव वैश्वानर विश्वात्मा के भीतर ही है। अलग अलग दिखने पर भी यह वही है। यह वैश्वानर प्रथम पाद है।

यह संपूर्ण प्रपंच आधिदैविक है। इसके पदार्थ के अधिष्ठाता देवता है। जैसे वाणी का अधिदेवता अग्नि नेत्र का अधिदेवता सुर्य है ए इस प्रकार इस आधिभौतिक जगत को आधिदैविक जगत को, आधिदैविक जगत सहित आत्मा के चतुष्पाद रूप में कहा गया है। पंचीकृत पंचमहाभूत और उसका कार्य जगत विराट का शरीर है। अतः यह विश्वात्मा वैश्वानर से पृथक नहीं है।

आभासवाद में तीन सत्ता स्वीकार्य है- व्यवहारिक , प्रातिभासिक ओर पारमार्थिक। जबकि दृष्टि सृष्टिवाद में केवल दो सत्ता मानते है- प्रातिभासिक तथा पारमार्थिक। अलग- अलग शरीर , मन , बुद्धि ए जीवादि केवल प्रतीति होते है। ये व्यवहारिक नहीं प्रातिभासिक है। जैसे - स्वप्न का सारा व्यवहार बिना किये प्रतीत होता है , वैसे ही समष्टि का सारा व्यवहार बिना किये प्रतीत हो रहा है। तत्त्व ज्ञान के प्रतिबंधक द्वैत के उपशम होने पर ही अद्वैत की मै परिपूर्ण ब्रह्म हुं इसकी अनुभूति होती है।<sup>18</sup>

**सर्वभूतस्थमात्मानं सर्वभूतानि चात्मनि।**

**सम्पश्यन्नात्मयाजी वै स्वाराज्यमधिगच्छति॥<sup>19</sup>**

मनुस्मृति का एक वचन भाष्य में उद्धृत किया गया है- यह भूतों की सृष्टि है। जैसे शमशान में भूत प्रेत नाचते दिखते है वैसे ही यह दिखती भर है , ये जितने भूत प्राणी पदार्थ दिखायी पड़ रहे है इनमें सर्वरूप से एक में ही हुं और ये सब के सब प्राणी पदार्थ मुझमें ही है। सब मुझमें ओर मैं सबमें हुं । इसका यह भी अर्थ हुआ की विश्व ओर आत्मा पर्यायवाची शब्द है।

**ब्रह्मैवेदं विश्वमिदं वरिष्ठम् |<sup>20</sup>**

ब्रह्मा ही यहाँ संपूर्ण विश्व है , आत्मा ही संपूर्ण विश्व है। जो इस प्रकार देखते है वे परिच्छिन्न आत्मा का यजन कर देते है।

मैं ही वैश्वानर रूप से प्राणियों के शरीर मे स्थित हो ४ प्रकार के अन्न का पाचन करता हुं।<sup>21</sup>

**यस्तु सर्वाणी भूतानि आत्मन्येवानुपश्यति।**

**सर्वभूतेषु चात्मानं ततो न विजुगुप्सते।<sup>22</sup>**

भूत शब्द का अर्थ चराचर रूप से जो कुछ प्रतीत हो रहा है वह सब। क्योंकि भूत शब्द पंच भूतों का प्राणियों का ही नहीं उत्पन्न मात्र का भी वाचक है।

### मुर्धा ते व्यपतिष्यत् |<sup>23</sup>

तुम्हारा सिर कटकर गिर जायेगा यह वक्ता ने कहा। इसमें वक्ता का तात्पर्य सिर कटकर गिरने से नहीं है। तात्पर्य यह है कि तुम्हें स्वर्ग नहीं मिलेगा। अतः ध्युलोक सिर है। यह बात उपनिषद के वक्ता ने सूचित की है।

### सर्वस्य प्रणवो हृद्यादिरमध्यमन्तस्तथैव च।

### एवं ही प्रणवं ज्ञात्वा व्यश्नुते तदनन्तरम् |<sup>24</sup>

सब की उत्पत्ति स्थिति ओर लयस्थान प्रणव ही है। इस प्रणव को जानने के बाद साधक प्रणव को ही प्राप्त कर लेता है।

जाग्रत् अवस्था, सत्त्वगुण, विष्णु और विश्व, अकार यह सब एक ही है। एक आंख में बैठकर देखने वाला पुरुष और रजोगुण, ब्रह्मा, स्वप्न, तैजस और उकार इन सबको एक मानो। और तमोगुणी, सुषुप्ति अवस्था, प्राज्ञ, रुद्र और मकार इन सबको एक कर लो। और ये सब जहाँ खत्म होते हैं उसके बाद शेष अमात्र है। न वहाँ मैं, न तुम। कुछ नहीं। न वहाँ सत्त्व है, न रज है, न तम है। न अकार है, न उकार है, न मकार है। न विश्व है, न तैजस है, न प्राज्ञ है। न विराट है, न हिरण्यगर्भ है, न ईश्वर है। वहाँ तो कुछ नहीं। वहाँ न जीव, न ईश्वर। वही तुम्हारी आत्मा तुम्हारा स्वरूप। वही तो सबकी आदि है। जहाँ कुछ तो सबकी आदि है जहाँ कुछ नहीं है, वहीं तो सब कुछ है। यही तो आश्चर्य है न कुछ में सब कुछ है। वट के बीज में न पत्ता है, न तना है, न फल है, न फूल है, न इतना बड़ा विशाल वृक्ष है, ओर उसी में तो है। उसी में से तो सब निकलता है। पृथ्वी, अग्नि, अन्न ओर आदित्य इन चारों में तथा आदित्य के मध्य जो पुरुष दिखाई देता है वह मैं ही गार्हपत्याग्नि हूँ। अन्वाहार्यपचन ही जल, दिशा, नक्षत्र और चन्द्रमा है। तथा प्राण, आकाश, ध्युलोक ओर विद्युत् ही आवहनीय अग्नि है।

### उपसंहार

मंत्र में वर्णित ब्रह्म या आत्मा की मात्राये अनेक अर्थों में प्रकट होती है। ॐ में तीन मात्राये “अ उ म” है। विश्व त्रिआयामी (थ्री डायमेंशनल) है। सापेक्षवाद (थ्योरी आफ रिलेटिविटी) के अनुसार समय, आयतन तथा भार यह तीन आयाम हैं। समय में भी भूत, वर्तमान, एवं भविष्य तीन मात्राये हैं। आयतन में लम्बाई, चौड़ाई, और ऊँचाई, यह तीन आयाम हैं। गुण रूप में भी सत्, रज, तम है। इस प्रकार यह ब्रह्म तीन मात्राओं में व्यक्त है यह कथन प्रमाणित होता है।

श्री कृष्ण ने बालरूप में अपने मुख में अपनी माँ यशोदा को विश्व रूप में विश्वानर तथा युद्ध भूमि कुरुक्षेत्र में अपनों के मोह से भ्रमित अर्जुन को अपने विराट वैश्वानर स्वरूप का दर्शन कराया था जो विश्व की वास्तविकता का बोध था।

प्रत्येक व्यक्ति के जीवन का मूल उद्देश्य ज्ञान के द्वारा आत्मा को परब्रह्म में प्रविष्ट कराना है। वैश्वानर विद्या के ज्ञान के पश्चात व्यक्ति की समस्त इच्छाओं की पूर्ति हो जाती है तथा वह सबमे वरिष्ठता पाता है। अज्ञान वश वह जीवन भर द्वंद में फँसा रहता है, वैश्वानर के ज्ञान के पश्चात वह ज्ञान उत्कर्ष करता हुआ सम भाव में रहता हुआ उच्चतम अवस्था तक पहुँचता है। तथा विश्व के अयथार्थ स्वरूप को छोड़कर यथार्थ स्वरूप को जानता हुआ सबको स्वयम में लय करता हुआ जगत के प्रपंचों का शमन करने वाला कल्याणकारी हो जाता है।

### संदर्भ सूची

<sup>1</sup> ब्रह्मसूत्र सं. १/२/२४

<sup>2</sup> छान्दोग्य उपनिषद् ५/१८/२

<sup>3</sup> महाभारत शांतिपर्व ४/७/६९

<sup>4</sup> माण्डुक्य उपनिषद् सूत्र सं. -१

<sup>5</sup> ब्रह्मसूत्र सूत्र सं. - १/२/२७

<sup>6</sup> माण्डुक्य उपनिषद् सूत्र सं. - ३

<sup>7</sup> छान्दोग्य उपनिषद् ५/११/१-६

<sup>8</sup> ऐतरेय आरण्यक २/३/६

<sup>9</sup> भगवत गीता १०/३३

<sup>10</sup> माण्डुक्य उपनिषद् सूत्र सं. - ४

<sup>11</sup> माण्डुक्य उपनिषद् सूत्र सं. - ५

<sup>12</sup> माण्डुक्य उपनिषद् सूत्र सं. - ७

<sup>13</sup> माण्डुक्य उपनिषद् सूत्र सं. - ९

<sup>14</sup> <http://hi.oxforddictionaries.com>

<sup>15</sup> <http://shabdkosh.raftar.in>

<sup>16</sup> माण्डुक्यकारिका आगम प्रकरण (प्रवचन) पृष्ठ सं. १२८

<sup>17</sup> माण्डुक्यकारिका आगम प्रकरण (प्रवचन) पृष्ठ सं.-१३१

<sup>18</sup> माण्डुक्यकारिका आगम प्रकरण (प्रवचन) पृष्ठ सं. - १४७

<sup>19</sup> माण्डुक्यकारिका आगम प्रकरण (प्रवचन) पृष्ठ सं. - १४८

<sup>20</sup> मुण्डक उपनिषद् २/२/११

<sup>21</sup> भगवत गीता १५/१४

<sup>22</sup> ईशावाष्य उपनिषद् सूत्र सं. - ६

<sup>23</sup> छान्दोग्य उपनिषद् ५/१/२२

<sup>24</sup> मंडुक्यकारिका आगम प्रवचन (प्रकरण) पृष्ठ सं. ६४३

## **ICT in the classroom: Enhancing student's Mathematics Learning**

**Dr KUMUD\***

In the present scientific and technological age, since the conventional teaching methods are not sufficient to arouse interest among the students and do not meet up to the intellectual, psychological and emotional needs of the students in the new millennium, the methods of teaching mathematics need to be changed. The integration of technology into teaching and learning of mathematics has also not escaped the attention of educators. As a discipline, mathematics too is very much influenced by the rapid development of Information and Communication Technology (ICT) and mathematics educators have been looking at ways to integrate ICT into the curriculum over the last decade. The key benefits promote greater collaboration among students and encourage communication and sharing of knowledge. ICT gives rapid and accurate feedback to students and this contributes towards positive motivation. It also allows them to focus on strategies and interpretations, answers rather than spend time on tedious computational calculations.

**Key Word:** ICT, Student's Mathematics Learning

**Jean Piaget's (1973)** revolutionary finding, "Every normal child is capable of learning mathematics" has put greater responsibility on dispensers of mathematical knowledge and producers of knowledge of mathematics education, which they cannot escape by passing the buck of the poor mathematical ability of the students.

Traditionally, mathematics teacher's lecture and their students learn by listening. Students develop a narrow set of skills which quickly fade. Research in mathematics education suggests that more than knowledge of content is required to be successful in mathematics. McLeod (1988) suggested that a learner's ability to master mathematical contents is shaped by the learner's attitude towards the content. More active approaches to ICT learning show that students can indeed develop deep understanding that does not fade over time. Researchers claim that in comparison to conventional methods of teaching, computer-mediated instruction can enhance a student's conceptual change in understanding scientific conceptions (Reid *et al.*, 2003; Ronen and Eliahu, 2000). The new technological tools such as computers and computer software have provided educators and students with more opportunities to teach and to learn mathematics in new ways. Yu (1998) used a computer-assisted instruction and found that it increased students' performance and attitude towards science. Computer animations actively engage students in the learning process. If a picture is worth a thousand words, then pictures that move must be worth a fortune. Most computer animations currently used for mathematics instructions are written in language such as Java, Maple or Mathematic. Cox *et al.* (2003a) also found that animations and simulations enhanced understanding in mathematics and science and that ICT could create a range of diagrams and other graphical representations of concepts and processes not possible with traditional forms of resources.

Computer tools can help students and teachers manipulate complex datasets. This then provides a context for effective discussion which in turn can help develop mathematical

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understanding (McClain and Cobb, 2002). *'Visualisation tools'* can help learners to picture scientific ideas (Jonassen, 2000) or to develop conceptual understanding.

Technology facilitates the students to do numerous computations quickly using calculators. Students are thus enabled to check computations quickly and accurately, thus allowing them to check and explore the validity of their conjectures (Hennessy, Fung and Scalon, 2001).

*Over the last few decades, new technology has become a very important factor in everyday life. Nowadays, computers are vital for business and economy and 'Computer Literacy' is considered a very important skill in our society.*

*Knowing about the increasing importance of new technologies for everyday life, several educational organizations started to develop technology-related standards (Lawless and Pellegrino, 2007), trying to foster the integration of new technology in to teaching and learning.*

During the last 25 years, computer technology for mathematics classrooms experienced an explosive growth in terms of development as well as availability. This was accompanied by an enormous enthusiasm concerning the potential of new technology for teaching and learning mathematics (Fey *et al.*, 1984). Consequently, substantial money was invested into equipping schools with hardware, software and internet access in order to create an environment that allows technology integration into classrooms (Lawless and Pellegrino, 2007; Cuban *et al.*, 2001).

In mathematics, the key benefits identified from research into ICT use have increased pupil motivation, a more concentrated focus on strategies and interpretation, faster and more accurate feedback to pupils and greater pupil collaboration and co-operation (Becta, 2003d). ICT use made a major contribution to developing problem-solving skills, practicing number skills and exploring patterns and relationships.

Cox *et al.* (2003a) also found that animations and simulations enhanced understanding in mathematics and science and that ICT could create a range of diagrams and other graphical representations of concepts and processes not possible with traditional forms of resources. They noted that many benefits had been identified regarding the use of *LOGO* in the late 1990s. These included the development of problem solving skills, transferable skills, higher-order levels of mathematical thinking and the learning of geometric concepts as well as enhanced social interaction through group tasks. Unfortunately, the use of *LOGO* appears to have diminished as other forms of ICT have been adopted. Concern was also expressed that ICT was used less in mathematics than in many subject areas. This was also noted in *ImpaCT2* (Harrison *et al.*, 2002), where 67 per cent of pupils at KS<sub>3</sub> never or hardly ever used ICT in mathematics, although at KS<sub>4</sub> the figure was over 80 per cent.

The use of software that enabled pupils to view their designs in 3D was found to enhance the quality of pupils' work (Ofsted, 2005). Different kinds of technologies and tools have been used for centuries in mathematics, e.g., tools for measurement, calculations and mathematical notion and symbol system. There are cognitive technologies that help the students transcend the limitations of the mind (Pea *et al.* 1981). Computer software is a special powerful cognitive technology for learning mathematics. This can take the form of an amplifier. Use of tools results in "significantly higher achievement in conceptual areas and their computation and manipulations skills" (McCoy, 1996).

Computer algebra systems, dynamic geometry software and the spreadsheets are the main types of educational software currently used for mathematics teaching and learning.

Information can be manipulated easily on a computer so that pupil can make changes and evaluate the effect of those changes. This can be where the information is of the same type such as text in *word-processing* or numbers in *spreadsheets* or where it is in different forms such as between *tables* and *text*.

A graph plotter is characterised as “*generic organiser*”. By utilizing the zoom tool in the software specific features of function, graphs might be highlighted. A combination of tools may give the best support for learning, since the different tools can support different phases in the student's conceptual development. Nakhleh andKrajcik, 1993 suggest gains in students' abilities to interpret graphs.

ICT is used to promote discussion in small groups and in whole class settings that can help to develop pupils' thinking and understanding across the curriculum in a variety of subjects and with a range of outcomes. Evidence for this comes from a number of studies involving different curriculum subjects, learners' mathematical thinking, their individual reasoning, their higher-order thinking through ICT as a subject, conceptual change in science, creativity through Logo programming etc.

Numerous studies document student understanding of mathematics concepts from using computer-based and computer -assisted software. Logo programming, computer- assisted instruction (CAI) microworlds and algebra and geometry software are among those effective in facilitating mathematics achievement for elementary, middle and high school students when teachers are skilled in guiding student activities.

Students can use simple modeling packages, to gain insight into mathematical functions. Graphic calculators can also be used for this purpose. Modeling and simulation too can be used with special software for geometry and sterometry to give students a greater understanding of figures in two and three dimensional space. Wenglinsky (1998) founds that teaching higher level mathematic concepts to eighth graders (e.g., applications and simulations) has a positive effect on academic achievement. There is evidence of the impact of ICT on practicing skills from a wide range of studies including simple programs with a particular focus such as learning about negative numbers in mathematics (Hativa and Cohen, 1995) or early reading (Mioduser, Tur-Kaspa, and Leitner, 2000) as well as more complex *Integrated Learning Systems* (ILS) which have all improved pupil attainment. Some researchers have suggested that pupil practice is a crucial factor in any improvement in pupil's attainment (Van Dusen and Worthen, 1995; Underwood and Brown, 1997). Software can ensure that learners are given tasks at an appropriate level that can be matched at their prior attainment or their individual needs (Lynch, Fawcett and Nicolson, 2000). The National Council of Teachers of Mathematics (NCTM), which is the world's largest association of mathematics teachers declared technology as one of their six principles for school mathematics. Technology is essential in teaching and learning mathematics; it influences the mathematics that is taught and enhances students' learning (NCTM, 2000, p.11).

*Einstein famously said that his pencil was more intelligent than he was - meaning, that he could achieve far more using his pencil as an aid to thinking than he could unaided. There is a need to recognize that mathematical digital technologies are the pencils of today' and that we will only fully exploit the benefits of digital technologies in teaching, learning and doing mathematics when it becomes unthinkable for a student to solve a complex mathematical problem without ready access to digital technological tools.*

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## **A study of Educational status vis-a-vis Socio Economic conditions of Muslim Weavers of district Panipat**

**DR. MANISH JAIN\***

**MS. SEEMA GUPTA\*\***

### **Introduction**

Muslims in India account for 14.2% percent of the total population as per the 2011 Census or roughly 172 million people and have distinguished themselves as the 'major minority' in India. This major minority adds its share of problems to the already overfull pack of India's socio-economic problems. Some of these are awfully grave and specific to the Muslim segment of the society. Others are common to the entire segment whether Muslims or non-Muslims, whether majority community or minority. Among the grave problems specific to the Muslims, are their relative material deprivation and educational backwardness, which is ascribed to their all-round neglect since partition of India in 1947. Muslims in India today are potential catalysts, in the sense that their economic emancipation could be a crucial step in the modernization of the community. Their present status reflects the dominance of traditional and conservative attitudes. An Improvement in their status would not only imply a positive response to the present-day needs but also accelerate the process of Muslim Community's participation in the mainstream of India's development efforts. This calls for an in-depth study of socio-economic change among Muslims in the wake of economic progress of India in the historical Perspective.

Panipat had population of 1,202,811 of which male and female were 646,324 and 556,487 respectively. In 2001 census, Panipat had a population of 967,449 of which males were 528,860 and remaining 438,589 were females. Panipat District population constituted 4.74 percent of total Haryana population. In 2001 census, this figure for Panipat District was at 4.58 percent of Haryana population. The initial provisional data released by census India 2011, shows that density of Panipat district for 2011 is 949 people per sq. km. In 2001, Panipat district density was at 763 people per sq. km. Panipat district administers 1,268 square kilometers of areas. Average literacy rate of Panipat in 2011 were 77.50 compared to 69.20 of 2001. If things are looked out at gender wise, male and female literacy were 85.40 and 68.20 respectively. For 2001 census, same figures stood at 78.50 and 58.00 in Panipat District. Total literate in Panipat District were 803,663 of which male and female were 475,230 and 328,433 respectively. In 2001, Panipat District had 352,512 in its district.

### **Statement of the Problem**

The problem in hand can be stated as –

*“A study of educational status vis-a-vis socio economic conditions of muslim weavers of district panipat”*

### **Objectives of the Study**

1. To document and examine some of the demographic characteristics of Muslim weavers in Panipat district.

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2. To identify the role of government and non-governmental organizations in the improvement of educational status of Muslims in Haryana in general and Muslim weavers in Panipat district.

### **Hypotheses of the Study**

1. There is NO positive impact of government policies on socio-economic conditions and educational status of Muslim weavers in Panipat district.
2. There is NO positive relationship between socio-economic profile and demographic profile of Muslim weavers in Panipat district.
3. There is NO positive relationship between socio-economic profile and educational status of Muslim weavers in Panipat district.

### **Significance of the Study**

1. The study will document and analyze the present socio-economic, demographic and educational status of the Muslim weavers in Panipat district.
2. The study will deal with the various issues confronting the Muslim weavers such as education and other living conditions and so also the interpersonal realtions.
3. It will suggest the scholars and those who are likely to take up further research in the similar area.

### **Delimitation of the Study**

1. The present study was delimited to Muslim weavers in Panipat district only.
2. The study was delimited to 150 male and 150 female Muslim weavers in Panipat district only.

### **Review of Literature**

Naik (1997) reported that ever since down of civilisation, man has felt the urge to decorate the textiles by way of weaving, dyeing, printing and embroidery, creating designs on the loom was followed by embroidery. Embroidery is one of the oldest arts. Even the Bible is full of references to rich embroideries, the curtains of Jabernacle and the robes of the Jewish prints were said to be embroidered silks. The pomegranate mentioned in the bible was used as embroidered motif. The fruit with seed were symbols of life and immortality. It was from the Egyptians, Babylonians, and Persian that the Jews learnt this art. She further discussed that Greek, Egyptian and Roman embroideries often show fine strips of pure gold and other metal wound around the foundation thread of linen.

According to Kothari (1998) Rajasthan is among the richest states in the country as far as the field crafts is concerned. May be it was a result of the war-like lifestyle of the people of Rajasthan which sharpened the creative senses, artistic skills and inspired them to create the most opulent and richest of treasures. Stone, clay, leather wood, ivory, lac, glass, brass, silver, gold and textiles were given brilliant forms.

Engineer (1985) in the 'Indian Muslims' highlighted that Muslims' problem began with the post-mutiny period by the British with the projection of ruling class conflicts as the masses conflicts, which brought about sharp differences and discrimination between the two major communities of India that is Hindus and Muslim. The Muslim leadership is also responsible for the problem of Muslims in the country (Engineer 1985).

### **Method**

For this research study Descriptive Survey Method was used.

### **Sample Size**

A sample size of 300 meets all the above arguments of having a proper sample size for one-way annova and Bi-variate analysis. To ensure required sample size and to allow

for the possibility of spoiled questionnaires, in total 300 respondents were targeted within the Panipat district. A sample size 300 will be selected comprising of 150 male and 150 female respondents and post stratification will suggest a sample of 150 rural and 150 urban respondents.

#### **Tool Used**

For each and every type of research, we need certain instruments to gather new facts or to explore new fields. The selection of the suitable instruments for tools is of vital importance for collection of data and it depends upon various considerations such as objective of study, the amount of time at the disposal of investigator, availability of suitable test, scoring procedures. Questionnaire is a collection of written queries, which is arranged putting all the essential variables for the research and can be completed by the respondents in presence, in absence, directly or indirectly. The questions in a questionnaire are the key to the survey research. Therefore, they must be developed with caution and be vital to the survey. Also, the questionnaire has to keep short or otherwise it would frighten the respondents

#### **Statistical Techniques**

To analyze and interpretation of data the following statistical techniques were used

- (a) Frequency Distribution
- (b) Percentage of score was calculated
- (c) The measure of Centre Tendency (Arithmetic Mean)
- (d) The measure of Dispersion (Standard Deviation)

#### **Main Findings**

The major aspects on which main findings depends are

- I. The average Muslim weavers feel that caste/community based differences do exist and persist in the study area and that the Muslims weavers have a tendency to remain, or get, concentrated in particular places and localities impelled as they feel by a sense of insecurity and apprehension as a minority community. Apart from this, religious and community factors like living in proximity to a place of worship and requirement of compulsory congregation on religious occasions was a key motivator for the average Muslim to remain in a particular locality.
- II. A fair majority of the Muslim weavers of Panipat feel that they have deliberately been side-lined in matters of recruitment to the various Central and provincial security forces and the civil services. They feel that they are not taken up in various government jobs and, therefore, they have to fall back upon their traditional occupations like weaving, dying etc. or opt for some technical jobs in the private sector. This partly explained why there has been so little occupational mobility among Muslims weavers in Panipat.
- III. The majority of the other communities who embraced Islam were originally from the lower castes. These were particularly the craftsmen who saw in this conversion a lot of hope of getting freedom from oppression and a promise of economic and social advantage. But, the status (social and economic) of the converted Muslims hardly got elevated except that they could then be more freely recruited to the armies of Muslim rulers.

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## **A Study on Health and Health Seeking Behavior Among Tribal Women in Villupuram District - Tamilnadu**

**A. Ilaiyaraja\***

**Dr. P.K. Muthukumar\*\***

### **Abstract**

The present study tried to illuminate light on the health and health-seeking behavior among tribal women of Villupuram district in Tamilnadu. The study was conducted with 298 tribal women and they were selected through purposive sampling technique from two villages. The interview schedule designed by the researcher was employed as the instrument. From the results it was found that most of the tribal women were educated, holding occupation in agriculture and most of them were earning around Rs. 3000 to Rs. 6000 per month. In regard to prevailing illness backache, fever, cold and cough were found to prevail more among tribal women. It was also found that most of the rural women were found to respond once they realize their illness and they are ready to take up the treatment in hospitals. Overall, it is concluded that steps should be taken to improve the socio-economic condition, health status and make them better aware of health seeking behavior where there is a need.

**Keywords:** Health, Health Status, Health Seeking Behaviour, Tribal Women

### **Introduction**

Villupuram is one of the districts in Tamilnadu with the total population around of 3,458,87. It holds the tribal population of around 2.16% out of the total human population of the district. (2011 Census). The tribal people are perceived as a group of people existing in the underdeveloped condition in various perspectives like socioeconomic conditions, health, technology etc. They have unique sets of the social system, language, customs, traditions and religious beliefs (Chowdhury, 2002). Most of the language of the tribe people is in an unwritten way. They seem to be a bit depart and isolated from modern society. Therefore still there seems to be backwardness in knowledge related to health, financial supports and schemes from the government, childbirth, and rearing. This lack of knowledge makes them face lots of issues in various ways.

Women population among tribal group plays an important role because, as in any other society here also the contribution given by them to their society is playing a vital role. Therefore women with good physical and mental health are needed for a healthy society. Illiteracy, lack of knowledge and awareness of health, difficult accessibility of health care facilitates, poor financial situations etc together make them vulnerable to diseases. Special attention to the health issues of the tribal women should be given because they may get very distinctive health problems due to their customs, traditional beliefs and practices and may also because of their ecological conditions. Therefore much effort should be focused on the health-related concepts for tribal women.

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Health is a multifaceted concept with the gradual process with many aspects. The community or an individual's health is related to physical, mental status, and also along with the economic and social relations. Only with good health, it is possible to build a society in an ever developing way. WHO in 1948 defined health as "a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity". By the definition, it is understood that an individual to be declared healthy, must have sound mental, social mental well-being. Health is an ever-changing condition, where homeostasis plays a major role in determining it.

An individual while making the decision related to their health either as a preventive measure or a remedial measure they may look up to the pros and cons of the particular health behavior. This mental cost-benefit analysis helps them to take the steps for further actions. This gets influenced by their economic conditions, social and cultural beliefs, their own perception about life etc and it finally it will take to the health seeking behavior (Pradhan, 2013).

Health seeking behavior helps an individual to get out with the factors which help or disable them in making their health choices. The choices may like altering their lifestyles, taking the treatment to get rid of their health problem. It is a sequence of actions which aims to get remedy from their illness or perceived ill-health. Thus health-seeking behavior plays a major role in determining the health of an individual. Thus the present study tried to explore the health-seeking behavior and health among the tribal women.

### **Review of Literature**

**Pradhan (2013)** analyzed the cultural and socio-economic onslaughts, the community perspective towards the reasons of different diseases, and the health and health-seeking behavior among the tribals. The study was conducted in the Jhirdapali Panchayat of Bonaigarh Block in Sundargarh district in Odisha with 148 households. The random sampling method was adopted as a sampling method. The obtained results revealed that the cause of illness and healing system were found to be associated with the magicoreligious beliefs and it also revealed that the factors like age, sex, education of the patient impact them. It also explored on types of illness, severity of diseases, health care facility, belief regarding the cause of diseases and previous experiences affects the selection of different ways of treatment and finally, the study concluded that the people responses towards illness behavior are guided and conditioned by their culture.

**Patil, Parbhankar, Gokhe, Shelke & Singh (2016)** studied the health-seeking behavior and its determinants among the attendees of the urban health center. This was a cross-sectional study conducted among 400 people attending the general outpatient department at the urban health center. The systematic random sampling method was adopted as a sampling method. The predesigned and pretested semi-structured questionnaire was administered to them after getting informed consent. The obtained results revealed that the mean age was 36.44 years most of them were married belonged to the Muslim community and to socio-economic class. Almost all most of them had trust in a government health facility. In regard to their to their perceptions about their own health, only 34% thought of healthy. More people preferred government hospital in case of major illness while home remedies during minor illness. Thus the study concluded that it is essential to carry out health awareness measures to reduce acute respiratory tract illness in that area and reduce the time gap between symptom and health care services availed.

**Objectives**

1. To know the socio-economic conditions of the respondents.
2. To understand the prevailing major diseases among the respondents.
3. To know the health seeking behavior of the respondents.

**Methods and Materials**

**Sample**

298 female respondents within the age of 30 years were selected as sample. They were selected from two villages namely Vengodu and Serapattu.

**Sampling method**

The purposive sampling method was adopted as a sampling method for collecting the data.

**Instrument**

The interview schedule which was designed and validated by the researcher was employed as the instrument for collecting the data.

**Results and Discussion**

**Table-1: Socio-economic Conditions of the Respondents**

<b>Education</b>		
<b>Education of the Respondent</b>	<b>Frequency</b>	<b>Percent</b>
Illiterate	102	34.0
Primary	70	23.3
High School	100	33.6
Higher Secondary	26	8.7
<b>Total</b>	<b>298</b>	<b>100.0</b>
<b>Occupation</b>		
<b>Occupation of Respondent</b>	<b>Frequency</b>	<b>Percent</b>
Agricultural Labor	106	35.6
Cultivator	103	34.6
Non - Farm Labor	22	7.4
Public Sector	36	12.1
Private Sector	31	10.4
<b>Total</b>	<b>298</b>	<b>100.0</b>
<b>Individual Monthly Income</b>		
<b>Individual Monthly Income</b>	<b>Frequency</b>	<b>Percent</b>
Rs. 3000 and below	78	26.2
Rs. 3001 – Rs. 6000	196	65.8
Rs. 6000 and above	24	8.1
<b>Total</b>	<b>298</b>	<b>100.0</b>

The education, occupation and monthly family income of the respondents are furnished in table No 1. From the table it is observed that 34% of respondents are illiterate, 23.3 % respondents completed their primary education, 33.6% of respondents completed their high school education and 8.7 % respondents have completed their higher secondary school education. This implies that most of the respondents are literate

In regard to the occupation, 35.6% respondents are agricultural labors, 34.6 % are cultivators, 7.4 % of respondents are non-farm labors, 12.1% works in the public sector and 10.4 % respondents work in the private sector. This infers that most of the respondents are in agriculture as labors and as cultivators.

While examining the individual's monthly income 26.2% of the respondents earn Rs. 3000 and below, 65.8% earn up to Rs. 3001 to Rs. 6000, and 8.1% of respondents earn above 6000. This implies that most of the respondents have the monthly income within Rs. 3000 to Rs. 6000 range.

**Table-2: Prevailing Major Diseases among the Respondents**

<b>Have you been affected by any of the following diseases</b>	<b>Frequency</b>	<b>Percent</b>
A backache	126	42.3
Constipation	64	21.5
Menstrual discomfort	67	22.5
Tuberculosis	21	7.0
Gastroenteritis	60	20.1
Fever	264	88.6
Respiratory Infection	88	29.5
Goiter	38	12.8
Anemia	74	24.8
Bronchitis	38	12.8
Typhoid	59	19.8
Diarrhea	67	22.5
Arthritis	0	0
Blood pressure	24	8.1
A cough and Cold	298	100
A headache	252	84.6
Urinary tract Infection	54	18.0
Epilepsy	0	0
Piles	0	0
Pneumonia	0	0
Fatigue	44	14.8

The diseases which are found to prevail among respondents are furnished in table no 2. From the table it is found that a backache was found to prevail around 42.3%, constipation was found to prevail 21.5%, menstrual discomfort was found to prevail around 22.5%, tuberculosis was found to prevail around 7%, gastroenteritis problem was found to prevail 20.1%, fever was found to prevail 88.6%, respiratory infection was found to prevail around 29.5%, Goiter was found to prevail 12.8%, anemia was found to prevail 24.8%, bronchitis was found to prevail around 12.8%, typhoid was found to prevail around 19.8%, blood pressure was to prevail around 8.1%, a cough and cold were found to prevail 100%, a headache was found to prevail around 84.6%, urinary tract infection was found to be 18%, Fatigue was found to prevail around 14.8% and no prevalence of arthritis, epilepsy, Pneumonia and piles. Thus it could be inferred that a backache, fever, cough, and cold was found to prevail most among the respondents.

**Table-3: Health Seeking Behaviour of the Respondents**

<b>Will you react once you know that it is an illness symptom</b>		
<b>Will you react once you know that it is an illness symptom</b>	<b>Frequency</b>	<b>Percent</b>
Yes	267	89.6
No	31	10.4

<b>Total</b>	<b>298</b>	<b>100.0</b>
<b>How do you react once you know that it is an illness symptom?</b>		
<b>How do you react once you know that it is an illness symptom</b>	<b>Frequency</b>	<b>Percent</b>
Take Treatment	267	89.6
Do not take treatment	31	10.4
<b>Total</b>	<b>298</b>	<b>100.0</b>
<b>Which hospital do you prefer?</b>		
<b>Which hospital do you prefer</b>	<b>Frequency</b>	<b>Percent</b>
Primary Health Centre	159	53.4
Government Hospitals	139	46.6
<b>Total</b>	<b>298</b>	<b>100.0</b>

The health-seeking behavior of the respondents is furnished in the table no 3. From the table, it is found that 89.6% of the respondents react once they realize that they have some illness symptom and 10.4% of respondents do not react to the illness symptom. It is also found that 89.6% of respondents take treatments for their illness and 10.4% of respondents do not take treatment for their illness. For taking treatment 53.4% of respondents go to the primary health center and 46.6% of respondents go to government hospitals. This implies that most of the respondents realize their illness and ready to take up treatment especially in the primary health center.

**Summary of the Conclusion**

The present study tried to explore the health and health-seeking behavior among tribal women in Villupuram district in Tamilnadu. The study is done with 298 tribal women and they were selected through purposive sampling technique. From the results it is found that most of the tribal women are educated, holding occupation in agriculture and most of them are earning around Rs. 3001 to Rs. 6000 per month. Thus in regard to socio-economic condition, the tribal women still found to be illiterate can be educated, make them aware of various occupations and the ways to earn better. In regard to illness among them a backache, fever, cold and cough was found to prevail more among tribal women. Thus curative measures should be taught by making them aware of health, treatment and adherent behavior to the treatment. Preventive measures should also be taught to them like to have good personal and environmental hygiene, improve their immunity by taking nutritious foods, lifestyle modifications etc. When it comes to health seeking behavior most of the rural women were found to respond once they realize their illness and they are ready to take up the treatment in hospitals. It shows that health-seeking behavior is good among them. But still, there are few tribal women with poor health-seeking behavior whom to be taken care. They must be given awareness about the importance of health and need of taking proper treatment. Overall, it is concluded that steps should be taken to improve the socio-economic condition, health status and make them better aware of health seeking behavior.

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## विश्व भ्रान्ति में वेदों का योगदान

### डॉ कविता यादव\*

वेद शब्द विद् धातु से बना है। जिसका अर्थ ज्ञान है। विश्व में सभी रचित पुस्तकों के कोई न कोई नाम अवश्य होते हैं। यथा— रामायण महाभारत इत्यादि। किन्तु वेद का कोई भी नाम नहीं है। ज्ञान तो बस ज्ञान है उसका अन्य नाम रखा भी नहीं जा सकता। आर्योद्देश्य रत्नमाला के अनुसार जो ईश्वरोक्त सत्य विद्याओं से युक्त ऋक् संहितादि चारों पुस्तकें हैं जिनसे मनुष्य को सत्यासत्य का ज्ञान होता है, उनको वेद कहते हैं। मनुस्मृति में कहा गया है —

“वेदोऽखिलो धर्ममूलम।”<sup>1</sup>

अर्थात् वेद ही धर्म के विषय में प्रमाण है। धर्म धृ धातु से बना है जिसका अर्थ है — धारण करना। ऐसा कर्म जिसे मनुष्य स्वयं की उन्नति व समाज की उत्तम व्यवस्था के लिए धारण करता है। जिससे परिवार, समाज, राष्ट्र व विश्व की व्यवस्था सुचारु रूप से चलती है। मनुष्य एक सामाजिक प्राणी है। समाज के बिना ज्ञान—विज्ञान, कला—कौशल एवं सभ्यता—संस्कृति का विकास नहीं हो सकता। यही समाज व्यवस्था मानव धर्म के विकास का प्रमुख अंग है। किन्तु आज इसी विकास के नाम पर सर्वत्र समाज में धार्मिक व सांप्रदायिक मामलों को लेकर बेरोक खून की नदियाँ बहाई जा रही हैं। राष्ट्रीय जगत में भी भारत के पुनर्निर्माण के प्रश्न को लेकर वही उपद्रव व मारकाट के दृश्य दिखाई देते हैं। यह आपसी फूट विभिन्न सार्वजनिक क्षेत्रों में दलबंदी, मतभेद व मारकाट आदि के रूप में प्रकट हो रही है। समस्त विश्व की ओर भी यदि दृष्टिपात करें तो सर्वत्र अशांति दिखाई देती है। अनेक प्रकार के वाद यथा वर्गवाद, जातिवाद, राष्ट्रवाद ने जन्म ले लिया है। एक वर्ग, दूसरे वर्ग पर, एक जाति दूसरी जाति पर, एक राष्ट्र दूसरे राष्ट्र पर, एक देश दूसरे देश पर अपना सामाजिक, भौगोलिक, राजनीतिक, वैचारिक एवं साम्प्रदायिक आधिपत्य स्थापित करने के लिए एक दूसरे के प्रति अविश्वासी, द्रोही, हिंसक, पाश्विक और असभ्य वृत्ति अपना रहा है। प्रत्येक राष्ट्र नाना प्रकार के लड़ाकू विमान, मिसाइलें एवं विध्वंसक परमाणु बम बना रहा है, जिनके प्रयोग से समस्त विश्व का विनाश अवश्यम्भावी है। परस्पर राष्ट्रों के शूद्र स्वार्थ, महत्वकांक्षा तथा अभिमान विश्व में व्याप्त अशांति के कारण है। किन्तु हमारा वैदिक वाङ्मय हमें बहुत ही उदार एवं समाजवादी दृष्टिकोण देता है, जिससे विश्व में शांति व्यवस्था बनी रह सके। यजुर्वेद में कहा गया है कि — हे सौम्य गुणयुक्त, हे सर्व ऐश्वर्य के केन्द्र परमात्मन्। आपने इस सृष्टि में जो विविध ऐश्वर्य भर रखा है और उसके उपयोग करने की हमें बुद्धि एवं सामर्थ्य दी है, उसके द्वारा हम आपके उस ऐश्वर्य, विद्या, धन एवं कल्याण के निरन्तर प्रवाह रूप से देने वाले हो। हममें स्वार्थवृत्ति जाग्रत न हो। यही सबको अपनाने योग्य संस्कृति नीति है, यही भावना सबको मित्र बनाने की है, श्रेष्ठ बनाने की है।<sup>2</sup> ऋग्वेद में कहा गया है — हे प्रभु ! आप हमारे मानव एवं पशु जगत के लिए सदा कल्याणकारी, सुखदाता बनिए और हम भी उसी के अनुसार सबके लिए सुखद बने।<sup>3</sup>

मा हिंसीः पुरुषं जगत् ।<sup>4</sup>

पुरुष की हिंसा मत करो। यह रक्षणीय है, पालनीय है। इसमें अद्भुत चिन्तन शक्ति है। यह अपनी कल्पना से इस संसार में विविध प्रकार की सृष्टि का सृजन करता है। यह अवध्य है क्योंकि इसकी रक्षा से सारे जगत का कल्याण होता है। इस प्रकार आतंकवाद, हमले, दंगे इत्यादि को समूल नष्ट करने की बात कही गई है। वेदों में अनेक स्थलों पर वाणी के सदुपयोग के विषय में कहा गया है। अथर्ववेद में कहा गया है कि हम लोग कल्याणकारी, सुखदायिनी, शान्तिप्रदायिनी वाणी का प्रयोग करें।<sup>5</sup> अन्यत्र कहा गया है कि वाणी को मैं शुद्ध, अनुकूल एवं प्रियवादिनी, कल्याणकारिणी बनाता हूँ जिससे समाज का हित हो सके।

वांच ते शुन्धामि।<sup>6</sup>

यजुर्वेद में कहा गया है मैं मित्रभाव से अर्थात् प्रेमपूर्ण दृष्टि से सभी प्राणियों का देखूँ और सभी प्राणियों द्वारा मित्रतापूर्ण प्रेमदृष्टि से देखा जाऊँ अर्थात् न मेरा कोई शत्रु हो और न मैं किसी का शत्रु बनूँ।<sup>7</sup> इस प्रकार की भावना परस्पर होनी चाहिए। ऋग्वेद में कामना की गई है कि हम सबके विचार समान हों। सब लोग सत्य को सत्य ही मानें और असत्य को असत्य ही जानें। सत्य और असत्य की भिन्न मान्यताओं से अनेक मत, सम्प्रदाय, परस्पर विरुद्ध विचारधाराएं उत्पन्न हो जाती हैं। अतः हमारे मन और चित्त भी एक सदृश हों। मन्त्र के उत्तरार्ध में परमात्मा कहते हैं कि मैं तुम सबको समानता के विचारों से अभिमन्त्रित करता हूँ। अतः समान रूप से भोगपदार्थों को धर्म और

\* सह-अध्यापिका के0वी0ए0डी0ए0वी0 महिला महाविद्यालय करनाल

न्याय की रीति से सबकी अनुमति से भोग को प्राप्त करो जिससे भोग की अनुचित प्रवृत्ति भी नष्ट होती है।<sup>8</sup> अन्यत्र कामना की गई है कि हम सब एक साथ चलें। हमारी वाणी एक दूसरे के प्रति विरोधी न हो और हमारी सामूहिक ध्वनि से हमें एक लक्ष्य प्राप्ति के लिए एकरूपता एवं निश्चलता प्रकट होती रहे।<sup>9</sup> जिससे समाज में एक सुन्दर वातावरण का निर्माण हो।

निष्कर्ष में यही कहा जाता सकता है कि आज के दौर में जो यह आतंकवाद, हिंसा पाशिवक वृत्ति जो सर्वत्र दिखाई दे रही है उसका मूल कारण मनुष्य के भीतर उत्पन्न दुर्विचार ही है। इन दुर्विचारों को सुविचारों के माध्यम से ही दूर किया जा सकता है। वेद में अनेक स्थलों पर मनुष्य को समाज के प्रति कैसा व्यवहार करना चाहिए उसका निर्देश दिया गया है। वेदों के इस संदेश को भूल जाने के कारण ही आज समाज की यह दुर्दशा हुई है। वेद मनुष्य की स्वार्थवृत्ति को दूर करने की प्रेरणा देता है। इसमें कहा गया है कि संसार का ऐश्वर्य, धन, विद्या, कल्याण पथ केवल हमारे लिए नहीं है वरन्, सभी इसके अधिकारी है। ऐसी कामना की गई है कि मानव समस्त जीवमात्र के लिए कल्याणकारी एवं सुखदाता बनें। हम सब एक साथ चलें। जीवन के सभी आदर्शों एवं लक्ष्यों की पूर्ति कर सकें। हम लोग परिष्कृत, सुसंस्कृत, प्रिय, मनोहारी तथा हितकारी वचनों का परस्पर व्यवहार करके समाज में प्रेम तथा आनन्द की वृद्धि करें क्योंकि वाणी का समाज के निर्माण एवं विकास में प्रमुख योगदान है। हमारे हृदय के भाव वाणी द्वारा ही प्रकट होते हैं अतः वेद वाणी के दोषों को दूर करने के लिए मानव जाति को उपदेश देता है जिससे वाणी में व्याप्त कठोरता, उग्रता, क्रोध, अभिमान तथा दूसरों के प्रति घृणा के भाव का उन्मूलन हो सकें। जिससे समाज में व्याप्त वैर-विरोध एवं अशान्ति पर नियन्त्रण प्राप्त किया जा सके। अतः वेद के इन सदुपदेशों यथा-निष्काम एवं निःस्वार्थ भाव, उदारवृत्ति, सबके प्रति मैत्री भाव, लोलुपराहित्य के द्वारा मनुष्य समाज में व्याप्त वैर-विरोध एवं अशान्ति को समूल नष्ट कर सकता है।

#### **सन्दर्भ ग्रन्थ सूची**

1. मनु. 2/6
2. अच्छिन्नस्य ते देव सोम सुवीर्यस्य रायस्पोषस्य ददितारः स्याम। सा प्रथमा संस्कृतिर्विश्ववारा स प्रथमो मित्रो वरुणो अग्निः। (यजु0 अ0 7/म0/14)
3. शन्नो भव द्विपदे शं चतुष्पदे। (ऋ0 7/14/1)
4. यजु. 16/3
5. वाचं वदत भद्रया। (अथर्व0 3/31/3)
6. यजु0 6/14
7. मित्रस्याहं चक्षुषा सर्वाणि भूतानि समीक्षे। मित्रस्य चक्षुषा समीक्षामहे। (यजु0 36/18)
8. समानो मन्त्रः समितिः समानी समानं मनः सह चित्तमेषाम्। समान मन्त्रमभि मन्त्रये वः समानेन वो हविषा जुहोमि।(ऋ0 10/191/3)
9. सङ्गच्छध्वं संवदध्वं सं वो मनांसि जानताम्। देवा भागं यथा पूर्वं संजनाना उपासते।(ऋ0 10/191/2, अथर्व0 6/64/1)

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## **Effect of Bacterial Isolates on Seed Germination and Seedling Development in Some Important Crops**

**S.K. Alane\***

### **Abstract**

Seed germination is the first and most important step in the life cycle of plants. It is affected by different factors in soil such as moisture, soil texture, porosity nutrient availability and soil flora and fauna. Among these, the soil microbes are found to play a vital role in seed germination and further development of the plant. In the present study, effect of some soil bacteria was observed on the seed germination and seedling development of important crops viz. wheat, jowar, and gram. The suspensions of various bacteria isolated from soil were applied on seeds. Such seeds were grown in sterile soil. Many soil bacteria were found to enhance the seed germination and seedling development.

**Key words:** Bacterial isolates, seed germination, seedling development, sterile soil, bacterial colony, bacterial suspension.

### **Introduction**

Soil is the important medium for survival of living organism on earth. It plays very important role in plants as it provides required conditions for germination of seed, seedling growth, anchorage of root, supply of nutrients and water etc. Soil has physical properties like texture, colour, density, porosity, pH, permeability etc. Apart from weathered rock, soil also contains organic matter, macro and microorganisms, air, water and dissolved nutrients.

The soil organisms are bacteria, fungi and nematodes. Some of them are pathogenic to crop plants and cause diseases, while some microorganisms are beneficial to the plants. These microorganisms help crops by dissolving nutrients decomposing organic matter and by secreting chemicals like antibiotics, plant growth regulators, enzymes, nitrogen fixation, solubilizing phosphorus, potash, etc. By these means, microorganisms influence the growth of plants and may be the germination of seed.

In the present study, the activity of various bacteria isolated from soil was assessed on seed germination and seedling development on wheat, jowar and gram.

### **Material and methods**

#### **1. Collection of soil samples and isolation of bacteria:**

The soil samples were collected from different agricultural fields. One gram of each grinded soil sample was added separately in 10 ml of sterile distilled water. The supernatant was taken and used as stock solution for further use. The nutrient agar petriplates were prepared by pouring molten nutrient agar medium under aseptic conditions. On solidification, 1 ml of stock solution of each soil samples were poured in separate petriplate and spread with the help of glass spreader. The stalk solutions were diluted to 10% with the help of sterile distilled water and 1 ml of each stock solution was poured in separate petriplate and spread with the help of glass spreader. These petriplates were incubated at 25<sup>0</sup> C for 24 hours. After incubation, different types of colonies were observed on these plates. The isolated colonies were picked with the help of nicrome wire

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loop and were inoculated in nutrient agar slants. Depending upon morphology of colony (colour, shape, margin, texture, etc.), 24 different bacteria were identified and isolated. These slants were incubated for 24 hours and then used to prepare nutrient broth medium for further use.

**2. Seed treatment**

One ml of bacterial solution was used to treat 10 seeds of each crop plant under study. Such treated seeds were dried in shade for about one hour and then sown in sterile soil (soil kept in Hot Air Oven at 180<sup>0</sup>C overnight) in trays. Sterile distilled water was used to irrigate the trays for germination and seedling development. Daily observations were made for about 15 days for germination and seedling development.

**Results and Discussion**

**Table 1: Colony characters and Gram's nature of different isolates**

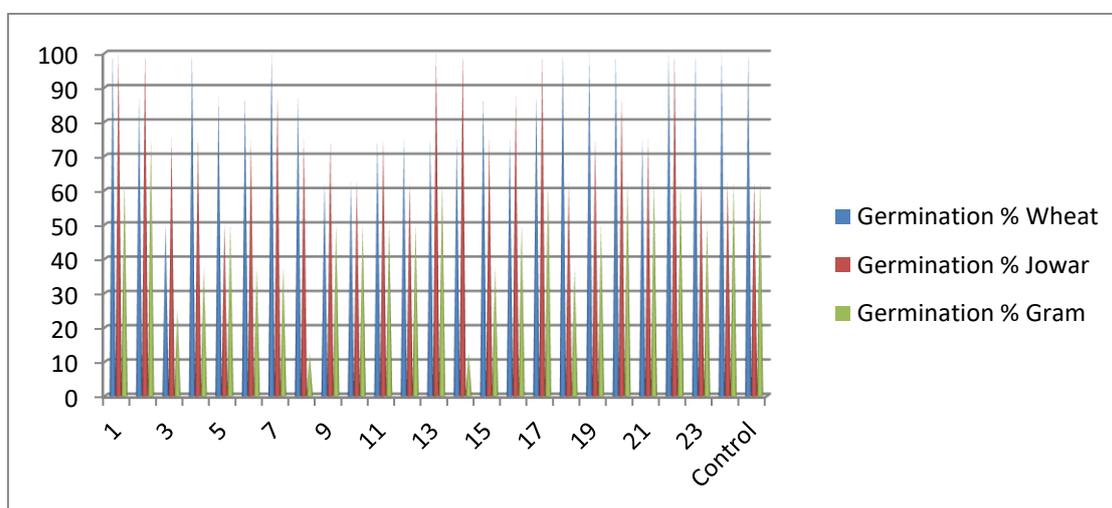
<b>Isolate Number</b>	<b>Colony Characters (Texture and Shape)</b>	<b>Gram's Nature</b>	<b>Shapes of Bacteria</b>
1	Smooth, Circular	Gram Positive	Cocci
2	Rough, Irregular	Gram Positive	Cocci
3	Rough, Irregular	Gram Negative	Rods
4	Smooth, Circular	Gram Positive	Cocci
5	Rough, Irregular	Gram Positive	Rods
6	Smooth, Circular	Gram Positive	Rods
7	Rough, Irregular	Gram Positive	Cocci
8	Rough, Irregular	Gram Positive	Rods
9	Smooth, Circular	Gram Negative	Rods
10	Smooth, Circular	Gram Negative	Rods
11	Rough, Irregular	Gram Positive	Rods
12	Smooth, Circular	Gram Positive	Rods
13	Rough, Irregular	Gram Positive	Rods
14	Rough, Irregular	Gram Positive	Rods
15	Smooth, Circular	Gram	Rods

		Negative	
16	Smooth, Circular	Gram Positive	Cocci
17	Rough, Irregular	Gram Negative	Cocci
18	Smooth, Circular	Gram Positive	Rods
19	Rough, Irregular	Gram Positive	Rods
20	Smooth, Circular	Gram Negative	Rods
21	Rough, Irregular	Gram Positive	Rods
22	Smooth, Circular	Gram Negative	Rods
23	Smooth, Circular	Gram Positive	Cocci
24	Rough, Irregular	Gram Positive	Cocci

**Table 2: Effect of seed treatment with bacterial isolates on germination percentage**

Isolate Number	Germination Percentage		
	Wheat	Jowar	Gram
1	100	100	62.5
2	87.5	100	75
3	50	75	25
4	100	75	37.5
5	87.5	50	50
6	87.5	75	37.5
7	100	87.5	37.5
8	87.5	75	12.5
9	62.5	75	50
10	62.5	62.5	50
11	75	75	50
12	75	62.5	50
13	75	100	62.5
14	75	100	12.5
15	87.5	75	37.5

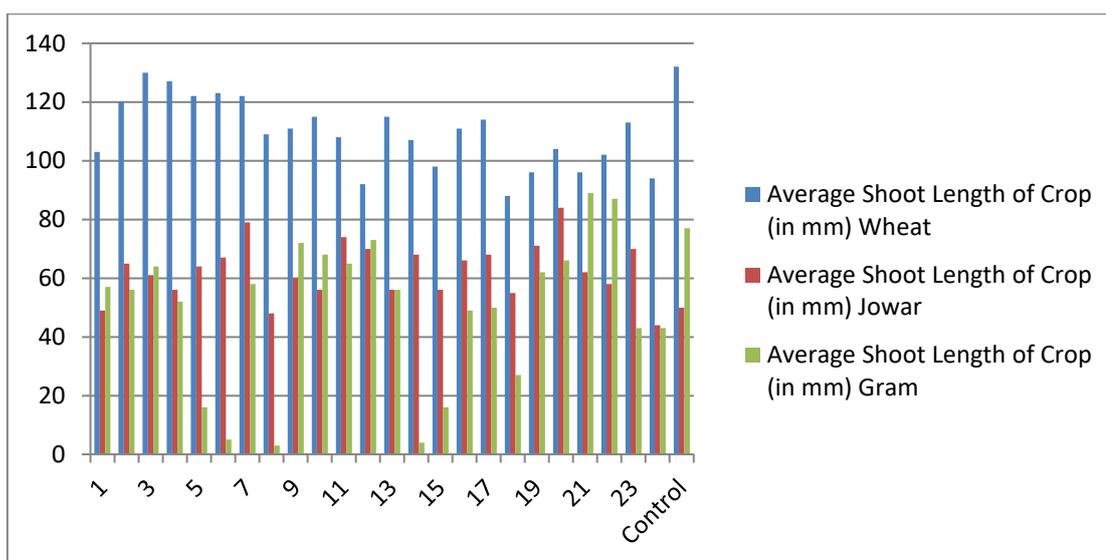
16	75	87.5	50
17	87.5	100	62.5
18	100	62.5	37.5
19	100	75	50
20	100	87.5	62.5
21	75	75	62.5
22	100	100	62.5
23	100	62.5	50
24	100	62.5	62.5
Control	100	62.5	62.5



**Table 3: Effect of seed treatment with bacterial isolates on average shoot length of crops**

Isolate Number	Average shoot length of crops (in mm)		
	Wheat	Jowar	Gram
1	103	49	57
2	120	65	56
3	130	61	64
4	127	56	52
5	122	64	16
6	123	67	5
7	122	79	58
8	109	48	3
9	111	60	72
10	115	56	68
11	108	74	65

12	92	70	73
13	115	56	56
14	107	68	4
15	98	56	16
16	111	66	49
17	114	68	50
18	88	55	27
19	96	71	62
20	104	84	66
21	96	62	89
22	102	58	87
23	113	70	43
24	94	44	43
Control	115	50	77



**Table 1** reveals that, out of 24 bacterial isolates, 12 were smooth textured with circular colonies and others were rough textured and irregular colonies; 17 isolates were Gram positive and 7 Gram negative bacteria; 16 were rod-shaped (bacilli) and 8 were spherical (cocci).

**Table 2** shows that, **wheat** seeds treated with bacterial isolate number 1, 4, 7, 18, 19, 20, 22, 23, 24, and control shows 100% germination, bacterial isolate number 2, 5, 6, 8, 15 had 80 to 99% germination, bacterial isolate number 9, 10, 11, 12, 13, 14, 16, 21 had 60 to 79% germination and only bacterial isolate number 3 had 50% germination. **Jowar** seeds treated with bacterial isolate number 1, 2, 3, 14, 17, 22 shows 100% germination, bacterial isolate number 7, 16, 20 had 80 to 99% germination, bacterial isolate number 3, 4, 6, 8, 9, 10, 11, 12, 15, 18, 21, 23, 24 and control had 60 to 79% germination and only bacterial isolate number 5 had 50% germination. In case of **Gram** seeds, no bacterial isolate could show 100% germination, and also 80 to 99% germination. The bacterial isolate number 1, 2, 13,

17, 20, 21, 22, 24 and control had 60 to 79% germination, bacterial isolate number 5, 9, 10, 11, 16, 19, 23 had 40 to 59% germination and bacterial isolate number 3, 4, 6, 7, 8, 14, 15, 18 had germination less than 39%.

**Table 3** reveals that, in case of **wheat** seeds, when treated with bacterial isolate number 2, 3, 4, 5, 6, 7, average length of seedling was more than 120 mm. The bacterial isolate number 1, 8, 9, 10, 11, 13, 14, 16, 17, 20, 22, 23 and control had average seedling length between 100 to 119 mm, bacterial isolate number 12, 15, 18, 19, 21, 24 had average seedling length between 90 to 99 mm. **Jowar** seeds treated with bacterial isolate number 2, 3, 5, 6, 7, 9, 11, 12, 14, 16, 17, 19, 20, 21, 23 had average seedling length more than 60 mm, bacterial isolate number 4, 10, 13, 15, 18, 22 and control had average seedling length between 50 to 59 mm, bacterial isolate number 1, 8, 24 had average seedling length between 40 to 49 mm. **Gram** seeds treated with bacterial isolate number 3, 9, 10, 11, 12, 19, 20, 21, 22 had average seedling length more than 60 mm, bacterial isolate number 1, 2, 4, 7, 13, 16, 17, 23, 24 had average seedling length between 40 to 59 mm and bacterial isolate number 5, 6, 8, 14, 15, 18 had average seedling length between less than 39 mm.

Chandra Sengupta et al (2015) reported that *Azotobacter* showed best results as plant growth promoter, followed by *Pseudomonas fluorescens* on the seed germination and seedling development of *Zea mays*. Suliasih and Widawati (2017) studied the effect of rhizobacteria and molasses on seed germination and seedling growth of jowar and found that their treatment can improve seed germination and seedling growth. Rudolphi et al (2015) studied effect of rhizobacteria on seed germination and seedling growth of Maize and reported that rhizobacteria enhance the growth parameters of maize and therefore demonstrated their potential use in seed industries and farming. Ketut Widnyana and Cokorda Javandira (2016) found that *Pseudomonas* spp. and *Bacillus* spp. stimulated the germination and seedling of tomato plant. Shaukat et al (2006) found that rhizobacteria can be used as biofertilizers for *Triticum aestivum*. Weller (1986) recorded increased growth of wheat by seed treatment with *Pseudomonas*. Khalid et al (2004) used rhizobacteria for improving growth and yield of wheat.

### **Conclusion**

From this study, we can conclude that the seed treatment of some soil bacteria to crop plants improves the germination percentage and seedling development. These bacteria can be used as biofertilizers for seed treatment.

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## **A Study Of Relationship Between Leadership Styles As Perceived By Leaders In Bharathi Cement Corporation Private Limited**

**Mr. P.V. Nagarjuna Reddy\***

**Dr. G. Haranath\*\***

### **Abstract**

The understanding of leadership has ever been very difficult due to the complexities involved in it. As such the concept of leadership creates more puzzles than solutions. The objective of the study is to examine the relationship between Leadership Styles of the employees in BCCPL. The study found at Higher Level Managers, Middle Level Managers and Lower Level Managers the leadership styles were correlated among themselves in BCCPL.

### **I) Introduction**

Leadership means many things to many people. This is due to the changing environment of leaders in different roles in different functions in different settings starting from leadership of the family to the top positions in multinational organizations. Twentieth century has witnessed several theories on leadership which is a complex concept having a bearing on motivation, morale, organizational climate, human relations, and communication. The ability to influence people in a group is indispensable in organizations. Beginning with scientific management the evolutionary process of leadership can be traced with three theories viz., trait theory, behavioural theory and contingency theory. The trait theory has been put to rigorous research by Byrd, Jennings, Gheselli, Stogdill etc., and resulted in the development of behavioral theory. Likert's system 4 theory, McGregor x and y theory, Continuum theory of Tannenbaum and Schmidt, etc. has opened new vistas on the behavioural dimensions of leadership. The confusion and controversy of trait and behavioural theories have given way to the contingency models of leadership like Fiedler's contingency model, Vroom and Yetton contingency model, path goal theory, life cycle theory, tri-dimensional model, learning model, etc.

### **II) Research Methodology and Design**

The understanding of leadership has ever been very difficult due to the complexities involved in it. As such the concept of leadership creates more puzzles than solutions.

The specific objectives of the study are to examine the relationship of Leadership Styles of the employees in BCCPL.

**HYPOTHESES:** The hypotheses formulated for the study is

**H0:** There is no significant relationship among Leadership Styles of employees in BCCPL.

### **Methodology**

The study is mainly based on primary data collected. The present study confines itself to Higher, Middle and lower hierarchical levels in BCCPL. The leadership styles were

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measured as judged by the leader himself (Leader's Self Perception). For the analyses of leadership styles of the Higher and Middle level employees, the leader's self perception was used. Five Leadership Styles as judged by the leader himself viz., Authoritarian, Participative, Bureaucratic, Task-Oriented and Nurturant leadership styles were used. The total sample for the study consists of 260 officers of BCCPL. Many studies have been undertaken on leadership styles adopted in different organizations. But relatively only a few attempts have been made to study the leadership styles in BCCPL.

**III Analysis of relationship among leadership styles as perceived by leaders in BCCPL**

This research paper discusses the leadership styles as perceived by the leaders themselves of BCCPL

In BCCPL the total sample of the study belonging to three functional levels. The leader's self perception reveals about the styles of higher level and Middle level officers of BCCPL. Scores on five leadership styles were computed from leader's evaluation of ones own style. In this section the presentation and discussion of the data pertains to the relationship among leadership styles of officers in BCCPL.

**Inter-Correlation of Leadership Styles of Bccpl**

**Table 1: Inter-correlation of Leadership Styles for Top Level Leaders of BCCPL (N=9)**

Leadership Styles	Authoritarian leadership style	Participative leadership style	Bureaucratic leadership style	Task-orientation leadership style	Nurturant leadership style
Authoritarian leadership style		-0.34	0.01	-0.21	-0.24
Participative leadership style			0.33	**0.93	0.55
Bureaucratic leadership style				0.46	*0.71
Task-orientation leadership style					*0.78
Nurturant leadership style					

Source: Data collected from field study

The results of inter correlations among Leadership Styles (such as authoritarian leadership style, participative leadership style, bureaucratic leadership style, task-orientation leadership style and nurturant leadership style) for Top level leaders of BCCPL are given in Table 1

Event 'task-orientation' leadership style is significantly correlated and progressively correlated as per 'participative' leadership style ( $r = 0.93, P < 0.01$ ) signifying 'participative' leadership style rises by the rise of 'task-orientation' leadership style. Event 'nurturant' leadership style is significantly correlated and progressively correlated as per 'bureaucratic' leadership style ( $r = 0.71, P < 0.05$ ) signifying that 'bureaucratic' leadership style increases by the rise of 'nurturant' leadership style. Event 'nurturant' leadership style

is significantly correlated and progressively correlated as per ‘task-orientation’ leadership style ( $r = 0.78, P < 0.05$ ) signifying ‘task-orientation’ leadership style rises by the rise of ‘nurturant’ leadership style. The other leadership styles are found not to be significantly inter correlated with any other leadership styles. The other leadership styles are rather, not dependent on each other leadership styles.

As a result, the statement of null hypothesis “there is no significant relationship among leadership styles of employees of BCCPL” is not accepted in the event of case of ‘task-orientation’ vs ‘participative leadership style’, ‘nurturant leadership style’ vs ‘bureaucratic leadership style’ and ‘nurturant leadership style’ vs ‘task-orientation leadership style’ and the above null hypothesis is accepted in all other events.

**Middle Level Managers**

The degree of freedom for the inter-correlation is  $N-2$ . Middle Level leaders of BCCPL stood 49, where  $N=9$ , the  $df=49-2=47$ . By linear interpolation for 47 degree of freedom the table values at 0.01 level of significance is 0.365 and at 0.05 level of significance is 0.282. The calculated correlation value as per one star is at 0.05 level of significance and the calculated correlation value as per two stars is at 0.01 level of significance.

**Table 2: Inter-correlation of Leadership Styles for Middle Level Leaders of BCCPL (N=49)**

Leadership Styles	Authoritarian leadership style	Participative leadership style	Bureaucratic leadership style	Task-orientation leadership style	Nurturant leadership style
Authoritarian leadership style		0.01	*0.31	0.12	*-0.36
Participative leadership style			0.25	0.21	*0.36
Bureaucratic leadership style				**0.46	0.14
Task-orientation leadership style					**0.47
Nurturant leadership style					

Source: Data collected from field study

The results of inter correlations among Leadership Styles (such as authoritarian leadership style, participative leadership style, bureaucratic leadership style, task-orientation leadership style and nurturant leadership style) for Middle level leaders of BCCPL are given in Table 2

The ‘authoritarian’ leadership style is significantly correlated and progressively correlated as per ‘bureaucratic’ leadership style ( $r = 0.31, P < 0.05$ ) signifying that ‘authoritarian’ leadership style rises by the intensification of ‘bureaucratic’ leadership style. ‘authoritarian’ leadership style is also significantly correlated but adversely correlated with ‘nurturant’ leadership style ( $r = -0.36, P < 0.05$ ) signifying ‘bureaucratic’ leadership style declines by the proliferation of ‘authoritarian’ leadership style . The ‘participative’ leadership style is significantly correlated and positively correlated as per ‘nurturant’

leadership style ( $r = 0.36, P < 0.05$ ) signifying 'nurturant' leadership style rises by the upturn of 'participative' leadership style. The 'task-orientation' leadership style is expressively correlated and progressively correlated as per 'bureaucratic' leadership style ( $r = 0.46, P < 0.01$ ) signifying 'bureaucratic' leadership style upturns with the proliferation of 'task-orientation' leadership style. The 'task-orientation' leadership style is considerably correlated and progressively correlated as per 'nurturant' leadership style ( $r = 0.47, P < 0.01$ ) signifying that 'nurturant' leadership style intensifications by the rise of 'task-orientation' leadership style. The other leadership styles are found not to be significantly inter correlated with any other leadership styles. The other leadership styles are rather, not dependent on each other leadership styles.

As a result, the statement of null hypothesis "there is no significant relationship among leadership styles of employees of BCCPL" is not accepted in the event of case of 'bureaucratic leadership style' vs 'authoritarian leadership style', 'nurturant leadership style' vs 'authoritarian leadership style', 'nurturant leadership style' vs 'participative leadership style', 'task-orientation leadership style' vs 'bureaucratic leadership style' and 'nurturant leadership style' vs 'task-orientation' leadership styles and the above null hypothesis is accepted in all other events.

**Comparison of Inter-Correlation of Leadership Styles of BCCPL between Top Level Leaders and Middle Level Leaders**

In Top level leaders of BCCPL, the event 'task-orientation' leadership style is significantly correlated and progressively correlated as per 'participative' leadership style; the event 'nurturant' leadership style is significantly correlated and progressively correlated as per 'bureaucratic' leadership style; the event 'nurturant' leadership style is considerably correlated and confidently correlated with 'task-orientation' leadership style whereas in Middle level leaders of BCCPL, the 'authoritarian' leadership style is considerably correlated and progressively correlated as per 'bureaucratic' leadership style ; 'authoritarian' leadership style is also considerably correlated but adversely correlated as per 'nurturant' leadership style; the 'participative' leadership style is significantly correlated and progressively correlated with 'nurturant' leadership style; and the 'task-orientation' leadership style is significantly correlated and progressively correlated as per 'bureaucratic' leadership style; the 'task-orientation' leadership style is considerably correlated and progressively correlated with 'nurturant' leadership style.

**Junior Level Leaders**

The degree of freedom (df) for the inter-correlation is N-2. Junior Level leaders of BCCPL stood 40, where N=40, the  $df=40-2=38$ . By linear interpolation for 7 degree of freedom the table values at 0.01 level of significance is 0.434 and at 0.05 level of significance is 0.315. The calculated correlation value as per one star is at 0.05 level of significance and the calculated correlation value as per two stars is at 0.01 level of significance.

**Table 3: Inter-correlation of Leadership Styles for Junior Level Leaders of BCCPL (N=40)**

Leadership Styles	Authoritarian leadership style	Participative leadership style	Bureaucratic leadership style	Task-orientation leadership style	Nurturant leadership style
Authoritarian leadership style		0.18	**0.73	**0.5	**0.44

rship style					
Participative leadership style			0.14	**0.49	*0.37
Bureaucratic leadership style				**0.59	**0.49
Task-orientation leadership style					**0.83
Nurturant leadership style					

Source: Data collected from field study

The results of inter correlations among Leadership Styles (such as authoritarian leadership style, participative leadership style, bureaucratic leadership style, task-orientation leadership style and nurturant leadership style) for Junior Level Leaders of BCCPL are given in Table 3

The 'bureaucratic' leadership style is significantly correlated and progressively correlated as per 'authoritarian' leadership style ( $r = 0.73, P < 0.01$ ); and 'task-orientation' leadership style is significantly correlated and positively correlated as per 'authoritarian' leadership style ( $r = 0.5, P < 0.01$ ) and also 'nurturant' leadership style is significantly correlated and progressively correlated as per 'authoritarian' leadership style ( $r = 0.44, P < 0.05$ ) signifying 'authoritarian' leadership style increases by the rise of, 'task-orientation' leadership style, 'nurturant' leadership style and 'bureaucratic' leadership style. The 'task-orientation' leadership style is significantly correlated and progressively correlated with 'participative' leadership style ( $r = 0.49, P < 0.01$ ) and 'nurturant' leadership style is significantly correlated and progressively correlated as per 'participative' leadership style ( $r = 0.37, P < 0.05$ ) signifying 'participative' leadership style increases with the escalation of 'task-orientation' leadership style and 'nurturant' leadership style. The 'task-orientation' leadership style is significantly correlated and progressively correlated as per 'bureaucratic' leadership style ( $r = 0.59, P < 0.01$ ) and 'nurturant' leadership style is significantly correlated and progressively correlated as per 'bureaucratic' leadership style ( $r = 0.49, P < 0.05$ ) signifying that 'bureaucratic' leadership style increases with the proliferation of 'nurturant leadership style' and 'task-orientation' leadership style. The 'nurturant' leadership style is significantly correlated and progressively correlated as per 'task-orientation' leadership style ( $r = 0.83, P < 0.01$ ) signifying that 'task-orientation' leadership style intensifications by the rise of 'nurturant' leadership style. The other leadership styles are found not to be considerably inter correlated with any other leadership styles. The other leadership styles are rather, not dependent on each other leadership styles.

As a result, the statement of null hypothesis "there is no significant relationship among leadership styles of employees of BCCPL" is not accepted in the event of case of 'bureaucratic leadership style' vs 'authoritarian leadership style', 'task-orientation leadership style' vs 'authoritarian leadership style', 'nurturant leadership style' vs 'authoritarian leadership style', 'task-orientation leadership style' vs 'participative leadership style', 'nurturant leadership style' vs 'participative leadership style', 'task-orientation leadership style' vs 'bureaucratic leadership style', 'nurturant leadership style'

vs 'bureaucratic leadership style', and 'nurturant leadership style' vs 'task-orientation leadership style' and is accepted in all other cases.

### **Comparison of Inter-Correlation of Leadership Styles of BCCPL between Middle Cadre Managers and Junior Cadre Managers**

In Middle cadre managers of BCCPL, the 'authoritarian' leadership style is considerably correlated and progressively correlated as per 'bureaucratic' leadership style ; 'authoritarian' leadership style is also significantly correlated but negatively correlated with 'nurturant' leadership style; the 'participative' leadership style is significantly correlated and progressively correlated as per 'nurturant' leadership style; and the 'task-orientation' leadership style is significantly correlated and progressively correlated as per 'bureaucratic' leadership style; the 'task-orientation' leadership style is considerably correlated and progressively correlated as per 'nurturant' leadership style, whereas in Junior Level Leaders of BCCPL, the 'bureaucratic' leadership style is expressively correlated and progressively correlated with 'authoritarian' leadership style and 'task-orientation' leadership style is considerably correlated and positively correlated with 'authoritarian' leadership style and also 'nurturant' leadership style is considerably correlated and positively correlated as per 'authoritarian' leadership style; the 'task-orientation' leadership style is considerably correlated and progressively correlated as per 'participative' leadership style and 'nurturant' leadership style is considerably correlated and progressively correlated as per 'participative' leadership style; the 'task-orientation' leadership style is considerably correlated and progressively correlated with 'bureaucratic' leadership style and 'nurturant' leadership style is considerably correlated and positively correlated as per 'bureaucratic' leadership style; the 'nurturant' leadership style is considerably correlated and progressively correlated as per 'task-orientation' leadership style.

### **IV) Findings**

In BCCPL, the correlation among leadership styles exists at various levels in various leadership styles at various significant levels.

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## **Cognitive Complexity Formation through Online Shopping Information Sources: A Demographic Investigation**

**Mr. Berkman J\***

### **Abstract**

*Cognitive complexity is an individual difference variable associated with a broad range of communication skills and related abilities. It indexes the degree of differentiation, articulation, and integration within a cognitive system. The study identifies the social information and commercial information as a tool to communicate information to consumer about online shopping. Convenient sampling method is adopted for collecting data from 207 respondents. The data are collected through Google form. The research has fixed as a minimum criteria for the respondents that they should have purchased at least three times in any one of the online shopping websites. The finding of the result based on the gender and marital status do not influence on Social Information Sources and Commercial Information Sources (CIS) for determining cognitive complexity. Residential type of online consumer do influence on CIS for determining cognitive complex formation.*

**Keywords:** *Cognitive Complexity, Social Information Sources, Commercial Information Sources.*

### **Introduction**

Cognitive style theory suggests that these dimensions reflect predispositions toward interaction with the outside world and therefore may have important implications for how consumers interpret information (Paul, 1986). Extraversion dimension of cognitive style refers to more prone to share information or ideas freely in their nascent stages in an attempt to build support for their interpretation (Jeffries, 1991). The judging perceiving dimension of cognitive style refers to individual preferences with regard to pro-activeness when making decision (Paul, 1986). Consumers with more judging cognitive styles are more adaptive. This suggests that consumers with more perceiving cognitive styles are less adaptive because they are concerned with the sufficiency of available information and thus may perceive a situation as less controllable (Gryskiewicz, 1995). Treating one's cognitive style as a personality structure is common in psychology. This study centers on two specific behavior learning: Demographic factors, and information sources on cognitive complexity. Cognitive complexity has been defined differently by psychologists. The present study adopts the definition of Bieri (1955), the extent to which a person uses dimensions in a differentiated manner construe objects. The meaning of cognitive complex is a personality characteristic that describes the degree of structural intricacy of the organizing schemes used by different groups of consumers to code and store information in memory. The objective of the research is how the demographic segmentation are influencing information source for determining cognitive complexity, and how does information sources are forming in mind as cognitive complexity for future online shopping action.

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### **Statement of the Problem & Research Gap**

The information sources are playing very important role to promote e-commerce in world wide. After internet evolution, the communication has become vital source for promoting e-retail in India. Cognitive complexity is the communication formation in the mind to understand and perceive the product through various channels that will stimulate a person to buy product near future. Social media also play important role for advertising and promotion of any products. This leads to have lot of un-authenticated information about products that spread in social media it leads to damaging of product image in the market. To prove this the negative word of mouth is being responded from various products on various platform for e.g., plastic rice, plastic egg, genetically modified products and chemical condemnation of Maggi product etc., In this context, products are getting declining stages when information is negative word of mouth. At this juncture, information is playing vital role to spread positive word of mouth about product in the market. This research is undertaken to study about how this information sources are constituted in consumer mind? How will this help the consumer to purchase the product in the near future? And In what way it influences various demographic segmentations?

### **Demographic Factors**

Life stage defines a person's major segments, such as getting married, deciding to buy a home, sending a child to school, taking care of older parents, marrying off his or her children, planning for retirement, and so on. When a person gets married and starts a family, a host of products and services such as furniture, kitchen appliances, and cooking gadgets are needed (Philip Kottler K. L., 2012). Wolfenbarger, (2009) has identified attributes that facilitate goal-oriented online shopping, including accessibility/convenience, selection, information availability and lack of unwanted sociality from retail sales help or shopping partners such as spouses. Nagra, (2013) reveals that on-line shopping in India is significantly affected by various demographic factors like age, gender, marital status, family size and income. Online websites should concentrate more to the female segments to prove that women shop more in online shopping as compared to men. So companies should devise the policies and strategies to magnetize more number of people in this segment in future also.

### **Cognitive Complexity**

**Social Information Sources** - Busy lifestyle of parents coupled with easy access to knowledge for children made them active participants in family decisions. Children are not only learners, but are teaching the parents as well. (Almedia, 2012) (Belch G. B., 1985) (Belch M. W., 2002) (Chaudhary, 2012) (Lee, 2002) (Wilson 2004). Research on family decision making is initially directed to spouses; however, the role of children on decision making and negotiation strategies has become an important issue of study (Kaur, 2006). Children's influence is found to increase with an increase in age of the child (Ahuja, 1993)(Ogden, 2012) While children of non-working mothers have more influence on purchase of high-risk products. A child's influence is the highest when products were low risk products used by a family (Isin, 2011). Until a few years ago, it was an unsaid rule in India that parents are always right, children need to unquestioningly obey parents, and the opinion of the child was not important. This is also in contrast to previous studies which stated that there is a difference in perception of children's influence between the parent and the child (Foxman, 1988) (Ramzy, 2012)(Wang, 2004) (Watne, 2011). Recent studies have shown that consumers' product choices are significantly influenced by media coverage and

recommendations in various media outlets. In media like advertising, consumers perceive the sources as neutral and more credible because they usually presume that editorial content and product coverage in newspapers and magazines are independent and free from advertisers influence. (Diego Rinallo, 2009). Social cues inherent in avatars influence consumers affect and shopping value (Wakefield, 2007). Despite the considerable resources being applied to the creation of online social cues on consumers in a retailing context (Wakefield, 2007). Social response theory, which suggests that people treat computers as social actors even when they know that machines do not possess human rights, may offer direction in answering marketing questions about the effectiveness of web site social cues (Moon, 2000).

**Commercial Information Sources** - Most of the customers are concerned about websites that do not provide prominent and clear information relating to security and privacy (Yang, 2004). Navigation is strongest for information-intensive sites, such as sports, portal, and community sites (Yakov Bart, 2005). Browsing behavior also supports this idea; in that the total time consumers spend online searching for product information is not significantly different for search and experience goods (Alba, 1997) (Lisa, 1998). Communications mechanisms, such as consumer feedback and experience simulations (e.g., consumer reviews, multimedia), increase the time spent in a domain but only for buyers of experience goods (Draft, 1984) (Hoch, 1989) (Ha, 1986). Third-party opinions and recommendations do not significantly affect time per site may be due to the rarity of this mechanism in our sample or to lower consumer confidence in this retailer-controlled information. (Friestad, 1994) (Mayzlin, 2006).

**Table: 1- DEMOGRAPHIC SEGMENTATION**

Factors	Categories	Frequency	Per cent
Gender	Male	117	56.5
	Female	90	43.5
Marital Status	Unmarried	120	58.0
	Married	86	41.5
Residential Type	Rental House	59	28.5
	Own House	147	71.0

The table explains different types of demographic segmentation of online shoppers according to the gender, marital status and residential type. Majority of the respondents are male with a frequency of 117 (56.5 per cent), while female constituted a frequency of 90 (43.5 per cent). 58 per cent of the respondents are single and 41.5 percent of the respondents are married. 71 percent of the respondents have own house and 28.5 percent of them are living in rental house.

**TABLE: 2- NORMALITY TEST**

Descriptive		Statistic	Std. Error	
Information Source	Mean	33.49	0.538	
	95% Confidence Interval for Mean	Lower Bound	32.43	
		Upper Bound	34.55	
	5% Trimmed Mean	33.41		
	Median	33		
	Variance	59.97		
	Std. Deviation	7.744		
	Minimum	14		
	Maximum	53		
	Range	39		
	Interquartile Range	10		
	Skewness	0.173	0.169	
	Kurtosis	-0.352	0.337	

Skewness is asymmetry in a statistical distribution in which the curve appears distribution or skewed either to the left or to the right. Skewness can be quantified to define the extent to which distribution differs from a normal distribution. Therefore calculating Skewness the Z value should be somewhere between the span of -1.96 to 1.96.

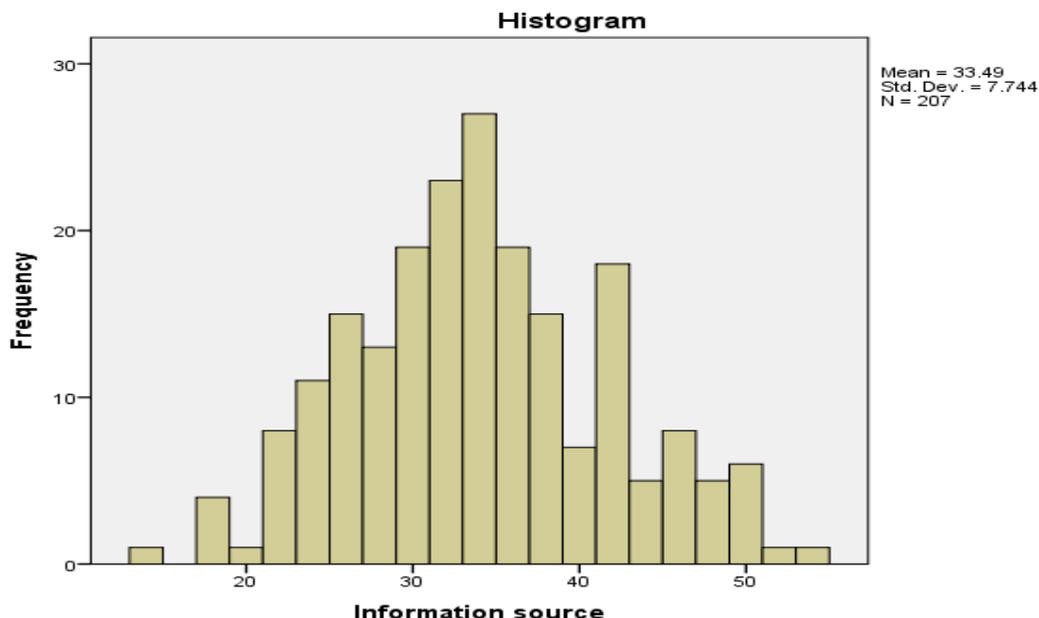
$$\begin{aligned} \text{Skewness} &= \text{Statistic} - \text{Std. Error} \\ &= 0.173 - 0.169 \\ &= 0.004. \end{aligned}$$

Kurtosis is a statistical measure that is used to describe the distribution. It measures extreme values in either tail. This is a measurement of whether the data are heavy-tailed or light-tailed relative to a normal distribution.

$$\begin{aligned} \text{For calculation of kurtosis value} &= -0.352 - 0.337 \\ &= -0.015 \end{aligned}$$

From the result of Skewness and Kurtosis values are proved that the data distributed between the regions of -1.96 to 1.96. Therefore we can continue further process of analyzing the data.

**CHART: 1- HISTOGRAM FOR DATA NORMALITY TEST**



To test the assumption of normality, we have used Histogram chart. Real world data are almost never perfectly normal, so this assumption can be considered reasonably met if the shape looks approximately symmetric and bell – shaped.

**Independent Sample T- Test**

*Ho: There is no significant difference between information sources influenced by gender.*

**Table: 3 -Gender and Information Sources**

Factors	Gender	Mean	Standard Deviation	T	Sig 2 tailed
Social Information Sources	Male	10.91	3.039	-1.176	.085
	Female	11.40	2.816	-1.188	.086
Commercial Information sources	Male	21.74	5.918	-1.719	.155
	Female	23.18	6.074	-1.713	.161

Table 3 describes cognitive complexity determination on the gender of the respondents and its significant relationship. Cognitive complexity is divided into social information sources and commercial information source of online shopping information. While comparing the mean score of male and female with regard to social information sources, the mean score between male (M=10.91) and female (M=11.40) shows a slight difference, but no significant mean difference is found statistically. For the commercial information sources female has more mean value (23.18) than male mean value (23.18), but no significant mean difference is found for gender influence on commercial information source. Hence it could be stated that there is no significant difference for genders to determine cognitive complexity through website information sources. The above result supports the study

conducted by (Cross, 1997) about gender. It suggests that women are more loyal customer than men. Whereas female customers are relatively more loyal to individuals, such as individual service providers, male customers are relatively loyal to groups and group like entities, such as companies. The latter effect is counterintuitive in light of theories arguing that women are more interdependent than men. Here statistics also shows female has more significance value than male. It is proved that they would be loyal to individual online shopping website.

*Ho: There is no significant difference between information sources influenced on marital status.*

**Table: 4.1.6 Marital Status and Information Sources**

Factors	Marital Status	Mean	Standard Deviation	T	Sig (2 tailed)
Social Information Sources	Unmarried	10.82	2.91	-1.731	.085
	Married	11.53	2.973	-1.725	.086
Commercial Information Sources	Unmarried	21.83	5.778	-1.428	.155
	Married	23.03	6.288	-1.408	.161

Table 4 stated the cognitive complexity determinant on marital status of the respondents and its significant relationship. While comparing the mean score of Unmarried and married with regard to social information sources, the mean score between unmarried (M=10.82) and married (M=11.53) shows a slight difference for influencing on social information source to determine cognitive complexity. The statistic is found there is no significant difference between unmarried and married respondents for cognitive complexity formation through SIS. For the commercial information sources married has more mean value (23.03) than male mean value (21.88), but no significant mean difference is found for marital status on commercial information source. Hence it could be stated that there is no significant difference for marital status to determine cognitive complexity formation through online shopping website information sources.

*Ho: There is no significant difference between information sources influence on residential differences.*

**Table: 5-Residential Type and Information Sources**

Factors	Type of Residence	Mean	Standard Deviation	T	Sig 2 tailed
Social Information sources	Rental House	11.46	2.996	1.020	.309
	Own house	10.99	2.937	1.012	.314
Commercial Information sources	Rental House	23.92	6.936	2.338	.020
	Own House	21.77	5.520	2.123	.037

Table 5 stated the cognitive complexity determinant of residential status of the respondents and its significant relationship. While comparing the mean score of rental house online shoppers and own house online shoppers with regard to social information sources, the mean score between rental house (M=11.46) and own house (M=10.99) shows a slight difference for influencing on social information source to determine cognitive complexity. The statistic is found that there is no significant difference between rental house and own house respondents for cognitive complexity formation through online shopping websites information source. For the commercial information sources rental house shopper has more mean value (23.92) than own house respondent mean value (21.77), but there is a significant difference for rental house and own house respondents for commercial information source through online website information for determining cognitive complexity.

### **Conclusion Managerial Implication and Future Research**

Overall result of the study on cognitive complexity formation process among online shopping consumers. The result impressed upon the research that the gender and marital status of the consumer could not be differentiated with information received through SIS and CIS. Whereas the result of the study tells us there is a difference among rental and own house online recipient on CIS. This leads the online retailers to lack to educate the rental and own house consumer on the buying behavior through online. So the retailer should update CIS through various communication channels. Doing this the consumer is educated towards the products. It may lead to attract more consumers to participate in online shopping. The research limitation is the study based on the mental process of consumers. It is based on the psychological process of mental activities that convert into an action process. There is a concern with validating the research. The future research would be on the area of how cognitive complexity formation converts into attitude formation in the mind of an online consumer for future buying behaviour.

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**Passive Acceptance of Victimhood in Chimamanda Ngozi  
Adichie's  
The Thing Around Your Neck**

**Mrs. S. Poornima\***

**Dr. T.S. Ramesh\***

WE SURVIVED  
Despite the cruel intrusions,  
We survived.  
Despite the clawing pains,  
We lived.  
Despite the calculated wrongs,  
We forgave.  
Till the storms were spent

Obododimma Oha (Resurrecting Eve 1)

Margret Atwood's *Survival*, proposes the Four Basic Victim Positions to categorize Canadian literature regarding their subject choice. Atwood defines these positions as models to approach literature or individuals. With reference to this model, the paper analyses the Nigerian author Chimamnda Ngozi Adichie's short story collection *The Thing Around Your Neck*. Adichie's name has become widely popular around the world for her path-breaking cult novels that set up to defamiliarize the notion of postcolonial and feminist theories. Her novelty in producing fictions and non-fictions achieves great success with many distinguished awards.

*The Thing Around Your Neck* is a collection of twelve short stories. All of them subtly captures the lives of Nigerians, especially women who struggle to identify their roots in a displaced space. The political unrest, the social and familial biases they encounter in their everyday lives are rendered with beauty and humour. Each of the stories talks about the psychological anxiety of characters that causes out of frantic environment they find hard to adjust with. There are notable women characters who are pushed into similar circumstances, desperate and impatient, to take a stance to assure their space in life. Though some of them try to get over from worst to better, they feel trapped inside the fists of society that predominantly occupied by men and their values. Nearly half of the stories are set in Nigeria, where the characters witness the social and political discrepancies, and the other half announce the motif of migration mainly to America, the land which enthrals as well as repels the African immigrants. All of the stories describe the position of victims, unable to change their situation, though they attempt to change it. The stories can be grouped in the Basic Victim Position Two, since the victimization of personal and intimate experiences are explained by means of politics, history, economics and race. Atwood explains the Position Two as "To acknowledge the fact that you are a victim, but to explain this as an act of fate...the necessity decreed by History, or Economics, or the Unconscious,

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or any other large general powerful idea.” (Survival 33). The women in the stories wind up repelled or uprooted, since there is less space to open up their own wishes and desires. All of them try to sacrifice their past with the hope of new life, full of promise, but are pushed to witness entrapment, physically and psychologically, further becomes inevitable especially for immigrants. Heather Hewett's views the collection of stories possess, “The steadiness of the author's gaze on the psychic spaces that can erupt between intimate friends and family frequently produces a wrenching effect. Many (though not all) of her characters are women who suddenly find themselves emotionally estranged or displaced and must find the inner strength to confront these distances.” (Tell 3).

In the *Imitation*, the protagonist Nkem is confronted with the predicament that her husband has an extra-marital affair in Lagos, while she is left with all the privileges in America with a green card. The time when Nkem dreams of a better improved life in America, the news seems to her as a major life threat. As the story unfolds, Nkem starts to blend in with the new country, admiring people and their lives, in Philadelphia in a big house with greenish lawns where she feels happy to be called as Madam by her servant. Nkem's Position One at the beginning can be visible in the below lines:

At first, when she had come to America to have the baby, she had been proudly excited because she had married into the coveted league, the Rich Nigerian Men Who Sent Their Wives to America to Have Their Babies league... she liked that she had become part of yet another league, the Rich Nigerian Men Who Owned Houses in America league. (26)

Nkem feels proud of the sophisticated and identified life as wife of “One of Fifty Influential Nigerian Businessmen” (27). For a girl who has no prosperity in her childhood days, it is a prestigious status among the neighbourhood. Later, she realises that she has been unaware of the Big Men's ways of living that they always prefer to have another woman to show their status. Nkem denies the fact that she is a victim, as she always likes to believe what she imagines it would be and to believe Amaechi's words that “Many women would be jealous, maybe your friend Ijemamaka is jealous.” (35). Nkem is not ready to lose the new life she hoped for during her childhood. She feels excited to have their children study in America, thinks as a real prestige she has in life: “She had never imagined that her children would go to school, sit side by side with white children whose parents owned mansions on lonely hills, never imagined this life. So she said nothing.” (27). The threat of economic insecurity and lose of love make her to withstand. Nkem tries to convince herself by wearing a false face like the imitation masks her husband brings every time he returns from Nigeria. The Benin Masks becomes the symbol of the denial of victimhood; showing the world of a face that is not real. When fear grows up of losing her husband, she tries ways to please him by imitating the short curly hair of the girl he assumed to have as a concubine. It can also be interpreted that Obiora wears her like an imitation mask of Big Man status of having beautiful wife abroad, when he says “I like your long hair better. You should grow it back. Long hair is more graceful on a Big Man's wife.” (Adichie 40). Having her convinced by the name of rich man's wife, he seems to trap herself in the unknown country America with all the comforts of living. Further, Nkem later find herself in the pessimistic Position Two resounding the words of Amaechi saying, “You will forgive him, madam. Men are like that.” (34). This assumption generalises the patriarchal point of view by making a compromise that a women need to adjust Big men like them, which further restricts women in the victim Position Two of defeatism. It is even

ironical when Obiora says of the sculptures which were looted by the British implying that the outsiders cherish ancestral totems, whereas the natives take them for granted: "We never appreciate what we have, Obiora always ended by saying" (25). Nkem is treated by Obiora only like an art piece, which is cherished for the image of a good beautiful wife of a rich man. The story ends with an air of uncertainty when Nkem finally decides to confront with her husband by taking stand with what she admired in America: "the abundance of unreasonable hope." (26).

The immigration from the motherland to the America gives a sort of relief from the troubled past to the more hopeful one. At the same time, it brings a sense of estrangement in the unknown land of comparatively contrasted in culture, language, and lifestyle, which they could not cope with. Particularly, women are the most affected victims facing the conflicts of social disengagement, since they migrate greatly for the purposes of marriage, and education. It would be apt to quote Atwood's view of the immigrant victims who are unable to take any stance: "They make no real contact with the country, nor do they seem to expect anything from it, apart from souvenirs. Reciprocally, they make little impact on those who witness the limp spectacle of their failure." (Survival 167).

*On Monday of Last Week* is one such story which describes the emotional detachment of the young immigrant spouse Kamara and her fascination with a black American Tracy. Saddened and irritated by her lover-husband's strangely funny American accent and sluggish attitude, she desperately wants to get out somehow from the apartment to break the boredom of uninteresting life. She finds it refreshing to be praised by her employer Tracy, an artist who employs Kamara as a baby sitter. Kamara takes the best efforts to shape her body to appear as a model for Tracy who has asked her to come. The dissatisfaction and failed expectations about their marriage is the reason for entrapment that locks Kamara in Position Two as expressed in the lines, "There were emotions she wanted to hold in the palm of her hand that were simply no longer there." (85). Their overwhelming dreams about their future in America become futile since both of them try hard to manage their living. They eventually get tired and bored and they are only left with baggage of expectations and dreams in the closed space.

*Jumping Monkey Hill* captures the story of a young writer Ujunwa, who attends the African Writers Workshop. When every participant is asked to write a story for their publication, she registers the life of the girl, who left her banking job for the client who insisted sexual relationship in exchange for the policies. The organizer of the Workshop, Edward has an eye on Ujunwa, pointed out a lapse in her story as inauthentic and implausible, for it does not reflect the real life of Nigerians. Ujunwa comes out of the Workshop after replying with a heavy laughter that it is her own story. Edward represents the dominant patriarchal white males, who show their arrogance and dominance over the blacks who struggle to embolden themselves. Young women like Ujuwna face sexual abuse and threats everywhere in the society controlled by men of higher positions. The source of oppression is prevalent in the social institutions that devalue women as objects of sexual desire. Ujuwna's decision to quit from the job as well as from the Workshop reverberates the Position Two passive acceptance of victimhood, since "These victims can neither be blamed, nor be expected to do anything about their position." (Atwood 33). The sources of survival become a question where there is no choice. This is another entrapment Position Two story displays the real condition of unemployed women who struggle to overcome poverty.

*The Thing around Your Neck* talks about the story of Akunna who happens to expel herself from the sexually abusive Uncle, who explains America as “give and take” to enjoy advantages. (117). Like all the other women seeking escape from reality, she too moves away from the abusive Uncle to find waitress job that further introduces a relationship with a young white man, proposing marriage. Her hope to settle in a good American life gradually fades away facing the “condescending” behaviour of the man who loved her. (120). Pondering over the reality back in the homeland of Nigeria, where her family suffers from poverty, she plans to return leaving the boyfriend to his own prejudices about Africa. Akunna seems to be resigned to Position One of self-deception while she builds hopes to live a better life in the cottage with the white American boyfriend. But, at the end, she moves to the pessimistic Position Two, conscious of the hard-bare-reality that chokes her neck: the plight of her mother suffering in Nigeria.

*The American Embassy* presents another attempt of exile of a woman who lost her child at the hands of the cold-hearted soldiers while searching for her journalist husband for writing a daring story against the Head of the State. As she tries to flee through asylum visa to America, with the reason of his son Ugonna's death, she fails eventually devoid of any evidence to produce proving the involvement of the government. The despotic arrogance of the military rule spoiled the woman's “new life” she has been making out from the birth of her son. The promise of a new life to victims of political persecution in the United States becomes an absurd idea, when the unknown land could not grasp the emotions of the mother. She decides to go their hometown and plant ixora flowers in remembrance of her son rather to escape to a new country using his death. This proves Position Two's stance that “They are willing victims who feel frustrated at their plight. They are angry with themselves and the other victims, but they do not do anything to change their situation, ignoring it as impossible” (Atwood 33).

The main character in *The Arrangers of Marriage* receives a shock soon after she moves to America with her “new husband”, who has got a green card through a fake marriage, waiting for a legal divorce. Thwarted by the statement that her new husband married her out of his selfish motivations, expecting a light-skinned quiet Nigerian virgin, she loses hope. Her Position Two of entrapment can be understood through threatening reply of her husband who points her helpless situation when he is inquired about him hiding his previous marriage: “it wouldn't have made a difference... Were you going to say no to people who have taken care of you since your parents died?... Besides, with the way things are messed up back home, what would you have done?... Aren't people with master's degrees roaming the streets, jobless?” (185). Chinaza finds herself living in a façade acted out by her husband who tries to become “a real American”, as Atwood says of the immigration stories (Atwood 166).

*A Private experience* presents the immediate and brief companionship of two women of contrasting background dealing the same social crisis. They both face a serious threat of losing a member of their family. Chika, who is an educated rich Igbo Christian, worries about her revolutionary sister Nnedi, while the poor Hausa Muslim woman prays for her daughter lost in the riot. The difference in their social and economic status does not change the present issue they are experiencing. Chika feels intimidated, for she thinks riots “were what she read about in newspapers. Riots like this were what happened to other people.” (47). The Hausa Muslim woman, who has been witnessing many of these incidents in her everyday life, prays in vain hope for Chika's sister along with her daughter Halima. The

“private cry” of the women shows the attitude of Position Two passive acceptance over the violence and tumult in her society, because she could never do anything to change her situation behind the oppressive forces for she resigns their plight as “work of evil”.

*The Thing around Your Neck* portrays desolate women who try to escape from the place they think as worse to a better one, with the vain hope. Some of them are willing victims, like the wife in *The Arrangers of Marriage*, who “came to a home that was already established.” (Umo Ette 81); Nkem in the *Imitation*, who always tries to please her husband, accepting the pressures he put over her; *The American Embassy*, to some extent the Akunna in the title story, who wants a better life despite his condescending attitude towards her, or Ujunwa in *Jumping Monkey Hill*, as titled ironically where she could find no monkey, signifies meaninglessness. Many of the characters reflect what Ifemlu’s Father says about the true opinion of the Nigerians, who choose to migrate to America for survival, compromising their own alienated, suppressive position: “At least they are fortunate to have the option... they are blessed.” (Americanah 65). The exile in all of the stories portrays the choice in an alien country which defies the dream of Promised Land. The stories in Nigeria too present the spatial entrapment, devoid of any choice, but learn to endure and survive.

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## सूखता हुआ तालाब के परिप्रेक्ष्य में भ्रष्ट राजनीति

**डॉ.विलास नागोराव कांबळे\***

### प्रस्तावना

रामदरश मिश्र की पौनी दृष्टि से गाँव की हर समस्या अछुती नहीं है। मिश्र जी का चौथा उपन्यास सूखता हुआ तालाब है इसका प्रथम संस्कारण 1996 में और द्वितीय संस्कारण 2004 में हुआ। रामदरश मिश्र का सूखता हुआ तालाब उपन्यास दिखाई देने में भले ही छोटा है मगर हृदय को झकझोर करनेवाली समस्याओं को अंकीत किया है। शिकारपूर गाँव के नये नाते – रिश्तों उस गाँव की रहन-सहन, चाल – चलन, रिती-रिवाज, और संस्कृति का जीवीत वर्णन किया है। इस उपन्यास के पात्र धर्मद, शिवलाल, रामलाल, जौराम, मोतीलाल, शामदेव, दयाल आदि उपन्यास तक ही सिमित न होकर हमारे देश के कुछ सरगनाओं का प्रतिनिधित्व करते हैं। अन्य पात्र देवप्रकाश और शंकर जैसे पात्र आदर्शवादी, मानवतावादी और सच्चाई के रहीं पर चलने वाले हैं। यह सज्जनों का प्रतिनिधित्व करनेवाले पात्र हैं। उपन्यास में वास्तव ग्रामीण जीवन के भाव बोधता का सामाजिक जीवन, राजनीतिक विषमता के कारण टूट रहा है, इसी का दस्तवेज सूखता हुआ तालाब उपन्यास में अंकित किया है। इसमें सामाजिक और नैतिक मूल्यों का विनाश, भ्रष्ट राजनीति, स्वार्थी घेराबंदी, कामवासना, पदलोभी प्रवृत्ति, छुआछुत की बीमारी, अंधविश्वास, आदि समस्याओं को अंकीत करने का काम रामदरश मिश्र जी ने कलमबद्ध करने का काम किया है।

### शिर्षक की सार्थकता

रामदरश मिश्र जी ने उपन्यास का शिर्षक सूखता हुआ तालाब यह गाँव की समस्याओं की वास्तविकता की कसौटी पर टटोलकर ही अंकीत किया है। शिकारपूर गाँव के लोग परेशान हो रहे थे, क्योंकि बार बार सुखा पड़ रहा था। लोगों की परेशानी को मध्यनजर रखकर दशहरे के दिन तालाब खुदवाया। तालाब में प्रच्युर मात्रा में पानी उपलब्ध हो गया और गाँव के लोगों की खुशहाली महसूस हो रही थी। दशहरे के दिन सुखा दूर करने के लिए जनक राजाने हल जोता, उसमें सीता पायी गई। नारी लक्ष्मी, दुर्गा का प्रतिक है दूराचारी रावण के चंगुल से सीता को छुड़वाया था। अर्थात् बुराई पर अच्छाई की जीत है। रामराज्य की संकल्पना स्थापित करने का प्रयास है। क्योंकि इस राज्य में कोई भुका पिड़ित या लाचार नहीं रहेगा। सब का मंगल ही मंगल हो जायेगा। इसी का नतीजा यह हुआ की शिकारपूर गाँव में भाईचारा, एक दूसरों का मान – सम्मान, पर स्त्री माता समान देखी जाती थी। रामी तलाब का पानी सदगुणों, शितलता, तथा सदाचार का प्रतिक था। तालाब का पानी पारदर्शी होने के कारण पूरे गाँव का चेहरा उसमें अपने को देखता था। यह मनुष्य के सदाचार और अच्छे अचरण की प्रति मूर्ति है। जल की पवित्रता को सुरक्षित रखने के लिए ऊँचे ऊँचे बाँध थे। मनुष्य सुसंस्कृत वर्तन को महफुज रखने के लिए सुसंस्कार विचारों का नैतिक बाँध है। रामी तलाब की पवित्रता को मुर्ति के रूप में देखा जाने लगा। गाँव के तमाम धार्मिक कार्य तलाब के तट पर ही होते थे। कथा वार्ता, मनोतियाँ, शादी ब्याह, जनेउ, मुंडन, ग्रहन, आदि शुभ कार्य रामी तलाब के तट पर ही संपन्न होते थे। गाँव में भाईचारा था, बहु बेटियों की इज्जत थी, सामाजिक और नैतिक मूल्यों का बोल बाला था, एक दूसरों के प्रति द्वेष की भावना पनपती भी नहीं थी।

तालाब अपना पानी स्वयं नहीं पीता तो दूसरों की प्यास बुझाता है। पेड़ अपना फल स्वयं नहीं खाता तो दूसरों को उसका स्वाद देता है। पेड़ धूप में रहकर दूसरों को छाया देता है। इसकी मूलसंवेदना परोपकारी होना है। इस संदर्भ में रहीम का दोहा सटीक बौधता है।

तरुवर फल नहीं खाता है, सरवर पियहि न पान

कहिं रहीम परकाज हित, संपति – सँचहि सुजान।

अहिस्ता अहिस्ता सभ्य संस्कृति का पतन होकर बुरी नजर की छाया ने घेरा लिया घ और गाँव का माहौल दूषित हो गया है। पहले रामी तलाब का पानी पारदर्शी स्वच्छ था। आज उसी पानी में लोग आबदस्त लेना, मछली मारना सब जायज हो चूका है। वही पानी रामी तलाब दुर्गन्ध युक्त गंदे पानी का तलाब है। जिसके चारों ओर दुर्गन्धता फैली हुई है। तालाब का पानी सुख गया है। शिकारपूर में रामराज्य की कल्पना की थी मगर आज के स्थिती में वही गाँव रावण की भ्रष्ट नगरी बना गया है। रामी तालाब का गंदा पानी याने गाँव की सभ्य संस्कृति का पतन होकर तमाम बुराई का काँटेरी वृक्ष पल्लवित हो चूका है। किचड़ के रूप में बचे हैं अज्ञानी, व्यभीचारी, द्वेषभरी भावना, अंधविश्वास, छुआछुत, सामाजिक और संस्कृति मूल्यों का अंत, भ्रष्ट राजनीति आदि चरम सीमा तक पहुँच चूका है। रामी तालाबा गाँव की दूखी जिंदगी का प्रतिक बना है। इसलिए रामदरश मिश्र ने सूखता हुआ तालाब शिर्षक दिया।

\* स्वामी विवेकानंद महाविद्यालय, शिरूर तालाब

सूखता हुआ तालाब उपन्यास में ढेर सारी समस्याओं को प्रस्तुत किया है। ग्राम जीवन का आईना सूखता हुआ तालाब उपन्यास के माध्यम से पाठक एवं समाज के सामने रखा है। इन तमाम समस्याओं में से एक समस्या भ्रष्ट राजनीति को इस लेख में उल्लेख करना चाहता हूँ। रामदरश मिश्र ने भ्रष्ट राजनीति को काँटेरी वृक्ष कैसा पल्लवीत हो रहा है, इसी का दस्तावेज अंकित किया है। पौसों के बलबुते पर गरीबों के साथ छल कपट करना इनकी आदत बन गयी है। गरीब एवं अछूत नारियों को अपने वासना का शिकार बनाना उनके बाएँ हाथ का खेल हो गया। अपनी असलियत छुपाने के लिए लोगों को दमखम दिखाकर हम कितने अच्छे हैं यह बताने का प्रयास किया जाता है। गाँव में हिजडे या बदमाश ही रह सकते हैं, सज्जनों के रहने लायक रखा ही नहीं ऐसा महौल बनाया है। कोई अच्छा व्यक्ति उन्हें रोकता है, टोकता है तो अपने रास्ते में आड़ आनेवालों का काँटा कैसा निकालना इस में माहिर है।

राजनीति करते समय समाज सेवा का भाव न रखते हुए स्वार्थी प्रवृत्ति रखकर ही की जाती है। किसी वर्ग का या जाती का प्रतिनिधित्व करने वाले राजकिय नेता वह कभी जाती या वर्ग की भलाई नहीं देखता तो सीर्फ स्वार्थ की मलाई देखता है और अपनी किस्मत चमकाता है। नेतागिरी करनेवाले अपना कोई कुकर्म सामने आये तो उसे छुपाकर वही कलंक दूसरों के माथे मारकर बेकसूर वार को कसूर साबित कर गाँव के लोगों के सामने लाते हैं। ताकि वह सज्जनता का पिटारा खोलकर अज्ञानीयों को ज्ञानी न करे और भ्रष्ट दूराचारी नेता की असलीयत का आईना गाँववालों के सामने न दिखाए। उनसे कुछ अच्छा तो होता नहीं कोई अच्छा करता है तो उसे ही कलंकीत करके समाज से बहिस्कृत कर देते हैं। यह भ्रष्ट राजनीति का खेल सूखता हुआ तालाब उपन्यास में रामदरश मिश्रने कलमबद्ध करने का बखुबी प्रयास किया है। साहित्य समाज का दर्पण है उसी साहित्य के माध्यम से ग्राम जीवन का आईना समाज एवं पाठक के सामने रखा है तमाम समस्याओं में से एकही समस्या भ्रष्ट राजनीति को इस लेख में उल्लेख करना चाहता हूँ। देवप्रकाश का चरित्र चित्रण :

उपन्यास में रामदरश मिश्रने राजनीति और समाज में आदर्श स्थापित करनेवाला पात्र देवप्रकाश को अंकित किया है। वे स्वाभिमानी होने के कारण स्टेशन मास्टर को जुते से मारकर अपनी असिस्टेंट मास्टर की नौकरी का इस्तीफा दे दिया अपने गाँव में खेती करके स्वाभिमानीपूर्ण जिंदगी बीताने का स्वप्न लेकर आया था। देवप्रकाश आदर्शवादी, मानवतावादी, सामाजिक एवं राजनीतिक मूल्यों का पालन करने वाला पात्र है। अपने मूल्योंवादी संस्कारों से लड़ता है। पट्टीदारो एवं ग्रामीण राजनेता के कुकृत्य के आड़ आने के कारण उसे ही समाज से बहिस्कृत कर दिया। और उसका कारण बताया गया कि, उसका चेचेरा भाई अवतार पासिन के साथ पकड़ा गया। जब की शीवलाल, शामदेव, दयाल, रामलाल धर्मद्व और मोतीलाल पर्दा के पिछे रोज यही सब कार्य करते हैं। मगर बील्ली के गले में घंटी कौन बाँधे। पूरे गाँव का माहौल दुषित हो चूका है, यह व्यभिचारी वृत्ति, छुआ-छूत, छलक पट, एक दूसरों के प्रति द्वेष की भावना, राजनीति के दाँवपेच, अंधश्रद्धा, सामाजिक एवं नैतिक मूल्यों का पतन आदि सब देखकर देवप्रकाश ही पूरे गाँव को बहिस्कृत करता है। ग्रामीण नेता का पाखंड, एवं आडम्बर देखकर देवप्रकाश के माध्यम से सत्यता का गुरु हातोड़ा चलाने का काम मिश्र जी ने किया है। मनुष्य में ईश्वर का रूप देखकर कल्याणकारी मार्ग से चलनेवाले देवप्रकाश को प्रारंभ से लेकर अंतिम समय तक उसे और उसके बेटे को बदनाम करने का काम भ्रष्टनेताओं ने किया है। इसलिए वे कहते हैं गाँव में हिजडे या बदमाश ही रह सकते हैं ऐसा महौल बन चूका है। देवप्रकाश के घर कार्यक्रम था उसमें भोजन करने के लिए लोग नहीं आए तब अपने लड़के रविंद्र को कहता है कि, देखो, खाना कुत्तों के लिए बनाया था, उसे बौलो को खिला दो। आखिर गाँव के कुत्तों से अपने बौल अधिक नजदीक है, कुत्ते तो खाकर खाली भौंकते हैं और राह विराह टट्टी करते हैं, अपने बल तो खेत जोतते हैं। हाँ, जाओ। 1

उपन्यास का पात्र देवप्रकाश नैतिकता की लड़ाई लड़ते लड़ते भले ही अंत में टूट कर गाँव से शहर की ओर नौकरी के लिए जाता है। अकेला गाँव के मूल्यों की रक्षा करने हेतु गाँव का बहिस्कार सहता है। हर मोड़ पर कुकर्म का विरोध करता है। आकेलेपण के बावजूद भी गाँव का विरोध सहकर नारायणपुर के साथी शंकर को ग्रामपंचायत में वोट देकर सरपंच बनाता है। अंत में गाँव छोड़कर शहर में नौकरी की तलाश में निकल जाता है।

#### मोतीलाल का चरित्र चित्रण

सूखता हुआ तालाब उपन्यास में मोतीलाल कम्प्युनिष्ठ नेता के रूप में पात्र प्रस्तुत किया। मिश्र जी ने उसके स्वार्थीपन, कृत्रिमता, एवं तालमेल वृत्ति पर गहरी चोट कर उसके असलियत का लेखा जोखा अंकित किया है। वह कहने के लिए एक जाति या वर्ग का नेता माना जाता है। परंतु वह किसी का भी न होकर स्वार्थ का कल्याण करने के लिए नेता बना है। उसके खाने के दाँत अलग और दिखाने के दाँत अलग है। ऐसो का कोई सिध्दांत होता है न कोई व्यवहार परिस्थिती से जल्दी समझोता करता है। वस्तुस्थिति को न संभाल पाने के डर से भगौडा बन जाता है। सही देखा जाय तो आज ऐसे ही नेता परिलक्षित होते हैं। वह कहने के लिए नेता है पर समाज के लिए उनका कोई लाभ नहीं है, वे स्वार्थ के सरगना हैं। मोतीलाल यह पात्र प्रगतिवादी विचारधारा का उन्नायक कॅमरेड बनता है। लेकिन उपन्यास में प्रारंभ से लेकर अंत तक अन्याय के खिलाफ एक वाक्य भी सूनाई नहीं देता। सामाजिक और राजनीतिक अन्याय के विरोध देवप्रकाश अकेला लड़ता है। उसे वौचारिक आधार तक नहीं देता। गाँव के किसी अमीर या नेता के खिलाफ गरीब या अछूत आत्याचार की शिकायत लेकर जाते हैं तब उनके संदर्भ में एक शब्द भी नहीं बोलता, इतनी ही नहीं तो उल्टा उन्हें ही डाँटकर खामोश बीठाता है। रामलालने धुरपतरी का बेटा मुरतिया को

कुएँ पर पानी भरने के कारण मारा था । यह घटना मोतीलाल को बताई गई तब उसने कहा कि, अरे, जाने दीजिए, थपड़ खा गया तो कौन साला मर गया । अब चमार सियार के लिए पट्टीदारों से लड़ाई करने जाऊँ । जब गाँव के लोग छूत-छात मानते हैं तो थोड़ा ठहरकर ही पानी भरता मुरतिया, उसे इतनी जल्दी क्या थी ? 2

मोतीलाल समाजवादी होकर उसके ही घर में कुकृत्य करते हैं, इसका भाडाफोड करने का काम गाँव में खेले गए नाटक के माध्यम से शिवलाल और धर्मद्वर करते हैं । मोतीलालने भाई पलवान की मृत्यु के पश्चात विधवा भयहु के साथ नाजायज संबंध रखे थे । बनारसी गाँववालों के समुख कहता है , तो ले, सुन ले, पेटमडुवा है पड़ोसी का, पड़ोसी काद्य विधवा भयहु से भसुरने कुकरम किया है रे, उसी का नतीजा है रे । उसके बच्चों को उसी गड़ही में गाड़ा है जिसके पास जलेसर का खेत है रे । 3 मोतीलाल और उसके भयहु के यौन संबंधो की चर्चा गाँव में फैल जाती है । तब एक और असत्य का सहारा लेकर रातों रात भूत भगवाता है । गाँव में जादा बदनामी न हो इसलिए लल्लों चप्पों करता है और उनको दावत देता है ।

### धर्मद्वर का चरित्र चित्रण

रामदरश मिश्र जी ने सूखता हुआ तालाब उपन्यास के माध्यम से धर्मद्वर यह पात्र यथार्थवादी जीवन पर प्रस्तुत किया है । धर्मद्वर संस्कृत विषय पढ़ानेवाले शिक्षक है । उसके विचार इतने गए गुजरे हैं कि, स्वार्थ के लिए कुछ भी करता है । शिक्षक के एक भी गुण उसमें नहीं है । स्वयं को गाँव का नेता मानता है । गाँव के लोगों को अपने वश में रखना चाहता है । दूसरों के प्रति द्वेष की भावना रखकर उसे बदनाम करता है । उसकी राम नाम जपना पराया माल अपना एसी स्थिती उसकी हैं । वह छुआ – छूत की बीमारी को हवा देने का काम भी करता है । मोतीलाल के घर कार्यक्रम में भोजन के लिए जाते तब उसे कहते हैं, आरे भाई मोतीलाल , बात यह है कि, सारे लोटे-गिलास तो हम लोगों के छूने से अपवित्र हो गए हैं । शिवलाल भाई पानी किसमें पिएँगे ? एक लोटा-गिलास आग में तपाइए, फिर गंगाजल से छोकर पवित्र कीजिए तब शिवलाल भाई पानी पिएँगे छछ4 गाँव में धर्मद्वर और दयाल किरतन मंडली के मुख्य सरदार है । ईश्वर का नामस्मरण शुध्द अंतकरण से करना चाहिए मगर उनका रवैया मुँह में राम बंगल मे छुरी ऐसा है । गाँव का अमीर होने के कारण व्याभिचारों में डूब गया है । शिवलाल के घर हरिवंश पुराण का कार्यक्रम था । कथा समाप्ती के बाद किरतन होने वाला था । धर्मद्वर और दयाल जल्दी आते नहीं क्योंकि दोनों गरीब चैनईया के साथ रतिक्रीडा में मशगुल थे । देर से किरतन मंडली में आकर खडे हो गए । किरतन समाप्त होने पर धर्मद्वर प्रसाद बाँट रहे थे । तब चैनईया के भाई का हाथ प्रसाद की टोकरी को लगाने के कारण उसकी पिटाई करता है । प्रसाद अपवित्र हो गया है, उसे अछुतों में बाँटने को कहता है ।

धर्मद्वर ने कहा, देखो साले चामरियाने प्रसाद छुकर अपवित्र कर दिया । अब इस प्रसाद का क्या होगा ? धर्मद्वर क्रोध से थूक फेंक रहे थे जिसके कण लोगों ने चेहरों को पवित्र कर रहे थे । 5

चैनईया के भाई का हाथ लगने के कारण क्रोध आया तो चैनईया को पकड़ते समय कहाँ गया था धर्म और पवित्रता, उसके साथ मुँह में मुँह लगाते समय कहाँ गई थी पवित्रता, उसके साथ कामवासना करते समय कहाँ गया था सिध्दांत और उच्चजाती का चोला, उस समय तो ब्रम्हांड का सुख मील रहा था , ऐसा धर्मद्वर का कर्म है । धर्मद्वर हमेशा बाहर की नारियों के साथ प्रणय करता है, तो स्वाभाविक ही है कि, घर का आदमी बहार तो बहार का मर्दवा घर आयेगा ही । रामलाल का धर्मद्वर के पत्नी के साथ टाका भीड़ा था अर्थात धर्मद्वर की पत्नी का टोना रामलाल को हुआ था ।

धर्मद्वर का शिवलाल के साथ दोस्ताना करके उसके घर आना जाना बढ़ता गया । उस की बेटी कलावती के साथ यौन संबंध रखता है , जब वह गर्भवती रहती है तब शिवलाल और रामलाल धर्मद्वर को कुछ कहते नहीं क्योंकि राजनीति में एक ही गुट के हैं । देवप्रकाश का बेटा रविंद्र का नाम लेने के लिए कलावती को मजबूर करते हैं और रविंद्र को बली का बकरा बनाया जाता है, रामलालने उसे पीट-पीटकर पुछना शुरु किया कि, किसका पाप है रे ,यहा कलावती पक्के चोर की तरह चुप रही, तो चुप रही लेकिन अखिर कब तक चूप रहती । उसने कबुल किया धर्मद्वर भइया का । —रामलाल के मन में एक बात कौंधी की क्यों न इसे रविंद्र का गर्भबता दिया जाय 6 शिवलाल और धर्मद्वर गाँव के अमीर थे । पौसो के बलबुते पर स्वयं की और पत्नी की बदनामी टालने के लिए लोगों को अनाज बाँटता है । और दूसरा एक कारण था, ग्रामपंचायत का चुनाव । स्वार्थ के लिए घर के और कभी लक्ष केंद्रीत नहीं करता रामदौना और धर्मद्वर की बहन लिला का लफड़ा चल रहा यह भी उसे पता नहीं । जौसी करनी वौसी भरणी होगी ही ना । धर्मद्वर आदर्शवादी प्राखंडी चरित्र हिन मास्टर है ।

### शिवलाल का चरित्र चित्रण

उपन्यासकार रामदरश मिश्र ने शिवलाल का चित्रण गाँव का पट्टीदार एवं नेता के रूप में चित्रित किया है । धार्मिकता और नैतिकता के स्वयं घोषित ठेकेदार बने बौठे हैं । शिवलाल चालीस वर्ष की आवस्था में ही रंडुआ हुआ । इस एसी उमर में शादी की कामना थी मगर शादी का तालमेल नहीं बौठा, वह कामना के लिए अतृप्त ही रहा । इसी दरमियान बेटे रामलाल की शादी हो गई । शिवलालने शादी का विचार छोड़ दिया और गरीब चमार की बेटी चैनईया से ही काम चलता रहा । वह इतना चतुर है कि, पर्दे के आड सब कुछ करता है मगर किसी भी षडयंत्र में फँसता नहीं है । गाँव की बहु-बेटियों की इज्जत लुटना उसके लिए घृणीत कार्य नहीं है । और ना ही गाँव का कोई उसकी ओर आँख उठाने की हिम्मत करता है । धर्मद्वर, शिवलाल, शामदेव, मोतीलाल एक ही गुट के नेता हैं । बेशर्मी की हद्द तो

उस समय परिलक्षित होती है, जब शिवलाल की बेटी कलावती को धर्मद्र का गर्भ रहा जाता है । उसे कुछ न कहते क्योंकि दोनों एक ही विचारों के नेता है । भाई रामलाल भी धर्मद्र से कुछ कहता नहीं क्योंकि उसका यौन संबंध उसके पत्नी के साथ था । बहन कलावती के गर्भ में पल रहा बच्चा रविंद्र का ही है यह सिद्ध करने का प्रयास करता है । गाँव की राजनीति के ठेकेदार शिवलाल और शामदेव शरीर की स्वभाविक यौन आवश्यकता को धर्म की राडांध से जोड़कर अपना उल्लु सीधा करते है ।

शिवलाल का बेटा रामलाल को कोई संतान न होने के कारण हरिवंश पुराण की कथा का आयोजन करता है मगर उसमें शुद्ध आध्यात्मिक दृष्टि नहीं होती , तो सिर्फ अपने पुत्र की संतान कामना से करता है । उस किर्तन में परमात्मा का गुणगान करने के बजाए फिल्म गीत गाये जाते है । किर्तन करनेवाले सरदार तो कहाँ पवित्र है । वह तो खेत में चैनईया के साथ आशनाईया करके सिधा किर्तन मंडली में आकार खड़े हो गए । कर्म ही अच्छे नहीं तो ईश्वर प्रसन्न कैसे होंगे । देवप्रकाश के माध्यम से रामदरश मिश्रने ठिक कहा है कि बच्चा ही हीजड़ा पौदा किया तो उसे बच्चे कैसे होंगे अब तो वह देवता को ही घुस दे रहे है । देवप्रकाश के माध्यम से कहा है , अबे पतित, तेरा लड़का हिजड़ा है तो भगवान क्या करेंगे ? भगवान कहाँ कहाँ लड़का पौदा करने चलेंगे, जब पूरा का पूरा समाज हिजड़ों से भरा हुआ है , शिवलाल जैसे आदमी का प्रसाद खाने से आत्मा अपवित्र हो जाती है <sup>7</sup> इसे ज्ञात हो जाता है कि, शिवलाल का चरित्र कितना गीरा हुआ है । किर्तन समाप्ती के बाद उसे नींद नहीं आती क्योंकि उसके दिलों दिमाख में चैनईया घुमती है ।

राजकिय नेता झुठ बालने में माहिर होते है । शिकारपूर गाँव में नाते – रिश्तो की परख खत्म हो गयी, भ्रष्ट राजनीति का नंगा नाच है, स्वार्थी घेरा बंदी है, पदलोभी प्रवृत्ती है, अनौतिक स्थितियों का बोलबाला है सच का मूँह काला, सामाजिक एवं नौतिक मूल्यों का विघटन है, अंधश्रद्धा है, समाज से बहिस्कृत किया जाता है यह समस्याओं से घीरा गाँवा है । शिकारपूर यह गाँव की ही समस्या न होकर देश के कई गाँव का प्रतिनिधत्व करती है । और विधान सभा के मंत्री का बयान अखबार में छपता है, चिधनसभा में विरोधी दल के एक सदस्य के प्रश्न के उत्तर में एक मंत्री का वक्तव्य था कि कौन कहता है गाँव का विकास नहीं हुआ । गाँव बड़ी तेजी से विकसित होकर आधुनिक हो रहे हैं । गाँव गाँव में ट्यूबबोल लग गए है, शिक्षा का विस्तार हो रहा है, पंचायते है, चकबदियाँ हो रही है, चरागाह बन रहे है, किसानों को नए बीज और खेती के लिए सरकारी ऋण दिए जा रहे है और सबसे बड़ी बात तो यह की गाँव का आदमी भी अंध विश्वासो से उपर उठकर खुले दिमाग से समस्याओं को समझने बुझने लगे हैं ।<sup>8</sup>

नेता उसे ही कहते है जो करता है वह बताता नहीं, और जो बताता है उसे करता नहीं । नेता खटमल की तरह जनता का खून चुस चुस कर उन्हें कंगाल बनाता है । और स्वयं अमीरता की पायदान पर खड़ा होता है । यह बड़ी विसंगति पर रामदरश मिश्र ने व्यंग किया है ।

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## ज्ञानप्रकाश विवेक के कथा साहित्य में चित्रित सामाजिक विसंगति एवं विद्रूपता

### मनीषा\*

आज जो कहानियाँ लिखी जाती हैं, उनमें सामाजिक उत्तरदायित्व है स्वस्थ दृष्टि है, नये रूप है नये तेवर है और खास बात तो यह है कि उन कहानियों में वर्तमान की स्थिति और आम आदमी मुख्य है। ज्ञानप्रकाश विवेक की कहानियाँ भी इस परम्परा से अलग नहीं स्वीकार की जा सकती अतः उन्होंने भी समाज के प्रति अपनी प्रतिबद्धता को स्वीकार किया है। लेखक ने अपने कथा साहित्य में समाज की अनेक समस्याओं की सशक्त अभिव्यक्ति की है। विसंगति और विद्रूपता के अनेक रूप और पहलू विभिन्न रूपों में लेखक ने अपने कथा साहित्य में उद्घाटित किए हैं।

#### 1. अनैतिकता

आज समाज में इतनी अनैतिकता बढ़ गई है कि जो नैतिक आचरण करता है उसका इस समाज में कोई स्थान नहीं है। आज मनुष्य स्वयं पर कम से कम बंधन चाहता है। राजनैतिक बंधन तो न के बराबर हैं। अब मनुष्य हर काम अपनी मर्जी से ही करता है। तो कई बार सही और गलत की रेखा पार कर जाता है।

वह दूसरों का मान-सम्मान नहीं करता। आज व्यक्ति दूसरे का अपमान करता हुआ अनैतिकता को बढ़ावा दे रहा है 'सेल्समैन' कहानी में सलीम अख्तर सेल्समैन है जब एक दफ्तर के कुलीग का जग उठाकर पानी पी लेता है तो इसकी कीमत उसको अपना अपमान करवाकर चुकानी पडती है। उस दफ्तर का कुलीग सलीम का बहुत अपमान करता है। लेखक बताता है "कर्मचारी तैश में था। सेल्समैन जैसे तुच्छ जीव ने उसकी टेबल से पानी का जग उठाने की जुरत की थी। कर्मचारी..... पानी हमारे दफ्तर का। एम्पलाई लगभग बोखला उठा, "कौन है तू?..... बता क्या है तूरी औकात?..... क्यूँ उठाया जग..... जग उठाने से पहले पूछना चाहिए था।..... यह जग मेरा पर्सनल है।..... ... ईडियट।..... यू हैव नो मैनेर्स।" दफ्तर का वह कुलीग सलीम से मेनेर्स की बात करता है जबकि अनैतिकता का आचरण खुद कर रहा है।

#### 2. चोरी

जब व्यक्ति पीछे से किसी की वस्तु उठा लेता है तो उसे चोरी कहा जात है। यह एक बुरी आदत है। जो समाज में अनाचरण तथा दुरावस्था फैलाती है। समाज में गरीब, बेरोजगार असहाय व्यक्ति ही नहीं अपितु प्रतिष्ठित, अमीर और रोजगार व्यक्ति चोरी को ज्यादा बढ़ावा दे रहा है। वह इस आदत का आदी हो चुका होता है। ज्ञानप्रकाश विवेक ने इस विसंगति का चित्रण अपनी कहानी सेल्समैन में किया है। सेल्समैन सलीम अख्तर जिस दफ्तर में अपना सामान बेचने जाता है उसी दफ्तर का एक कर्मी उसकी टाई चुरा लेता है। वह स्वयं यह बात लेखक को बताता है। वह लेखक के पास आकर कहता है, "तूने दो सौ रुपये खर्च करके टाई खरीदी..... मैंने हाथ की सफाई से एक टाई मार ली। वह थोडा सा हंसा। उसकी हंसी ऐसी थी जैसे उसने कोई किला फतह किया हो। फिर उसने अपने दर्राज में से टाई निकाली। मेरे जैसी उसके पास भी टाई थी।..... सिल्क की टाई।" वह कर्मी टाई चुराने के बाद प्रसन्न महसूस करता है। उस पर विडम्बना यह है कि जब सलीम अपनी टाई के बारे में वहां एकत्र लोगों को पूछता है तो उसे ही कोसा जाता है। "फ्रेडस मेरी एक टाई कम पड गयी है.....।" अभी उसने इतना ही कहा था कि टाई चुराने वाले मेरे कुलीग ने बडी सख्ती से उसकी बात काटते हुए कहा यहाँ क्या चोर उचक्के बैठे हैं। जो तेरी कबाड टाइयों की चोरी करेंगे?..... शक करने से पहले अपने आपको देख और हम इज्जतदारों को भी।"

इस प्रकार समाज में चोरी जैसी बुरी आदत का होना समाज का विनष्ट होना है। व्यक्ति सभ्य होते हुए भी दूसरे की कमाई को चोरी कर रहा है। वह मेहनत से नहीं चालाकी से धन इक्ठठा कर रहा है। यदि समाज में यह चोरी की भावना लोगों में बढ़ती रही तो समाज में अत्याचार और अनाचार बढ़ जाएगा। ज्ञानप्रकाश विवेक ने इस बुराई का अपनी कहानियों में सहज चित्रण किया है।

#### 3. बलात्कार की समस्या

आज वर्तमान समय में बलात्कार बहुत ही भयंकर विसंगति है। बलात्कार का अर्थ है किसी भी व्यक्ति के साथ उसकी स्वीकृति के बिना सम्बन्ध स्थापित करना उसको शारीरिक व मानसिक यातना देना। मुख्यत बलात्कार को महिलाओं से जोडा जाता है। बलात्कार कोई आज की उपजी हुई समस्या नहीं है। यह काफी लम्बे समय से चली आ रही समस्या है।

आज आधुनिकता के इस यग में इस समस्या को साहित्य, मीडिया, मानवाधिकार, संगठन महिला आयोग दूसरे अन्य संगठन आदि द्वारा उजागर किया जाने लगा है। पहले महिलाओं को स्वयं इस बात का पता नहीं होता था कि उनके

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+++++ ज्ञानप्रकाश विवेक, सेल्समैन, पृ० 34

+++++ ज्ञानप्रकाश विवेक, सेल्समैन, पृ० 32

+++++ उपरिवत्, पृ० 33

साथ बलात्कार हो रहा है, क्योंकि उनकी स्थिति इतनी दयनीय थी कि वे इसे अपनी प्रकृति में सम्मिलित किए हुए थी।

बलात्कार की समस्या पहले इतने प्रबल रूप में नजर नहीं आती थी। आज यह समस्या व्यक्तिगत व सामूहिक दोनों रूप ले चुकी है। सामूहिक बलात्कार में युवती को मार दिया जाता है। और यदि वह बच जाती है तो समाज में रहकर उसे अनेक भयंकर समस्याओं का सामना करना पड़ता है। जिससे वह स्वयं ही मर जाती है। ज्ञानप्रकाश विवेक ने अपनी कहानियों के माध्यम से बलात्कार जैसी भयंकर समस्या को पाठकों के सामने उजागर किया है।

'फरार' कहानी में लेखक ने दर्शाया है कि कैसे एक लड़की का बलात्कार किया जाता है। उसकी रिपोर्ट भी नहीं लिखी जाती। जबकि बलात्कारी युवक खुला घूमता रहता है। लड़की को ही चरित्रहीन बताकर मामला निपटा दिया जाता है। कहानी में देवधर पात्र यह सारा घटनाक्रम इस प्रकार बताता है "एक सेठ पुत्र ने हमारे कॉलेज की एक लड़की को अपनी अम्बरसुंदर कार में डाला और उससे बलात्कार किया। पुलिस ने उसके खिलाफ रिपोर्ट तक नहीं लिखी थी। बेचारी लड़की लुटपिट कर घर में पड़ी रही थी विक्षिप्त सी। सेठ पुत्र सीना फुलाकर शहर में धूमता रहा और पुलिस लड़की को चरित्रहीन कहकर मामला रफा दफा करने की कोशिश करती रही।"

आज समाज में लोगों के नैतिक चरित्र का पतन होता जा रहा है। जिसके कारण बलात्कार जैसी समस्या दिन प्रतिदिन बढ़ती जा रही है। 'जलजला' कहानी में जब सविता के साथ बलात्कार होता है और अपराधी के खिलाफ पुलिस केस किया जाता है लेकिन वह विधायक का बेटा होने के कारण छूट जाता है। सविता को ही बदचलन बताया जाता है।

सविता के पिता उसके भाई को बताते हैं "जानते हो बेटा जमानत किसने दी? वही मलिक साहब जो विधायक है, पैसे वाले हैं। पहुंच है उनकी ऊपर तक..... जानते हो क्या कहते फिर रहे हैं? लड़की बचलन है उसने ही जान बुझकर फंसाया है लड़कों को..... अब केस क्या चलेगा, सब नाटकबाजी होगी। हाँ बेटा सविता को भी हाजिर होना पड़ेगा। एक-एक बात भरी अदालत में पूछी जाएगी। कब हुआ? कैसे हुआ? कौन-कौन थे? पहले कौन आया? कपड़े उतारे या फाड़े?"

इस प्रकार के दर्दनाक हादसे समाज में बढ़ते ही जा रहे हैं। लड़की बलात्कार की पीड़ा को सहन करती है। अदालत में उसे न्याय भी नहीं मिलता। वह समाज से अदालत से इंसाफ की उम्मीद रखती है। किन्तु उसके साथ नाइंसाफी होती है। विवेक जी ने अपनी कहानी 'सेवानगर' में बलात्कार की शिकार लड़की का चित्रण किया है उसका पिता अपनी बेटा की यह कहानी बताता है। "सचमुच वह बाजों के चुंगल में फंस गयी। उठाकर ले गये उसे कुछ दरिन्दे। जब वह वापिस आयी तो उजड़ती हुई लड़की लगती थी। न हंसती थी न रोती थी। मैं उसे देख देखकर धबराता। वह दीवारों को देखते-देखते दीवार जैसी हो गयी। फिर एक दिन वह दीवार गिर पड़ी।..... वह रस्सी के फंदे में झूल गयी। खुदखुशी कर ली उसने।"

बलात्कार की विसंगति समाज में बढ़ती जा रही है। लड़की अकेले ही नहीं अपने पति के साथ होती है। तब भी वह सुरक्षित नहीं है। लोगों में हैवानियत, वैशीपन उतर चुका है। पति के सामने ही उसकी पत्नी को उठा लिया जाता है। 'महानगर का कोलाज' कहानी में एक ऐसी ही नवदम्पति की कहानी है जहाँ पति के सामने ही पत्नी को उठा लिया जाता है। दो दिन तक उसका बलात्कार किया जाता है। और फिर जब वह रिहा होकर पति के घर आती है तो उसके लिए वह अशुद्ध तिरस्कृत, उपेक्षित हो जाती है।

पति के इस बर्ताव को वह सहन नहीं कर पाती और अन्ततः मृत्यु को गले लगाती है। वे दोनों बाहर किसी रेस्तरां से खाना खाकर लौट रहे थे। रात का वक्त था। अचानक उनके सामने एक कार रूकी। चार लोग उतरे। पति के देखते ही देखते उसकी पत्नी का अपहरण कर लिया गया। पति तो जड़वत खड़ा रहा..... वह डर गया था। दो दिन गुण्डों ने अपने पास रखा उस स्त्री को। पूरे दो दिन। अडतालीस घंटे। इन घंटों में वह स्त्री नहीं थी एक जिस्म था। एक वस्तु थी। जिसका इस्तेमाल करना था और वह इस्तेमाल होती रही। स्त्री के हिस्से में उत्पीडन थी तडप थी। छटपटाहट थी।"

#### 4. गर्भपात की समस्या

माँ बनना शायद दुनिया की सबसे अदभुत नैसर्गिय प्रक्रिया है, साथ में सबसे ज्यादा सुखद भी। जन्म देने का उत्तरदायित्व प्रकृति ने औरत को दिया है। इस काम के लिए जो साहस और कौमलता चाहिए वह सिर्फ औरत में ही हो सकती है। किन्तु समय के साथ मानव की सोच बदल गयी है। ज्ञानप्रकाश विवेक ने अपने कथा साहित्य में गर्भपात की समस्या को चित्रित किया है। 'मुंडेर' तथा 'वजूद' कहानी में लेखक ने लड़के की चाह में गर्भपात करवाने वाले पात्रों का उल्लेख किया है। कहानी में युवा दम्पति अपने जीवन को आर्थिक रूप से सुरक्षित करने के लिए दोनों नौकरी करते हैं। सीमा की नौकरी से उनकी आर्थिक स्थिति में सुधार हो जाता है। एक दिन सीमा को पता चलता है

\*\*\*\*\* ज्ञानप्रकाश विवेक, फरार, पृ 49

+++++ ज्ञानप्रकाश विवेक, जलजला, पृ 66

\*\*\*\*\* ज्ञानप्रकाश विवेक, सेवानगर, पृ 139

\*\*\*\*\* ज्ञानप्रकाश विवेक, महानगर का कोलाज, पृ 92

कि वह मां बनने वाली है। वह बहुत खुश होती है। लेकिन अतुल सीमा को याद दिलाता है कि वह अभी मां नहीं बन सकती क्योंकि सीमा ने कम्पनी के साथ तीन वर्ष का अपायंटमेंट कर रखा है। इसलिए उसे गर्भपात करवाना पड़ेगा। "मैं बच्चे को जन्म दूंगी, मां बनूंगी, अवश्य बनूंगी.....।

"लेकिन तुमने अपायंटमेंट लैटर पर साइन किए हैं। उनकी प्रत्येक शर्त को स्वीकार किया है। और उनकी एक शर्त.....

.....  
".....फिर मैं दौ वर्ष, तक मां नहीं बन सकती।" "समझने की कोशिश करो सीमा! तुमने तीन वर्ष का बांड भर रखा है। तुम नौकरी नहीं छोड़ सकती।"

'वजूद' कहानी में ध्रुव अपनी पत्नी को अल्ट्रासाउंड करवाने को कहता है ताकि यह पता लगे कि कनु के गर्भ में लडका है या लडकी। यदि लडकी हो तो वो गर्भपात करवा लें। "कनु ने खुश होकर बताया था कि वह गर्भवती है। खुश मैं भी हुआ था लेकिन मैने एक सलाह भी दी थी कि अल्ट्रासाउंड करा ले।

'क्यों?' उसने चिढ़कर पूछा था। मैंने बड़े स्थिर भाव से कहा था- "इसलिए कि लडकी हुई तो.....।"

मेरे वाक्य को काटते हुए उसने तिलमिलाकर पूछा था.....

'तो क्या? मैं गर्भ गिरवा दूँ?

"हाँ! "मैने तटस्थ होकर कहा था।"

इस प्रकार गर्भपात की समस्या विवेक जी की कहानियों में प्रमुख रूप से उभर कर सामने आई है। नौकरी छूटने का भय व आर्थिक स्थिति में कोई बाधा न आए इसी भय के कारण लोग गर्भपात जैसा जघन्य अपराध कर बैठते हैं।

#### 5. ऋणग्रस्तता

ऋणग्रस्तता भारतीय समाज की एक प्रमुख समस्या है। वह परतन्त्र भारत से स्वतंत्र भारत तक व्याप्त है। यह एक सामाजिक कलंक है। जिसमें व्यक्ति विशेष को जीवन के मूल्यों की ताक पर रखकर ऋण देने वाले व्यक्ति के समक्ष आत्मसमर्पण करना पड़ता है।

देश में प्रचलित असमान वितरण प्रणाली के प्रभाव स्वरूप समाज में मुख्य रूप से दो वर्ग बनकर सामने आए हैं। एक वर्ग साधन सम्पन्न रहा है, जिसके पास अर्थ के अनेक साधन हैं। दूसरा वर्ग मुख्य रूप साधनहीन रहा है। उसे जीवन यापन करने के लिए दूसरों पर निर्भर रहना पड़ता है। प्राचीन काल से ही गरीब वर्ग साधन सम्पन्न जमींदार वर्ग से ऋण प्राप्त करता रहता है। लेकिन उस ऋण से वह जीवन पर्यन्त उऋण नहीं हो पाता है। विवेक जी ने अपनी कहानियों में ऋण के कारण होने वाली समस्या को चित्रित किया है।

'उसकी जमीन' कहानी में लेखक ने समाज में रहने वाले उस व्यक्ति का चित्रण किया है, जो अपनी बेटियों की शादी के लिए अपनी जमीन को ऋण से बचाने के लिए उसे बेच देता है, क्योंकि उसे पता है यदि वह अपनी आधी जमीन पर ऋण लेगा तो उसे चुकाने में उसकी सारी जमीन ही चली जाएगी। इसलिए वह अपनी आधी जमीन को ही बेच देता है। "बेचारा कन्हैया मिटी के ढेले जैसी आकांक्षा को सम्भालता भी कब तक? जवान होती दो बेटियों के हाथ पीले करने की चिन्ता एक चट्टान जैसे यथार्थ की भांति सामने जा खड़ी हुई थी। आधी जमीन बेची तो उसे लगा कि जिस्म का आधा हिस्सा भी साथ बिक गया है।"

#### 6. लडका-लडकी में भेदभाव

हमारे समाज में माता-पिता लडके और लडकी के बीच बड़ा भेदभाव रखते हैं। पक्षपात की हद हो जाती है। वे सोचते हैं, कि लडकी पराये घर जाने वाली है। उसे कौन-सी पुस्तकें पढनी हैं और कचहरी जाना है? इसलिए पढाने में भी मां बाप भेदभाव करते हैं। लेखक ने अपनी कहानी 'हमारे स्कूल की मैडम' में माता पिता के द्वारा लडका- लडकी में भेदभाव को दिखाया है जब स्कूल की टीचर नन्दिनी अपनी कक्षा की लडकी रीता से पूछती है।

"रीता, क्या बात है, स्वेटर क्यों नहीं पहना?"

"है नई।" रीता रूआंसी होकर बोली।

"है क्यों नहीं?"

स्कूल से ड्रेस मिली थी कि नहीं?"

"मिली थी मैडम। स्कूल वाला स्वेटर भाई ने पहन लिया है।"

"और भाई का स्वेटर?"

"मां ने पहन लिया। मां के पास नई", रीता ने नम होती आवाज में कहा।

"सबको सदीं लगती है तुझे नहीं लगती?"

"मां कैती है लडकियों को जाडा नई लगता।"

\*\*\*\*\* ज्ञानप्रकाश विवेक, मुंडेर, पृ 5

+++++ ज्ञानप्रकाश विवेक, वजूद, पृ 38

\*\*\*\*\* ज्ञानप्रकाश विवेक, उसकी जमीन, पृ 129

\*\*\*\*\* ज्ञानप्रकाश विवेक, हमारे स्कूल की मैडम, पृ 66

अतः समाज में लडका-लडकी में आज भी भेदभाव किया जाता है। दोनों के साथ माता-पिता को एक समान व्यवहार करना चाहिए।

निष्कर्ष रूप से कह सकते हैं कि लेखक ने समाज में उत्पन्न हो रही विसंगतियों तथा प्राचीनकाल से ज्यों की त्यों बनी बुराईयों का भी यथार्थ चित्रण किया है। आज का मनुष्य समाज में उत्पन्न सभी परिस्थितियों का सामना करते हुए संघर्षरत है। वह हार नहीं मान रहा है अपने उद्देश्य को पूरा किया जा रहा है।

## गोबरगणेश उपन्यास में सांस्कृति चेतना

डॉ.शशिप्रभा जैन\*

बी.कण्णम्माल देवी\*\*

मानव द्वारा अपने जीवन को सुसांस्कारित रूप से जीने की प्रविधि है – सांस्कृति। आदिम से आदमी बनने की प्रक्रिया में सांस्कृति मुख्य रही है। आदमी बनने की प्रक्रिया एक लम्बे अरसे से अनवरत चली आ रही है जिसे व्याख्यायित कर पाना आसान नहीं है। सांस्कृति शब्द अपने आकार-प्रकार में जितना छोटा है मायने के सन्दर्भ में उतना ही बड़ा एवं व्यापक आधार वाला दिखायी पड़ता है। दैनिक व्यवहार में सांस्कृति का तात्पर्य मनुष्य की मानसिक उन्नति से है, संस्कार युक्त उसकी आचरण पध्दति से है। सांस्कृति के माध्यम से ही समाज के नवयुवक अपने देश की परम्परा – धर्म, दर्शन, इतिहास, ज्ञान-विज्ञान एवं विरासत से परिचित हो पाते हैं। सांस्कृति एवं सभ्यता एक – दूसरे से इस तरह आबद्ध हैं कि आमतौर पर इन्हें ही अर्थ में प्रयुक्त किया जाता है एवं समझा जाता है। अंग्रेजी भाषा में सभ्यता के लिए “civilization” शब्द का प्रयोग किया जाता है। सांस्कृति मनुष्य में सिप्त पड़ती मानवीय भावनाओं को जागृत करने में सहायता देती है। सांस्कृति के ही सहारे मनुष्य मानवता का व्यवहार सीखता है। इस तरह सांस्कृति जीवन का आन्तरिक जबकि सभ्यता बाह्य तत्व है। यही दोनों का स्थूल भेद है।

### गोबरगणेश में सांस्कृति

उपन्यास पूरा का पूरा परिवारिक संबन्धीत है। परिवार मतलब समाज से जुड़ा हुआ है समाज मतलब सांस्कृति है, उपन्यास में हर एक पात्र परिवार से मिलजूल रहते हैं। बड़े लोग छोटों को मार्गदर्शन देते हैं, यही हमारी सांस्कृति, अच्छे टंग से उपन्यासकार ने यहाँ बताया गया है।

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“पहले विद्या कमाने गया था अब पैसा कमाने जा रहा हूँ, जब मेरे पास खूब पैसा हो जाएगा, तब मैं तुम्हारे लिए खूब सारी चीजें लाऊँगा और खूब पैसे दूँगा। तब तुम्हें किसी चीज की कमी नहीं रहेगी।”<sup>1</sup>

यह हमारी भारतीय संस्कृति पहले विद्या कमाना, विद्या द्वारा जीवन की रास्ता दिखाना। जीवन में शिक्षा को मुख्य स्थान देकर उस पर उन्नती के पद पर पहुँचना है। उपन्यास में मुख्य पात्र के रूप में जगन काका हमेशा बच्चों के साथ अपना समय बिताते हैं, और बाहर जाते समय भी कैसे जाना उस जगह है, उस जगह का नाम क्या है आदि बताते हैं, यस नाम कैसे आया, आदि बातों के समझाकर, हमारे इतिहास का इस तरह हमारे इतिहास ज्ञान देते हैं। नायक विनायक और उसकी दीदी से बहुत प्यार करते हैं, इसलिए नन्दा देवी मंदिर जाते समय उन्होंने कहा की

“तू रुक क्यों जाता है यार, चला चल, जगन काका उसका हाथ पकड़कर खींचते हैं थक गया है तो कन्धे पर बैठ जा।”<sup>2</sup>

वाह वाह इतना प्यार है, बच्चों पर, यह हमारे संस्कृति का चित्रण है। जगन काका को विनायक के दोस्तों भी अच्छा लगता था। इसलिए मेला के समय हर बार वे बच्चों के साथ जाते थे, मगर इस बार विनायक के दोस्तों नहीं आये। इसलिए उन्होंने कहा की

“तो ये क्यों नहीं आए इस बार? जगन काका कहते हैं, मुझे लगा जगन काका, की लच्छू आपको अच्छा नहीं लगता। जगन काका एक क्षण को अचकचा जाते हैं। लड़का बेहद चालाक है, नहीं विनू, ऐसे कोई बात नहीं है। मुझे तो तेरे सभी दोस्त अच्छे लगते हैं।”<sup>3</sup>

इस तरह वे हमेशा संवाद में उन्होंने मिलजूल रहते हैं। भारत का इतिहास सांस्कृतिक दृष्टि से अत्यन्त समृद्ध रहा है। हमारे प्राचीनतम साहित्यिक ग्रन्थ संस्कृति जानने के क्रम में अत्यन्त महत्वपूर्ण हैं।

दादा, दादी माँ, और घर में बड़े लोग छोटों को इतिहास और पुराण वर्ण, और उसके पात्र के बारे में बताना भी हमारे संस्कृति हैं। गोबरगणेश उपन्यास में इसी तरह जगन काका कहा कि

मैं तो रामलीला का गाना गा रहा था। बरसों तक बदेश्वर की रामलीला में मैं ही लक्ष्मण बनता रहा। फिर दो – एक साल राम भी बना था। राम के रूप में यह चौपाई मुझे गानी पड़ती थी। मुझे अच्छी तरह याद है, सरोज कहती है, जब लक्ष्मण बनते हैं थे न और वो वाला गाना थे – सभी लोग जितने वहाँ बैठे होते थे, सबको रोना आ जाता था। तब सबको रोते देखकर मैं चुप हो जाती थी।

पूरा उपन्यास में संस्कृति दिखाई देता है। बीच में जगन काका इलहाबाद जाते समय भी सब का मन में उनका याद है, इसलिए वे कहते हैं –

क्या हुआ होगा यार? लच्छू चिन्तित हो जाता है। फिर एकाएक बोल उठता है जोर से, कुछ नहीं होगा। जगन काका को कुछ नहीं हो सकता। मेरा दिल कहता है। विनायक लच्छू के हाथ पकड़ लेता है जोर से, “भगवान करे तेरी ही बात सच निकले।”<sup>4</sup>

भारतीय आचार-व्यवहार में अपने बड़ों का आदर करना प्राचीन काल से ही चला आ रहा है। अपने घर के बड़े सदस्यों, माता, पिता, वृद्धजन आदि के साथ-साथ समाज के भी बड़े-बुजुर्गों को लोग पर्याप्त आदर सम्मान देते रहे हैं। यही नहीं अपने मृत पूर्वजों के प्रति भी भारतीय लोग श्रद्धा एवं आदर रखते आ रहे हैं।

हमारे संस्कृति अनेकता में एकता जैसे ठीक उसी प्रकार बाल बच्चे मिलजूल कर रहते हैं, उपन्यास में। भगवान पर विश्वास उस उमर में रहना भी आश्चर्य की बात है, यह भी हमारे संस्कृति द्वारा मिलता है।

अल्मोडा नगर कूर्माचल की राजधानी के रूप में प्रसिद्ध रहा है। यह जिस पहाड़ी पर बसा हुआ है, उसके एक ओर कोसी तथा दूसरी ओर सुआल नदी बहती है। दूर से पूरा नगर एक घोड़े की पीठ पर बसे होने का आभास देता है, जिसका मुंह नारायण तेवाड़ी देवाल तथा हीराडुंगरी हो और पूंछ ब्राइट एंड कॉर्नर तथा कर्बला चुंगी की ओर। मध्यकाल में कुमाऊ के चंद राजाओं द्वारा बसाया यह अनूठा नगर चारों ओर पहाड़ियों से घिरा है: उत्तर में कासार देवी, पूर्व में बानड़ी देवी, पश्चिम में स्याही देवी तथा दक्षिण में मुक्तेश्वर के पर्वतश्रृंग नगर को एक सुविस्तृत दृश्यावली और अनुपम खुला सौन्दर्य प्रदान करते हैं। सांस्कृतिक रूप से भी यह नगर बड़ा समृद्ध रहा है। अतीत अनुपम खुला अंचलों से आकर बड़े-बड़े विद्वान यहाँ गुणग्राही नरेशों का कृतज्ञ संरक्षण पाते रहे और वर्तमान में भी देश और विदेश के अनेक कलावन्त, साधक और

आध्यात्मिक सिद्ध पुरुषों का सुदीर्घ सम्पर्क इस नगर ने पाया है। पर्वतीय प्रदेश का कदाचित ही कोई और नगर इस तरह की विविध प्रतिभाओं को अपनी ओर आकर्षित कर पाया हो। स्वामी विवेकानन्द, महात्मा गांधी सरीखे महापुरुष ही नहीं, ब्रुस्टर और रूडोल्फ सरीखे प्रतिभाशाली चित्रकार एवं पंडित उदयशंकर और रवीन्द्रनाथ टैगोर जैसे कलाकार भी यहा निवास कर कला साधना कर चुके हैं।

आलोच्य लेखक रमेश चन्द्र शाह का कलाकार मन इस सांस्कृतिक परिवेश से किस प्रकार संस्कारित है, इसकी स्वीकारोक्ति उनके आलोच्य साहित्य में यत्र-तत्र प्रतिबिम्बित होती है। यहां की रामलीला के विषय में आपने लिखा है कि यह – भारतीय मनुष्य की भावात्मक दीक्षा का सबसे अमोघ साधना रही है।”<sup>5</sup> इसमें खड़ी बोली के संवाद, उत्तर प्रदेश की लावनी, ग़ज़ल तथा भारतीय क्लासिकल संगीत की प्रमुख राग-रागिनियां – सभी का अद्भुत समावेश हो गया है। यही विशेषता यहाँ की होली में भी विद्यमान है। एक की रीढ़ महाकवि तुलसी का अवधी महाकाव्य है तो दूसरे पर ब्रजमाधुरी छाई हुई है। स्थानीय मेलों-त्यौहारों का वैविध्य चमत्कृत करने वाला है। ये सभी पूर्व भारतीय जीवन-पद्धती और उत्सव प्रियता से औत्प्रेत भारतीय जीवन-दृष्टि के अनुरूप समूचे ऋतुचक्र को प्रतिबिम्बित करने वाले हैं। यह नगर आधुनिक शिक्षा की दौड़ में भी अग्रणी रहा है।

जिसे साहित्यिक वातावरण कहा जाता है उसका तो उनके तात्कालिक परिवेश में कोई प्रश्न ही नहीं था, हाँ उनके छोटे से शहर के रघुनाथ मन्दिर के छोटे से पुस्तकालय की बदौलत उन्हें ये धार्मिक पुस्तकें पढ़ने को मिल जाया करती थीं। उनके लिए तो वही कथारस ही था, औरतों के लिए भले कुछ भी रहा हो। आखिर ‘हितोपदेश’ भी तो उन्हें उसी स्रोत से मिला था। एक हिन्दू घर में पले हुए बालक के लिए ‘धार्मिक’ और ‘धर्मनिरपेक्ष’ का अन्तर शायद बहुत बाद तक स्पष्ट नहीं हो पाता। निश्चय ही इसके कुछ नुकसान भी होंगे, मगर फायदे भी होंगे ही।

निष्कर्ष

भारत एक विशाल देश है। भारतवर्ष की सांस्कृति एकता सुस्पष्ट रही हैं। धर्म, संस्कार, भाषा साहित्य और एक मिला-जुला परिवेश इस एकता के प्रमुख माध्यम रहे हैं। महाकाव्य तथा पुराणों में इस सम्पूर्ण देश को भारतवर्ष अर्थात् भारत का देश और

यहाँ के निवासियों को “भारती” कहा गया है। अनेकता में एकता और एकता में अनेकता भारतीय संस्कृति का प्राणतत्व है।

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## **Managing Depression by Cognitive Behavior Therapy and Marital Counseling: A Case Study**

**SUJIT KUMAR\***

**NAGHMA ZAMIR\*\***

**AMOOOL RANJAN SINGH\*\*\***

### **Abstract**

The term depression refers to a broad range of affective disorder. Rather than being a unitary phenomenon, it is a highly complex, multidimensional clinical syndrome. In its clinical presentation, depression may be mild or severe, obvious or masked, episodic or chronic. Depression has emotional and behavioral manifestation, as well as distinctive cognitive patterns and neuro-chemical changes. Depression manifests itself both inter-personally and intra-personally and can have major impact on the individual, the couple and the family. Cognitive behaviour therapy is one of the widely used psychological treatments for depression. Cognitive Behavior Therapy for depression often begins either with behavioral interventions designed to improve the client's mood or with cognitive interventions focused on identifying and challenging dysfunctional automatic thoughts. A 28 year old house wife come with symptoms of low mood, disturbed sleep and appetite, not maintaining daily routine work, irritability, social withdrawal, marital adjustment problem, low self-esteem, suicidal ideas. The complaints were addressed using various techniques from CBT over 4 months in 17 sessions. The CBT techniques such as psycho-education, activity scheduling and thought monitoring were used, along with these marital counseling techniques were also used to improve the marital adjustment. Two follow-up sessions were taken in which the client showed the significant improvement in her condition. There were improvement in her self-esteem, marital adjustment and she also became able to manage her daily activities and routine properly.

**Key words:** Marital adjustment problem, dysfunctional automatic thought, depression, cognitive behavior therapy, marital counseling.

### **Introduction**

Depression refers to a broad range of affective disorder. It is a disorder of mood that affects a person's capacity to think clearly; undermines motivation to act; alters intimate bodily functioning, such as sleep and eating; and leaves a person feeling stranded in the midst of searing mental pain and suffering. The cognitive view is that, depression is characterized by a cognitive triad of a negative view of the self, a negative view of the world and a negative view of the future. Cognitive behavior therapy is one of the widely used psychological treatments for depression. CBT for depression often begins either with behavior interventions designed to improve the client's mood or with cognitive interventions focused on identifying and challenging the dysfunctional automatic thoughts.

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On the other hand healthy couple relationships are fundamental to a healthy society, whereas relationship breakdown and discord are linked to a wide range of negative health and wellbeing outcomes such as depression. These high rates of relationship breakdown such as divorce or separation have been consistently associated with negative health consequences for both adults and children. These include isolation from support networks, and reduced income and standard of living for adult and children, dilemmas of loyalty, loss of identity for women and depression. Research indicates that high relationship discord in intact couples is also likely to have negative outcomes. Whisman and Uebelacker (2006) evaluated the association between relationship discord and multiple measures of impairment and psychological distress and found that relationship discord, regardless of marital status, significantly predicted a higher incidence of mental disorders such as mood and anxiety disorders in adults and negative social outcomes. Specifically, high discord was associated with lower social interactivity with family and friends, and lower work satisfaction. These results are congruent with the previous review research, in which it was identified that both couple and individual factors may contribute to relationship discord. These include relationship satisfaction and commitment at the couple level, and depression at the individual level. In evaluating the outcomes of couple counseling, earlier efficacy studies have outlined several therapies that may be considered 'efficacious' treatments such as behavioral marital/couple therapy and cognitive behavioral therapy-based couple counseling have significantly reduced relationship distress.

### **Case**

Ms M. 28 years old, Hindu, Hindi speaking, woman educated up to intermediate, a housewife married 11 years back, having two children, was referred for the psychotherapy for the management of depression without psychotic symptoms suffering from about 18 months and also having marital conflict while she was on medication. She was brought with the chief complaint of being irritable, having low mood, low self-esteem, feeling of worthlessness, helplessness, hopelessness, disturbed sleep and appetite, poor marital relationship and suicidal ideations. Before marriage she was very talkative and open minded and in her family the communication pattern was open. After marriage such family environment was lacking in her in-laws home but somehow she was maintaining. After 9 years of her marriage she got to know about the extra-marital affair of her husband and at the same time one day she had an unwanted physical relationship by her husband during her menstrual period. She found difficulty to open up with her husband about her feelings and most of the time ruminating about the negative aspects of her life and feeling sad. Gradually the conflicting situation with her husband and in-laws increases day by day. She started using self-help technique such as distancing. She developed a close friendship with a man, which later converted into extra-marital affair which lead her to thinking about leaving partner or suicide. However she has more concern about her children.

### **Measures**

First, a therapeutic rapport was established with the patient by talking to her on neutral topics like her hobbies and likes and dislikes etc. Then the quantitative assessment was done through client self-report on the Beck depression Inventory [BDI] Sack's sentence completion test [SSCT] and Marital Adjustment Questionnaire.

▣ The BDI was used to monitor client's symptoms and to create further self-awareness and management of her depressive symptoms. On this test she scored 38, which suggest moderate level of depression.

☐ SSCT was used to assess the area of conflicts, so that treatment plan could facilitate accordingly. In this test it was found that she had moderate level of conflict with authority figure and severe level of conflict with interpersonal relationship and self.

☐ Marital Adjustment Questionnaire was used to assess the level of marital adjustment of the client. On this test she scored 13, which indicate low level of her marital adjustment.

### **Intervention**

Our aim of the therapy was to reduce the symptoms of depression. The mode of the therapeutic intervention was cognitive behavior therapy and marital counseling. Techniques employed were:

1. Psycho-education
2. Behavioral strategies
3. Supportive psychotherapy
4. Cognitive techniques
5. Marital counseling

**17 weekly Sessions were taken of about 45 min to 1 hour**

### **Clinical Interview and Psycho-education**

Patient was educated about nature of illness, course, causal factors and treatment available for the illness.

### **Behavioral strategies**

☐ Breathing exercises: She has to focus on her breath, she has to sit on a chair or lie down on bed in a comfortable position, in a quite atmosphere. She was told to place one hand on her stomach and breathe in such a way that she feels her abdomen rise as she inhales and abdomen falls down as she exhales. She was to count number one with each inhale and exhale breath. She has to continue doing this exercise for up to 15 minutes two times a day in the morning and evening hours.

☐ Activity scheduling: To engage her and make her active her day was structured on a daily routine basis in such a way that her interest and other housework activities are included.

### **Supportive Psychotherapy**

☐ Externalization of interest: Externalization of interest was used to promote interest that was healthy component of her life. Music therapy makes her calm, dance and movement therapy reduced her tension.

### **Cognitive Techniques**

☐ Introducing Dysfunctional Thought Record Form: This was used for making aware about the dysfunctional thoughts and affects.

☐ Challenging Automatic Thoughts: Guided association was used for understand the connection between the client's ideas thoughts and images. Examining the evidence was used to challenge her dysfunctional thoughts to examine the extent to which the thought is supportive or problematic

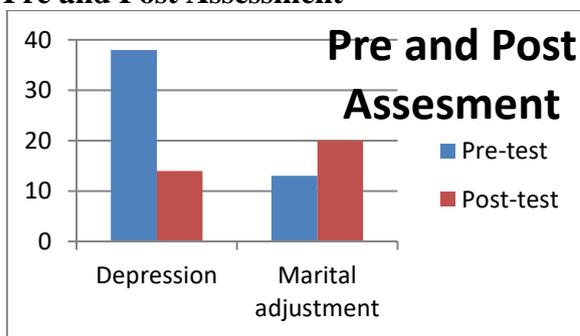
☐ Pros and Cons Technique: Through this technique the patient was make aware about advantages and disadvantages of her belief, behavioral patterns by making the list then alternative belief and action pattern was listed.

☐ Inducing Dissonance: Her feelings, action, and belief were causing dissonance when they conflict with personal family and cultural values so by highlighting these conflicts she was helped to resolve the dissonance in a adaptive way.

### Marital Counseling

- ▣ Narrative Therapy: This technique helped the both couple to explore the past to bring to light negativities that otherwise remain hidden. By exploring conceptions and behaviors insight develops in to the facts that have been troubling them.
- ▣ Training in communication: they having poor communication style which was denominator of the problem. They were taught how to express feelings making requests giving feedbacks and arranging regular time to talk.
- ▣ Increasing positive behavior exchange: Caring days techniques developed by Richard Stuart was used in which they were taught to perform little tasks specifically positive behavior for each other and consequently this develop the sense of caring.

### Pre and Post Assessment



### Result and Conclusion

After 4 months of therapeutic intervention the client showed the significant improvement in her condition. Improved positive mood and self-esteem, managing well her daily routine and activities and also improved marital relationship. Cognitive-behavioral approaches promote changing cognitions to facilitate positive relationships. These may include promoting realistic attributions/expectations around negative partner behaviour.

In present case Relationship satisfaction has been the most common outcome which was identified in more than 200 evaluations of couple counseling as reported by \et al. (2012) in their study.

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## **Study on Quality Level of English Teachers in India**

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### **Abstract**

Quality of English language educators has dependably been a point of incredible concern in Punjab as well as in alternate regions of India. Practically all polices and plans have brought this point under talk and surfaced the need to improve quality of English language instructors in India. Distinctive governments attempted to better the quality however needed to confront blocks because of absence of assets and political will. Large scale manufacturing and need of educators has been a hindrance in the quality of English language teachers. Quality of English language instructors decides the quality of educators and quality of instructors is specifically relevant to quality of understudies learning. The quality of English language educators in India is additionally disintegrated by strain to create increasingly English language instructors to adapt to rising interest of educators in India. Quality has been an injured individual in quantitative development of English language educators. The result was generation of English language educators with small comprehension of both substance and technique. Breaking down quality of English language instructors needs certain measures on critical premise to enhance the quality of English language showing programs in India.

### **Introduction**

The most recent Education approach accentuates on enhancing quality of English language instructors and keeping this arrangement in view National accreditation gathering for educator training has been built up and proficient benchmarks for English language educators have been set to create. For quality improvement measures, experimental proof about current states of quality of English language instructors is required immediately. There is shortage of quality appraisal thinks about in India, particularly in English language educators. The present examination plans to fill the omissions and gives proof about low quality of English language showing programs in India.

### **Quality in English Language Teachers**

Quality is a term having a multidimensional significance and scopes that changes from setting to setting and once in a while individual to individual. Quality for a college can be deciphered as an instrument by which we guarantee the goals of its instructive framework being gotten. It is assessed as degree to which products or administrations accomplish its objective. Depicts that quality is concerned how great instruction establishments are putting forth their administrations as the outcome of their educating. Quality has two measurements: significance and greatness. Significance is how much an item matches to the necessities or standard. Perfection is how much decency of administration is contrasted with standard. Quality can't be accomplished until we characterize the quality in the unique situation.

### **Indicators of Quality**

Evaluation of quality needs the recognizable proof of pointers of quality. Quality markers are of three classes: Input, procedure and yield pointers. Information markers endorsed by

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various creators can be expressed as: quality of confirmation process, quality of staff, quality of help service and physical foundation.

Procedure markers can be described into following six things: arranging, conveyance, appraisal and assessment, responsibility, innovative work and bolster services. Yield pointers are: accomplishment of learning results, fulfillment of partners, quality of yield and achievement in Market.

The summary of information pointers is following :quality of affirmation process, quality of personnel, quality of help service and physical infrastructure; building, classrooms, cafeteria, basic rooms, library, research center, PCs and PC labs, play grounds, Mosque, motivating forces, transport, spending plan, educator's scholarly and proficient capability, abilities and frame of mind of instructors; Multimedia (ICT), skills and experience of managerial staff and access markers class estimate, educator's compensation educator understudy proportion lodging office, monetary help planning of address, inspirational disposition (Khan, 2003); furnishings, access to workforce scholastic logbook; and access to warning staff .

### **Literature Review**

Procedure markers are: foundation of mission and objectives, educational modules, remaining task at hand on understudies and educators, input, responsibility, appraisal, and assessment Bunting (2009) included dropout rate of understudy's as procedure pointers. Burke (2010) included site visits. Hat (2009) wrote the rundown with the board and instructor preparing workshops. Cap (2010) included companion assessment as procedure markers in his examination. Khan (2013) distinguished co-curricular exercises. Iqbal (2004) included confirmation process, uniform strategy, quality control, quality affirmation rehearses, underpins offices, instructor's qualification to use A.V helps, chances of expert advancement, content conveyance techniques, follow-up visits, political impedance and examination framework. Inglis (2012) included arranging, initiative and organization. Ullah (2005) included the rundown with employer stability, discipline, grounds atmosphere, and direction and guiding. Menon et al. (2012) enrollment procedure, innovative work exercises and healing project. (Seyfried, 2011) included significant material as procedure pointer. Ursin et al. (2008) included self-assessment, peer assessment. Unicef (2011) included student focused methodology and supervision. Dilshad and Iqbal (2010) included organization with other institutions, learning assets, accreditation and documentation of data as procedure pointers. Zou et al. (2012) included guidelines and directions as procedure pointers.

### **Quality Assessment**

Evaluation of quality can be characterized as an orderly method to fathom the quality of educating and learning. It involves assessment of all or chose markers of quality through outer and interior ways. To start with, quality affirmation has some level of outside audit. At the end of the day board of either government agents, staff delegates, or some blend of the two has capable to visit foundations and providing details regarding their interior quality confirmation framework. Second, establishments for the most part have a few habits of assessing their very own projects so as to cook them to react to outer survey boards of trustees. Estimation of quality is attempted the vast majority of the occasions through impression of partners. The outer offices can simply lead assessment that either the work is going appropriately or not.

Appraisal of quality is done to fill two fundamental needs: quality confirmation to various partners and quality improvement. Quality affirmation intends to ensure the brilliance of learning or services to keep foreordained standards. The word 'quality affirmation is to support and enhance quality there of. Quality affirmation system is to assess the magnificence of learning or services with the most minimal standards which are set by the benefactors, makers, outside government or by the specialist of expert standards. Quality confirmation gives help to contributors and clients et to guarantee that the standards of an association must be kept up or continued. Quality affirmation isn't just blame finding yet in addition is a progressing, dynamic, and integrative method for guaranteeing and improving the quality.

### **Quality of English Teachers in India**

Quality of English language Teachers at optional and higher auxiliary dimension in India does not fulfill the global guidelines and victim of ruin step by step. There are various reasons of low quality of English language, for example, ill-advised affirmation criteria for taking confirmation of understudies in Educational organizations, uninterested and languid understudies, lacking of able English instructors, disparity between instructor teacher and forthcoming educators proportion, lacking of helpful and productive instructive atmosphere, deficiency of physical offices, blemished course books, poor offices and unacceptable evaluation framework have put down the brilliance of training and continuous snags in the advancement and enhancement of English language encouraging framework so as to accomplish focuses of neighborhood and global employment showcase. In India the quality of English language instructors is exceptionally low and the result of advanced education arrangement of India can't contend globally.

Legislature of India has made stern strides pertinent to meaning for English language instructors so as to review their endeavors for quality improvement (Batool and Qureshi, 2007). We expect to investigate the common quality of English language instructors in Punjab, India. There is a hole among existing and wanted dimension of quality of English language educators in India. The quality of English language instructors needs enhancement. This investigation will add to the improvement of quality of English language instructors by giving observational proof to higher experts including work force from advanced education commission of India, National Council for Accreditation of English educator training, common branch of instruction, college organization and divisions of English language instructors in colleges.

### **Research Methodology**

The present examination was elucidating in nature which expected to investigate the quality of English language educators. The data were gathered in regular settings by directing a study. Expressive research depicts circumstances, occasions, and individual to uncover their flow status. It more often than not portrays circumstance in which occasions are occurring for assessing data and reaching determinations for manufactured thoughts. As Survey inquire about is related with the deductive methodology. Cross-sectional study was received for this reason. The data for this investigation was gathered in fall 2014.

### **Qualitative Analysis**

Three subjective inquiries given in survey were a piece of the exploration; however the respondents' reaction rate was low. Just 23 members reacted this part. Analysis of the respondents is following. With respect to quality of the branches of instruction the respondents are of the view that English instructors at auxiliary level were qualified

(having generally Master certificate in English and few of them having M.Phil). They were persuaded to instruct English. What's more, organization was not kidding to inspire the quality of English instructors. Concerning, the respondent's uncovered absence of foundation (furniture, rooms), showing helps, and predictable strategy serious issues. A portion of the respondents expounded on absence of legitimate execution assessment and responsibility framework. One of the respondents went so far to state that 'absence of equality, reasonable play and nonattendance of any observing framework was wellspring all things considered. Another respondent recommended that English Teachers should be enrolled through global commercials, to fill in as scholarly and moral good examples.

### **Discussion**

The scientists centered to evaluate the equality of English instructors in optional schools of India, as seen by inner partners: English Teachers. The quality of information, procedure and yield of English language instructors was investigated. The quality of info turned out to be somewhat palatable; the in service English instructors were more mollified than the forthcoming English educators on two pointers: strategies and learning condition. Logical inconsistencies on other five markers were less critical. Low quality of English instructors in India is anything but another marvel, it has involved incredible enquiry in practically all National Education Policies of India(Government-of-India, 2009).The quality of English language educators impactfully affects the quality of training, which is one reason of poor financial state of creating nations .Practically all strategies and progressive governments have been end eavouring to enhance the quality of English language instructors, however the quality of English language educators couldn't be moved forward. The reason is that there is impressive hole in duty and usage of English language instructors quality upgrade measures (Government-of-India, 2009).Commitment hole results in low portion of assets for the reason and execution hole takes to unseemly allotment, poor checking and responsibility framework.

### **Conclusions**

The quality of English language instructors in Punjab is agreeable to some degree yet quality of physical assets and learning condition are sufficient. English Teachers observations change in regards to learning condition and polices; in service English instructor instructors have uplifting frame of mind and Government Institutions with sensible foundations were higher in quality. The quality of English language educators can be shone by giving more assets, better initiative, better administration and encouraging the Teachers with present day systems and various media helps.

### **Limitations of Study**

The examination depended on impression of in service English Teachers and forthcoming English educators accomplished through poll. The utilization of check list for physical offices, survey obviously frameworks, and perception of affirmation and appraisal procedure may enhance the legitimacy of research. Besides, the example was chosen from southern Punjab. English Teachers from different territories and other partners may have conflicting observations. Government school heads, private part businesses, graduated class, National Accreditation Council for Teacher Education, key sources and open discernments may portray an alternate story.

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## राष्ट्रीय आन्दोलन में महात्मा गांधी द्वारा अपनाये गये चरखा तथा खादी के प्रतीक का महत्व

**डा० अवधेश कुमार\***

भारतीय राजनीति में महात्मा गांधी के पदार्पण के साथ एक नये युग की पुरुआत हुई। अपने विभिन्न प्रयासों के माध्यम से उन्होंने आम जन मानस को भारतीय राष्ट्रीय आन्दोलन से जोड़ने का प्रयास पुरु किया। इसी प्रयास के क्रम में उन्होंने ऐसे प्रतीकों को चुना जोकि आम जनमानस से सीधे तौर पर जुड़े हुए थे। दक्षिण अफ्रीका से आगमन के पश्चात् महात्मा गांधी ने भारतीय राजनीति को समझने का प्रयास किया। भारतीय राजनीति के विशय में जानकारी प्राप्त करने के पश्चात् महात्मा गांधी ने उन तकनीकियों की खोज प्रारम्भ की जिसके माध्यम से समाज के बड़े हिस्से तक अपनी पहुंच सुनिश्चित की जा सके।

भारत के विभिन्न क्षेत्रों का भ्रमण करके तथा विभिन्न राजनैतिक सभाओं में सहभागिता करके एवं अपना व्याख्यान देकर वह भारतीय राजनीति के विभिन्न पहलुओं से अवगत हुए। वह रवीन्द्र नाथ टैगोर द्वारा स्थापित षांति निकेतन तथा महात्मा मुन्शी राम द्वारा हरिद्वार में स्थापित गुरुकुल में भी गये।<sup>1</sup> उन्होंने 1915 में अहमदाबाद में साबरमती आश्रम की स्थापना की जोकि परम्परागत हिन्दू पद्धति पर आधारित था। महात्मा गांधी के अनुसार राष्ट्रीय आन्दोलन को मजबूत बनाने के लिए चरखा एक महत्वपूर्ण साधन है। उन्होंने कहा कि चरखा एक सूदूर गामी सन्देश देता है। चरखा सादगी तथा मानव सेवा का सन्देश देता है। यह अमीर तथा गरीब, पूंजी तथा श्रम एवं राजा तथा आम लोगों के बीच कभी न खत्म होने वाले संबंध की ओर इशारा करता है।

चरखा भारत की जनसंख्या के एक बड़े हिस्से की बेरोजगारी को दूर करने में सहायक सिद्ध हो सकता है। भारत में बहुत सारे लोग ऐसे हैं जिनके पास आय का कोई साधन नहीं है। यदि ऐसे लोग चरखा अपनाये तो लोगों को रोजगार प्राप्त होगा और उनके जीवन में निराशा का अन्धकार मिटेगा और आषा के प्रकाश का विस्तार होगा।<sup>2</sup> महात्मा गांधी का मानना था कि चरखा के माध्यम से भूख में से कोई भी व्यक्ति लाभदायक वस्तु का उत्पादन कर सकता है। जिससे भारत की राष्ट्रीय आय में वृद्धि होगी तथा भारत के गांव एक दूसरे से अपने आप जुड़ते हुए चले जायेंगे। जैसे-जैसे चरखे का प्रसार-प्रचार लोगों के बीच होगा लोग धनार्जन कर सकेंगे तथा इस प्रकार प्राप्त की गई सम्पत्ति का उचित तरीके से वितरण होगा और जिसका लाभ सभी को प्राप्त होगा।

महात्मा गांधी का मानना था भारतीय समाज में बहुत सारे ऐसे जुलाहे हैं जिनकी गिनती अछूतों में की जाती है। ऐसे लोग बहुत गरीब हैं तथा बहुत सारे ऐसे धन्धे हैं जोकि इन अछूतों के लिए सुलभ नहीं है। अतः ऐसे लोगों को चरखा अपना करके अपना भरण-पोषण करना चाहिए तथा धर्नाजन भी करना चाहिए। महात्मा गांधी ने कहा कि जो लोग ब्रह्मचर्य का पालन करना चाहते हैं उनके लिए चरखा एक अत्यन्त महत्वपूर्ण विकल्प है। जो मनुश्य अपने भीतर के विकारों पर नियंत्रण स्थापित करना चाहता है उसे शान्त रहना चाहिए तथा संयम का पालन करना चाहिए। चरखे की गति बहुत शान्त होती है। अतः यदि मनुश्य पूर्ण मनोयोग के साथ चरखा चलाता है तो उसके भीतर गलत विचार जन्म नहीं ले पाते हैं तथा पहले से व्याप्त गलत विचारों का पमन हो जाता है<sup>3</sup> साथ ही व्यक्ति के भीतर गम्भीरता आने लगती है।

महात्मा गांधी का मानना था कि देश के भीतर चरखे की लोकप्रियता तभी स्थापित हो सकेगी जब चरखे की महत्व का प्रचार-प्रसार सुदूर ग्रामीण क्षेत्रों तक होगा। इसके लिए प्रतिबद्ध लोगों को आवश्यकता है जोकि एकाग्र होकर इस कार्य में लगे रहें। इसके लिए समाज के एक बहुत बड़े वर्ग के सहयोग की आवश्यकता है। चरखे का प्रचार-प्रसार वही कर सकता है जोकि उसकी महत्ता से पूर्णतया अवगत हो तथा चरखे की क्रान्तिकारी शक्तियों से परिचित हो। महात्मा गांधी का कहना था कि चरखा किसी एक धर्म विशेष के लोगों तक सीमित नहीं होना चाहिए बल्कि हिन्दुओं तथा मुसलमानों दोनों के बीच इसे समान रूप से लोकप्रिय बनाने की आवश्यकता है। चरखे का उपयोग करते हुए चुपचाप बहुत सारे ग्रामीण क्षेत्रों के अकुशल व्यक्तियों को पर्याप्त मात्रा में आर्थिक रूप से सम्पन्न बनाया जा सकता है। उन्होंने स्पष्ट किया की चरखे के उपयोग से गाँवों के कारीगरों को लगभग 5 करोड़ रुपये का लाभ प्राप्त हो चुका है।<sup>4</sup>

चरखे की महत्ता का प्रतिपादन करते हुए महात्मा गांधी ने कहा कि जो गुण चरखा उद्योग में है वह गुण किसी और उद्योग में नहीं है क्योंकि चरखा उद्योग के लिए न तो किसी हथियार या औजार की जरूरत होती है और न ही इसके लिए कहीं बाहर से कच्चा माल आयात करने की आवश्यकता पड़ती है। चरखा उद्योग के लिए आवश्यक रूई घर में ही उपलब्ध रहती है तथा चरखा चलाने के लिए किसी विशेष प्रकार के कृषलता की भी आवश्यकता नहीं होती है। चरखा उद्योग में न तो भारी विनिवेश की आवश्यकता होती है और न ही उसे चलाने के लिए बहुत ज्यादा मेहनत की आवश्यकता होती है। चरखा एक ऐसा सरल यंत्र है जिसे महिलायें, बच्चे, वृद्ध तथा यहां तक कि अस्वस्थ व्यक्ति भी चला सकता है। चरखा उद्योग के लिए न तो वर्षा की आवश्यकता होती है और न ही अकाल का कोई प्रभाव पड़ता है। चरखा चलाना किसी भी व्यक्ति के धर्म में कभी बाधक नहीं बनता<sup>5</sup> बल्कि चरखे को देखकर के उसे चलाने की इच्छा जाग्रत होती है।

चरखा एक ऐसा उद्योग है जिसमें घर पर बैठे-बैठे काम मिल जाता है जब कि अन्य किसी उद्योग में काफी भाग-दौड़ करने के पश्चात् कुछ आय प्राप्त होती है। चाहें मिल में मजदूरी करना हो या खेती करना हो, व्यक्ति को गृह त्याग करना पड़ता है लेकिन चरखे का प्रयोग करके व्यक्ति स्वरोजगार उत्पन्न कर सकता है। भारत के बहुसंख्यक ग्रामीण क्षेत्रों में निराशा फैली हुई है। ऐसी परिस्थितियों में चरखे के उपयोग के माध्यम से लोगों की स्थितियों को सुधारा जा सकता है। बेरोजगारी का प्रभाव इतना ज्यादा है कि न केवल अकुशल किसान बल्कि शिक्षित लोगों के पास रोजगार का साधन उपलब्ध नहीं है। यदि चरखा उद्योग को पुशित पल्लवित किया जाये तो बहुत सारे शिक्षित लोगों को भी रोजगार उपलब्ध कराया जा सकता है। चरखा न केवल मनुश्य के जीवन तथा हृदय में क्रान्तिकारी परिवर्तन लाता है बल्कि चरखे के उपयोग से बहुत से लोग मद्यपान जैसी बुराईयों से भी छुटकारा पाये हैं। चरखे के प्रयोग से बहुत सारे ऋणग्रस्त किसान ऋणमुक्त भी हुए हैं।<sup>6</sup>

\* असिस्टेन्ट प्रोफेसर, इतिहास विभाग डॉ० श्यामा प्रसाद मुखर्जी राजकीय महाविद्यालय, भदोही,

चरखे के बारे में व्याप्त भ्रातियों को दूर करते हुए महात्मा गांधी ने कहा कि चरखे का मिलों से कोई प्रतिस्पर्धा नहीं है बल्कि मिलें चरखे का मुकाबला करने के लिए तत्पर हैं और इस कारण से उस हद तक मिलों को बन्द कराये जाने पर विचार करना चाहिए। चरखे का उद्देश्य यह नहीं होता है कि जो व्यक्ति सक्षम है तथा जिसे रोजगार प्राप्त हो जा रहा है उसको किसी प्रकार की हानि पहुंचायी जाये। चरखा देश के लिए धन उपलब्ध करा सकता है लेकिन यह कभी नहीं सोचना चाहिए कि कोई व्यक्ति चरखा चला करके धनवान बन जायेगा क्योंकि चरखा धन के समान रूप से बंटवारे की विचार धारा पर आधारित है। भले ही चरखे से आमदनी बहुत कम होती है लेकिन भारतीय कृषि प्रणाली ऐसी है जिसमें किसान के पर्याप्त समय ऐसा होता है जिसमें कि वह खाली रहता है और उस खाली समय के दौरान उसको कोई आय प्राप्त नहीं हो पाती है बल्कि वह बेकार रह कर अपना समय व्यर्थ करता है। अतः भारतीय परिवेश में चरखे के उपयोग के माध्यम से किसान अपने समय का सदुपयोग कर सकता है तथा कुछ कमायी भी कर सकता है।

महात्मा गांधी ने कहा कि चरखा राष्ट्र की समृद्धि का प्रतीक है और इसलिए वह भारत की आजादी का चिन्ह भी है। चरखा व्यापारिक युद्ध की बात नहीं करता बल्कि व्यापारिक शान्ति का प्रतीक है। चरखा राष्ट्रों के बीच दुर्भावना का प्रचार-प्रसार नहीं करता है बल्कि उनके भीतर सद्भाव को विकसित करते हुए स्वावलम्बन की प्रेरणा देता है। चरखे की सुरक्षा के लिए किसी सेना की आवश्यकता नहीं होती है बल्कि भारत के लोगों को उसे अपनी उन्नति का साधन मानते हुए अपनाना चाहिए। चरखा लोगों के भीतर बैर का भाव पनपने नहीं देता बल्कि उसके 'हर तार में शान्ति, सद्भाव और प्रेम की भावना भरी हुई है'।<sup>7</sup> चरखे को भारतीयों के नैतिक पुनरुद्धार से जोड़ते हुए महात्मा गांधी ने कहा कि चरखा भारतीयों की आर्थिक और नैतिक उन्नति में सहायक होगा।<sup>8</sup> यह करोड़ों लोगों की कृषि आय में वृद्धि करने वाला सिद्ध होगा।

महात्मा गांधी ने खादी को भारत की आर्थिक स्वतंत्रता और समानता से जोड़ा। उन्होंने कहा कि खादी अपनाने का तात्पर्य है कि सम्पूर्ण स्वदेशी मनोवृत्ति रखना अर्थात् जीवन से जुड़ी हुई सारे आवश्यकताओं की पूर्ति उपलब्ध संसाधनों के अनुसार करना। भारत की अधिकांश जनता ग्रामीण क्षेत्रों में बसती है। यदि ग्रामीण क्षेत्र आर्थिक रूप से सम्पन्न होंगे तो उसका लाभ पशु क्षेत्रों को प्राप्त होगा तथा भारत का सर्वांगीण विकास होगा। खादी भारत के लोगों की आर्थिक स्वतंत्रता और समानता का प्रतीक है। खादी की महत्ता को स्वीकार करते हुए पण्डित जवाहर लाल नेहरू ने कहा था कि खादी 'हिन्दुस्तान की आजादी का गणवेश' है।<sup>9</sup>

महात्मा गांधी के अनुसार खादी वितरण के विकेन्द्रीकरण का प्रतीक है अर्थात् ग्रामीण क्षेत्र के लोगों को चाहिए कि अपनी आवश्यकता के अनुसार उत्पादन करें साथ ही पहरो की आवश्यकता को दृष्टिगत करते हुए कुछ अधिपेश उत्पादन भी करें। महात्मा गांधी ने स्पष्ट किया कि खादी का उत्पादन तभी बढ़ाया जा सकेगा तब कि उसके लिए आवश्यक कार्य जैसे कपास पैदा करना तथा सूत कातने पर जोर दिया जाए। चरखा संघों को मजबूत बनाने पर जोर देते हुए उन्होंने कहा कि खादी का पर्याप्त मात्रा में उत्पादन तभी किया जा सकता है जब कि चरखा संघ सक्रिय हो। उन्होंने स्पष्ट किया कि कपास उपजाने का तरीका बहुत आसान है। अतः जिन लोगों के पास भी जमीनें हैं उन्हें बिना अंग्रेजों से मदद लिए कपास उपजाना चाहिए। किसान को बाजार की स्थिति को ध्यान में रखते हुए ही कपास उगाना चाहिए ताकि उसे मन्दी का दुःप्रभाव न झेलना पड़े।

कताई के महत्व को रेखांकित करते हुए महात्मा गांधी ने कहा कि भारत में प्राचीन काल से कताई किया जाता रहा है।<sup>10</sup> सुचारु रूप से कताई करने के लिए महात्मा गांधी ने प्रशिक्षण की व्यवस्था की। महात्मा गांधी ने कहा कि कताई शारीरिक श्रम का एक महत्वपूर्ण साधन है यदि कोई व्यक्ति प्रतिदिन कताई करता है तो वह यह भी संदेश देता है कि मानव समाज में अमीर तथा गरीब सभी समान हैं अर्थात् जिस प्रकार से गरीब श्रम करता है उसी प्रकार से अमीर भी श्रम करता है। इस तरह से चरखे का प्रयोग करके कताई करने की प्रक्रिया पूरे विषय में सम्पत्ति के न्याय पूर्ण बंटवारे का संदेश देता है। कताई एक प्रकार का गृह उद्योग है जो कि करोड़ों भूखे लोगों के लिए भोजन उपलब्ध कराता है।

महात्मा गांधी ने कहा कि यदि हम भारत के सभी लोगों की आर्थिक स्थिति पर विचार करें तो हम पायेंगे कि लगभग 80 प्रतिशत लोग ऐसे हैं जिनके पास वर्ष में कम से कम 4-5 माह कोई कार्य उपलब्ध नहीं होता है। ये ऐसे लोग होते हैं जिनकी जीविका भूमि पर आश्रित होती है। जिसके कारण ये लोग भूखमरी के शिकार हो सकते हैं ऐसे लोगों के लिए कताई से अच्छा कोई विकल्प नहीं हो सकता है। बहुत सारे लोग ऐसे होते हैं जिनको कताई का ज्ञान होता है तथा जिन्हें कताई की जानकारी न हो उन्हें कताई सीख लेना चाहिए क्योंकि कताई बहुत आसानी से सीखी जा सकती है। कताई का सबसे बड़ा लाभ यह है कि वस्त्रों को खरीदने के लिए भारत का बहुत सारा धन देश के बाहर चला जाता है। कताई करके ऐसे धन को देश के बाहर जाने से रोका जा सकता है। कताई करने से जो धन की प्राप्ति होती है उसे बहुत से गरीबों में बांटकर उनकी गरीबी दूर की जा सकती है। कताई के द्वारा लोगों के भीतर आपसी सहयोग की भावना विकसित होती है।<sup>11</sup>

खादी को स्वदेशी से जोड़ते हुए महात्मा गांधी ने कहा कि खादी को अपना स्वदेशी धर्म के पालन का एक हिस्सा है। खादी धारण करने वाले को यह चाहिए कि वह सभी विदेशी वस्तुओं का परित्याग करें किन्तु ऐसा भी देखा गया है कि बहुत सारे लोग खादी धारण करते हैं किन्तु अन्य सभी चीजें विदेशी ही प्रयोग में लाते हैं।<sup>12</sup> खादी के उत्पादन के तरीकों पर प्रकाश डालते हुए महात्मा गांधी ने स्पष्ट किया कि ये तीन प्रकार के हो सकते हैं : एक अपनी आवश्यकता हेतु खादी कातना, दूसरा मजदूरी हेतु खादी कातना और तीसरा यज्ञ के रूप में खादी कातना। महात्मा गांधी ने कहा कि पहला तरीका सबसे अधिक महत्वपूर्ण है क्योंकि जब कोई व्यक्ति खादी कातना प्रारम्भ कर देता है तो उसे लाभ होता है। जब कोई मजदूरी हेतु खादी कातता है तो उसे आय प्राप्त होती है और उसकी जीविका सुचारु रूप से चलती है। उन्होंने कहा कि खादी कातने का तीसरा तरीका सबसे पवित्र है लेकिन उसे कुछ ही लोग अपना सकते हैं। यदि नगरपालिकायें चाहें तो पशु क्षेत्र के लोगों के प्रयासों से काफी सूत कातने का प्रबन्ध करके स्वदेशी को प्रेरित कर सकती है।<sup>13</sup> खादी के प्रचार-प्रसार के लिए महात्मा गांधी ने सुझाव दिया कि भारतीयों के द्वारा तैयार किये गये खादी पर अखिल भारत चरखा संघ की मोहर लगाई जानी चाहिए तथा खादी की कीमत भी अंकित की जानी चाहिए।<sup>14</sup>

इस प्रकार महात्मा गांधी ने चरखे तथा खादी के माध्यम से भारत के लोगों को सादगी तथा अहिंसा अपनाने का संदेश दिया। उन्होंने यह स्पष्ट किया कि चरखा न केवल व्यक्ति के स्वावलम्बन का साधन बन सकता है बल्कि उसे अपनाकर व्यक्ति के भीतर सौम्यता तथा संयम का भाव भी पनपता है। चरखे के महत्व का प्रतिपादन करके उन्होंने इसे शान्ति, सद्भाव और प्रेम का प्रतीक बताया। खादी को भारतीयों की आर्थिक स्वतंत्रता और समानता से जोड़ते हुए उन्होंने लोगों को इसे अपनाने की सलाह दी। महात्मा गांधी के द्वारा अपनाये गये चरखा और खादी के प्रतीक के माध्यम से आम जन-मानस के बीच राष्ट्रीयता की विचार धारा का प्रचार-प्रसार हुआ तथा राष्ट्रीय आन्दोलन की धार तेज हुई।

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## भारतीय स्वतंत्रता संग्राम का इतिहास

अजय कुमार\*

भारत विश्व का सबसे बड़ा लोकतांत्रिक देश है। भारत को आजाद हुए 69 साल हो चुके हैं। इस आजादी को पाने के लिए हमारे देश को एक लंबी लड़ाई लड़नी पड़ी। इस लड़ाई में कई आंदोलन हुए जिसके बाद 15 अगस्त 1947 का दिन एक नया सवेरा लेकर आया, भारत को ब्रिटिश औपनिवेशिक शासन से स्वतंत्रता प्राप्त हुई। यद्यपि भारत को 15 अगस्त 1947 को स्वतंत्रता प्राप्त हुई परन्तु इस स्वतंत्रता प्राप्ति हेतु स्वतंत्रता संग्राम की नींव 1857 के विद्रोह ने रखी। आधुनिक भारतीय इतिहास में 1857 का विद्रोह विशिष्ट स्थान रखता है, क्योंकि इसे भारत के स्वतंत्रता संग्राम का आरंभ माना जाता है।

### **1857 का विद्रोह : प्रथम भारतीय स्वतंत्रता संग्राम**

1857 का भारतीय विद्रोह, जिसे प्रथम भारतीय स्वतंत्रता संग्राम के नाम से भी जाना जाता है ब्रितानी शासन के विरुद्ध एक सशस्त्र विद्रोह था। यह विद्रोह दो वर्षों तक भारत के विभिन्न क्षेत्रों में चला। इस विद्रोह का आरंभ छावनी क्षेत्रों में छोटी झड़पों और आगजनी से हुआ था और आगे चलकर इसने एक बड़ा रूप ले लिया। भारत में ब्रिटिश साम्राज्य की बढ़ती उपनिवेशवादी नीतियों एवं शोषण के खिलाफ इस आंदोलन ने अंग्रेजी शासन की नींव हिला दी थी। विभिन्न इतिहासकारों ने 1857 की क्रांति के स्वरूप में अलग अलग विचार प्रस्तुत किए हैं कुछ इतिहासकार इसे केवल एक 'सैनिक विद्रोह' मानते हैं तो कुछ इसे ईसाईयों के विरुद्ध हिन्दू मुस्लिम का षडयंत्र मानते हैं। इस क्रांति के बारे में विभिन्न विद्वानों के मत निम्न हैं –

- 1) सर जॉन लारेन्स एवं सीले - '1857 का विद्रोह सिपाही विद्रोह मात्र था।'
- 2) आर . सी मजूमदार - 'यह न तो प्रथम था, न ही राष्ट्रीय था और यह स्वतंत्रता के लिए संग्राम भी नहीं था।'
- 3) वीर सावरकर - 'यह विद्रोह राष्ट्रीय स्वतंत्रता के लिए सुनियोजित युद्ध था।'
- 4) जेम्स आउटम एवं डब्ल्यू. टेलर - 'यह अंग्रेजों के विरुद्ध हिन्दू एवं मुसलमानों का षडयंत्र था।'
- 5) एल . आर. रीज - 'यह धर्मान्धों का ईसाईयों के विरुद्ध षडयंत्र था।'
- 6) विपिनचंद्र - '1857 का विद्रोह विदेशी शासन से राष्ट्र को मुक्त कराने का देशभक्तिपूर्ण प्रयास था।'

### **विद्रोह का उदय एवं विकास**

लॉर्ड कैनिंग के गवर्नर-जनरल के रूप में शासन करने के दौरान ही 1857 ई. की महान क्रांति हुई। इस क्रांति का आरम्भ 10 मई, 1857 ई. को मेरठ से हुआ, जो धीरे-धीरे कानपुर, बरेली, झांसी,

\* यू जी सी नेट(इतिहास) तहसील बाढ़ड़ा जिला चरखी दादरी

दिल्ली, अवध आदि स्थानों पर फैल गया। इस क्रान्ति की शुरुआत तो एक सैन्य विद्रोह के रूप में हुई, परन्तु कालान्तर में उसका स्वरूप बदल कर ब्रिटिश सत्ता के विरुद्ध एक जनव्यापी विद्रोह के रूप में हो गया, जिसे भारत का प्रथम स्वतन्त्रता संग्राम कहा गया। 1857 ई. की इस महान क्रान्ति के स्वरूप को लेकर विद्वान एक मत नहीं है। इस बारे में विद्वानों ने अपने अलग-अलग मत प्रतिपादित किये हैं, जो इस प्रकार हैं- 'सिपाही विद्रोह', 'स्वतन्त्रता संग्राम', 'सामन्तवादी प्रतिक्रिया', 'जनक्रान्ति', 'राष्ट्रीय विद्रोह', 'मुस्लिम षडयंत्र', 'ईसाई धर्म के विरुद्ध एक धर्म युद्ध' और 'सभ्यता एवं बर्बरता का संघर्ष' आदि।

केंद्र	क्रान्तिकारी	उन्मूलन तिथि	अधिकारी
दिल्ली	बहादुरशाह जफर, बख्त खां	सितंबर 1857	निकलसन, हडसन
कानपुर	नाना साहब, तात्या टोपे	सितंबर 1857	कैपबेल
लखनऊ	बेगम हजरत महल	मार्च 1858	कैपबेल
झांसी	रानी लक्ष्मीबाई	अप्रैल 1858	ह्यूरोज
इलाहाबाद	लियाकत अली	1858	कर्नल नील
जगदीशपुर (बिहार )	कुँवर सिंह	1858	विलियम टेलर , विंसेट आयर
फतेहपुर	अजीमुल्ला	1858	जनरल रेनर्ड

### 1857 के विद्रोह के प्रमुख कारण

"सन् 1857 का विप्लव भारत-भूमि पर ब्रितानी राज्य के इतिहास की सबसे अधिक रोमांचकारी और महत्वपूर्ण घटना थी। " 1857 का विद्रोह कोई आकस्मिक घटना नहीं थी, अपितु यह अनेक कारणों का परिणाम थी, जो इस प्रकार थे-

- 1) राजनीतिक कारण
- 2) आर्थिक कारण
- 3) धार्मिक कारण
- 4) सैनिक असन्तोष
- 5) तात्कालिक कारण

#### 1) राजनीतिक कारण

डलहौजी की साम्राज्यवादी नीति : लार्ड डलहौजी (1848-56 ई.) ने भारत में अपना साम्राज्य विस्तार करने के लिए विभिन्न अन्यायपूर्ण तरीके अपनाए। अतः देशी रियासतों एवं नवाबों में कंपनी के विरुद्ध गहरा असंतोष फैला। डलहौजी ने पंजाब, पीगू एवं सिक्किम के प्रति युद्ध कि नीति अपना कर उन्हें ब्रिटिश साम्राज्य में मिला लिया। उसने लैप्स के सिद्धांत को अपनाया। इस सिद्धांत का

तात्पर्य है, " जो देशी रियासतें कंपनी के अधीन हैं, उनको अपने उत्तराधिकारियों के बारे में ब्रिटिश सरकार के मान्यता व स्वीकृति लेनी होगी। यदि रियासतें ऐसा नहीं करेंगी, तो ब्रिटिश सरकार उत्तराधिकारियों को अपनी रियासतों का वैद्य शासक नहीं मानेगी। " इस नीति के आधार पर डलहौजी ने निःसन्तान राजाओं के गोन लेने पर प्रतिबन्ध लगा दिया तथा इस आधार पर उसने सतारा, जैतपुर, सम्भलपुर, बाघट, उदयपुर, झाँसी, नागपुर आदि रियासतों को ब्रिटिश साम्राज्य में मिला लिया। उसने अवध के नवाब पर कुशासन का आरोप लगाते हुए 1856 ई. में अवध का ब्रिटिश साम्राज्य में विलय कर लिया।

कुलीनवर्गीय भारतीय तथा ज़मींदारों के साथ अंग्रेज़ों ने बुरा व्यवहार किया और उन्हें मिले समस्त विशेषाधिकारों को कम्पनी की सत्ता ने छीन लिया। ऐसी परिस्थिति में इस वर्ग के लोगों के असन्तोष का सामना भी ब्रिटिश सत्ता को करना पड़ा। भारतीय सरकारी कर्मचारियों ने अंग्रेज़ों द्वारा सरकारी नौकरियों में अपनायी जाने वाली भेदभावपूर्ण नीति का विरोध करते हुए विद्रोह में सिरकत की। कुल मिलाकर भारतीय जनता अंग्रेज़ों के बर्बर प्रशासन से तंग आकर उनकी दासता से मुक्त होना चाहती थी, इसलिए 1857 की क्रांति हुई।

## 2) आर्थिक कारण

1857 ई. की क्रांति के लिए ज़िम्मेदार आर्थिक कारण इस प्रकार हैं- भारतीयों के धन का निष्कासन तीव्र गति से इंग्लैण्ड की ओर हुआ। मुक्त व्यापार तथा अंग्रेज़ी वस्त्रों के भारत के बाज़ारों में अधिक मात्रा में आ जाने के कारण उसका प्रत्यक्ष प्रभाव यहाँ के कुटीर उद्योगों पर पड़ा, जिस कारण से यहाँ के कुटीर एवं लघु उद्योग नष्ट हो गये। लाखों व्यक्ति बेरोज़गार हो गए। 1834-1835 ई. में स्वयं गवर्नर-जनरल लॉर्ड विलियम बैंटिक ने लिखा था कि, 'व्यापार के इतिहास में ऐसा कोई दूसरा कष्टप्रद उदाहरण नहीं। भारत का मैदान सूती कपड़ा बुनने वालों के अस्थि पंजरों से भरा हुआ है'। लॉर्ड विलियम बैंटिक ने अपने शासनकाल में बहुत-सी 'माफी' (दान की हुई भूमि) तथा 'इनाम की भूमि' को छीन लिया, जिसका प्रभाव यह हुआ कि, अनेक भारतीय ज़मींदार दरिद्र एवं कंगाल हो गए और इस तरह इन ज़मींदारों में अंग्रेज़ी सत्ता के खिलाफ़ असन्तोष व्याप्त हो गया। कृषि के क्षेत्र में अंग्रेज़ों की ग़लत नीति के कारण भारतीय किसानों की स्थिति अत्यन्त दयनीय हो गई। अंग्रेज़ों द्वारा स्थापित स्थाई बंदोबस्त, रैय्यतवाड़ी व्यवस्था के लिए प्रतिकूल साबित हुआ।

## 3) धार्मिक कारण

कहने के लिए तो ब्रिटिश सत्ता धर्म के मामले में तटस्थ थी, पर उसने ईसाई धर्म के प्रचार में अपना पूर्ण सहयोग दिया। ईसाई मिशनरियों का दृष्टिकोण भारत के प्रति बड़ा तिरस्कारपूर्ण था। उसका एक मात्र उद्देश्य भारत में अपनी सर्वोच्चता प्रदर्शित करना था। अंग्रेज़ अपनी नीति के अनुसार अधिकांश भारतीयों को ईसाई बनाकर भारत में अपने साम्राज्य को सुदृढ़ करना चाहते थे। यह तथ्य कम्पनी के अध्यक्ष 'मैगलज' के 'हाउस ऑफ़ कॉमन्स' में दिये गये एक भाषण से स्पष्ट होता है।

उसने कहा था कि, "देवयोग से भारत का विस्तृत साम्राज्य ब्रिटेन को मिला है, ताकि ईसाई धर्म की पताका एक छोर से दूसरे छोर तक फहरा सके। प्रत्येक व्यक्ति को शीघ्र-अतिशीघ्र समस्त भारतीयों को ईसाई बनाने के महान कार्य को पूर्णतया सम्पन्न करने में अपनी समस्त शक्ति लगा देनी चाहिए।" वे ईसाई धर्म स्वीकार करने वालों को सरकारी नौकरी, उच्च पद एवं अनेक सुविधाएँ प्रदान करते थे। 1813 ई. के कम्पनी के आदेश पत्र द्वारा ईसाई पादरियों को आज्ञा प्राप्त करके भारत आने की सुविधा प्राप्त हो गयी। परिणामतः बड़ी संख्या में ईसाई पादरी भारत आए, जिनका मुख्य उद्देश्य ईसाई धर्म का प्रचार करना था। परिणामतः 1850 ई. में पास किये गये 'धार्मिक नियोग्यता अधिनियम' द्वारा हिन्दू रीति-रिवाजों में परिवर्तन लाया गया, अर्थात् धार्मिक परिवर्तन से पुत्र अपने पिता की सम्पत्ति से वंचित नहीं किया जा सकता था। इस कानून का मुख्य लाभ ईसाई बनने वालों का था। अंग्रेजों की इस नीति ने हिन्दू और मुसलमान दोनों में कम्पनी के प्रति संदेह उत्पन्न कर दिया।

#### 4) सैनिक असन्तोष

1857 ई. की क्रान्ति में सैन्य असन्तोष की भूमिका को नकारा नहीं जा सकता। सेना में प्रथम धार्मिक विरोध 1806 ई. में वेल्लोर में तब हुआ था, जब लॉर्ड विलियम बैंटिक द्वारा माथे पर तिलक लगाने और पकड़ी पहनने पर रोक लगायी गई। लॉर्ड डलहौज़ी के समय सैनिक विद्रोह हो चुके थे। 1849 ई. में 22वें एन. आई का विद्रोह, 1850 ई. में 66वें एन.आई. का विद्रोह और 1852 ई. में 38 वें एन.आई. का विद्रोह प्रमुख थे। मौलाना अबुल कलाम आज़ाद के अनुसार, "अवध के विलय ने सेना में साधारणतः और बंगाल सेना में विशेषतः विद्रोही भावना का संचार किया"। 1824 ई. में बैरकपुर में सैनिकों ने समुद्र पार जाने से इनकार कर दिया, जिसके कारण बर्मा रेजीमेण्ट को भंग कर दिया गया था। 1857 ई. में लॉर्ड कैनिंग द्वारा पारित 'सामान्य सेवा भर्ती अधिनियम' के अंतर्गत सैनिकों को सरकार जहाँ चाहे वहीं कार्य करवा सकती थी। 1854 ई. के 'डाकघर अधिनियम' में सैनिकों की निःशुल्क डाक सुविधा समाप्त हो गयी। सैन्य असंतोष के इसी वातावरण में चर्बीयुक्त एनफील्ड राइफलों के प्रयोग के आदेश ने आग में घी का कार्य किया और ये सैनिकों के विद्रोह के लिए तात्कालिक कारण सिद्ध हुआ। के लिए तात्कालिक कारण सिद्ध हुआ।

#### 5) तात्कालिक कारण

इस क्रांति का सबसे प्रमुख एवं तात्कालिक कारण एनफील्ड रायफल ( Enfield Rifle ) के कारतूसों में चर्बी का प्रयोग होना था। इस राइफल के कारतूसों में गाय एवं सूअर की चर्बी का प्रयोग किया जाता था जिसे मुह से काटने के बाद प्रयोग किया जाता था इससे भारतीयों का धर्म भ्रष्ट हो सकता था। बैरकपुर छावनी से मंगल पांडे ने इसका विरोध किया जो धीरे धीरे पूरे देश में क्रांति के रूप में फैल गई।

## विद्रोह के परिणाम

1857 ई. की इस महान क्रान्ति के विद्रोह के दूरगामी परिणाम रहे, जो निम्नलिखित हैं-

- 1) विद्रोह के समाप्त होने के बाद 1858 ई. में ब्रिटिश संसद ने एक कानून पारित कर ईस्ट इंडिया कम्पनी के अस्तित्व को समाप्त कर दिया, और अब भारत पर शासन का पूरा अधिकार महारानी विक्टोरिया के हाथों में आ गया। इंग्लैण्ड में 1858 ई. के अधिनियम के तहत एक 'भारतीय राज्य सचिव' की व्यवस्था की गयी, जिसकी सहायता के लिए 15 सदस्यों की एक 'मंत्रणा परिषद्' बनाई गयी। इन 15 सदस्यों में 8 की नियुक्ति सरकार द्वारा करने तथा 7 की 'कोर्ट ऑफ हाइरेक्टर्स' द्वारा चुनने की व्यवस्था की गई।
- 2) स्थानीय लोगों को उनके गौरव एवं अधिकारों को पुनः वापस करने की बात कही गई। भारतीय नरेशों को महारानी विक्टोरिया ने अपनी ओर से समस्त संधियों के पालन करने का आश्वासन दिया, लेकिन साथ ही नरेशों से भी उसी प्रकार के पालन की आशा की। अपने राज्य क्षेत्र के विस्तार की अनिच्छा की अभिव्यक्ति के साथ-साथ उन्होंने अपने राज्य क्षेत्र अथवा अधिकारों का अतिक्रमण सहन न करने तथा दूसरों पर अतिक्रमण न करने की बात कही, और साथ ही धार्मिक शोषण खत्म करने एवं सेवाओं में बिना भेदभाव के नियुक्ति की बात की गयी।
- 3) सैन्य पुनर्गठन के आधार पर यूरोपीय सैनिकों की संख्या को बढ़ाया गया। उच्च सैनिक पदों पर भारतीयों की नियुक्ति को बंद कर दिया गया। तोपखाने पर पूर्णरूप से अंग्रेज़ी सेना का अधिकार हो गया। अब बंगाल प्रेसीडेन्सी के लिए सेना में भारतीय और अंग्रेज़ सैनिकों का अनुपात 2:1 का हो गया, जबकि मद्रास और बम्बई प्रेसीडेन्सियों में यह अनुपात 3:1 का हो गया। उच्च जाति के लोगों में से सैनिकों की भर्ती बन्द कर दी गयी।
- 4) 1858 ई. के अधिनियम के अन्तर्गत ही भारत में गवर्नर-जनरल के पदनाम में परिवर्तन कर उसे 'वायसराय' का पदनाम दिया गया।
- 5) क्रान्ति के विद्रोह के फलस्वरूप सामन्तवादी ढाँचा चरमरा गया। आम भारतीयों में सामन्तवादियों की छवि गद्दारों की हो गई, क्योंकि इस वर्ग ने विद्रोह को दबाने में अंग्रेज़ों को सहयोग दिया था।
- 6) विद्रोह के परिणामस्वरूप भारतीयों में राष्ट्रीय एकता की भावना का विकास हुआ और हिन्दू-मुस्लिम एकता ने जोर पकड़ना शुरू किया, जिसका कालान्तर में राष्ट्रीय आंदोलन में महत्वपूर्ण योगदान रहा।
- 7) 1857 ई. की क्रान्ति के बाद साम्राज्य विस्तार की नीति का तो खात्मा हो गया, परन्तु इसके स्थान पर अब आर्थिक शोषण के युग का आरम्भ हुआ।
- 8) भारतीयों के प्रशासन में प्रतिनिधित्व के क्षेत्र में
- 9) अल्प प्रयास के अन्तर्गत 1861 ई. में 'भारतीय परिषद् अधिनियम' को पारित किया गया।

10) इसके अतिरिक्त ईसाई धर्म के प्रचार-प्रसार में कमी, श्वेत जाति की उच्चता के सिद्धान्त का प्रतिपादन और मुगल साम्राज्य के अस्तित्व का खत्म होना आदि 1857 ई. के विद्रोह के अन्य परिणाम थे।

### **विद्रोह के असफलता के कारण**

1857 ई. की क्रान्ति की असफलता के प्रमुख कारण निम्नलिखित हैं-

- 1) यह विद्रोह स्थानीय स्तर तक, असंगठित एवं सीमित था। बम्बई एवं मद्रास की सेनायें तथा नर्मदा नदी के दक्षिण के राज्यों ने क्रान्ति के इस विद्रोह में अंग्रेजों का पूरा समर्थन किया। अंग्रेजों को नेपाल की सहायता बहुत लाभप्रद सिद्ध हुई। अफ़गानिस्तान का दोस्त मुहम्मद भी मित्रवत बना रहा। राजस्थान में कोटा एवं अलवर के अतिरिक्त शेष स्थानों पर विद्रोह का कोई प्रभाव नहीं था। सिन्ध भी पूर्णतया शान्त था। पंजाब के सिक्ख सरदार, कश्मीर के गुलाब सिंह, ग्वालियर के सिन्धिया और उनके मंत्री दिनकर राव, हैदराबाद के सलारजंग, भोपाल की बेगम, नेपाल का एक मंत्री सर जंगबहादुर, अंग्रेजों के स्वामी भक्त रहे। इसी पर लॉर्ड कैनिंग ने टिप्पणी की थी कि, "इन शासकों एवं सरदारों ने तरंग रोधकों का कार्य किया, अन्यथा इसने हमें एक झोंके में ही बहा दिया होता"।
- 2) अच्छे साधन एवं धनाभाव के कारण भी विद्रोह असफल रहा। अंग्रेजी अस्त्र-शस्त्र के समक्ष भारतीय अस्त्र-शस्त्र बौने साबित हुए। नाना साहब ने तो एक बार कहा था कि, "यह नीली टोपी वाली राईफल तो गोली चलने से पहले मार देती है"।
- 3) 1857 ई. के इस विद्रोह के प्रति 'शिक्षित वर्ग' पूर्ण रूप से उदासीन रहा। व्यापारियों एवं शिक्षित वर्ग ने कलकत्ता एवं बम्बई में सभाएँ कर अंग्रेजों की सफलता के लिए प्रार्थना भी की थी। यदि इस वर्ग ने अपने लेखों एवं भाषणों द्वारा लोगों में उत्साह का संचार किया होता, तो निःसंदेह ही क्रान्ति के इस विद्रोह का परिणाम कुछ ओर ही होता।
- 4) इस विद्रोह में 'राष्ट्रीय भावना' का पूणतया अभाव था, क्योंकि भारतीय समाज के सभी वर्गों का सहयोग इस विद्रोह को नहीं मिल सका। सामन्तवादी वर्गों में एक वर्ग ने विद्रोह में सहयोग किया, परन्तु पटियाला, जीन्द, ग्वालियर एवं हैदराबाद के राजाओं ने विद्रोह को कुचलने में अंग्रेजों का पूरा सहयोग किया। संकट के समय लॉर्ड कैनिंग ने कहा था कि, "यदि सिन्धिया भी विद्रोह में सम्मिलित हो जाए तो मुझे कल ही भारत छोड़ना पड़ेगा"। विद्रोह दमन के पश्चात् भारतीय राजाओं को पुरस्कृत किया गया। निज़ाम को बरार का प्रान्त लौटा दिया गया और उसके ऋण माफ कर दिये गये। सिन्धिया, गायकवाड़ और राजपूत राजाओं को भी पुरस्कार मिले।
- 5) विद्रोहियों में अनुभव, संगठन क्षमता व मिलकर कार्य करने की शक्ति की कमी थी।
- 6) सैनिक दुर्बलता का विद्रोह की असफलता में महत्वपूर्ण योगदान रहा। बहादुरशाह ज़फ़र एवं नाना साहब एक कुशल संगठनकर्ता अवश्य थे, पर उनमें सैन्य नेतृत्व की क्षमता की कमी थी,

जबकि अंग्रेजी सेना के पास लॉरेन्स बन्धु, निकोलसन, हेवलॉक, आउट्रम एवं एडवर्ड जैसे कुशल सेनानायक थे।

7) क्रान्तिकारियों के पास उचित नेतृत्व का अभाव था। वृद्ध मुगल सम्राट बहादुरशाह ज़फ़र क्रान्तिकारियों का उस ढंग से नेतृत्व नहीं कर सका, जिस तरह के नेतृत्व की तत्कालीन परिस्थितियों में आवश्यकता थी।

8) विद्रोही क्रान्तिकारियों के पास ठोस लक्ष्य एवं स्पष्ट योजना का अभाव था। उन्हें अगले क्षण क्या करना होगा और क्या नहीं, यह भी निश्चित नहीं था। वे मात्र भावावेश एवं परिस्थितिवश आगे बढ़े जा रहे थे।

9) आवागमन एवं संचार के साधनों के उपयोग से अंग्रेजों को विद्रोह को दबाने में काफी सहायता मिली। इस प्रकार आवागमन एवं संचार के साधनों ने भी इस विद्रोह को असफल करने में सहयोग दिया।

अंततः निस्संदेह यद्यपि कई कारणों से 1857 का विद्रोह असफल रहा किन्तु भारतीय स्वतंत्रता संग्राम के इतिहास में यह मिल का पत्थर साबित हुआ व इसने भारतीय स्वतंत्रता संग्राम की नींव रखी।

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## आधुनिक भारत के अग्रदूत - राजा राम मोहन रॉय

केशव कुमार\*

आपके परिवार और समाज ने कई पीढ़ियों से चली आ रही व्यवस्था की आलोचना करने में बहुत साहस, बहुत साहस और गहन अध्ययन की भी आवश्यकता है। कई क्षेत्रों में भारतीयों द्वारा बहुत प्रगति की गई है, लेकिन महिलाओं की स्थिति अभी भी बहुत पीछे है। राजा राम मोहन रॉय जैसे सुधारवादियों को फिर से भारत में पैदा होना चाहिए ताकि सभी प्रकार की बुराइयों को दूर किया जा सके। ऐसे गैर-अनुरूपतावादी भारतीय पुनर्जागरण के जनक राजा राममोहन रॉय थे।

**सारांश**

"आधुनिक भारत के निर्माता" और "आधुनिक भारत के पिता" के रूप में लोकप्रिय, राजा राम मोहन रॉय, एक सामाजिक और शैक्षणिक सुधारक, एक आदर्शवादी थे। जिन्होंने 18 वीं शताब्दी के दौरान समाज में प्रचलित सामाजिक बुराइयों को मिटाने में अहम योगदान दिया था। उन्होंने अपनी मातृभूमि को आने वाली पीढ़ियों के लिए एक बेहतर जगह बनाने के लिए हर संभव प्रयास किया था। रॉय शिक्षा को सामाजिक सुधार के लिए एक कार्यान्वयन मानते थे। राजा राम मोहन रॉयको 18 वीं और 19 वीं सदी के भारतमें लाए गए उल्लेखनीय सुधारोंके लिए आधुनिक भारतीय पुनर्जागरण का अग्रणी माना जाता है। उनके प्रयासों में, क्रूर और अमानवीय सतीप्रथा का उन्मूलन सबसे प्रमुख था। पुरदाह व्यवस्था और बाल-विवाह के उन्मूलन में भी उनके प्रयासों की महत्वपूर्ण भूमिका थी। 1828 में, राम मोहन रॉयने ब्रह्मसमाज का गठन किया, कलकत्तामें भ्रामोस को एकजुट किया, लोगों का एक समूह, जिन्हें मूर्ति-पूजा में कोई विश्वास नहीं था औरजाति प्रतिबंधों के खिलाफ थे। 1830 में मुगलसम्राट अकबर द्वितीय द्वारा उन्हें 'राजा' की उपाधि दी गई थी। रॉय ने मुगल राजा के राजदूत के रूप में इंग्लैंड का दौरा किया ताकि यह सुनिश्चित हो सके कि सतीप्रथा पर प्रतिबंध लगानेवाले गवर्नर जनरल लॉर्ड विलियम बेंटिक के विनियमन को पलट नहीं दिया गया था। 1833 में ब्रिस्टल, इंग्लैंड में रहने के दौरान उनकी मेनिनजाइटिस से मृत्यु हो गई। अपने समय के दौरान सामाजिक मानदंडों पर अपने विचार स्पष्ट किये। वे समाज से अंधविश्वासों और पितृसत्ता के प्रभुत्व को मिटाना चाहते थे। उन्होंने संपत्ति के उत्तराधिकार के लिए महिलाओं के अधिकार की पुरजोर वकालत की।

**प्रमुख शब्द-** मूर्तिपूजा, बाल विवाह, गौरीदान, बहुविवाह, सती प्रथा, सामाजिक सुधार, शिक्षा सुधार, धार्मिक सुधार, अग्रदूत, ब्रह्म समाज, एकेश्वरवाद

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## **प्रस्तावना**

राजा राम मोहन रॉय (22 मई 1772 - 27 सितंबर 1833) ब्रह्म सभा के संस्थापकों में से एक थे, जो भारतीय उपमहाद्वीप में सामाजिक - धार्मिक सुधार आंदोलन, ब्रह्म समाज के अग्रदूत थे। उनका प्रभाव राजनीति, लोक प्रशासन, शिक्षा और धर्म के क्षेत्र में स्पष्ट था। उन्हें सती और बाल विवाह की प्रथाओं को समाप्त करने के प्रयासों के लिए जाना जाता था। राजा राम मोहन रॉय को कई इतिहासकारों ने "भारतीय पुनर्जागरण का पिता" माना है।

2004 में, राजा राम मोहन रॉय को बीबीसी के अब तक के सबसे महान बंगाली पोल में 10 वें स्थान पर रखा गया था।

आधुनिक भारतीय इतिहास पर राम मोहन रॉय का प्रभाव उनके दर्शन के शुद्ध और नैतिक सिद्धांतों के पुनरुद्धार का था जो कि, उपनिषदों में पाया गया है। उन्होंने ईश्वर की एकता का प्रचार किया, वैदिक शास्त्रों के प्रारंभिक अनुवाद अंग्रेजी में किए, कलकत्ता यूनिटेरियन सोसाइटी की स्थापना की और ब्रह्म समाज की स्थापना की। भारतीय समाज को सुधारने और आधुनिक बनाने में ब्रह्म समाज ने प्रमुख भूमिका निभाई। उन्होंने सती प्रथा के खिलाफ सफलतापूर्वक अभियान चलाया, विधवाओं को जलाने की प्रथा का पूर्ण रूप से नाश किया। उन्होंने पश्चिमी संस्कृति को अपने देश की परंपराओं की सर्वोत्तम विशेषताओं के साथ एकीकृत करने की मांग की। उन्होंने भारत में शिक्षा की एक आधुनिक प्रणाली (अंग्रेजी आधारित शिक्षा के साथ संस्कृत आधारित शिक्षा को प्रभावी ढंग से प्रतिस्थापित करने) को लोकप्रिय बनाने के लिए कई स्कूलों की स्थापना की। उन्होंने एक तर्कसंगत, नैतिक, गैर-सत्तावादी, बिन - सांसारिक और सामाजिक - सुधार के द्वारा हिंदू धर्म को बढ़ावा दिया। उनके लेखन ने ब्रिटिश और अमेरिकी यूनिटर्स के बीच भी रुचि जगाई।

## **जीवन रेखा**

### **जन्म**

राजा राम मोहन रॉय का जन्म 22 मई, 1772 को राधानगर हुगली जिले, बंगाल के राधानगर गाँव में रमाकांता रॉय और तारिणी देवी के घर हुआ था। उनके पिता रामकांता, एक ब्राह्मण और रूढ़िवादी व्यक्ति थे और धार्मिक कर्तव्यों का सख्ती से पालन करते थे। जबकि उनकी माँ, तारिणीदेवी, एक शिव परिवार से थीं। वह संस्कृत, फारसी और अंग्रेजी भाषाओं के महान विद्वान थे और अरबी, लैटिन और ग्रीक भी जानते थे। इस प्रकार एक माता-पिताने उसे एक विद्वान, शास्त्री के कब्जे के लिए तैयार किया, जब कि दूसरे ने उसके लिए सभी सांसारिक लाभों को हासिल किया।

## शिक्षा

हालाँकि, उनके पिता रमाकांतो बहुत रुढ़िवादी थे, लेकिन वे चाहते थे कि उनका बेटा उच्च शिक्षा हासिल करे। उन्होंने गाँव के स्कूल से बंगाली और संस्कृत की शिक्षा प्राप्त की। उसके बाद राम मोहन को एक मदरसे में फारसी और अरबी का अध्ययन करने के लिए पटना भेजा गया। उस समय फारसी और अरबी उच्च मांग में थे क्योंकि, यह उस वक्त मुगल सम्राटों की अदालत की भाषा थी। राम मोहन राँयने हिमालय और तिब्बत में यात्रा करने के लिए और विभिन्न शास्त्रों, धर्मों और संस्कृतियों के बारे में पढ़ने के लिए बहुत कम उम्रमें अपना घर छोड़ दिया था। उनकी मातृभाषा बंगाली थी, पर उन्होंने स्कूलमें संस्कृत सीखी। उन्होंने पटना के एक मदर से में पढ़ाई की, जहाँ उन्होंने फ़ारसी और अरबी में महारत हासिल की। उन वर्षों में, राँयने हिब्रू, लैटिन और ग्रीक को भी उत्कृष्ट बना दिया था। उन्होंने केवल 22 वर्ष की आयुमें अंग्रेजी सीखी थी।

उन्होंने कुरान और अन्य इस्लामिक शास्त्रों का अध्ययन किया। पटना में अपनी पढ़ाई पूरी करने के बाद, वह संस्कृत सीखने के लिए बनारस (काशी) गए। उन्होंने कुछ ही समय में भाषा में महारत हासिल कर ली और वेदों और उपनिषदों सहित शास्त्रों का अध्ययन करना शुरू कर दिया। उन्होंने यूक्लिड और अरस्तू जैसे दार्शनिकों के कामों को पढ़ा, जिससे उनके आध्यात्मिक और धार्मिक विवेक को आकार देने में मदद मिली। उनकी बौद्धिक जिज्ञासा तथ्य को दर्शाती है कि, उन्होंने यूक्लिड और अरस्तू के कार्यों को पढ़ा, साथ ही कुरान, वेदों, उपनिषदों के साथ-साथ इस्लामी धर्मग्रंथों को भी पढ़ा। फारसी, अरबी, संस्कृत और हिंदी में उनकी महारत ने अनुवाद के विपरीत मूलशास्त्रों को समझने में उनकी मदद की।

## विवाहित जीवन

उस समय की परंपराओं के अनुसार, राम मोहन ने नौ साल की उम्र में बाल विवाह किया था। राम मोहन राँय ने तीन बार शादी की थी। उनकी पहली पत्नी की शादी के तुरंत बाद जल्दी मृत्यु हो गई थी। उनके दो बेटे थे, जोकि, 1800 में पहली पत्नी से राधाप्रसाद और 1812 दूसरी पत्नी से रामप्रसाद। 1826 में उनकी दूसरी पत्नी की मृत्यु के बाद उन्होंने तीसरी बार शादी की थी। राँय की तीसरी पत्नी ने उन्हें मुखाग्नि दी थी।

## सामाजिक सुधार

18 वीं शताब्दी के उत्तरार्ध के दौरान (जिसे डार्क ऐज के रूप में जाना जाता था), बंगाल में समाज पर बुरी रीति-रिवाजों और विनियमों का बोझ था। विस्तृत अनुष्ठान और सख्त नैतिक कोड लागू किए गए थे जो काफी हद तक संशोधित थे और बुरी तरह से प्राचीन परंपराओं की व्याख्या की गई थी। बाल विवाह (गौरीदान), बहुविवाह और सती प्रथा जैसी प्रथाएँ समाज में महिलाओं को प्रभावित करती थीं। इन सब रीति-रिवाजों में सबसे क्रूर था सती प्रथा। इस प्रथा में विधवाओं के पति के अंतिम संस्कार में आत्मदाह शामिल था। जबकि अपने मूल रूप में रिवाज ने महिलाओं

को ऐसा करने के लिए विकल्प दिया, यह धीरे-धीरे ब्राह्मण और उच्च जाति के परिवारों के लिए एक अनिवार्य रिवाज बन गया। दहेज के बदले युवा लड़कियों की शादी ज्यादा उम्र के पुरुषों से कर दी जाती थी, ताकि इन लोगों को सती के रूप में उनकी पत्नियों के बलिदान से लाभ मिल सके। अधिक बार महिलाओं ने ऐसी क्रूरता के लिए स्वयंसेवक नहीं किया था और उन्हें मजबूर किया गया था, यहां तक कि उन्हें ड्रग का पालन करने के लिए मजबूर किया गया था।

राजा राम मोहन रॉय इस क्रूर रिवाज से घृणा कर रहे थे और उन्होंने इसके खिलाफ आवाज उठाई। उन्होंने स्वतंत्र रूप से बात की और ईस्ट इंडिया कंपनी में उच्च विचारों के लिए अपने विचार रखे। उनका जोशीला तर्क और शांत दृढ़ता सी किया गया विचार रैंक के माध्यम से फ़िल्टर किया गया और तत्कालीन गवर्नर जनरल लॉर्ड विलियम बेंटिक तक पहुँचाया गया। लॉर्ड बेंटिक ने रॉय की भावनाओं और इरादों के प्रति सहानुभूति व्यक्त की और रूढ़िवादी धार्मिक समुदाय, बंगाल सती विनियमन को विनियमन XVII, बंगाल संहिता से पारित किया गया। इस अधिनियम ने बंगाल प्रांत में सती दाह के प्रचलन पर रोक लगा दी। इस प्रकार राजा राम मोहन रॉय का नाम हमेशा के लिए सती प्रथा को खत्म करने में मदद करने के लिए ही नहीं बल्कि महिलाओं के लिए समान विरासत के अधिकारों की मांग करते हुए बाल विवाह और बहुविवाह के खिलाफ आवाज उठाया ने के लिए याद किया जाएगा। वे अपने समय के कठोर जाति विभाजन के भी महान विरोधी थे।

1830 में, राम मोहन रॉय ने मुगल साम्राज्य के राजदूत के रूप में यूनाइटेड किंगडम की यात्रा की ताकि यह सुनिश्चित किया जा सके कि लॉर्ड विलियम बेंटिक के बंगाल सती नियमन, 1829 में सती प्रथा पर प्रतिबंध लगा दिया गया था। इसके अलावा, रॉय ने मुगल सम्राट के भते और अनुलाभ बढ़ाने के लिए राजा को याचिका दी। वह ब्रिटिश सरकार को मुगल बादशाह का वजीफा £ 30,000 बढ़ाने के लिए राजी करने में सफल रहे। उन्होंने फ्रांस का दौरा भी किया। इंग्लैंड में रहते हुए, उन्होंने सांस्कृतिक आदान-प्रदान किया, संसद सदस्यों के साथ बैठक की और भारतीय अर्थशास्त्र और कानून पर पुस्तकों का प्रकाशन किया। उस समय सोफिया डॉबसन कोल्ट उनके जीवनी लेखक थे।

### **ईसाई धर्म की दृष्टि में हिंदू धर्म**

रॉय की राजनीतिक पृष्ठभूमि और ईसाई प्रभाव ने हिंदू धर्म के सुधारों के बारे में उनके सामाजिक और धार्मिक विचारों को प्रभावित किया। वह लिखते हैं, "हिंदुओं की वर्तमान प्रणाली को उनके राजनीतिक हितों को बढ़ावा देने के लिए अच्छी तरह से गणना नहीं की गई है ... यह आवश्यक है कि कुछ परिवर्तन उनके धर्म में, कम से कम उनके राजनीतिक लाभ और सामाजिक आराम के लिए होने चाहिए।" ब्रिटिश सरकार के साथ काम करने के राम मोहन रॉय के अनुभव ने उन्हें सिखाया कि हिंदू परंपराएं अक्सर पश्चिमी मानकों के अनुसार विश्वसनीय या सम्मानित नहीं होती थीं और इस संदेह ने उनके धार्मिक सुधारों को प्रभावित नहीं किया। वह यह साबित करके

अपने यूरोपीय परिचितों को हिंदू परंपराओं को वैध बनाना चाहते थे कि "अंधविश्वासी प्रथाएं जो हिंदू धर्म को विकृत करती हैं, उनकी शुद्ध भावना से कोई लेना-देना नहीं है !" "अंधविश्वासी प्रथाओं" जिस पर राम मोहन रॉय ने आपत्ति जताई उसमें सती प्रथा, जाति कठोरता, बहुविवाह और बाल विवाह शामिल हैं । राम मोहन रॉय के धर्म के विचारों ने सक्रिय रूप से ब्रिटिश द्वारा स्वीकार किए गए ईसाई आदर्शों के समान मानवीय प्रथाओं को लागू करके एक निष्पक्ष और न्यायपूर्ण समाज बनाने की मांग की और इस तरह ईसाई धर्म की दृष्टि में हिंदू धर्म को वैध बनाने की मांग की।

### **प्रकाशित रचनाएँ**

लोगों को राजनीतिक रूप से शिक्षित करने के लिए, राजा राम मोहन रॉय ने अंग्रेजी, हिंदी, फारसी और बंगाली सहित विभिन्न भाषाओं में पत्रिकाओं का प्रकाशन किया । उनके द्वारा प्रकाशित ध्यान देने योग्य पत्रिकाओं में ब्राह्मणवादी पत्रिका, संवाद, कौमुदी और मिरात - उल - अकबर थीं । उनकी सबसे लोकप्रिय पत्रिकाओं में भारतमें सामाजिक - राजनीतिक मुद्दोंको शामिल किया जिससे भारतीयोंको अपने वर्तमान राज्य से ऊपर उठने में मदद मिली । प्रकाशित होने से पहले समाचार और लेखोंको उन दिनों सरकार द्वारा अनुमोदित किया जाता था । राजा राम मोहन इस विचारके खिलाफ थे और इस तर्क के आधार पर विरोध किया कि अखबार को सच्चाई को प्रतिबिंबित करना चाहिए और सच्चाई को केवल इस आधार पर नहीं दबाया जाना चाहिए कि सरकार इसे पसंद नहीं कर रही है ।

### **शिक्षा सुधार**

राम मोहन रॉय संस्कृत और फारसी जैसी पारंपरिक भाषाओं में शिक्षित थे । उन्होंने जीवन में अंग्रेजों के साथ बेहतर रोजगार पाने के लिए भाषा सीखी । उन्होंने महसूस किया कि, जबकि वेद, उपनिषद और कुरान जैसे पारंपरिक ग्रंथों ने उन्हें दर्शन के लिए बहुत श्रद्धा प्रदान की थी, उनके ज्ञान में वैज्ञानिक और तर्कसंगत शिक्षा की कमी थी । उन्होंने गणित, भौतिकी, रसायन विज्ञान और यहां तक कि वनस्पति विज्ञान जैसे वैज्ञानिक विषयों को पढ़ाने वाले देश में एक अंग्रेजी शिक्षा प्रणाली शुरू करने की वकालत की । उन्होंने 1817 में डेविड हरे के साथ हिंदू कॉलेज की स्थापना करके भारत में शिक्षा प्रणाली में क्रांति लाने का मार्ग प्रशस्त किया, जो बाद में देश के सबसे अच्छे शिक्षण संस्थानों में से एक बन गया, जो भारत में सबसे अच्छे दिमाग का निर्माण करता था । आधुनिक और जड़ सिद्धांतों के साथ सच्चे जुड़ने के उनके प्रयासों ने उन्हें 1825 में एंग्लो - वैदिक स्कूल की स्थापना की जो कि बाद में वेदांत कॉलेजसे जाना जाता था ।

राम मोहन ने सामाजिक सुधारों को लागू करने के लिए शिक्षा को एक माध्यम के रूप में देखा । इसलिए वे 1815 में कलकत्ता आए और अगले वर्ष, अपनी बचत लगाकर एक अंग्रेजी कॉलेज शुरू किया। वह चाहते थे कि छात्र अंग्रेजी भाषा और वैज्ञानिक विषयों को सीखें और केवल संस्कृत

विद्यालय खोलने की सरकार की नीति की आलोचना करें। उनके अनुसार, अगर वे गणित, भूगोल और लैटिन जैसे आधुनिक विषयों का अध्ययन करने के लिए नहीं आते हैं, तो भारतीय पिछड़ जाएंगे। सरकार ने राम मोहन के इस विचार को स्वीकार किया और इसे लागू भी किया लेकिन उनकी मृत्यु के बाद। राम मोहन मातृभाषा के विकास को सबसे पहले महत्व देते थे। बंगाली में उनका 'गौड़ीय व्याकरण' उनकी गद्य रचनाओं में सर्वश्रेष्ठ है। रवींद्रनाथ टैगोर और बंकिम चंद्र ने भी राम मोहन राँय के नक्शेकदम पर चलते थे।

### **धार्मिक योगदान**

राम मोहन राँय ने अनावश्यक रूप से औपचारिकता और पुरोहितों द्वारा मूर्तिपूजा का विरोध किया। उन्होंने विभिन्न धर्मों के धार्मिक ग्रंथों का अध्ययन किया था और इस तथ्य की वकालत की थी कि उपनिषदों जैसे हिंदू धर्मग्रंथों ने एकेश्वरवाद की अवधारणा को बरकरार रखा है। इसने प्राचीन वैदिक धर्मग्रंथों के सिद्धांतों को उनके सार से परिचित कराने के लिए एक धार्मिक क्रांति की खोज शुरू की। उन्होंने 1828 में आत्मीय सभा की स्थापना की, इस नए धर्म के अनुसार पहली बैठक उस वर्ष 20 अगस्त को हुई। आत्मीय सभा ने ब्रह्म सभा में खुद को पुनर्गठित किया, जो ब्रह्म समाज का एक पूर्ववर्ती संगठन था। इस नए आंदोलन के प्राथमिक पहलू थे एकेश्वरवाद, धर्मग्रंथों से स्वतंत्रता और जाति व्यवस्था का त्याग। समय के साथ, ब्रह्म समाज बंगाल में, विशेषकर महिला शिक्षा में सामाजिक सुधारों को चलाने के लिए मजबूत प्रगतिशील शक्ति बन गया। उन्होंने आत्मीय(1814-15) सभासंघ की शुरुआत की जो उनके ब्रह्मसमाज के लिए एक आदर्श बन गया। संघने एक अंग्रेजी साप्ताहिक समाचारपत्र - बंगालगैज़ेट के साथ-साथ मिरात - उल - अखबर (समाचार का आईना) नामक एक समाचार-पत्र प्रकाशित किया।

### **मौत**

राजा राम मोहन राँय ने 1830 में मुगल सम्राट द्वारा प्राप्त राँयल्टी में वृद्धि करने के लिए शाही सरकार से अनुरोध करने और यह सुनिश्चित करने के लिए इंग्लैंड का दौरा किया कि गवर्नर जनरल लॉर्ड विलियम बेंटिक का सती अधिनियम पलट नहीं जाए। यूनाइटेड किंगडम की अपनी यात्रा के दौरान, राजा राम मोहन राँय 27 सितंबर, 1833 को ब्रिस्टल में स्टेपलटन में मेनिन्जाइटिस से मर गए। उन्हें ब्रिस्टल में अरनोस वेले कब्रिस्तान में दफनाया गया। हाल ही में, ब्रिटिश सरकार ने ब्रिस्टल में एक सड़क का नाम राजा राम मोहन राँय की याद में 'राजा राममोहन मार्ग' रखा है।

### **विरासत**

#### **मकबरे**

कोलकाता के मेयर, बिकास रंजन भट्टाचार्य (जो भारतीय उच्चायोग के प्रतिनिधियों में से थे) ने मकबरे को काफी बहाली और मरम्मत की आवश्यकता दिखाई और इसका बहाल करने के लिए

धन जुटाने का फैसला किया। व्यवसायी आदित्य पोद्दार ने फंडिंग के लिए कोलकाता के मेयर से संपर्क करने के बाद उनकी कब्र की बहाली के लिए £ 50,000 का दान दिया। सितंबर 2006 में, भारतीय उच्चायोग के प्रतिनिधियों ब्रिस्टल में राम मोहन रॉय की पुण्यतिथि मनाने के लिए आए, समारोह के दौरान हिंदू, मुस्लिम और सिख महिलाओं ने धन्यवाद की संस्कृत प्रार्थनाएं गाई थी।

### **समाधि - लेख**

मकबरे में उन्नीसवीं सदी के अंत में पत्थर पर लिखा हुआ लेख: "इस पत्थर के नीचे भगवान राम की एकता में एक कर्तव्यनिष्ठ और दृढ़ विश्वास रखने वाले राजा राममोहन रॉय बहादुर के अवशेष हैं, जिन्होंने पूरी निष्ठा के साथ अपने समाज की रक्षा की थी।

### **उद्धरण**

महान प्राकृतिक प्रतिभाओं के लिए, उन्होंने कई भाषाओं की महारत के माध्यम से एकजुट किया और खुद को अपने दिन के महानतम विद्वानों में से एक के रूप में प्रतिष्ठित किया। भारत के लोगों की सामाजिक, नैतिक और शारीरिक स्थिति को बढ़ावा देने के लिए उनका अनकहा श्रम, मूर्ति पूजा को दबाने के लिए उनका सबसे मजबूत प्रयास है। संस्कार और ईश्वर की महिमा को आगे बढ़ाने के लिए जो कुछ भी किया गया था, उसकी निरंतर उत्साही वकालत और मनुष्य का कल्याण अपने देशवासियों के स्मरण में रहेगा।

राजा राम मोहन रॉय आधुनिक भारत के एक प्रमुख शिल्पी एवं अग्रदूत थे। ईसाई धर्म से प्रभावित और कई मिशनरियों के सामाजिक एजेंडे के अनुसार, यदि उनके धार्मिक विचारों से अधिक नहीं, तो उन्हें विश्वास था कि भारत की संस्कृति और धार्मिक परंपरा तर्कसंगत और गहन आध्यात्मिक मूल्य की है। नेहरू ने रॉय को विचारक के "नए प्रकार" के रूप में वर्णित किया। भारतीय विचार और दर्शन में गहराई से देखने वाले राजा राम मोहन रॉय के बारे में नेहरू ने लिखा है कि "वे संक्रांति, फारसी और अरबी के एक विद्वान थे और वह भारत के एक हिस्से के मिश्रित हिंदू-मुस्लिम संस्कृति के एक उत्पाद थे"। रॉय ने इस्लाम, ईसाई धर्म और अन्य धर्मों में जो कुछ भी देखा, उसकी बहुत प्रशंसा की, और उन्होंने माना कि वही मौलिक सत्य उन सभी को सूचित करते हैं। उन्होंने कहा कि "सभी धर्मों का पहला सिद्धांत "पूर्ण प्रवर्तक" है।" इस आलोचना के विरुद्ध कि इसमें बहुत कम समय तक टिके रहने के बावजूद, उन्होंने भारत की विरासत से पुनः प्राप्त करने के लिए जो एक तर्कसंगत दिमाग की जांच का सामना कर सकता था। उन्होंने जिस संगठन की स्थापना की, वह ब्रह्म समाज, सामाजिक सुधार का अग्रणी था, शिक्षा का एक महत्वपूर्ण प्रवर्तक और भारत की स्वायत्तता और अंतिम स्वतंत्रता, लिंग-समानता और वर्ग-आधारित विशेषाधिकार की अस्वीकृति सहित इसके बुनियादी आदर्श, कम से कम सिद्धांत रूप में, भारतीय समाज के सामाजिक ढांचे का हिस्सा बन गए हैं।

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## **Environmental Perception And Behaviour**

**Dr. Yogendra Singh\***

Environmental cognition & behaviour are intimately linked, man and environment are dynamically interrelated. Man is viewed as a motivated social being, whose decisions & actions are mediated by his cognition of the spatial environment. Space has dual character as objective & behavioral environment milieu of true nature of the real world. The resources & environment are for everyone, they are the inalienable property of everyone and socio-cultural environment. There does not exist over this universal property and discretionary sovereignty exempting from responsibility towards the humanity of today & tomorrow.

Geography is concerned with the study of man's relationships with the environment in which he lives & the study of how man uses & organizes space. The interaction between man & environment therefore has two aspects as with influencing man & man influencing environment.

Environmental behaviour is depended on the ways in which the environment perceived and one of the major developments in geography since 1965 has been the study of this environmental perception to explain behaviour. Man's relationship with the environment is indirect in the environmental behaviour depends on the image of the world. This image is as important as the objective environment (Real World) & subjective environment. Environment as perceived by man. The study of image, values, decisions & behaviour has produced a new emphasis in geography. Man perceive elements of space (Distance, direction or physical space) how does man perceive the features of the environment resources, hazards or cities.

Environmental perception used a two ways as process & image of the environment. Mental mode is very important. The process of perception & its consequent. Mental model are affected by two basic considerations as individual & the influence of culture on this view. Real world presents the individual with so many images choices & problems, a process of selection has to take place & it's culture which enables him to choose certain stimuli & to arrange them into patterns which have meaning reality is only perceived through a selective cultural filter which consists of philosophical considerations, Social traditions economic aim. It is possible to identify cultural responses of activity which are man responds to the environment which are shared by all its individual members & patterns of activity which are man responds to the environment & since there is a wide variety of culture & cultural responses, even to the same environment. There exists a subjective environment of image between and environment which affects the way that man behaves. The relationship between man & the real world must be studied, to understand how the image of the subjective environment are created. This involves identifying the process of perception the relationship between the subjective environment & behaviour must be studied and this is involves identifying how behaviour is affected by the individual's mental model. Most geographical work has been concerned with relationship between the subjective environment & behaviour. Image of the environment is produced by his own needs, desire

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& cultural influences. Man is preferences, evaluations, decisions & ultimate behaviour depend on the way.

Environmental preferences are two types – Landspace & spatial preference has led to a considerable interest in mental maps. The maps are formed by the person's experience & the information he has viewed & so vary considerably from person to person, social class & education, culture, religion, clearly affect a person's view of the world. It is not only who a person is but also where he lives that affects his perception of space for the world looks different from different places. There is a great deal of uncertainty in the real world & the ways in which the perceived environment is used to evaluate the objective environment. The environment is not always used rationally. The use of an environment depends on how it is perceived and to understand patterns of land use or of spatial interaction Environment has positive & negative features.

The study of Environmental behaviour has two aspects. The study of behaviour itself & the study of the consequences of behaviour. The decision making process is the link between the ways that man perceives the environment & ways that he behaves in it and it is therefore necessary to understand how individual and group perceptions affect decision making people move is perceived rather than objective space & rationalize their choices by distorting reality. How information is assembled, chosen & evaluated by decisions making process. The general theory of the environmental behaviour is possible but research has shown that generalizations about human behaviour can be made so long as they are formed in deterministic, possibilistic, new deterministic & probabilistic.

The value of perception studies in understanding & producing behaviour is likely to be considerable value and their application to planning problems considered next.

Interaction of man & environment is not a simple relationship between two elements but it is affected by an intervening image. This image is formed by the ways in which man perceived & stores information & his preferences, evaluations, decisions & consequent behaviour depend on it. The geographer must understand how the environment is perceived before he can understand behaviour. There are two areas of perception as features of the environment & spatial environment.

Man ← Environment ↔ Image ↔ Behaviour → Objective environment

### **Man –Environment relationship**

Carrying capacity of the Earth for man, limits of the life support capabilities of the earth tolerance level of man- ecology & quality of life & environment think globally & act locally are our motto cease to do evil, try to do good. Reservation, conservation & improvement of environment, abatement of pollution, solution of pollution, solution of other problems related to man, public awareness about environmental policy & procedure of the government, environment ethics, pleasant imagination of clean environment, our possibilities for future different aspects related to environmental conservation as religions. Economics, politics, culture, harmony between man & nature as awareness. Knowledge, attitude, skills, evaluation, ability, participation. Some environmental conferences, awareness, training and acts are given below –

- International conference on environmental future (29 June, 1971) Finland
- The environmental future, proceeding of the 1st international conference on environmental future- Finland 27 June-3 July 1971.
- Environment & Behaviour : Challenges & Possibilities-23-25 March 1991

- Charles H. Southwick : Ecology & Future of man.
- Environmental perception & public Awareness.
- Environmental education & Training
- Resource Management
- Environmental impact assessment (EIA)
- Environmental degradation & pollution control
- National environmental policy act – 1969
- Council on environmental quality – 1979

Environment is assessed on the basis how it is being perceived. Perception of the environment depends on the individuals. Image of the world, influences in decision making and the find the behaviour of the individuals. Decisions are not always governed by economic principles neither all the human activities can be explained by theories environmental perception & behaviour are being studied because aspects lead to decision making & ultimately the transformation of the environment, perception is the intuitive recognition of moral or aesthetic quality or the process of becoming immediately aware of some thing. Perception & imagination are used in a similar sense. Environmental perception is a property of the mind.

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## **Effectiveness of Person-Centered Therapy for Depression in Institutionalized Elderly**

**Suneel Chaudhary\***

### **Abstract**

The prevalence of depression in institutionalized elderly is high. The aim of the present study was to examine the effectiveness of person-centered therapy in reducing depressive symptoms in institutionalized elderly. A single pre and post assessment design was adopted. Subjects were assessed on Beck depression inventory. The sample of this study included 40 elderly depressed male, were randomly selected from the various private old age homes (Vridha Ashram) of Moradabad city. Fourteen sessions of the person-centered therapy were conducted on the institutionalized elderly persons. After this phase the post-intervention scores on depression were obtained from subjects and were compared with their pre-intervention scores. The results indicated that the person-centered therapy was significantly effective in decreasing depression in institutionalized elderly. The person-centered therapy can be an effective intervention for depression in institutionalized elderly. The study findings have implications for further research as well for designing mental health promoting interventions for elderly.

**Key Words:** Person-Centered Therapy, Depression, Institutionalized elderly

### **Introduction**

The growth of the elderly population has accentuated the need for consideration of how to manage stressors that compromise successful living across the aging continuum. The population ageing is a dynamic demographic trend all over the world. The proportion of elderly in the population of India has increased. The elderly population in India is exponentially increasing due to the impressive gains that society has made in terms of increased life expectancy. In 2010, India had more than 91.6 million elderly and the number of elderly in India is projected to reach 158.7 million in 2025. There has been a steady rise in the population of senior citizens in India. The elderly population suffers high rates of morbidity and mortality due to various diseases. The traditional norms and values of the Indian society laid stress on showing respect and providing care for the elderly. However, in recent times, society is witnessing a gradual but definite decline of the joint family system, as a result of which a large number of elderly are being neglected by their families, they are forced to live in old age homes (Vridha Ashram), which exposing them to lack of emotional, physical and financial support. These institutionalized elderly are facing a lot of problems in the absence of adequate support and care. This clearly reveals that ageing has become a major social challenge and there is a need to take care the economic, emotional and health needs of the elderly living in the old age homes. There is an urgent need to create a social milieu, which is conducive and sensitive to the emotional needs of the institutionalized elderly.

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Common themes when working with elderly such as grieving for losses, fear of physical illness, solitude, feelings of worthless, failure to adapting to retirement, disability, death, and guilt over past failures tend to have a negative impact on successful aging as they can block the individual from moving on, and hence will need to be addressed early on in therapy to establish the impact they are having on the elderly (Bugelli, 2008). Studies show that depression in elderly is a costly and debilitating condition (Unutzer et al., 2002; Unutzer, Simon, Pabiniak, Bond, & Katon, 2000). Depression is also a common disorder in old age homes, with as many as 30% of elderly suffering from major depression or dysthymia (Arean & Alvidrez, 2001; Hoyert, Freedman, Strobino, & Guyer, 2001; Mojtabai & Olfson, 2004). Depression in elderly is treatable with antidepressant medication and psychotherapy (Charney et al., 2003). Unfortunately, very few elderly have access to depression interventions (Bartels et al., 2004; Unutzer et al., 2002), particularly psychotherapy (Crystal, Sambamoorthi, Walkup, & Akincigil, 2003). Underutilization of psychotherapy is largely driven by the fact that psychotherapy (Gum et al., 2006), which is not typically available in old age homes.

In this context, person-centered approach is a holistic, organismic theory that regards the individual as an integrated whole (Sanders, 2007). In the field of psychotherapy, person-centered therapy (originally client centered therapy) emerged in the 1940s as a therapeutic approach distinct from psychoanalytical and behavioural traditions. One of its main proponents was Carl Rogers who promoted a holistic approach, viewing the person as an integrated organism. Rogers discerned a growth motive as being fundamental to human development and the inhibition of this force for growth as the main cause of psychological difficulties. The trajectory of this force for growth is distinct in each individual and influenced by the person's subjective view of their world. Furthermore, it is emotional experience that guides the person in their trajectory towards growth and development.

Person-centered therapy focuses on the potential for positive change and sustains that environmental factors are critical for determining both positive or negative self-concepts, and hence healthy or unhealthy functioning (Rogers, 1980). In Person-centered therapy, people are regarded as potentially fully functioning, creative, social and congruent, that is, able to absorb all experiencing into awareness without distortion or denial and they have, within themselves, the resources needed for personal change (Sanders, 2007). Moreover, humanistic and experiential theorists regard emotions as central to human functioning and transformations in clients' emotional experiencing is seen as core to the change process in psychotherapy (Watson & Lilova, 2009).

Person-centered therapy (PCT) is essentially based on the experiencing and communication of attitudes, based on the principals of congruence, unconditional positive regard and empathy (Rogers, 1951, 1980; Sanders, 2007). Moreover, Person-centered therapy provides the opportunity for deeply negative or despairing experience to be expressed, fully felt and received empathically as a reality of experience (Barrett-Lennard, 2007). This is particularly true when working with elderly (Portner, 2008). In fact, Person-centered therapy is based on the premise that people are free to express themselves and, hence, should assume responsibility for their decisions. Furthermore, Person-centered therapy also emphasizes 'here-and-now', as opposed to a 'there-and-then' approach (Rogers, 1951, 1980). Person-centered therapy (Roth, Hill and Pilling, 2009) represents the most rigorous, comprehensive and evidence-based description of humanistic therapy currently available.

Over the last forty years research on person-centered therapy based intervention have shown promising results for diverse populations. One population that may benefit from the increased self-awareness and support is Institutionalized depressed elderly. Because established treatment modalities for depressed elderly are useful but not optimally effective, there is an urgent need for the development of novel treatments or augmentation strategies. The importance of better understanding factors that influence the success of treatment for depression in elderly is underscored by the rapid growth of the elderly population and the increase and change in their mental health treatment needs (Hybels et al., 2009; Jeste et al., 1999). Moreover, psychosocial research about person centered therapy and its relation to elderly is still lacking (von Humboldt & Leal, 2010), although there are frequent discussions about elderly reality, in terms of retirement, social security, widowhood, voting, and health insurance (Schneidman, 1989). Thus, there is a relevant need for contributing new research for treating depression in Institutionalized elderly persons. Against this background, the present study was undertaken to examine the effectiveness of person-centered therapy in reducing depressive symptoms in institutionalized elderly.

The hypothesis was as follows:

1. Level of depression in institutionalized elderly persons will be significantly different after person-centered therapy.

#### **Method**

**Sample:** The sample of this study included 40 elderly depressed male, who were randomly selected from the various private old age homes (Vridha Ashram) of Moradabad city. Only male's elderly were included in the sample. All the elderly people was graduate or above in educational qualification.

#### **Tool:**

**Beck Depression Inventory (BDI)** - The Beck Depression Inventory (BDI) is a 21-item, self-report rating inventory that measures characteristic attitudes and symptoms of depression (Beck, et al., 1961). Each question had a set of four possible responses (0-3), ranging in intensity. When the test is scored, a value of 0 to 3 is assigned for each answer and then the total score is compared to a key to determine the depression's severity. Higher total scores indicate more severe depressive symptoms. Internal consistency for the Beck Depression Inventory ranges from .73 to .92 with a mean of .86. (Beck, Steer, & Garbin, 1988). The BDI demonstrates high internal consistency, with alpha coefficients of .86 and .81 for psychiatric and non-psychiatric populations respectively (Beck et al., 1988). The concurrent validity of the BDI with respect to clinical ratings and the Hamilton Psychiatric Rating Scale for Depression (HRSD) were 0.72 and 0.73, respectively, for psychiatric patients, and 0.60 and 0.74, respectively, for nonpsychiatric subjects. The BDI takes approximately 10 minutes to complete, clients require a fifth – sixth grade reading level to adequately understand the questions (Groth-Marnat, 1990).

**Procedure:** After selecting sample, 14 weekly individual sessions of person-centered therapy was conducted. Person-centered therapy focused on creating a comfortable, nonjudgmental environment by demonstrating genuineness, empathy, and acceptance without imposing any judgments on their decisions. Depression was assessed by the Beck Depression Inventory (BDI) at baseline (Week 0), and at the end of the last session (Week 14). After this phase the post-intervention scores on depression in institutionalized elderly were compared with their pre-intervention scores.

**Results and Discussion**

The present study was undertaken to examine the effectiveness of person-centered therapy in reducing depressive symptoms in institutionalized elderly persons. From the results given in Table 1, it appeared that there is extensive difference in post test depression level of institutionalized elderly persons. The mean of pre test and post test depression scores were 29.10 and 19.40 respectively for institutionalized elderly persons. The results indicate that person-centered therapy is effective in reducing depression in institutionalized elderly persons , as the difference between the pre and post test scores of institutionalized elderly persons was also found statistically significant (P<0.01). Thus, hypothesis presuming significant difference in level of depression in institutionalized elderly persons after person-centered therapy was confirmed.

**Table -1: Mean, SD and t-value of Pre and Post Depression level Scores of Institutionalized Elderly Persons**

<b>Elderly t-value Persons</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>
<b>Pre Test</b>	<b>40</b>	<b>29.10</b>	<b>3.98</b>
<b>21.14*</b>			
<b>Post Test</b>	<b>40</b>	<b>19.40</b>	<b>4.82</b>

\*\* P<0.01

This finding is consistent with earlier findings that demonstrated that person-centered therapy is as effective as antidepressant medication in treating major depression in elderly persons. In various studies, person-centered therapy has been found to be effective in treating depression in elderly persons. (Alexopoulos, Raue, & Arean, 2003; Arean et al.; Charney et al., 2003; Kendrick et al., 2005; Mynors-Wallis et al., 2000). Person-centered therapy affectively attuned empathic relationship to access and transform habitual maladaptive emotional schematic memories that are seen as the source of the depression. These memories often involve feelings of the shame of worthlessness, anxious insecurity and the sadness of abandonment. Through the therapeutic process, adaptive emotions are accessed to transform maladaptive emotions and to organize the person for adaptive responses (Gibbard & Hanley, 2008). In other words, conveying warmth and respect, communicating understanding of a client's experience, empathizing with the client, promoting clear, direct expression of client's feelings, making reflective or clarifying comments and cultivating the therapeutic relationship reduces the depressive symptoms in institutionalized elderly. It means that building and sustaining a good therapeutic alliance can be a significant contributor in reducing depressive symptoms in institutionalized elderly.

Therefore, person-centered therapy can facilitate better mental health in institutionalized elderly, it helps them to develop their internal potentialities, improve the quality in relationships and adequately articulate affection with cognition. These factors are vital for a balanced development of personality (Portner, 2008; Rogers, 1980). This improves self-control and responsibility in institutionalized elderly, and these changes enable them to control and supervise their emotions and attitudes. These changes ultimately improve the depressive symptoms in elderly.

By facilitating the psychological processes related to self contributes to the actualization of potentialities of the elderly , increases in autonomy, and integration in social support networks as a result of more self- esteem and improved psychological adjustment (Portner, 2008; von Humboldt & Leal, 2010). It helps elderly persons in stepping away from fears, away from “ifs” and “shoulds”, away from limits, and away from fitting the roles. It frees them from the constraint of ageism stereotypes (Levy, 2003). It is also vital that beyond the traditional approach of caring for the elderly in residential old age homes, the society must seek alternatives in order to ensure the well-being of the independent elderly (Ayranci & Ozdag, 2005). Thus, psychotherapists must pay attention not only to the ills of the elderly but also to the contributors to successful bio-psycho-social aging.

Educators in elderly mental health should focus on therapist characteristics (such as, honesty, respectfulness, warmth) and techniques (such as, exploration, reflection, accurate interpretation) known to positively contribute to therapeutic relationship (Ackerman and Hilsenroth, 2003). Specific to elderly patients who have depression forming a therapeutic relationship ultimately rests upon establishing structure, clarity, and consistency (Campbell et al., 1994).

Although this study shows promising results, some limitations are worth consideration. First, no control group was used to validate the results from the treatment group. Because of this, the significant differences that did occur might be due to some factor other than participating in the treatment intervention. Future research should aim to conduct randomized clinical trials in order to decrease threats to internal validity. Studies of different types of theories based on humanistic approach would be helpful to determine if anyone has advantages over another for treating depression in institutionalized elderly persons. Such research could result in an efficacious therapy for treating depression in institutionalized elderly persons and could have widespread implications for treatment of this population. Finally, our sample consisted of highly educated participants, making it difficult to generalize our findings to more diverse patients with depression. There is a need to have more comprehensive and complete random studies covering larger aspects of the mental health and well-being and a larger sample, gender, and locale of elderly persons.

Although there are limitations to this study, the results suggest that the person-centered therapy is a promising intervention for treating depression in institutionalized elderly persons.

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## नागार्जुन के साहित्य में लाक तत्व

**प्रा.डॉ.सौ.सुरैय्या इसुफअल्ली शेख\***

### भूमिका

नागार्जुन को प्रगतिशील काव्यधारा का आधार कवि माना जाता है। वे हिन्दी साहित्य की सबसे अमूल्य निधि हैं। नागार्जुन ने जीवन को उसके विविध रूपों में जटिल संघर्षों को राजनीतिक विकृतियों को, मजदूर आन्दोलनों को, किसान-जीवन के सामान्य सुख-दुख को पहचानने और अभिव्यक्त करने का बृहत्तर सर्जनात्मक उत्तरदायित्व अपने कंधों पर उठाया है। जिस प्रकार उनकी काव्य संरचना और कथ्य के स्तर पर वैविध्य है, वैसा ही वैविध्यमय उका जीवन भी रहा है। ये वैविध्यपूर्ण होने के साथ साथ बहुत ही व्यापक एवं विराट भी है।

### नागार्जुन – एक परिचय

मैथिली और हिन्दी साहित्य पर समान अधिकार रखनेवाले वैद्यनाथ मिश्र अर्थात् नागार्जुन का जन्म जून 1911 में हुआ। इनके पिता का नाम प.गोकुल मिश्र एवं माँ का नाम श्रीमति. उमादेवी थी। प्राचीन मिथिला के दरभंगा से कुछ दूर पूरब में 'तरौनी' गाँव इनकी जन्मभूमि है। पूर्वजों से यजमानी और पुरोहिती का काम इनके यहाँ चला आ रहा है। जहाँ अब इनके ज्येष्ठ पुत्र शोभाकान्त मिश्र रहते हैं। विनोदी स्वभाव, फक्कड़पना, अंदाज, एकहारा बंदन, सस्ता खादी का कुर्ता पैजामा, सामान्य कद, आँखों पर चष्मा, पैरों में चप्पल, जोशीला मुखमुद्रा वाले कबीर की भांति मस्तमौला पीड़ित जनों के कष्टों से व्यथित, मैथिल औधड़ स्वतः के प्रति लापरवाह किन्तु समाज के लिए जागरूक, शोषित, असहाय जनता के प्रति संवेदनशील, व्यक्ति का नाम है नागार्जुन। नागार्जुन के बारे में केदारनाथ सिंह जी का कथन है – "उनके पास अनुभव और विचार की वह स्वर्जित भूमि है, जहाँ से वे प्रहार करते हैं, और हर बार जब वे प्रहार करते हैं तो कुछ-न-कुछ बहुत मूल्यवान दाँव पर लगा होती है जिसे वे हर कीमत पर बचा लेना चाहते हैं। अक्सर जो दाँव पर लगा होता है वह है इस देश का सबसे पीड़ित जन"। सेंहुड के झाड़ की तरह बिखरे हुए बालों और अटपटी दाड़ी मुँह के बीच चित्ती कौड़ी की तरह चमकती हुई नागार्जुन की पारखी चौकस आँखें अब भी याद आती हैं।

सामान्य लोग नागार्जुन की एक ही बीमारी-दम (शवास, कष्ट और कफ) जो औषधि सेवन, परहेज, ऋतु परिवर्तन या स्थान परिवर्तन से रुक जाती थी। इसी तरह उनकी दूसरी बीमारी थी धुमकडी की जिसका दौरा एक-एक कर आता था। किन्तु उन दो बीमारियों से अधिक धातक, नागार्जुन की तीसरी बीमारी थी – 'जन-हित-चिन्तन' की बीमारी, जो एकदम असाध्य थी और किसी औषधि सेवन से एक क्षण के लिए भी नहीं छूट सकती थी। शायद नये जन्म में भी नागार्जुन की यह बीमारी – जन-हित-चिन्तन की बीमारी नहीं छूटी होगी, भले ही अन्य दो बीमारियों-दमे और धुमकडी से उन्हें नजात मिल गई हो।

### नागार्जुन का रचना संसार

विजय बहादुर सिंह जी लिखते हैं – भवानी प्रसाद मिश्र और नागार्जुन मेरे प्रिय कवियों में रहे हैं। कहने और सोचने के ढंग से लेकर उठने-बैठने के अपने सहज देशी ढंग के चलते। मध्यवर्ग की तमाम प्रचलित और जानी पहचानी मुद्राओं से अलग। ये लोग सिर्फ लिखते ही नहीं थे, लिखे को जीते भी थे। आग में कूदने का कोई मौका आया तो उसमें कूद भी जाते थे।

एक ऐसे कविता समय में जहाँ सब सिद्धान्तवादी सृजन में अनुषाशित शिल्पियों की तरह जुटे हुए हों, नागार्जुन ने ऐसे अनुशासनों को अंगूठा दिखाते हुए वे नई मर्यादायें रची हैं जिनसे ठस्स होती रचनाशीलता बेदखल हो सकी है। अपने चुनौतीपूर्ण सृजन से वे यह बता सकते हैं कि कवि की आधार पहचान सिद्धान्तों का विनिवेशन नहीं, लोकानुभवों का भाषानुवाद करना है और लोकानुभव कभी भी प्रायोजित नहीं किए जा सकते। यह नागार्जुन जैसे कवियों को पढ़ते हुए ही जाना जा सकता है कि कविता सचेत दुनियादारी की कमाई नहीं है वह तो समय और सृष्टि की आत्मा की सामूहिक पुकार है। पारंपरिक अर्थों में नागार्जुन महाकवि नहीं हैं। किन्तु वे महान कवि यदि नहीं भी कहे जाएँ तो भी उनकी गिनती इसी श्रेणी में होगी क्योंकि राष्ट्रीय वेदनाओं की उनकी संवेदनीयता और राष्ट्रीय आन्दोलन के गहरे सपनों स्वतः मुहैया कर देती है। आलोचक ठीक ही कहते हैं कि नागार्जुन आज़ादी के बाद के राष्ट्रीय जीवन यथार्थ के सबसे बड़े कवि प्रवक्ता हैं। यद्यपि उनकी मुख्य मुद्रा तीखी आलोचनात्मक है किन्तु उनके पाठक जानते हैं कि कोमल और सुन्दर का सन्निवेश और सृजन भी उनके यहाँ बेजोड़ है। नागार्जुन की कविता की विश्वसनीयता यही है कि वह हमारे अनुभवों की जुबान बन जाती है।

\* असोसिएट प्रोफेसर तथा शोध निर्देशक अध्यक्ष – हिंदी विभाग, मा.ह.महाडीक कला एवं वाणिज्य महाविद्यालय, मोडनिब. ता.माढा. जि.सोलापुर – (महा) तथा अध्यक्ष – हिंदी अध्ययन मंडल, पुण्यश्लोक अहिल्यादेवी होळकर सोलापुर विश्वविद्यालय, सोलापुर

### नागार्जुन की काव्य चेतना

नागार्जुन के काव्य एक महत्वपूर्ण गुण यह है कि उनकी कविता स्थान विशेष की कविता न होकर पूरे हिन्दी प्राप्त की और पूरे देश की कविता है। वे मूलतः मैथिली भाषी हैं। उनकी अधिकांश काव्य खड़ीबोली हिन्दी में है। खड़ीबोली ऐतिहासिक कारणों से जनपदीय बोली से उपर उठकर पूरे हिन्दी प्रांत की जातीय भाषा के आसन पर पहुँच गई है। उनके काव्य के आस्वाद में विविधता है। काव्य भाषा में भी विविधता है। नागार्जुन के जीवन के अनुभवों में विविधता है। उनकी काव्य चेतना का पहला संघर्ष धर्म की जकडबंदी के खिलाफ चला। उनका मानवतावाद एक तरफ वैज्ञानिक चिंतन की ओर अभिमुख है और दूसरी तरफ समाज के अंतर्विरोधों के खिलाफ एक सजग रचनाकार की तीव्र प्रतिक्रिया से संबंध है।

नागार्जुन की जातीय भावना और राष्ट्रीय चेतना उनके श्रमिक वर्गीय दृष्टिकोण पर आधारित है अतः उनके काव्य में मजदूर किसान के सांस्कृतिक जीवन के तत्व पुश्कल रूप में मौजूद हैं। उनकी जिंदादिली का दूसरा स्तर है कठिन परिस्थितियों में अडिग साध्य और धैर्य का। उनका यह गुण भी जनता के प्रति उनके अगाध प्रेम और विष्वास का परिणाम है। किसान कुल में जन्म लेने कवि का प्रकृति से अंतरंग परिचय और सघन लगाव हो यह स्वाभाविक है। उनके काव्य विवेक का क्रान्तिकारी पहले यह है कि वे प्रेम और देशप्रेम को काव्य विशय बनाकर दोनों में रागात्मकता स्थापित की है।

नागार्जुन के काव्य चेतना में जनता के जीवन से उनका सक्रिय और अटूट बात है, समाजवाद के महान ध्येय के प्रति समर्पित अपने संघर्षों में उन्हें आस्था है, जनता के कर्म, संघर्ष और परिवर्तन की क्षमता पर उन्हें भरोसा है और व्यंग्य की तीखी धार में जीवन तत्व का बोध है। उनका स्त्री विमर्श बहुत आधुनिक नहीं प्रतीत होता और कवि ने जीवन और साहित्य दोनों में ही स्त्री चेतना को विकसित करने का प्रयास किया है।

### जनवादी काव्यधारा के लोकधर्मी कवि नागार्जुन

आलोचक डॉ. रेवती रमण लिखते हैं, बीसवीं सदी की यथार्थ कविता-कला को नागार्जुन ने सबसे आगे बढ़कर जनोन्मुख और लोकप्रिय बनाया। उनकी पहिचान एक जनकवि के रूप में बनी। मिथिल जनपद के विद्यापति के बाद वे दूसरे सबसे बड़े कवि हैं। एक दृष्टि से वे प्रेमचन्द और निराला से भी आगे थे। नागार्जुन अपनी व्यंग्यपरक राजनीतिक कविताओं तथा अपनी सर्वहारा वेशभूषा और जनवादी छवि के कारण लोकप्रिय हैं। नागार्जुन का व्यक्तिगत परिचय का क्षेत्र भी अपार है। वे संबंधों की रक्षा और निर्वाह भी अच्छी तरह करते हैं। उनकी कविता उनके समय की घटनाओं का ऐतिहासिक दस्तावेज है। व्यंग्य विधा नागार्जुन को स्वभावतः प्राप्त है। नागार्जुन जैसा मुँहफुट और विलक्षण कवि हिन्दी जगत में न दूसरा हुआ है और न होगा। उनके सामने जो चीज़ दिखाई देती है वह कविता बन जाती है। वे जनवादी काव्यधारा के अग्रिम कवि हैं। बाबा का जीवन नाना प्रकार की कविताओं से ओतप्रोत रही है। बाबा ने जनवादी सरोकारों के हितार्थ सत्ताधीषों को नंगा किया, उनके पाखंडपूर्ण जीवन की धब्बियाँ उड़ाई, आन्दोलन को समझने उनके षिविरों में गए। बाबा ने बहुत सी छोटी-छोटी कविताएँ लिखी हैं जो भाषा और शिल्प की दृष्टि से बेजोड़ हैं।

### लोक जीवन के मसीहा नागार्जुन

बिहार की धरती ने ऐसे अनेक साहित्यकारों को जन्म दिया है जिन्होंने भारतीय एवं विदेशी साहित्य के बीच सेतु बनकर फासले को पाटने में महत्वपूर्ण भूमिका निभाई है। सुविख्यात साहित्यकारों के बीच संघर्षशील साहित्यकार बाबा नागार्जुन लोक जीवन के मसीहा के रूप में स्थापित माने जाते रहेंगे। नागार्जुन मूलतः ग्रामीण संस्कारों के कवि थे। वे प्रायः इधर-उधर भटककर पुनः गाँव लौटते थे और गाँव के रसगंध-स्पर्श से प्राणों को पुलकित करते-रहते, उनकी कविता में मुखरित हो उठा है।

हिन्दी साहित्य में नागार्जुन ही ऐसे जीवत कवि दिखते हैं, जिन्होंने कविता को एक हथियार की तरह इस्तेमाल कर सामाजिक विशमता और असंगति पर करारी चोट की है। वे कभी तो सीधे-सीधे आक्रोशी मुद्रा में प्रहार करने वाले कवि नज़र आते हैं, तो कभी तेवर बदल कर व्यंग्य करते दिखाई पड़ते हैं।

उनकी कविताओं के महत्व को रेखांकित करते हुए डॉ. रामविलास शर्मा कहते हैं – नागार्जुन ने लोकप्रियता और कलात्मक सौन्दर्य के संतुलन और सामंजस्य की समस्या को जितनी सफलता से हल किया है, उतनी सफलता से बहुत कवि-हिन्दी से भिन्न भाषाओं में भी हल कर पाए हैं।

### नागार्जुन के उपन्यासों में लोक तत्व

“मेरे विचार को, जो अपनी आदिम स्थिति के संस्कारों से युक्त है, लोक की संज्ञा से अभिहित किया जाना चाहिए। सर्व साधारण के रीति रिवाज, संस्कार, अंधविष्वास एवं लोक भाषा, लोक तत्व कहलाते हैं।” मिथिला के ग्रामीण जन अपने संस्कारों, रीति रिवाजों एवं व्रत-पर्व-त्योहारों में अत्यन्त आस्था रखते हैं। विवाह के विवाह में जो खास रीति प्रचलित है उसका बारीकी से उनके उपन्यासों ने जगह पाया है। ताड़ के लम्बे पत्ते पर लाल स्याही से लिखकर भेजी जाने वाली लघु पत्रिका जैसे कई छोटी-छोटी बातों का जिक्र हुआ है। दिवाली, कृष्ण जन्माष्टमी, दुर्गापूजा, भैया-द्वज, देव उठान, तीज आदि का वर्णन उनके उपन्यासों में मिलता है। मिथिलांचल में दो सर्वाधिक प्रथाएँ प्रचलित हैं जैसे ब्राह्मणों की पंजी, बिकौआ, खबास प्रथा, गौना, बिलौकी प्रथा, षगुन, अपशकुन, मंत्र-तंत्र, कमला नदी के प्रति श्रद्धा, काली की पूजा, लोक गीतों का समावेश उनके उपन्यास को और सजीव बनाती हैं।

लोकभाषा किसी विशेष आंचल का प्राण होता है। आंचलिक भाषा का बाहुल्य उनकी उपन्यासों में पाया जाता है। नागार्जुन के उपन्यासों में लोक तत्वों का पर्याप्त योगदान रहा है। प्रेमचन्द के बाद नागार्जुन ही एक ऐसे उपन्यासकार हैं जिन्होंने गतम्य समाज और संस्कृति के चित्रण को ही अपने उपन्यासों के मूल वर्ण्य एवं विवेच्य विषय के रूप में चुना है। प्रेमचन्द का योगदान एवं नागार्जुन का बलचनमा समतुल्य है। “गोदान के होरी और बलचनमा की तुलना करते हुए डॉ. मदन लिखते हैं – “होरी किसान है बलचनमा भी। होरी ग्रामीण संस्कृति के ध्वंस की सूचना देता है और बलचनमा उसके भावी निर्माण की। होरी का निराशावादी दृष्टि बलचनमा की आशावादी दृष्टि में बदल जाती है, जिसके लेखक की आस्था का परिचय मिलता है। ग्राम परिवेश का उसकी समग्रता के साथ प्रस्तुतीकरण, भारतीय किसान-मजदूर वर्ग के जीवन का स्पन्दन, उनका संत्रास, जीवन-व्यापी संघर्ष और नित्या निरंतर विकासोन्मुखी उनकी चेतना का यथार्थपरक और मर्मस्पर्शी चित्रण करनेवाले उपन्यासकारों में नागार्जुन का अन्यतम स्थान है। उनके उपन्यासों को भारतीय ग्रामांचल की क्रान्ति चेतना और लोक तत्व बोध के विकास के प्रामाणिक दस्तावेज कहा जा सकता है।

#### **उपसंहार**

आधुनिक हिन्दी कविता के शक्तिशाली हस्ताक्षर, आत्मीयता की सुदृढ़ भावना के कारण हिन्दी जगत में बाबा के नाम से पुकारे जाने वाले नागार्जुन ने यद्यपि उपन्यास, कहानी, निबंध, संस्मरण, यात्रा-वृत्तांत तथा साक्षात्कार भी लिखे हैं लेकिन मूल रूप से उनकी पहचान एक कवि के तौर पर ही कायम है। नागार्जुन ने अपना सारा लेखन चार भाषाओं में किया है – संस्कृत, मैथिली, हिन्दी और बंगला उनकी अधिकांश कविताएँ बोलचाल की भाषा और बातचीत की री में लिखी गई हैं। बारीक से बारीक और मोटी से मोटी कलम उनके पास है। वे वस्तुतः आधुनिक जीवन के कवि हैं। प्रगति की अधूरी, एकाँकी और अतिवादी कल्पना के बजाय उनके काव्य में उसकी पूर्ण विकसित सर्वांगीण और संतुलित धारणा हमें मिलती है। उनके पास एक स्वस्थ दिमाग और आग्रहमुक्त दृष्टि है। जिस पर किसी भी मतवाद या साहित्यिक सम्प्रदाय की संकीर्णताहावि नहीं हो सकी है। नागार्जुन का कृतित्व इसी कालातिशयी मानव तत्व की अंतर्निहित उल्लासित तरंगों की खोज यात्रा है। टेलीप्रिंटर की तरह जो जनता के मनोभावों के प्रत्येक क्षण को टंकित करता रहा, जिसने अपनी व्यक्ति पीड़ा को छिपाए रखा और लोक के सुख-दुख को ही परम सत्य समझा, उसी का नाम नागार्जुन है।

#### **संदर्भ ग्रंथ सूची**

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