

Śodha Pravāha

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Annual Subscription	India	Foreign
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Individual	₹ 2000	US \$ 125
Students & Teachers	₹ 1800	US \$ 100
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Śodha Pravāha

Vol. 11,

Issue III

July

2021

UGC Approved Journal No-49297

ISSN 2231 - 4113

Śodha Pravāha

A Multidisciplinary Peer Reviewed Refereed Research Journal

Vol. 11, Issue III July 2021



Chief Editor
Dr. S. K. Tiwari
Editor
Dr. S. B. Poddar

(IJIF) Impact Factor - 3.262

Regd. No. : 1687-2006-2007

ISSN 2231-4113

Śodha Pravāha

(A Multidisciplinary Peer Reviewed Refereed Research Journal)

Editor : S. B. Poddar

Vol. 11

Issue III

July 2021

Chief Editor : S. K. Tiwari

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The emerging result from the study on the involvement of urban women in household decision-making process in Thoubal Municipality area

*Lisham Sarjubala Devi**

Thoubal district is one of sixteen districts of Manipur. Its headquarter is at Thoubal. The local civic administration is carried out by Thoubal Municipality Committee. There are eighteen wards in this municipality. One hundred and fifteen women respondents (housewives) from fifteen wards have been selected for purpose of study. The selection of sample has been done on the basis of minimum educational attainment, duration of married life and dwelling of town areas of the respondents. The needed data are collected through a pre-tested structured interview schedule, personally by me. Suitable statistical measurements are also made to show relevant findings from this study. In this study seven main areas of decision-making concerning to family life of Thoubal Municipality area of Manipur are identified. Sixteen other socio-personal variables which may influence the decision-making behavior on specific situations to a varying degree are also identified. The impact of variables relating to marital status in family environment that generally influences on decision-making behavior is recognized. This study is able to know the degree of participation in different areas requiring decision of housewives. The attitudes of women from the collected samples shows that there exists the correlation with existing social phenomena, indicating need for creating positive attitude among the house-wives for education of girls, inter-caste and inter-religion marriage, dowry system, etc. This study also helps to find out reasons for non-participation and inadequate knowledge of women towards important social changes and legal rights. This study also can identify the role of desirable behaviour of good housewives at the time of taking effective decisions. This study is a significant step for bringing out light of various behavioural aspects of women of Thoubal Municipal area in relation to their family life, living environment, social change and future development of family to provide a meaningful living. It is expected that this kind of study will help to the planners as well as to the administrators at the formulation of making policy for Thoubal town area in future.

Introduction

The Thoubal district is one of valley district of Manipur districts of Manipur. It is situated in the Central region of the State. It is bounded by Imphal East district on the north, by Chandel districts on the east, by Kakching district on the south and on the west by the districts of Imphal West and Bishnupur. Its average elevation is not very much different from the rest of the Manipur Valley, which is about 790m on an average above the mean sea level. Although the district is a part of the valley, the area of the district is not entirely plain. Many rivers flow through the district and many lakes dot its surface. The last battle of the independence of Manipur was fought on 23rd April 1891 by soldiers of Manipur against the might of the British empire bravely at khongjom in Thoubal district. The district came into existence in May, 1983 through a notification of the Government of Manipur, (Secretariate: Revenue Department Order No. 6/1/73-R(Pt.VII) dated May 24, 1983), (Manipur Extraordinary Gazette No. 76 of the same date) under the Manipur Land Revenue and Land Reforms Act, 1960. The District Magistrate-cum-Deputy Commissioner (Collector) is the

* Research Scholar

head of the district. He is assisted in this work by other officers and staff as are appointed from time to time. Maintenance of law and order, revenue administration, economic development of the region are the basic duties of the District administration.

“The population of the district in 2011 census is 422,168 persons comprising of 210,845 males and 211,323 females. The district ranks 4th with 14.78 per cent share of population in the state. The population of the district which was 364,140 persons in 2001 census gain a net increase of 58,028 persons with decadal growth rate of 15.94 per cent during 2001- 2011 censuses. There were 90 villages in the district which decreases to 87 in 2011 census but the number of towns of 10 remain same in both the censuses. Out of total 422,168 persons, 270,835 are residing in rural whereas remaining 151,333 persons reside in urban areas constituting 64.15 and 35.85 per cent respectively. The density of population is 821 per sq.km. The sex ratio of the district is 1002 favourable to females and occupy 3rd rank in the state. The number and percentage of population in the age group 0-6 (child population) is 60,556 in 2011 as against 59,827 in 2001 and it constitutes 14.3 per cent of district population as against 16.4 per cent in 2001 census. The child sex ratio is 935 as against 930 recorded for the state. The total urban population of Thoubal is 73935 in 2011 census’ (census report, 2011).

The district has recorded a sex ratio of 1002 females per 1000 males for total comprising of 999 for rural and 1008 for urban population of the district. At sub-division level, Thoubal sub- division has recorded the highest sex ratio in favour of females with 1005 for total in which sex ratio for rural population is 1001 and of urban it stood at 1012.

The data from 2011 census report the number of women population is increasing in Thoubal district of Manipur. At the backdrop of this present population trend it is felt necessary to have a study on the involvement of urban women in household decision process in this district. The participation of women in decision-making process is an essential precondition for the elimination of world poverty and the upholding of human rights (DFID, 2000), in particular at the individual level, it helps building a base for social change. In Manipur patriarchal society is established. So women’s empowerment is necessary for their involvement in decision-making processes, At home or in society. In this regard political empowerment is an important role. The process of political empowerment has to do with power or influences which can make others behave in line with one’s wishes; and women’s empowerment has to do with women’s political influence and the institutionalisation of their participation in political decision-making processes (Gangmumei, 2016). Thoubal being the part of Manipur this social system is prevalent. In this social system women are ascribed a lower status as men who have the sovereign power to control households and society as a whole, while women are often excluded in their homes. In Manipur such studies have been hardly made to assess about the participation of women in decision-making process at household level activities. So this kind study would help to identify the problems and prospects of the urban women in decision-making process at household level. Besides them, the study will investigate the problem relating to participation of urban women in household decision-making process and also identify the factors that influencing in the decision-making process at household level. Finally, the outcomes of the study would be helpful to the policy planners for designing project to address the problem of women in decision-making process at household level.

Data process and its analysis

The requisite final data from the respondents have been collected through a well structured schedule incorporating all the items on which information were sought. This schedule has four parts. The first part deals about socio-economic and personal variables

including marital status. The second part consist of major areas of decision-making The third part has measurement of involvement of decision-making process and the fourth part deal about attitudes, awareness and statements of various dimensions. Besides the data collected from the respondents, relevant information from secondary sources like Government publications and other private publications are also collected and used in this study. Research Papers and other related documents were used for this study. Then the schedules have been pretested and modified as per requirement. The respondents have been contacted in person mostly at their residences. The duration of each interview took on an average of one hour.

The data collected from respondents were scored as summed up for each respondent both for independent and dependent variables. The scores were further tabulated in different ways for final analysis in the light of different objectives set forth for the study. The statistical methods used in this study basing on the nature of data and types of information required to draw the valid conclusion are Arithmetic Mean, Percentage, Chi-square Test, 'Z' Test, Pearson's Co-efficient of Correlation, Mean Score, Rank order Correlation and Prediction Regression.

Results

The data collected from respondents are studied and analyzed thoroughly. The following results are found from this study:-

1. Seven important areas of decision-making in family life are food and nutrition, home management, education of children, household purchase, social function, family finance and savings and credit. The collected samples are divided into low, medium and high decision-making groups on the basis of taking part in decisions. The Low group is prominent taking in decision relating to social functions, middle one on savings whereas High group on food and nutrition. Such results are found.
2. The age of the respondents who influenced highly in the decision-making process falls within the age group of 31 to 50 years old.
3. Maximum number of educated women is found in high decision-making group in this study.
4. Maximum number of women who belong to nuclear family type exerts highly influence in decision-making of the family.
5. Low decision makers appeared to have greater decision-participation with members up to 7 and more.
6. The women of native place remained neutral to decision-making behaviour.
7. Involvement of employed women in decision-making was higher and their influence of employment on decision-making was significant.
8. The study reveals that majority of husbands of sample were in profession of service and in negligible cases business. However, profession of husband as a variable remained neutral so far as the level of decision-making was concerned.
9. IX . The source of income of the sample is not significant to exercise influence on decision making process. However, the sample reveals that landed property, house-rent and interest on investment were minor sources of income in addition to major ones. Equally the level of income of the surveyed families was found not to be associated with decision-making behaviour.
10. The caste did not appear to be an influencing factor in the decision-making process. Similarly perception about family status also appeared to be non-significant. However, most of the sample (82%) perceived their status as medium rather than high and low.

11. Television and news paper were the most important mass-media for the housewives of urban areas followed by Radio and magazine in this study.
12. Possession of household materials is closely related to decision-making behaviour of sample women.
13. There is a correlation between socio-personal variables and decision-making behaviour which shows that education and material possession are only two variables which significantly influenced decisions of low decision-making group whereas a number of variables are found to be associated with decision-making behaviour of medium and High group.
14. The marital Status is another indicator to decide its influence on decision-making behaviour of housewives. The scheduled samples indicates that more the duration, higher is the involvement in the process of decision-making
15. The types of marriage do not much influence decision-making behaviour.
16. The length of assumption of family responsibility found to influence decision-making.
17. This study shows that out of the sample 70% were 'fully satisfied' in family life and they take more part in decision-making process of the family.
18. The most preferred elements of happiness in family life which significantly influenced the decision-making behaviour of housewives irrespective of group were found to be social prestige, sound economic status, and balanced allocation in expenditure.
19. The highest participation was in case of food and nutrition followed by use of light and energy saving devices, education of children, household purchase, savings and credit and family finance respectively.
20. This study shows that it is mostly joint participation of husband and wife followed by husband alone in managing income of the family. In case of keeping of income and account husbands normally keep the income with them or hand over to wife, but employed house-wives mostly keep their income themselves and in some cases it is handed over their income to husband.
21. Both husband and wife take maximum financial decisions followed by wife and husband alone whereas the role of in-laws is almost negligible. In case of examining the accounts and expenditure pattern, it was found that wife takes the leading role followed by husband.
22. Decision in food and nutrition is the exclusive domain of house-wives.
23. At the time of taking decision for buying and use of time and energy saving devices housewife takes maximum decisions.
24. In case of Decision-making about education of children husband takes leading role followed by wife in the areas of like selection of tutors, education of girls, selection of career and extra-curricular activities. More than 50% of the sample women perceived themselves as competent to decide matters relating to education of children and consulted by their husbands all times in this regard. As a whole urban mothers are quite alert about the educational progress of their children.
25. Very few housewives have membership in social organizations and reasons for non-membership in social organizations are lack of time, absence of organization in their localities and family restrictions. It is implication for the housewives that are required to attend social functions like marriage and death ceremony.
26. The decisions about savings and credit are mostly dealt by wife and husband followed by husband alone keeping in-laws unaware.

27. Most of the sample respondents feel that employed women should keep their family income in addition to their own income.
28. This research work brings to light the facts that age of marriage and reservation of jobs for women in society were known to more than 50% of the respondents where as they possessed little knowledge about rules relating to divorce, maintenance and punishment for rape crimes.
29. The characters of being good housewives as perceived by die sample women are adjustment to situation, co-operation and affectionate in approach. The other parameters of housewives are sharing of responsibility, responsive to husband's desire, economic in expenditure and submissive in dealings, sensitiveness to in-laws, tolerance, consciousness towards education of children, proficiency in home management and establishing social relationship.
30. In this study regression analysis is applied for prediction of behavior of the women who take part in decision. The analysis is prepared into 3 different groups and 14 variables were put to test. Out of the variables educational qualification, material possession, age, family status, exposure to mass-media and family size explained the variation to a greater extent. However, educational qualification and material possession were found to be significant.

Conclusion

Women played a dominant role in the functioning of a family. Opinion of housewives is necessary In almost areas of management of family. However the opinions of housewives are ignored on many occasions in the Thoubal Municipality area where this study has been conducted. Being a patriarchal society, the male members dominate in many families irrespective of place of living, status, caste and other social parameters considered as important elements in the process of society-building in almost cases. So it is high time for all of us to provide due importance to women in all spheres of social life in order to cover up the past and look forward to a society having desirable status of female. This objective can be achieved only when we ensure equal opportunity to women to participate in decision-making process and express their opinion freely.

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Impact of Covid-19 on Unemployment in India

Aakriti Prakash *

A national lockdown was imposed from late March to May 2020 to control the spread of COVID-19. Individual movement was severely restricted during the lockdown, and economic activity were mostly curtailed, with the exception of activities connected to necessary commodities and services. Without a doubt, India's employment figures have been adversely affected by the COVID 19 outbreak. In the April-June quarter of 2020, the unemployment rate in urban areas increased to 20.9 percent, more than double the figure in the same quarter the previous year (8.9 percent).This Article discusses the effect of COVID-19 on unemployment in India.

Keywords: Covid-19, lockdown, Unemployment.

Introduction :

Unemployment is a severe issue that most countries throughout the world are dealing with. The unemployment crisis has been going on for a long time. At the same time, the COVID-19 pandemic lockdown has had a disastrous effect on India's unemployment rate, with most private enterprises firing their personnel. Employees in the informal sector have been the hardest hit by the lockdown, with the majority of them losing their employment as a result of the shutdown. Thousands of people abandoned cities in the lack of a capital, trekking hundreds of miles to their homelands in the absence of transportation.

Data of Various Organization/Institution Showing Rate of Unemployment

The report of the International Labour Organization (ILO) estimates that more than 2.5 crore jobs have been threatened worldwide as a result of the spread of the novel coronavirus. It has been seen that four out of five, which is about 81% of the 3.3 billion people worldwide, have been affected either by partial or full closure of their workplaces. The United Kingdom, the United States, Canada, and various European and Asian countries have registered a huge loss of employment, which increases their unemployment rate.[1]

The AzimPremji University revealed in its study that the 1st wave of COVID 19 pandemic has pushed 23 crore people below the poverty line (below the national minimum wage threshold of Rs. 375.00 per day as recommended by the AnoopSatpathy committee). The report said that there has been a rise of 15% in poverty in rural India and a rise of 20% in urban India during the last one pandemic year. It added "Had the pandemic not occurred, poverty would have declined by 5 percentage points in rural areas and 1.5 percentage points in urban areas between 2019 and 2020, and 50 million would have been lifted above this line," It further stated that "Mobility curbs resulted in income losses because of decreased economic activity. A 10% decline in mobility was associated with a 7.5% decline in income," suggesting the situation could get worse if more lockdowns are imposed in the future. The study found that nearly half of formal salaried workers moved into informal work, either as self-employed (30 per cent), casual wage (10 per cent) or informal salaried (9 per cent) workers, between late 2019 and late 2020 and there was a decline in their income level as well.[2]

The vulnerability of urban casual employees, many of whom are migrants, has also been highlighted by COVID-19. They were among the first to be shaken by the lockdown, the pandemic halted economic activity and threatened the future of many tiny urban units as well

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as the jobs of these workers. In most urban areas, jobs are tied to workplace housing, and unemployment may have pushed these workers to leave their homes as well. They are forced to return to their hamlet in despair since they have no other option. It's difficult to estimate the number of migrants who lost jobs and housing during the epidemic due to the lack of data on inter-state movement and employment in the informal sector. However, using different available data sets, they are at least five million or possibly much higher, as per ILO's rapid assessment.[3]

Non-regular employment is slightly more common among women than it is among males. As a result of COVID-19, women's employment has become more vulnerable, and care job obligations have grown at the same time. Even before the epidemic, women's labour participation was dropping because of their greater involvement in academics and with domestic duties not being classified as 'work'. [4]

Pre-COVID-19 trends suggest that the female unemployment rate has generally been higher than the male unemployment rate in the country (7.3% vs 9.8% during the October-December quarter of 2019, respectively). Since the onset of the COVID-19 pandemic, this gap seems to have widened. During the October-December quarter of 2020, the unemployment rate for females was 13.1%, as compared to 9.5% for males. The Standing Committee on Labour (April 2021) also noted that the pandemic led to large-scale unemployment for female workers, in both organised and unorganised sectors. It recommended: (i) increasing government procurement from women-led enterprises, (ii) training women in new technologies, (iii) providing women with access to capital, and (iv) investing in childcare and linked infrastructure.[5]

Existing Issue

After a year since the lockdown was imposed to contain the spread of deadly COVID-19 on March 25, last year, India is still not out of the woods in terms of unemployment, since pandemic-induced job loss has not tapered off consistently. According to the Centre for Monitoring Indian Economy (CMIE) data, the unemployment rate was recorded at 6.9 per cent in February 2021 which is slightly better than 7.8 per cent in the same month last year and 8.8 per cent in March 2020, during which lockdown was imposed.[6]

Measures Taken by the Government for Workers[7]

The Standing Committee on Labour in its report released in August 2021 noted that 90% of workers in India are from the informal sector. These workers include: (i) migrant workers, (ii) contract labourers, (iii) construction workers, and (iv) street vendors. The Committee observed that these workers were worst impacted by the pandemic due to seasonality of employment and lack of employer-employee relationship in unorganised sectors. The Committee recommended central and state governments to: (i) encourage entrepreneurial opportunities, (ii) attract investment in traditional manufacturing sectors and developing industrial clusters, (iii) strengthen social security measures, (iv) maintain a database of workers in the informal sector, and (v) promote vocational training. It took note of the various steps taken by the central government to support workers and address the challenges and threats posed by the COVID-19 pandemic (applicable to urban areas):

- Under the **PradhanMantriGaribKalyanYojana (PMGKY)**, the central government contributed both 12% employer's share and 12% employee's share under Employees Provident Fund (EPF). Between March and August 2020, a total of Rs 2,567 crore was credited in EPF accounts of 38.85 lakhs eligible employees through 2.63 lakh establishments.

- The **Aatmanirbhar Bharat RozgarYojna (ABRY)** Scheme was launched with effect from October 2020 to incentivise employers for the creation of new employment along with social security benefits and restoration of loss of employment during the COVID-19 pandemic. Further, statutory provident fund contribution of both employers and employees was reduced to 10% each from the existing 12% for all establishments covered by EPF Organisation for three months. As of June 30, 2021, an amount of Rs 950 crore has been disbursed under ABRY to around 22 lakh beneficiaries.
- The unemployment benefit under the **AtalBeemitVyaktiKalyanYojana**(launched in July 2018) was enhanced from 25% to 50% of the average earning for insured workers who have lost employment due to COVID-19.
- Under the Prime Minister’s Street Vendor’s **AatmaNirbharNidhi** (PM SVANidhi) scheme, the central government provided an initial working capital of up to Rs 10,000 to street vendors. As of June 28, 2021, 25 lakh loan applications have been sanctioned and Rs 2,130 crore disbursed to 21.57 lakh beneficiaries.
- The central and state governments have also taken various other measures, such as increasing spending on infrastructure creation and enabling access to cheaper lending for businesses, to sustain economic activity and boost employment generation.

Conclusion

India is a developing country that is making headway forward. It is important that all available resources must be utilised to the fullest extent possible during this procedure. Unemployment is a serious issue in every economy. While Covid-19 has had a negative impact on all sectors of the economy and the working population, individuals already at a disadvantage on the labour market are at greater risk due to variables such as their status as migrant workers, lower earnings, worse educational accomplishment, and so on. Nonetheless, the government and individuals must take measures for improving efficiency and living conditions in order to achieve long-term economic growth.

Suggestions

The following are some of the suggestions which will help in coming out of this crisis situation-

1. Small-scale industry, which includes the village and cottage sectors, has been identified as the most effective means of addressing the rising unemployment crisis. They need to be encouraged.
2. The educational system as a whole should be overhauled. Students who are interested in continuing their education should be admitted to colleges and universities. Vocational education should be prioritised. Engineers with the necessary qualifications should start their own small businesses.
3. The majority of people in India are self-employed. They work in cattle, trade, and cottage and small-scale industry, among other things. Financial assistance, raw resources, and expert preparation should be provided to such individuals.
4. The county's major goal in terms of employment policy should be to increase job opportunities and labour productivity. The government should pursue a policy that provides work for everyone.
5. It is important to enhance agricultural and industrial production in order to increase employment. As a result, decentralising industrial operations is critical for reducing unemployment.

6. Post-pandemic recovery initiatives must be based on a process of social dialogue and built in internationally acceptable labour standards .We can only'rebuild better' if our efforts are guided by social justice and solidarity values that leave no one behind.

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Impact of Self-Help Group In Socio-Economic Development of India

Archana Kumari *

Self-Help Groups are informal associations of people who choose to come together to find ways to improve their living conditions. They help to build Social Capital among the poor, especially women. The most important functions of a Self-Help Groups are (a) to encourage and motivate its members to save, (b) to persuade them to make a collective plan for generation of additional income, and (c) to act as a conduit for formal banking services to reach them. Such groups work as a collective guarantee system for members who propose to borrow from organized sources. Consequently, Self-Help Groups have emerged as the most effective mechanism for delivery of micro-finance services to the poor. The range of financial services may include products such as deposits, loans, money transfer and insurance. The SHG method is used by the government, NGOs and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups. The main aim of this paper is to examine the impact of Self-help Group in Socio-economic development of India. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability - financial value. It analyses what is Self-Help Group? Why the Self-Help Group is so important in India? The present status of Self-Help Group in India, impact of Self-Help Group in India, Shortcomings of Self-Help Group in India, Suggestions to improve Self-Help Group in India Group In India, conclusion.

Keywords : Poor, Self-Help Group, achieving Social Justice, Sustainable quality, Equity, Empowerment

I. Introduction

Self-Help Group may be registered or unregistered. It typically comprises a group of micro-entrepreneurs having homogenous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro-finance institutions. To make the bookkeeping simple enough to be handled by the members, flat interest rates are used for most loan calculations money collected by that group and by making everybody in that group self-employed. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the

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village for any purpose Introduction Self-help group is a method of organizing the poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the government, NGOs and others worldwide. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self-help groups. Self Help Group (SHGs)-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor” which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor, leading to their empowerment. The main aim of this paper is to examine the impact of Self-help Group in Socio-economic development of India. It analyses what is Self-Help Group? Why the Self-Help Group is so important in India? The present status of Self-Help Group in India, impact of Self-Help Group in India, Shortcomings of Self-Help Group in India, Suggestions to improve Self-Help Group In India, conclusion.

1.1 What Is The Present Status Of Self-Help Group In India?

Even after more than 67 years of planning, various poverty alleviation programmes, official estimates shows that around 26.1 percent of total population still lives below the poverty line in India the financial requirement is one of the basic needs of the poor rural people of the society for their socio-economic upliftment.

II. Objectives Of Shgs

The Self-Help Group is a voluntary association of those people who are in need of small funds to establish or to promote their small enterprise. The Self-Help Groups have been conceived in the form of savings and credit groups, joint farming groups, social forestry groups, horticulture groups, traders’ groups and the like with emphasis on thrift-cum-credit. Self-Help Group is a self-managed institution of 10-20 members, based on common interest and affinity for socio-economic improvement of its members. People women and they constitute almost half of the population of India. Bound by mutual trust, respect and affection who support one another and amongst whom exploitative relationships do not exist, form these affinity groups. The main objective of the Self-Help Group is to provide economic opportunities to the economically disadvantaged groups to establish and gradually improve their entrepreneurial ambitions through regular and small savings to improve their socio-economic status by organizing and participating in their own voluntary and democratic association. Self-Help Group is a social design in which people participate by making themselves socially and economically accountable to each other. All Self-Help Groups are not necessarily linked to lead/focal bank because they do not need external credit except the support from their sponsoring organizations. It should be clearly understood that the Self-Help Group is a small organization of small people with small objectives. It goes to demonstrate that small efforts can be translated into bigger power.

III. Importance of Self-Help Groups

Farmers require institutions which can help meet their requirements – farming or non-farming. To have such needs fulfilled, they approach the institutions and individuals which are closest to them. These generally are the cooperatives and the moneylenders. They can even approach their relatives and friends to borrow some money to purchase their requirements from the market, or even from the cooperative society. Self-Help Groups are, however, such institutions where members with their own collective small savings try to help the group members. A small group moves forward towards self-empowerment. The needy persons, the group members, are mostly poorest of the poor and have determination to

strengthen themselves economically and socially. Usually these people individually have no access to formal banking system. Moneylenders exploit them in the hours of their needs. To overcome both these situations there is a felt-need to create Self-Help Groups. Members with their collective resource take up some income-generating activities which will bring additional income to their household. These institutions thus become powerful tools for poverty alleviation and social cohesion at the grassroots level.

3.1 Why Self-Help Group Is So Important In India?

- A. To alleviate poverty
- B. To increase employment opportunity
- C. To accelerate economic growth
- D. To raise status in society is the prime reason for respondents joining the SHG
- E. To promote income generating activities

IV. Functions of Self-Help Groups

In order to achieve the main objective, the SHGs undertake various activities. These activities are:

Small Savings Mobilization: howsoever small they may be should be made in order to mobilize financial resource. The idea is to generate the habit of saving from whatever income is earned in the household. **Arrangement of funds:** in smaller quantities but in time. As a micro-finance institution the SHG should be able to provide credit to the members. It is also expected that the members return the money borrowed in time, in full, and with interest so that other members also benefit;

Records and Account: is the most crucial aspect of management of the SHG as well as of confidence building among the members. The SHG has to ensure that all accounts and the books of account are up to date and maintained to ensure transparency and accuracy. Good accounts reflect the goodwill of the organization and ensure its credibility. Properly kept records are not only of reference value but also useful in future planning and decision-making;

Training and Development Activities. Self-Help Groups need constant support, assistance, guidance and advice from the promoters and other development agencies. They need constant monitoring, training and education support in order to help them improve their working capacities and capabilities. The members might need some exposure and interaction. They might also need some equipment and technology support. SHGs need to continue improve their capacities.

Members-oriented Action approaches: Members-oriented action approaches are conceived and implemented which are recommended and demanded by the members. Most of these programmes are social and economic and even cultural. Such programmes are also usually the agenda of the development projects which promote SHGs. Programmes can be educational, additional income-generation, off-farm activities, labour-intensive activities, watershed-related and public works construction activities, harnessing water resources for drinking and irrigation, health, education, vocational training etc. etc. Development programmes can be directed at women, youth or farmers;

Linkages with financial institutions: **Liaison and Linkages** with financial institutions /Government Organizations and other agencies. The SHG considers developing relationship with the financial institutions e.g., cooperative bank or the rural branch of a commercial bank, or others, and also relationship with the governmental organizations and other development agencies

V. Impact of Self-Help Group In India

Saving and Financial Decision Making: One of the primary benefits of participation in a SHG is the opportunity to save regularly, access formal savings institutions and participate in the management of these savings. They save regularly, have their own bank accounts and make deposits into these accounts. SHG is having a good impact on members, in their ability to save their hard earned money. **Access to credit** A corollary of participation in SHGs is an improvement in a woman's access to credit. Since the project is perhaps too early in its implementation to directly improve women's access to credit. The financial mobility due to participation in the SHG has led to an improvement in the quality of life, according to some of the successful groups. Overall, many families were able to address their basic needs better than before. Some of NGOs reports have shown that the record on the repayment of loans by women was often better than that of men, and that women were also more likely to spend the income earned, on their families, leading to improved health and nutrition of the poor population and for improving the quality of their lives.

Employment: The implementation of SHG has generated Self-employment opportunities for the rural poor. The progress of the program since inception assisted in formation of 35.7 lakh SHGs; assisted 1.24 Cr. Swarozgaris in establishing their own micro-enterprises. The Government of India released Rs.11, 486 Crore under the program; bank credit mobilization is Rs.19, 017; Total subsidy provided is Rs.9, 318 Cr. The program helped many participants in improving their economic conditions. After joining the self help group the women are economically and socially empowered. This empowerment cannot be transformed or delivered it must be self generated such that it enables those who are empowered to take control over their lives.

Decision-making within the household: The social impact of the SHG program increased involvement in Decision-making, awareness about various programs and organizations, increased access to such organizations, increased expenditure on Health and Marriage events, there is a Change in the attitude of male members of the families, now they are convinced about the concept of SHG and encourage women to participate in the meetings and women reported that they have savings in their name and it gives them confidence and increased self-respect. Within family the respect and status of women has increased. Children Education has improved significantly. Especially girl education was very low but now SHG members are sending their children including girls to school. The Sanitation in members' households has improved and it has led to better health in members' families. Now women are taking treatment from qualified doctors, even if they have to travel to nearby towns. Members are now confident enough to raise social status.

Participation in local government: Because of SHG, women know about their local political institutions such as the Gram Panchayats and have better knowledge of where to report certain types of grievances. As part of the political empowerment process, it is a pertinent fact that many women have not only been elected to the Grama Panchayats but have become the role holders too. In a majority of the cases, the women perceived themselves as now having some influence over decisions in the political life of village, and in a smaller number of cases, the women named their participation and influence in village political life as an important and note-worthy change. However, in general, the opportunities available to the women to participate in village life were limited, as most of the village processes were still being male-dominated and patriarchal. Though the SHGs generate positive impact on the rural economy through empowering women and enhancing the rural income of those participant households, the issue of group size has been of long standing concern.

Communication Level of Members: Microfinance movement is having a good impact on members, in their ability to express their feelings and has made people more confident to express themselves.

Self Confidence among Members: The group formation brought out the hidden talent and leadership qualities among the members. Therefore, it can be concluded that after joining the SHG the members have improved their status in family, become helpful in family finance and sometimes helped others too. Now, most of the SHG people feel that they get more respect; not only in the village, but our own family members treated us more respectfully. People of the village now invite us for social and community functions. Now our family members value our opinions whereas earlier they had no use for it. They encourage us and support us in our activities". "Now they get respected in the village society and have a definite identity in society. Family members think of them as a working woman and encourage them in their work". Improve their knowledge of banking, of how to undertake the different banking transactions, as also of dealing with government officials. They now feel confident about these things. They too feel an improvement in their social status. Family members changed their attitudes towards them after they started participating in the SHG. They now regard them brave women. The people of the village too give much more respect than before". Family members seek her opinion in many of the family decisions. Moreover, people from the society in general respect

Change in Family Violence Involvement with SHG has reduced this violence in 25 per cent cases especially due to reduction in economic difficulties. In most of cases the members revealed that their husbands should also be involved in SHGs.

Frequency of Interaction: with Outsiders Members generally, got lesser opportunity to interact with bankers, Government officials, NGOs and others in the Pre-SHG period. It can be seen that in the Pre SHG period 25 per cent of the members were not interacting with officials whereas after associating with SHGs, 91 per cent members had interacted with the outsiders and out of total 44 per cent have interacted more than 4 times with outsiders. This interaction helped them to articulate their problems and improved their self-confidence.

Community Participation: SHG members undertook a lot of community activities which they earlier could not have imagined themselves to have done. They distributed school uniforms to poor students; they undertook a plantation drive, distributed pen and notebook sets to poor students and donated some money to a charity during a national calamity. They participated in several social initiatives like the "Clean Village Drive" and other such social upliftment programmes since their involvement in the SHG. They organized a small function on India's Republic day. Perspective of the Social Worker Women who have participated in this have benefited economically. They are now able to buy household goods like televisions, furniture, telephones, jewellery and most importantly are able to save for the future. "Now they are much more confident in their dealings with government officials, bank officials, electricity board officials, Medical officers, the revenue officer, health scheme officials etc. They also participate in elections. Moreover, they make use of the various government welfare schemes available"

SHGs and Environmental Management Research and policy has tended to focus on the relationship between poverty and environmental degradation in terms of pointing out that the poor are both victims and agents of environmental degradation. They are victims in that they are more likely to live in ecologically vulnerable areas, agents in that they may have no option but deplete environmental resources thus contributing to environmental degradation. As a result of increasing awareness, social conditions and poverty alleviation, are necessary to

support environmental sustainability (SIDA 1996; Leach and Mearns 1991; UNEP 1995). Today SHGs have a role to play in poverty alleviation through empowerment of women in India. Moreover, women tend a greater involvement in environmentally sustainable activities and environmental management than men. Therefore, involvement of women in development programmes through SHGs can effectively increase awareness of society to ward environmental sustainability.

VI. Shortcomings' of The Self-Help Group In India

Though it was considered as a wonderful program by many stakeholders, the program failed on many counts is provided as follows:

Challenge of take off The program supported promotion of 292 thousand SHGs in the first year, i.e. 1999–00. The number remains around this level in all subsequent years with wide fluctuations from year to year. Similarly, 214 thousand groups passed Grade – I, in the second year of the program, i.e. 2000 – 01. It remains around this level in all subsequent years. Though there is significant growth in the number of groups that passed Grade – II, groups which have taken up economic activities are less. In total only 685 thousand groups have taken up economic activities. It is a little over one-fifth of groups promoted in the scheme.

Funds allocation and utilization The allocation of funds for the SGSY scheme by both central and states' governments was Rs.1, 472 cr. in 1999 – 00, the first year of the program. In the subsequent 7 years, the allocation remained below that of the first year. It was nearly half of the first year allocation in 2001 – 02 and 2002 – 03. The total amount allocated for the program during 10 years is Rs.14, 467 cr. It is less than half of the budgetary allocation of Rs.30, 100 cr. for NREG in just one year, i.e. 2009 – 10. The principal reason for stagnation in funds allocation is non-cooperation of banks. The allocated meager amounts were not fully utilized even in one year during the last 10 years program period. Total utilization is 74% of funds made available. However, the utilization ratios are increasing over the years. It has increased from 49% in 1999 – 00 to 86% in 2003 – 04. It remains well over 80% in the subsequent years. Though there is provision for utilizing of 10% of allocated funds for training and another 20% for development of critical infrastructure, utilization of funds in these two activities is quite less and relatively more funds were used for providing subsidies and grants to SHGs and individual Swarozgaris. As a result the program is often known as subsidy oriented program

Low survival rate of promoted micro-enterprises Many assisted Swarozgaris are either reluctant to create or acquire the planned assets or were disposing them immediately after acquiring

VII. Suggestions To Improve Self-Help Group In India

Suggestions for designing the NRLM As three-fourths of households in the country are either poor or vulnerable, NRLM may cover all willing rural households, irrespective their BPL or APL status, in the SHG program for effective financial inclusion. It may be divided into two sub-programs, viz. Financial Inclusion and Livelihood promotion. Two programs may be implemented sequentially. The first five years may be totally focusing on promotion and strengthening of SHG institutions and later focus may be on setting up of small and medium enterprises under SHG federations.

Suggestions to promote Financial Inclusion

1. SHG banking may be allowed to function as core banking activity without any outside interference like target fixing, interest cap, loan size, etc.
2. The Government may promote quality SHGs through village/ cluster level; sub-district/ block level and district level federations.

3. Wherever banks are not accessible or not responsive, federations may be prepared to take up financial intermediation

4. Promoting agencies play a crucial role in developing quality institutions. Promoting agencies may be given adequate financial and capacity building resources and timeframe. Available evidence indicate that investment of about Rs.15,000 per SHG for 8 to 10 years is required to promote quality SHGs with strong federations and effective livelihood opportunities.

Promoting agencies should have a clear role transformation strategy and should implement the same in letter and spirit

NRLM may work on sensitization and orientation to bankers about the commercial value of SHG banking.

NRLM may understand the banks' concerns such as quality of groups, political interference in functioning of federations, wrong signals like loan waivers, etc and address them. NRLM may provide interest subsidy as given in AP

Suggestion for better Implementation of machinery Implementation mechanism may follow the design of the program. It may be kept in mind that a proper role transformation strategy and implementation of the same in letter and spirit is essential for the development of people's institutions. After joining SHG the income levels of the respondents have increased and with the help of increased income level they could overcome the poverty. Loan facility is available for all the members without any restriction. Thus SHGs are formed with the idea of mobilizing small savings from the members. SHGs are not treated as financial system but they are formed with a view to social and economic change of the rural people especially for the rural women. Improper emphasis should be given to group lending and SHGs formulation for alleviate poverty. In avoiding of any misuse of money, there should be a need of proper regulating authority at each level such as saving, depositing, and money lending. Periodical training programme at regular intervals to group members may be organized by the NGOs and other Government officials to aware about bank loan, proper accounts keeping, self management, decision making etc. Attendance at meeting and workshops should be made mandatory so that the members can enhance their group cohesiveness. Women should be properly educated so that they will enhance the capability to manage communities and community projects. The NGOs and the State government must also monitor at a regular interval the overall performance of SHGs and the members included in it. There is a need for establishing a computerized MIS for SHGs and SHG federations to monitor their performance on a regular basis.

VIII. Conclusion

SHG Programme clearly plays a central role in the lives of the poor. The programme in various blocks all seem to be very successful in reaching poor clients. Importantly; there is evidence of increased household income. This is a very significant indicator of impact. Standard of living for the program participants has increased and also the food security is much more for the program clients. Programme loans are one of the main ways clients overcome food insecurity with sickness, disease, emergencies and crises, where programme participants seem to transfer the loan source from friends and moneylenders to SHG loans to meet these expenses. At the individual level, there is evidence that the programme attracts already relatively empowered people and that empowerment occurs among some clients through programme participation. The process of empowerment manifests itself in increased self-esteem. Programme participation is also associated with changes in decision-making at the family level. Program participants are far more aware about the various programs and

organizations and have an access to these organizations. Microfinance is playing a significant role in alleviate poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and for empowering the rural women finance is required. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards of the rural women. The Self Help Groups have proved the way for economic independence of rural women. Thus, it can be concluded that the self help groups contribute substantially in pushing the conditions of the female population up and through that chip in poverty eradication as well. From the above analysis we can conclude that inspire of the concerted efforts taken by SGSY, it is clear that the failure of the programme is seen. But of course there are lot of advantages as well as disadvantages. Now MoRD has been taking a lot of initiatives to revamp the programme. Let us hope that better solutions coming up to implement the programme in effective and efficient ways and means in the near future. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among sample members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability - financial value.

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Emergence of Chinua Achebe As A Fictional Artist

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Chinua Achebe, a Nigerian writer was born on Nov16, 1930 in Ogidi. He may be regarded as one of the pioneers of African writing in English. He is hailed as 'Africa's leading literary guru' as well as 'an enchanter and sage whose words carry extra weight'. He has attained international reputation and recognition for his great achievements as a writer, especially as a novelist. His global fame and name rests on his fictional works, particularly his novels which has won for him award after award. His most enchanting novels are : *Things Fall Apart (1958)*, *No Longer At Ease(1960)*, *Arrow of God (1964)*, *A Man of the People (1966)* and *Anthills of Savannah(1987)*. In all these novels, the fictional art is most beautifully depicted and illustrated.

Literature is basically the mirror of the society in which it is born and survives. It is naturally deals with the contemporary events and issues taking place during the age in which it is produced. A writer who shoulders the responsibility of performing his true role is required to be socially aware and conscious. Like many other writers writing in various languages, Chinua Achebe too writes about men and manners, society, culture, religion as well as the politics of the day. No doubt he is deeply rooted in his history and culture. He believes that a true writer has to perform his role as a teacher, guide and reformer. And so does Achebe through the medium of his literary works.

The pre-colonial and colonial society of Africa was not considered to be the subject of literary discussion. It was none but Achebe who first stressed the writer's role in the rediscovery of Africa's past. He asserts that the European writers never cared a jot to glorify Africa's aspects. For this African writers were equally to blame. Achebe, with his positive commitment to the contemporary issues in Africa, as an insider and critic of the society, participates in depicting the very society in which he was born and lived for a long span of life. He has, in his traditional novels – "*Things Fall Apart* and *Arrow of God* which articulate the realities of Igbo 'tribal' life and refute the distorted accounts of life in Africa – glamorized the strengths of Igbo society (Kinship and Corporate Living) and its rich cultural heritage (*Communal Experience and Harmony*)"¹

His art lies in the fact that he exposes the unhealthy rituals and other evils of the Nigerian forest in the novel *Things Fall Apart*. In *No Longer at Ease*, he highlights other evils of the contemporary society and ridicules them. Similarly, he does not find favour with corrupt politicians. He also discusses the relative importance of the individual and the tribe. At the same time he raises the question of **liberty, equality and fraternity**, which were essentially the fundamentals of the French Revolution.

The close study of the novels of the novelists exhibits that he is a true moralist and dedicated artist like the Victorian novelist, Charles Dickens. His novels are a study of the legacy of colonial rule. He emphasizes the significance of moral responses of the individuals to the calls of society. He is an exceptional African writer who attempts to explore the mind of individual character. He has criticized the social evils of traditional life at the realistic and symbolic levels. In other novels too, he has raised some or the other kinds of social, political and economic problems.

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The role played by writer is like the role of Ezeulu in *Arrows of God* who sends Oduche to white to learn new education for life will favour those who come to turns with it, not those who run away.”²

Like many other post-colonial novels, *Anthills of the Savannah* aims at bringing about socio-political change Nigeria. Achebe hopes to reform the society on a large scale. He not only depicts his society but also seems very eager to transform it into an ideal society. He believes that a writer should belong closely to the spirit of the place where he lives and survives. Only then he will be capable of catching the aroma of the proposed subject-matter.

“African literature like other living literatures is basically a cultural expression defining its identity but more functional and dynamic as a revelation of African spirit reflecting African aesthetics and philosophical assumptions.”³

According to Achebe art is not for art’s sake but it is always for man’s sake. He means to say that every creative writer should aim at human welfare, and this approach to literature makes him one of the most humanitarian artists of African literature. As a result, Achebe’s work contains aesthetics, cultural and communal value. Besides this, he glorifies the past of his community as well as the past history of Africa. He asserts-

“Ancestors created their myths and legends and told their stories for a human purpose: they made their sculptures in wood and terra-cotta, stone and bronze to serve the needs of their time. The artists lived and moved and had their beings in society and created their words for the good of that society.”⁴

As such Achebe tries to represent his African culture in the most realistic terms in his traditional novels. Besides this, he uses materials from culture and civilization as the most impressive and forceful fictional techniques. The culture he reproduces seeks proper reforms and changes.

“The Ibo society is a self-contained tribal society in which the retention of the myths, legends, beliefs, customs, religion, proverbs, tales, taboos etc is upheld with an utmost sense of duty. Achebe’s world is governed by the aroma of these traditionally handed down materials of folklore, over which he has his artistic mastery rendering them into his fictional techniques in *Things Fall Apart*.”⁵

Achebe’s novels invent and present sociological and historical importance of the basic cultural patterns and social past of Nigeria. The novel *Things Fall Apart* is really a beautiful creation created by the artist. In the novel, the novelist has tried to establish the brilliant aspect of the so called uncultured African society which was governed by the laws of nature, beliefs and superstitions, myths and legends as well as rites and religion. The novelist had brought to light a number of tribal groups, dialects and cultures which function as active agents of African society. In almost all his novels he has laid emphasis on the significance of folk speech, proverbs and songs. In Nigeria we find round about two hundred fifty tribal groups. For hundreds of years Africa has been a poor and destitute sub-continent.

“The result is that farming which was the only means of getting crops was subject to shifting cultivation. Besides, drought, swollen rivers, heavy rains made the fate of the masses grim and they felt defeated.”⁶

The novelist artistically refers to agricultural condition in Africa. In *Things Fall Apart* he gives many examples of rituals in the context of farming. The farmers who are competent to grow heavy crowd are proud of their success and achievements. Okonkwo is successful man in getting a good yield of yam.

“Yam stood for manliness and he who could feed his family on yams from one harvest to another was a very great man indeed.”⁷

The novelist's fictional art has his harmony with nature. At times he diverts the reader's attention towards the rhythms of nature weather and seasons. Similarly he refers to the occasion of festivity, festivals, social system, entertainment, dance, music, and rites. The Africans are generally satisfied with what they possess. Throughout most of the continent African societies frame up their own laws based on customs and traditions.

The novelist's fictional art is marked by the successful use of myths and legends. He never distances himself from his own culture and faith. The presentation of a number of local deities keeping the tribal world in order is very skilful and amusing. Sometimes the people of Africa need their help and blessings.

"..... to know about their future or what their ancestors want, but this god helps those who help themselves and an idle man seldom finds a favour of this god although he offers him sacrifice."8

According to Achebe, the Igbos believe that man is punished or rewarded, according to his actions, by the gods. If a person acts against the wishes of his god or against the wishes of his society, he will only invite fury of god. For example Okonkwo commits sin by beating his second wife. As a result of this, all the members of his family are frightened lest their god should be displeased. Ultimately he has to meet death. Commenting on this event of Okonkwo's life, M. Mani Meitei writes:

"That is a great crime against any the Goddess of the earth."9

The artistic touch which Achebe imparts to the description of the gloomy aspects of African society proves that the writer intends to reform the society. He refers to various superstitions as well as tragic events which bring about dejection and frustration in the lives of people. The fictional art of the writer lies in the use of myths, rituals and religion, oral traditions and proverbs. He has employed them in African flavour as naturally as they are in vogue. The writer makes his description emphatic by his narrative art which imparts charm and grace to his style. Moreover, the subject-matter becomes striking, amusing and delightful.

The essential features of Achebe's fictional art are visible in his use of the language of the common people besides standard English. This shows his capacity of adjusting with the spirit of the times they help in making him an assimilative genius. Africans, as is usually acknowledged, believe in worship of the rising sun.

"Now people forget his background and are rather charmed by the present position he occupies in the society."10

To conclude Achebe's functional art is characterized by remarkable features. His availability to construct compact plots, use of good narrative art, use a language of the masses, employment of proverbs, symbols, images, and metaphors, add glow, charm and dignity to his writing. The use of wit, satire and irony to expose the follies of the people is his powerful weapon to reform, teach and guide the society.

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Quality Education: An Essential for Sustainable Development

*Dr. Sangita Singh **

The word sustainability and sustainable development gained popularity after a report titled Our Common Future was published in 1987. Sustainable Development means fulfilling present's needs without compromising the ability of future generations to fulfill their needs. In order to achieve that, the United Nations has designed a 17 goals framework named as the Sustainable Development Goals (SDGs) in 2015, to be completed by 2030. These SDGs are a mix of environmental, social and economic parameters which are necessary for sustainable development along with conserving the life support system. As quality education is one of the 17 SDG's framework, providing the right information and education can change people's values and behaviours, encouraging them to adopt more sustainable lifestyles. It can also break the cycle of poverty, malnutrition and disease that affects so many worldwide.

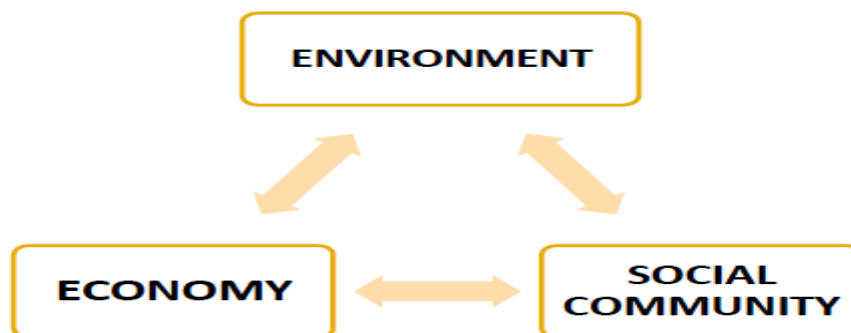
Keywords: Education, Sustainability, E-learning.

The world has seen a tremendous growth over the last two decades. There has been a rapid increase in demand and to accommodate that every country needs new infrastructure, new technology and other developments which comes at a cost and this cost is paid by our environment. We have been using natural resources inefficiently and as a result there have been irreparable environmental damages. As they say, excess of anything is bad and to put a full stop to these damages the United Nations, in 2015, came up with a set of goals named as Sustainable Development Goals (SDG).

UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

Each industry sector has to marry their industry's development with the SDG's. The aim of this study is to find how providing quality education will help in attaining SDG's goals and how the roadmap for achieving this goal has to be changed because of the COVID-19 pandemic.

SDGs compromise of 17 goals under three sections:



The 17 SDGs are for everyone, how everyone can contribute and how each contribution will impact our earth.

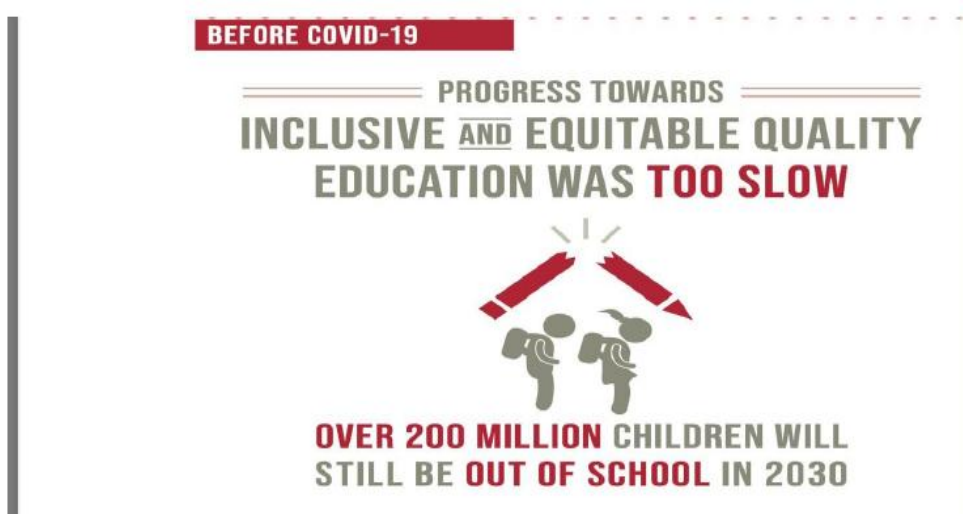
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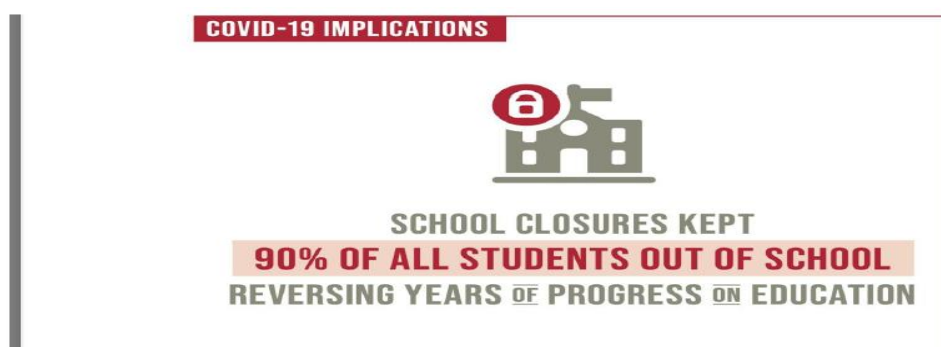


Image Source : SDG Industry Matrix

Education plays a key role in enabling upward socioeconomic mobility and a major driver that helps to escape poverty. Education reduces social disparity, inequalities and helps in improving gender equality which is most important to foster tolerance and have more liveable societies.

Over the past ten years, a lot of progress has been made towards providing good education and increasing school enrolment rates at all levels, mainly for girls. But, one fifth of the global population which is mainly consisting of youth are unable to get access to good and quality education. Moreover, because of COVID-19 pandemic spread across the globe, most of the countries decided for a temporary closure of schools, impacting more than 91 per cent of students worldwide. By April 2020, close to 1.6 billion children and youth were out of school.





The primary school completion rate reached 84 per cent in 2018, up from 70 per cent in 2000 and under current trends, is expected to reach 89 per cent globally by 2030. In 74 countries with comparable data for the period 2011-2019, around seven in ten children aged three and four were developmentally on track in at least three of the following domains: literacy numeracy, physical development, social-emotional development and learning. The global adult literacy rate (aged 15 years and older) was 86 per cent in 2018, while the youth literacy rate (15 to 24 years) was 92 per cent.

Roadmap For Quality Education

Despite years of steady growth in enrolment rates, non-proficiency rates remain disturbingly high. In 2018, some 773 million adults—two-thirds of whom are women—remained illiterate in terms of reading and writing skills. And the sheer magnitude of school closures due to COVID-19 is likely to set back progress on access to education. Sub-Saharan Africa faces the biggest challenges in providing schools with basic resources. The situation is extreme at the primary and lower secondary levels, where less than one half of schools in sub-Saharan Africa have access to drinking water, electricity, computers and the Internet. Inequalities will also worsen unless the digital divide – the gap between under-connected and highly digitalized countries – is not addressed. There are certain groups of women and girls are one of these groups. About one-third of countries in the developing regions have not achieved gender parity in primary education. These disadvantages in education also translate into lack of access to skills and limited opportunities in the labour market for young women.

There are many ways how quality education can become an important part of each country's development. Asking governments to place education as a priority in both policy and practice. Lobby the governments to make firm commitments to provide free primary school education to all, including vulnerable or marginalized groups. A quality education is the foundation of sustainable development, and therefore of the Sustainable Development Goals. As a policy intervention, education is a force multiplier which enables self-reliance, boosts economic growth by enhancing skills, and improves people's lives by opening up opportunities for better livelihoods. The Sustainable Development targets for 2030 call for ensuring the completion of primary and secondary education by all boys and girls, and guaranteeing equal access to opportunities for access to quality technical and vocational education for everyone. Policy interventions will require improving access and improving quality, as well addressing relevant obstacles which include gender inequalities, food insecurity, and armed conflict.

Since March 2020, schools in India have been closed and learning has shifted to remote home-based learning for those who can access it. School closures will impact learning

across the education system. Gains in enrolment, school completion, and learning must not get eroded due to the combination of schools being closed and socio-economic hardships related to Covid-19. According to the World Bank, five months of school closures due to COVID-19 will result in an immediate loss of 0.6 years of schooling adjusted for quality, bringing the effective learning that a student can achieve down from 7.9 years to 7.3 years. During this period of school closure, efforts have been made by governments to ensure continuity of learning for children while they have been home. Digital tools including internet based high tech tools like apps and online learning classes, social media platforms, television and radio were used extensively.

Where does india stand?

India is now looking at delivering education programmes differently and speedily to employ solutions, that accelerate impact and achieve scale across interventions targeted at children and adolescents. COVID-19 presents urgency as well as an incredible opportunity to act and transform the education system through technology using it as an important tool of capacity building, inclusiveness and quality learning, without replacing the essential role of teachers/facilitators. While technology is not a silver bullet to solve the problem of inequities in access and learning, it has huge potential for changing how teaching and learning is delivered in India, if employed in a systemic and inclusive way, empowering teachers, frontline workers, children and adolescents and increasing access to and quality of learning.

Currently around one-third of the 2.6 million secondary schools in India have ICT labs and a functional computer. Universal access to technology in homes is yet a dream in tribal belts, interior locations, rural areas, and amongst children with disabilities. Children with poor or no access to technology face most challenges in continuing to learn. There is disproportional access to the internet across state, further extending into the rural-urban schism, where 13 per cent people of over five years of age in rural areas can use the internet against 37 per cent in urban areas. Additionally, the digital dichotomy extends to the access to hardware and devices where the poorest students and marginalised communities, including girls, do not have access to smartphones, and even if they do, internet connectivity remains poor.

The New Education Policy, 2020 has set a goal of increasing public investment in the education sector to 6% of gross domestic product. A definitive timeline should be set to improve public school infrastructure and classroom pedagogy by incentivising the private sector to invest in infrastructure in exchange for an annual payment stream or through some other mechanism. NEP 2020 also recognizes that multiple regulators in the education sector are causing conflict and increasing the compliance burden on educational institutions. Once again, a timeline needs to be set, in conjunction with the discussions with state governments to streamline the regulatory environment. This would improve private and foreign funding in India's traditional education system, similar to what has been taking place in recent years in the E-education sector which is not burdened much with regulatory interference.

While the role of technology and the delivery of online education is increasing, there is little alternative to face-to-face education if no child is to be left behind. E-learning requires access to complementary goods and services such as smartphones and reliable internet access. Pratham's 2020 survey for rural India showed that families of 38% of children did not have a smartphone and a further 45% had only 1 smartphone to which a child could not have exclusive access. In any case, during the formative years of children, the development of cognitive and interpersonal skills is critical and these can be fostered mainly via face-to-face

learning methods.

The future of India's millions of children lies in our ability to impart good quality education to them. This is, by far, the single most important factor that will help increase the equality of opportunities and help lower the inequality gap. Fixing India's education system can no longer wait.



Working together today has become a necessity. Most importantly after the pandemic, the world will be getting back to normalcy, collaboration will be the key to achieve the sustainable goals. There needs to be strong partnerships between countries, government, private organizations and the society. Instead of being competitive, the world needs to work as one global team in order to achieve the roadmap laid for sustainable development. In order to achieve the SDGs, the educational groups as a whole need to develop their own set of goals and align individual country's strategy with these goals. All the countries, most importantly the developing nations, need to develop a robust framework for the students and teachers to monitor their contribution in achieving the goals and also include regular evaluations for the same. It is also important for the countries and governments to focus on value creation for the society which will strengthen the bond between the different sections of the society. The Sustainable Development Goals are a good way for a nation to identify its sustainable needs. The education sector globally should analyze the 17 SDGs and look for opportunities. Instead of having a generic education policy, the sector needs to align its goals along with the SDGs.

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Impact of Covid 19 on Indian Economy : Challenges And Way Forward

*Dr. Sanjay Solomon **

COVID-19 has been a largely disruptive factor when it comes to the economics of India. In the last quarter of the 2020 fiscal year, India's growth went down by 3.1%, according to the Ministry of Statistics. The Government has stated that this drop is the effect of the main causality, the widespread presence of SARS-CoV-2. The pandemic has had a negative impact on the economy of the nation. The country had been experiencing a pre-pandemic slowdown economically as well, and the pandemic has helped in magnifying pre-existing risks present in Indian economy. The economic shock will likely be much more severe for India, for two reasons. First, pre-COVID-19, the economy was already slowing down, compounding existing problems of unemployment, low incomes, rural distress, malnutrition, and widespread inequality. Second, India's large informal sector is particularly vulnerable. During this period unemployment rose from 6.7% to 26%, by a factor of almost four times larger than pre-pandemic numbers. COVID-19 not only created chaos in poor, middle, and lower-middle-class families of India but also economic activity came to a halt in the country. According to the Ministry of Statistics and Programme Implementation, the Indian economy contracted by 23.9% in the April-June quarter of this fiscal year. COVID-19 is having an adverse impact on business activities. Jobs are at high risk because firms are looking for reduction in manpower. The pandemic has created a deep routed impact on the Indian economy, negatively affecting its GDP, unemployment rate, inflation rate, domestic and international trade, financial markets, government budget and various other macro-economic factors. The MSME sector, has witnessed a disturbing phase in its functioning due to this crisis. Since 1996, it was the worst economic decline recorded in the country. If we talk about the job loss of people in the corona crisis around 6.6 million white-collar professionals these include engineers, software engineers, physicians, teachers, accountants, and analysts lost their jobs. There is a need to re-assess our strategies, planning and available tools to fight with this pandemic and the crisis due to pandemic. This paper assess the potential impact of the shock on various sectors like manufacturing, financial services, banking, real estate, infrastructure and services and put forward a set of recommendations for specific sectors.

Keywords : Covid-19, Coronavirus, Indian Economy, Economic Downturn, Supply Chain, Pandemic, Informal sector, Financial institutions, Fiscal policy.

The global economy has come to a near standstill owing to the disruptive impact of the pandemic across economies. The enforced lockdowns and economic shutdowns implemented in nations across the world are unprecedented and will entail huge economic costs and burdens. Supply shortages are expected to affect various sectors as a result of panic buying, increased usage of goods like pharmaceuticals, sanitisers, and masks and some basic necessities to fight the pandemic. As the virus further spread across the globe, the stock markets witnessed their worst crash since 1987. The virus has deteriorated the economy of all affected countries, including the developed ones. In a crisis like this, developing economies like the Indian economy have been witness to the most devastating impact, which is expected

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to be followed by a slow economic recovery. The impact of COVID-19 on the Indian economy has been quite lamentable. After reporting its first case in late January 2020 in Kerala, the government of India took various precautionary measures to restrain the spread of the virus. Despite the strictly implemented measures, there was a rapid increase in the number of cases leading to a suspension of all international travel. Thereafter the Indian Prime Minister, Mr. Narendra Modi, called for a 14-hour 'Janata Curfew' (public curfew), which was then followed by a nation-wide lockdown in almost four phases, over a period of 70 days. The first lockdown announcement created widespread panic, specifically among the economically marginalized strata of the society, including farmers and migrant workers who were left stranded and unemployed overnight. They were also impacted greatly, since they were far from home with no modes of transport to facilitate their journey back to their hometowns.

India has already been undergoing certain economic distress after the demonetisation of the 500 and 2000 Indian currency notes in 2016. Therefore, after the emergence of the pandemic, people regarded it as a double hit to the Indian economy. It is further expected that the contraction in foreign demand and domestic consumption will lead to significant job losses in both the formal and informal sector, thus increasing the unemployment rate. The GDP estimates have dropped down drastically due to the fall in production. The fallout has been mostly seen in industries such as manufacturing, construction and real estate. The crisis has also increased the fiscal deficit of the economy as the government budget for the fiscal year was not altered to sustain the current crisis. The crisis did not fail to create a devastating impact on domestic as well as international trade, as the demand in the markets fell sharply, and the government led by Mr Modi restricted all imports while announcing the Atmanirbhar Bharat policy (proposing for a self-sufficient Indian economy). The government soon realised the economic fallout of these restrictions and announced the formation of the COVID-19 Economic Response Task Force. The ongoing health crisis and the resultant disruption of economic activities have had and will continue to have a negative impact on the Indian economy. Despite the government announcing a relief package of 1.7 trillion rupees, it was clear that a large portion of the country's population was going to be scouring for livelihoods since this stimulus package would not benefit all. Additional support from state governments and non-governmental organizations were expected to widen the radius of aid. International organisations such as the World Bank and Asian Development Bank also approved support to India in order to help it to tackle the pandemic. Since the Indian economy experienced a slowdown while going into the COVID-19 outbreak, the economic downturn is likely to be severe and the policy intervention would require a careful weighing of options and priorities.

US, Brazil and India are the three countries where the most number of Corona virus cases have been reported. According to a recent data around 65,000 fresh COVID-19 cases have been detected in just a single day in India. However, the cumulative death toll is under control and recovery rate is quite good too. The point of worry is the pandemic doesn't seem to be slowing down, leaving countries and their economies dependent on pro-active planning and some tough decision making. The confirmed cases of the COVID-19 pandemic are continually rising all over India, with an average rate of growth of 23%. The government fears that India is approaching the exponential part of the epidemic curve where there will be a sharp rise in the numbers. Hence, adverse measures like the 'Janata Curfew', the 21-day lockdown of the country, and closing down of businesses except for the essential services to contain the spread, were necessary. The economic effects of these measures and the COVID-

19 pandemic, in general, are going to be widespread and far worse. Here is how the pandemic might impacted the Indian economy.

Disruption in supply chains : India had been importing 45% of its electronics from China alone. If we talk about machinery and organic chemicals, the figures are again high. Around 33% of machinery and 40% of organic chemicals used to be imported from China. Even in automotive parts and fertilizers, China's contribution was more than 25%. The most astonishing fact is that more than 90% mobile phones came from China to India and around 75% of pharmaceutical ingredients were sourced from there. With the outbreak of Corona virus, India has stopped importing most of these goods. This development has disrupted the supply chain and broken-down different levels of supplier networks. A lot of businessmen have received a strong set back in their trading deals. The lockdown has also resulted in reduced exports of raw materials like organic chemicals, cotton, mineral fuels resulting in substantial trade deficit for India.

Fall in household income and marketing expense : Household income in India was drastically impacted due to the coronavirus (COVID-19) lockdown. There was a significant decrease in the level of income with households reporting a fall in income from about nine percent in late February to a whopping 45.7 percent in mid April. Rise in income saw a contrasting trend indicating similar results; from 31 percent in late February to 10.6 percent in April 2020. In response to the turmoil of Corona virus, RBI and the Government have come up with concrete steps, such as reduction in repo rate, boost to liquidity in the system and regulatory relaxation by extending moratorium. Sluggish businesses, payments deferrals, and subsidized loan growth have impaired the health of the economy. Deceleration of GDP growth, reduction in discretionary expenses and CAPEX have resulted into fall in marketing spends and household incomes. However, it is expected that reduced oil prices and healthy balance sheets would revive growth once the lockdown gets completely over.

Loss in hospitality and travel industry : The entire hospitality and tourism and all the world class chains hotel, travel booking agents, tour operators, high-end restaurants, entertainment venues, and air, land, and seas have completely hit with biggest disaster pandemic of 2020. The pandemic has left a debilitating impact on India's tourism sector, with an overall loss of around Rs 5 lakh crore. Around 4-5 crore people hitherto working in this sector have lost their jobs. According to estimates by CII, the most organized sectors of the industry tour operators, travel agencies, and branded hotels have been hit the hardest, with an estimated loss of around Rs 1.6 lakh crore. Though domestic flights have been started, people are avoiding travel through aviation, which has again brought huge losses to the industry. Even hotels and are suffering from slow down period. Average hotel occupancy has dropped by over 45%. In fact, revenue per available room has witness a significant decline of 30%-35%.

Worst losses in stock market : Ever since COVID-19 has arrived, stock market has seen a major fall. Both BSE Sensex and Nifty have fallen down by around 38%. From the start of the year, the total market cap has lost a staggering 27%. Certain sectors such as hospitality, tourism and entertainment have been adversely impacted. Stocks of such companies have dropped by over 40%. On 23rd March 2020, stock markets in India had stooped to record lows.

A few gains through PPE kit and ventilator exports : In collaboration with the government, India's capacity to manufacture PPE kits has increased. According to a recent report, the country is producing around 6 lakh personal protective equipment (PPE) kits per day. We have also improved on our nation-wide capacity to produce ventilators and are also exporting a portion of them.

Growth of e-learning programs : Since March 2020, millions of youngsters in India have got affected due to COVID-19. The pandemic has brought major losses to most of the industries. However, it has triggered a good 25% hike in the e-learning industry. Digital initiatives taken by the government comprise of the DIKSHA portal that serves as nation-wide digital education infrastructure, especially for teachers. And, 'e-Pathshala' has arranged web resources for students, researchers, parents and educators in rural areas. It would not be an exaggeration if one were to say that we embarked on e-learning within a very short time. The efforts of the educators who adapted to technology, video lessons and live classes online cannot be understated. With limited resources but enough passion, educators across the world have been striving hard and will continue to do to deliver.

Disturbance in miscellaneous industries: Apparel and textile industries have been hit badly due to raw material unavailability, shortage in labor supply, restricted movement of people, and purchasing inability. In fact, auto sector (auto parts and automobile) is continuously facing challenges on account of falling income levels and lack of demand. Talking about construction / real estate industry, there is a lack of sales and high-interest payments.

GDP growth rate is expected to decrease : From April to June 2020, India's GDP dropped by a massive 24.4%. According to the latest national income [estimates](#), in the second quarter of the 2020/21 financial year (July to September 2020), the economy contracted by a further 7.4%. The recovery in the third and fourth quarters was still weak, with GDP rising 0.5% and 1.6%, respectively. This means that the overall rate of contraction in India was 7.3% for the whole 2020/21 financial year. Major companies like India Cements, BHEL, automakers like Hero MotoCorp and Maruti Suzuki and ancillaries like Amtek and Castrol have announced temporary shutdowns. Even FMCGs like Unilever and Dabur India have closed their plants save for the ones engaged in manufacturing daily-essentials. Barclays predicts the cumulative shutdown cost to be roughly about 4.5% of the GDP. The worst-hit states, Maharashtra and Kerala themselves, contribute to about 19% of the GDP. Experts have predicted that the growth rate of the GDP could fall to 4% from the previous rate of 5%.

Businesses face an uncertain future: Non-essential businesses can expect a severe hit in the aftermath of the pandemic. Malls, shopping complexes, theatres and restaurants could be in locked down for more than a month, which will have a considerable impact on earnings. The effect is likely to be more on the small businesses and weaker firms which are bound to face a cash crunch. Though essential services continue to run, the non-essentials' manufacturing sector is expected to be hit hard due to interrupted supply chains and supply shortage. Also, the restriction in movement will add to the farmers' hardships with no proper logistics in place and no proper ruling on what is allowed in the lockdown. This is expected to impact the dominant agriculture sector.

NPAs with banks are expected to rise : The shutdown on account of this global pandemic will affect the earnings of businesses. Small businesses, especially those deemed non-essentials, will see a drastic fall in revenues. Those businesses that hardly make enough to sustain themselves and rely on the monthly earnings to pay off the loan installments will be amongst those that are severely hit. Gross non-performing assets (NPAs) of banks are likely to worsen to 11.3-11.6% by the end of this financial year from 8.6% as of March 2020, due to disruptions caused by the coronavirus pandemic. This will result in them defaulting on loans and banks will be inundated with NPA (Non-Performing Assets). The economic impact of this unprecedented event is likely to be varied depending on the decisions taken at every development. The spiraling economy seems to be relying on government sops to give it a boost. Economic experts have proposed relaxing the fiscal deficit and redirecting funds

towards the critical health care sector. However, looking at the current situation, it may need a more inclusive and robust plan that incorporates rate cuts and reliefs, for India to ride out the wave of the impending economic crisis.

IT industry : The effects of COVID-19 are having a significant impact on the technology sector, affecting raw materials supply, disrupting the electronics value chain, and causing an inflationary risk on products. The dependence of the IT sector on many of the above-mentioned sectors such as manufacturing, retail, hospitality, communication etc. has resulted in major impacts on purchasing ability and investing patterns on IT services. This has impacted the requirement of additional work-force and inflow of revenue in this sector.

Restaurant Services : The hotel and restaurant industry are also facing a serious challenge in this time of crisis. To be considered as recession free industry, the sector has witnessed a staggering loss of about ₹1trn (\$13bn) in the last three months. Now in cities when restrictions have been lifted, the hotel and restaurant industry is not running with full capacity. Due to the COVID-19 pandemic, people prefer home cooked food. Due to such changing habits of people, food delivery platforms such as Swiggy and Zomato have also faced a massive blow in their business. Orders on Swiggy and Zomato have dropped over 60 percent amid the pandemic.

Way Forward

The pandemic has paralyzed economies, compelling businesses to re-evaluate their strategies. Companies will need to build their financial muscle and focus on developing a lean structure to stir through the uncertain business environment. The global nature of the outbreak, coupled with its high intensity and long duration, is expected to change the business landscape by way of shift in trade flows, investments and consumption patterns. Hence, the priority for businesses should be to draft a comprehensive action and recovery plan to mitigate the risks and address the main challenges. The unprecedented crisis of COVID-19 and the lockdown have shattered the economy of India in a brutal way. It resulted in a further increase in the unemployment rate in India and a fall in the Gross Domestic Product (GDP) growth rate. The International Monetary Fund (IMF) has projected that the GDP of the Indian economy would be 6 percent in 2021. To get the economy moving, the Government of India and Reserve Bank of India (RBI) announced various measures which included policy changes, reforms, relief packages, bank loans, and infrastructure building plans and so on. No doubt all of these steps were necessary and timely, but on-ground implementation and the help reaching the needy is more important in the time of such an erratic crisis. Certain measures are required to boost the consumption and demand which has been slumped by the lockdown.

There is a need to take instant steps to not only contain the spread of the virus, but also to address the hot buttons of the industry which can help in minimising the impact of the outbreak on the Indian economy and businesses. The Indian Government & RBI need to support the Indian industry and economy at this juncture in different ways:

- Maintain liquidity at surplus levels and provide special liquidity support for any companies / NBFCs / banks that come under strain due to intensifying risk aversion in financial markets or due to large demand shock.
- Increase credit limits for all regular banking accounts by 25 percent across the board. Also, Increase overdraft facility to state governments from the RBI. Pay the pending GST compensation immediately.
- IBC to be suspended for a short period for the aviation and hospitality sectors as they are the worst affected.

Since a large number of people will lose their jobs especially in the retail, hospitality, travel, construction sector, the government can consider giving incentives for employers to keep the workers, while the coronavirus problem tides over. The Finance Minister extended the filing dates of ITR, GST, linking of PAN and Aadhar and other reliefs for the big and small enterprises. The finance ministry is already working on an economic package to mitigate the impact of coronavirus on the Indian economy. The government is taking necessary steps that will not damage the economy further but the damage that has been done in the previous few months will definitely last for a longer period of time. India Inc has to stretch themselves to sustain the situation and face the challenges. The Indian government has also urged employers to not cut jobs and salaries. Many CEOs and management teams are taking pay cuts to ensure their workforce does not have to bear the brunt.

Sectoral Overview

Service: The process of unlocking the economy has begun. The impact of the same across industries in the service sector has been studied by [Economic Times](#) group. It suggests that industries such as Fast-moving consumer goods (FMCG) would be performing good, digital demand would be performing above average. E-commerce, retail, power, smartphones, and petroleum would be performing average compared to their last year's performance and growth in the next year. However, industries such as ride-hailing or taxi, hospitality, automobiles, aviation, real estate would find it difficult to retain their business. Moreover, it should not be forgotten that it's still [early](#) days to start quantifying the demand growth or demand slump without waiting for one or two months to see how it goes. In the service sector, most of the IT companies have been following work from home during the lockdown and are likely to continue to follow it in the future as well.

Industry: There are major challenges faced by the manufacturing units of companies even after the process of unlocking has been initiated. It includes hurdles such as mounting costs and comparatively low or no revenue due to shortage of labour leading to a reduction in the level of production, markets are not fully open therefore limited sale, the employers have been advised to make arrangements for labourers or workers to stay at the premise of the factory. Not to be missed an integral part of the manufacturing sector, the Micro, Small, and Medium Enterprises (MSMEs) who are likely to face more challenges in operation. The loans guarantee against the Non-Performing Assets (NPAs) and investment facilities provided to MSMEs are more or less bank-centric and pay little attention to providing the money immediately to the MSMEs to re-start their business, pay salaries and also for other operating costs. Further, these loans are [not reaching](#) the MSMEs mainly due to two reasons. Firstly, the banks were undertaking only essential services during the lockdown period as per directives. This included cash deposits, withdrawals, salary and pension payments, clearing of cheques, remittances, besides all interbank and government transactions and giving loans were not part of essential services; secondly, non-availability of stamp papers for the bank guarantees. These issues are the stumbling blocks on the suddenly over-relied manufacturing policy i.e. 'Make in India'. Therefore, it is extremely necessary to focus on the implementation of the government policies and ensure that the aid reaches the needy so that the wheel of the economy begins to move.

Agriculture: COVID-19 has provided us to revamp the agriculture sector that has been the ailing sector over the years due to various reasons which are lack of private investment, water scarcity, inefficiency in the implementation of various policies on the ground, marketing and pricing challenges. All of these issues result in the increasing vulnerability of the poor farmers. Out of all these issues, the Government of India has addressed one during the

announcement of ‘Atmanirbhar’ a series of policy reforms to tackle the economy post-COVID-19. Now, as per the announcement, a new central law will be formulated to provide [barrier-free inter-state trade](#) of farm produce and more freedom for farmers to sell directly or even online. Through this, the restriction over the farmers to sell their product or products in nearby agricultural produce market committees (APMCs) is removed and they are allowed to sell their products any part of the country. In a way, this move will help farmers to reduce their vulnerability and increase their revenue. Nevertheless, farmers will have to incur the transportation cost which might not be possible for all the farmers especially, the small and marginal farmers. In such scenarios, they can opt for co-operative transportation or two or three or more farmers pooling the transportation facilities together as a way to reach new markets in other cities and towns to reduce the cost borne by each one of them.

Further, in order to export agricultural products, farmers will have to improve the quality of the products. As in 2014, the [European Union \(EU\)](#) banned the import of mangoes, eggplant, the taro plant, bitter gourd and snake gourd, citing “significant shortcomings in the phytosanitary certification system of such products exported to the EU” from India. Therefore, to leverage trading opportunities, this is the time for farmers to take into consideration and focus on organic farming to reach the quality of products as per global health standards.

Considering the heterogeneity of problem every sector or industries are facing, the Indian economy will take time to adjust to new normal. Moreover, measures taken to move the economy forward would take time to unfold fully. Their impact can be witnessed after a certain period of time when the actual implementation of measures and policy reforms has been performed. We definitely have to keep moving forward but also need to be patient as any steps taken in a haste might not give us the expected result due to uncertainty prevailing in the economy. Therefore, currently, the focus should be on sustaining through this crisis.

The pandemic has reinforced the links between health, environment and the economy. There is evidence that air pollution has contributed to [higher](#) Covid-19 mortality rates. While [deforestation](#) has increased our exposure to pathogens carried by wildlife, melting ice due to climate change can release [undiscovered viruses](#) frozen in the permafrost. But this crisis also demonstrates that governments and individuals are capable of strong and rapid action in the face of an overarching challenge. As India looks to shore up its economy, it is worth reflecting on the other systemic actions that are needed to shift towards a more sustainable and resilient economy.

Invest in sustainable infrastructure

Infrastructure investments are an effective way to boost economic activity and create jobs. But what kind of infrastructure should be built? [Data](#) from the 2008-09 financial crisis shows that South Korea, which directed nearly [70%](#) of its stimulus towards green measures, rebounded faster than other economies in the Organisation for Economic Co-operation and Development (OECD). In the United States’ 2009 Great Recession recovery package, investments in [clean energy](#) and [public transport](#) created more jobs than traditional investments. India too should take this opportunity to increase support for renewable energy, particularly rooftop solar, through appropriate policies and business models. Decentralized solar power can help spread [critical services](#) in remote regions if the upfront capital constraints can be addressed. It should revisit the potential [import duties](#) on solar panels, since this may [not](#) increase domestic production, but may raise the cost of solar power. Similarly, scaling up the electrification and adoption of [public transport](#) will be critically important to reduce traffic congestion and air pollution. This should involve closer coordination with the

electricity sector and a greater focus on vehicle charging infrastructure. Continued investment in cold storage facilities and supply chains will ensure the preservation and timely delivery of agricultural produce and reduce losses to farmers.

Build up flexibility for the most vulnerable

About [80%](#) of India's workforce is informally employed, which includes temporary economy workers. This population is extremely vulnerable to economic shocks and needs greater access to formal credit and social safety nets such as insurance and pension schemes. Beyond employment guarantees, a universal basic income broader than current schemes that are conditional upon occupation and land ownership can help provide vital resources for subsistence, or for investing in education and health. Greater access to bank accounts for the [20%](#) of adults without one, per 2017 data, would help efficiently deliver this income to households. Lastly, it is critically important to expand access to [clean water](#), clean air and primary health care. These will improve life expectancy and increase economic and physical resilience.

Apply monetary measures for recovery

Fiscal mechanisms can help support recovery and resilience efforts, while promoting low-carbon development. The Indian government has announced an economic stimulus of [INR 1.7 trillion](#) (\$24 billion), and is exploring another bailout of [INR 750 billion](#) for Micro, Small and Medium Enterprises (MSME), among other steps. Though MSMEs need immediate financing to deal with their wage bills, the government can also infuse capital for them to undertake needed industrial energy efficiency upgrades. Several sectors, like the [aviation](#) and [auto](#) industries, will need support in order to recover. This will require consideration of the fiscal situation, and it presents an opportunity to encourage greater sustainability by making this support conditional on cleaner technologies and fuel efficiency. The government can increase taxes on luxury sectors with high environmental impacts. It can also use this opportunity to rationalise fertiliser subsidy and increase taxes on fossil fuels, with the savings and proceeds returning to target populations through cash transfers or social safety nets.

Encourage long-term changes

The current crisis has changed patterns of consumption. Electricity usage patterns have shifted as people are working from home on more flexible schedules. Non-essential purchases have temporarily ceased. All these offer an opportunity for implementing demand-side solutions to drive long-term [behavior changes](#) for more sustainable development. For instance, encouraging conservation in energy through [nudges](#) and tariff reforms can drive down consumption. Promoting reuse, recycling and repair models for consumption can contribute to a [circular economy](#) and reduce the waste generated by current business models. Supporting the continuation of work-from-home policies can drive down road traffic congestion and air pollution. While encouraging the continuation of these new trends, the government should also foster new behaviors. Nearly [80%](#) of the population expected to be in the middle-income bracket by 2030, it is extremely important to attract them to public transport options. The government could achieve this through expanding connectivity to business districts, improving and streamlining the network and discouraging the use of cars through measures such as road congestion pricing, paid street parking and higher taxes on luxury vehicles.

Regulate enabling technologies

It will be useful to consider that the future may witness greater employment in the collaborative economy and e-commerce sectors, as well as in new [technologies](#) that can help

support future response and resilience mechanisms. While supporting the development of such sectors, it is important to put the right regulations in place to ensure [data privacy](#) and consumer protection. The decisions taken now can provide immediate relief, but also secure a lasting economic recovery, increase community resilience and ensure a long-term pathway to sustainable development. It is absolutely uncertain, how long we will have to live with corona. The post-corona economic recovery is going to be a herculean task for most of the countries including India. The current corona period has to be dealt with on a war-footing level. Economic activism and human safety have created a massive dilemma worldwide. Yet a lot of innovation will have to be used with caution to support the down trodden people. A brief account of certain remedies is as follows:

- Create a ‘national fund’ to pay the unemployed for a certain period.
- Offer ‘cash credit’ to SMEs .
- Offer special credit to Kiranawalas.
- .Give interest free loans to small farmers
- Levy ‘Corona Cess’ on profitable Businesses.
- Finance ‘public health infrastructure’
- Create direct link between farmers & consumer groups
- Provision of special budget on public transport
- Facilitate the movement, shelter & jobs to the migrant labour
- Provide cheaper funds to improve the health of public sector banks & scheduled banks .
- Concentrate on those commodities, which can be ‘import substitutes’ for Chinese Products.
- Finance small & medium size non-banking finance companies (NBFCs) for their short term health
- Consolidate ‘micro financing agencies’ through mergers.
- Manage a complete value-chain of farmers, Kiranawalas & consumers
- Promote and Develop public health centers .
- Arrange insurance for covering the revenue losses of MSMEs, farmers & unorganized Labour.
- Build-up National Calamity Fund (NCF)
- Agriculture & agro-based industry to be the focus on local economies.
- ‘Make In India’ should be a high priority .
- New Socio-Economic Alliances in the global market.

Conclusion : The coronavirus pandemic has paralysed the Indian economy to a great extent, affecting almost all macro variables of the economy negatively. Although, we might not know the exact impact of the virus on the Indian economy until the pandemic is over, it is certain that the country would have a hard time coping with the deep recession complemented with a sharp fall in the GDP and surge of the unemployment rate in the country. The long-term impact of the pandemic will be a result of how the masses and the government react to the prevailing situations and the changes made in policies and businesses. Price increases could occur in sectors like agriculture so measures should be taken to maintain adequate harvest and keep the supply chain operating smoothly. The risk of a rating downgrade and fiscal deficit spike will make it harder to borrow and spend in the future. The government must increase the scale of direct benefits to specific target groups like the MSMEs and the unemployed by other schemes like MNREGA and Jan Dhan Yojana. There should also be a temporary increase in the quantity of food distribution to ensure the food security of the vulnerable groups. Given the limited nature of available resources and other limitations, the

policymakers in India have to carefully weigh the policy options and choose only those that have the largest payoffs in the short-run as well as long-run. COVID-19 is an unprecedented challenge for India; its large population and the economy's dependence on informal labor make lockdowns and other social distancing measures hugely disruptive. The central and state governments have recognized the challenge and responded aggressively but this response should be just the beginning. India must be prepared to scale it up as events unfold, easing the economic impacts through even greater public program support and policies that keep markets functioning. Policy makers need to be prepared to scale up the response as the events unfold so as to minimise the impact of the shock on both the formal and informal sectors and pave the way for a sustained recovery. At the same time they must ensure that the responses remain enshrined in a rules-based framework and limit the exercise of discretion in order to avoid long-term damage to the economy.

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Role of Technology In The Development of Agriculture In The North Bihar Plain

*Awnish kumar **

Bihar is located in the eastern part of the country and situated in between 24° 20' 21" to 27° 03' 15" N latitude and 83° 19' 50" to 88° 17' 40" E longitude with the total geographical area of the state is 94163 sq km. The river Ganga flows through the middle of Bihar plain from West to East and divides it into two halves. The state lies midway between the humid West Bengal in the east and the sub-humid Uttar Pradesh in the west, which gives it a transitional position in terms of climate. Traditionally, Bihar's Economy is dominated by the agricultural sector. Around 90 percent of the population still live in rural areas where agriculture, along with animal-husbandry, has been the mainstay of their livelihood. Bihar, as other eastern states of India, characterized by good soil, adequate rainfall, favourable hydrological profile & water resources, and congenial temperature regime, has high agricultural production potential.

Yet, its agricultural productivity is one of the lowest in the country, resulting in high poverty, unemployment, and overall deprivation in the State. Agriculture is the backbone of Bihar's economy, employing 81% of the workforce and generating nearly 42% of the State Domestic Product. It is heartening to note that the growth rate of agriculture and animal husbandry during the last 5 years has been 3.73 percent, compared to 2.40 percent in previous 5 years. This sector is of special significance for the state's economy as nearly nine-tenth of its population living in rural areas primarily earn their livelihood from this sector. The State with geographical area of about 94.2 thousand sq. km., has the natural endowment of fertile soil, good rainfall, plenty of water resources, and agro-climatic conditions suitable for growing three crops a year and almost all types of crops. Despite cultivation of food crops as the main economic activity in the state, food insecurity is widespread, particularly in rural areas of Bihar. However, according to the Government of Bihar (2012), agriculture *"is sure to play the most important role for the development of the state."*

According to 2011 census, the total population of Bihar stands at 103.8 million. With an increase in population of about 20.8 million in the last decade, Bihar is the third most populous state in India, after Uttar Pradesh and Maharashtra. Accounting for 8.58 percent of country's population, the state has the highest population density of 1102 persons per sq. km., which is much above the national average of 382 persons per sq. km. The decadal growth rate of population in Bihar between 2001 and 2011 was 25.1 percent. The rural population formed 88.7 percent of total population, with urban population constituting only 11.3 percent. This makes Bihar the second least urbanised state in India, after Himachal Pradesh. Bihar is a part of the Gangetic plains and hence has rich soil and possesses abundant water resources. Traditionally, Bihar's Economy is dominated by the agricultural sector. Around 90 percent of the population still live in rural areas where agriculture, along with animal-husbandry, has been the mainstay of their livelihood. The state cannot progress without a satisfactory growth of its agricultural sector. Agriculture would continue to play an integral part of the development process, as around 90 percent of the population still live in villages and they

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would continue to depend on agriculture as a prime source of their livelihood. Agriculture and Animal Husbandry sector which recorded a growth of (-) 9.1 percent in 2005-06 grew at a very high rate of 30.2 percent in 2006-07. In 2010-11, this sector grew at a rate of 7.7 percent over 2009-10 (Directorate of Economics and Statistics, GOB).

The total consumption of fertilizer which was 32.25 lakh tonnes in 2006-07 has increased to 39.08 lakh tonnes in 2009-10, registering an increase of 21.1 percent over three years. In 2010-11, the consumption rose to 40.36 lakh tonnes, again a 3.2 percent increase over 2009-10. The per hectare consumption went up to 183.4 kgs/hectares in 2010-11 from a level of 181.1 kgs/hectare in 2009-10 (Directorate of Economics and Statistics, GOB). This rising trend emphasises that the farmers are willing to adopt new technology in agriculture, but it is interesting to note that per hectare fertilizer (NPK) consumption in a number of districts in the state is quite high and is almost at par with those of the agriculturally advanced states like Punjab and Haryana. Bihar has abundant fertile soils and freshwater sources, although natural resources had not been managed towards sustainable social development.

Bihar is endowed with fertile soil and ideal subtropical condition for cultivation of a number of fruits, vegetables, ornamentals, tubers, medicinal and aromatic plants. In terms of vegetable production, the state holds the topmost position in the country. The area under vegetable which was 8.24 lakh hectares in 2006-07 rose to 8.45 lakh hectares in 2009-10. Alongside production, the cropwise productivity is also increasing. The productivity of potato increased from 17,180 kgs/ha in 2008-09 to 18,410 kgs/hect in 2009-10. Similarly, the productivity of onion which was 19,270 kgs/ha in 2008-09 went up to 20,317 kgs/ha in 2009-10 (Department of Agriculture, GOB). Climatic and soil conditions of the state are congenial for production of different types of vegetables in the state. However, it lacks the basic infrastructure for storage, packaging, transportation, organized marketing system and post harvest handling facilities. The Agriculture Road map for the next 10 years (2012- 2022) announced by the Government of Bihar is a step in the right direction. The Government's stated intentions to promote organic farming and eco-fertilisation are to be broadly welcomed. However, the reality on the ground will likely prove challenging to the effective implementation of these policies. In order to bring about a real effective shift towards sustainable ecological agriculture in Bihar, there is a need for convergence and integration of initiatives designed to address issues in agriculture, livelihood, energy and sanitation. In particular, more funding for research in agroecological systems and holistic solutions is needed. During the last 4 years, only 6 out of the total 241 projects implemented under the Central Government flagship programme for agriculture development, Rashtriya Krishi Vikas Yojana (RKVY), supported ecological farming or fertilisation and only 7.7% of the total amount spent under RKVY was utilised for the promotion of organic farming. It is also revealing that the total amount spent on promotion of ecological or organic farming over 4 years (141 Rs. crore) is less than 10% of the subsidy amount for urea N fertiliser that is lost in non-recovered N in Bihar (1,529 Rs. crore). A total of 2.84 mha in Bihar is under fruit orchards of which mango and litchi occupy 1.42 and 0.29 mha respectively. Potato is a major vegetable crop of the state occupying 2.65 mha (Singh *et.al.*, 2011). Bihar is known for the production of high quality mango and litchi and a number of vegetable crops fulfilling the domestic and export needs. The increasing consciousness among the people toward hazards of synthetic chemicals has given rise to the scope of organic farm produces. Nalanda district is considered for organic Potato production. Demand for organically grown crops is on the rise, both in domestic niche markets and in export markets. Bihar is strong in production of certain high quality crops, vegetables, fruits and spices which are suitable for organic production system.

Department of Agriculture, Bihar has taken initiatives to promote organic farming on a large scale. Government of Bihar has taken up several programmes to encourage organic farming, with the objectives of promoting sustainable production, improving soil organic carbon for sustenance of soil quality, and promoting export of quality organic produce

Role of technology in the development of agriculture

The technology has been the most reliable force for pushing towards higher productivity. Technological change is of utmost necessity for achieving self-sufficiency in food grains, fodder, fuel wood, and other produces. Technologies were developed to overcome the pressing problems and make life easier. The efficiency of agriculture production depends to a greater extent on the technological factors which are incorporated in crop production system in a particular region. Farmer's intension in the utilization of resources in agriculture can be judged by considering a number of technological factors that the farmer selects to incorporate for enhancing agricultural efficiency. Technological innovations in agriculture aims at to increase the efficiency in crop production system. It is key to rapid growth of agriculture, but also requires continuous adjustment of resource utilization on a profitable basis." Thus, a suitable combination of technological factors i.e., the methods of irrigation, consumption of chemical fertilizers (NPK), High Yielding Varieties of Seeds (HYV), application of agricultural implements and machinery and other improved farming techniques. Agricultural implements and mechnery are strong inputs for the better productivity of land because their use increases farm efficiency, save time and minimises production cost. The type of machinery is changing fast, the older ones are replaced by better performing new ones leading to further increase in farm efficiency and farm output. It is therefore better to examine the position of farm machinery in different periods of time for assessing the nature of agricultural development in the region. The findings of First and Second Five Year Plans point out that, under conditions prevalent in India, fertilizers are responsible for an increase of about 45 per cent in the agricultural production. In view of its overwhelming impact on agricultural production. High use of fretilizers consumption in the region has also increased agriculture production significantly, irrigation also plays important role in the development of agriculture. Tube-well irrigation is of recent origin in India and the rate of its diffusion to every corner of the county has been very fast. It has changed the cropping pattern of many parts of the country which were earlier beyond the search of irrigation water.

conclusion

There are signs in Bihar plains of accelerating application of modern technology to agricultural production . The productivity of the farmland is continuously changing because of rapid advancement in the development in modern technology. The Government is also aware of the need of the hour. The Technological factors in recent past have played a significant role not only in overcoming various environmental constraints but also in bringing up yield levels and thus augmenting the development of agriculture . A series of methods have been evolved to increase productivity per hectare by using fertilizers and better technique of exploiting the fertility of soil . The life cycle of plants and animals has been monitored through improved breedings , development of hybrid seeds ,and finally the control of pests and weeds through the production and application of pesticides ,fungicides and herbicides. The adoption of farming techniques through research and education have brought out diversification and incresase in production and have resulted in greater economic returns to the farmers .The consolidation of land holdings is urgently required because it is the only measure to combine small and fragmented holdings into a compact large size plot. It will

facilitates the use of modern implements, save time of the farmers in supervising the crop and will help in resorting to multiple cropping. The proper and timely supply of electricity should be provided in the less developed area to operate the electric pumpsets during the period when the crops require water for their successful growth.

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The Utility of Vedic “saṃskāra” Doctrines from the Perspective of Hindu Tradition

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Saṃskāra, in Hinduism, is a term meaning a rite of passage. There are sixteen popular *saṃskāras* in contemporary and Vedic Hinduism.

As per *Paninian* grammar, the Sanskrit word “*saṃskāra*” is formed from the verb root “*kr*” (*dukṛñkarane*ⁱ) meaning “to do”. The *pratyaya* “*ghañ*” (to denote “the act of doing”) is added to form “*kr+a*”. The prefix “*sam*” is added to form “*saṃ+kr+a*” and this is changed to “*saṃs+kr+a*” when the intended meaning is ornamentation (by *Aṣṭādhyāyī* 6.1.137). By *Aṣṭādhyāyī* 7.2.115, this changes to “*saṃskāra*”, due to a special property of the *pratyaya* “*ghañ*” after roots that end in vowels.

In the *R̥gveda*, the meaning of “*saṃskāra*” has been explained as purification. By the insertion of the “*s*” after the prefix “*sam*”, the meaning of ornamenting is produced. That act alone by which any distinction, excellence or virtue arises is known by the word “*saṃskāra*”. It is a technical term for a special act performed according to Vedic ordinance.

As also in the *Chāndogya-Upaniṣad*:

“...eṣayannidaṃsarvaṃpunātītas mādeṣaevayajñastasyamanaścavākcavartanī.
tayloranyatarāṃmanasāsaṃskaroṭibrahmāvācāhotādihvaryurudgātānyatarāṃ”ⁱⁱ

Meaning “Since he, moving, purifies all this, therefore is he the Sacrifice. Mind and speech are his courses. The officiant called *Brahmā* purifies [*saṃskaroṭi*] one of these courses with the mind; the officiants known as *Hotṛ*, *Adhvaryu* and *Udgātṛ* [purify] the other with speech.”

In the *Pūrva-Mīmāṃsā-Sūtras* of Jaimini, use of the word *saṃskāra* is seen frequently. In all these usages but one, this word is used in the sense of purity or cleanness. The one remaining instance uses the word to refer to the *Upanayana* ceremony.

The PMS commentator Śabara-Svāmin also has provided a definition of *saṃskāra* in the following words:

“*saṃskāronāmasabhavatiyasmīñjātepadārthobhavatiyogyakasyacidarthasya.*”ⁱⁱⁱ

Meaning that alone is an instance of a *saṃskāra* after which a distinct capability is produced in a substrate.

But in the Hindu law digest “*Vīramitrodaya*”, *saṃskāra* has been defined as “*yogyatā*” (fitness or propriety).

In Advaita-Vedānta, the term *saṃskāra* is used to refer to the illusory superimposition (*mithyāropa*) of material or psychological functions on the *jīva* (the embodied self).

Arts training^{iv} or grammatical correction^v are some of the meanings intended by the word *saṃskāra* in classical Sanskrit literature.

It has been shown by the celebrated writer Pt. MadhusudanOjha, who comments on the Vedas in a scientific light, that the production of the ability to carry out *karma* (actions prescribed by the Veda) is known as *saṃskāra*. In his book *Chandaḥsamīkṣā*, he writes that effecting in someone the fitness to perform a particular karma is *saṃskāra*.

In Hindu society and culture, the sequence of rites including *Garbhādhāna*, *Upanayana* and *Vivāha* (marriage) are well renowned as *saṃskāras*.

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By all this, it can be said generally that the meaning of *saṃskāra* in Hinduism is a pure or sacred religious rite which is undertaken by people for initiation or for purification of the body and *antaḥkaraṇa* (which is composed of the four mental faculties, namely, *manas*, the sensory mind, *buddhi*, the intellect or will that carries out decision making or determination of meaning, *citta*, the reserve of memories, and *ahaṃkāra*, the ego or sense of “I” and “my”), by which a person becomes a respected member of society. However, *saṃskāras* traditionally also include *vidhis* (prescriptive rules) and *niyamas* (restrictions). The end these have in view is not merely a metaphorical and/or material purification but also the purification, initiation and fulness of people’s entire personalities. Generally it is believed by Hindus that people who go through the *saṃskāra* rituals according to the ordinances of scripture become endowed with desirable virtuous qualities.

Therefore, we are able to say that, for Hindus, a *saṃskāra* is not only for the sake of displaying religious piety or commitment to social norms. In that light, we are of the opinion that, in absence of an understanding of their value and utility, the idea that *saṃskāras* are to be performed as conventions itself diminishes this value and utility. The *Vivāha-Saṃskāra* is an important *saṃskāra* which establishes an enduring trust and unity between a woman and man. The traditional belief is that when a couple is united by the *Vivāha-Saṃskāra* and the rules and restrictions of the scriptures are fully observed throughout the rites of marriage, a bond of harmony and love comes about between the couple and disputes between them are minimised. They enjoy a marital life full of peace and bliss and there is a companionship between them, whether in sorrow or joy. In general Hindu society, weddings are often conducted without regard for the scriptural injunctions. Often, they are used as an opportunity for ornate displays of wealth. This serves to boost the ego, while the purpose of *saṃskāras* is to moderate the ego.

Therefore, the original goal of *saṃskāras* is nothing but the installation of moral virtues in people and so, the accomplishment of *saṃskāras* fosters these virtues in people. In these *saṃskāras* is an integral system by which an individual becomes capable of leading a virtuous life in society.

The sixteen *saṃskāras* beginning with *Garbhādhāna* are generally practised throughout India. Though up to forty *saṃskāras* are ordained in scriptures, these sixteen are particularly popular and widely followed. It is believed in Hinduism that *saṃskāras* performed throughout life are equivalent to a second birth. Indeed, this is one of ideas used to explain the term “*dvija*” or twice-born (“*dvābhyāṃjanma-saṃskārābhyāṃjāyate itidvijah*”). The *saṃskāras* are said to remove ritual impurities or defects obtained in the unclean environment of the womb.

At present, only sixteen *saṃskāras* are popular. Therefore, in this paper, discussion of these sixteen alone has been taken up. These 16 are:

- *Garbhādhāna* (the conception rite)
- *Pūṃsavana* (the rite of nourishing the foetus)
- *Sīmantonayana* (the parting of the expectant mother’s hair by the father)
- *Jātakarma* (the post-partum ceremony)
- *Nāmakaraṇa* (the name-giving rite)
- *Niṣkramaṇa* (the baby’s first exit from the room in which he or she is born)
- *Annaprāśana* (the first feeding of solid food)
- *Cūḍākarma* (the baby’s first haircut)
- *Karṇavedha* (the ear-piercing rite)
- *Upanayana* (the sacred-thread ceremony for young boys)

- *Vedārambha* (the commencement of Vedic training)
- *Keśānta* (the coming-of-age haircut and shave)
- *Samāvartana* (the return home after the completion of education)
- *Vivāha* (marriage)
- *Agnyādhāna* (a fire ceremony performed alongside marriage)
- *Antyeṣṭi* (“the final offering,” the funerary rite)

Garbhādhāna

Garbhādhāna is the rite accompanying conception, or rather we can say it is a rite of which conception is a part. The utility of conception is obvious but packaging it in a *saṃskāra* indicates that it is a holy act of religious import.

Puṃsavana

After the act of conception, the next rite or *saṃskāra* performed is known as *Puṃsavana*. Though it is undertaken by parents desiring either a male or a female child, it is predominantly associated with the desire to have a male son as there is a widespread belief in Hinduism that a son prevents his parents from going to *naraka* or hellish worlds after death by performing their funerary rites. The particulars of the *Puṃsavana* vary based on the gender and attributes that the parents desire their child to have but, generally speaking, it is carried out to nurture the foetus and endow it with strength, both physical and intellectual.

In the *Smṛtis*, the appropriate time for performing *Puṃsavana* has been discussed. According to Manu and Yājñavalkya, it should be in the first two months of pregnancy. Śaṅkha also agrees with this prescription. According to Bṛhaspati, it should be after two months have elapsed.

The *ṚṣiJātūkarnya* ordains it be carried out in the second month while Pāraskara allows either the second or third month or even later if the moon is in a masculine nakṣatra (meaning an asterism with a masculine name in Sanskrit is directly behind the moon as viewed from earth). Regional and familial traditions are among the reasons for this diversity of opinion. Bṛhaspati provides an additional allowance: he says that, if it the couple’s first child, *Puṃsavana* should be performed in the third month, while for later pregnancies, the fourth, sixth or eighth month are permissible times.

Sīmantonayana

The third rite for a foetus is *Sīmantonayana* (“parting of the hair”). This rite is so named because it involves the father parting the hair of the expectant mother.

The question arises: when should this *saṃskāra* take place according to the *Gṛhyasūtras*, *Smṛtis* and *Jyautiṣa* texts. Generally speaking, the *Gṛhyasūtras* prescribe the fourth or fifth month of pregnancy. According to the *Smṛtis* in general, the rite should occur in the sixth or eighth month. The astronomical texts allow for the rite to be performed at any time before birth. However, some *Smṛti* writers appear to be very liberal with regards to the time. They go as far as saying that, if the rite has been performed by the time of birth, it can even be performed post-partum with the infant in the mother’s lap.

Jātakarma

The *Jātakarma* rite (whose name means “the karma [performed] for a new-born infant”) is the first of the sixteen performed after a child’s birth. The intention of this rite is to rid the newborn of all ritual impurities attained while in the womb. It is also intended to bolster the infant’s life expectancy and intelligence and is therefore considered a very special *saṃskāra*.

Nāmakaraṇa

Nāmakaraṇa is the ritual in which the newborn baby is named. Yāska says in his *Nirukta* that names are necessary for social interactions and so that particular individuals can be specified in conversation. *Brhaspati* also says

“*nāmākhilasyavyavahārahetuḥśubhāvahaṃkarmasubhāgyahetuḥ.
nāmnaivakīrtiṃsamatemanuṣyastataḥpraśastaṃkhalunāmakarma.*”

The meaning of this is: “One’s name is the sole cause of [worldly] affairs. It is the bringer of auspiciousness and cause for fortune in works. With a name alone does man attain glory. Therefore, the name-giving rite is commendable!”

Niṣkramaṇa

Niṣkramaṇa is the event marking the infant’s first outing from the room in which it was born. It is carried out as a preselected time with great attention given to protecting the infant from dangers present in the environment.

Annaprāśana

Annaprāśana is the first time the infant is fed solid food. Its religious purposes are said to be to free the baby of the ritual impurities attained from nutrition via the umbilical cord and to enable the infant to attain good health, strength and spiritual radiance. According to Pāraskara and others, particular mantras are to be chanted as part of this ritual and the *Iṣṭadevatā* (most revered deity of the parents), *Kuladevatā* (tutelary deity of the family), *Grāmadevatā* (tutelary village deity), along with various other deities, are to be worshipped by *pūjā* before the feeding. *Manu* prescribes that this ceremony be undertaken in the sixth month of the baby’s life or at any other time that seems appropriate and auspicious to the family as per their tradition.

Cūḍākarma

The *Cūḍākarma* is the first haircut of a male baby. A tuft of hair, known as a *śikhā*, is left uncut at the crown of the head. Its purpose is to serve as a symbol of Hindu identity, enabling differentiation between Hindus and others. It is ordained for members of all four *varṇas*, unlike the sacred thread, which is only prescribed for the three *dvijavarṇas*. There is a popular saying in Sanskrit, “*śikhāvattvaṃhindutvam*”, meaning “having a *śikhā* [represents] being Hindu”. There is a diversity of opinions on when the first haircut should be done. The *ĀśvalāyanaGr̥hyasūtra* says that the haircut should be performed in the third year of the infant’s life or as per family tradition and that it is known to be performed by diverse communities in the third or fifth year or even in the seventh along with the *Upanayana* ceremony.

Karṇavedha

Karṇavedha is the ear-piercing ceremony of an infant. There is no elaborate discussion of this rite in the Vedas, *Gr̥hyasūtras*, *Sm̃rtis* or other scriptures. There is, however, a mantra in the *Atharvaveda* appendix that is taken to be a prescription for this rite:

“*lohitenasvadhitināmithunaṃkarṇayoḥkṛdhi.
akartāśvinālakṣyatadastuprajayābahu.*”

This is interpreted to mean “Pierce the two ears with a metal needle. The earlobes are then considered to be marked as domains of the twin *Aśvin* gods.” Although this mantra is cited in texts in relation to a description of cows, it is also taken to be an authority for the *Karṇavedha* rite.

Upanayana

The *Upanayana* is the sacred thread rite performed just before the commencement of a boy's Vedic education. The word *Upanayana*, according to Paninian grammar, is formed from the root “*ñī*” (*ñīñprāpaṇē*^{vi}), meaning “to lead”. The *pratyaya* “*lyuṭ*” changes it into “*nayana*”, the act of leading. With the prefix “*upa*”, it means “leading or bringing near”. It is a highly significant ritual involving the teacher drawing his new pupil towards himself and is marked by instruction of the *Gāyatrī* mantra.

It is said:

**“grhyoktakarmaṇāyenasamīpaṇṇīyatēguroḥ.
bālovedāyatadyogādbālasayopanayaṇviduḥ.”**

Meaning, “the rite ordained by the *Gṛhya* canon, as part of which the boy is led to the vicinity of his teacher for Vedic [study]. Therefore, they [the learned] know this rite as the boy's *Upanayana*.”

Vedārambha

Vedārambha means “commencement of Vedic study”. This rite is only mentioned by name in *Vyāsa-smṛti* in the second section, namely “*Kriyāvidhi*” or “rules for rituals”. It is not explicitly named in other *Smṛtis*, *Gṛhyasūtras* or scriptures, though clear indications to it are widely available.

Keśānta

Keśānta (cutting of the hair) is also known by the name *Godānasamskāra* (the rite of gifting cows). This rite is connected with coming of age and symbolises the pupil's entry into youth and the end of his childhood. It entails shaving the pupil's head hair and facial hair, which is followed by the pupil gifting a cow or cows to a *Brāhmaṇa*. It is prescribed in the sixteenth year of life. The auxiliary actions leading up to the haircut are the same as in the *Cūḍākarma* ceremony.

Samāvartana

The word *Samāvartana* is formed by adding the prefixes “*sam*” and “*ā*” to “*vartana*”, which is formed by adding the “*lyuṭ*” *pratyaya* to the verb root “*vṛtu*”. The meaning of the term is exit from the *gurukula* (teacher's residence) and return to one's family home upon completing one's formal study. It is said in *Vīramitrodaya* “*tatrasamāvartanaṇṇāmedādhayanānantaragurukulātsvagrhāgamanam. upanayanasamskārahgurukulapraveśārthaṇṇasamāvartanasamskārogurukulātpatyāvartanārt ham.*”

Meaning, “Returning to one's familial home from the *gurukula* after completing Vedic education is known as *Samāvartana*. The *Upanayana* ceremony is performed for entry into the *gurukula*, while the *Samāvartana* rite is for the return home from the *gurukula*.”

Vivāha

Vivāha is the marriage rite of Hinduism. The word is formed from the root “*vah*” meaning to carry or bear. The “*ghaṇ*” *pratyaya* makes “*vāha*”, meaning the act of bearing. The prefix “*vī*” means it is a special or “*viśiṣṭa*” kind of bearing that is meant, according to, for instance, the *Śabdakalpadruma*, a Sanskrit lexicon. By convention, the term “*vivāha*” is taken to refer to the bearing of householder responsibilities by the couple or the acceptance of the bride's hand in marriage by the groom.

Agnyādhāna (Agni-parigraha)

The fire in which certain oblations, such as parched grain, are offered during marriage is known as *avasathyāgni* or *vivāhāgni*. The rituals performed when this fire are kindled are

known as *Agnyādhāna*. After these rituals, the fire must be preserved lifelong by the male householder and the couple should daily perform rituals associated with its upkeep.

Antyeṣṭi

This is the final *saṃskāra* in the Hindu sequence of life rites. It is performed after the death of a person. Discussion of this ceremony is found throughout Hindu scriptures, starting from the Vedas and ending with the Purāṇas. Even in contemporary times, after a person passes away, an *Antyeṣṭisaṃskāra* is performed for them according to their particular *sampradāya* (denomination). According to the *Grhyasūtras*, it is believed that the rites starting from *Jātakarma* bestow prosperity and felicity to a person in life, while the posthumous rite of *Antyeṣṭi* enables him or her to go to a desirable realm in the afterlife. It is said the *Jātakarmasaṃskāra* enables one to attain victory in this life, while the *Antyeṣṭi* does so in the afterlife.

The significance of the sixteen *saṃskāras*

Hindu intellectual history, and, more widely, that of Dharmic religions in general, has been influenced by the doctrine of rebirth (*punarjanma*). Following is a discussion of the *saṃskāras* from the perspective of this doctrine.

The *Bhagavad-Gītā* says:

**“natvevāhaṃjātunāsaṃnatvaṃnemejanādhīpāḥ.
nacaivanabhaviṣyāmaḥsarvevayamataḥparam.”^{vii}**

Meaning, “But indeed never was there any moment when I did not exist, nor you, nor these kings; and nor indeed shall we all cease to be hereafter.”

The belief of traditional scholars of Dharmic religions is that infants are born in their present lives with impressions of actions performed in the previous life. These impressions are also called *saṃskāras* and it is believed that one experiences their effects in one’s present life. Generally it is seen that some people show religious or spiritual qualities from birth. The mind of another revels in irreligious or unethical acts. Traditionally, this is taken to be evidence for the theory of rebirth, the idea being one takes birth as per the influences of these impressions. A definite recollection of these impressions is not found in a young child. Therefore, correction, fostering or transformation of impressions from previous lives can be effected through new impressions in the present life. By these new impressions, a development of all the parts of the individual’s personality takes place. From time to time in an individual’s life, such efforts to imprint new impressions are ordained. They are the very *saṃskāras* that we have discussed. By these *saṃskāras*, there is a gradual development of the individual’s physical, mental, intellectual and spiritual capabilities. By this the personality of the individual is developed.

Therefore, in the *Vedas*, *Purāṇas* and *Dharmaśāstras*, the necessity for *saṃskāras* has been proclaimed. As, through the application of heat, substances like gold are purified and beautified and their true form is able to shine through, similarly the stimulating and nourishing of humane qualities in humans are effected by the *saṃskāras* ordained by the Vedic and non-Vedic canon in Hinduism. The intention of Hindu scriptural tradition is that a person should undergo *saṃskāra* rites in life as ordained by the scriptural texts. It is believed that doing so fosters a propensity for sacred wisdom and a desire and capability for understanding the *Ātman* (self) and *Paramātmān* (supreme being).

The *Īśa-Upaniṣad* says “*avidyayāmṛtyuṃtīrtvāvidyayā’mṛtamaśnute*” meaning “By non-knowing or ignorance he transcends death and by knowledge he enjoys immortality”. In the vast majority of Hindu schools of thought, the attainment of liberation or *mokṣa* is considered the ultimate goal of human life. It is the fourth and final members of the

puruṣārthas, or ends of life. As said above, the *saṃskāras* are believed to purify the body and mental faculties, *manas*, *buddhi*, *citta* and *ahaṃkāra*. These latter four, collectively called the *antaḥkaraṇa*, when purified, motivate a person towards taking a religious path in life. By taking such a path, *mokṣa* can be attained. In this connection, *saṃskāra* is said to be of two types, “*malāpanayana*” and “*atiśayādhāna*”, meaning respectively “that which removes impurity” and “that which positively endows one with virtues”. The *Manusmṛti* says that by *saṃskāras*, impurities or sins accrued in the womb are washed away^{viii} and that *saṃskāras* purify one in this life and the afterlife^{ix}. The *Āṅgīrasa-smṛti* says that, just as appropriate colours are used by skilled painters for making beautiful images (*citra*), *saṃskāras* performed according to scriptural ordinances must be used to make a person’s character (*caritra*).

An analogy of a mirror is often quoted, wherein the first kind of *saṃskāra* is like removing dirt from the mirror surface while the second kind is akin to shining light on the mirror. Here, moral or spiritual virtues can be compared to light. Three Sanskrit synonyms for *saṃskāra* shed light on this idea of *saṃskāras* installing virtues in a person: *bhāvanā*, meaning infusion or production; *pratiyatna*, meaning effort or exertion; and *guṇādhāna*, meaning addition of virtues.

In Hinduism, *saṃskāras* are believed to benefit not only the individual who undergoes them but also his or her family, society and nation and the entire world. The performance of *saṃskāras* encourages one to have faith in the instructions of scripture and to perform his duties in life, by doing which he experiences joy in life and ensures happiness in future lives. According to Manu, religiously carrying out the five *mahāyajñas* (great sacrifices) makes one eligible for attaining *Brahman* (the supreme source of existence).^x

The sequential performance of *saṃskāras* in life is believed to cause a gradual development of positive qualities in a person’s character. There are particular rules and restrictions for all the *saṃskāras*, for instance limitations on when a couple who desire to have a child should try to conceive. It is believed that not only does a foetus imbibe biological nutrients from his mother but also that the mother’s mental state has a significant effect on the child’s development. In the *Mahābhārata*, there is a well known story in which Arjuna was telling his pregnant wife Subhadrā the techniques of entering and escaping from a military formation known as a *Cakravyūha*. Subhadrā fell asleep halfway through the exposition and hence the foetus in her womb only learned how to break into the formation and not how to exit from it. He, later named Abhimanyu, met his demise in the great war of the *Mahābhārata* when he became trapped in this very formation after successfully penetrating it.

In the *Ṛgveda*, it is said that both a mother and father should always remain cautious that their children do not develop antisocial qualities.

According to Hindu scripture, a new born male is considered a *śūdra*. A boy born in a *brāhmaṇa*, *kṣatriya* or *vaiśya* family is only to be called a *dvija* (“twice-born”) after his Upanayana ceremony. If he completes his Vedic training, he is known as a *vipra* (“learned”) if he attains brahman by using his learning, he is known as a “*brāhmaṇa*”.

“janmanājāyatesūdraḥsaṃskārāddvijaucyate.

vedābhyāsībhavedvipro brahma jānātibrāhmaṇaḥ.”

Understandably, many Hindus are apathetic towards *saṃskāras* as they believe that these are merely ceremonies of religious or social convention. On occasion, this is coupled with an aversion for Vedic ordinances altogether. We are of the opinion that this sentiment comes from an ignorance of the intended reasons for these *saṃskāras* and an indifference to exploring these reasons. In precolonial India, children were raised in an environment in which they were naturally exposed to these ideas but, in contemporary times, this sort of exposure is

rare. If children, and indeed adults, are exposed to traditional beliefs, we believe that they shall be better equipped to judge for themselves what value their religious heritage holds for them. It is our hope that our work is a small contribution towards this end.

ⁱ *Dhātupāṭha* 8.10

ⁱⁱ *Chāndogya-Upaniṣad* 4.16.1-2

ⁱⁱⁱ Sabara's commentary on the *Pūrva-MīmāṃsāSūtras*, 3.1.3

^{iv} As in *Raghuvamśa* 3.35

^v As in *Kumāra-Sambhava* 3.18

^{vi} *Dhātupāṭha* 1.1049

^{vii} *Bhagavad-Gītā* 2.12

^{viii} *Manusmṛti* 2.27

^{ix} *Manusmṛti* 2.26

^x *Manusmṛti* 2.28

China-South Africa Economic Relations in the Colonial Period

*Pratik Kumar Singh **

The continent of Africa has always attracted close attention of the major powers of the world. Its distinctive geographical position - surrounded by the Red Sea, Mediterranean Sea, Indian Ocean and the Atlantic Ocean has increased its strategic importance in global affairs, simultaneously establishing Africa as a cornerstone of international sea trade. Since ancient times, many traders have traveled through this region, from north to south and west to east in search of trading potentiality and habitable lands. Inspired by political and economic factors, people from different parts of the world came here and established a linkage between Africa and rest of the world.

Africa has been, and continues to be, the land of ancient civilizations, which has opened up manifold opportunities for cultural capital in contemporary times as well. It is also one of the last remaining bastions of great wildlife in the world and in the context of the tremendous loss of biodiversity assumes a central position in the fortiori goals of conservation. Therefore, since ancient times Africa is the center of attraction for other countries of the world. Many countries came here during different period and colonized Africa. These countries established their colonies in Africa and used its vast natural resources for their own development.

The continent has had its share of the resource curse mainly that the resource rich regions of the world continue to be the poorest regions of the world. It was the interest in the raw minerals- rubber, gold, diamonds, tungsten, diamond and slaves- that led the European powers of the 19th century to the infamous Scramble for Africa. It was the process of slow destruction of a rich diverse culture that span across huge geographical and cultural landscapes, which ended up creating arbitrary borders in a largely egalitarian-tribal society. The accidental construction of Africa as a dark continent has given way to an image of Africa with tremendous opportunities for economic growth and multilateral trade. It is in this context that the interests of the great powers- China, America and the European Union- in Africa has to be understood.

That Africa continues to grapple with political conflicts, which are largely a result of this haphazard division of a space as a colonial experience that was largely indistinguishable. The process of colonization left a deeply divided society. In countries like South Africa, divisions have affected the development of a modern, democratic and vibrant society. The fact that the worst forms of racial segregation developed in South Africa is not an accident. It has to be seen as the result of the violent subjugation of the indigenous populations and their marginalization from all structures of power, which is central to the workings of colonialism itself. Further, the designs of colonial state were for siphoning off resources and that when colonizers were forced to leave, they left with remains of control politics of divide and rule along with bureaucratic which was designed for appropriation and hence not much helpful in undoing the divisions even in contemporary times.

The process of decolonization that set in the 1950s and 1960s led to the famous "winds of change". It was the gradual establishment of democracies, several black majority ones, across the continent. For the first time in human history, the oppressors aka the great powers of the world United States of America, United Kingdom, France had to sit together

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with the oppressed and collaborate to create a world sans conflict. Though there have been several shortcomings in achieving these goals, the goal of lasting peace itself is a worthy one. Most of these countries also participated in the Non-Aligned movement and the Commonwealth. They utilized these forums to keep away from the cold war a largely twin power conflict between USSR and USA, even as they supported the process of independence of the other former colonies.

This research paper looks at the history of South Africa - China economic relationship during colonial times. Researcher has tried to bring forth various dimensions of this relationship, which also spanned across the political and the social apart from the economic. I have also tried to bring forth the role China played in the liberation struggle led by the African National Congress. This has involved looking at the various dimensions of the support- arms trade and training of men. The fact that China has a powerful position in the South African economy, has had to do with the long history of cooperation that it has with the African people and the ANC government during colonization.

Colonization of South Africa-

The colonization of Cape of Good Hope began in 1652 with the arrival of Dutch commander Jan Van Riebeeck, who worked for the Dutch East India Company. He was a well-known marine traveler and explorer who reached to Cape of Good Hope in the 17th century and later settled down permanently. "He planted a vegetable garden, build protective fort, traded cattle with the help of local people, and tried to make it a better habitable place. Thus, by this, the foreign settlements especially the Dutch settlement started in Cape Town.

Officially, the Dutch colonial rule was began here in the Cape region is from 1624 to 1662, and it was established without any negotiation with the nomadic Khoekhoe inhabitants of this region (Elphick Richard, 1977). After the establishment of Dutch administration, people started to come here from different parts of the world, especially from Europe and Asia, as a political agents, traveler, trader, and laborers, and later many of them permanently settled in Cape of Good Hope. People from Qing China and Taiwan also came to the Cape in a huge number as laborers and small traders. So, the process of colonization in South Africa can be divided into three phases, the first phase of colonization begins with arrival of Dutch in 1652, the second phase starts in 1806 with the official colonization of South Africa by Great Britain, and the third phase starts in 1961 with an internal colonization of the country by white Afrikaners and in 1994 country become a democracy.

China-South Africa Relations in the Colonial Times-

Nevertheless, African and Chinese historians gave very less attention to the relations between South Africa and China during the early phase of colonialization. The main reason behind this was, unlike South Africa, the renaissance itself had no direct impact on China. From 12th century, the rulers of Chinese dynasties were engaged in fighting with the nomadic Mongol tribes, who repeatedly attacked and invaded on northern territory of China. Later in the 15th century when China was under the rule of Manchus. The Manchu rulers of the Qing Dynasty (1644 to 1911) adopted a closed-door policy with regard to their foreign relations. They believed that the consolidation and expansion of China's landed empire is more important than expeditions. They concentrated more on territorial expansion in the neighboring region rather than establishing relations with the Africans, Arabs and Europeans. So, during the Qing regime and in the early period of South African colonization the relationship between two (Cape region and China) was very limited.

In the early period of Cape colonization, slavery was a key institution and the slave trade was the only link between Cape Africa and Chinese dynasties. Slaves were transported

from the Cape of Good Hope to the various countries of the Indian Ocean region, including China, India and Southeast Asia. Many Chinese merchants' and businessperson came to the Cape with the aim of doing slave business and some of them settled in the southern part of Africa and became the part of Cape society. After the abolition of the slave trade, wine became an important medium of economic engagement between the two regions.

From the 1770s, onwards, the colonial Cape politics started changing and so the South Africa- China relationship is. In 1770s, fish river area of Eastern Cape was the battleground for Xhosa speaking farmer, Khoekhoe pastoralists and the Boers for supremacy. This fight lead to the political instability and brought social, cultural and economic changes in South Africa (now this region was more politically unstable and violent than ever). It also affected the South Africa – China relationship because the Cape men were busy in internal conflicts and fighting war with white invaders, that is why they could not give enough attention to their bilateral economic relationship. White invaders destroyed most of the hunting and herding societies in the western part of southern Africa. Among Africans, there was tension between chiefs and commoners; among rivalmembers of ruling families; between different chiefdoms and among established communities and refugees from other areas. White invaders exploited the cleavage in South African society successfully and took command over the huge part of southern Africa. As a result, it affected the South Africa-China relationship as well.

Discovery of diamonds in the Kimberley area attracted groups of Chinese people to come here for trade and as labor. After few years, when huge gold deposits were discovered in Witwatersrand region, many Chinese immigrants came here from Canton (modern Guangdong Province) for working as a mine laborer and gold traders. Especially from 1904-07, the Chamber of Mines imported 63,397 Chinese workers to work in these mines of Cape of Good Hope, but the biased colonial mining policy did not allow them to get mining permits and they become limited to be the small traders or business owners only.

In the 1870s, Britain annexed most of the Cape's diamond fields, and in 1872, they set up an all- white diggers committee, which was designed to adopt some racial laws for South African urban industries projects. Some of the key recommendations of this committee, which affects the South Africa-China relations, was the formulation of law that advocates the elimination of black and Asian diggers from the urban mining area. This committee also passed a law which made blacks liable to be searched without a warrant and to receive as many as fifty lashes if found to be possessing diamonds. "In 1877 they conquered the Transvaal republic and also defeated the Zulus in 1879, one of the most powerful South African kingdoms and took control over the larger territory of Cape Africa" (Thompson. L.2001). Due to these discriminatory policies, fear arose among the Chinese traders and laborers, and they avoided participating in any kind of economic activity in Cape, they also avoided visiting the Cape of Good Hope in coming few years.

In the nineteenth century, mineral revolution took place in the Cape of Good Hope, and Britishers needed a huge labor force for mining work. To fulfill the shortage of skilled laborers, they launched some attractive migrant policies, due to which a significant number of Chinese came in the Cape region. Along with the Chinese people from Southeast Asian, trading communities also reached the Cape of Good Hope and worked in the Cape mines. In the late 1860s, alluvial diamonds were discovered on the Shore of Vaal River, and it attracted the Chinese gold merchants and laborers toward it. Along with diamonds, discovery of several other minerals played a major role in the reification of Sino - Cape relations in the colonial times. According the some official colonial reports, between 1904 and 1910 there were almost 64,000 Chinese people were registered for working in the Witwatersrand gold mines near Johannesburg of British Cape colony.

Therefore, it is clear that, from the beginning of colonial rule in the South Africa, China had its strong links with this region of Africa. Chinese people who migrated from China to the South Africa later mingled with Cape society and adopted the culture of Cape people. Famous European traveler Otto Mentzel and Carl Thumberg has written briefly about the trading and exotic activities of Chinese at the Cape (Bank. A., p 262, 1997) and they described how the Chinese people started following the social traditions and rituals of Cape peoples. Apart from this, official documents from the Dutch administration also shows that the Chinese people had limited interference in the business activities of the Cape (Mentzel O.F, 1986). The opgaafrolle, which was the key document of accounting for population, property and tax at the colonial time, briefly discusses the role of Chinese people in slave trade of Cape.

The beginning of mineral revolution in the cape, provided job opportunities for the Chinese people. They started working in the gold mines and slowly settled in the Cape permanently. Although they had a very limited role to play in the social, cultural, political and economic sphere of South African society. But even after getting the limited space in the African Society, Chinese people successfully made a different identity, and in the upcoming years, these people of Chinese origin played a key role in strengthening the relations between South Africa and China.

When we try to understand the relationship between South Africa and China in the Colonial times, we are largely dependent on the observations of Europeans". Sources related to the linkages of South Africa and China from the sixteenth to the end of the nineteenth century, are mainly colonial. The official reports published by the Dutch rulers about the Chinese trading activity in the Cape, is an important and reliable document to analyze the South Africa and China relations during colonial times.

The colonial manifesto issued by colonial companies to the local authorities, the government letters which were given to the governors and political agents of concerned colonies, and the official reports, issued by the different colonial committees (Wang P. p. 18, 1999), broadly explain the presence of Chinese in the Cape region of Southern Africa. It also discusses the status and role of Chinese people in the colonized South Africa, dates back to the 17th century when it was under the control of Dutch. Although their (Chinese) number was very limited but they greatly influenced the social, political and economic landscape of Cape society in the colonial times.

So it can be said that, the relationship between South Africa and China, which started growing in the ancient times, reached to a new height during the colonial period. The colonization of Southern Africa began in the 14-15th century when people from Europe came out from their continent, traveled through sea and reached to different parts of the world. While doing exploration some of the European travelers also reached to the Southern part of Africa, and named it Cape of Good Hope. After this, people in a very large number from Europe came here (southern point of Africa) and established their settlement. After living here for few years, they started controlling the social, political and economic landscape of the Cape region. They (Europeans) also influenced the culture of ancient civilization of South Africa. During the early phase of Cape colonization the Chinese dynasties has a very limited economic connection with the Cape people.

Conclusion :

Observations of Europeans are the main source for the study of economic relations of South Africa and China during the Colonial period. Sources related to the economic linkages of South Africa and China from the sixteenth to the end of the nineteenth century are mainly colonial. The official reports published by the Dutch rulers about the Chinese trading activity in the Cape are also an important and reliable document to analyze South Africa and China's economic relations in colonial times. The colonial manifesto issued by colonial companies to the local authorities, the government letters which were given to the governors and political agents of concerned colonies, and the official reports, issued by the different colonial

committees (Wang, 1999) broadly explain the presence of Chinese in the Cape region of Southern Africa. It also discusses the status and role of Chinese people in the colonized South Africa, dating back to the 17th century when it was under the control of the Dutch. Although their (Chinese) number was very limited, they greatly influenced the social life, politics, and economy of Cape society in colonial times and helped China to strengthen its economic relations with South Africa (Schroeder, 1994). From the 16th century to the end of the 19th century, the economic relations between South Africa and China went through many turns. Initially, the economic relationship between the two countries started from the slave trade and reached the trade of alcohol, wine, and other extracted products obtained from South Africa's mines.

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‘Man – Woman Relationship in the novel’ The Dark Holds No Terrors

*Dr. Shuchita Srivastav **

The Indian society is chiefly a patriarchal society where women are not given equal rights and treated as inferior to men in all spheres of human activity. Women form half of the world population even then they are oppressed, suppressed and marginalized. The condition of women is the same all-over the world. In an Indian society they are compelled to play the role of an ideal wife, mother and sister. They have very little recognition as an individual. In the words of Mary Ann Ferguson, ".....in every age woman has been seen primarily as mother, wife, mistress and as sex objects- their roles in relationship to men" ¹

The Novelists of today have begun to deal with complex themes like gender issues, man-woman relationship in family and social and psychological issues. They have started expressing their views freely and frankly without caring for the pressure of patriarchal value system which have been continuously victimizing them. They have started talking about their sex desires, their individuality for which they have kept mum so far. Shashi Derhpande is one of the leading voices of women in the realm of Indian English fiction. She is the champion of the cause of women, who have suffered greatly in the male dominated society. She has plunged deeply into the suffocated psyche of women struggling with all their might to establish themselves as an individual in their quest for identity. She has succeeded in her effort of giving voice and expressing their ages old desire to lay-bare their ambitions and frustrations.

'The Dark Holds NoTerrors' is Shashi Deshpande's first published fictional work. The novel is the story of a career woman Sarita (Saru) who as a child suffered gender discrimination by her mother. Her mother loved her brother 'Dhruva' and ill treated her. In her marriage too, she is abused sexually by her husband because of her social and financial superiority over her husband. She earned not only bread, but also the butter for the family. Through the character of Saru the novelist brings forward the gender issue and the emotional and physical suffering of a woman in a patriarchal society " In the novel Sarita faces antagonism mainly from two persons- her mother and her husband. Both of them represent the value and the norms established by patriarchal Society" ²

Sarita is a successful doctor. As a girl she has been of rebellious nature, specially because of her mother's treatment of her. As a child, she has been deprived of parental love and security. Her sole desire was to be loved and she got the fulfillment of this desire in her love for Manu. She seemed to be regaining her lost love when Manu got attracted towards her. She herself says, " how Could I be any one's beloved? I was the redundant, the unwanted, an appendage one could do without." ³ She married Manu to regain her lost love in her parental home and her identity as an individual. As S.P. Swain observes, " Her marriage with Manu is an assertion and an affirmation of her feminine sensibility.

During her study in Medical College, Sarita fell in love with Manu a budding poet. In Manu she found love and security for which she has been pining in her parental home. Her starting years of marriage were full of joy and satisfaction but with the passage of time both face the ground reality of life. She soon realized that this happiness is not going to last for a

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long time. One incident of her life had put to an end her blissful marriage. One night, she returned home with blood stained coat after helping an accident victim. People of her locality came to know about her profession and started taking medical treatment from her. Her fame in the society and her social recognition aroused the natural instinct of Manu the man, born to rule over the woman in the male dominated society. He stops loving her because of her feelings of inferiority and jealousy caused by her high social reputation. She realized, "He had been young man and I his bride Now I was the lady doctor and he was my husband,"⁴ Saru now became the main economic support for the family. Her growing social and financial status led to uneasy relationship between them. Her friend's remark added fuel to fire, she asks, " How does it feel when your wife earns not only the bread but also the butter as well." ⁵ A deeply hurt Manu now tried to show his superiority over the body of his wife by showing his manliness and assaulting her," He attacked me like an animal that night, I was sleeping and woke-up and there was this..... this man hurting me with his hands, teeth, his whole body."⁶

Sarita now no longer can bear this normal looking man in the day time and turning into a beast at the time of night. She is now turned into a two in-one woman. A responsible doctor at the day time and a horrified, trapped and victimized woman at night. She found it very difficult to maintain this double standard of living and decided even to give up her profession. She was stopped by Manu as it would be difficult to maintain their living standard if she stopped earning money.

Meanwhile she came to know about her mother's death and decided to go to her parental home to find answer of some questions hitherto unanswered. She wanted to go there just to search for her lost identity though once she decided never to return to her parents. She also wanted to get rid of Manu at least for sometime so that she may find out the missing links necessary to maintain their relationship. She is not welcomed by her father who appeared to be like a stranger. Her father said nothing to her. Saru started suffering from guilty feelings. She felt that she has done great injustice to her mother, brother, husband and children. She even began to think herself really responsible for the death of her brothers "My brother died because I heedlessly turned my back on him, my mother died because I deserted her, my husband is a failure because I destroyed his manhood" ⁷

Saru reviews her past life, her relationship with her husband, her dead Mother and her own children Renu and Abhi. Her analysis of her past life gives her courage to face the harsh reality of life. Everything becomes crystal clear to her and darkness no longer remains a subject of terror to her. She herself tries to find out the solutions of her problem. She resolves to come out of the dark corners of her mind. She now accepts the truth of life that in a traditional society like ours the image of man never changes. He always thinks himself a superior being. It is the woman who has to break the traditional image of womanhood and shape her life according to her own choice and dreams. She should not feel guilty of breaking the ages old tradition of ideal womanhood. She has her own identity like a man. As Sangeeta Sharma observes.

"Shashi Deshpande treats male-female polarity as natural and for this purpose she uses the motifs of home and family relationship.

Abstracts

The modern Indian woman emerges as a strong, self-confident individual. She is not like an orthodox Indian woman who loses her identity for the sake of husband and family. She knows well how to live a trauma free life without being separated from her husband. She

Knows that the image of man never changes, it is the woman who has to break the traditional image of womanhood in a patriarchal society.

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Guidance and Counselling services in India : Modern Trends and ways forward

Anuradha Rai *

Abstract:

Guidance and counselling have emerged as a crucial requirement for students and their parents to get appropriate information while making choices for right career options. Therefore, it has become an integral part of their education system and associated success in life. India has the significant population of young students ranging between the ages of 20±5years, which may even rise with the growing world's population. They need help/suggestions on deciding their education, career choice to start their job. Technological advances and industrialisation have caused a rapid expansion of new jobs with varying categories which was not available earlier. However, many a times, these aspects are not well addressed in the curriculum related to different courses in the subject of education. Realising the importance of the subject, this paper attempts to highlight the changing trend of guidance services in India.

Introduction

Guidance and counseling are becoming indispensable tool for students/parents and young job seekers, especially in the modern India where quality education is open to all without any discrimination. Counselling was not required for the Vaidik Period where education was available to select group of people only. Even in British period no guidance service existed prior to 1915. The only evidence is found at Nalanda and Taxila universities, where the admission procedure was conducted by DWARPANDITA, who worked as counsellors. (Jayapalam, p.35). Ever-expanding base of career options for students have brought them into state of confusion in selecting the study in terms of country, University/college, course, and career paths. Therefore, it becomes difficult for students to opt for fit career towards exploring new avenues on their own. That is why the career counseling helps students and parents to get relevant information in selecting the right career option which remains critical about future employment.

Owing to the importance of this very requirement, new ways and means of Guidance and counselling have emerged worldwide in 21st Century. Towards this, **Jesse B. Davis** is thought to be the first thinker to implement a systematic guidance system in public schools. (Schmidt, 2003,p.8) in the United States in the Michigan public schools. 1908 – Bureau of Vocational Guidance was established by Frank Parsons in Boston, Massachusetts. Frank Parsons is referred as the “Father of Guidance” while the University of Calcutta was the pioneer and forerunner institution in the field of guidance. The first psychological laboratory in India was established by Dr. G C. Bose in 1915 which led to start the vocational guidance in India. Existence of problem is universal in the human society and hence guidance comes in as an integral part of education. However, over the last few years, the need for guidance has increased because of advancement in technology, social change, globalization, need for outstanding leadership, changes in morality and integrity and lofty aspirations etc.

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Changes in globalization and family structure have led to an increase in suicide, domestic violence, AIDS/HIV, diversity issues, widened gap between the poor and the wealthy, psychosis, and immigration with a host of common mental health issues (Jain et al 2020). These changes have resulted in an increase in risk factors and a decrease in protective factors of religion and cultural identity, family structure such as parental involvement and extended families.

Guidance, therefore, needs to be made available at the very basic and ground level in educational institutions so that an individual can adjust to his environment socially, physical, mentally and emotionally. Since beginning, guidance services in India were limited to vocational guidance and counselling only. During that era, the number of schools providing guidance service in one form or the other was 3000. However, most of these schools hired only a career master, who were responsible for disseminating vocational information. In 1980 and 90s the interest and activities began to decline but later onward year 2000, The Working Group on adolescence for the 10th Five Year Plan has pushed for school going children and adolescents (Planning Commission, GOI). Secondly, the National Council of Educational Research and Training (NCERT, 2005), also recognized that guidance and counselling be made available in schools to deal with stress related problems and incorporate teachers and parents to lessen stress. They also emphasized on the teachers with a background in guidance and counselling to students in achieving educational, developmental and emotional needs and assisting them to prepare for future vocational life.

Modern trends in Guidance and counselling:

Prevention Oriented Service rather than Remediation. The Growing trend in the field of counselling keeps the focus on prevention instead of remediation. In the past it was not uncommon for counsellors to have interactions with students only after some crisis had occurred however the trend has now changed. Some emerging issues pertaining to guidance services are being discussed here which may be taken as prevention and are as follows.

- **Prevention towards emergence of gang** : Students as early as third grade are being taught about gang-type activities. Primary schools are also increasingly recognised as places where early warning signs that younger children may be at risk of getting involved in gangs can be spotted. Youth are at higher risk of joining a gang if they engage in delinquent behaviours. Students may be aggressive or violent with many problems at school. They are more likely to engage with family members and peers are already involved in gang activity. It is difficult for children once they have been actively involved. Therefore, nowadays many schools are running guidance programme as a part of their school programs. The teachers too are actively engaged in watching alarm signs and to provide guidance as a preventive measure.
- **Teen Pregnancy** : counselling and guidance at the early age especially in the puberty stage may be of help so that teenagers would be made aware of the pros and cons of getting pregnant at a very young age. Teen pregnancy continues to be a social concern. Precipitating factors are visible prior to middle school. Counsellors are often the liaison with community agencies that work to prevent student pregnancy and assist with students who do become pregnant.
- **Substance Abused** : Drugs, including alcohol and tobacco, continue to be a serious problem for youth. The counsellors are also essential in developing substance abuse prevention programs in school. Prevention is better than cure.

- **School Violence**, School violence can range from bullying to gunfire. Trainings are being given to teachers and students in cases of violence and establish violence prevention programs.
- **Child Abused**: Many states have mandatory reporting laws concerning child abuse.
- **Terrorism** : Tolerance of diversity is an important goal in a multicultural society.
- **Diversity**: During the 21st century it is an increasing problem worldwide and children are affected both in massive and small-scale acts.

School Counselling:an essential part of school.

The first Child Guidance Clinic was started by Tata Institute of Social Sciences at Wadia hospital in 1938 at Mumbai. In 1993 Arulmani (2007) noted in his survey that only 5 percent of school principals believed counselling in schools was important. However, in 2000 for the same survey, 95 percent of school heads agreed that school counselling was not only important, but is an urgently required service. This is definitely a welcome change. In 2001, the Central Board of Secondary Education (CBSE), one of the largest education boards in India, made it mandatory to have a trained school counselor in all their schools.

Cyber counseling/e-Therapy is defined by the National Board for Certified Counselors as “the practice of professional counseling and information delivery that occurs when client(s) and counselor are in separate or remote locations and utilize electronic means to communicate over the Internet” (Hughes 2000). Earlier the use of the Internet was limited and clinicians only used e-mail, to send patients inventories questionnaires or rating scales that they were supposed to complete. Today there are websites and live portals to provide online psychological assessment. Now there has been phenomenally rapid growth in demand by individuals of all ages for cyber counseling or e-Therapy (Gupta and Agrawal 2012; Penate 2012). Research has shown that online therapies are effective and generally as effective and satisfying as face-to-face therapy (Penate, 2012),

Workplace counselling may be defined as the provision of brief psychological therapy for employees of an organization, which is (generally) paid for by the employer due to workload, increased absenteeism, decreased productivity, increased costs and other Losses. In contemporary workplaces, many employees struggle to cope with increasing pressures and aspects of workplace cultures that can have detrimental effects on both working out put and their own mental health. Hence, nowadays, organizations are hiring counsellors for helping employers create happier workplaces. Studies reveal that workplace counselling is generally effective in counteracting the effects of workplace stress (Elder et al. 2018). Counsellors are able to facilitate strategies with professionals that can lead to a sense of purpose, belongingness, and security at work. These assist in building and maintaining confident in professional for their role with identities.

Marital Counselling

With divorce rates rising every day in India, marriage therapy is booming. However, even for psychotherapists, relationship counselling remains the most challenging area. “Though we may have the lowest rate in the world, we definitely have a large number of unhappy marriages” says family attorney Vasudha N R in Bengaluru. It's not easy to be caught between warring couples which affects the entire family including kids. Hence there is a growing trend of marital counselling even before marriage, the couples are approaching counselors prior to their relationship. The therapists have seen an increase of about 300% in number of marriage counseling cases over the past few years. (Path legal 2017)

Multicultural Counselling: Multicultural counselling is a type of counselling where the therapist addresses the struggles of a client whose race, gender, socioeconomic background,

religion, or any other part of their identity doesn't fit in with the majority. Pederson (1991) defines multiculturalism as “a wide range of multiple groups without grading, comparing, or ranking them as better or worse than one another and without denying the very distinct and complementary or even contradictory perspectives that each group brings with it”. The need for multicultural counselling is increasing day by day with the increasing mobility of the youth with high ambition.

Geriatric counselling is an antidote that offers emotional support and enhances quality of life and well-being among our elderly. India is virtually witnessing an explosion of elderly population which may reach a stupendous figure of 300 million by 2050. The rapid urbanization and societal modernization has led to breakdown in family values. Lack of family support, economic insecurity, social isolation, and verbal abuse is leading to a host of psychological illnesses for elderly people. Geriatric counselling is required at large but lack of trained professional is a major hurdle in the field of guidance and counselling.

Career counselling. Provided at the right time, it impacts positively on how students acquire a set of information to make choices as per their way. School and college/university level career counsellors having deep association with students can help students determine their future career paths which might be consistent with their academic and social interests. This also supplements their personal and family circumstances while aligning their long-term professional goals. In order to give appropriate and timely support to young students, counseling is to be imparted at school level to empower students with information towards decision-making. During the process, the meaningful recommendations and preferences of parents may assist school-based counsellors in advising other parents and families about the career options.

Way Forward

Recent trends indicate that students/parents consider a teacher/mentor as the best person to educate them about the future careers which may be consistent with their knowledge and academic strengths. Teachers are becoming trusted partners while replacing a career counsellor in guiding them for admission process, applying for competitive examinations, educating them on standardized testing and helping them in guiding on fee structure. Gone are the days when India was affected by the syndrome of “accidental-professionals” as a majority of students are taking up right subjects in school driven by their choices of field such as medicine/engineering/Architecture in college and follow an MBA. Therefore, if every teacher rather becomes a teacher-cum career counsellor, students will be able to opt for various careers consistent with their knowledge and skills. With the prevailing situation in India, career counseling appears to be quite essential for high school students for their career planning. It can only happen when teachers or mentors are laced with comprehensive training and skill for effective guidance of their students. Career counseling needs to be future-ready and equipped with advanced tools and technologies to assist teachers, students, parents better as it is closely linked with the future success and happiness of students/families and the community at large.

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Forced Migration, Violence, Resettlement and suffering of individuals in the Novel of Chaman Nahal's Azadi

*Nandita Yadav **

Abstract-*The purpose of this paper is to examine the Migration, Violence, Resettlement and suffering of individual in the novel of Chaman Nahal's Azadi. The partition of India in 1947 was a momentous occasion in not only Indian history but also world history. The communal fire that erupted after the declaration of partition was the cause of the massive calamity. The British used a divide-and-rule strategy to keep Hindus and Muslims apart. They departed India, but only after partitioning it into India and Pakistan, two sovereign states. As a result, several lives were lost as a result of the communal fire. Partition was defined as the process of splitting individuals into two groups based on their religions: Hindus in India and Muslims in Pakistan. People had gone to their newly established nation, but they had left behind a social, political, and economic framework in which no experienced government existed. Thousands of people died as a result of millions of people being forced to migrate one place to another nation. The present paper examines the impact of partition on the individual and its consequences. These study parameters have been used to assess this. The purpose of this research is to look into the consequences that have affected individuals on both sides of the border, in India and Pakistan. This phenomenon has resulted in an increase in violence and enmity among the inhabitants of Sialkot who had been neighbors for millennia. Its aims to studies how he shows the impact of partition and its consequences. It focused on division and its function in the development of human relationships and the nation as a whole because the effect of partition was so magnificent and deep in human mind and behavior.*

Key Words : *Violence, Migration, resettlement difficulty, individuality, liberty, and loss of Identity*

Chaman Nahal was an extraordinary Indian novelist from the 1970s. He was born in the Pakistani city of Sialkot in the year 1927. He had taken his education at the Delhi and Nottingham Universities. In 1980, he was appointed Professor of English at Delhi University. In 1977, he earned the "Federation of Indian Publishers award," in 1979, he received the "Sahitya Akademi Award," and in 1997, he received the "Federation of Indian Publishers award." *Azadi* is a remarkable novel about the partition that was published in 1975. It is a story based on the true historical and tragic event of India's partition into India and Pakistan. A great work that conveys an insightful scenario of the emotional and communal devastation experienced by the people of Sialkot. The present novel divided into three parts, the Lull, the Storm and the Aftermath. Nahal shows the condition of human suffering during the devastation of partition. He describes the situation of country during and after the partition. He shows how the human being suffered without any fault. They have to force to leave his own native motherland.

Azadi is Nahal's masterwork and one of the more satisfying imaginative accounts of India's partition, which engulfed the subcontinent in a nightmare of horror for months and left a trail of incredible anguish and misery. Even after all these years, the scars bleed again when recollection prods them. This fictitious tale of Lala Kanshi Ram, a Sialkot grain merchant,

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and his family's relocation to India during the partition of colonial India into two nations in 1947 is easily one of the most thorough fictional descriptions of the partition genocide in Indian English literature. The writer represents the story of Lala Kashi Ram and the fellow villager of Sialkot. Kashi Ram represents the Mouthpiece of Nahal, through the character of Lala Nahal describe the pathetic condition of partition.

Sialkot was a peaceful village which is situated in Pakistan. There were seven families who lived in harmony as Hindus, Muslims, and Sikhs. There were a few cases of minor quarrels, but no serious disputes were witnessed. Sialkot has Perfect harmony people love one other and respected one other. Instead, Lala Kanshi Ram and Chaudhary Barkat Ali's relationship was a milestone in the village of Sialkot. They were belonging to same village of their ancestor. Gandhi's speech and nonviolence doctrine had an impact on both of them. Arun and Nural-Nissar, their children, shared a special bond. They found a way to bring the knot. Arun was willing to convert his religion for his lover, but Nur's brother Munir advised him to keep the Hindu-Muslim relationship together. The happiness of the small town was based on large commitments of friendship and affection. Villagers were free to live their lives as they pleased. Sialkot was a peaceful and tranquil environment, with just the loud sounds of joy and excitement coming from the village. The daily pattern of men's job, women's homework, gossip, and children's school and plays were finished in the village. A crucial announcement had to be made on the radio one evening. In the entire hamlet, only Bibi Amarvati had a radio, therefore members of seven households gathered at Bibi Amravati's house to listen to the special speech by British Viceroy Mountbatten.

Now Sialkot declared to be a part of Pakistan. The Hindu community forced to leave the city. They have no options; the living of their motherland was very tragic for them. Therefore, In Sialkot, the migration process had begun. People were unwillingly, forcefully, or fearfully moving to refugee camps. A once peaceful location had devolved into a hotbed of dissent and conflict. Anyone was killing anyone else for no obvious motive or enmity. Lala Kashi Ram pathetically describe the situation,

“But to leave Sialkot? Lala Kanshi Ram ran his hand over the wall of his room and something in him snapped. No, he couldn't just give it up. Behind these walls lay years of labour and hope. He was young though, he was only fifty, he could start a business somewhere else, in some town on the other side of the border. But could he? Could he, really... And where precisely would he begin?”¹(Nahal,131)

Nahal mentions this truth explicitly in his essay “writing a historical novel”. He wrote *Azadi* is full of grim realities,

One of the themes that I came to be occupied with after the partition of India was that of forced exile. I was born in Sialkot, and after 1947 we were driven away to India..... I have always rejected the two-nation theory; the creation of Pakistan in no way solved the problem of minorities. And till this day, I pined for the city in which I was born and raised. I see this as a typical yearning of all in voluntary exiles. Hence, I wrote *Azadi* as a hymn to one's land of birth, rather than a realistic novel of partition.² (Dhawan, 43-44)

Kanshi Ram, who had earlier insisted on living in Sialkot, now wants to return to India as soon as possible. He and his family were forced to leave Sialkot. He was advised by his friend Barkat Ali to leave as soon as possible. The Mohalla of Sialkot will be burned tonight. Arun, his son, had to leave Nurul Nishar and sacrifice his love. Drums and

firecrackers were used to commemorate the founding of Pakistan by Muslims. Then they began to set fire to one Hindu 'Mohalla' each night. The shop of Lala Kanshi Ram was looted. He ran away to save his life. It was daily routine for the Muslims to burn the Hindu Muhalla. All Hindus were compelled to flee to a refugee camp. The Hindus were forced to leave their homes to take shelter in camp. Pooja Saxena wrote, "After the declaration of partition a supreme migration took place in the world's history. Exodus of masses was a process to migrate population safely to their nation but the sectarian thinking had been turned into the communal riots."³ (Saxena.)

In the refugee camp, Kanshi Ram learns of the death of his daughter, Madhu, who was attacked and killed by a furious Muslim while travelling by rail from Wazirabad to Sialkot, as well as the news of her husband's murder. Even walking down the street becomes extremely tough for Hindus and Sikhs. Despite numerous obstacles, Arun and Suraj Prakash travel first to Barkat Ali and then to the railway station in search of Madhu's body. The writer describes the station in very heart-touching detail. The train was massacred by the Muslim fringe. Arun witnessed the situation of burning corpses. Chaman Nahal describes the horrors in the following graphic detail,

"...dismembered limbs, dozens of them legs and arms, and hands and thighs, and feet. The fire had consumed other parts of the bodies; it was the part which had not fully burned that stood out. And there were the skulls... Many lay faces down; the others faced the sky or looked sideways... Very often a skull cracked open with a popping noise, its bones disintegrating into the heap around. Since it was a quiet night, the sound came like the crack of a rifle; it was an unnerving sound." (Nahal, 183-84)

Further, he shows another violence scene which is witnessed by Lala,

"In each village they passed, they found the remains of parties that had been attacked and butchered. In many cases, the dismembered human limbs and skeletons were still lying there, and the stench was intolerable. And they saw only bearded Muslim faces in these villages." (Nahal, 283)

Men and women in the convoy had heard the threatened attack on the camp so they waited breathlessly. The men were awake all night and women were also awake and doing domestic work. Nahal shows the barbarity of men at the time of partition. He shows the Muslim fringe were carrying a number of Hindu and Sikh ladies who had been kidnapped. Many of the kidnapped ladies were found in private residences. A male Muslim dragged a woman away from her family and kept her for himself. However, he may have taken her with the approval of other Muslims, converted her to Islam, and married her. The rest were raped in huge groups, sometimes in public areas and in front of enormous crowds. Other atrocities, such as slicing off the breasts and even death, followed the rape. The wombs of many of the pregnant ladies were torn open. The surviving women were held for rapes and humiliations until they were divided up among decrepit wrecks, the elderly, and those who couldn't find work.

Nahal shows the degradation of Humanity at the time of Partition. He shows the corrupt officer, involved with suppressed people. They were taking advantage of the situation. The writer presented the complete picture of violence. How the convoy was attacked by the Muslim fringe. These fringe attacks on the camp to massacre, abduct, rape of women. The women were abducted for their personal use. The Muslim fringe abducted the Hindu women for their personal use. Nahal reticulated this type of cruelty in the society. Partition brought along with the violence, massacre, rape, abduction. Gyanendra Pandey writes, they were completely ruined in horror of abduction, kidnapping and raped therefore in fear committed

to suicide, left have been mentally sick or behaving hysterically. In that way women were the most horrible victims of the partition events.⁴ (Pandey)

The family of Lala Kanshi Ram and others were expected to migrate to India in a foot convoy. Despite being wounded in spirit, the convoy continued on its way to the Indian border. Three times the march was attacked. In the refugee camp, Sunanda was abducted and raped by the Muslim officer Rahmat Ali. He has a bad eye on her, he always followed her finally on the third attack on the Norawal she was kidnapped and brutally raped. After that, Sunanda became a widow her husband was murdered at third attack on Norawal. Suraj Prakash brutally murdered his eyes was taken out and stomach torn. Chandini was kidnapped and her mother was beaten and dishonored. Azadi accurately depicts social problems by recounting the atrocities done by fanatic Muslims on Hindu women in a parade at the bazaar of Narowal to demonstrate how deadly and vicious racial hatred depicted by Nahal. He shows the violence during the partition time.

“There were forty women, marching abreast. Their ages varied from sixteen to thirty... there were their women...who must have been over sixty. They were all stark naked... They were all crying; though their eyes shed no tears...the bruises on their bodies showed they had been beaten and manhandled. Their masters walked beside them and if any of the women sagged or hung behind, they prodded her along with the whips they carried.... The procession moved through the bazaar (marketplace) and along with the procession moved a river of obscenities-foul abuses, crude personal gestures, spurt of sputum.... As soon as the women came near, that section of the crowd became hysterical "Rape them", "Put it inside of them."... Many men in the front rows of the crowd lifted their lungis (a colored piece of cloth wrapped round the waist) to display their genital to them... (Nahal, 292-294).

From here, Lala Kanshi Ram diverted his attention to Sialkot, where he prepared to leave and join the foot convoy. Because the Hindu refugees' convoy could be attacked at any time, the Indian government dispatched troops to defend them. The convoy was protected by captains, Gurkhas, and soldiers of this troop. Soldiers from Hindu, Muslim, and Sikh backgrounds made up the majority of the troop. “don't have fear we would take all of you safe to your country" and shouted “VandeMatram.” During the march, refugees were attacked by rioters, and in some locations, no anti-Hindu slogans were heard; instead, some Muslim villagers handed them water, waved their hands, and some said Khuda Hafiz, some were just stood and stared. This was the most painful part of the novel, giving both the victims and the readers weep. People did not take a shower for several days during the migration, were given limited food, and had to carry their own belongings. Only pregnant women, the elderly, and sick refugees have access to a vehicle. This migration was a game for the children; they were running around from place to place. Finally, the convoy arrived Indian border and everyone yelled "Hindustan Zindabad."

Further, writer depicted the picture of refugee on the other side of border. He shows the resettlement of the human being in the unknown place. He presents the situation of refugees, when they reached the India. Lala had no family relation in Punjab, so they decided to stay in Delhi. Migrants are forced to undergo more hardships after they arrive in Delhi. These concerns are depicted in Lala Kanshi Ram's and Arun's experiences. Pakistani refugees were not welcomed, but were viewed with suspicion and disgust. These individuals arrived in India after a long and difficult journey, leaving everything behind. Indian officials, on the

other hand, handled them inhumanely. Lala Kanshi Ram was mistreated by the Rehabilitation authorities at the Delhi station, who interrogated him, 'Why to Delhi? The officer was harsh and overbearing. 'I hope to settle here. 'Why not in East Punjab? why do you Punjabis lift your faces and march on to Delhi?' (Nahal,341) They were decided to settle in Delhi. Lala Kashi Ram Arun and looked for a place to rent in Delhi but were unsuccessful. Lala Kanshi Ram was outraged mainly because the money asked was out of his financial reach,

"They do,' said the clerk with a dull smile. For a thousand rupees you get a refugee flat, with a nominal rent of rupees fifteen per month. What more do you want?' But the initial investment - Lala Kanshi Ram swayed when he thought of the amount involved. 'And a shop?' Maybe another thousand,' said the clerk nonchalant." (Nahal,348)

The writer shows that instead of feeling compassion and concern, refugees were treated as the outsider in India. The government were busy in their own world. The corruption was at the peak. Bribing officers was necessary to obtain a residence, a job, or a shop. The writer shows the mismanagement of the government. They were not doing anything to protect the refugees. The government is failure to handle the situation. The refugee faces many problems after reaching India. They were asked for money to allot a house. Nahal has painted a heartbreaking image of India's refugees. Relatives refused to accept these refugees. They don't stand a chance of surviving. Politicians, too, have failed to provide systematic help to the refugees. Without any fault of their own, a whole class of middle-class individuals was expelled from their homeland, and the future looked gloomy. Nahal portrays complete disillusionment. Nahal shows the pathetic condition of refugee to find a shelter,

"Surprisingly, he was allowed in. His father was stunned to find him there, and he med to conceal his tears. Had he been weeping? His father, weeping openly? The officer looked relieved to see Arun. 'Here,' he said with forced heartiness. Take care of your father. He has been weeping. I've told you people. There is nothing that I can do! There simply aren't any more houses."

Lala feels helpless after to seek a home. He throws the turban which symbolizes the respect and dignity. Lala no longer wears the turban because he has lost his pride. In his brick hutment in the Kingsway camp, he opens a small grocery store in the face of fierce competition. Lala lost his identity. Besides this he began his new life to settle to unknown place. Sunanda, who had previously lived a life of luxury and dignity, was left with little choice but to work as a tailor. Sunanda lost everything in partition but now she is able to earn for her family. Their sense of displacement and rootlessness had pushed them into a state of perpetual stillness. The partition of India affected the Indian people not only physically but also emotionally. The impact of the partition was so great that it affected people's emotions as well. Despite of their faith or ethnic identity, the emotional devastation inflicted by the partition occurred within each and every family.

Lala Kanshi Ram, Prabha Rani, and Arun felt isolated from each other. When they arrived in Delhi at the end of the novel, they were unable to converse with one another. The split upset the entire balance of human interactions, severing love and communication ties and making them strangers to their fellow people. It had an impact on culture, and the entire pace of life was disrupted as a result of the terrible disaster of India's split. Lala Kanshi Ram and his family have stopped conversing casually. They stayed awake all night, but they couldn't share their grief with one other. He wanted to tell Prabha Rani or Arun about it. Azadi had caused yet another devastation. He hadn't been able to speak with his family in a long time.

The writer reflected the picture of Lala, he lost his communication to his own family . the sense of belongingness is still haunted him. The resettlement of Lala in new place was very difficult. He was unable to communicate with either his wife or his son. There was love in the atmosphere. The worry was obvious. Their admiration for him was evident as well. Despite this, the connection was broken. They'd been torn apart by something. No, he couldn't get in touch with them.

Thus, Nahal describe the impact of partition on the human is very horrible. The people were forced to leave their motherland and ask to settle another place. The people lost their blood relation, neighbor, family and friend. Even they don't know the other family member were survived or not. He shows million of people were killed at the massacre. Several houses were burned. Huge loss of property and murder,rape, abduction, paraded naked women etc. but the suffering of individual did not end after reached a safe place. The refugees were suffered to find a shelter. Not only did freedom bring massacres, violence, and brutality, but it also brought loneliness, separation, and rootlessness. At the conclusion of the work, it is depicted how hard it is to begin a life without anything after despite spending one's entire life gathering and settling things.

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Analysis of Nutritional Status of Workers in Various Industrial Enterprises in India

*Dr. Ran Vijay Singh**

Abstract

In the current age of globalisation, the essence of organisations' job environment and the work, safety, health, and well-being of the individual are radically changing. The study was carried out to evaluate industrial workers' nutritional levels. Random sampling was used for data collection. This study assesses the nutritional status of industrial workers living in the industrial regions of the Bulandshahr District of West Uttar Pradesh in Sikandrabad. In this study, 176 workers working both in men and women from five different industries were selected, and the nutritional status was assessed. The research utilised a comprehensive method and different methods for statistics such as descriptive, association, regression and ANOVA. The findings of the study stated that the maximum percentage of industry employees were low-income though employed extensively with bad dietary condition.

Keywords : diet, food, health, industrial, nutritional, workers.

Introduction

Nutrition is one of life's greatest determinants. The key nutritional challenges in our nation are low intake of nutrients and nutrient content, contributing to nutritional health conditions (Weinberger, 2004). Nutritional health has kept its balance between nutrient intake and nutrient needs. Nutrition occurs when the intake of net nutrients is less than required. Nutrition results in a series of miscarriages, physiological changes, reduced functional organs and tissues, and a loss of body mass (Mishra & Mohanty, 2009). Our country's major nutritional issues are the consumption of low nutrient amounts and quality, which lead to nutritional disorders. In both home and society, women play an important role and play the internal role, their contribution to women's society, Mothers & earners, home managers and community members are frequently unaware and undervalued. The wellbeing of a woman is her overall well-being, not just that of her biological and breeding factors, but also the impact of the labour pressure, diet, stress, war and displacement, etc. (Amani & Gill, 2013). The wellbeing of women is highly significant as it affects the health of the household (Tiwari & Babel, 2013). The fitness standard and dietary condition impact women's status. Women who operate outside their homes are less free due to workload at work, so they cannot take good care of their wellbeing and often lack dietary consumption. This eventually progresses to dietary deficiency disorders. Nutrient deficient disorders have a detrimental impact on a person's health by reducing job efficiency, weakened defence function, reduced strength and concentration (Act et al., 2013). Nutritional awareness is a significant factor in the wellbeing of working women. Health education encourages food awareness and thereby affects nutrition mindset and activities (Sangroula, Subedi, & Tiwari, 2020). The outcomes of this research will help determine the nutritional and health status of women to recommend improvements and changes to their nutritional profile by analysing their information regarding diet (Ningying, 2018).

The outcomes of this research will help determine the nutritional and health status of women to recommend improvements and changes to their nutritional profile by analysing

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their information regarding diet (Leal Bezerra, Oliveira, Pinheiro, Morais, & Sampaio, 2017). Many of these sectors have a broad work opportunity. In view of their substantial contribution to national revenue, industry workers constitute a critical section (WHO, 2019). Rapid industrialisation has contributed to the rise in the number of citizens finding profitable jobs. Efficiency and production rely significantly on the health and physical activity of the person. The provision of an appropriate diet for employees was soon recognised not only as a significant move forward in social practise, but also in increasing industrial production. In the productivity and health of the employees, nutrition plays an important part, but even sufficient diets are required for maximum production. In public sector corporations, more structured feeding schemes for industrial workers are becoming increasingly necessary to facilitate better nutritional status (Singh, 2015). Several national diet and fitness studies have been carried out in India. Several national diet and fitness studies have been carried out in India. More effort must also be paid to collect details on the physical and dietary status of different types of employees in multiple income classes, Their wellness and fitness awareness and activities. This allows the creation of sound and efficient action plans on nutrition education to improve health and nutrition status of employees (Hossain & Ahmed, 2015). In this sense, the present survey was conducted to document the consumption of food and nutrients by industrial workers working at Sikandrabad industrial areas of Bulandshahr district of western Uttar Pradesh, in the industry (Barclay & Haschke, 2015). There is an industry canteen serving tea, brunch, lunch and dinner for industry workers free of charge. While not all workers are required to eat in the canteen, a vast number of them eat canteen food. Depending on the operating hours of the plant one employee is to consume half a day i.e. Snacks and meals for either morning and lunch or afternoon (Majied & Shafiq, 2015). In addition, efforts were made to analyse workers' actual dietary condition by nutritional anthropometry in order to observe the effects of the ingestion of foodstuffs (Singh, 2015).

Review of Literature

Pallavi (2020) This research examined the dietary condition and nutritional awareness of working women in hostels in the city of Mysore. In the research, 150 women in four various hostels were chosen and the nutritional condition and nutritional skills evaluated. Nutritional health was measured using a 24-hour recall procedure for the diet, anthropometry calculation and meal routine review, in addition to nutritional awareness (set of 30 nutritional knowledge appraisal questions on healthy diet and health status). The research found that when measured as nutritional status the majority of working people retained usual BMI, 25% of women had less weight and 18% of females had more than weight.

Barclay (2015) Food business faces serious hurdles in tackling over- and undernutrition against the backdrop of global demographic patterns of ageing and rural-to-urban migration. In order to avoid and control overweight/obesity, the most common interventions integrate nutritionally healthy and portioned diet with daily medical therapy. A significant solution to micronutrient deficiency reduction is the strengthening of staples and processed foods that must be available, affordable, nutritious and cultural for the target demographic. Hospital and oral food additives are intended for classes of patients such as aged people and others with different diseases. In addition to food protection and sensory aspects, coordination between food production and other public and private stakeholders is key to enhancing the nutritional value of food goods and maintaining the sustainability of food resources.

Varma (2015) In today's age of market globalisation, companies and their climate are evolving their existence and have a noticeable effect on their employment, protection, health and well-being. The research was performed to determine industry workers' nutrition rate.

Random sampling was used for data collection. We also employed statically approaches, such as percent, mean, standard deviation, two separate research samples and a nonparametric test for pairs (Wilcoxon signed-rank Paired Sample test) on the food consumption of staff to research their wellbeing and function through excessive diet. For the intent of displaying the analysed findings, a plan has been created and the results displayed accordingly. The interview scheduling survey of 50 adult manufacturers was conducted in Bhopal city. In order to determine the degree of nutrition and anaemia of industry employees, the demographic history, socio-economic position, anthropometric estimation, BMI estimate and haemoglobin have been studied. The findings revealed that this research showed bad health and largest category of anaemic community.

Kishori Mishra and Swapna Mohanty (2009) The survey was performed to document the consumption of food and nutrients from the sector by industry workers, Hirkud. There was an effort to document workers' nutritional status by nutritional anthropometry in order to track the effects of dietary consumption. It was noticed that most foodstuffs, excluding cereals, milk, nuts, and oilseeds, were consumed more than RDA. Correspondingly, there has also been a rise in the utilisation of all three primary foods, such as starch, protein and fat, supplying many calories for the diet. As perfect weight was measured appropriately and the percentage of weight classified, 46.14% were classified as average, while 37.2% had undernourished and 16.6% had obesity. The Writh norm was taken into account when measuring the Weight Deficiency or Surplus percentage. 57.25% were registered as average although 31.4% undernourished, and just 11.35% were seen as obese. The incidence of undernutrition in various indexes ranges from 6.5% to 31.4%, while the prevalence rate of over-food varies from 11.35% to 19.56%. Low-skilled and low-income group workers comprise the highest proportion (58,66% and 56%) of nursed staff.

Weinberger (2004) Economic losses incurred by anaemia with iron deficiency are considerable. This paper looks at the effect of iron intakes on the productivity of farm labourers in India using a two-stage minimum square (2SLS) estimation technique. The findings suggest that wage efficiency is effectively driven by inadequate iron consumption and that, if households meet recommended intake amounts, the wages will be 5-17.3 per cent higher on average. The findings suggest that growing the consumption of micronutrients would allow a substantial contribution to overall economic growth and progress.

Research gap: After review of prior studies, the present research identified a gap and stated that none of the study till date assess the nutritional status of industrial workers operating in Sikandrabad industrial areas of Bulandshahr district of western Uttar Pradesh. Therefore, present research made an effort to analyse the present nutritional condition of industrial workers functioning at Sikandrabad industrial areas of Bulandshahr district of western Uttar Pradesh.

Research Methodology:

Targeted total sample size for the study 176 industrial workers (both male and females) from 4 different industries operating at Sikandrabad industrial areas of Bulandshahr district of western Uttar Pradesh. For data processing, regular questionnaires for details such as age, sex, nutritional behaviour, physical activity and diseases, food safety, cultural, economic and social variables included in the study.

Name of Industries selected for Study

S.No.	Name of the selected Industries for the Study
1.	Toshi Group of Industries
2.	Pesto Chemicals India Limited
3.	British Paints Bulanshahr
4.	Shalimar Paints Ltd
5.	Chemical Industries in Bulanshahr

Result and Discussion

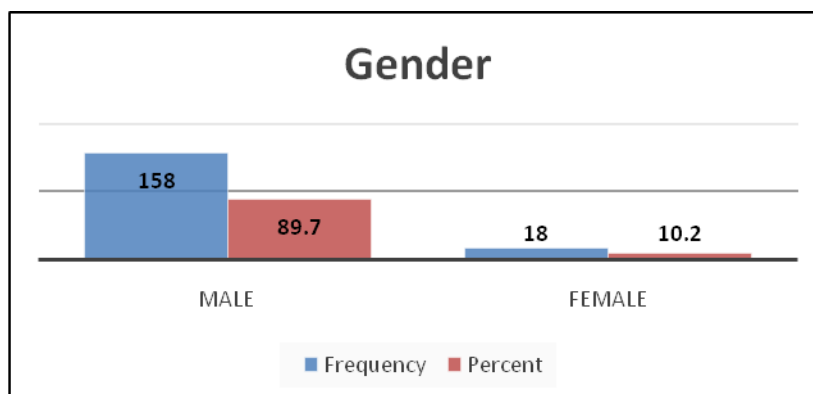
Demographic statistics

The results of the study indicated the demographic status of the industrial workers functioning at Sikandrabad industrial areas of Bulandshahr district of western Uttar Pradesh. The table 2 showed gender status and analysed that majority of male (n=158, 89.7%) working in five different industries more than female (n=18, 10.2%).

Table 2: Gender

Gender		
	Frequency	Percent
Male	158	89.7
Female	18	10.2

Figure 1: Gender

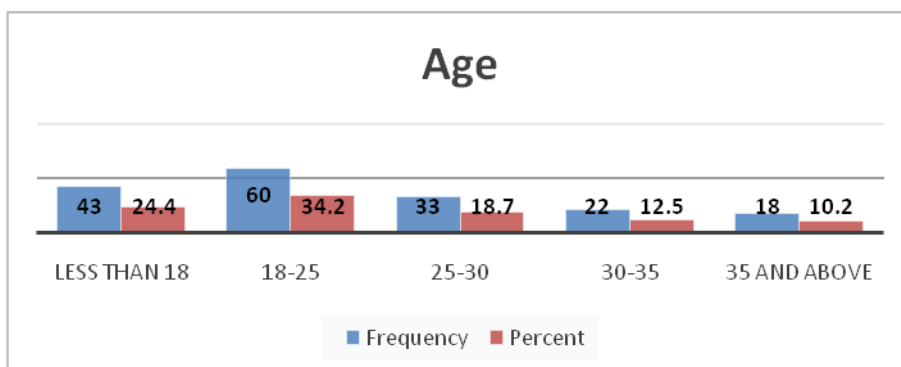


The results of the study indicated the age-related demographic status of the industrial workers functioning at Sikandrabad industrial areas of Bulandshahr district of western Uttar Pradesh. The table 3 showed age status and analysed that majority of industrial workers having age between 18-25 years (n=60, 34.2%) working in five different industries followed by Less than 18 years of age (n=43, 24.4%).

Table 3: Age distribution

Age		
	Frequency	Percent
Less than 18	43	24.4
18-25	60	34.2
25-30	33	18.7
30-35	22	12.5
35 and above	18	10.2

Figure 2: Age distribution

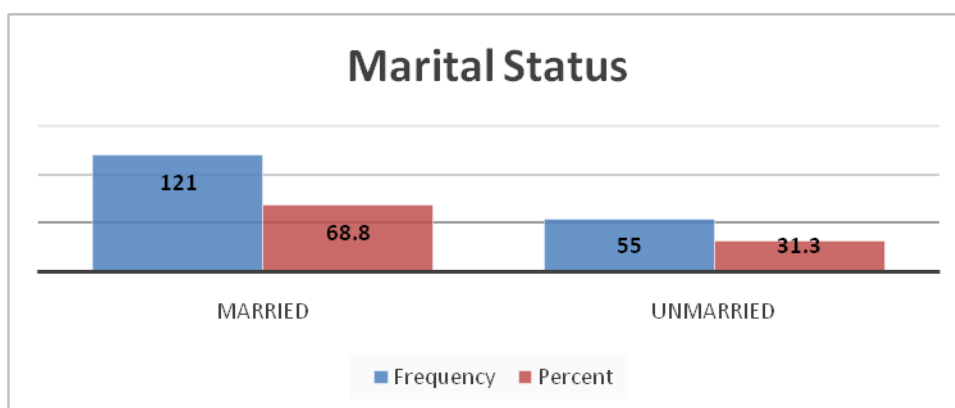


The results of the study indicated the marital-related demographic status of the industrial workers functioning at Sikandrabad industrial areas of Bulandshahr district of western Uttar Pradesh. The table 4 showed marital status and analysed that majority of industrial workers were married (n=121, 68.8%) working in five different industries followed by unmarried (n=55, 31.3%).

Table 4: Marital Status

Marital Status		
	Frequency	Percent
Married	121	68.8
Unmarried	55	31.3

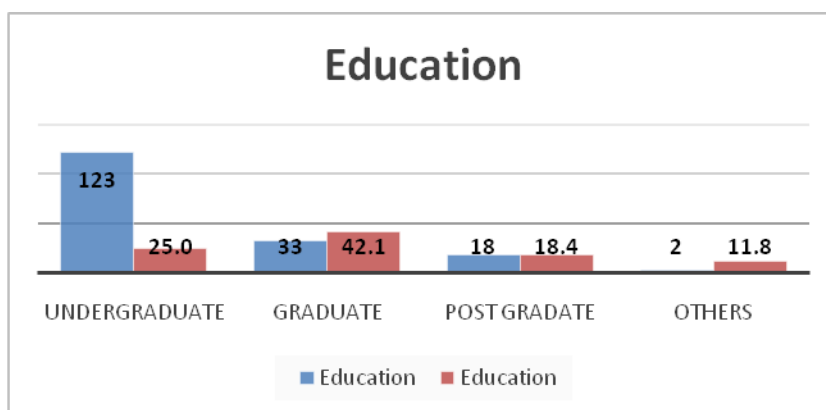
Figure 3: Marital Status



The results of the study indicated the education-related demographic status of the industrial workers functioning at Sikandrabad industrial areas of Bulandshahr district of western Uttar Pradesh. The table 4 showed education status and analysed that majority of industrial workers were undergraduate (n=123, 25%) working in five different industries followed by graduate (n=33, 42.1%).

Table 4: Education

Education		
	Frequency	Percent
Undergraduate	123	25.0
Graduate	33	42.1
Post Graduate	18	18.4
Others	2	11.8

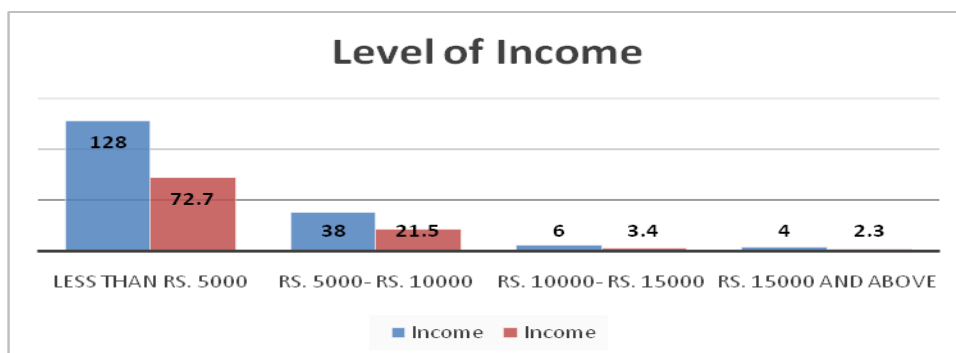
Figure 4: Education

The results of the study indicated the income-related demographic status of the industrial workers functioning at Sikandrabad industrial areas of Bulandshahr district of western Uttar Pradesh. The table 5 showed level of income status and analysed that majority of industrial workers were earning income less than Rs. 5000 (n=128, 72.7%) working in five different industries followed by income group Rs. 5000 to Rs. 10000 (n=38, 21.5%).

Table 5: Level of Income

Level of Income		
	Frequency	Percent
Less than Rs. 5000	128	72.7
Rs. 5000- Rs. 10000	38	21.5
Rs. 10000- Rs. 15000	6	3.4
Rs. 15000 and above	4	2.3

Figure 5: Level of Income



The outcome of the present research based on various statistical analysis namely, descriptive statistics, correlation and regression and chi-square test. But before, the study conducted all those tests, first the Cronbach Alpha test (reliability statistics) conducted to analyse the internal consistency among the variables. The reliability statistics results stated the estimated value to be 0.837 which is more than the acceptable threshold limit of 0.60. Therefore, internal consistency among the variables is present.

Table 6: Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
0.837	5

Table 7, documented the descriptive statistics of the study and analysed mean and standard deviation of all five variables, namely, age, sex, nutritional behaviour and physical activity and diseases. The mean of nutritional behaviour (mean=4.62, std dev=0.427) found to be highest among all the nutritional assessment variables followed by food safety (mean=4.60, std dev=0.609) and physical activity and diseases (mean=3.71, std dev=0.825) found to be least among all the nutritional status.

Table 7: Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Age	176	1	5	4.50	0.519
Sex	176	1	5	4.50	0.650
Nutritional Behaviour	176	1	5	4.62	0.427
Physical Activity and diseases	176	1	5	3.71	0.825
Food Safety	176	1	5	4.60	0.609
Cultural	176	1	5	4.47	0.706
Economic	176	1	5	3.94	0.924
Social	176	1	5	4.39	0.736
Valid N (listwise)	176				

Table 8, stated the correlation analysis of the present research and stated the presence of positive relationship among age, sex, nutritional behaviour, physical activity and diseases, food safety, cultural, economic and social variables. The variable of age is positive relationship between sex, nutritional behaviour, physical activity and diseases, food safety,

cultural, economic and social variables. The variable of sex is age, nutritional behaviour, physical activity and diseases, food safety, cultural, economic and social variables. The variable of nutritional behaviour is positive correlated with age, sex, physical activity and diseases, food safety, cultural, economic and social variables. The variable of physical activity and diseases is positive correlated with age, sex, nutritional behaviour, food safety, cultural, economic and social variables. The variable of food safety is positive correlated with age, sex, nutritional behaviour, physical activity and diseases, cultural, economic and social variables. The variable of cultural is positive correlated with age, sex, nutritional behaviour, food safety, physical activity and diseases, economic and social variables. The variable of economic is positive correlated with age, sex, nutritional behaviour, food safety, physical activity and diseases, cultural and social variables. The variable of social is positive correlated with age, sex, nutritional behaviour, food safety, physical activity and diseases, cultural, economic variables.

Table 8: Correlations Analysis

Correlations Analysis									
		Age	Sex	Nutritional Behaviour	Physical Activity and diseases	Food Safety	Cultural	Economic	Social
Age	Pearson Correlation	1	.213**	.154**	.188**	.407**	.244**	.213**	.154**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000	0.000	0.000
	N	176	176	176	176	176	176	176	176
Sex	Pearson Correlation	.213**	1	.292**	.244**	.240**	.213**	.244**	.292**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000	0.000	0.000
	N	176	834	176	834	834	176	834	176
Nutritional Behaviour	Pearson Correlation	.154**	.292**	1	.422**	.184**	.154**	.292**	.244**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.000	0.000	0.000
	N	176	176	176	176	176	176	176	176
Physical Activity and diseases	Pearson Correlation	.188**	.244**	.422**	1	.268**	.188**	.244**	.422**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.000	0.000	0.000
	N	176	834	176	834	834	176	834	176
Food Safety	Pearson Correlation	.407**	.240**	.184**	.268**	1	.407**	.240**	.184**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.000	0.000	0.000
	N	176	834	176	834	834	176	834	176
Cultural	Pearson Correlation	.244**	.213**	.154**	.188**	.407**	1	.213**	.154**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000		0.000	0.000
	N	176	176	176	176	176	176	176	176
Economic	Pearson Correlation	.213**	.244**	.292**	.244**	.240**	.213**	1	.292**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000		0.000
	N	176	834	176	834	834	176	834	176
Social	Pearson Correlation	.154**	.292**	.244**	.422**	.184**	.154**	.292**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	N	176	176	176	176	176	176	176	176

Table 9, described the regression analysis of the selected variables and outcome indicated the R square valued to be at 0.358 (35.8%) and adjusted R square to at 0.357, which is close to R square and also F significance value is also be 0.000. Therefore, nutritional status as dependent variable influenced by independent variables, namely, age, sex, nutritional behaviour, physical activity and diseases, food safety, cultural, economic and social.

Table 9: Model Summary of Regression Analysis

Model Summary									
Model	R		Adjusted R Square	Std. Error of the Estimate	Change Statistics				
		R Square			R Square Change	F Change	df1	df2	Sig. F Change
1	.242 ^a	0.358	0.357	1.015	0.058	51.347	1	829	0.000
a. Predictors: (Constant), age, sex, nutritional behaviour, physical activity and diseases, food safety, cultural, economic and social.									

Table 9,described the ANOVA analysis of the selected variables and outcome documented that F value estimated at 51.347 and significance value is be at 0.000. Therefore, nutritional status as dependent variable influenced by all selected independent variables, namely, age, sex, nutritional behaviour, physical activity and diseases, food safety, cultural, economic and social.

Table 9: ANOVA Analysis

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.911	1	52.911	51.347	.000 ^b
	Residual	854.247	829	1.030		
	Total	907.158	830			
a. Dependent Variable: Nutritional status						
b. Predictors: (Constant), age, sex, nutritional behaviour, physical activity and diseases, food safety, cultural, economic and social variables						

Table 10, test hypothesis, Chi-square test applied and Pearson Chi-square came out to be 0.000. which is less the acceptable threshold limit which is 0.05. Therefore, null hypothesis is rejected and alternative will be accepted.

Table 10 : Chi-Square Tests

Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	131.485 ^a	16	0.000
Likelihood Ratio	94.895	16	0.000
Linear-by-Linear Association	29.543	1	0.000
N of Valid Cases	176		
a. 12 cells (48.0%) have expected count less than 5. The minimum expected count is .08.			

Conclusion

Based on the descriptive figures, therapy worked and modified the dietary routine of heavy-level industrial workers. Health study of industrial workers not only produces

information, but can also contribute to intervention. Research findings can in turn direct the implementation of policies and initiatives and the quality of health services. Health policies in sound science can be evidence-based (Hossain & Ahmed, 2015). Better health may render employees more efficient through working less days or by higher production. Improved wellbeing of family members would have the same effect by minimising time for dependent treatment. The statistical findings indicate the effect of a well-nourished diet (meal) plan on wellbeing, and recipes have been recommended for industry employees. Food supply and dietary habits for industrial workers have been established (Studies, 2017). The ultimate findings show that the maximum percentage of industry employees were low-income though employed extensively with bad dietary condition. A high number of industry employees include anaemia. This suggests that hunger and anaemia among industry workers have risen. Results indicate that low nutritious consumption; consequently, impact industrial workers' wellbeing. Industrial infections are becoming a big health issue owing to unhealthy habits. The key source of employees' ill health is the low socio-economic status (Barclay & Haschke, 2015). A broad variety of industry workers' hunger groups have been identified in this report, which indicates that they cannot manage healthy food owing to their low monthly wages. Bad diet reveals the high degree of anaemia among industrial workers (Tiwari & Babel, 2013). Results from this research found that industry employees had a high incidence of nutrition. Studied party employees have stripped their socio-economic standing (Ravindranath, Trani, & Iannotti, 2019). Low socio-economic status is a major driving factor in low food consumption, feeding habits and dietary behaviours, and consequently impacts industry workers' diets and wellbeing (Hossain & Ahmed, 2015). Emergent wellbeing issues in the workplace and epidemiology must be tackled alongside existing nutrition.

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Matthew Arnold's Idea of Culture

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Abstract

Anthropology views culture not as something to be acquired but rather as “a whole way of life,” something we already have. In *Culture and Anarchy*, Matthew Arnold articulated a theory of culture that continues to influence thinking about the value of the humanities in higher education. He defined *culture* in idealist terms, as something to strive for, and in this respect his theory differs from its anthropological counterpart. Both personal and social factors contributed to Arnold's redefinition. Arnold redefines *culture* from a term limited to individuals to one that encompasses society as a whole. In doing so, he confronted the difficulty actually defining *culture*, while being considerably better at explaining what not culture is.

Key Words : Culture, Anarchy, Humanities, Philistine, Materialism, Idealism, Arnoldian Culture, Elitism.

In *Culture and Anarchy*, Matthew Arnold (1822-88) articulated a theory of culture that continues to influence thinking about the value of the humanities in higher education. He defined *culture* in idealist terms, as something to strive for, and in this respect his theory differs from its anthropological counterpart. Anthropology views culture not as something to be acquired but rather as “a whole way of life,” something we already have. This second usage was also a Victorian invention, spelled out around the same time in Edward B. Tylor's *Primitive Culture* (1871). The simultaneous appearance of the two new theories of culture suggests an overlapping interest in responding to one and the same problem. Each redefines *culture* from a term limited to individuals to one that encompasses society as a whole. In doing so, each has difficulty actually defining *culture*, while being considerably better at explaining what not culture is. For Arnold, the opposite of culture was “doing as one likes,” his term for individuals who act out of self-interest, without regard for the greater good. He did not see this as a choice so much as the consequence of an inability to imagine a world beyond one's limited, subjective perspective. In this sense, “doing as one likes” closely resembles the problem Tylor identified among “primitives,” who displayed the same incapacity. Notwithstanding the evident difference between Arnold's treatise on Victorian Britain and Tylor's on human prehistory, both works focus on the problem of overcoming a narrow subjectivism and learning to comprehend the social body as a whole. The two are thus more alike than not, representing different approaches to the same problem, rather than two unrelated uses of the terms *culture*.

Later uses of Arnold's ideas by educators, scholars, and even politicians tend to obscure the deeper connection between the two theories. Arnold's culture is idealist; it represents something to be strived for, and this makes it prone to claims of elitism. His concept is sometimes used to equate culture with the mastery of a body of exemplary materials, such as a set of “Great Books.” In this view, Arnoldian culture is ultimately something available primarily to the educated fortunate few while inaccessible to many.

It did not start out that way. *Culture and Anarchy* was original in contesting precisely this elitist view of culture as connoisseurship, or an appreciation of the fine arts.

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This was the current sense of the word when Arnold began writing. The word *culture* originated in the world of farming, as a term for tending crops or animals, which is where we get the word *agriculture*¹. From this, it developed a metaphorical meaning in the eighteenth century for culturing the mind, rather than crops. And in this latter sense it became associated by the early nineteenth century with knowledge of Greek, Latin, and the fine arts. Because these were standard elements of a gentleman's education, the acquisition of culture was a sign of one's elite status.

Arnold objects to this narrow definition of *culture*, calling it a combination of "vanity and ignorance," and attacking its acolytes as people who value culture solely as a form of "class distinction," a "badge" that separates them "from other people who have not got it"². Instead, he argues, culture is a combination of broad intellectual interests with the goal of social improvement. "There is a view in which all the love of our neighbor, the impulses towards action, help, and beneficence, the desire for removing human error, clearing human confusion, and diminishing human misery, the noble aspiration to leave the world better and happier than we found it,—motives eminently such as are called social,—come in as part of the grounds of culture, and the main and pre-eminent part"³. Culture combines this commitment to "the moral and social passion for doing good" with the ideal of scientific objectivity, "the sheer desire to see things as they are"⁴. Rather than a means to differentiate the elite from the mass, Arnoldian culture assumes the elite and the mass have a shared humanity. This was a novel use of the term at the time and was seen then as the most striking aspect of his new idea, as his well known critic, Frederic Harrison, recognized in his satire on Arnold's ideas, "Culture: A Dialogue".

Both personal and social factors contributed to Arnold's redefinition. He was the son of a famous educator, Thomas Arnold (1795-1842), who insisted that, whatever goals one pursued in life, they had to be socially useful. It was not enough, in other words, to pursue one's interests for selfish reasons alone. As a dedicated poet in his early adulthood, Arnold grappled with the problem of reconciling his love of fine art with the need for social utility, a topic that formed the mainstay of his written correspondence with his closest friend, the poet Arthur Hugh Clough (1819-61). In this regard, Arnold was representative of an era in which many artists questioned the relevance of art to society, even as Victorian Britain underwent a radical social transformation, leaving behind its agricultural past in the wake of the new industrial economy. In the middle decades of the century, Britain was particularly turbulent, famously unsettled by the inhumanity of early industrialism and the demands of a vocal working-class for political representation. In one of the most well known incidents, on 23 July 1866, a large crowd gathered at Hyde Park in London to hear speakers on voting rights. They were confronted by police when the government declared the meeting an illegal assembly. Soldiers were called out when 200,000 people entered the park anyway, knocking down fences meant to keep them out. The incident precipitated Arnold's thinking, and its violence represents the "Anarchy" in *Culture and Anarchy*. While staunchly opposing violence, he nevertheless understood the need for social change. As one of his biographers notes, Arnold's job as a School's Inspector exposed him to more working-class children than any other poet who has ever lived. The injection of social change into his new theory was the formula he sought to combine his own love of fine art with social utility.

His ideas were predicated as a solution to the problem represented by the Hyde Park incident. He believed that the incident demonstrated the need for greater social unity to counter the danger of a divided society. He described Britain as suffering from the conflicting interests of three different classes of people, and he gave each a new name meant to describe

its predominant trait. The land-owning aristocracies are “Barbarians,” referencing their medieval origin as warriors in ironic contrast to their modern indulgence in a life of privileged ease. The commercial and industrial middle class of manufacturers, artisans, shopkeepers, and bankers are “Philistines,” a term that ever since has described a combination of materialism with a disdain for art and the intellect. Poorly-paid laborers, agricultural tenants, scavengers, and the unemployed are the “Populace.” This last was by far the largest of the three classes. To Arnold, its discontent represented the greatest threat of all to British social stability, and he used the Hyde Park incident to illustrate this. But the central problem was that all three groups viewed the world differently because the perception of each was limited to its own self interest. Barbarians want higher prices for the grain that grows on their land to increase their wealth. But the Populace want lower prices for the loaf of bread made from that grain. And the Philistine factory owners fear having to increase wages to workers who could no longer afford a loaf of bread. This historical conflict was enshrined in the political fight over Britain’s “Corn Laws,” marked by massive demonstrations until their repeal in 1846, and it serves as one example of Arnold’s analysis of Britain’s central problem: none of the three classes understood or acknowledged the needs of the others. Without that mutuality, society was hopelessly locked in civil conflict.

He called this class-bound perspective the “ordinary self,” while it’s opposite was the “best self,” a transcendent perspective that recognizes the needs of others and puts the greater good ahead of class interest or personal gain. As he explained that in each class there are born a certain number of natures with a curiosity about their best self, with a bent for seeing things as they are, for disentangling themselves from machinery, for simply concerning themselves with reason and the will of God, and doing their best to make these prevail; —for the pursuit, in a word, of perfection. The best self exemplified his cultural ideal because it reflects the same “moral and social passion for doing good” that distinguished his theory of culture from others. Furthermore, individuals who are dominated by the best self, he says, belong to no class, since the best self “always tends to take them out of their class,” regardless of their actual social position. Neither Barbarian, nor Philistine, nor Populace, such people were “aliens,” as he called them. Where did their detachment come from? The number of those who will succeed in developing this happy instinct will be greater or smaller, in proportion both to the force of the original instinct within them, and to the hindrance or encouragement which it meets with from without. Many are born with this propensity, but education and other forms of social acceptance are needed to bring it out. Increasing the number of aliens in society was a central concern of *Culture and Anarchy*, which also argued that the State should restructure education with this goal in mind. Arnold’s use of aliens entailed a paradox: while defining them as the essential agents of social reform, he also insisted that they were “out of their class.” Since society is defined by the three classes, aliens are not in society so much as outside it, and yet these outsiders were the lynchpin of reforming the society to which they do not belong.

If class conflicts divided society in the present, they were not the only cause of civil fractures. Changes in social values over time divided it as well, and these contributed to the present state of anarchy. Arnold described social history as alternating between two poles, epitomized by the two cultures of Western classical antiquity as Victorians understood them. In Rome, an interest in efficiency, practicality, and orthodoxy dominated, and thus the Romans were brilliant builders and had a disciplined military. In classical Greece, innovation and interests in creativity and beauty predominated, and so Greek sculpture and philosophy were their primary strengths. Calling the former “Hebraism” (he associated Roman discipline

with Jewish dietary prescriptions) and the latter “Hellenism,” Arnold insisted that both were needed, and that when society was dominated by one or the other, the job of culture was to advocate for balance. “The governing idea of Hellenism is *spontaneity of consciousness*; that of Hebraism, *strictness of conscience*,” he explained, referencing creativity on the one hand and discipline on the other. And he argued that between these two points of influence moves our world. At one time it feels more powerfully the attraction of one of them, at another time of the other; and it ought to be, though it never is, evenly and happily balanced between them⁵. He argued that Britain is predominantly Hebraic, meaning that it values business and practicality more than art or beauty; similarly, he thought people adhered to social conventions and religious laws rather than valuing spontaneity and novelty. Historically, this pattern began in the period following the Renaissance, he claimed, when Britain was dominated by the Puritans, and their values continued to define British society in the nineteenth century. Culture thus should promote an interest in art and beauty as a response to this imbalance, which he called a “contravention of the natural order”. Society needs a strong dose of Hellenism, and so Arnoldian culture favored originality in thought, creativity in art, and experimentation in science, all without regard for practical outcomes.

Arnold particularly attacked conventionality and mindless conformity, whether it stemmed from religion or politics. Instead of thinking for themselves, people accept everything they are told as if it were infallibly good, without considering it further. The belief in Britain’s industrial might, for example, is too often seen as proof of Britain’s greatness, and people stop asking whether or not this industrial might has led to a better life for the British people as a whole. Such beliefs he insisted are “machinery,” tools to accomplish a goal, but too often people confuse the means with the end. “Faith in machinery is, I said, our besetting danger; often in machinery most absurdly disproportioned to the end which this machinery, if it is to do any good at all, is to serve; but always in machinery, as if it has a value in and for itself”⁶. Free trade, for example, was thought to be a means to a better economic life, but when it is treated as a sacred cow, people fail to ask the most basic questions: since free trade has not led to a better life for those starving in London’s East End, why should we continue to insist upon free trade as if it were a magical solution to Britain’s problems? And without asking such questions, no one would consider ways to modify free trade to gain the desired end of an improved economic life. The idea of free trade was machinery, but machinery that is fetishized when people think of it as intrinsically valuable, a goal unto itself, rather than a means to an end. Examples of machinery included an uncritical faith in the value of population growth, or industrial production, or railroads, or the accumulation of wealth, or even individual liberty. People idolized the concept of democracy, he claimed, forgetting that it was a means to social justice, and what we care about is social justice, not the idol of democracy itself.

As we can question the idea that aliens are truly outside their society, so we should question whether free thought as such is ultimately possible. Can thought exist, like aliens, free of all social influence? Arnold’s theory of free play not only raised the issue, it also illustrated exactly why it is so difficult to assert such independence. More than anything else, his theory of free play resembled the *laissez faire* ideology of free trade⁷. This of course was the same marketplace ideology *Culture and Anarchy* identified as the source of Britain’s social problems. In his classic theory of the marketplace, *The Wealth of Nations* (1776), Adam Smith argued famously that commodities compete with one another in the open market, and so long as there are no artificial constraints on that market—such as monopolies and tariffs—the market value for a commodity will closely resemble its “natural” value. This

logic reappeared in Arnold's insistence upon the free play of ideas competing with one another, except that Arnold's was a marketplace of ideas rather than commodities. Conventional wisdom and dogmatism were essentially monopolies in intellectual form that must be eliminated so that ideas can freely circulate to find their natural value in this marketplace of ideas. Paradoxically, Arnold's concept of intellectual free play replicated the logic of Adam Smith's political economy. His solution to the social problems created by commercial free trade was the same free trade in another form, that of an intellectual *laissez faire* promoting the free exchange of ideas. As a result, Arnold's interest in free play was itself an example of how ideas can be unconsciously shaped by the values of the society in which an author lives. In this sense, Arnold was ultimately a product of his time and his own class, even in asserting the premise of freedom from the contamination of social influence.

This self-awareness matters because it illustrates how far contemporary beliefs about Arnold's theory of culture have strayed from his original insistence that culture hinges on the willingness to question everything, to try the very ground on which we appear to stand. Today, Arnold's complex theory of culture is often reduced to the sound bite of his famous phrase, "the best that is known and thought in the world," as if culture itself were contained in a set of specific books⁸. In fact, that phrase comes from his definition of criticism, not of culture, and it described an ongoing process of evaluation. The best was something yet to be determined, not something already known. Otherwise, there would be no reason for the practice of criticism to exist. Nor would there be a need for the complex combination of intellectual pursuit with the moral and social passion for doing good that ultimately lay at the heart of his theory of culture.

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A Comparative Study of Service Quality Gap In Private And Public Sector Banks

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Abstract

The technical breakthrough has imparted new dimensions to the services rendered by banks. Home-banking, telebanking, electronic transfer of funds, instant cash, Automated teller machines and such other gadgets are no longer fantasies; in quite a few banks round the clock banking service has become a reality. When the service quality and customer satisfaction of selected public and private sector banks were examined by undertaking a survey, it is found that private sector banks operating in Muzaffarpur, Bihar provide better service quality to its customers as compared to public sector banks. The new private sector banks have excelled in delivering superior service quality to their customer than the old private sector and even public sector banks as well. A comparison of the relative performance of public and private sector banks reveals that on an average, PBs are much ahead of PSBs in efficiency. Indian, commercial banks should keep one point clearly in mind that banking is a service industry and quality of service becomes the determining factor in attracting and retaining customers. Customized service should be new market mantra for banks for survival.

Key words : Service quality, Customized service, , Telebanking, Homebanking.

Introduction:

With the advent of fierce competition in the banking system the quality of customer service has come into greater focus. The age-old idea that whimsical customer is the 'king' came to the forefront and in recent times he has started displaying the whimsical attributes of the 'king' and has become more demanding. The technical breakthrough has imparted new dimensions to the services rendered by banks. Home-banking, telebanking, electronic transfer of funds, instant cash, Automated teller machines and such other gadgets are no longer fantasies; in quite a few banks round the clock banking service has become a reality. The regime of directed banking has come to an end, banks have to gear themselves to face the market fundamentals, be it for fixing interest rates for deposits or for lending or even for offering various banking and non-banking services to their customer. To operate in an environment of competition, with the goal of maximizing profits, it will be quite different from what the banks are accustomed to do in the last few decades . Perhaps one of the major determinants of the success of a bank's operation will be the kind and quality of services it can provide to its customers.

This section is devoted to assess service quality and customer satisfaction based on certain identified qualitative aspects as an ancillary to the quantitative analysis of the study.

Service Quality:

Until the implementation of the Narasimham Committee recommendations banks operated in a protected environment. Banking for long a seller's market. In this context, market orientation and customer focus were almost an alien idea for most bankers. After 1993, there emerged a new breed of banks called new private sector banks, which first

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introduced computer technology, and customer-oriented services. These banks are in the forefront of the dramatic changes that have forced to compete not only the basis of product design but also on the basis of quality of service rendered to customer. Unlike a tangible product whose quality can be technically specified and which can also be checked for confirmation with the specified standards before it reaches customer, a service has many intangible dimensions like reliability, responsiveness, competence, courtesy, friendliness, security, ambience, etc. which are qualitative in nature and whose value is subjective. “The subjectivity makes it imperative”. For marketers to take into cognizance the customer perception of service quality so that the service package defined and planned by the marketers is close to the one that is expected by the customer”. In services, the customers are the sole judge of quality. Hence, the customer assessment of the quality of the service is crucially important for survival of a bank in a competitive environment. As a result, the service quality perception from the viewpoint of customer has formed basic feedback to banks in the light of their customer centric efforts in attracting and retaining customers.

Measurement of service quality:

The conceptualization and measurement of service quality have been the most debated and controversial topics in the services marketing literature to date. There is no generic definition of serviced quality and established standards to measure the service quality. One of the measures of service quality is in terms of the perception by the service takers (customers), and this is utilized in this study.

For the present study, we adopted Rust & Oliver’s “Three component service quality model” is adopted. Their view is that the overall perception of service quality is based on the customer’s evaluation of the three dimensions of the service encounter.

- Technical quality
 - Functional quality
 - Environment quality
- i. The customer –employee interaction, called the functional quality. This aspect refers to the service delivery of the staff to the bank customers.
 - ii. The service environment, called environment quality: This refers to the tangible and intangible infrastructure supports better service delivery.
 - iii. The outcome (service product), also called Technical Quality (TQ), This measures the product quality offered and relates to the tangible benefits which directly effect the bank customers.

Service quality in Indian commercial banks:

As ancillary to the main study, an earnest is made to assess the actual level of the service offered by commercial banks to its customers by taking a sample eight banks of public and private sector for a competitive study of service quality. The eight banks are further classified into two categories-four public and four private sector banks. 40 respondents from each bank were contacted at the bank premises, which made the total number 320. To make the study comprehensive and to provide generalizations, a minimum of two branches of each of the 8 banks were visited in the city of Muzaffarpur of Bihar. Table No. 1.1 gives the details of the sample selected. The study is based on non-probability, convenient sampling which is carried during the period May-June, 2020.

The average age of the respondents was 38 years and 80 out of 320 respondents were females. The level of education of the 75 percentage of the respondents was graduation and above 47 percent of the respondents were employed class, 18 percent business class, 6 percent were house wife's. The average monthly income of the majority of the respondents is between

Rs. 10,000 to Rs. 15,000. 43 percentage of the them are current account holders/. 65 percent of the respondents have a banking tenure of below 3 years and 22 percent had tenure of between 3 to 6 years.

Table No.1.1
Sample Distribution

Sl.No.	Public Sector Banks	Sample Size	Private Sector Banks	Sample Size
1.	State Bank of India	40	ICICI Bank (ICICI)	40
2.	Andhra Bank (ANB)	40	HDFC Bank (HDFC)	40
3.	Union Bank of India (UBOI)	40	ING. Vysa Bank Ltd. (IVBL)	40
4.	Syndicate Bank (SB)	40	Federal Bank	40
	Total	160	Total	160

Methodology

This study is based on primary data obtained through a well-designed questionnaire. The questionnaire consisted of 25 service quality statements, which are divided into 3 groups- Technical quality (7), ; Functional quality (10) and Environmental quality (8). Customers' satisfaction/dissatisfaction is measured on satisfaction/dissatisfaction scale against three dimensions. The customer's responses were taken for each statement on the Likert Scale (range 1 to 5) where '1' referred to 'Strongly Disagree' and '5' meant 'Strongly Agree'. The total minimum score for a bank would be 25 (i.e. 25 statements x 1 (minimum score) 1 and maximum would be 125 (26x5). The possible range of service quality therefore would be from 25 to 125.

The actual mean score for each bank against all the 25 service quality dimensions were calculated (Table No. 1.2; Table No. 1.3 and Table No. 1.4). Successively, the average score for each service quality component (TQ; FQ; EQ) was arrived at for each banking sector . Finally, the cumulative service quality score (SQ) for each sector (Public and Private) was computed and compared for further analysis. Symbolically, $SQ=TQ + FQ + EQ$. Table No. 4.5 gives the Service Quality (SQ) score for each of the two banking sectors, and also the average score for the three components across the eight banks.

(a) Technical Quality:

Table No. 1.2 exhibits the mean scores of public and private sector banks on technical quality . Analysis of the data in the above table reveals that the performance of private sector banks (26.81) on technical dimension is better than that of public sector. The customers of public sector banks are better satisfied with "Deposit scheme (4.41); "Service charges (3.19) and "Locker facility (4.01) than those of private sector banks. While the customers of private sector banks expressed better appreciation of "Brochures and advertising material (3.59); "Loan schemes (3.85); "Credit cards (3.96) and "Insurance products (3.70) than those of public sector banks.

Table No. 1.2
Technical Quality of Public and Private Sector Banks

Statement Number	Public Sector Banks				Private Sector Banks			
	SBI	ANB	UBOI	SB	ICICI	HDFC	IVBL	F.B.
St.1	4.5	4.38	4.70#	4.05*	4.40	4.32	4.07	4.33
St. 2	3.23	3.13	3.62	2.76*	4.05#	3.84	3.75	3.85
St. 3	4.77	4.00	4.32	3.83	3.56*	3.27	3.60	3.60

St. 4	4.35#	4.00	4.10	3.58*	3.93	3.92	3.97	3.75
St. 5	3.03	2.70	3.32	2.05*	3.90#	3.70	3.40	3.80
St. 6	3.00	3.10	3.07	2.75*	4.25#	4.20	3.47	3.93
St. 7	3.38	2.68	2.20	2.30	4.20#	3.90	2.95	3.30
Average	3.6	3.43	3.62	3.05	4.04	3.88	3.60	3.79

Source: *Lowest Score and # Highest score.

UBOI is showing its lead among PSBs by offering superior product quality with better scores against six out of seven technical quality statements. In customers are highly satisfied with the deposit schemes (4.70) but dissatisfied on the promotional aspect (which is less than average). SBI is next in the list of PSBs with an average score of 3.61. The customers felt that the locker facilities (4.35) are superior in the industry. SB got least rating in five out of seven technical dimensions and this will surely bother the back in the long-run.

ICICI is the leading provider of superior product quality (Avg. of 4.04) with better scores (across all banks) against each of the five technical quality standards. HDFC has garnered on average 3.88 score with above 4.0 score on two dimensions- Deposit schemes (4.32) and credit cards (4.20). HDFC bank is closely inching towards ICICI with a minor lag in each dimension. FEDERAL BANK, an old private bank, is ahead of PSBs and competing with new private bank in providing better technical quality.

(b) Functional Quality:

Mean scores of public and private sector banks in terms of its functional quality are displayed in Table No. 1.3. An analysis of the data in Table No. 1.3 revealed that private sector banks (with a cumulative score of 41.90) have exhibited their skills and lead in establishing and maintaining better customers –employee relation in each of the 10 environment dimensions. The public sector banks were behind the private banks with a cumulative core of 30.9. The degree of satisfaction is higher among the customer of public sector banks in the aspects of "Bank timings (3.23) "Error free processing (3.07) and "Knowledge level of staff (3.18) even eleven years after the initiation of reforms also, the bank staff of PSBs did not learn the technique of "making customer feel special" which is lowest when compared to other nine dimensions of functional quality. Providing better service delivery is probably, one of the major sources of strength for private sector banks. They have displayed their superiority in all the areas of functional quality, and their strength is unique in "granting loans at a rapid speed (4.75), "Error free processing (4.53) ; "attending customer complaints (4.38)"; "making the customer feel special (4.01)" and "waiting time to conduct transactions (4.14)".

Among the PSBs, UBOI and SBI are in the fore front in delivering better services to its customers. The satisfaction level of the customers of UBOI are higher in providing "error-free and hassel-free processing (3.80)"; "availability of staff at the counters (3.80)"; "attendance of customer complaints (3.67)" and "knowledge level of staff (3.67)" while the customer of SBI expressed their satisfaction on various functional aspects

Table No. 1.3
Functional Quality of Public and Private Sector Banks

Statement Number	Public Sector Banks				Private Sector Banks			
	SBI	ANB	UBOI	SB	ICICI	HDFC	IVBL	F.B
St. 8	3.30	3.10	3.67	2.65*	4.30#	4.07	3.82	3.85
St. 9	2.92	2.70*	3.65	2.63	4.45#	4.25	3.65	3.70
St. 10	2.95	2.95	3.80	2.38#	4.57	4.32	3.90	3.75

St. 11	3.08	2.93	3.62	2.53	4.22	4.25#	3.72	3.80
St. 12	3.85	2.35	3.80	2.30*	4.72#	4.57	4.42	4.43
St. 13	2.95	3.30	3.37	2.63*	4.22	4.62#	3.72	3.83
St. 14	2.80*	3.25	3.67	2.85	4.60#	4.32	3.95	4.35
St. 15	2.98	2.73	3.60	2.95*	4.20	4.78#	3.60	3.96
St. 16	2.956	3.08	3.55	2.65*	4.82	4.85#	4.60	4.75
St. 17	3.13	3.20	3.67	2.90*	4.45#	3.52	3.70	4.00

Source: *Lowest Score and # Highest score.

like "Error free processing (3.85)"; "knowledge level of staff (3.30)" and "branch timings (3.13)". ANB and SB have displayed below average scores for functional quality. It is an area of concern and worry for the management of SB as it has got least score in 8 out of 10 service quality dimension.

As expected, the new private sector banks- ICICI (4.46), HDFC (4.36), showed their strength and superiority in establishing and maintaining the customer-employee relations. The performance of ICICI in providing better service delivery is highest as it secured highest score in 7 out of 10 functional quality statements. HDFC got the highest rating in the remaining 3 statements. When we take the perception of the customers of IVBL and FEDERAL BANK, FEDERAL BANK (4.04) is a little head of IVBL (3.91).

(c) Environment Quality:

Table No. 1.4 shows the mean scores of public and private sector banks on environment quality dimension. As shown in the Table No. 1.4 that environment dimension is better in private sector banks (Average score of 31.12) than that of Public sector banks (25.60). The customers of public sector banks expressed their pleasure towards the location of the branches (3.31) and their parking space (3.76) which are better than those of private banks. But they felt that "inside ambience (2.99)"; "Hi-tech facilities (2.87)" required to be improved. Private sector banks have excelled on different dimensions of environment like "inside ambience (3.19)"; "Guidance signs (3.76)" "ATMs (4.14)"; "Hi-tech facilities (4.06)" and "extent of computerization (3.98)".

Table No. 1.4
Environment Quality of Public and Private Sector Banks

Statement Number	Public Sector Banks				Private Sector Banks			
	SBI	ANB	UBOI	SB	ICICI	HDFC	IVBL	F.B
St. 18	3.47	3.13	3.40	3.25	4.17#	3.77	3.52	3.88
St. 19	4.17*	3.75	3.73	3.40	3.25#	3.40	3.67	3.60
St. 20	3.1	2.75	3.52	2.43	4.22	4.45#	3.10	3.90
St. 21	3.03	2.88*	3.32	2.63	4.0#	3.58	3.62	3.83
St. 22	3.43	3.25	3.25	3.03	4.57#	4.20	3.75	4.05
St. 23	3.30	3.03	3.70	2.90	4.50#	4.08#	3.50	3.90
St. 24	3.33	3.18	3.57	2.88	4.27	4.00	3.70	3.63
St. 25	2.98	2.78	3.37	2.38	4.47#	4.13	4.00	3.68
Average	3.35	3.09	3.48	2.86	4.18	3.95	3.61	3.81

Source: *Lowest Score and # Highest score.

The satisfaction levels of the customers of UBOI (3.98) is relatively higher than that of other PSBs. The satisfaction levels are high in the case of "parking space (3.73)"; "location

(3.40)"; "extent of computerization (3.70)", etc. Next in the list of SBI (3.35) whose customers are pleased with "parking space (.4.17)", which is highest in the study. The performance of SB in providing good environment to its customers is rather poor. Its average score being 2.86, which is below the expected average score of 3.00.

ICICI is perceived to provide highest quality (among all 8 banks) with respect to "ATMs (4.57)"; "extent of computerization (4.50)"; "Number of transaction processing terminals (4.27)"; "Guidance signs (4.00)" and "branch location (4.17)", HDFC has above 4.0 rating on five out seven service environment dimension and leads all banks in terms of its "inside ambience and sitting facility". The degree of computerization, its ATM network and in the area of advance hi-tech facilities are almost on par with ICICI . The old private sector banks-IVBL and FEDERAL BANK-are perceived to be offering satisfactory service with above average score of 3.00 in all the eight different dimension of environment quality.

(d) Service Quality of Public and Private Sector Banks.

Table No. 1.5

Service Quality of Public and Private Sector Banks

Sl. No.	Quality Dimensions	No. of Statements	Min and Max Scores	Actual Scores		Average (4 & 5)
				PSBs	PBs	
1	Technical Quality	7	7.35	24.01	26.81	25.41
2	Functional Quality	10	10-50	30.90	41.90	36.40
3	Environment Quality	8	8-40	25.60	31.12	28.36
	Service Quality	25	25-125	80.51	99.83	90.17

Table No. 1.5 shows the service quality of public and private sector banks. An analysis of the Table No. 4.5 reveals that private sector banks in Muzaffarpur, Bihar perceived to deliver superior service quality with a cumulative score (SQ=TQ+FQ+EQ) of 99.83 . The private sector banks showed their clear lead in all the three service quality dimensions-TQ (26.81); FQ (41.90) and EQ (31.12), which are above the industry, average scores (Table No. 1.5 . The public sector banks lag behind the private banks whose cumulative score is 80.51, the average being 90.17 . The PSBs are trailing in all the three service dimensions-TQ (24.01); FQ (30.90) and EQ (25.60), which are below the average scores.

The study has revealed that the private sector banks operating in Muzaffarpur, Bihar provided better service quality to its customers as compared to the public sector banks. The new private sector banks have excelled in delivering superior services to their customers than the old private sector and even public sector banks. When we compare the service quality of PSBs and PBs on all the three dimensions, the degree of difference is higher in functional quality, lower in the case of technical and environment quality.

It is becoming quite clear now, that the quasi-monopolistic intermediation of the public sector banks for over last twenty years did not last very long. They have been facing greater competition form Indian private sector banks, more to form foreign banks.

It is high time for these banks to look inside and ask whether it is equipped to meet the challenges of market economy. An in-depth analysis of its strengths and weaknesses is necessary and steps are to be taken to eliminate or at least minimizing those weaknesses while consolidating the strong points.

Over the years, banking system has been entangled in a bureaucratic process, where even a simple matter it took long time. To break this web is not be very easy and will take

time. computerization of branches is one solution that address this issue. Still it has to be realized that it is the attitude of human beings, which have to be changed.

Another point to note is the customers lack of awareness of different schemes of the banks. One reason could be poor publicity. It is also possible that the branch officials do not pay much attention to educate their customers regarding the schemes . Some of the customers are not aware of some of the facilities, which are already available with the bank and have asked for them. This indicates that communication with the branches from collecting offices is not up to the mark and needs improvement.

Majority of the customers especially from public sector banks strongly felt that the system followed in the banks need a review in term of simplifying various forms used and procedures for sanctioning loan. Some of the customers of PSBs advice their banks to adopt the procedure followed by private and foreign banks in this regard.

Foreign banks and private banks are much ahead of public sector banks in providing attractive branch ambience, guidance signs and decent premises. Unfortunately sufficient attention is not paid by PSBs in this direction. Hence the PSBs should provide at least certain basick necessities like provision of drinking water and toilet and sitting arrangement in branches.

Another point of worry to customer and management of PSBs behaviour of the staff. There may be several reasons for this indifferent behaviour like less number of staff, too much of work, etc. Whatever may be the reason, it is certain that behaviour of the staff with the customer needs improvement. For that they should adopt strategies like arranging periodic training of staff in behavioural science, providing some incentives in terms of gifts to the staff for good behaviour and implementing code of conduct and discipline strictly in all branches.

Indian, commercial banks should keep one point clearly in mind that banking is a service industry and quality of service becomes the determining factor in attracting and retaining customers. Customized service should be new market mantra for banks for survival.

Conclusion :

A comparison of the relative performance of public and private sector banks reveals that on an average, PBs are much ahead of PSBs in efficiency. When the performance different bank groups is considered, NPBs is better than that of OPBs and even various groups of PSBs as well. Because of its inherent strength and image, SBI is much stronger in efficiency than other groups of PSBs . However, the growth rate of PSBs appears to be better than that of PBs in most of the efficiency indices.

When the profitability of both the groups and sub-groups is analysed, PBs, on an average, appeared to be better than PSBs in all the profitability indices except NIM. Significant variations are observed in spread across bank groups mainly on account of non-fund-based activities. The position of PSBs is better than that of PBs in this indicator. NPBs and SBI continued to show better results in most of the profitability indices. The performance of NPBs is weak in the case of ROE and NIM. When compared with other sub-groups, SBI is not stronger in ROA and CDR . An interesting future is that the NPBs which have from their very start rendered various types of fee-based services have been able to earn a higher percentage of NH compared not only their counterparts but also to different groups of PSBs. However, when the growth rates are taken into consideration, the performance of PSBs appears to be better than that of PBs.

Consequent upon the introduction of prudential norms relating to asset classification, income recognition and provisioning the most visible structural change in the banking sector was improvement in asset quality. The share of NPAs in gross and net terms declined

significantly across all bank groups. The incidence of NPAs is higher in the case of PSBs than other groups.

With the introduction of CRAR norms in 1992, significant improvements were noticed in the capital position of banks. At the end of March 2003, for PSBs as a whole, the CRAR stood at 12.64 per cent and for OPBs and seven out of eight NPBs-CRAR was above the stipulated levels.

When the service quality and customer satisfaction of selected public and private sector banks were examined by undertaking a survey, it is found that private sector banks operating in Muzaffarpur, Bihar provide better service quality to its customers as compared to public sector banks. The new private sector banks have excelled in delivering superior service quality to their customer than the old private sector and even public sector banks as well.

Majority of the customers especially from public sector banks strongly felt that the system followed in the banks need a review in term of simplifying various forms used and procedures followed for sanctioning loan. Some of the customers of PSBs advice their banks to adopt the procedure followed by private and foreign banks in this regard. Another point of worry to customer and management of PSBs is behaviour of the staff. Whatever may be the reason, it is certain that behaviour of the staff with the customer needs improvement.

Indian commercial banks should keep one point clearly in mind that banking is a service industry and quality of service becomes the determining factor in attracting and retaining customers. Customized service should be new market mantra for banks for survival. On the whole, it appears that the overall performance of PBs is better than that of PSBs.

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Changing Paradigm of Self Help Groups (SHGS) During COVID-19 Pandemic

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Because of the unprecedented lockdown various activities were interrupted especially employment generation activities which furnishes livelihood to the rural people. In such condition the women led Self Help Groups of NATIONAL RURAL LIVELIHOOD MISSION (NRLM) have emerged as a crucial element of the community response to the crisis in some states. SHGs under NRLM is one of the largest poverty eradication scheme, which cover more than 72.3million household in India (as on 30 JAN 2021) and associate with different flagship program of the Government. Beginning with social mobilization of women into SHGs and moving to development of full scale institution .SHGs operate under NRLM, which typically begins with a regular of collective savings to help intragroup lending and gradually move toward financial inclusion. SHG membership scale, quality, and activities are changing widely in various states. Some state Government have communicated SHGs to furnish services and carry community services during deadlock. This paper draws from existing evidence on SHGs response to shocks to examine the role played by SHG members and their upcoming opportunities to evolve into a new role in COVID-19 Pandemic.

(Key words- SHGs, NRLM, COVID-19, Pandemic, Lockdown)

Introduction: The democratic principle guides the group as,” For the members, of the members and by the members”. SHGs are willful association of people with equal interest to execute collective social and economic intention. These groups are arranged for mutual help and benefit .These groups may consist of 10-20 members of women and men, even though they generally consist of women members. More than 90% groups are shaped by women in India. SHGs have emerged as a means of providing credit to the rural people that they need to upliftment from poverty. These groups were shaped to help women for meeting their need for friendly credit. Originally the SHGs start with collecting savings from members in a regular basis and create a huge amount of fund. The total fund created by the members of group is circulated in the form of credit throughout the members of group. The GRAMEEN BANK was started in 1976 by Professor MOHAMMADYUNUS in response to this need for capital by the poor people .Later in 1983 it was converted into a statutory body by an ordinance of the Government of India envision a future in which Indian women are independent and self-reliant. By obtaining microfinance, a SHGs generally takes 3-5 years to mature and reach the stage of self sustainability, graduating from consumption and low productive activities to economic enterprises due to lack of motivation, viable business opportunities, managerial skills, technical know how, value addition to their product or services, financial literacy, excess supply of credit etc(Mahadev, 2018).

These are the principles, which are established on the concept of SHGs:

1. Formation of a united fund by contributing small amount on a fixed time basis.
2. Changeable democratic system of working.

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3. Provide finance mainly on the basis of trust and there is no need of documentation and security.
4. The amount financed to the members of the group is small and for short period.
5. There are little chances of default due to assemble pressure.
6. Regular meetings and modern technique of savings.

An extensive effort to furnish banking services to the vulnerable and undisciplined sector was the Self Help Groups Bank Linkages Programme (SHG-BLP) that was commenced in early 1990. It is a landmark model developed by National Bank for Agricultural and Rural Development (NABARD) in 1992 to deliver affordable banking services as part of financial inclusion drive in India. In recent time, the SHG-BLP is considered as the largest microfinance scheme in the world with a total membership of 100.14 LAKHS group across India and having extended collateral free loans of more than LAKHS of CRORE rupees to millions of SHGs. It is interesting to note that more than 90% of the SHGs members are women. The COVID-19 has thrown many challenges to the members of SHGs with regard to physical meeting, mobilising savings of the group, rotating the money for internal lending among the members, depositing the physical cash towards repayment of loans and keeping hard copy of records, digital channels etc. **The vital role of SHGs is writes down below:**

1. To encourage poor women to save and employ their saving by lending it to other needy women in the group.
2. Bring down reliance on private/unorganised money lender.
3. To form gender equality in the society.
4. To enlarge social status of women in family and society.
5. To set up linkage with banks and other financial institution for socio-economic development.
6. To provide opportunities for income generation through self employment or group activities in order to achieve economic self-reliance among the members.
7. To support in poverty eradication.

Need and Importance of SHGs: SHGs are necessary to control exploitation and create confidence for the economic self reliance of rural poor people, mainly among who are mostly vulnerable. These groups help them to come together for common objective and earn strength from each other to deal with exploitation, which they facing in diverse form. It also helps in building of kinship for mutual trust between the promoting organisation and the rural poor through constant contact and genuine effort. SHGs play an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, cultural and social position of the target groups, providing easy access of credit and facilitating groups for effective control, ensuring repayment and continuing through group dynamic; setting visible norms for interest rate, repayment schedule, gestation period extension, writing of bad debts and assisting group member in getting access to the formal credit institution. Thus SHGs micro-credit to the rural women for the purpose of make them enterprise women and encouraging them to enter into entrepreneurial activities. Advance needs of the rural poor women are fulfilled through the SHGs. They promote equivalence status of women as decision making, participation and recipient in the democratic, economic, social and cultural circle of life. The following are the needs for SHGs which are listed below: (Mahadev, 2018)

1. To circulate the resources of individual members of their collective development.
2. To enrich the level of living of the poor.

3. For mobilising personal skills for group benefit.
4. To create awareness about life.
5. To find problems, examining and delivering solution in the group.
6. To organise training for skill development.
7. For helping in recovery of loans.
8. To gain mutual understanding, enlarge trust, and self confidence.
9. To grow leadership quality.

Objective of the Study:

1. To study the role of SHGs before COVID 19 pandemic.
2. To study SHGs response of COVID 19 pandemic during lockdown.
3. To know the reason behind that the SHGs play a key role during lockdown.

Research Methodology: This study has been formed mainly to focus on the role of Self Help Groups during covid-19 pandemic. The data have been finding out in different websites, research paper, newspapers. The quantitative data has been extracted from NRLM Handbook, Ministry of Rural Development, India.

Role of SHGs During COVID-19 Pandemic: The COVID-19 has thrown many challenges to the members of SHGs with regard to physical meeting, catalysing savings, of the group revolving the money for internallending among the members depositing the physical cash towards repayment of loans and keeping hard copy of records, digital channels etc. Although they made their life simple at that crisis time Broadly the SHGs member can control the digital divide by operating their cash transaction through electronic banking, they can meet their peers through digital media without meeting in physical place, they can maintain their records in E-SHAKTI (a digital initiative of NABARD for maintain SHGs books of account by improving their credit score). (Bank World, 2020).

SHGs can retail their products through E-COMMERCE OPERATORS Like; Amazon, Flip-kartetc, for creating more revenue to compansate their bank loans on time. Most importantly, SHG members can be carried online training in respect of financial literacy, group dynamic, market linkages, risk management and ethics. The SHGs members should be furnished flexibility in repayment of bank loans for instance, instead of daily, weekly repayment schedule based on their cash-flow. Thus, there is exist an opportunity for SHG women to make masks, sanitizers etc. to supply for online customers and thereby maintaining their bank loan accounts healthy (Despande A, 2020).

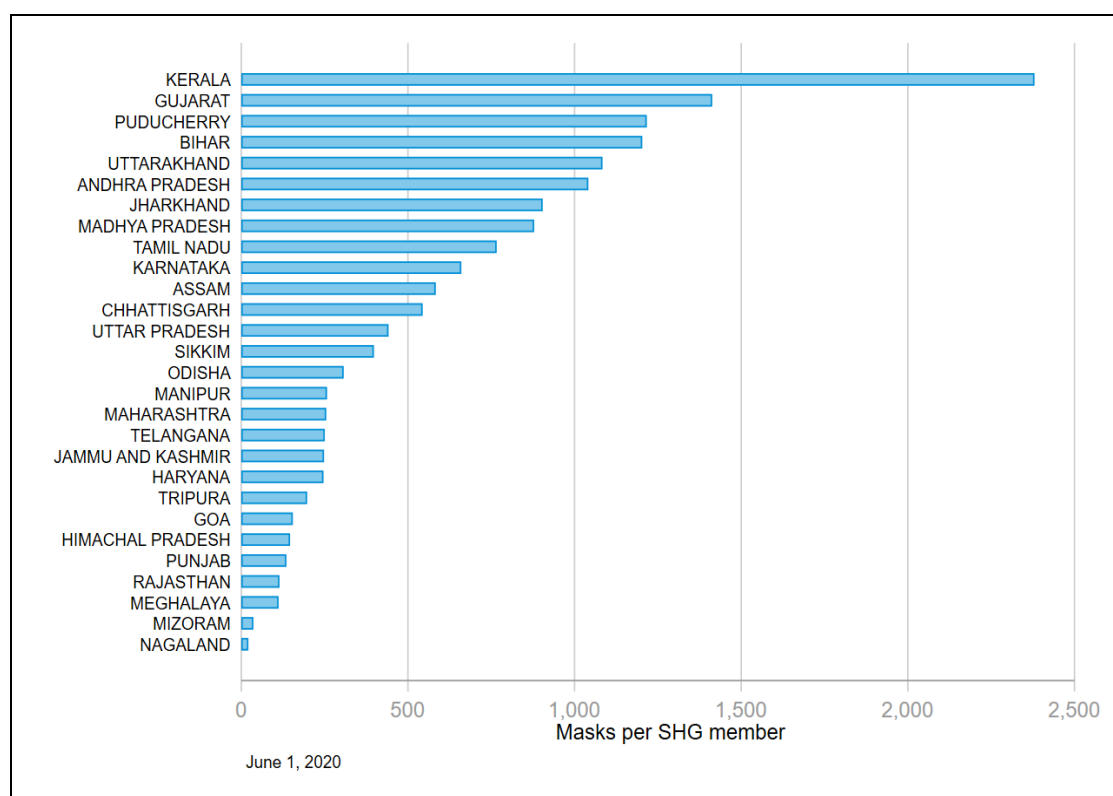
As India combat against the COVID-19 Pandemic, it requires all stakeholders to take charge and deliver services. Among those which are working on the ground , the women led Self Help Groups have emerged as effective frontline responders ,reaching grass-root level to ensuring an immediate relief and socio-economic protection to the country most vulnerable. SHGs are guiding on the principles of self-help, harmony and group interest. These group are willful association of 10-20 women from their neighbourhood, who pool their savings and gain access to credit. SHGs develop for the purpose of women empowerment. Poor rural women under the aegis of the DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM) has grown into one of the world largest institutional platforms for the poor .The Union Ministry of Rural Development formulate policy directions and advisories to state mission for regulating the working of SHGs. (Jadhav R, 2020).

SHGs have local as well as national reach. They are providing masks and personal protective equipments (PPEs), creating awareness about the pandemic, delivering essential goods and financial assistance to the most vulnerable. The SHGs played a key role to fight

against COVID-19 during such deadly circumstances. Some essential points can be highlighted that supported the country to combat the pandemic as:

Meeting the shortfall of masks, sanitizers and PPE Kits : All over the country the SHGs were working actively to make up shortfall of masks and PPE Kits. In various states throughout the country, the SHGs members who were committed once in stitching uniform and other activities are sewing masks instead. These SHGs members have produced millions of mask after some week of lockdown. They have produced 169 millions of mask, in addition to that over 5 LAKHS liters of sanitizers and over 1 LAKHS liters of hand-wash (as on 03/February/2021). They have also manufactured over 5 LAKHS of PPE Kits (as on 03/February/2021). They distributed these items without cost to our frontline workers such as policemen, medical personnel etc. Since production is scattered these items reached in wide dispersed population without any dilemma. ODISHA and KERALA were the first two states to starts engaging SHGs in producing masks and PPE Kits as on march 15,2020 (Rathana K, 2020).

Figure 1. Production of Masks by SHGs across states



SOURCE:NRLM MIS DATA(2020)

The above Bar Diagram shows that the mask production per SHGs member is highest in KERALA. The mask production per SHGs member is more than 2000 in Kerala, that is highest among the all states. SHGs women in Bihar, Gujarat, Andhra Pradesh, Uttarakhnad, Jharkhand and Puducherry produced more than 1,000 masks per SHGs member as on June 1 2020. The remaining states that shows in the table produced less than 500 masks per SHGs member. This huge deviation across the states show that SHGs productivity in community

response is closely related to the strength and scale of SHGs, as well as overall local and state governance.

Figure 2. Total SHGs members in different states under NRLM

Sl.No.	State Name	Total Members
1	A.P	71,66,831
2	ASSAM	31,41,844
3	BIHAR	1,07,96,822
4	CHHATISHGARH	20,81,131
5	JHARKHAND	28,27,153
6	KARNATAKA	28,08,301
7	KERALA	34,57,574
8	M.P	35,90,772
9	MAHARASTRA	50,74,599
10	ODISHA	47,62,094
11	RAJASTAN	18,93,883
12	TAMIL NADU	35,60,646
13	TELENGANA	42,57,769
14	U.P	44,14,052
15	W.B	90,69,374
16	HARYANA	4,61,832
17	H.P	1,91,157
18	J.K	3,87,445
19	PUNJAB	2,30,618
20	U.K	2,56,130
21	GUJURAT	26,01,298
22	NAGALAND	1,05,704
23	PUDUCHERRY	40,388

SOURCE: NRLM MIS DATA (as on 04/02/2021)

- **Running community kitchens:** Because of lockdown in COVID-19 Pandemic a large number of workers losing their job and food supply also disrupted in some area. To overcome from this circumstances SHGs have set up over 1.2 LAKHS (as on 04/FEB/2021) community kitchens across the country to feeding the stranded labours and other vulnerable people.
- **Raising awareness amid people:** The SHGs were helping to curb hearsay and misinformation about the Pandemic. The SHGs members were systematically using their vast social media network groups to dilute chaos and confusion about covid-19. They did various project such as road display, play cards, wall printing etc. to spread awareness among people in rural area.
- **Providing banking and pension service:** Access of financial services were playing a crucial role for people sustain during pandemic period. SHGs members worked as a Bank Correspondents and BANK SAKHIS to provide doorstep banking services to the vulnerable community. They also dispensed pension to the old age community, who tolerate most at the time of Corona crisis.(Group, 2020)

The footprints by the SHGs as a community's worker to fight against COVID-19 can be felt in many Indian state.

For example :

In Uttar Pradesh, by the help of GRAMUDYOG KHADI SHGs members plan to produce masks worth 6 LAKHS metres of KHADI fabric. SHGs are doing their work round the clock to create PPE kits for frontline workers and police personnel. SHGs members under PRERANA platform use method such as RANGOLIS, TIK-TOK Videos, and songs to create awareness about hand washing and social distancing etc. (Correspondent Special, 2020).

In Bihar, women under JEEVIKA platform are active in identifying the vulnerable households using innovative communication methods. SHGs members ensure that the risks of COVID-19 and its transmission are easily clarify to rural people. By the using of communication, education and information material developed by the state mission, the Didis as they are locally called use the network of 1.4 LAKHS state wide SHGs to create awareness about hand washing ,social distancing, sanitation and quarantine etc. (Garima Siwach, 2020).

They (SHGs Women) used the AAJEEVIKA FARM fresh Mobile Apps to vend vegetables, enduring that social distancing guidelines are precisely compiled, in JHARKHAND. They assisted for function of a 24 hours helpline to the STATE RURAL LIVELIHOOD MISSION (SRLM), which furnishes vital information and counselling to the upcoming migrant labourers. Each and every PANCHAYATS in the state has a MUKHYA MANTRI DIDI Kitchen that provides free food to the needy people (Sarvanan M.S, 2020).

In Kerala, along with the KUDUMBASHREE network, women collectives have been on the frontline, home delivering grocery through a floating market to the most vulnerable, providing PPE kits to local government hospitals and running community kitchens across the State. They also support in COVID -19 myth –busting(Group ,2020).

The SHGs play an important role in serving vulnerable and poor, due to the following four major reasons cited below:

1. They have better understanding of local communities and in the time of crisis, have immediate access on the ground level.
2. They serve as an integral community communication channel help reach the last mile, and are believed by local community.
3. They can provide short term and medium term social and economical protection, serving as a critical role for providing relief to the most vulnerable.
4. They rapidly make up the production of relevant items operating their well known skills and place to use village distribution and supply chains.(Kejriwal, 2020)

Conclusion: As we celebrate and acknowledge their contribution in tackling the corona-virus pandemic, we must continue to strengthen them and replicate the model across the country. They must be furnished a indispensable economic and social empowerment. Government and society must recognize that effective emergency response and the socio- economic protection of the most vulnerable is critically dependent on establishment like SHGs. Sustaining their livelihood all the time socially sensitive subscription in promoting safe hygienic practices within their respective communities, these SHG women have been fighting the COVID 19 out break with utmost dedication and devotion. The sole purpose of the formation of SHGs is poverty eradication, upliftment of socio-economic status of poor women, financial inclusion etc. But the SHG women involved in producing masks, sanitizers and PPE kits, running community kitchens, raising awareness among people instead of their prime duty for fighting against COVID 19 pandemic. The SHGs women change their role during pandemic as a frontlines worker to tackling such crisis. No one can deny that like most difficult times in the past, women have again risen to the fore in India's fight against the pandemic.

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New Dimensions In Teacher Education

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Introducton:

Today teacher education is undergoing rapid changes in keeping pace with the burgeoning demands of pupil learning and pupil expectation. It also makes a deeper in sight into the day to day demands of the community and the society at large the make teaching and learning a conjoint and communicated dynamic procedure. In the new era teacher education have, therefore, welcomed all disciplines to come under the fold of education as a arts, science, commerce etc. Naturally, deferent, disciplines like economics, philosophy, anthropology, geology, Physics etc keenly look forward to teacher's training to be worthy of assignments in teaching from time to time in the best way suited to pupil askance and pupil curiosity. As a matter of fact, there is a charactristics and definite paradigm shift in the very aims and objectives of teacher education in recent years.

NEW DIMENSIONS IN TEACHER EDUCATION:

The newer dimensions of teacher education nowadays are, therefore, related to the ends-in-view as follows:

1. To enable teachers to be all the time in quest of purposeful, promising and living perspectives of education for ascent and excellence. This should always cater to the enrichment of pupil personality in close communion with the critical approach to evely component of teaching.
2. To accelerate the initial spurt of the teacher to stimulate learner curiosity and judicious learner conceptualisation of different items of knowledge and experience.
3. To inspire the teacher to enable every learner to be alive with and respond to current problems and perspectives of education side by side with prominent issues of education for dissemination of global peace and harmony.
4. To nurture the essential and obligatory component of how to teach for making a sustained and thrilling adventure into the world of teaching for the promotion of aesthetic sensibilities of love, sympathy, tolerance, compassion, modesty, austerity, simplicity, truth and so on in order to give education a new definition of a real and endlessly prized vehicle of togetherness of humans.
5. To bring about a radical and revolutionary approach to teaching for the best emancipation of humans in consciousness of and spontaneous exercise of spirituality.
6. To make ample room for education by means of the unending exercise of freedom and joy well nursed in the cradle of creativity and critical awareness of the teacher.

THE ROLE OF NCTE IN TEACHER EDUCATION:

Admittedly, the newer dimensions of teacher education have their backdrop in the different :functions of the National in the different :functions of the National Council For Teacher Education (NCTE) "It shall be the duty of the Council to take all steps as it may think fit for ensuring planned and co-ordinated development of teacher education and for the determination and maintenance of standards of teacher education and for the purpose of performing its functions under the Act, the Council may;

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1. Undertake surveys and studies relating to various aspects of teacher education and publish the results thereof,
2. Make recommendations to the Central and State Government universities, University Grants Commission and recognised institutions in the matter of preparation of suitable plans and programmes in the field of teacher educator.
3. Co-ordinate and monitor teacher education and its development in the country.
4. Lay down guidelines in respect of minimum qualification for a person to be employed as a teacher in schools or in recognised institutions.
5. Lay down norms for any specified category of courses or training in teacher education, including the minimum eligibility criteria for admission thereof, and the method of selection of candidates, duration of the course, course content and code of curriculum;
6. Lay down guidelines for compliance by recognised institutions, for starting new courses or training, and for providing physical and instructional facilities, staff pattern and staff qualifications;
7. Lay down standards in respect of examinations leading to teacher education qualifications, criteria for admission to such examinations and schemes of courses or training;
8. Lay down guidelines regarding tuition fees and other chargeable by recognised institutions;
9. Promote and conduct innovation and research in various areas of teacher education and disseminate the results there of;
10. Examine and review periodically the implementation of norms, guidelines and standards laid down by the Council, and to suitable advise the recognised institutions.
11. Evolve suitable performance appraisal system, norms and mechanism for enforcing account ability on recognised institutions;
12. Formulate schemes for various levels of teacher education and identify recognised institution and set up new institutions for teacher development programmes;
13. Take all necessary steps to prevent commercialization of teacher education; and
14. Perform such other functions as may be entrusted to it by the Central Government.

SUGGESTIONS :

To regulate standards of teacher education is a very delicate and critical activity, which demands the whole-hearted and sincere assistance and involvement of everyone interested in the advancement of teacher education. As a matter of fact, teacher education awaits as altogether new line of approach for its all-pervading promotion of acceleration certain positive steps of qualitative improvement where the following terms of difference characterise newer aspects of teaching learning under a conjoint and communicated atmosphere.

1. The entire discipline of teacher education should be given a look afresh as it is perhaps the only discipline, which conforms to the ideas and ideals of a mother discipline as it were, of all other disciplines taken both in isolation and together in a cohesive manner to highlight its own identity As such, teacher education rests upon strengthening of certain :fundamental principles, governing and assuring its independent growth and efflorescence.
2. The favourable conditions for smooth functioning of education for teaching as well as research in teaching should be prioritised by means of maintenance of desirable and scientific teacher pupil ratio and creation of special cells to monitor teacher development and training programmes for teacher discharging their duties and responsibilities in vulnerable areas.
3. The existing system of evaluation programmes in teacher education necessitate a renewed thinking and radical shuffling with view to ensuring greater and more dependable transparency.

4. The quality improvement of teaching teachers essentially rests upon a new line of approach where finer techniques and latest strategies of teaching should be given attention.

CONCLUSION:

Maintenance of norms and standards in teacher education is a very ticklish and delicate issue. It very often invites misunderstanding and misapprehension, which can only be very satisfactorily negotiated in the event of occasional holding of dialogues among teacher educators and others directly or indirectly associated with teacher education. With regard to recent developments contributing to this particular issue of maintenance of norms and standards, here is a poignant account certain recent developments have added new dimensions to maintenance of norms and standards in teacher education the increase in the demand for teacher education and its diversification has led to its commercialisation. The teacher education programmes have become popular due to their 'utility' to both the organisers and the beneficiaries.

Teacher education also encapsulates a new frontier of disseminating and re-cultivating finer sense and sensibilities and softer visions of life and work well nurtured in the glorious ethos and moorings of India. A vibrant vision of 'let noble thoughts come to us from every direction' - be the touchstone of our newer plans and programmes of development of teacher education. Let the crisis of confidence related to consolidation of valid, reliable, dynamic and effective strategies for advancement of teacher education be eliminated through a rationale emerging from a steadfast and penetrating probe into every item or-problem, however apparently insignificant. Improving the motivation and quality of teachers from time to time is a great challenge and pointer to excellence in teacher education. Are we ready to be justified in our plans, perspectives and programmes of teacher education poignantly catering to the advancement of teaching and learning ?

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Understanding the Nature of Agrarian Violence: The Case of 20th Century Bihar

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The growth of Naxalism in Bihar had neither been accidental nor transitory but a natural manifestation of the inherent contradictions in the society itself. Secondly, its growth was also attributed to the failure of the state in managing the affairs of the poor peasantry and agricultural laborers through normal political processes. This situation, thus, created a ground for new forms of militant opposition to the existing order and as result; the Naxalism emerged as a hope of radical politics and struggle for social justice. The Naxalite movement provided the necessary framework to mobilize the masses for class action. Initially, the Naxalites themselves carried out armed attack on the most hated landlords. Subsequently, they formed guerrilla squads in which poor and landless peasants played an important leadership role.

In the beginning the resistance of the poor peasants and agricultural laborers belonging to the lower and the untouchable castes was against the 'social oppression' especially sexual molestation of Harijan women by the upper and the middle caste landowners. In addition, "Peasants (also) rebelled against age old feudal traditions of not sitting on cots, not wearing good clothes etc. The youth were the forerunners. Peasants struggle for their social rights spread to broader fields. For example, the struggle of Harijan poor and landless peasants for entering temples..." (*Liberation*: May, 1981). Subsequently, the struggle turned to economic issues, particularly the demand for higher wages, homestead land, or redistribution of government held wasteland, occupancy rights of the poor peasantry and landless laborers on the land etc.

In order to meet the challenges of the poor peasantry and landless laborers and counter the militancy of the Naxalites; the landowners formed and organized their respective caste '*senas*' (private armies). For instance, in Bhojpur-Rohtas region, the Rajput have the '*Kunwar Sena*'; the Yadavas of Gaya, Patna and Nalanda formed the '*Lorik Sena*'. But the most notorious *sena* had been the '*Bhoomi Sena*' formed as the '*Kisan Suraksha Samiti*' by the Kurmi landlords of Patna, Gaya and Nalanda districts in the early 1970s in Poonpoo. These *senas* were formed to suppress the militant peasant movement of the area. However, the caste complexion of these *senas* was not totally homogenous and there was certain mixture of castes, depending upon the caste composition of the landowning class.

With the coming of these *senas*, violence in Bihar achieved the status of an organized sector activity, systematic, regulated, and even regimented. These caste *senas*, "representing...the organization of repression... (and) privatization of coercive functions of the state" (Arvind N. Das, 1986:15), are pitched against the rural poor. Equipped with large quantity of illegal explosive arms these *senas* perpetuate violence to suppress the genuine demands of the poor peasants and landless laborers. The seventies and eighties witnessed a spark in agrarian violence and especially atrocities against lower castes in Bihar. In the year 1972 only 98 cases of atrocities on Harijans were recorded by the police. The figures rose to

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109 in 1973, 259 in 1974, 300 in 1975 and approximately 1200 in 1976 (ArunSinha, 1977b). After 1977, there has been a marked rise in the number and intensity of such incidents. A study of newspaper reports reveals that more than 1000 agricultural laborers and poor peasants were killed during 1976-86 (B. K. Singh, 1988).

Apart from this, large scale massacre of landless laborers and poor peasants belonging to the lower castes in various districts of South Central Bihar had been a testimony of agrarian violence. Some of the places known for large scale massacres are :Belchi, Pipra, Madanpur in Patna district; Akodhi, Brahampura in Bhojpur district; Kargha, Parasbigha, Koila, Kansara in Jehanabad district; Gaini in Aurangabad district etc. (Nageshwar Prasad, 1985; ArunSinha, 1977a, 1980). Counter violence by the landless laborers and poor peasants, labeled as Naxalites, are also in existence. For example, only two days after the Pipra incident, the Naxalites attacked Dohia village, the village of the landowners involved in the Pipra carnage and killed two landlords (Nageshwar Prasad, 1985).

The 'counter violence' by poor peasants escalated after 1977. The Harijan began to kill prominent persons in the villages, usually panchayatmukhiyas and other leading landowners, as a matter of prestige. The result was open violence on both sides. Bihar government in its "Notes on Extremist Activities Affected Areas" reported that as many as 47 out of the total 587 blocks spread over 14 districts were affected by the 'Communist Extremist' movement by May, 1982 (Arvind N. das, 1987:7). Pradhan H. Prasad on the basis of government's "Notes" estimates that 10.28 percent of the villages, 8.23 percent of the population, 7.24 percent of the area, 9.46 percent of the net sown area and 11.28 percent of the gross sown area had been affected by "Communist Extremist" movement by May, 1982(Pradhan H. Prasad, 1987:851).

The role of state in combating the situation was not very much conducive. It was a fact that wherever the violence erupted or conflicts took place between the landlords and the poor peasants and landless laborers, the state manifestly or latently supported the landlords and their *senas* in the name of suppressing the Naxalites. For instance, in Bhojpur, the police supported the upper caste landlords and their armed 'syndicates' in their struggle against the armed agricultural laborers, primarily Harijans and some Ahirs. The landlords supported by the state government machinery went on assaulting the rural poor, killing them and destroying their property (Kalyan Mukherjee & Rajendrayadav, 1982). In 1985, the government mounted a massive counter insurgency operation known as "Operation Task Force" to swell the tide of peasant unrest. The specially trained armed forces were deployed in the six districts of Central Bihar where the peasant organizations were active. Here, the state appeared as an agent and institution representing the interests of the landlords and the rich peasantry; instead protecting the poor peasantry and landless agricultural laborers. The Arwal Massacre by the police force was an attestation of this fact. It exposed that " The State government was no longer willing to tolerate the struggle of the landless and the poor peasants for their democratic rights (e.g. minimum wages for agricultural laborers) was keen to perpetuate the landlord's rule in the region (Report of the Association for Protection of Democratic Rights (APDR), Calcutta, EPW, May 31, 1986:949). Actually, the Arwal Massacre "was an act to terrorize and suppress the legal and democratic movement of the poor peasants and agricultural laborers in order to protect the landlords from their onslaught" (APDR, EPW, May 31, 1986:949). So, the state government and the landlords became aligned to each other and tried to suppress the growing demands of the poor sections of the society.

But despite the repressive tendencies of the state, the Naxalite movement in these areas during 1970s to 1990s in particular; and other parts of the state in general succeeded in

exercising pressure on the landlords and rich peasants to raise wages substantially. This situation developed because the peasants' militancy operating under the different radical left organizations were behind the poor landless labourers. There had been three important Naxalite groups: CPI (ML) Group, the Mazdoor Kisan Sangharsh Samiti (MKSS) and the Maoist Communist Center (MCC). Though their militancy built up substantial pressure on the landlords and rich peasants in decades mentioned above, but situations became alarming with the fission of class and caste. The Naxalites got divided on caste lines, which in turn diluted the class war into caste war. The killings of Rajputs in Baghaura and Dalelchak villages in Aurangabad district in May, 1987 by the MCC on behalf of Yadavas show the negative tendency of their diverting from real issues. This situation prompted Umadhar Singh, a veteran Naxalite leader belonging to the Communist Organization of India (Marxist-Leninist) led by Kanu Sanyal, to opine "There is no class consciousness left among the Naxalites in Bihar. The infection of caste virus in them, has reached alarming proportion" (A Report 'Naxalite enmeshed in Caste Politics', *The Indian Express*, Jan 5, 1988). It is, however, important to note that the caste line of the movement may not be always intended. Though, the corresponding social and economic hierarchy creates confusion about the caste question, the underlying current may be around the economic issue of feudal exploitation. Therefore, it would be wrong to assume that all the Naxalites groups operating for the economic and social justice in South Central Bihar are essentially caste based organizations.

The ongoing struggle between the 'haves' and 'have not' poses immense difficulties of characterization. The frequent outbursts of violence at different places got manifested as 'caste tension', 'caste conflict' and 'caste violence', but their analysis revealed the different fact. The caste conflicts between the upper and lower (scheduled) castes or between the middle (Yadavas, Kurmis, Koeris etc.) and the lower castes are basically 'class conflicts' both in orientation and action (Arun Sinha, 1977e, 1978a, 1978b). Even the conflicts between the upper castes and the middle castes are not essentially caste conflicts. They also have economic and political interests which fall in the category of class. The emergence of the new rich peasantry constituting of the Yadavas, Kurmis and Koeris has not only provided a potential threat to the hegemonic positions of the upper castes but it has also replaced them in the different sectors. Since, upper castes do not want to lose their hegemonic positions, their sense of insecurity and resultant arrogance had led them to take offensive steps with the help of their castes *en masse*.

The conflicts between the upper and middle castes had been a result of their clash of interests regarding the agricultural laborers. Both the upper and the middle castes tried to control and monopolize the agricultural labor-force. This tendency; manifestly or latently; led to caste conflicts. So far as, the lowest rung of peasantry especially the scheduled castes were concerned, both the upper and the middle castes were equally repressive for them. For the purpose, they often collaborated with each other in a very subtle manner. Generally, the violence against the poor peasantry was perpetuated in a particular region by the economically dominant section of the society and they were invariably the Brahmins, Rajputs, Bhumihars, Yadavas and Kurmis. However, the economic content of the caste conflicts could not be discarded.

Hence, it can be said that the incidents of conflict and violence are structurally related to the process of development and the sharecropping of contradictions therein. The relationship between the process of development and the incident of violence and conflicts becomes more evident when we categorize the districts of Bihar in terms of high violence districts and low violence districts. The high violence districts are Patna, Gaya, Jehanabad,

Aurangabad, Rohtas, Nalanda and Bhojpur; while the other districts are low violence districts. High violence districts are characterized by greater penetration of new agricultural technology and by greater inequality in the distribution of land holdings. They have higher average cropping intensities with more abundant irrigation facilities that allow land to be used for more than one crop. The high violence districts are also the primary centers of investments on private tube wells required for the adoption of the high-yielding seed and fertilizer technology that became available after 1966. By 1979-80, a modest 20 percent of the main rice crop was cultivated under the high yielding seeds (Bihar Statistical Handbook, 1980:46). The increasing use of mechanical technology in agricultural production has displaced labor and has thus increased the pressure on unemployment. The consumption of fertilizer also differs between the two groups of districts and the high violence districts have a higher proportion of electrified villages. Use of electricity is a characteristic of development and a requirement for further growth. The low violence districts have fewer tractors per 1000 hectares of net area sown (KuldeepMathur, 1988:167). Thus, the two groups of districts differ in several characteristics of development. The high violence districts are more developed. The high violence districts also have greater proportions of scheduled castes in their populations, a situation that may threaten the upper castes. Finally, there is inequity in the distribution of land holdings. The average size of holdings, the proportion of the number of holdings below one hectare, and the proportion of area in plots under one hectare highlight significant differences between the two groups (KuldeepMathur, 1988:167).

The process of modernization and development has not broken down feudal traditions completely. The Green Revolution has been superimposed on economic relationships which are not entirely commercialized. Persistence of feudal economic relation accentuates violence. Further, as Green Revolution has thrown out the attached laborers and small tenants from the land, the clear cut polarization has taken place in the countryside. In short, the process of development has accentuated income disparities and thus has added 'fuel to the fire' in the strife-torn society.

The patterns of tension, conflict and violence in the post-independence Bihar have some continuity with those in the pre-independence period. In both the phases some extra non-economic issues such as caste factors, are common (ArunSinha, 1977d). The traditional exploitative caste system has taken an organizational form for the aggregation and articulation of interests and exploitation of modern opportunities. At the same time, the caste has become a common platform for mobilizing the masses to protest the ongoing exploitation and oppression. However, the basic point of difference between the two phases is that in the late 1960s and 1970s, the participants in the agrarian movements came mainly from the lower orders of the peasantry. These were poor peasants, agricultural laborers, and sharecroppers, who generally belonged to the scheduled castes. They have been fighting not against the absolute landlordism as it was during the Zamindari period but against the new rich peasantry (ArunSinha, 1977). Secondly, the aspiration for higher caste status is not a major issue of the sporadic or organized movements as the lower castes hardly bother about their caste status. Thirdly, the lowest rung of the peasantry consisting of the scheduled castes has become more assertive to its economic, political and social rights. There is sharp growth of consciousness among them which has developed from the below due to the spread of modern institutions and value systems. They have become more organized and resistant to the exploitative conditions.

The issues of conflict have remained both economic and social. At a particular period of time, social issues have precedence over economic issues and in other times, the economic

issues have appeared as the determining factors of the conflict and violence in different parts of the state. And the incidents of conflict and violence have appeared both as caste conflicts and class conflicts.

Fifthly, over the time, the nature and issues of conflict have kept on changing. In different villages of Bhojpur district, for instance, the conflict occurred between the scheduled castes and the upper castes in 1970s was mainly on the economic issues but now the fight is directed against the social oppression. The poor in this region have developed self-dignity and social respect and they characterize the ongoing struggle as a “*IjjatkiLarai*” (Struggle for Dignity). Their self-respect gets manifested as “If I do not get *ijjat*, what is point of living” (Arvind N. Das, 1983b:226).

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Water Management and Interconnecting of Rivers in India

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Abstract

Water being the necessity of life, for the human beings, plants and animals, the conservation of its resources has come up as main problem before the country. Water covers around three fourth of the earth surface in the form of oceans, rivers, lakes, snow, glaciers, and ground water. Agriculture sector is the main sector of water consumer in India.

Presently, India is facing the problem of rapid growth of population. Considering globally with around 18 percent of the world population, India is the 2nd most populous (China 1st) country in the world. Whereas water resources of India comes to around 4% of the total world's resources. At the same time, agriculture is back-bone of our economy, generally it depends on rainwater for irrigation. But uncertainty of rains over times and place for example excessive rain at one particular area causes floods resulting in devastation of crops, loss of life, soil erosion including physical destruction of other structures whereas scarcity of rainfall in some other parts of the country result in acute drought and its side effects.

Here comes the most significant role of water management by interlinking rivers. Thus, the problem of flood and food both can be solved together simultaneously, if the excessive water of one particular area could be well utilized in the other area of water scarcity. This control and transfer of water resources will minimize the damage and provide the maximum beneficial use of surplus water. So main objective of this paper is to promote substantial and sustainable prospects of interlinking of rivers; for the prospective prosperity of India.

Keywords : Monsoon, Agriculture, Water resource, Management, Interlinking of rivers.

Water is natural resource that is finite, and it can not be created, like some other commodities. As it is the life line for the very existence human beings and for a healthy ecosystem, preservation of our water resources assumes great significance. In our country, the increasing pressure on the drain and waste of water due to population pressure and increased demands for a better style of living. In view of large variations in rainfall over place and time, our country experiences frequent floods in some parts and severe droughts in some others.

The future demand of population in the foreseeable horizon warrants transfer to excess water from one basin to another to minimize the wastage of water flowing down to sea during monsoon as a wasted precious resource. The diversion of surplus water from water rich zones to scarce areas for various uses like water supply, irrigated agriculture and hydropower would help achieve a tremendous economic growth.

India is rich in water resources with some of the great rivers in the world. But so far no satisfactory system have been set up by the state governments and Central Government agencies for proper handling of water resources. Resultantly, India suffers from acute water problem. Water conservation is possible by building dams, interlinking the rivers, building canals, and letting the water flow circulate within the country.

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Why is water management required?

It is expected that as present growth rate by the year 2050, the Indian population would increase to about 1640 million by the year and that would require about 450 million tonnes of food grains. To achieve this target, it would be necessary to increase irrigation potential to 160 million hectares under all crops by 2050. Whereas the present capacity of irrigated area is only 140 million hectares. The interlinking of rivers will add an additional capacity of 25 million hectares from surface water and 10 million ha. from increased ground water recharge will be the long-term option to meet the future demands of the country.

Connecting of rivers is not a new concept for India. Many such schemes exist and are functioning satisfactorily in other countries. Similarly, many large scale water transfer projects have been successfully implemented in the other countries such as USA, Canada, Australia, China etc. This indicates that India is already late in implementing the water transfer links.

The popular appeal of interlinking rivers is depending on the understanding that an enormous amount of water of our river flows into the sea and if only this flow is prevented and water is transferred from water-abundant rivers to water-deficit areas, there will be adequate supply for everyone. In every part of the country, underground water level is already under a severe stress. The opportunity for expansion is limited. In many areas in our country, the difficulty is to control the expansion and contain the rate of exploitation. It is in this reference that the interconnecting of rivers is the most feasible way out. In addition, there are many other ways to increase the efficiency of the irrigation systems in place by reducing waste and through better water management.

Strategies for Water Development or Management

India's entire cultivable land under rain fed condition can hardly produce fifty percent of the requirement of the country. To be able to produce more food grains, it becomes essential the land under food crops in the non-monsoon season, which can be done only through enhancing the irrigation potential. High growth in food production is expected to be the weapon of tomorrow in international scenario. Therefore, attempts must be executed made not only to be satisfied with producing the require amount of food grains, but the strategy needs to be to produce surpluses for export to achieve a commanding position at the global level or in the world. For enhancing irrigation potential in our country connecting the rivers will be a major milestone.

In India 30 links projects (16 under Peninsular Component and 14 under Himalayan Component) have been identified by National Water Development Agency to solve water problems that are feasible and economically viable. All these interlinking projects have been highly beneficial and have not resulted in any noticeable environmental damages. Projects include construction of storage to store flood waters and interlinking of river system through extensive canal systems for optimum utilization of available water resources. The water so diverted shall be utilized for drinking and industrial purposes, irrigation and other uses.

National Water Policy

The National Water Policy, 2002 also gives special significance for the necessity to transfer water from surplus areas to deficit ones. It clearly mentions "Water should be made available to water-short areas by transfer from other areas including transfers from one river basin to another based on National Perspective plan after taking into account requirements of the areas/basins."

Demands as Projected for different years are-Sector Water Demand (BCM) in the year

	2010	2025	2050
Irrigation	688	910	1072
Drinking (including liver stock)	56	73	102
Industrial	12	23	63
Energy	5	15	130
Others	52	72	80
Total	813	1093	1 4 4 7

Source: -Report of the standing committee for Assessment of Availabilities and Requirement of Water for Rivers.

Cost Aspect of Projects

National Water Development Agency had estimated that the cost of all 30 interlinings would be a total of Rs. 5,60,000 crores. Although, this tentative amount looks to be too formidable. But this amount is not being spent in one year. It will take at least one decade to complete these proposals. Secondly, the size of our economy has grown so much that this amount may not prove to be a very large one in a few years time. Where as, the expenditure budget of the Govt. of India for the year 2003-04 is Rs. 4,65,741 crores. So in a few years' time India would be in a capacity to finance these projects on her own.

Environmental & Ecological Aspects: -

Water development projects cause environmental impacts. Many of them are very beneficial to nature but few of course are adverse. The project planning, design and operation were reviewed and found it in harmony with nature. It is required to reduce the adverse collisions to the minimum and increase impacts to the optimum level, the effects links on nature. These proposals involve storage of water, construction of large canals and many other civil structures which at time may result in adverse environmental aspects. For the sake of environmental glory of the country, it is necessary that these impacts should be moderate through attractive compensatory packages. These proposals may also involve other socio-economic objectives e.g., regional development, equity, employment generation and pollution control. So, it may be difficult to evaluate all social and environmental benefits in monetary terms.

Justification of Interlinking of Rivers Projects: -

The detailed justification for each proposal will be available only after feasibility level studies but few qualitative justifications are as follows:

- (i) The permanent need for national self sufficiency in food & energy with sustainability.
- (ii) The need for equity in regard to poverty alleviation & means of livelihood for the rural agricultural based population in low rainfall area, and
- (iii) The need for promoting greater cooperation amongst the states in management of inter state river systems and avoiding water disputes.

Benefits: -

Interconnecting of rivers in India is expected to greatly reduce the regional imbalance in the availability of water in different river basins. Surplus water which flows waste into the sea would be successfully utilized. It is estimated that link of rivers will provide additional irrigation facilities. Hydro power could also be generated on a massive scale by the storage dams

proposed under the projects. The total hydro power potential of the interlinking systems is estimated to be 34,000 MW. Large scale plantation of trees which would compensate by many more times of the deforestation of trees during the construction phase.

Construction of storage dams will minimize the severity of floods and the resultant damages. Serious or moderate droughts have been striking in India in almost every two years. In even the abundant monsoon year 2003, many states of our country have received deficient rains. Therefore, interconnecting of rivers is a major milestone for mitigating all-ill effects of drought related problems. In our country many big cities and urban centers are already suffering from water shortage. Many of the metropolitan cities depend upon long distance inter-basin transfer of water for their domestic and industrial water supply. A major part of the future requirements of big cities will have to be met from long distance inter-basin transfer of water.

Conclusion

In our country drought and floods are a permanent phenomenon. Taking into the consideration the large variations in rainfall over place and time, the country experiences frequent floods in some parts and severe droughts in some others. Water conservation is possible only by building dams, linking of rivers, building canals, and letting the flow to circulate within the country. Obviously, the construction of these links, the dams and the storage, will result in displacement of a mass assembly of people. In any case, the project will take full care of the project affected people. The ultimate aim of inter linking of rivers is to ensure that India produces about 450 million tones of food gains by 2050 when the population of the country may stabilize at 160 crores. The project will provide irrigation to about 85 million hectares of additional land. The project will also enable construction of hydro electric plants with a total installed capacity of about 35,000 MW. Apart from these benefits, guaranteed minimum flows in the rivers will enhance ecology and environment. Optimum and judicious use of our water is for the benefit of all citizens. It is expected to be the touchstone of India's growth and prosperity.

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Status of Women Prisoner in India

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Women have equal status and rights with men. It constitutes about 50% of population. In the wake of industrialization westernization and urbanization Indian society is constantly changing as well role of women. Women role in the area of crime is increasing day by day. For their reformatory purpose separate prison system has been established. Although women in prison faces certain issues. The study tries to understand those issues and provide adequate resolution for them.

Key Words:- Women, Crime, Prison, prison manual

Introduction : Woman along with man from the time immemorial has formed an integral part of social structure. Her role in the various walks of life has contributed for the evolution of values. The status of women in India has been subjected to many great changes over the past few millennia.

It was generally believed that a woman is not much risk for crime, especially so in India where she is brought up in a spirit of modesty and general attitude toward her is "protection". It was believed till a few decades that crime was predominantly a male phenomenon. However, gradually over the period of years female presence in crime world was recognized. The main reason behind was that our entire social structure has undergone a revolution of morals and ideas.

Nature of Female Crime In India

According to the records of IPC 48% of the crime committed by female involved victims and 52% without victims. The major crime committed by women includes Theft, murder (attempt and Homicide), Burglary kidnapping abduction, decoity, robbery, dowry death, hurt, riots, cheating, breach of trusted.

Prison : A prison is a correctional facility meant to house individuals who break the law the purpose of prison is reformation of inmates. Whosoever commits breaching of law is given a sentence by the court of law. There is separate prison for men and women, in case of absence of separate prison separate barracks are there for men and women

Women Jail : Women jails are special jails that confines only female prisoners and these jails are called as women jails it may exist at sub-divisional, district, central level. In case India there are 29 women jails distributed in 14 state and union territory.

S. No.	State/UT	Jail	Prisoner
1	Andra Pradesh	2	161(Tr.-1)
2	Bihar	2	169
3	Gujarat	2	189
4	Karnataka	1	65
5	Kerala	3	88
6	Maharastra	1	266

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7	Mizoram	1	35
8	Odisha	1	21
9	Rajasthan	6	352(Tr.-1)
10	Tamil Nadu	5	494(Tr.-5)
11	Telangana	1	216
12	Uttar Pradesh	1	230
14	West Bengal	1	336
15	Delhi	2	472(Tr.-3)
	Total	29	3094(Tr.10)

Major Issues –

1. Prison Staff: - Supreme Court in May 2017 noted huge shortage of staff in almost every jail in country and direct all state and UT to take necessary steps on urgent bases. Presently according to prison report of 2020; the jail staff is only 69.69% of total sanctioned staff. The lack of staff in context of women prisoners results in making male staff responsible for female inmates which are undesirable as there is a requirement of gender specific services. Hiring female staff should be made a priority.

2. Accommodation: - These are specific size of cells and barracks in prison as prescribed by prison manual. Prisons in India majorly face the issues of overcrowding. Occupancy rate at the end of 2020 was 118.0%. In case of women prisoner overcrowding results in worsen hygiene condition, health issues, lack of facilities, disputes etc. It can also be understood that the women in jails are increasing but India presently consist of only 29 women jail situated in 14 state and UT'S.

3. Sanitation:- According to prison manual one toilet and one bathing cubicle for every 10 prisoners. But in reality most of jails lack basic sanitation and hygiene. In case of women prisoners a sufficient number of women falls in menstruating age group (18-50 years) so unhygienic condition of living results in health issues.

4. Children:- Children up to six year are allowed to live with their mother if they have no one to take care of them. Prison do lack the proper facilities for biological, psychological and social growth of the child, crèche and recreational facilities are not available for them. Also to protect them from social stigma is big challenge.

5. Violence:- Incidence of violence sexual violence by inmates and authorities has been reported from across the country. The process of searching female prisoners at the time is to be carried out with due regard to decency in privacy space by a female staff member. They are a number of reports where female prisoners have reported being humiliated or violated during this process.

6. Skilling and Vocational Training:- Various skilling and vocational training programmed are well tailored to market needs. Inmates often find it difficult to use many of the skills for employment once they released from prison.

7. Availability of Legal Aid :- According report by NHRC various prisons have reveal that many prisons do not have a legal aid cell and very few prisoners have accessed legal aid. State should ensure that district and state legal service authorities are linked to provide free legal aid.

8. Health And Nutrition:- Many of prison lack female ward, non availability of specialist (like child specialist, gynaecologist etc) also prison faces lack of proper nutrition value to prisoners and children.

9. Education: - Education is an important factor to help women to re integrate in society after release. Every prison should provide educational facilities to women inmates. Although In reality as reported by NHRC shows that in prison basic education facility is not available and higher education is missing.

Suggestions for Resolution

1. Implementation of national prison manual 2016-it is the most recent one and sets some basic minimum standards for the treatment and welfare of prisoners.
2. Implementation of reform policies introduced by central and state government like swadhara programme for women, national policy on prison reforms and correctional administration etc.
3. Regular prison inspection and grievance redressal system
4. Establishment of separate women fund especially for those who are economically weak.
5. Transparent working of prison inquiry system etc.
6. Comprehensive health screening of women must be done on admission with due regards to privacy and dignity. Routine test and checkups also those women with mental health issues transfer to appropriate institute. Special care for pregnant and lactating mother.
7. Education programme for women and their children. Focus on providing vocational training and skill facility and connecting programmes like Make In India or Start Up India to prison system etc.

Conclusion : The major purpose of study was to build and understand the area where our prison system needs to focus on for improvement. The number of women in prisons in India is steadily growing, Prison system has provided for reformative purpose but various issues attach to it may hinder the reformative process. the resolution of various issues can be done by improving conditions within prisons ,providing better support on release etc it will help in better dealing with female criminality in India.

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Migrant Labour & Covid-19 Lockdown in India: An Analysis of Challenges Faced & Roadmap Ahead

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Inroduction

The start of the lockdown caused considerable concern among migrants in India's main cities and states of destination, sparking concerted efforts to return to their rural hometowns or home states. The size of the attempted exodus shows that the administration underestimated India's massive internal migration, with migrant workers caught off guard by the four-hour warning preceding the first lockdown. Many of these labour migrants lost their principal source of income when commercial activities were shut down, leaving them with little or no resources.

The pandemic's quick spread caught countries around the world off guard, leading to significant restrictions on transportation, business operations, and social connections. In India, the pandemic triggered a severe 'mobility crisis,' with migrant workers trying to return to their hometowns in several large cities. In numerous regions, their desperate attempts to get home by any means possible rendered the lockdown ineffective, resulting in fights with police, last-minute policy relief, and, eventually, the implementation of transportation measures.

Migrant Labour And Economic Effects

The sudden breakout of CoVID-19 threw India's economy into disarray. Migrants have been disproportionately impacted by the crisis in terms of job losses and money, as well as COVID-19 exposure and illness. During times of crisis, migrant employees are more vulnerable to unemployment than native-born workers.

Following the implementation of the lockdown, an estimated 10 million migrant labourers returned to their homes in 2020. (*The Times of India, 2021*).¹ India, the world's second most populous country and a developing market, saw its Gross Domestic Product (GDP) fall by 7.3 percent in the fiscal year 2020-2021, marking the largest drop in Indian GDP in history.

A statewide lockdown in India to prevent the spread of COVID-19 has left thousands of migrant workers jobless, homeless, and hungry, forcing them to return to their villages in large numbers. Thousands of migrant workers walking with their children on major highways across India have exposed our society's flaws (*Rajiv Ranjan, 2021*). Government-imposed efforts to combat the epidemic, such as travel restrictions, lockdowns, and social isolation, had negative consequences for people's lives and businesses. During the Covid-19 crisis, migrants working in the informal sector and illegal migrants are particularly vulnerable to economic loss and hardship.

Inter-State Migration: Analytics

In India, long-term migration, is defined as the relocation of an individual or household, and short-term or seasonal/circular migration, which is defined as travel between a source and a destination. Male and female migrants, on the other hand, have very diverse reasons for migrating. Male migration is primarily motivated by job prospects, whereas female migration is motivated by marriage or other related factors.

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Short-distance, intra-district, and inter-district migrants account for the majority of internal migrants in India, with 264 million and 121 million respectively in 2011. In 2011, there were 56 million inter-state migrations.

According to the Economic Survey 2016-17, a new cohort-based migration metric (CMM) was used to estimate yearly inter-state labour mobility of 5-6 million persons migrated between 2001 and 2011, resulting in a 60 million inter-state migrant population and 80 million inter-district migrants (*Government of India, 2017*)ⁱⁱ. The densely populated and less urbanised states of Uttar Pradesh, Bihar, Rajasthan, Madhya Pradesh, Jharkhand, and Chhattisgarh, on the one hand, and the more industrialised and urbanised states of Maharashtra, Delhi, Punjab, Gujarat, Tamil Nadu, Karnataka, and Kerala, on the other, serve as major receiving states for Indian migrant workers. (*Rajan and colleagues, 2021*).

According to the Economic Survey for 2018–2019, 93 percent of workers are employed in the informal economy. In India, there are over 175 million migrants who migrate to work in the informal economy. Many state economies rely on them for survival (*Misra et al 2021*). According to the 2011 census, India has 450 million internal migrants, although actual numbers are estimated to be far higher.

Covid-19 Lockdown: Other Economic Effects

The virus is to blame for the start of a severe economic collapse. Both supply (*goods and services produced*) and demand (*consumption, investment, exports, and imports*) have suffered as a result. The economic ramifications of this health crisis are likely to effect more individuals in India than the sickness itself. The COVID-19 outbreak has impacted many internal migrant workers, with many losing their (mostly informal) jobs and being unable to return home due to public transit problems and movement restrictions. This was a reality for most migrant workers, especially those who worked in the informal sector and lived in congested slums.

A large percentage of migrant workers and those employed in the informal economy were just scraping by on subsistence pay. They will be harmed by the Corona virus outbreak and subsequent lockdown, which will result in further deprivation resulting in loss of livelihood. It could also affect their food and nutritional consumption, as well as their access to health care and their children's education (*Bhagat et al.2020*).ⁱⁱⁱ In the case of international migration, the origin nations, who rely heavily on remittances sent by their citizens living abroad, have been hit hard by the pandemic in terms of lost income.

The pandemic, which began as a medical disaster but ultimately became an economic disaster with catastrophic ramifications for all parts of society. Lockdown restrictions adopted by the government to stop the virus from spreading have disproportionately affected workers in the informal sector. The vast majority have returned to their ancestral villages, where they have no means of survival and no savings. It's vital to keep them secure and help them recover from the shock.

In 2019-20, the Reserve Bank of India (RBI) predicts a 6.2 percent rise in real gross domestic product (GDP). Similarly, the International Monetary Fund cut India's growth forecast for 2019-20 by 1.3 percentage points to 4.8 percent, claiming that the country's economy has slowed drastically. As a result, it is clear that an economy already experiencing weak growth in the preceding fiscal year will be badly impacted by the CoVID-19 epidemic lockdown.

Remittances are important to migrants' families since they are their main source of income, and they are used to improve their level of living, pay off debts, send their children to school, buy land, and so on. According to World Bank forecasts for 2020, India got the highest remittances from abroad (\$ 83.1 billion) in the world, and it contributed 2.8 percent of India's

national GDP in 2018-19. Remittances are predicted to drop by 20% as a result of the Covid-19 issue (*World Bank, 2020*).

Legal Developments

After much confusion and suffering, the Apex Court took *suo moto* notice of the daily pain experienced by migrant workers, acknowledging their difficulties and choosing to issue some orders in their favor. A group of 20 senior advocates wrote a letter on May 25, 2020, describing the matter as a breach of fundamental rights and the migrant worker situation as a major human rights disaster. Following this move, a three-judge bench of the Hon'ble Supreme Court urged the Centre and State Governments to enable the free and safe repatriation of all migrant workers who had been stranded far from their homes or villages and had no means of returning. Several people in the country became aware of the unfolding situation as a result of good media coverage. As a result, various Public Interest Litigations (PILs) were brought, asking the Court of Law to fulfil and rectify certain claims.

One such petition was *Alakh Alok Srivastava v. Union of India*^{iv}, which calls on the local administration and police authorities to treat migrant workers with dignity. It also tries to ensure that the needy labourers receive food, water, medical treatment, and a temporary shelter home/accommodation until the situation improves.

In September 2020, the Lok Sabha introduced three new labour legislation in an attempt to unify, update, and simplify regulations relating to trade and commerce in the wake of the migrant crisis and its ongoing financial distress. Following this important policy shift, three instrumental codes were created: the Code on Social Security, 2020, the Occupational Safety, Health, and Working Conditions Code, 2020, and the Code on Wages (Central Advisory Board) Rules, 2021. The Indian legal system can avoid the severe aftereffects of an emergency circumstance like the migrant crisis of 2020 in the future with effective coordination and sound implementation on the ground.

Mental Health Crisis of Migrant Labour

According to studies, mental health problems are substantially more common among single, unskilled, illiterate daily wage workers with more years of movement and a lack of housing and sanitation services (*Firdaus 2017*).^v As a result, the impact of COVID-19 and its associated restrictions on migrant workers' mental health can be varied and complex. Migrant workers are already a vulnerable population, and COVID-19 exacerbated several existing vulnerabilities, such as the fear of spreading the disease, the lack of family, and the lack of support groups (*Choudhari 2020*).^{vi}

Migrants must be treated with dignity and respect, according to the Ministry of Health and Family Welfare, and they must be well informed about all sources of assistance available to them from both the central and state governments in order to explore their options, including at quarantine centres (*Ministry of Health and Family Welfare 2020*).^{vii}

After the first lockdown, the Ministry of Home Affairs also urged the state governments to provide medical and psychological needs of the migrant workers along with food and shelter requirements (*Tiwary 2020*).^{viii}

Risks To Family of Migrant Labours

Movement restrictions had a variety of detrimental consequences for children. Returning migrant workers and their families suffered difficult trips, with countless incidences of death along the route. Due to fears about the virus, some families endured social stigma and were shunned when they returned home.

Migrant workers and their families are also more vulnerable to mental health issues as a result of the scenario. Children who are separated from their parents for an extended period of time

are more likely to develop despair and anxiety. The right to family unity is jeopardized when migrant employees are separated from their families during lockdowns. Children may be driven into child labour or human trafficking as migratory workers and their families lose income and/or remittances. Daughters may be forced to marry to lower the number of family members who need to be fed when faced with economic challenges and food insecurity. COVID-19's effects are drastically increasing gender disparity globally, and the prevalence of underage marriage is likely to rise.

Social Security Measures & Migrant Labours

Informal sector activities provide more than 90% of India's GDP. Informal economic activities vary in degree, but the main element of informal work is that organisations are removed from 'formal' oversight frameworks, leaving workers to fend for themselves. It's possible that 'informality in the formal sector' will expand (*Dhanya 2013*).^{ix} This is demonstrated by the fact that, even in the organised sector, informal labourers accounted for the majority of job prospects (*Mehrotra 2019*).^x

As a result, two issues occur. To begin with, the workers may be completely excluded from important social benefits and key legislation. Second, the prevalence of informality in the formal sector leads to duties changing and, as a result, less control. Other acts, such as the Unorganised Workers' Social Security Act and the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996, apply to migrant workers, but their applicability is limited for a variety of reasons. The Unorganised Workers' Social Security Act, 2008, covers social security measures limited to (a) life and disability cover, (b) health and maternity benefits and (c) old-age protection, and any other benefit as determined by central government.

According to the Building and Other Construction Workers Welfare Board (BOCWFB), where a predominant section of migrants is engaged, the construction industry employs around 56 million people, with just 32 million of them registered. As of December 2015, the BOCWFB had collected Rs. 254.96 billion in cess, of which only Rs. 53.71 billion had been spent on the welfare of registered workers (*Chandrasekhar et al. 2017*).^{xi} The Union Labour Ministry issued a recommendation to all states/UTs on March 24, 2020, instructing them to provide financial assistance to construction employees from the cess fund, which is estimated to be worth Rs. 5200 billion (*Press Information Bureau 2020*).^{xii}

It is clear that the introduction of legislation does not imply improved conditions for migrant workers, particularly those in the informal sector. In fact, the informal sector thrives on exploiting legal gaps and avoiding scrutiny, particularly in large, diffused industries like textiles, construction, and manufacturing. Even within formal job networks, 'informality,' or the use of non-formal paths to fulfil specific duties, adds to the confusion. By virtue of their domicile status, informal in-state workers are afforded the same safeguards as state residents; however, migrants are not afforded the same protections. Hostile or prejudiced views toward migrant labour aggravate this gap.

Migrants frequently experience active discrimination in the form of domicile, cultural and racial hostility, government antagonism, and a lack of access to basic requirements such as shelter, in addition to a lack of regulation to prevent exploitation of informal sector workers. The government didn't start the One Nation, One Ration Card scheme until now, which would make ration cards transferable across India and allow migrants to get subsidised food grain at their destination. In practise, this meant that poor migrants' food security was jeopardised for decades.

Internal migrants are largely excluded from social security coverage because the bulk of rural–urban migrants work in the casual wage sector or in the informal sector as self-employed individuals (*Srivastava 2011*).^{xiii} Though there is sometimes evident source and destination, the 'invisible' aspect of migrants predominates in the labour market in most cases. The inability of informal employees to use social safety mechanisms makes migratory workers even more vulnerable.

India has mostly succeeded in reducing poverty by developing social security nets that target the poor in rural areas. However, because the rural environment has received so much attention, there is a major imbalance in the coverage of urban poor and migrants who belong to a vast pool of such people.

The pandemic-related lockdown has highlighted migrants' vulnerability and lack of social protection, resulting in chaotic scenes across India's cities. The internal migrants in India face the following vulnerabilities:

- Lack of civic identity and civic citizenship in the destination areas
- Absorbed into labour market in less favourable ways than non-migrants
- Weaker social networks compared to non-migrants
- Extreme difficulties in establishing claims and entitlements^{xiv}

Until recently, India's social security system was mostly limited to the formal sector. However, these were expanded to include informal workers as well, and were largely successful in reaching this part of the population. Still, migrants are not covered by social security since the institutional structure of social protection schemes creates impediments to accessing the benefits.

Reverse Migration: Challenges

It is argued that the pandemic's feature of reverse migration will effect different states in different ways. Local workers in well-off states, for example, may profit from reverse migration in the form of increased job possibilities. However, the poorest states would be hit even harder because the labour pool will expand disproportionately, affecting employment prospects. Social security programmes, such as the MGNREGA scheme, which ensures rural employment, are critical for returning migrants. The administration will face great pressure to develop income-generating options for migrants at the source.

After the lockout, a few internal migrants indicated that they were hired by the same employer/contractor, but that they were not paid throughout the closure. They were compelled to return to their communities because of unpaid wages, a lack of a place to reside with basic amenities given by the contractor/employer, such as electricity and water, and a lack of immediate governmental protection.

Such incidents demonstrate how migrant labourers were considered as a means to a goal rather than as citizens whose welfare was important. Despite the government's tight mobility limitations, distraught internal migrants continued to migrate on foot or in filthy vans or trucks back to their home countries due to their inability to survive in the pricey urban districts. They encountered several difficulties when attempting to cross state boundaries, including police abuse, serious injuries, and even death from exhaustion and dehydration.

Several applications were filed in High Courts and the Supreme Court of India to rescue stranded migrants in various states/countries, putting considerable pressure on all stakeholders. On the request of the state governments, the central government began operating *Shramik* (workers) special trains and local buses after a month of lockdown.

Suggestions For Migrant Labourers

Migrant workers in the informal economy are particularly vulnerable to the crisis. The government must offer minimal income support to migrants and their families who rely on daily salaries for survival and do not benefit from any of the government's social welfare programmes implemented during the crisis.

If government provides health insurance schemes for migrants may benefit both the state government and the migrants at the destination, particularly during an epidemic or pandemic. It also aids the government in keeping track of migrants who are eligible for health insurance. A large number of migrants have returned to their home countries, and if they do not return to their previous jobs, the government should take steps to give return migrants with employment prospects in the domestic labour market.

Internal migrants are largely excluded from social security coverage because the bulk of rural–urban migrants work in the casual wage sector or in the informal sector as self-employed individuals (Srivastava 2011).^{xv} Though there is sometimes evident source and destination, the 'invisible' aspect of migrants predominates in the labour market in most cases. The inability of informal employees to use social safety mechanisms makes migratory workers even more vulnerable.

Roadmap Ahead: Inclusive Migrant Policies

The negative impact of the COVID-19 problem is multifaceted, and it has to be seen if migrants will be able to recover from their precarious circumstances and resume or divert their migration travels. Seasonal or circular migrants account for the majority of internal migration in India, and they are from lower socioeconomic levels, putting them at a disadvantage in the labour market.

It is indisputable that good socio-economic policies can alleviate the negative effects of a pandemic, while bad policies worsen the difficulties. The following roadmap is suggested to better manage future internal migration based on lessons acquired from the COVID-19 epidemic:

- 1). Seasonal distress migration is reduced when local employment opportunities are accessible, even at low wages. To close the gap between income at the source and income at the destination, local job facilities for migrants must be enhanced. Local income generating also comes with additional certainties and proximity to safety in the event of extreme events like COVID-19. This can be accomplished by extending NREGA or by increasing government spending on local public works projects.
- 2). During a national crisis, PDS rations must be distributed regardless of immigration status. The One Nation, One Ration Card programme, which was expected to be launched in 2021, will go a long way toward achieving this goal. Furthermore, it is critical to reinforce the institutional system for assisting migrants through cash transfers and the extension of food subsidies. Even if normalcy is restored in the future, the loss of jobs, remittances to their separate households, and a reduction in purchasing power of these workers would result in decreased demand. Cash in employees' hands ensures that they have enough resources to survive any crisis and that some level of consumption is restored in the future.
- 3). In the case of female migrants, more caution is required. The state has mostly ignored women's challenges in both its narrative and its solutions. This requires a shift in policy that not only protects migrant women at work, but also provides social support such as *creche* facilities, proper sanitation, and healthcare. Schemes to improve migrant women's engagement in the labour market through self-help, as well as access to finance and credit, need to be further incentivized so that they have a more strong support network.

4). Because in most metropolitan cities, PHCs are inaccessible to migrants for various reasons, migration in a post-lockdown scenario will create a very risky position. Furthermore, the lack of adequate housing and sanitation facilities for migrants would make them even more vulnerable. Even under normal conditions, migrants endure considerable stress, worry, and mental distress at their destination, thus their mental health concerns must be recognised.

5). To restructure the monitoring and governance processes for migrants in cities completely. The conflict between urbanisation and migrant oppression must be resolved. Local employment will remain more lucrative and convenient without an overt campaign by state governments to recover trust and teach migrants of their worth to the urban economy. However, effective governance requires a precise understanding of the scope of the problem. Real-time, precise data are essential for this. Improved data collection tools should be included in the central government, which can be managed digitally through a central data base. More regular migration surveys can also be conducted to better track mobility patterns and restrictions.

6). Any successful response to the current migrant issue would require precise statistics on internal migrants, which will bring the invisible but prevalent groups of workers into the spotlight. Because of their "neither here nor there" status, many migrants are still restricted from numerous government programmes. This should be done in accordance with the scheme's intent–impact gap analysis. For migrants to have a stronger voice and political agency, they must form a migrant collective.

ⁱ The Times of India (2021), "Impact of Covid-19 on Indian economy", The Times of India, <https://timesofindia.indiatimes.com/readersblog/shreyansh-mangla/impact-of-covid-19-on-indian-economy-2-35042/>

ⁱⁱ Government of India. (2017). "India on the Move and Churning." In Economic Survey of India 2016–17, 264–84. New Delhi: Ministry of Finance

ⁱⁱⁱ Keshri, Kunal, and R.B. Bhagat. 2013. Socioeconomic determinants of temporary labour migration in India: A regional analysis. *Asian Population Studies* 9(2): 175–195

^{iv} Alah Alok Srivastava v. Union of India, AIR 2012 SC 4435

^v Firdaus, G. 2017. Mental well-being of migrants in urban center of India: Analyzing the role of social environment. *Indian Journal of Psychiatry* 59(2): 164–169.

^{vi} Choudhari, R. 2020. COVID-19 pandemic: Mental health challenges of internal migrant workers of India. *Asian Journal of Psychiatry*. <https://doi.org/10.1016/j.ajp.2020.102254>.

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^{xi}Chandrasekhar, S., M. Naik, and S.N. Roy. 2017. On the importance of triangulating data sets to examine

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^{xii} Press Information Bureau. 2020a. Labour Ministry Issues Advisory to all States/UTs to use Cess fund for Welfare of Construction Workers. <https://pib.gov.in/PressReleasePage.aspx?PRID=1607911>.

^{xiii} Srivastava, R. 2011. Labour Migration in India: Recent Trends, Patterns and Policy Issues. *The Indian Journal of Labour Economics* 54(3): 411–440.

^{xiv}Sapkal, Rahul Suresh, Divita Shandilya, and K.T. Suresh. 2020. Surviving in the time of lockdown: Evidence from a rapid assessment in Bihar. *The Wire*. <https://thewire.in/rights/surviving-in-the-time-of-lockdown-evidence-from-a-rapid-assessment-in-bihar>.

^{xv} Srivastava, R. 2011. Labour Migration in India: Recent Trends, Patterns and Policy Issues. *The Indian Journal of Labour Economics* 54(3): 411–440.

Most Essential Fat Soluble Vitamin A & K : An Overview

*Akriti Mishra**

Food is the very basics of our life, the food we eat, through the process of digestion, we know, is converted into nutrients, and these nutrients are absorbed, transported to different parts of the body, and utilized for the day-to-day functioning, at the end of which they are disposed off by further metabolism and transformation into the end products. We need to consume a variety of foods in order to remain healthy. A simple thumb rule is to classify foods into different food groups. The basic seven-food groups' concept is useful in getting a balanced diet that helps us to remain healthy.

Introduction : Feeding vitamin supplements to horses has become commonplace. There are questions about the necessity of this practice, and the dangers involved. Fat soluble vitamins (A, D, E, and K) in particular can be a problem because of their ability to build up toxic levels in the body. In the horse, the amounts of these vitamins needed to prevent deficiency or produce toxicity have been established, but very little work has been done on the effect of exercise on these requirements.

Fat-soluble Vitamins : Vitamins are complex organic compounds, present in minute amounts in natural foodstuffs, that are essential to normal metabolism. Lack of said vitamins in the diet results in deficiency disease. Vitamins are a mixed group of compounds that are not similar to each other but are grouped by function, and are differentiated from trace elements by their organic nature. Although there are two general categories of vitamins, fatsoluble and water-soluble. Fat soluble vitamins are those that occur in nature in association with lipids and are absorbed along with dietary fats; conditions favourable to fat absorption would also be favourable to absorption of fat-soluble vitamins. Because of their lipid nature, fatsoluble vitamins can be stored in appreciable amounts in the body and are excreted in the feces via the bile. However, the relative ease of accumulating fat-soluble vitamins makes them more likely to cause problems in excessive amounts (particularly A and D). Level of fat in the diet may affect absorption of the fat-soluble vitamin A, D, E, and K, as well as the requirement for vitamin E. Fat-soluble vitamins may fail to be absorbed if digestion of fat is impaired. Many vitamins are delicate substances that can suffer loss of activity due to unfavourable circumstances encountered during processing or storage of premixes and feeds. Stress factors for vitamins include humidity, pressure (pelleting), heat, light, oxidation-reduction, rancidity, trace minerals, pH, and interactions with other vitamins, carriers, enzymes, and feed additives (NRC, 1973). Rancid fats destroy vitamins A, D and E. Dicumerol, found in certain plants, interferes with blood clotting by blocking the action of vitamin K. Certain sulfonamides may reduce intestinal absorption of vitamin K. Vitamins represent only a minute fraction of animal feeds, amounting to less than 0.1% by weight and about 1-2% of the cost (depending on the diet used and the level of supplementation required). What many consumers do not understand is that a balanced vitamin fortification for meeting requirements of the animal will more than offset the cost of adding vitamins in the health and vitality of the animal.

Vitamin A

Functions : Vitamin A is perhaps the most important of the vitamins and is indispensable for support of growth and health of a horse. Deficiency causes loss of vision, defects in bone

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growth, defects in reproduction, defects in growth and differentiation of epithelial tissues, and lowered resistance to disease and infection.

Forms of the Vitamin

Active : Vitamin A is a generic term describing several forms of retinoids. The most abundant forms which are found in use in the body are retinol, retinal, and retinoic acid. These forms of vitamin A will bind easily to other compounds. Transported forms commonly found in the corporal circulation are retinol bound to a binding protein and esters such as retinyl palmitate and retinyl acetate. Esterification makes vitamin A more stable. For that reason, synthetic or animal sources of vitamin A typically are in the form of esters.

Inactive : Although vitamin A does not occur in plant products, its precursor, carotene, does in several forms. However, only about 20 of the over 600 carotenes have provitamin A activity. These compounds are commonly referred to as provitamin A because the body can transform them into the active vitamin. Conversion usually occurs in the intestinal mucosa, but can occur to a lesser extent in the liver and adipose tissue as well. The most biologically active of the carotenes is β -carotene, which theoretically could be split by the enzyme ' β -carotene 15, 15'-dioxygenase' enzyme to form 2 vitamin A. Unfortunately, the actual conversion rate is much lower. From one mg of Vitamin A deficiency is estimated to affect approximately one third of children under the age of five around the world. It is estimated to claim the lives of 670,000 children under five annually. Approximately 250,000-500,000 children in developing countries become blind each year owing to vitamin A deficiency, with the highest prevalence in Southeast Asia and Africa, Vitamin A deficiency is "the leading cause of preventable childhood blindness," according to UNICEF. It also increases the risk of death from common childhood conditions such as diarrhea. UNICEF regards addressing vitamin A deficiency as critical to reducing child mortality, the fourth of the United Nations' Millennium Development Goals.

Vitamin A deficiency can occur as either a primary or a secondary deficiency. A primary vitamin A deficiency occurs among children and adults who do not consume an adequate intake of provitamin A carotenoids from fruits and vegetables or preformed vitamin A from animal and dairy products. Early weaning from breast milk can also increase the risk of vitamin A deficiency.

Secondary vitamin A deficiency is associated with chronic malabsorption of lipids, impaired bile production and release, and chronic exposure to oxidants, such as cigarette smoke, and chronic alcoholism. Vitamin A is a fat-soluble vitamin and depends on micellar solubilization for dispersion into the small intestine, which results in poor use of vitamin A from low-fat diets. Zinc deficiency can also impair absorption, transport, and metabolism of vitamin A because it is essential for the synthesis of the vitamin A transport proteins and as the cofactor in conversion of retinol to retinal. In malnourished populations, common low intakes of vitamin A and zinc increase the severity of vitamin A deficiency and lead to physiological signs and symptoms of deficiency. A study in Burkina Faso showed major reduction of malaria morbidity with combined vitamin and zinc supplementation in young children.

Due to the unique function of retinal as a visual chromophore, one of the earliest and specific manifestations of vitamin A deficiency is impaired vision, particularly in reduced light- night blindness. Persistent deficiency gives rise to a series of changes, the most devastating of which occur in the eyes. Some other ocular changes are referred to as xerophthalmia. First there is dryness of the conjunctiva (xerosis) as the normal lacrimal and mucus-secreting epithelium is replaced by a keratinized epithelium. This is followed by the

build-up of keratin debris in small opaque plaques (Bitots spots) and, eventually, erosion of the roughened corneal surface with softening and destruction of the cornea (keratomalacia) and leading to total blindness. Other changes include impaired immunity (increased risk of ear infections, urinary tract infections, Meningococcal disease). hyperkeratosis (white lumps at hair follicles), keratosis pilaris and squamous metaplasia of the epithelium lining the upper respiratory passages and urinary bladder to a keratinized epithelium. In relation to dentistry. a deficiency in vitamin A may lead to enamel hypoplasia.

Adequate supply, but not excess vitamin A, is especially important for pregnant and breastfeeding women for normal fetal development and in breast milk. Deficiencies cannot be compensated by postnatal supplementation. Excess vitamin A. which is most common with high dose vitamin supplements, can cause birth defects and therefore should not exceed recommended daily values.

Vitamin A metabolic inhibition as a result of alcohol consumption during pregnancy is the elucidated mechanism for fetal alcohol syndrome and is characterized teratogenicity closely matching maternal vitamin A deficiency.

Vitamin D : Vitamin D is a group of fat-soluble secosteroids responsible for increasing intestinal absorption of calcium, magnesium, and phosphate, and multiple other biological effects. In humans, the most important compounds in this group are vitamin D 3 (also known as cholecalciferol) and vitamin D2 (ergocalciferol). Cholecalciferol and ergocalciferol can be ingested from the diet and from supplements. Only a few foods contain vitamin D. The major natural source of the vitamin is synthesis of cholecalciferol in the skin from cholesterol through a chemical reaction that is dependent on sun exposure (specifically UVB radiation). Dietary recommendations typically assume that all of a person's vitamin D is taken by mouth, as sun exposure in the population is variable and recommendations about the amount of sun exposure that is safe are uncertain in view of the skin cancer risk. Vitamin D from the diet or skin synthesis is biologically inactive; enzymatic conversion (hydroxylation) in the liver and kidney is required for activation. As vitamin D can be synthesized in adequate amounts by most mammals exposed to sufficient sunlight, it is not an essential dietary factor, and so not technically a vitamin.

Instead it could be considered as a hormone, with activation of the vitamin D pro-hormone resulting in the active form, calcitriol, which then produces effects via a nuclear receptor in multiple different locations. Cholecalciferol is converted in the liver to calcifediol (25- hydroxycholecalciferol); ergocalciferol is converted to 25- hydroxyergocalciferol. These two vitamin D metabolites (called 25- hydroxyvitamin D or 25(OH) D) are measured in serum to determine a person's vitamin D status. Calcifediol is further hydroxylated by the kidneys to form calcitriol (also known as 1,25-dihydroxycholecalciferol), the biologically active form of vitamin D. Calcitriol circulates as a hormone in the blood, having a major role regulating the concentration of calcium and phosphate, and promoting the healthy growth and remodeling of bone. Calcitriol also has other effects, including some on cell growth, neuromuscular and immune functions, and reduction of inflammation.

Vitamin D has a significant role in calcium homeostasis and metabolism. Its discovery was due to effort to find the dietary substance lacking in children with rickets (the childhood form of steomalacia). Vitamin D supplements are given to treat or to prevent steomalacia and rickets, but the evidence for other health effects of vitamin D supplementation in the general population is inconsistent. The effect of vitamin D supplementation on mortality is not clear, with one meta-analysis finding a small decrease in mortality in elderly people. and another concluding no clear justification exists for

recommending plementation for preventing many diseases, and that further research : similar design is unneeded in these areas.

Deficiency : A diet deficient in vitamin D in conjunction with inadequate sun exposure causes osteomalacia (or rickets when it occurs in children), which is a softening of the bones. In the developed world, this is a rare disease. However, vitamin D deficiency has become a worldwide problem in the elderly and remains common in children and adults. Low blood calcifediol (25-hydroxy-vitamin D) can result from avoiding the sun. Deficiency results in impaired bone mineralization and bone damage which leads to bone-softening diseases, including rickets and osteomalacia.

Rickets : Rickets, a childhood disease, is characterized by impeded growth and soft, weak, deformed long bones that bend and bow under their weight as children start to walk. This condition is characterized by bow legs, which can be caused by calcium or phosphorus deficiency, as well as a lack of vitamin D; today, it is largely found in low-income countries in Africa, Asia, or the Middle East and in those with genetic disorders such as pseudo vitamin D deficiency rickets.

Maternal vitamin D deficiency may cause overt bone disease from before birth and impairment of bone quality after birth. Nutritional rickets exists in countries with intense year-round sunlight such as Nigeria and can occur without vitamin D deficiency.

Although rickets and osteomalacia are now rare in Britain, outbreaks have happened in some immigrant communities in which osteomalacia sufferers included women with seemingly adequate daylight outdoor exposure wearing Western clothing. Having darker skin and reduced exposure to sunshine did not produce rickets unless the diet deviated from a Western omnivore pattern characterized by high intakes of meat, fish, and eggs, and low intakes of high-extraction cereals. The dietary risk factors for rickets include abstaining from animal foods.

Vitamin D deficiency remains the main cause of rickets among young infants in most countries, because breast milk is low in vitamin D and social customs and climatic conditions can prevent adequate sun exposure. In sunny countries such as Nigeria, South Africa, and Bangladesh, where rickets occurs among older toddlers and children, it has been attributed to low dietary calcium intakes, which are characteristic of cereal-based diets with limited access to dairy products.

Rickets was formerly a major public health problem among the L'S population; in Denver, where ultraviolet rays are about 20% stronger than at sea level on the same latitude, almost two-thirds of 500 children had rickets in the late 1920s. An increase in the proportion of animal protein in the 20th century American diet coupled with increased consumption of milk fortified with relatively small quantities of vitamin D coincided with a dramatic decline in the number of rickets cases. Also, in the United States and Canada, vitamin D-fortified milk, infant vitamin supplements, and vitamin supplements have helped to eradicate the majority of cases of rickets for children with fat malabsorption conditions.

Osteomalacia : Osteomalacia is a disease in adults that results from vitamin D deficiency. Characteristics of this disease are softening of the bones, leading to bending of the spine, bowing of the legs, proximal muscle weakness, bone fragility, and increased risk for fractures. Osteomalacia reduces calcium absorption and increases calcium loss from bone, which increases the risk for bone fractures. Osteomalacia is usually present when 25-hydroxyvitamin D levels are less than about 10 ng/mL. Although the effects of osteomalacia are thought to contribute to chronic musculoskeletal pain, there is no persuasive evidence of lower vitamin

D levels in chronic pain sufferers or that supplementation alleviates chronic nonspecific musculoskeletal pain.

Skin Pigmentation : Dark-skinned people living in temperate climates have been shown to have low vitamin D levels but the significance of this is not certain. Dark-skinned people may be less efficient at making vitamin D because melanin in the skin hinders vitamin D synthesis.

Bone Health : In general, no good evidence supports the commonly held belief that vitamin D supplements can help prevent osteoporosis. Its general use for prevention of this disease in those without vitamin D deficiency is thus likely not needed. For older people with osteoporosis, taking vitamin D with calcium may help prevent hip fractures, but it also slightly increases the risk of stomach and kidney problems. Supplementation with higher doses of vitamin D, in those older than 65 years, may decrease fracture risk. The effect is small or none for people living independently. Low serum vitamin D levels have been associated with falls, and low bone mineral density. Taking extra vitamin D, however, does not appear to change the risk.

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Obesity, Weight Linked to Prostate Cancer Deaths - National Cancer

Learning and Teaching, Process of ‘Dhamma’ in Buddhism

Dr. Dhamma Jyoti *

People use various methods to retrieve information on life, society and the world. Listening is a most prominent, powerful and practical method that comes down from time immemorial. A scholar is a learned, erudite, proficient and knowledgeable person. Buddhism assures the fact that people are directed and guided towards a higher standard of knowledge by listening to the teacher or preacher. A narrative is found in *Pāli* Discourses in support this notion.

“Lord Buddha is born into this world. He preaches the perfect, flawless and faultless doctrine. A householder listens to it and with great devotion, confidence and piety he enters the ascetic life and practices the precepts well.¹”

Accordingly, one needs listening to *Dhamma* first to lead a holy, celibate and chaste life as a monk. Buddhism clearly defines and shows how Arahantship can be attained through restraint, actions and precepts sequentially.

“A devout and pious person born into this world would go to his teachers, associate them, listen to their *Dhamma*, commit them to his memory, investigatedecipher and probe into their meaning, develops interest in them, strives hard, comprehends and compares them and practices meditation and finally realizes the ultimate truth².”

Teachers’ advice, directives and instructions would help and lead one to gain right and correct understanding and right view of anything. Listening to the teacher would help one to develop right attention and correct thinking. The Buddha said that teachers’ advice and right attention³ are two key factors that would contribute for the development of right understanding.

The person who likes to be free from suffering and sorrow should listen to *Dhamma*, retain and bear it in his mind firmly, commit it to his memory and practice it. (*sūnata, dhāreta, cārata dhamme*) Listening is an asset and one who listens to *Dhamma* is a rich person and he is equipped with the correct knowledge and his life is not void and empty but complete and wholesome which is the ninth one out of the ten meritorious deeds. During the time of the Buddha when confronted with a problem, it had been a regular practice by people to go and consult the Buddha for His advice. There are many such instances found in the Buddhist Canonical Doctrine where the Buddha having resolved them preached *Dhamma* accordingly⁴. Knowledge, competency and well-versed in the Buddhist doctrine or the knowledge and proficiency of the Three Canonical Texts of the Buddha’s teaching is a pre-requisite for those who have entered the path of Aryans. The Buddha said, “If a monk, although he may be very virtuous, righteous and morally disciplined is not erudite, scholarly and learned, it would amount to being ‘incomplete’. He should complete what is lacking in him. When he is well-learned and knowledgeable he becomes ‘perfect’.⁵” A monk should be well versed in the code of the holy texts. The Buddha said, “If monks in this Buddhist Order don’t master and study the Buddhist scriptures, Buddhist canons, Buddhist doctrine, Buddhist discourses and doctrine (Dhamma) and stanzas, it could be the first reason⁶ for the disappearance and deterioration of the doctrine (Dhamma).” Therefore the erudition and great academic knowledge gained

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through listening and bearing it in mind and committing it to memory is considered to be of utmost importance in Buddhism. Listening is an asset (*Suta Dānaṃ*) "The monks in this Buddhist Order having listened to Dhamma well become well-learned and erudite. If they can preach the Dhamma very well, it presupposes that they have heard it much and listened to it much. O! Monks listening is an asset."⁷ To be 'well-listened and well-heard' is an absolute necessity⁸ and a indispensable practice by a monk. According to Buddhist teaching, wisdom or knowledge is of three kinds i.e. wisdom acquired by thought or thinking (*cintamāya pañña*), wisdom acquired by hearing or listening (*sutamāya pañña*) and superior kind of wisdom acquired by meditation and contemplation (*bhāvanamāya pañña*). Here 'wisdom of listening' means the wisdom acquired and developed through listening to Dhamma and keeping it in mind.

Buddhism emphasizes in various ways the need and the importance of listening to *Dhamma*. The Buddha delivered His discourses to His disciples not to grasp it deeply but to guide and help them to cross over the ocean of life. The *Dhamma* is compared to a raft whereby one has to be free from all kinds of sufferings but not to take it away⁹ shoulder-high. The Buddha rejected the practice of those who heard less *Dhamma* than required and who thought they could achieve their liberation purely through less hearing but He didn't flatly refuse listening¹⁰. Purity of mind and complete deliverance are impossible or cannot be gained purely through listening but one should practice precepts and principles. It has been mentioned in *Dhamma* who should be and shouldn't be preached. The Buddha preached *Dhamma* to those suitable people who liked it and wanted to follow the path of Nirvana. A person should have the following eight qualifications for listening to the Dhamma. They are as follows.

1. One should be religiously very pious and devout with confidence.
2. A person who has come with the sole purpose of listening to *Dhamma*.
3. A person who constantly and closely associates the Buddha.
4. A person who asks questions.
5. A person who listens to *Dhamma* attentively.
6. A person who bears *Dhamma* in mind very well.
7. A person who investigates the meaning of *Dhamma* he had heard.
8. A person who practices *Dhamma*.

The Buddha preaches *Dhamma* only if the listeners have these qualifications¹¹. There are also people who should not be preached *Dhamma* as mentioned in the code of ethics for Bhikkhus called *Sekia*¹² because they don't deserve listening to *Dhamma*. They are as follows

1. One who wears shoes if he is not a patient.
2. One who is aboard a vehicle if he is not a patient.
3. One who lies in a bed if he is not a patient.
4. One who is on a step if he is not a patient.
5. One who wears a turban wound around the head if he is not a patient.
6. One who covers his head if he not a patient.
7. One who sits in a chair while the preacher sits on the floor if he is not a patient.
8. One (if he is not a patient) who sits in a higher seat while the preacher is in a lower seat.
9. One (if he is not a patient) who sits while the preacher stands.
10. One (if he is not a patient) who goes in front while the preacher follows him.

11. One (if he is not a patient) who goes along the road while the preacher goes along the byways.

The people mentioned above are impious, insincere and not devout and they do not pay heed and duly respect *Dhamma* properly. Therefore *Dhamma* should not be preached to them. There are also people who cannot reap the benefits and fruits of listening to *Dhamma*. Hence they cannot follow the path of spiritual liberation. They have been listed in discourses as follows.¹³

1. They despise and denounce *Dhamma*.
2. They despise and condemn the preacher.
3. They denounce themselves.
4. They listen to *Dhamma* without proper concentration.
5. They memorize *Dhamma* unwisely and injudiciously.
6. Being stupid, silly and garrulous, they become less wise.
7. Proud of being 'omniscient' which this is really not.
8. They listen to *Dhamma* overcome by ingratitude and ungratefulness.
9. They listen to *Dhamma* to find faults and errors in it and to argue over them.
10. They are of ill-will and hatred towards the preacher.

All these factors clearly emphasize that the listener of *Dhamma*, should be very religiously pious and sensitive, soft-hearted, and gentle and he should be a genuine aspirant of *Dhamma* and be erudite and wise in order to reap the benefits and fruits of preaching.

“O Monks, to the impious and insincere person, talking about piety is useless. To the immoral and depraved person, talking about morality and discipline is of no use, to the less-heard and less learned person, erudition and learnedness is of no valid and to the miser, generosity is of no valid. To the stupid and injudicious person, talking about wisdom is irrational and illogical. To the stupid and injudicious person, talking about wisdom and intellect is worthless and irrational.”

“O Monks, to the pious and sincere person, talking about piety and confidence is of great value and immense use. To the moral and disciplined person, talking about morality and discipline is of great use, to the much heard and much learned person, erudition and learnedness is of great value and to the generous and bountiful person generosity and openhandedness is of great validity. To the wise and intelligent person, talking about wisdom and intellect is of great importance and significance¹⁴.”

People who lack the element of piety or trustful confidence (*Saddhā*) do not pay due respect and reverence to *Dhamma* nor do they admire and adore it. They also don't absorb its meaning nor do they enjoy the religious fervor in it. When one is pious and devout, he appreciates doctrine (*Dhamma*) and achieves its desired effect. “Even thousands of bad words which could be harmful and detrimental are not considered noble and useful. But a single meaningful word which could be peaceful and pacific is more useful and beneficial.” Even thousands or hundreds of destructive *Dhamma* stanzas are uttered, it is not considered noble and useful. But a single stanza which could be peaceful and pacific is more useful and beneficial¹⁵. The *Mahā Parinibbāna Sutta* in which the Buddha's last journey and the Passing Away are described clearly shows the Four Great Citations (*Mahapadesa*) which the listener¹⁶ should test and clarify as shown below.

1. A Bhikkhu may say thus: From the mouth of the Buddha Himself have I heard, have I received thus: “This is the Doctrine. (*Dhamma*) This is the Discipline. This is the teaching of the Buddha.” His words should neither be accepted nor rejected.

2. Again a Bhikkhu may say thus: "In such a monastery lives Sangha together with leading *Theras*. From the mouth of that Sangha have I heard have I received thus: "This is the Doctrine? (*Dhamma*) This is the Discipline. This is the teaching of the Buddha. His words should neither be accepted nor rejected.

3. Again a *Bhikkhu* may say thus: In such a monastery dwell many *Theras* and *Bhikkhus* of great learning, well-versed in the teachings, proficient in the Doctrine, Rules of discipline. (*Vinaya*) From the mouth of those *Theras* have I heard, have I received thus: This is Doctrine. (*Dhamma*) This is Discipline. This is the teaching of the Buddha." His words should neither be accepted nor rejected.

4. Again a Bhikkhu may say thus: In such a monastery dwell an elderly *Bhikkhu* of great learning, well-versed in the teachings, proficient in the Doctrine, Rules of Discipline (*Vinaya*) and Matrices. (*Matikadāra*) From the mouth of that *Thera* have I heard have I received thus: This is the Doctrine? (*Dhamma*) This is the Discipline. This is the teaching of the Buddha." His words should neither be accepted nor rejected.

The doctrine (*Dhamma*) delivered in these four ways should be heard well, studied well and then it should be put beside Discourses (*Sutta*) and should be compared with Discipline (*vinaya*). If, when so compared they do not harmonize with the Discourses and Disciplinary Rules, then you may come to the conclusion: "Certainly this is not the real teaching preached by the Buddha, this has been wrongly grasped by the *Bhikkhu*." If, when so compared they harmonize with the Discourses and Disciplinary Rules, then you may come to the conclusion: "Certainly this is the real teaching preached by the Buddha, this has been correctly grasped by the *Bhikkhu*." The Buddha said, "The learned and erudite listener will become developed and advanced"¹⁷. Buddhism elucidates in different ways the need and the importance of listening to *Dhamma* and the need to practice it as a powerful method of gaining knowledge of the world and the life. Listening to *Dhamma* at the proper time is a great 'blessing and will be greatly conducive to happiness and prosperity'¹⁸ (*Mangala Karana*). It is mentioned in the Discourses that the doctrine delivered and expounded by the Buddha can be interpreted, analyzed and investigated in different ways without distorting and twisting the meaning of it. During the life time of the Buddha, some learned and erudite monks delivered the *Dhamma* well. Once, *Sariputta Thera* delivered the discourse on the Four Noble Truths in the same way as the Buddha did it¹⁹. He preached, delineated, described, explained and analyzed *Dhamma* well. The listener and preacher as well should be aware that the doctrine of the Buddha can be delivered with different but correct interpretation, explanation and version. If not, he knows only one meaning. Knowing only one aspect of meaning is limited and incomplete knowledge and it shows one's inability to preach *Dhamma* from different points of view and perspectives. Those who could see only one aspect of *Dhamma* argue over it²⁰. An interesting story which reveals different ways of preaching *Dhamma* is found in a discourse.

Once, a carpenter named *Panchakanga* met *Udai Thera* and asked him thus, "As the Buddha preached, how many aspects of 'feeling' (*Vedana*) are there?" and in reply *Udai Thera* said, "Feeling is of three kinds i.e. happy (*Suka*), sorrowful (*Duka*) and *Addukkamasuka*". But *Panchakanga* did not agree to this. He argued that it is of two-fold i.e. happy and sorrowful only according to the Buddha. An argument ensued over this point of view and *Ananda Thera* having listened to this disagreement reported it to the Buddha who proclaimed, "Ananda I have preached *Dhamma* in different ways"²¹. 'Feeling' can be analyzed and interpreted in different ways. Both of them are correct in their perspectives. There are 36 kinds of 'feelings' I have preached. Another example is given below.

Once, two deities came to the Buddha and asked, “What are the benefits and advantages of keeping company with ‘moral and virtuous gentlemen’ and learning their doctrine? They put forward their own interpretations as follows.

“It gives and develops wisdom.”

“Can remain without bewailing on sorrowful occasions”

“Shines among relatives”

“Will be born in a blissful State.”

“Can live longer happily”

“Will be beneficial and advantageous”

The Buddha having listened to this description, did not reject them as being incorrect and further elucidated and described in detail the benefits of maintaining ‘true and genuine friendship.’ The Buddha said, “Keeping company with ‘moral and virtuous gentlemen’ and learning their doctrine will help one to cross over the ‘ocean of suffering.’²² The listener should listen to *Dhamma* attentively and thoughtfully knowing that the doctrine of Buddhism can be preached differently without making any harm to its foundation. The Buddhist Canonical Doctrine outlines five kinds of merits²³ that could be accrued by listening to *Dhamma* formally as follows.

1. Can hear what is not heard before. (Can learn new things)
2. Can refine and update the knowledge (can polish the existing knowledge)
3. Can have a clear and correct vision (can have a correct view of the world and life)
4. Can (one’s mind) be pleased (Piety and confidence out of conviction)

It is only by means of listening to *Dhamma* very attentively, thoughtfully and formally that an advanced knowledge, correct vision and mental relief could be gained.

References :

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2. Ida bhikkhave saddhājāto upasaṃkhamanto payirupāsati payirupāsanto sotaṃ odahati, ohita sota dhammaṃ sunati, sutvā dhammaṃ dāreti.
3. dve kho āvuso paccayā sammāditṭiyā uppādayā. paratoca goso yonisoca manasikāro. Majjhima Nikāya Vol. I, Mahā Vedella Suttap. 291, PTS
4. Tenahi Bhikkhave Sunātha Sādukaṃ manasikāro. (in many Suttas)
5. Yato ca kho bhikkhave bhikkhu saddho ca hoti sīlavā bhahussuto ca evaṃ so tenaṃgena paripurohoti. Anguttara Nikāya, Vol.V, Patama Samantha Pasadika Sutta, p. 298.
6. Ido bhikkhave bhikkhu na dhammaṃ pariyāpunñanti, suttaṃ geyaṃ vyeyākaraṇaṃ. ayaṃ pathamo dhammo saddhamassa sammosāyāya antarādānāya saṃvatta ti. Anguttara Nikāya Vol.III, Dutiya Saddhamma Sammoha Sutta p. 288.
7. Kanamñca bhikkhave sutadhaṇaṃ, idha bhikkhave ariyayāvako bhahussuto hoti, sutadaro, suta sannicayo, Anguttara Nikāya Vol.IV, Cittata Dāna Sutta,p.286.
8. Anguttara Nikāya Vol. II, Dutiya Uruwela Sutta,p. 21, PTS
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12. *Patimokkha Vivaranaya* Bujjampola Dhamma Parayana Tissa, p. 42.
13. *Ethaṃ parihoti, kathikaṃ parihoti, attānaṃ parihoti, vikkhitta vitto dhammaṃ suṇāti, anekagga citto ayonisomanasikaroti.* Anguttara Nikāya Vol.III, Patama Samanā Niyama Sutta, p.84.
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15. Dhammapada – Sahassa Vagga Stanzas 1, 2, and 3.
16. *Dīgha Nikāya* Vol. III, Mahā Parinibbana Sutta, p.193.
17. *Yo catānanda bhikkhu bahussuto sutadhara samāno imasmim dhamma vinaye vuddim vīradaḥhim vipullam āpjissantī ti thanametam vijjati.* Anguttara Nikāya, Vol. II, Ananda Sutta, p. 160, PTS
18. *Kalena Dhamma Savanan Suttanipata.* Vol.I, p. 27, PTS
19. *Majjhima Nikāya* Vol.III, Saccha Vibanga Sutta p. 247, PTS
20. *Imesu kira sajjanti - eke samaṇa brāmaṇā viggayanha naṃ vivadenti- janā ekaṃhadassino.* Udāna Pāli vajji Chacha Sutta, p. 260 PTS
21. *Pariyāya desito kho Ānanda mayā dhammo.* Majjhima Nikāya Vol.II, Bahavedaniya Sutta p. 396, PTS
22. *Sutta Nipātha Sabhiya Sutta,* p. 90, PTS.
23. *Asusutam sunāti, sutam pariyodapenti, kamkham vitrati, ditthim ujum karoti, cittamassa pasidati.* Anguttara Nikāya Dhamma Savana Sutta p. 398

Composite Animal Forms In Vaishnava Art

Dr. Parveen Sultana*

The benign Hindu deity *Vishnu* is a member of the Hindu triad (*trimurti*) along with *Shiva* and *Brahma*. He is the preserver of the universe and the embodiment of goodness and mercy. To his worshippers he is the Supreme Being from whom everything emanates and who descends on the earth in various forms or incarnations (*avataras*) to save mankind from suffering and evil.

The number of incarnations of *Vishnu* differ from text to text. But a popular list of ten incarnations would include (1) the Fish (*Matsya*) and (2) the Tortoise (*Kurma*). These aquatic incarnations are followed by a land based animal incarnation (3) the Boar (*Varaha*) and (4) the half-human and half-lion incarnation (*Narsimha*)(5) Dwarf (*Vamana*),(6) the axe-wielding Brahmin Warrior (*Parashurama*) (7) the noble Prince *Rama*-the hero of the epic *Ramayana* (8) *Krishna*-the cowherd god-who revealed the *BhagavadGita* (9) *Jagannath* the Lord of Puri, or the Enlightened Buddha. The last and future incarnation is again an animal (10) the White Charger (*Kalki*).The element of the ennoblement of the animal kingdom is highlighted by the fact that out of ten popular incarnations of *Vishnu*, as many as five represent either a complete animal form or a composite man-animal form.

Of all *Vishnu*'s incarnations, that of *Krishna* is the most lovable and a large number of legends have grown around him and his exploits as a child, a cowherd, a lover and a statesman. It so happens that *Krishna* is the only incarnate form of *Vishnu* who also reveals his own endless universal form (*Virat-rupa*). This he does to his most devoted worshipper *Arjuna*, one of the five *Pandava* heroes of the *Mahabharata*.

The Krishna Myth

Krishna, son of *Nand* and *Yashoda*, grew up in pastoral surroundings at *Brij* near *Mathura*. As a child his innocent looks were somewhat deceptive because he defeated his most ferocious opponents with the ease and valour befitting a Supreme Being. *Krishna* acquired epithets such as *Gopala* and *Rajgopala* (Because of his association with cows) and *Shyam* (because of his dark complexion). According to textual sources, *Krishna* was equated with *Kama* or *Madan* (seducer of the mind). He was also addressed as *Madangopala* whose friendship, love and fortitudes sustained the cowherds and milkmaids of *Brij* through periods of intense happiness and acute anguish. This pastoral phase came to an end when *Krishna* departed from *Brij* to assume the role of a great hero and to become the greatest ruler of *Golden Dvarka*. *Krishna* acted as counsellor to all five *Pandava* brothers and guided them through their long-standing feud with their cousins, the *Kauravas* who were led by their evil-minded eldest brother *Duryodhana*.

During this fratricidal war *Krishna* agreed to act as *Arjun's* charioteer. When *Arjuna* became despondent and declined to fight with his cousins, *Krishna* tried to persuade him to face reality and the *Bhagavad Gita*, a part of the *Mahabharata* epic, evolved out of their dialogue. *Arjuna*, highly sceptical of *Krishna's* advice, made light of it saying, "You are a friend and you are my charioteer. You are talking as if you are God". Thus spurred, *Krishna* declared that He was the origin of all.' from Him all creation proceeded and the wise, knowing all this and being in the right frame of mind, worshipped Him.

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In the verses which followed Krishna highlighted his proximity to the animal world by comparing the best of animals with his highest form which he was soon to reveal to Arjuna. Krishna said, "I am like the best of horses, *Uchchaishravas*, born out of the churning of the ocean; I am like the elephant, *Airavata* of *Indra*, another gift from the ocean. I am the highest Ruler amongst men. I am *Vajra*, the best of weapons. I am *Kamadhenu*, the best of cows. I am *Kamadeva*, the God of love and the best of the progenitors. I am the great *Vasuki* among the *Nagas*".

Krishna-Virat-rupa

While saying this Krishna revealed his universal form, *Virat-rupa* to Arjuna, and urged him to look at the endless divine form which none had seen before, saying "In me rests everything. All that moves; all that is immovable. The whole universe is part of me. So are the heavens, the netherworlds, the rivers, the mountains. I embrace all and finally all embrace me.

At Nathdvara, a centre of Krishna worship (where he is worshipped in the form of Sri Nathji), the local painters evolved a universal form of Krishna as *Virat-rupa* based on the *Bhagavad Gita*, the *Bhagavata Purana* and other Vaishnava texts. In some of these illustrations the universal form of Krishna occupies the entire picture space, while the small human figures of Krishna and Arjuna appear below gazing at his divine revelation.

The bewildered Arjuna contemplates the towering manifestation of Krishna with its seven composite faces that probably represent *Brahma*, *Vishnu*, *Mahesh*, *Surya*, *Angni*, *Varuna* and *Indra*. The torso and the hands are covered with the eyes of *Indra* and great rivers flow over the body. From the crown and the immeasurable proportions of the universal form, emanates a fearsome lustre like that of roaring fire and the brilliant sun. Arjuna watches the many mouths and the huge hands and finger nails shaped like horse heads. The heads of this mighty Being reach the highest heavens known as *MastakLoka* and his body stretches across the nether regions such as *Vital*, *Satal*, *Talatal*, *Mehatal* and *Rasatal*. *Patal*, the lowest region, is at the bottom of the divine feet. The four great centres of pilgrimage-*Dvarka*, *Jagannath*, *Badri-Kedar* and *Rameshvaram*-are prominently shown along with the shrine of Sri Nathji at Mount Govardhan hallowed by Krishna hallowed by himself during his childhood. 1

The *Virat-rupa* also contains the *Maha-rasa* (the great circular dance) of Krishna and the *gopis* on the silvery sands of the river Yamuna. This dance form is described in the *Rasa Panchadhyaya*, a part of the *Bhagavata Purana*, as "When the *gopis* held one another by their hands in a circle, Krishna multiplied himself and entering between the dual partners clung lovingly to all. Each *gopi* thought that Krishna was hers alone. It was thus that the whole circle commenced the *rasa* sport". The inclusion of the *Maha-rasa* in the painting shows that no *Virat-rupa* of the joyous Lord Krishna would be complete without the ecstasy of dance, Music and the Divine Grace.

The theme of the exploits of Vishnu in his ten incarnations was quite popular in Indian sculpture, painting and folk dances like the *Yakshagana*. In the ten incarnations Balarama, the elder brother of Krishna, is shown as the eighth incarnation and Krishna as the ninth instead of the usual order where Krishna is the eighth incarnation and the ninth one is Jagannath the Lord of Puri or the Enlightened Buddha. The incarnation of the winged horse is borrowed from Islamic art.

In the myths and legends of Orissa, *Vishnu*, *Krishna* and the great *Jagannath* of Puri are considered identical and of paramount importance. *Vishnu* than Krishna is worshipped as *Jagannath* at Puri which is both a more important and ancient centre of creative endeavour than Nathdvara. The Puri *pata* paintings depict the various myths and legends connected with

Vishnu and his other *avataras* and have reached the farthest corners of the country captivating the hearts of the devout. While the Nathdvara painters portrayed the universal form as being assumed by Krishna in the shape of an immense human being (*Virat-rupa*), Orissanpata painters ascribed it to *Vishnu* and gave it a composite animal form *Navagunjara*.

Thus, in Vaishnava mythology, Krishna a *Virat-rupa* is equivalent to *Vishnu* as *Navagunjara*.

This vibrant visual image of the *Navagunjara* was painted in diverse colours such as red, yellow, white, blue, green and black. *Vishnu Navagunjara* also occurs on Puri *ganjifa* (playing cards) and in symbolic representations on the outside walls of houses. There appears to be no distinction between *Vishnu*, the Supreme Being, and *Vishnu's* incarnation as *Navagunjara*.

The two are closely identified with one another. *Vishnu's* popularity in his Orissan composite animal form is firmly entrenched in the world of the Indian painter and his discerning patron: the *Navagunjara* even appears on the plinth of an eighteenth



Fig.1-Navagunjara.Sandstone. c.1800 A.D. Maharashtra.

century Shiva temple in Maharashtra and in some paintings at Kulu, Rajasthan and Andhra Pradesh. As in painting so also in literature the composite animal motif serves as a focal point-Orissa's greatest fifteenth century poet, Sarala Das, conceived the *Virat-rupa* in the form of a composite animal and his description of it caught the fancy of the people and the painters.

In a departure from the original version of the epic Mahabharata, Sarala Das maintains that there were seventy-three battles of Kurukshetra and that the Pandava brothers had moved to Puri. He adds several new episodes in his version and lays more importance on *Vishnu* rather than Krishna while describing the *Navagunjara* form in his writing. Thus, *Vishnu* himself proceeded to *Manibhadra* hill with its sylvan surroundings where *Arjuna* was doing penance in a dense forest. *Vishnu* revealed himself as *Navagunjara* - a majestic animal full of vigour and verve who stands on three legs. Each leg represents a different animal: the elephant, the tiger and the horse. Instead of the right foreleg, *Vishnu-Navagunjara* has an elephant raised arm holding a lotus flower. *Navagunjara* has the head of the rooster, the neck of the peacock, the hump of the bull, the slim waist of the lion and the magnificent tail of the hooded serpent. *Arjuna* had one look at the awe-inspiring *Navagunjara* and all at once recognise this luminous creature as *Vishnu-Virat-uupa*. Immediately he threw his bow and arrow on the floor, folded his hands and invoked the God's blessings. By assuming this unique form, by urging his own divinity into the animal Being, *Vishnu* paid the highest tribute to the animal world.

The skilled Puri painters who were devotees of *Jagannath* were also employed in *seva* (service) of the Lord. Because their function was specifically to produce temple-paintings, they were well informed on subject of epics, myths and legends. These they depicted in paintings-the demand for them was incessant and the artistic output prolific because Puri, on the east coast, was one of the four great centres on the all-India pilgrimage route.

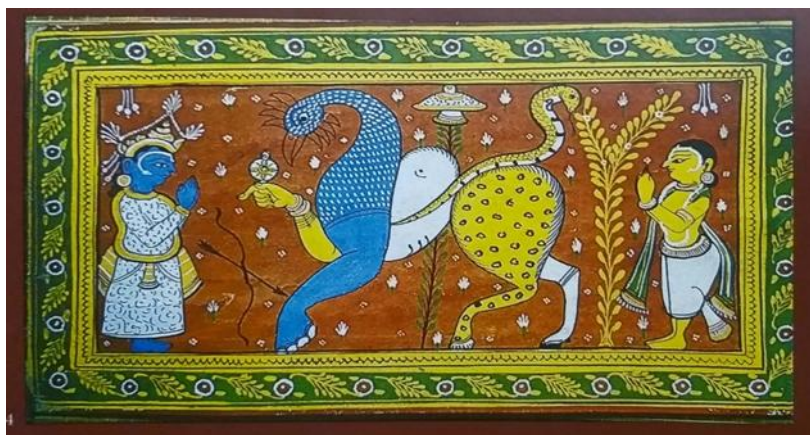


Fig.2-Navagunjara-Lacqueredpaper, Odisha, Puri.Contemporary .18.5 x31 cm.

A colourful Vishnu in his *Virat-Rupa* aspect has inspired the contemporary Orissanpatapainter to state, Krishna (*Vishnu*) the Supreme Being and Arjuna were great friends. *Vishnu* in the disguise of a composite animal *Navagunjara*-a combination of Man,Beast,Bird and Snake -appeared before *Arjun* to test his spiritual development.*Arjuna* at one's recognised *Vishnu* in his disguise.



Fig.3- Navagunjara

The Composite Animal Form in the Art of Love

In Sanskrit literature *Kama*, known as *Kandarpa* or *Manmatha* or *Madan*, is the God of love and represents desire. He is exquisitely beautiful in concept. The work *Kama* also refers to one of the four cardinal goals of life along with *dharma*, *artha* and *moksha* and dominates the life of a Vaishnava house-holder. Krishna was often equated with *Kama*.

Krishna himself was a favourite target of the flowery arrows ceaselessly shot by *Kama*. In desperation, Krishna appealed to *Kama* saying, "I am not austere like *Shiva*. I am just human. I cannot suffer pangs of love. O *Kama*, do not shoot any more arrows at me. I am agitated and burning with desire". On the other hand, the young milkmaids adored and worshipped *Kama* because he brought Krishna closer to them. They paid a rare tribute to

Kama by painting the *makara* and the *mina* (the crocodile and the fish) on their breasts and cheeks to show that the emblems of *Kama* were their own symbols of love. *Radha* and the *gopis* were in love with Krishna and Krishna reciprocated their love and charmed them into submission when it suited him. In turn, the *gopis* played pranks on Krishna and made him feel penitent.

Kama was so handsome that *Rama*, an important incarnation of *Vishnu*, was described as handsome as *Kandarpa* the Lord of Love himself. Krishna in the tenth chapter of the *Bhagavad Gita* styled himself as *Kandarpa* amongst the progenitors. The repertoire of the Indian painters contained a large number of stories and episodes of the Krishna legend and they utilised them enthusiastically to portray events where the element of *Kama* prevailed. Some of them from Orissa and Rajasthan employed animal and other figures like composite horses and elephants to skilfully portray the literary imagery. The fact that they chose to use animal forms again emphasised the charming role of the animal world in creating stimulating visual experiences. The composite animal form appears to have been inspired by Persian art but the motif was quickly integrated into Indian artistic vocabulary and is encountered in several different contexts-religious, as well secular.

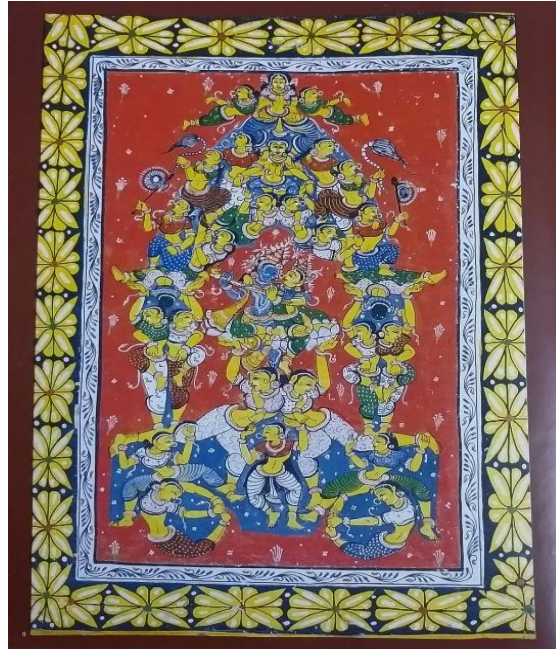
The Puri painters have brought out the love themes of Krishna very vividly through their brushwork and the *Nari Ashva* (a horse composed of pretty women) with Krishna astride it is a fine example of their imagery. The inspiration for painting *Nari Ashva* came from the book *Rasa Panchaka* by *Divakara Das* of Orissa. The painting shows *gopis* arranged in such a manner as to create the impression of a sportive horse. Krishna rides joyfully on this composited horse to a destination known only to the very of beauties who have unabashedly shed their garments. The colourful painting is rich in golden yellow and red, befitting the celebration of love.²

Fig.4-NariAshva (a horse composed of pretty women)



A favourite theme of the Puri painter is the *KandarpaRatha*(the chariot of love). This motif, based on the festivities at the Jagannath temple, shows the type of processional chariots used for festivals. Here, instead of an actual chariot, the artist has depicted one which is composed of damsels wearing colourful dresses. They form the front portion of the chariot that carries the divine lovers *Radha* and *Krishna* in a passionate embrace. The damsels are so enchanted by the intimacies between the divine lovers that some of them entwine themselves

and pose like the divine lovers to add to the atmosphere of gaiety. The composite formation of



the towering chariot is so spontaneous and imaginative that the damsels look like decorative painted images on a mobile chariot. The *KandarpaRatha* is the outcome of a unique ritual in Orissa and shows that *Kandarpa* (*Kama*) is in full command of the orchestration of love that takes place in everyday life. 3



Fig.6-Navagunjara on the playing cards of Odisha. Paper.7 cms diameter.

The circular *ganjifa* cards are a part of the Vishnu set. The highest denomination of these playing cards is that of *Vishnu Raja*. It is customary in Odisha to show on the card the composite animal form of Vishnu as *Navagunjara* instead of Vishnu's four-armed divine human form. This indicates that the divine Vishnu is the same as the divine *Navakunjara*. A fine example of the adaptation, elevation and ennoblement of the animal world in Vaishnava myth and art.

Artistic expression of the composite animal motif emerges in the secular context as *Nari Kunjara*. The painters and other artists of India show considerable fondness for depicting a fast-running elephant and arranging a playful group of women within its framework. It is designed so that the body, the legs, the trunk and the tail are composed of women in various acrobatic postures. Thus, the women deliver the message of *Kama* through the noble elephant. A typical example of this is a folk painting of this is a folk painting of *Nari Kunjara* from Rajasthan in which the painter has chosen to portray a singing group of nine female dancers and musicians, skilfully arranged in the composite form of an elephant, as they proceed gaily to a centre of festivity.

In spite of the depiction of elephants in various subjects like riding, hunting, in ceremonial display, at war and work, composite animals *Narikunjara* were also a popular subject in many schools of Rajasthani painting generally being copied from *charba*. Andrew Topsfield has mentioned that from the early 18th century this subject was depicted at Udaipur. The imagination of Nathdwara artist can be traced again in the depiction of the elephant of 9 girls *NavNariKunjar*, mid-19th century, this was a device commonly used by the artist of Rajasthani style and also of the Mughal camels, horses, elephants and other animals were composed by them but here female figures are composed together. There are numerous stories explaining how the device came to use pilgrims of recall *Leela* of Krishna associated with come on the one the place where several *gopis* formed themselves into an elephant after taking bath to amuse Krishna in the 15th century poem *GovindGaman* we get the reference from was taking Krishna away to Mathura in a chariot. The distressed *gopis* led by *Radha* tried to stop him. The Krishna decided to remain at Gokul if the *gopis* provided him and Elephant to ride on. Thinking it impossible so they themselves assumed the form of an elephant as depicted in the painting they even formed an *Ankush* (Goad) out of their love for Krishna. The painting shows Krishna seated on his *NavNariKunjar*, an elephant of nine maidens.

The Rajasthani painter sometimes indicates the final victory of *Kama* over the *gopis* by creating a *Kama Kunjara*, that is, a lone elephant hurrying down a path led by a nude beauty carrying the lotus-decked flagstaff of *Kama*. The painter also shows six women and three men within the framework in various stages of sexual stimulation. The fairest female is sitting pretty on the top and holding the flowering goad of lust. The jet-black braid interwoven with flowers of the damsel at the end flies high in the air to indicate that the impatient elephant is hardly touching the ground, so great is his speed and so ardent his desire. 4

Indeed, the ubiquitous *Kama* reigns supreme both in the art of Orissa and of Rajasthan, two of the finest centres of sexual imagery through the medium of art. Without the illuminating examples of *Kama Kala* how would warm blood rush through the pages of *Vatsyayanas'* won *Kama Sutra*! The very vocabulary of the various sexual codes like the *Kama sutra* for describing male and female generative organs is full of animal imagery and the female as a doe (*mrigi*), mare (*vadva*) and a cow-elephant (*hastini*).

Through the ages, innumerable are the ways in which adaptation, elevation and ennoblement of the animal world have been taking place- in thought, literature and art.

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South Asian Association for Regional Cooperation (SAARC)

*Dr. Priti Jaiswal**

The South Asian Association for Regional Cooperation (SAARC) is an economic and political organization of eight countries in South Asia. It was established in 1985 when the Heads of State of Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka formally adopted the charter. Afghanistan joined as the 8th member of SAARC in 2007. To date, 18th Summits have been held and Nepal's former Foreign Secretary is the current Secretary General of SAARC.

Objectives

SAARC aims to promote economic growth, social progress and cultural development within the South Asia region. The objectives of SAARC, as defined in its charter, are as follows:

- Promote the welfare of the peoples of South Asia and improve their quality of life
- Accelerate economic growth, social progress and cultural development in the region by providing all individuals the opportunity to live in dignity and realise their full potential
- Promote and strengthen collective self-reliance among the countries of South Asia
- Contribute to mutual trust, understanding and appreciation of one another's problems
- Promote active collaboration and mutual assistance in the economic, social, cultural, technical and scientific fields
- Strengthen co-operation with other developing countries
- Strengthen co-operation among themselves in international forms on matters of common interest; and
- Cooperate with international and regional organisation with similar aims and purposes.

Structure and Process

Cooperation in SAARC is based on respect for the five principles of sovereign equality, territorial integrity, political independence, non-interference in internal affairs of the Member States and mutual benefit. Regional cooperation is seen as a complement to the bilateral and multilateral relations of SAARC Member States. SAARC Summits are held annually and the country hosting the Summit holds the Chair of the Association. Decisions are made on an unanimity basis while bilateral and contentious issues are excluded from the deliberations of SAARC. In addition to the eight Member States, nine Observer States join SAARC Summits: China, the US, Myanmar, Iran, Japan, South Korea, Australia, Mauritius and the European Union.

Areas of Cooperation

The Member States agreed on the following areas of cooperation:

- Agriculture and rural development
- Education and culture
- Biotechnology
- Economic, trade and finance
- Energy
- Environment

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- Tourism
- Science and Technology
- Information, Communication and Media
- Poverty alleviation
- Security aspects
- People-to-People Contacts
- Funding mechanism
- Social development

South Asia Forum:

South Asia Forum was formed after the SAARC Leader, at the Sixteenth SAARC Summit (Thimphu, 28-29 April 2010), emphasized on the need to develop a ‘Vision Statement’ and agreed to form a ‘South Asia Forum’ for generation of debate, discussion and the exchange of ideas on South Asia and its future development, consisting of eminent personalities of diverse background including from all SAARC Member States.

To this effect, a Concept Note on the establishment of a South Asia Forum, prepared by India, was presented at the Informal Meeting of the SAARC Council of Ministers (New York, 28 September 2010).

The first Steering Committee for the South Asia Forum (New Delhi, 10 January 2011) finalized the Objectives, Scope and Guidelines for the Forum including the theme, format, agenda and participation for the first meeting of the South Asia Forum. The First Meeting of the South Asia Forum was successfully held in New Delhi on 8-9 September 2011 under the overarching theme of “**Integration in South Asia: Moving Towards a South Asian Economic Union.**” The Forum brought together policy makers, eminent personalities, academia, business leaders and representatives of civil society from all Member States. The draft Conclusion covers the areas of trade and investment; connectivity; energy, environment and natural resources; people to people movement; culture; development and demography; security; strengthening the existing mechanisms and tools of SAARC; structure and functioning of the South Asia Forum; and next steps.

The Second Steering Committee Meeting for South Asia Forum (SAARC Secretariat, 6-7 June 2012) considered the matters relating to hosting the Second South Asia Forum and made its recommendations. The Second South Asia Forum will be taking place during 2018 in one of the SAARC Member States.

Association of SAARC Speakers and Parliamentarians:

The Association of SAARC Speakers and Parliamentarians was formally launched in 1992 in Kathmandu. The Heads of State or Government at their Seventh SAARC Summit (Dhaka, April 1993) welcomed the initiative of the Speakers of Parliaments of SAARC countries in forming the Association.

The Association is a Forum for exchange of ideas and information on parliamentary practices and procedures. Its main objectives are to strengthen people-to-people contacts with a view to achieving mutual understanding, trust and friendship among the people of SAARC countries and also to promote contacts, coordinate and exchange experiences among parliaments and Parliamentarians of SAARC countries

Latest Developments

The 18th SAARC Summit held in Kathmandu in 2014 concluded with the adoption of the SAARC Declaration. The Declaration recognizes labour migration as an issue in need of collective action. Article 21 states that SAARC countries agree to collaborate to ensure the

protection of migrant workers from South Asia. During the Summit, SAARC leaders also called for authorities to tackle and prevent the trafficking in women and children.

In regards to the Post-2015 Development Agenda, participating countries aim to initiate an inter-governmental process to appropriately contextualize the Sustainable Development Goals at the regional level.

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On Goat Grazing Problem

*Dr. RajiveAtri**

In this paper, the goat grazing problem has been discussed when the goat is tethered at the point of an equilateral gazebo (fence) of each side a units. The problem has been discussed in different cases.

Key words: Gazebo, equilateral and graze.

Introduction:

The goat grazing problem is a problem in recreational mathematics. It is of two types, namely, interior grazing problem and exterior grazing problem in a circular area. Originally was the exterior grazing problem which appeared in 1748 in the journal Ladies Diary. Interior grazing problem first appeared in 1894 in the journal American Mathematical Monthly. Since then the problem has been discussed for different gazeboes (fences).

In this paper, the goat grazing problem has been discussed when the goat is tethered at the point of an equilateral gazebo (fence) of each side a units. The problem has been discussed in different cases.

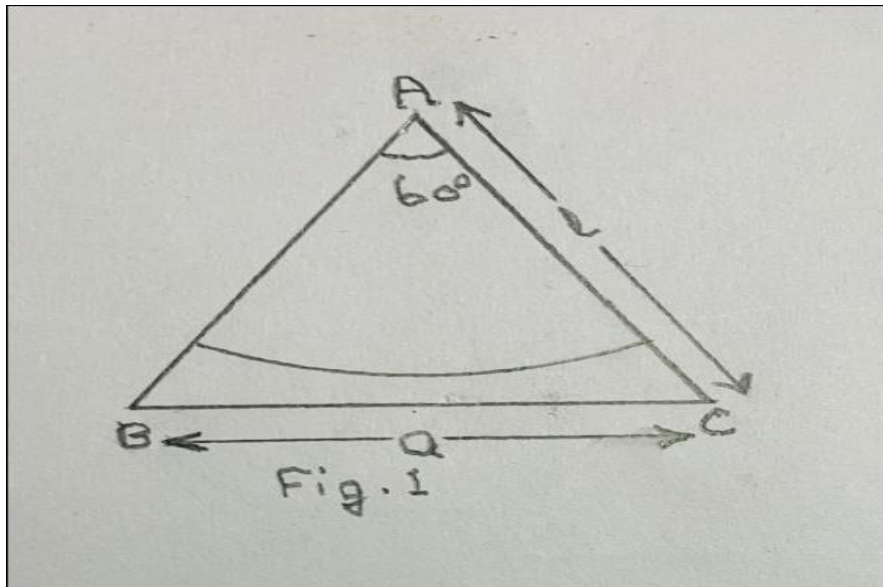
Analysis:

The following cases of goat grazing problem have been discussed:

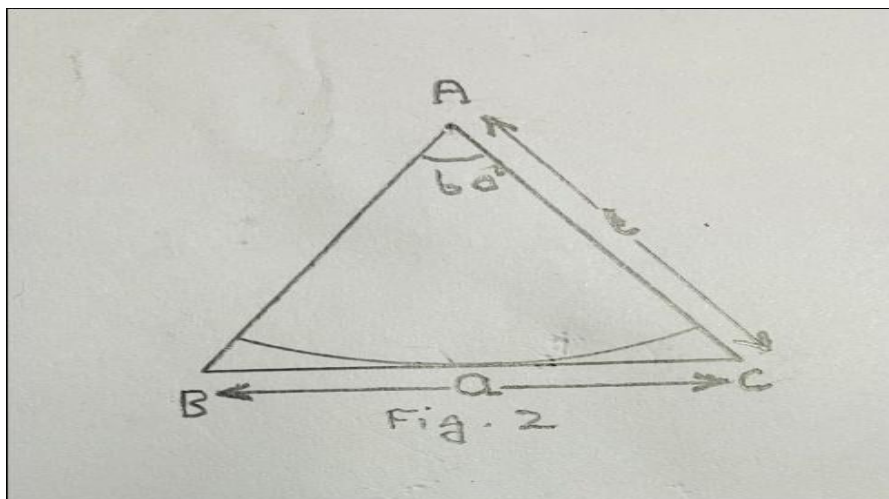
Case 1: The goat is tethered at one corner of the equilateral triangular gazebo (fence) inside with a rope of length l units.

Let a goat is tethered by a rope of length l units at one corner A of an equilateral triangular grass field side a units.

(a) First, we consider the case when $l \leq a$. This case is shown in Fig. 1 and Fig.2.



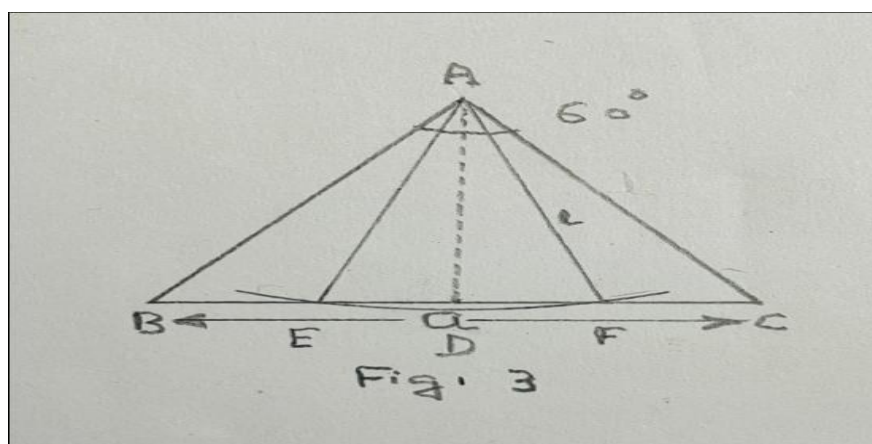
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In this case, the grazing area for the goat is given by

$$\begin{aligned} \text{Area} &= \frac{60}{360} \pi l^2 \text{sq. units. (as angle } \angle BAC = 60^\circ) \\ &= \frac{1}{6} \pi l^2 \text{sq. units.} \end{aligned}$$

(b) Second, we consider the case when $l > a$. This case is shown in Fig. 3.



Let the line l intersect the side BC at the points E and F in such a way that $\angle EAF = 30^\circ$. Let perpendicular from A on BC intersects BC at the point D . From $\triangle BAD$, we have

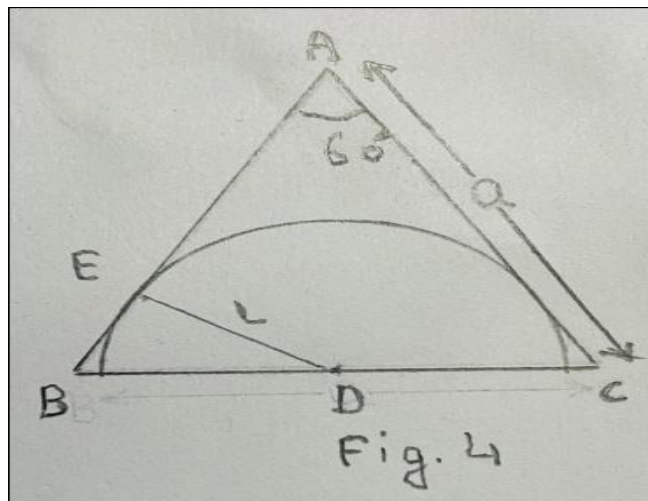
$$BD = \sqrt{a^2 - \left(\frac{a}{2}\right)^2} = \frac{\sqrt{3}}{2} a \text{ units.}$$

The required grazing area in this case is given by

$$\begin{aligned} \text{Area} &= \text{Area of sector AGEDFH} - \text{Area of segment EDF} \\ &= \frac{60}{360} \pi l^2 - \left(\frac{\pi - \sin \frac{\pi}{6}}{2}\right) l^2 \\ &= \frac{\pi l^2}{6} - \left(\frac{\pi - \frac{1}{2}}{2}\right) l^2 \\ &= \frac{\pi l^2}{12} + \frac{l^2}{4} \text{sq. units.} \end{aligned}$$

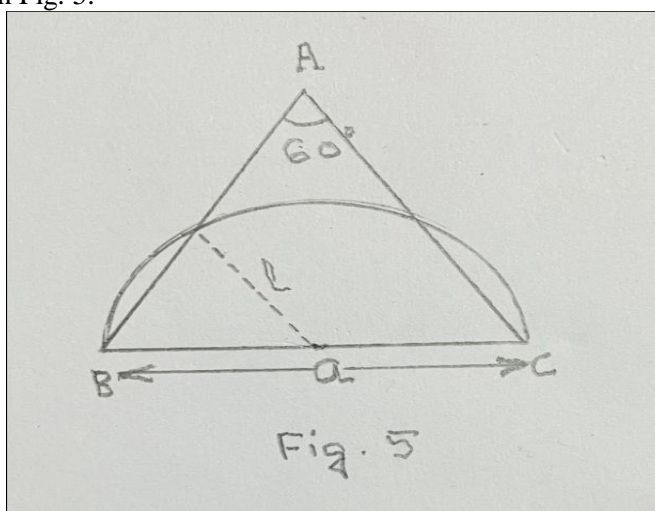
Case 2: The goat is tethered at midpoint of one side of the equilateral triangular gazebo (fence) inside with a rope of length l units. Let a goat is tethered at point D the midpoint of BC with a rope of length l units.

- (a) Let the semi-circle with centre D and radius l intersects AB at E . This case is shown in Fig. 4.



Now $\angle ABC = 60^\circ$ and $BD = \frac{a}{2}$ units. Therefore $ED = l = \frac{a}{2} \sin 60 = \frac{\sqrt{3}a}{4}$ units. Thus if $l \leq \frac{\sqrt{3}a}{4}$ then the required grazing area = $\frac{\pi l^2}{2}$ sq. units.

- (b) If $l = \frac{a}{2}$. Let semi-circle with centre D and radius l intersects AB at E and AC at F . This is shown in Fig. 5.

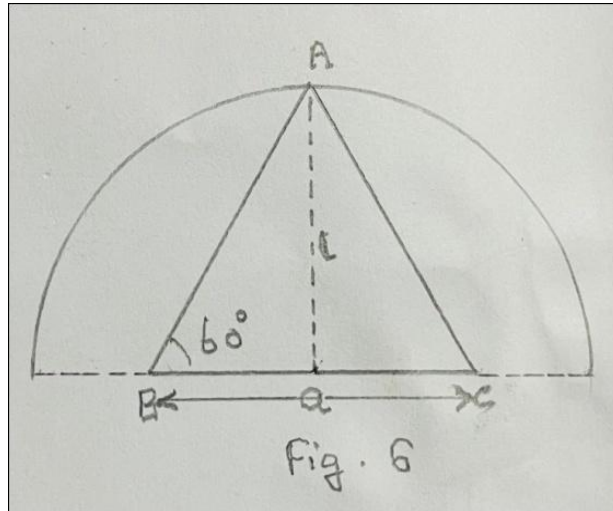


In this case, $l = \frac{a}{2}$. Thus $ED = BD$. Therefore $\angle EBD = \angle BED = 60^\circ = \angle EDB$. In this case, the required grazing area is given by

$$\begin{aligned} \text{Area} &= \frac{1}{2} \pi l^2 - \frac{1}{2} \left(\frac{60}{360} \pi l^2 - \frac{\sqrt{3}l^2}{4} \right) \\ &= \frac{5}{12} \pi l^2 + \frac{\sqrt{3}l^2}{8} \end{aligned}$$

$$= \frac{5}{48} \pi a^2 + \frac{\sqrt{3}a^2}{32} \text{sq. units.}$$

(c) If $l = \frac{\sqrt{3}a}{2}$. This shown in Fig. 6.

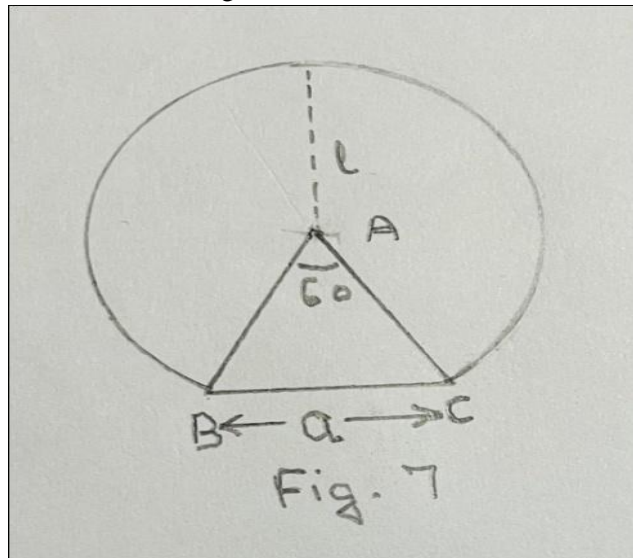


In this case, the required grazing area will be equal to the whole area of the triangular region which is given by

$$\text{Area} = \frac{\sqrt{3}a^2}{4} \text{sq. units.}$$

Case 3: The goat is tethered at one corner A of the equilateral triangular gazebo (fence) ABC outside with a rope of length l units. Let a goat is tethered at point A in a grass field outside the fence ABC. We have to find the area of the field for grazing by the goat. Now we consider the following cases:

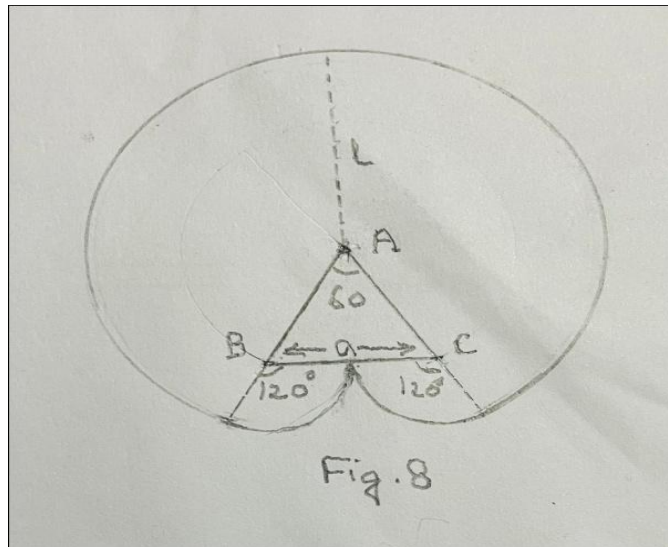
(a) Let $l \leq a$. This is shown in Fig. 7.



In this case the required grazing area is given by

$$\text{Area} = \frac{300}{360} \pi l^2 = \frac{5}{6} \pi l^2 \text{ sq. units.}$$

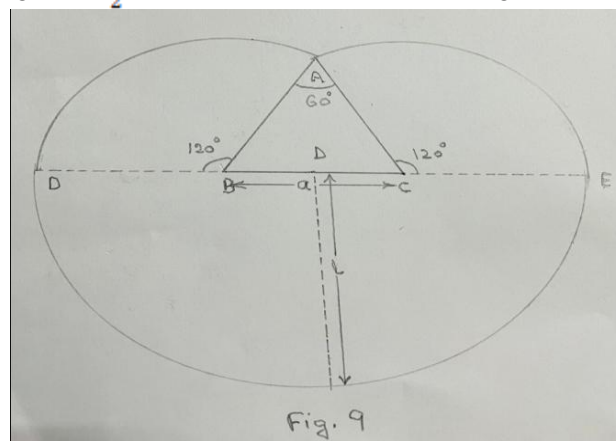
(b) Let $l = \frac{3}{2} a$. This is shown in Fig. 8.



In this case, the required grazing area is given by

$$\begin{aligned} \text{Area} &= \frac{300}{360} \pi l^2 + 2 \cdot \frac{120}{360} \pi (l - a)^2 \\ &= \pi \left(\frac{5 \times 9}{6 \times 4} a^2 + \frac{a^2}{32} \right) \\ &= \frac{61}{32} \pi a^2 \text{ sq. units.} \end{aligned}$$

Case 4: The goat is tethered at midpoint of one side of the equilateral triangular gazebo (fence) outside with a rope of length l units. Let a goat is tethered at point D , the midpoint of BC with a rope of length $l = \frac{3}{2} a$ units. This case is shown in Fig. 9.



In this case the, the required grazing area is given by

$$\text{Area} = \frac{1}{2} \pi l^2 + 2 \times \frac{120}{360} \pi \left(l - \frac{a}{2} \right)^2$$

$$= \frac{9}{8} \pi a^2 + \frac{2}{3} \pi a^2$$
$$= \frac{43}{24} \pi a^2 \text{sq. units.}$$

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