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Editorial



75 YEARS OF INDIAN INDEPENDENCE

It has been 74 years since the country got independence. A lot has changed in the country in 74 years. In 1947, the annual income of the common man was Rs 274, but today's picture is different and spectacular. Let us know how was this journey of success of independent India. At the time of independence, the country's independence was only 34 crores but now it is about 140 crores.

How much has the health infrastructure grown since independence?

India compared to 2022 today, then there were only 30 medical colleges in the country, but now there are about 550 colleges. In 1947, there were 2,014 government hospitals and now their number is more than 23 and a half thousand. The number of doctors in the country has also increased. At present, there is one doctor per 1,313 population in the country. Whereas according to WHO, there should be one doctor for every 1000 population. In the journey of 74 years of independence, Indian scientists have also proved their talent. During the Corona epidemic, India not only saved the lives of crores of people of its country by making two indigenous corona vaccines on its own, but also giving free vaccines to many countries of the world.

We are the world's fastest growing economy

It is believed that when the British came to India, India's share in the world's GDP was more than 22%. But when the country became independent in 1947, this share came down to 3%. But since the independence of the country in 1947, our GDP has increased 50 times.

The GDP figure in 51 was Rs 2.93 lakh crore, which is estimated to be more than 134 lakh crore in the year 2020-21. Today the world is facing the brunt of inflation. But despite inflation, India is going to become the world's fastest growing economy during the current financial year.

\$5 trillion economy

India aims to become a 5 trillion dollar economy by 2025. The International Monetary Fund (IMF) in its world economic report confirms that India's vision of becoming a 5 trillion USD economy shall materialize by 2026 - 2027. One of the most fascinating events has been the rebound of the Indian economy from COVID-19 setback while the rest of the world still spirals around the losses. However, this comeback is contingent on maniacs, panics and crashes. According to the World Economic Outlook Report of the International Monetary Fund, due to the strategic reforms of the Modi government and the acceleration in the corona vaccination campaign, the Indian economy is moving faster than other countries of the world. India will continue to be the world's fastest growing major economy in 2022 with a growth rate of 8.5 percent. In 2022, except India, this growth rate has been projected not to exceed 6 percent in any other country. India has left China and America far behind in terms of economic growth rate. the country's GDP (Gross Domestic Product) also saw an increase. These measures have increased the revenue collection for the exchequer. With this, India is on the way to become a \$5 trillion economy

Leader in food grain production

The production of Foodgrains in the country is estimated at a record 314.51 million tonnes in 2021-22 which is higher by 3.77 million tonnes than the production of foodgrain during 2020-21. The production during 2021-22 is higher by 23.80 million tonnes than the previous five years' average production of foodgrains. Record production is estimated for rice, maize, pulses, oilseeds, gram, rapeseed, mustard, and sugarcane. There was a time in 1965 when there was a food shortage in India.

People were forced to eat one meal at a time. The war with Pakistan and America's threat of not giving wheat had hit the self-respect of the Indians. Even within 2 years, Indian farmers showed such charisma that the Green Revolution came in India. In 1968 our farmers produced a record 170 lakh tonnes of wheat. Which was 50 lakh tonnes more than the year 1964. Today India is such a position that it exports wheat and other food grains to many countries in the world.

Indian Railways

Indian Railway manages the fourth largest national railway system in the world by size, with a total route length of 67,956 km (42,226 mi) as of 31 March 2022. 52,247 km (32,465 mi) or 83% of all the broad-gauge routes are electrified with 25 kV 50 Hz AC electric traction as of 1 April 2022. In FY20, Indian Railways carried 808.6 crore (8.086 billion) passengers and in FY 22, Railways transported 1418.1 Metric Tonnes of freight. It runs 13,169 passenger trains daily, on both long-distance and suburban routes, covering 7,325 stations across India.

Self-reliant India in Defense Sector

India has one of the world's largest military forces with a strength of over 14.4 lakh (1.44 million) active personnel. It has the world's largest volunteer military of over 51 lakh (5.1 million) personnel. The total budget sanctioned for the Indian military for the financial year 2021 is ₹4.78 lakh crore (US\$60 billion). It has the fourth largest annual defence budget behind USA (US\$732 b) and China (US\$261 b). It is the second largest defence importer behind Saudi Arabia making up 9.2% of global arms import. India has a domestic defence industry of which 80% is government owned. The public sector includes DRDO and its 50 labs, 4 defence shipyards, 12 defence PSUs. India has a new defence procurement, acquisition and manufacturing policy to reduce imports and enhance domestic manufacturing. At the time of independence, India was completely dependent only on Russia in the matter of foreign weapons. Meanwhile, the officers and employees associated with the Defense Department of the new era of today's new India are doing their work diligently. Today, in 74 years, the value and status of India's power is big. Wherein today's India is walking shoulder to shoulder with Europe. Getting India's missile defense system like Rafale from France, Chinook from America and S-400 from Russia is nothing short of a big success. Organizations like DRDO are making from bullet proof jackets to light fighter jets.

When mobile phone came in the country

India got a big achievement in the field of technology in the year 1995. When mobile phones came in the country for the first time. The first mobile call in India was made about two and a half decades ago on 31 July 1995. The first mobile call in the country was made by none other than the then Chief Minister of West Bengal Jyoti Basu, Union Telecom Minister Sukhram. This phone call was connected from Writers Building in Kolkata to Sanchar Bhawan in Delhi. With this call, mobile phone service was started in Kolkata. Country's first mobile call was made through Modi Tels TramobileNet service.

Internet service launched in the country

On one hand, where Indians got the facility of mobile phones in the country in the year 1995, on the other hand, from this year, India got another dimension in the field of technology and that was internet service. In today's era, where the Internet has solved almost every problem. Its foundation was laid in the year 1995 in India. Internet service was started in India in 1995 on the day of Independence Day i.e. 15th August. Internet facility for common people was started with the gateway service of Videsh Sanchar Nigam Limited ie VSNL. After this, in the year 1998, the government had allowed private companies to enter the Internet service sector and today the whole world is accepting the iron of India's Internet revolution. As of 2020 there are 718.74 million active internet users that comprise 54.29% of the population.

Road Infrastructure

As per figures, the total length of National Highways (NHs) in 1947, when India attained

Independence, was about 21,378 km, which has now gone up to more than 1.40 lakh km. India now has second largest road networks in the world with a total length of about 62 lakh km. Road transport accounts for about 87% of passenger traffic and 60% of freight traffic movement. National highways are a very important constituent of the road network in India. Though it comprises 2.3% of total road network, it carries about 40% of the road traffic. India has a network of over 6,371,847 kilometres (3,959,282 mi) of roads as of 1 December 2021. This is the second-largest road network in the world, after the United States with 6,853,024 kilometres (4,258,272 mi).[2] At (1.94 km, 1.21 mi) of roads per square kilometre of land, the quantitative density of India's road network is equal to that of Hong Kong, and substantially higher than the United States (0.71 km, 0.44 mi), China (0.54 km, 0.34 mi), Brazil (0.23 km, 0.14 mi) and Russia (0.09 km, 0.056 mi).[3] Adjusted for its large population, India has approximately 5.13 kilometres (3.19 mi) of roads per 1,000 people, which is much lower than United States 20.5 kilometres (12.7 mi) but higher than that of China 3.6 kilometres (2.2 mi). India's road network carries over 71 percent of its freight and about 85 percent of passenger traffic.

Since the 1990s, major efforts have been underway to modernize the country's road infrastructure.[5] As of 31 March 2020, 70.00% of Indian roads were paved. As of March 2020, India had completed and placed into use over 136,440 Kilometres (84,780 mi) of four or more lane highways connecting many of its major manufacturing, commercial and cultural centres. According to Ministry of Road Transport and Highways, as of March 2021, India had about 151,019 Kilometres (93,839 mi) of national highways and expressways, plus another 186,528 kilometres (115,903 mi) of state highways. Major projects are being implemented under the Bharatmala, a government initiative. Private builders and highway operators are also implementing major projects.

On the basis of the above discussion we can say that India has made a lot of progress in the last 75 years. But, there is still a long way to go. To meet the needs of the growing population of the country, issues like new employment opportunities, affordable and accessible medical facilities, good schools-colleges and women-safety are the challenges ahead.

Dr. M.K Choubey
Editor-in-Chief

1 August 2022

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A STUDY ON PERCEPTION TOWARDS BENEFITS AND CHALLENGES OF WORK FROM HOME SYSTEM AMONG EMPLOYEES IN INFOSYS, TRIVANDRUM

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Abstract:

The emergence of Covid-19 pandemic has created significant changes in the working style of the IT employees. There had been a shift of workplace from office to the residence for the last two years. The employees in the IT sector are still working from their home. The purpose of this research is to study the perception of working from home for the IT employees. The primary data was collected through structured questionnaire. Non-probability convenient sampling technique has been used to select a sample of 120 employees from Infosys, Techno Park in Trivandrum, Kerala. Tools like Frequency Tables, One Way ANOVA, Ranking Analysis using Mean Scores and Factor Analysis have been used in the study.

Keywords: work from home, perception, benefits of work from home, challenges of work from home, IT Sector

1. INTRODUCTION:

The contagious peculiarity of the Covid-19 pandemic and the subsequent nationwide lockdowns forced the people to remain socially distant and avoid gathering. Thus, the situation paved the way for popularization of the concept called 'Work From Home'. The shift of employees from offices to their respective homes was prevalent in almost all types of organisation. Work from home (or working from home) is a modern work approach enabled through internet and mobility wherein irrespective of the physical location of an individual work can be done. Work from Home is also known as Working remotely or Telecommuting which implies that the employee is working from a remote location usually home (MBASchool, 2022). Each individual is unique in nature. This uniqueness is reflected in each and every way how an individual thinks, perceives, believes or understands something. Similarly, each employee will be having his or her own

perception towards the emerging Work from Home system. However, it is important to know how far they are perceived about the different benefits as well as different challenges of this system. The present study attempts to identify the factors of perception towards Work from Home system and also to analyze the perception among the employees in Infosys, Trivandrum District of Kerala.

2. REVIEW OF LITERATURE

In the study on work-from-home productivity following the COVID-19 pandemic, **Masayuki Morikawa (2022)** found that "Loss of Communication," "Poor Telecommunication environment," "Impossibility of rules and regulations," and "Impossibility of certain task to perform from home" were the main causes of decreased work-from-home productivity.

Nima Ravi and M. R. Anulakshmi (2021) in their study titled "Work from Home and Employee Productivity during COVID-19" studied the influence of Stress, Work Life Balance and Job Satisfaction on Productivity.

The study was conducted among 150 employees working in advertising agencies in Kerala and found that stress is negatively related to productivity, while work life balance and job satisfaction are positively related to productivity in the work from home system.

According to **Lina Vyas and Nantapong Butakhieo (2020)**, the majority of Hong Kong's workforce has not regarded WFH to be one of the better possibilities, according to their exploratory survey. In order to properly regulate and make WFH practical, they also advocate for stronger government regulations and laws.

Dingel and Neiman (2020) discovered that during the COVID-19 pandemic in the U.S., 37% of the labour could be done from home, including financial work, business management, and professional and scientific services. Some vocations, particularly those in the healthcare, agriculture, and hospitality industries, cannot be done at home. Academics debate the advantages and disadvantages of WFH despite the fact that its acceptability has grown across the globe.

3. OBJECTIVES OF THE STUDY:

1. To identify the factors of benefits and challenges of Work From Home as perceived by the employees
2. To prioritize the factors of benefits and challenges of Work from Home based on the mean scores
3. To study the effect of demographic variables of the employees on their perception towards Work from Home System

4. HYPOTHESES:

- H₀1: there is no significant difference between age of the respondents and their perceived benefits towards work from home system
- H₀2: there is no significant difference between gender of the respondents and their perceived benefits towards work from home system
- H₀3: there is no significant difference

between marital status of the respondents and their perceived benefits towards work from home system

- H₀4: there is no significant difference between educational qualification of the respondents and their perceived benefits towards work from home system
- H₀5: there is no significant difference between experience of the respondents and their perceived benefits towards work from home system
- H₀6: there is no significant difference between designation level of the respondents and their perceived benefits towards work from home system
- H₀7: there is no significant difference between age of the respondents and their perceived challenges towards work from home system
- H₀8: there is no significant difference between gender of the respondents and their perceived challenges towards work from home system
- H₀9: there is no significant difference between marital status of the respondents and their perceived challenges towards work from home system
- H₀10: there is no significant difference between educational qualification of the respondents and their perceived challenges towards work from home system
- H₀11: there is no significant difference between experience of the respondents and their perceived challenges towards work from home system
- H₀12: there is no significant difference between designation level of the respondents and their perceived challenges towards work from home system

5. RESEARCH METHODOLOGY:

A Descriptive Research Design has been adopted for the purpose of undertaking the study. The study was conducted among the IT

employees working in Infosys, Techno Park in Trivandrum District in Kerala. Convenient Sampling Technique has been used in this study to select a sample of 120 working women in Kozhikode district. The primary data was collected through questionnaire. The primary data was collected among the respondents through a well structured questionnaire. It comprises of questions of personal as well as demographic details of the respondents and information about the

perceived benefits and challenges of Work from Home system. Likert Scale has also been used in the questionnaire for analyzing the perception of the IT employees towards different benefits and challenges of the Work from Home system. The tools used in the study consist of Frequency Tables, One Way ANOVA, Factor Analysis and Ranking Analysis.

6. DATA ANALYSIS AND INTERPRETATION

6.1. Demographic Profile of the Respondents

Variables		Number of respondents	Percentage of the respondents
Gender	Male	62	52
	Female	58	48
	Total	120	100
Age	Below 30 years	44	37
	30 to 45 years	40	33
	Above 45 years	36	30
	Total	120	100
Educational Qualification	Graduate	52	43
	Post Graduate	35	29
	Professional Qualification	33	28
	Total	120	100
Marital Status	Single	68	57
	Married	52	43
	Total	120	100
Experience	Up to 2 years	32	27
	2 to 5 years	28	23
	5 to 10 years	34	28
	Above 10 years	26	22
	Total	120	100
Level of Designation	Junior Level	49	41
	Middle Level	51	42
	Senior Level	20	17
	Total	120	100

The above table shows the demographic profile of the respondents in terms of variables like Age, Gender, Educational Qualification, Marital Status, Experience and Level of Designation. More than half of the respondents are male employees. Similarly more than half of the respondents are single too. 37 percent of the employees belong to an age below 30 years, which constitute the majority. 43

percent of the respondents are Graduates, while remaining 57 percent consists of Post Graduates (29 percent) as well as Professionals (28 percent). 28 percent of the employees have experience in between 5 and 10 years, as well as 42 percent of the employees come under Middle Level designation, both being the majority in their respective categories.

6.2. Exploratory Factor Analysis

Table 1: Factor Analysis of Benefits of Work from Home system

Factor Name	Statements	Rotated Factor Loadings
Individual Benefits (8%)	It helps me in saving extra expenses on travelling, fuel and other miscellaneous expenses	.853
	It saves time and energy through exclusion of commuting time	.846
	I have more freedom while I am working at my home	.675
Work Oriented Benefits (49%)	Absence of usual office distractions results in better productivity	.867
	I am able to concentrate more on my family and personal relationships when I began to work from home	.778
	I feel more energised in this system which leads to less sickness absenteeism	.778
	In this system, I am possible to work in peace and quiet environment, which enhances my work performance	.727
	I feel increased mental health and happiness under this system	.723
	It enables me to create my own personalized work environment	.675
	I am very much satisfied with this system since I can do my work at any location	.594
	I am able to find time for doing any extra jobs or studying any course while I am working at home	.582
Operational Benefits (13%)	I believe telecommunication is more better than face to face communication, which thereby results in improved speaking skills	.841
	I enjoy flexibility in the timing schedule while I am working at my home	.828
	It enables me to work overtime thereby getting its monetary benefit	.723
	Working from home contribute more knowledge regarding the technical aspects of my work	.643
Total Variance Explained: 69.88%		

From the Rotated Factor Loadings, it has been identified that the 15 statements belong to 3 components or factors, which explain about 70% of the variance. Factor 1 comprised of three items with factor loadings ranging from 0.675 to 0.853. This factor accounts 8% for the benefits of Work from Home system and it is named as 'Individual Benefits'. Factor 2 comprised of eight items with factor

loadings ranging from 0.582 to 0.867. This factor accounts 49% for the benefits of Work from Home system and it is named as 'Work Related Benefits'. Factor 3 comprised of four items with factor loadings ranging from 0.64 to 0.84. This factor accounts 13% for the benefits of Work from Home system and it is named as 'Operational Benefits'

Table 2: Factor Analysis of Challenges of Work from Home system

Factor Name	Statements	Rotated Factor Loadings
Job Related Challenges	Distractions in home often become hindrances for me to do my work	.863
	There is dip in my productivity level while I am working at home	.845
	feel more competitive pressure within the peer groups under this system	.746
	Working from home adversely affects my mental health and also results in psychological pressure	.671
	Loneliness in working and lack of interaction have negatively affected my physical and mental well-being	.663
	In this system, I miss the opportunity of working in team	.625
Challenges in Outcome	I feel physical discomfort when I do my office job in home	.816
	I have to work more time than in the office under this system	.779
	There is lack of clarity in doing my work under this system	.743
	There exists improper communication and co-ordination with other employees in the organization	.633
	I experience reduced supervision under this system, which badly affects the job performance	.504
Personal Challenges	I do not get sufficient time to look into my family matters and personal affairs	.787
	There had been increase in the targets set by the employer	.742
	I have to work even in the weekends or other holidays, under this system	.599
Location Challenges	I do not have stable internet connection in my residential area	.929
Total variance explained: 78.36%		

From the Rotated Factor Loadings, it has been identified that the 15 statements belong to 4 components or factors. Factor 1 comprised of six items with factor loadings ranging from 0.62 to 0.86. This factor accounts 53.46% for the benefits of Work from Home system and it is named as 'Job Related Challenges'. Factor 2 comprised of five items with factor loadings ranging from 0.504 to 0.81. This factor accounts 9.28% for the benefits of Work from Home system and it is named as 'Challenges in Outcome'. Factor 3 comprised of three items with factor loadings ranging from 0.59 to 0.78. This factor accounts 8.42% for the benefits of

Work from Home system and it is named as 'Personal Challenges'. Factor 4 comprised of one item with a factor loading of 9.2%. This factor accounts 7.19% for the benefits of Work from Home system and it is named as 'Location Challenges'.

6.3. Mean Scores

Mean Scores for the statements have been computed from Likert Scale points, which come in the range of 1 to 5. A score between 3 and 5 indicates that there is Strong Perception. A score of 3 indicates that there is Average Perception. A score below 3 indicates that there is Weak Perception.

Table 3: Mean Scores of Benefits and Challenges of Work from Home system

Factor Name	Statements	Mean Scores	Rank
Individual Benefits	It helps me in saving extra expenses on travelling, fuel and other miscellaneous expenses	2.71	7
	It saves time and energy through exclusion of commuting time	3.13	
	I have more freedom while I am working at my home	2.91	
	Overall Mean Score	2.922	
Work Oriented Benefits	Absence of usual office distractions results in better productivity	2.56	6
	I am able to concentrate more on my family and personal relationships when I began to work from home	2.975	
	I feel more energised in this system which leads to less sickness absenteeism	2.975	
	In this system, I am possible to work in peace and quiet environment, which enhances my work performance	2.708	
	I feel increased mental health and happiness under this system	2.925	
	It enables me to create my own personalized work environment	3.12	
	I am very much satisfied with this system since I can do my work at any location	3.15	
	I am able to find time for doing any extra jobs or studying any course while I am working at home	3.008	
	Overall Mean Score	2.928	
Operational Benefits	I believe telecommunication is more better than face to face communication, which thereby results in improved speaking skills	2.806	

	I enjoy flexibility in the timing schedule while I am working at my home	3.325	5
	It enables me to work overtime thereby getting its monetary benefit	3.05	
	Working from home contribute more knowledge regarding the technical aspects of my work	2.808	
	Overall Mean Score	3.014	
Job Related Challenges	Distractions in home often become hindrances for me to do my work	4.54	3
	There is dip in my productivity level while I am working at home	3.61	
	I feel more competitive pressure within the peer groups under this system	4.008	
	Working from home adversely affects my mental health and also results in psychological pressure	4.008	
	Loneliness in working and lack of interaction have negatively affected my physical and mental well-being	4.11	
	In this system, I miss the opportunity of working in team	4.09	
	Overall Mean Score	4.063	
Challenges in Outcome	I feel physical discomfort when I do my office job in home	4.55	2
	I have to work more time than in the office under this system	3.96	
	There is lack of clarity in doing my work under this system	4.15	
	There exists improper communication and co-ordination with other employees in the organization	4.05	
	I experience reduced supervision under this system, which badly affects the job performance	3.78	
	Overall Mean Score	4.101	
Personal Challenges	I do not get sufficient time to look into my family matters and personal affairs	3.19	4
	There had been increase in the targets set by the employer	3.55	
	I have to work even in the weekends or other holidays, under this system	3.54	
	Overall Mean Score	3.43	
Location Challenges	I do not have stable internet connection in my residential area	4.55	1

The above table shows the mean scores for different benefits and challenges of Work from Home and their ranking. The mean scores of Challenges supersede those of

Benefits. It is highest for Location Challenges and hence ranked first. Second and third ranks are attributed to Challenges in Outcome and Job Related Challenges respectively. The fourth rank is given to Personal Challenges.

The fifth, sixth and seventh ranks are given to Operational Benefits, Work Oriented Benefits

Among Challenges in Outcome, factors like 'Physical Discomfort, 'Lack of Clarity' and 'Improper Communication' constitute the more. 'Loneliness in working' and 'Missing opportunity of working in team' make Job Related Challenges more severe. The employees also have stronger perception towards Personal Challenges and all of its factors have significant contribution.

The employees have nearly average perception towards Operational Benefits, which is constituted most by the factor

and Individual Benefits respectively.

'Flexibility in the timing'. Among Work Oriented Benefits, 'Working at any location' contributes more while 'Saving time and energy through exclusion of time' contributes more towards Individual Benefits.

6.4. Independent t-test

Independent t-test is in the study to test the relationship between demographic variables with dichotomous categories (Here, Gender and Marital Status) and the perception of employees towards Work from Home system.

Table 4: Relationship of Gender and Marital Status of employees with their Perception towards Work from Home

Demographic Variables		Frequency	Benefits		Challenges	
			Mean	P-value	Mean	P-value
Gender	Male	62	3.03	0.274	3.9	0.267
	Female	58	2.85		4.06	
Marital Status	Single	68	2.97	0.729	4.11	0.035
	Married	52	2.91		3.8	

The above table shows the relationship of Gender and Marital Status of the employees with their Perception towards Work from Home system. In case of Benefits, the p-values are more than 0.05 for both Gender (0.274) as well as Marital Status (0.729). Therefore Null Hypotheses H02 and H08 are accepted, which implies that the perception towards benefits of the system do not differ significantly between males and females as well as between single employees and married employees. Similarly, p-value is above 0.05 for Gender (0.267) in case of Challenges. Here also Null Hypothesis H03 is accepted which implies that the perception towards challenges of the system do not differ significantly between males and females.

However, the p-value is found to below 0.05 for Marital Status (0.035) in case of Challenges. Hence, the null hypothesis is rejected and therefore, there exist significant difference between Single and Married employees in perception towards Challenges of the system. It is clear from the table that Single employees perceive more challenges in this system as compared to Married employees.

6.5. One Way Analysis of Variance

One Way ANOVA is used in the study to test the relationship between demographic variables with more than two categories (Here Age, Educational Qualification, Experience and Designation Level) and the perception of employees towards Work from Home system.

Demographic Profile	P-value (Benefits)	P-value (Challenges)
Age	0.709	0.721
Educational Qualification	0.069	0.753
Experience	0.326	0.051
Designation Level	0.788	0.873

The above table shows the One Way ANOVA results of relationship between Demographic Profile and Perception towards benefits as well as Demographic Profile and Perception towards challenges. In case of benefits, the p-value is found to be more than 0.05 for all the demographic variables. therefore the null hypotheses H_{01} , H_{04} , H_{05} and H_{06} are accepted, which says that the perception of the respondents towards benefits of Work from Home do not differ significantly across different categories of Age, Educational Qualification, Experience and Designation Level. Similarly in case of challenges, the p-value is above 0.05 for all the variables. Therefore, the Null Hypotheses H_{07} , H_{010} , H_{011} and H_{012} are accepted, which says that perception of the respondents towards challenges of Work from Home do not differ significantly across different categories of Age, Educational Qualification, Experience and Designation Level.

8. SUGGESTIONS AND CONCLUSION:

Technological evolution is good for people, but it cannot be always good for all. Every innovative facilities that we enjoy have their own limitations and back sides. 'Work from Home', was popularized as an alternative to the traditional office working system in the Covid-19 era. Initially it was highly acceptable, but as the time passes, people began to realize the challenges existing in this system. However, many people still like to work under this system irrespective of the challenges. Since every coin has 2 sides, people will have the tendency to analyze both positive aspect and negative aspect of every phenomenon. The study was carried out among the employees in Infosys with a view to identify and rank the perceived benefits and challenges of the Work from Home system. It also focused on whether or not the perception varies with respect to their demographic profile. From the analysis, it

was clear that the employees have stronger perception towards its Challenges than its Benefits. Both benefits and challenges were grouped each into different factors. Among Challenges, 'unstable internet connection', 'physical discomfort' and 'home distractions' are the crucial challenges faced by them. Among Benefits, which come after all the four groups of Challenges, 'Working at any location', 'Personalized work environment' and 'Saving time' are the highest perceived benefits for the employees. The study also revealed that the demographic variables of the employees do not have significant effect on their perception towards benefits as well as challenges of Work from Home system. It is quite unsatisfactory that the employees in the company still focus on the negative sides of this system rather than its positive sides. Systematic measures should be taken at both institutional level as well as government level for overcoming the existing challenges, especially the crucial challenges faced by the employees. Every innovation must aim at simplification, not at substitution of the current problems.

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SAHAJIYA LALON KAVYA: EXPLORING THE ESSENCE OF ‘KUNDALINI- YOGA’ (OF TANTRISM) WITH SPECIAL REFERENCE TO THE SELECTED LYRICS OF FAKIR LALON SHAH

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Abstract

Fakir Lalon Shah, popularly known as Lalon Fakir, was a prominent Bengali poet, mystic song writer, composer and philosopher. He belonged to the community of ‘Baul’- the village singers and holy people in both West Bengal and Bangladesh who wander from town to town playing musical instruments, dancing and singing of their religious beliefs and experiences. Being a practitioner of the mystic Baul tradition, Lalon belonged to the ‘Sahajiya’ Parampara. As Sahajiya includes tantric practices, ‘Kundalini-Yoga’ becomes an extricable part while performing the rituals. Yogic Studies is now regarded as a popular medical therapy. But, it is an age old tradition of India and Middle-East that has sustained itself for more than 4000 years. Lalon, being a poet, tried to capture the essence of Yogic- studies through his lyrics. Some of his lyrics become an exploration of the age- old tradition of India- the *Yog Shastra*. This paper aims to discover that subtle bond among the three most important philosophies- Poetry, Music and Kundalini-Yoga with special reference to the selected lyrics of Fakir Lalon Shah.

Keywords: Kundalini Practice, Lalon Fakir, Poetry and Lyrics, Sahajiya Tradition, Yogic Studies.

Yoga- an age old tradition has now become a popular medical practice for many people. Doctors are now prescribing Yoga as a health therapy that may decrease stress level and may guide us to spiritual and mental peace. Many Western countries are also adapting the same kind of diagnosis for their patients with different medical cases. But, it is interesting to see that what people believe today as a tool for gaining peace and stabilizing stress in human brain, is in fact, an age old tradition of India and Middle- East. Yoga is a group of physical, mental and spiritual practices or disciplines which originated in ancient India, and is regarded to be one of the six orthodox philosophical schools of Hinduism. (Frazier 24-25). The term ‘Yoga’ in the Western world often denotes a modern form of exercise consisting largely of the postures and asana. But traditionally, the practice of Yoga has been thought to date back to pre-Vedic Indian

traditions [around 3000 BCE]. Karel Werner, a western scholar of *Vedas*, comments in his article “Yoga and the *Rig Veda*: An Interpretation of the Kesin Hymn” that the existence of accomplished Yogic in Vedic times cannot be doubted as Kesin Hymn in *Rigveda* is the evidence of Yoga tradition in the Vedic era. (289-302). Since its existence is sharply present in the Tantric school of thought, we also have Kundalini-practice at the centre of Yogic culture which is a part of the Vaishnav Sahajiya tradition. We find this evidence in the lyrics of Fakir Lalon Shah, the chief proponent of Baul Sahajiya tradition. During the reading it has been realized that Lalon’s lyrics which are, on one hand, poems; and on the other Baul songs, contain some of the crucial elements of Yogic Traditions. In fact, the lyrics are an explanation of what is happening in the world- the ‘Karon¹’, and how the divine art of poetry and music together can

uplift human soul to a sublime space where the equilibrium of mental peace and spirituality can be achieved. This paper aims to discover a deeper connection between the lyrics of Fakir Lalon Shah and the age old traditional philosophy of India- the *Kundalini-Yoga*.

Fakir Lalon Shah (1772-1890) was a prominent Bengali philosopher, poet, Baul saint, mystic song writer and thinker from British India. (Skoda 165). He is regarded as an icon of Bengali culture and though to have inspired a great many poets and thinkers including Tagore, Kaji Nazrul and others. (Ginsberg 181). Bauls are village singers and holy people in both West Bengal and Bangladesh, who wander from town to town playing musical instruments, dancing and singing of their religious beliefs and experiences. They are a syncretistic group, grown from influences as diverse as Tantric Buddhism, Sankhya philosophy, Sahajiya Vaisnavism², Sakta yoga, and Sufism, and there are Baul lineages which focus upon each of these. (McDaniel 27). Though McDaniel has tried to contextualize their identity by categorizing them into syncretistic group, Jeanne Openshaw is still in a confused state of mind as she cannot recognize them as someone who could be defined under specific parameter. Openshaw quite rightly pointed out that it is unclear exactly what groups of persons 'Baul' refers to, and how these are to be actually characterized, while at the same time various other groups which might quite possibly be subsumed under this label, or under some other label applied to the former groups, may not be considered. Her study of the issues and problems involved shows that neither the terminology commonly used, nor the characteristics and classifications associated with this terminology, are satisfactory. (*Seeking Bauls of Bengal* 1142). Being a member of Baul community, Lalon was found writing poems and lyrics that are dedicated to Lord Krishna, Allah and 'Gonsai'³ which exemplifies that he was free from all bonds of caste, creed and religion. His whole life was devoted towards the betterment of human soul. He belonged to one of the oldest Baul traditions which is known as

'Sahajiya' and was very much influenced by the philosophy of Vaishnav- tantrism. Interesting enough, it is the 'Sahajiya' tradition that paved the way to explore a connection between his lyrics and the core philosophy of Kundalini-Yoga. There is a great relation between the Yogic culture of India and the age old North-East Tantric tradition. Many scholars believe that Yogic studies and Tantric studies are independent subjects, but that is not true because Yogic culture is a part of Tantric practices, and both have 'Kula-Kundalini' as the core of different austere practices. Lalon Shah's poems are an exploration of this tradition. As Lalon was a follower of the Sahajiya Parampara, he deliberately believed in the discovery of inner self through the awakening of the supreme energy that is hidden in 'Kundalini' and runs through our veins when practiced with adequate measures. This is also a way through which one can realize the supreme power of Nature that is hidden and latent within our body. It is believed in Yogic and Tantric culture that the human body is a microcosm of the universe itself; whatever is there in the cosmos is present in the Human body too. And, as the sun is at the centre of all energy, 'Kundalini' is the centre of power- energy in human system. But, this is in an unconscious state which is under a 'Yoga' [The eternal sleep], and can be awakened through rigorous disciplinary austere practices that can boost this supreme energy to spread in the body and to uplift the soul into a spiritual plane.

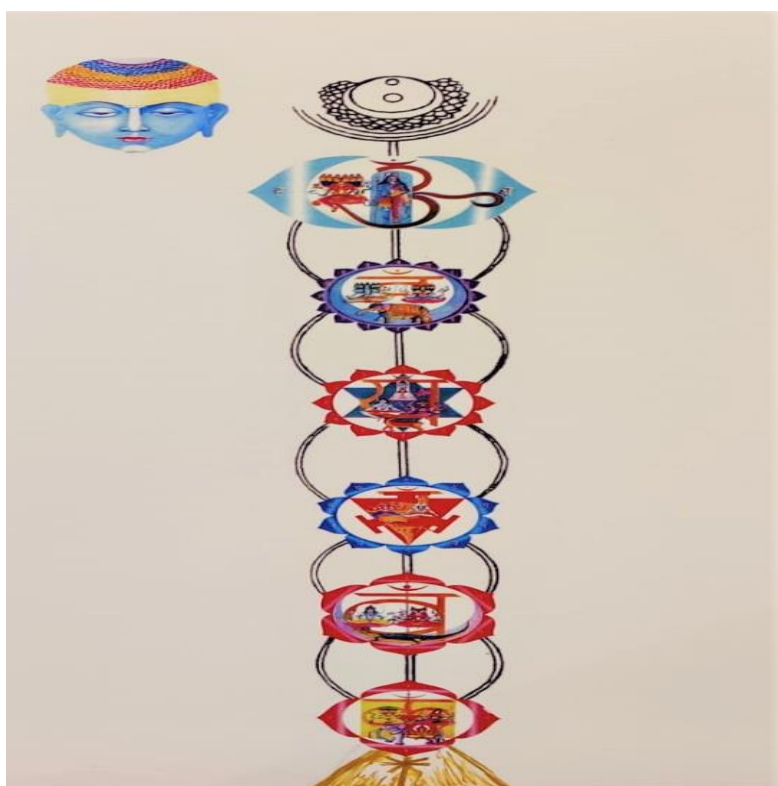
Many scholars have talked about 'Kundalini' in their articles by providing suitable references from the Hindu and Tantric Scriptures. To brief it simply, Kundalini is a hierarchal astral structure that resides within human body from the bottom of spine to the brain. It contains Seven- Chakras [a particular pattern;each containing lotuses different in colours and petal numbers] which are located at different places of Human body. Professor Madhu Khanna, an eminent Tantric scholar from Oxford, is of the opinion that:

The Shakti principle of the cosmos in the subtle body is known as Devi Kundalini or the

Coiled One conceived of as an infinite reservoir of power (Shakti). In her unmanifest, latent state Kundalini is visualised as a sleeping serpent. It lies coiled in three-and-a-half circles around the central axis at the base of the spine, in Muladhara the 'root support' chakra, located between the anus and the genitals. Resting, Kundalini Shakti is subtle as a fine fibre of lotus-stalk and bright as a lightning-flash. The microcosm is something akin to an electric battery in which this cosmic power latently lies. When this power is not orderly channeled it either withers away or has limited expression. In a generic sense Kundalini is the energy that lies at the root of

all creation. It is the origin of all powers, all strengths and all forms of life that this universe may assume. (228-229).

To put it simply, 'Kundalini' is the source of power in human system. It contains the Seven Chakras [Fig: 1] which help us to separate between our physical and astral body, and they are-*Muladhar* [The root chakra, situated at the base of spine], *Swadhisthan* [at genitals], *Manipur* [at naval], *Anahata* [at heart], *Visudha* [at throat], *Ajna* [between the eyebrows, considered to be the third eye] and *Saharsrar* [The Crown Chakra, at Head].



[Fig: 1: The Kundalini] (Maa 30)

Now, the question is how to master these chakras. The chakras cannot be mastered by mental peace and austere devotion only. What is needed is a flow, which is why 'Pranayama' is regarded as one of the best possible tools in Yoga through which one can master over the chakras. 'Pranayama', etymologically is consisted of two segments- 'Pran'; means life, and 'Ayam', means to control which Macdonell defines as the 'suspension of

breath' (185). According to Madhobi Maa, the chief leading exponent of Gyanganj school of Tantrism, "Pranayam Kriya also happens to be a principle part of yoga. Pranayam basically means as mentioned in the scripture of yoga, is to bring the otherwise free will nature of air of respiration, called Prana - Vayu, under a pre-determined mode of control or a subtle exercise of Prana - the life - force." (163). To simply say, we try to control our breath through Pranayama. This is essentially linked

with our system and health. It is believed in Yogic tradition that Pranayama is a way through which we can save our lives. We breath 21,600 times a day, and if we can save some amount of 'pran' bayu [air] through

Pranayama, we can regulate our lives. The whole of the process of Pranayama is done by taking the air in and spitting the air out which is called 'Purak' and 'Rechak' respectively. Though there is another stage which is important- to hold the breath that is called 'Kumbhak'. Sri Madhobi Maa remarks in her *Yograhasya*:

To carry out austere devotion of Pranayam the Kriyas that are to be performed, generally they are mostly known to almost all. Purak, Kumbhak and Rechak are performed by people in general, while carrying out worship (puja)... Purak - is that Kriya by which air is inhaled inside the body to fill it up. Kumbhak -

is that Kriya by which the air in the Kumbha (the human body is thought of as a pitcher) full of air is kept intact. Rechak - is that Kriya by which the air shut-up in the Kumbha or pitcher like human body is let out through the exit path.(165).

The Pranayama is a process where the air that is sucked in, goes into the Muladhar, the Root chakra; and from there it spreads to the other ones. So, the air goes through the Chakras, and the Kundalini works like a balloon pumper. These chakras are linked with the three principal nadis of the system- *Ida*, *Pingala* and *Susumna*. The *Ida* [/irΛ/] is called the Chandra Nadi [Lunar Channel], and the *Pingala* is called the Surya nadi [Solar Channel] which cross-connects the six chakras to the Crown. Pranayama is crucial to the Yogic culture and to the Sahajiyas too, and that is why, perhaps, we find Lalou writing:

বড় নিশ্বাসেতে আছেন গোঁসাই।

যেখানেতে আছেন মানুষ

সেখাচন্দ্রসূর্যেরবারানাই।। (Hossain Vol. 1, 117).

There he sleeps.

Where man resides;

Where sun and moon have no respite.

The word 'বারানাই' refers to the endless process of inspiration and expiration. The *Ida* and *Pingala* start monitoring the chakras by gusting the air that hit the *Muladhar* first. In the Root chakra, the elixir of life- the 'Amrita' is stored. So far as the monitoring is concerned, the Root is the first chakra to initiate energy throughout the whole body. This is why it is named so as 'Mul'- adhaar; the root of existence. 'নিশ্বাস' refers to the unconscious state of the 'Atma' – the soul which is the eternal existence of humans where God resides. The God is sleeping, so does the soul. The awakening of the Lord may lead us to find the door to enter into the next chakra; as well as it can lift our

soul to the next level of higher consciousness. After *Muladhar* comes *Swadhisthan* and *Manipur* Chakra. *Swadhisthan* Chakra is considered to be the toughest chakra to master, and the most difficult stage of Sahaj Yoga practice. Winning over this particular stage is crucial and difficult because the presiding lord of this Chakra is Lord Vishnu, the God of 'Maya'- Illusion. The practitioner has to undergo a lot of training before s/he could accomplish this stage as the lord plays with the mind by providing material temptations. One having fluctuating emotions can easily be deviated from the path of austere practices. We find Lalou writing about this:

জলের ভিতর শুকনো জমি

আঠার মোকামে তাই কয়েক

নিঃশব্দে শব্দে উদগামী

সেমোকামেরখবরজানগায়ারে।।

মণিপূরেরহাটেমনোহরীকল
তেহাট্রিপেনীতাহেবাঁকানল
মাকড়ারআশেবন্দীসেজল

লালনবলেছন্দিবুঝবেকরে।।(Hossain Vol. 1, 185).

There is fire in the water
Preserved with frugal knot
Produces sound silently aerial
Explore the process how it is done!
Orphean tangles do Manipur have
Tehata and Tribeni flows sharp
They expect mankind to come
Lalon says first figure the harp.

Swadhisthan Chakra is considered to be the Jala- Chakra [Element- water] and *Manipur*, the Agni- Chakra [Element- fire]. Winning over the *Swadhisthan* is mastering the ‘Jala-Tatwa’, the second of the five elements and this is essential for the *Laya- Yog Sadhna*⁴. The first line literally translates ‘The dry space in Water’. This dry space is the Fire chakra that is situated above the Water chakra. The third line is important as it relates us with the theology of Music and the origin of the Alphabets- the ‘*Varna- Matrika*’. Each chakra is consisted of lotuses of different petals; and these petals are the door way to the Chakras that is guarded by the *Varna-Matrikas*. Winning over these *Matrikas* can illuminate us with self-knowledge as well as the knowledge of Naad- Brahma. In Musicology, it is considered that the sound which is ‘Naad-Brahma’ is originated from our naval and not throat; and it clears the point that the lyrics which we considered were actually talking about Manipur Chakra as it dwells at naval. This is a very secret theology which cannot be understood unless one has a deliberate spiritual aptitude and that is why Lalon said- “সেমোকামেরখবরজানগায়ারে”, which means that we should try to learn these theologies that is working day and night through a self-governed system without any artificial human interference.

Furthermore, the next stanza is important as it

clearly brings us the picture of *Manipur*- the Fire Chakra. ‘তেহাটা’ refers to the three important nadis that conjoins the chakras- Ida, Pingala and Susumna. Prof. Madhu Khannadescribes them in her words:

The subtle body consists of numerous etheric channels and vortices (chakras). Although the descriptions of their structure and symbolism may vary in detail from school to school, there is a commonly accepted. There are three principle subtle channels in the microcosm. The most important, the Sushumna-nadi, the central axis of the body-cosmos, is flanked by a lunar channel, Ida, to the right, embodying the female principle; and the solar channel known as Pingala, which is red symbolising the male principle. Two currents of energy flow through Ida and Pingala from the base of the spine, spiraling in opposite directions around the Sushumna, which meets them between the eyebrows. (229).

‘Tripeni’ is, perhaps, Tribeni as we may point out. In Yogic studies, where the human body is regarded as the mini-replica of the universe, the three nadis represent the three pious rivers according to the Hindu beliefs- Ida; the Ganges, Pingala; the Yamuna and Susumna;

the Saraswati. Tribeni is the point where these three rivers join each other, which in this case is the *Ajna Chakra*, as Prof. Khanna delineates: "The medium of the yogic journey are the body currents of the vital breath. They swiftly move through the three subtle channels of the body cosmos, the Ida, Pingala and Sushumna, to unite with Shiva at the crown of the head. These psychic channels have been often compared to the three rivers, Ganga, Yamuna and Sarasvati. And their confluence (triveni), at Prayag, in UP, is symbolically represented in the Ajna Chakra, in the centre between the eye-brows, to denote that the greatest holy centre is in the subtle body of the worshipper." (233). The three principal nadis regulate the process of Pranayama and help the practitioner to meet the ultimate consciousness at the *Ajna Chakra*.

After the sadhaka wins over the Sahaj-Yoga and Laya- Yoga, the Guru who has been instructing him all through, opens another bag of secrets. And this becomes crucial as only true austere practice can unfold these. One of these secrets is that we, the presence of being, exists in two states- the physical and the astral. The body which thought to be having seven chakras is now further considered of having ten chakras. These three chakras are called 'guhyati-guhya' [the top most secret] as after mastering the seven, only these can be known and governed. They are called- *Soma Chakra*, *Manas-chakra*, and *Lalana Chakra* as Swami Shivananda in his *Kundalini Yoga* says: "These [the six points] are the chief centres, though some texts speak of others such as the Lalana and Manas and Soma Chakras." As these three are secret chakras, a person knowing the exact places of them is not supposed to reveal their exact positions. Among these ten, the Crown is considered to be the gateway towards the realization of the Perpetual where 'Nar' [Soul] and 'Narayaan' [God] becomes one. This is the ultimate realization where the self no longer remains self. But before this realization takes place, there is an open space in mind between the

Ajna and the Crown. This space is called- 'Niralombo-Puri' as the space is 'Maha-shunya'[Empty Eternal]. There resides a twelve petal chakra known as the 'Dwadash-Kamal'. This is the dwelling place of the Guru himself. Guru, who has been regarded as the 'Shakshat Param- Brahma' dwells here in his/her 'Jnan Mudra' and is considered to be the perpetual bestower. Sri Madhobi Maa in her *Astral Experience* writes:

Under the cover of this inverted thousand petalled lotus is a twelve petalled white colour lotus which is also referred to as *Dwadash Kamala*. On the petals of which are ten matrika shaktis starting from *ha* to *yu*. At the center resides all knowledgeable lotus-feet of the Guru, with matrika shaktis *ham&sha* (the word *ham-sha* means swan which is also symbolized as knowledge). (37)

Both Sahajiya and Tantrism hold the supreme place for Guru as one cannot attain salvation in this hurdle path without the guidance of Guru. Edward Dimock writes in his *The Place of the Hidden Moon* (1966):

"the Sahajiyas take after their Tantric forebears, to whom, Woodroffe has said, "the Devi herself is Guru." For to the Sahajiyas, Radha is the siksa-guru: "The diksa-guru is Krisna, the lord of the world. Radha teaches, as the siksa-guru. . . The mantra is the true form of the diksa-guru Krisna; the siksa-guru Radha is of one atma with him." To the interesting idea that the mantra is Krisna's form we shall have occasion to return. What is of concern at the moment is Radha as the siksa-guru. The Tantrics say that all females are in some sense embodiments of the Devi. "For this reason, all women are worshipful." Radha is guru, as well as the prakriti that defines a woman as female, as well as the woman as ritual sexual partner who teaches the sadhaka to know the

divine bliss in the vaidhi sexual ritual before he passes on to know the joy of union with her within himself. (199-200). We find Lalon

ঘরেরমূলাধারকুঁঠুরিনয়টা

তারউপরেচিলেকোঠা

তাহেএকপাগলাবাটা

বসেএকাএকেশ্বরে॥

ঘরেনিচেউপরসারিসারি

সাড়ে নয়দরজাতারি

লালনকয়যেতেপারি

কোণদরজাখুলেঘরে॥(Hossain Vol. 1, 302). It has a

basement and nine rooms,
even an attic at the very top.
There a madman sits,
in solitude, the sole Lord.
Upstairs and downstairs,
one after the other,
are nine and a half doors.
Lālan asks, So which one
do I open to get in? (Salomon 329).

Carol Salomon comments in *City of Mirrors* (2017): “The upside-down “house,” a variant of the common upside-down tree metaphor, represents the microcosmic body, and the “sky” signifies the sahasrār-cakra, the abode of the Absolute, who is described as the “foundation” of the universe. The “two pillars” are the legs, and what I have translated as “basement” (mūlādhār) is the lowest cakra, located at the base of the spinal column between the anus and the genitals. The meaning of the “nine rooms” is unclear.” (330) ‘মূলাধারকুঁঠুরিনয়টা’ refers to the nine chakras and ‘চিলেকোঠা’ refers to the *Dwadash Kamal* in ‘Niralombo’ space. The lonely lord is the param- brahma, the Guru himself who is the bestower of blessings and knowledge. This is a space where only the Guru and the Shishya is allowed. The Lord fuses with the disciple here and becomes one perpetual presence- the ‘Jeev-atma’. This is a place of higher consciousness and peaceful existence. The quoted second stanza is important as it

talks about another symbolic representation. The chakras are, after all, illuminated lotuses which are different in colours and petals. Each petal contains a *Varna- Matrika* which is the gateway of that Chakra and may lead to the inner sanctum of the same. For example, *Muladhar Chakra* contains four varna-matrikas- *ba, sa, sha* and *shna*. Every petal contains a pure- form of ‘Matrika’ which in itself manifests ‘Naad- Brahma’. Unfolding the petals is finding the gate to enter into the chakra; and that is why Lalon said: “ঘরেনিচেউপরসারিসারি / সাড়ে নয়দরজাতারি”.

After the sadhaka crosses *Ajna chakra*, the mind achieves supreme peace. This peace and the beauty of the space cannot be explained in literary words because it is beyond explanation. What remains active is the pleasing of the soul with the elixir of devotion and spirituality as Lalon says:

কিশোভা দ্বিদলেরপরে
সমগিমাগিক্যে
রূপবলকমারে।।
আবিষ্কৃতসনিত্যগোলক
বিরাজকরে তাহে পূর্ণরম্মলোক
হলে দ্বিদলনির্গম, সবজানাযায়
প্রসঙ্খিতাকেনাসাধনদ্বারে।।

শতদলসহস্রদলেরদল
রসরতিরূপেকরেচাচল
দ্বিদলেস্থিতি, বিদ্যুৎআকৃতি
ষোড়াদলেবারামযোগান্তরে।।

ষোড়াদলেসেতোষড়ত্বহয়
দশমদলেমৃগালগতিগঙ্গাবয়
ওসেত্রিধারাতার, ত্রিগুণেবিচার

লালনবলেগুরুঅনুসারে।।(Hossain Vol. 1, 116).

What beauty lies after two petals,
Jems and jewels
Shine like crystals.
Reflected Perpetual the Vindu-loka
There resides the holy shrine
When the petals are done probing
Confusion clouds disappear.
Lotus with thousand petals
The fluid floods like corrosive sublimate
Stable in two, electrifying
In six petals inward.
Six petals with six ripus
Ten with Ganges flow
Triflow melts with triguna
Lalon bows to the Lord!

This particular lyric is important as it describes the petals of the chakras. ‘শতদলসহস্রদলেরদল’ refers to the Sahasrara- the Crown; ‘দ্বিদলেস্থিতি’ to Ajna; ‘ষোড়াদলেসেতোষড়ত্ব’ to Visuddha; and ‘দশমদলেমৃগালগতিগঙ্গা’ to Manipur Chakra. ‘ত্রিধারা’ refers to the three principal nadis which represent the three gunas- Sattwa, Rajah and Tama guna. ‘ষড়ত্ব’ refers to the six realities of consciousness popularly known as ‘Shad-ripu’ or ‘Arishadvarga’. They are six enemies of mind- Kama [lust], Krodha [anger], Lobha [greed], Mada [arrogance], Moha [delusion] and Matsarya [jealousy]. (Karn). Furthermore, the Dwidal refers to the prime binary of the universe- Purush and

Prakriti and, therefore, the preceding deity of Ajna chakra is Ardhanarishwar. The Shodoshdal of Visudha Chakra refers to the ‘Sholo-kala’ [the sixteen art forms]; the Dwadashdal of Anahata refers to the twelve zodiacs and, therefore, represents ‘time’. The Dashamdal of Manipur refers to the ten directions and, therefore, Ten Dikapalas. This Dikapals may refer to the Universal Dikapalas [Indradi] or the Shakta Mahavidyas [Kalyadi]; or the Vaishnav Mahabatars [Kurmadi]. The six petals of Swadhisthan refers to the six senses and the Chaturdal of Muladhaar refers to the four ‘Purushartha’ of life – Dharma, Artha, Kaam and Mokhshya. If one has to succeed spiritually, one must begin from the

four 'purushartha' which in the due course of time will dissolve into a higher consciousness. That is why they are placed at *Muladhaar*, the Root chakra. Furthermore, Lalou presents this theology but with the reverse order of the Chakras. The reason behind this is not clear. Perhaps, Lalou wanted to explain the process of expiration of the Pran i.e. the Rechak of Pranayam.

The most important question can be raised at this moment is that what is Lalou actually doing? What is his actual motif behind this? Lalou is fusing the ideas which are at the core of both Yogic tradition and the Hindu Tantric tradition with his lyrics (poetry) and providing a suitable discourse for our discussion. The motif, so far as the form is concerned, is perhaps, to Lalou, music and poetry both are higher forms of art as Yoga is the greatest of the philosophies. May be to Lalou, poetry embodies a practice; a discipline that is very much needed for the Yogic practice as well. The patience and discipline that a Yogic practitioner undergoes, makes him worthy of his art. May be it is also needed for poetry. We actually don't know whether 'discipline', so far as the term is concerned, is needed for writing poetry or not, because Modernism believes that poetry is sometimes borne out of a chaotic mind. But the disciplinary practice that makes the poet write something every day is an inspiration which is very similar to the yoga practitioner. The more they practice, the

more they uplift their art; and the more they do so, their soul is being elevated into a higher plane. At this point, a poet and a yogi don't have any temperamental difference. They both belong to that sphere of equilibrium where they have succeeded to control their mind which is essential for Yogic practice as well as for writing poetry.

Another very interesting thing about poetry is that it liberates our soul from a bond which is tempted with various material temptations. In a way, poetry has a holistic significance. Through poetry, we try to overcome that temptation which ultimately leads to our own salvation. Yogic practices enrich us through the inner sanctum of spirituality and enlighten us about the self-knowledge which is the most important and hardest disciplines of all. It reminds us of the great ancient Greek aphorism- 'gnothi seauton' which means 'know thyself'. Virananda Giri, an Indian Tantric scholar, writes in his *Constructive Philosophy of India (Tantra)*: "Indian spiritualism or Sadhna is directed towards self-realization, or self- emancipation. Jiva or the individual self is no other than Siva in a state of self- obliviousness. The moot problem is 'how to rise from this state of spiritual and wake up to the daylight of self- conscious, self- luminous Intelligence'?" (207). Therefore, to know the self is the greatest knowledge. We find Lalou writing:

আপ্তত্বযেজেনেছে
দিব্যগুণানীসে-ইহযেছে
কুব্ধসুফলপেয়েছে

আমার মনের ঘোর গেলনা।। (Hossain Vol. 2, 139).

He who has found out
the truth in the self
gets divine knowledge.
He picks good fruit
from bad trees,
but the darkness of my mind
doesn't lift. (Salomon 511).

Similarly, both practicing poetry and yoga can lead us to the realization of the 'self'. Only the 'self' can guide us through this difficult path.

Writing poetry is also a journey and the process is as pious as unfolding the lotus. The more we unfold; the more we know our

identity. Lalou's lyrics guide us through this path where he has tried to fuse the three major philosophies of life- Yoga, Poetry and Music- the three inexplicable forms of attaining higher spirituality.¹ 'Karan' or 'Karon' or 'Karan-Sharir' or 'Karon Salil'- refers to the human body according to the beliefs of *Vedanta*. The body is the reason- the physicality, for which the soul; the astral suffers. It is because the physicality, with all its temptations, tries to block the path of attaining higher consciousness.² Vaishnav Sahajiya tradition is the synthesis of the Vaishnav and Tantric traditions. Where most people believe that Vaishnavs are the follower of Lord Vishnu (Hindu Religion) and are devoid of any sort of 'tamasik' sadhna; Sahajiya tradition explores a connection between Shaktas and Vaishnavs and believe that they are just two opposite sides of the same coin. The Pancha- 'Ma'- kar rituals of Tantric traditions had given emphasis on sexual acts as they believe it to be another form of Yoga. Similarly, Sahajiyas also perform those rituals with the fool Moon and performing sex has a great place in them. To a large part of the society on which the Bauls form some of the fringe, the idea of using the sexual act as a spiritual means would be thought of as at least eccentric if not degenerate. For this reason, the Bauls do not publicize the sexual part of their practise but keep it hidden. The public aspect of the Bauls' belief, namely the democratic regard for all classes of men and the intensely emotional relationship with the Divine, are also eccentric enough by general societal standards for them to be thought of as the "secret truths" the Bauls are known to profess, but this term ought perhaps to be reserved for the esoteric part of the Bauls' belief. (Capwell 256).

³A title of Vaishnav Gurus (*Samsad* 284). They are generally regarded as the lord of the knowledge, and therefore, have a great place in the tradition. The Tantric- philosophy and practices are 'Guru-mukhi' which means they cannot be learned only through books; one needs a guide to pierce through the understandings. Guru is the guiding principle in all the Tantra traditions including the Vaishnav Sahajiya tradition. Edward Dimock writes : "The Sahajiyas had of course more

valid reason to keep their teachings secret, and thus for the elevation of the guru as one who has himself successfully negotiated the dangerous path of sadhana, and who can therefore reveal the true meaning of the esoteric texts." (*The Place of the Hidden Moon* 198).

⁴Laya- Yog Sadhna is an austere practice and is an important part of the Sahaj- Yoga Sadhna. 'Laya' means to dissolve. Under this practice, the sadhaka considers his physical body and tries to identify the five elements. Through Pranayama and Kriya- Yoga, the elements gently dissolve into one another and the identity of 'self' is lost. What remains intact is the idea of 'Brahma' which is the origin and termination of every process.

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SOCIAL AND TECHNOLOGICAL IMPLICATIONS OF SYNTHETIC BIOMETRIC

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Abstract

Numerous concerns regarding the privacy and security provided by biometric technology have lately been raised and examined due to the increasing use of biometric recognition. The early popular belief in the biometrics community that templates were irreversible has been disproven as a result. It is now widely acknowledged that it is possible to construct a synthetic sample that is identical to the real one using an unprotected template. This process of reversing biometric data, also known as inverse biometrics or synthetic biometrics, poses a serious threat to biometric systems from two directions: on the one hand, compromised unprotected templates can yield sensitive personal information and on the other, other strong attacks can be launched using these reconstructed samples. Given its significant ramifications, inverse biometrics has been the subject of multiple works by biometric stakeholders that analyse its various features. This paper discusses the social and technological implications of synthetic biometrics.

Keywords- inverse biometric, synthetic biometric, biometric, synthetic signature generation.

INTRODUCTION

Compared to traditional security systems based on something you know (PIN, password, etc.) or something you have, biometric systems have a number of advantages (key, card, etc.)^{1,2} Traditional authentication methods are unable to distinguish between legitimate users and imposters who have fraudulently obtained access rights to a system. Additionally, biometric systems do not require users to carry keys that could be misplaced or stolen or to memorise complicated PIN numbers that are easily forgotten.

Despite these benefits, biometric systems have several disadvantages³, such as (a) lack of confidentiality (e.g., everyone knows our face or

can access our fingerprints), and (b) the inability to substitute a biometric attribute. Additionally, external attacks on biometric systems are possible, which could lower their level of security.

These external threats can be broadly categorised as direct⁴ and indirect attacks⁵, with the former being targeted at some of the core system modules and the former being carried out using a phoney biometric feature. The primary distinction between the two attack types is that the direct approach simply requires access to the sensor and does not require knowledge of how the system operates internally. Therefore, being able

to convert an indirect assault into a direct one would be advantageous for a potential attacker because it would greatly simplify the prerequisites for doing so.

Biometric attacks can be broadly classified into two types- Direct attacks and indirect attacks. In⁶ authors discussed whether it was possible to create false biometric samples, such as

speech, fingerprints, or face photos, in order to gain unauthorised access to a system and referred to as the biometric security system's initial point of vulnerability. Authors have identified eight potential attacking points in the biometric systems shown in Fig-1. The sensor level attack is termed as direct attack and all remaining seven are termed as indirect attacks.

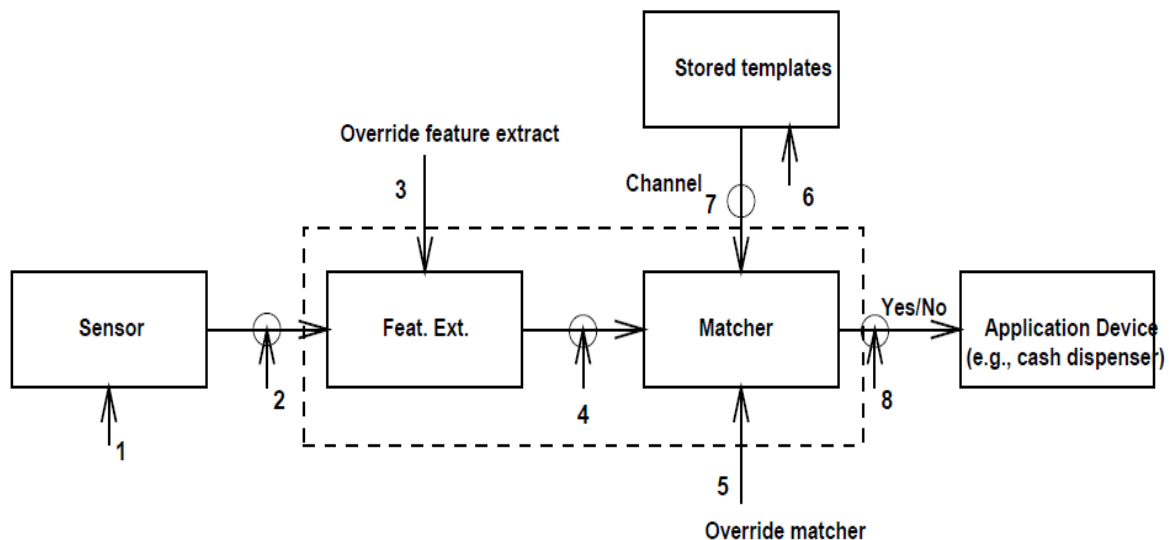


Fig-1-Identified probable attack points in biometric systems numbered from 1 to 8 (extracted from [6])

Direct attacks- They are being made at the sensor level. It is important to note that this kind of attack does not require specialised system information (such as the matching method used, feature extraction, feature vector format, etc.). Additionally, as the attack takes place outside of the system's digital limitations in the analogue domain, in which the typical digital protection techniques (such as digital signatures and watermarks) cannot be applied. **Indirect attacks-** except sensor level attacks, all others are included in indirect attacks. A Trojan Horse that avoids the feature extractor and the matcher, respectively, may be used to carry out attacks 3 and 5. Attack 6 modifies the system database (a template is updated, created, or destroyed) to access the application⁷. The remaining points of attack (2, 4, 7 and 8) are believed to take advantage of any weaknesses in the system's communication channels and extract, add, or modify information from

them. In contrast to direct attacks, the intruder in this situation has to know more about how the recognition system operates inside, and, in most circumstances, direct access to some of the system components (feature extractor, matcher, database, etc.) is necessary.

SYNTHETIC BIOMETRIC GENERATION TECHNIQUES

Experts in the field of biometrics have historically expressed worry about the manual manufacture of physical biometric characteristics like fingerprints, signatures, or falsified handwriting from a forensic perspective⁸. The use of such physically created synthetic features for vulnerability and presentation attack (also known as spoofing) assessment studies on traits like the fingerprint⁹, the iris, or the face¹⁰ has increased in recent years. However, the

widespread study of the automatic synthesis of digital synthetic samples did not begin until the digital revolution, which contributed to the significant growth of biometric recognition technology in the 1990s.^{11,13}

In¹⁴, authors specifically studied the feasibility of template reversibility. He derived three main conclusions from the study which are as follows-

- In some circumstances, it can be difficult to discern between raw and template data because they are, by definition, quite similar.
- The possibility of reconstruction is frequently sufficient for abuse (i.e., the reconstructed sample is accepted by the biometric system).
- Misuse of templates is still possible even if reconstruction shouldn't be possible in some circumstances.

In so-called reversibility attacks, the data kept in reference templates is used to create synthetic samples. These samples can then be used to initiate masquerade attacks (i.e., impersonating a subject), which would reduce system security, or to obtain information from its owner, which would jeopardise the subject's privacy.

Based on (1) the method's input; (2) the technique taken; and (3) the type of synthetic data produced, approaches to construct synthetic biometric samples can be roughly categorised into five categories.

The five categories shown in Fig. 2 will be detailed in the paragraphs that follow.

Transformation techniques: these techniques begin with one or more genuine samples of a given subject and use various transformations to create various synthetic (or altered) samples that are related to the same subject. For the face¹⁵, 3D facial models¹⁶, the signature¹⁷, or the handwriting synthesis¹⁸, many methods have been suggested. Threats from synthetic biometric

Combination techniques: In this approach, the algorithm takes as input a pool of real units, such as n-phones in speech (isolated

or combined sounds) or n-grams in handwriting (isolated or combined characters), and then combines or concatenates them to create the synthetic samples. The synthetic sample belongs to the same subject as the starting units, just like in the prior instance (i.e., modified samples). Most voice¹⁹, signature²⁰ and handwriting²¹ synthesisers take this method.

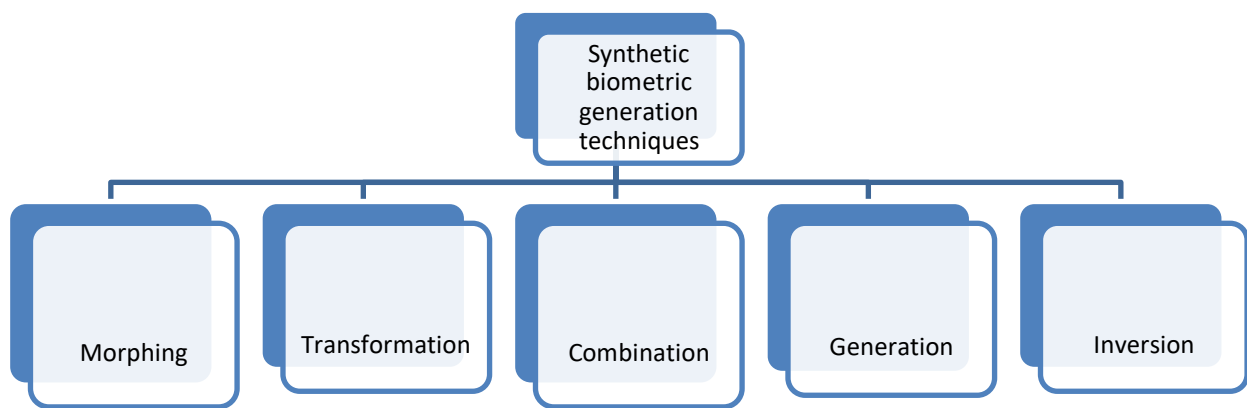
Morphing technique: A legitimate sample from one subject (i.e., the source) is intended to be transformed into a legitimate sample from a different person (i.e., the target) using morphing algorithms. Typically, the goal is for the resulting synthetic sample to be positively matched to both of the original identities.

Generation technique: These techniques rely on generative models and take a two-step approach. The biometric characteristic is first modelled using a database of authentic samples. In a subsequent stage, fresh, entirely synthetic identities created using the training set's underlying distribution are produced in comparison to the built-in model. Any of the techniques for transforming samples can also be used to produce several samples of the synthetic identities. This method has been used to create artificial individuals with specific biometric traits, such as the face²², iris²³, speech²⁴, handwriting²⁵, signature²⁶.

Inversion techniques: also known as inverse biometrics in the literature. These techniques start with a legitimate template and then, through some sort of reverse engineering procedure, create a synthetic biometric sample that, in accordance with one or more biometric recognition systems, matches the recorded biometric reference. In other words, they violate the owner's privacy by using the information transmitted in legitimate biometric templates to learn something about the underlying biometric information. The application of these methodologies has already been made to the fingerprint²⁷, iris²⁸, handshape²⁹ face³⁰ or handwriting.³¹

TABLE I: SUMMARY OF SYNTHETIC BIOMETRIC GENERATION TECHNIQUES

S. No	Technique for synthetic data creation	Used for
1	Transformation	Usually use for creating training and enrolment data.
2	Combination	Used for vulnerability studies, generating training and enrolment data. It can also be used for system testing
3	Morphing	Used to create synthetic benchmarks and pseudo identities.
4	Generation	Used for synthetic benchmarking and vulnerability studies
5	Inversion	Usually used for vulnerability studies.

Fig-2-Types of Synthetic biometric generation technique

THREAT

In Synthetic biometric generation, the threat of attacks is always the major concern. To avoid such attacks one of the significant characteristic of any biometric generation algorithm is irreversibility. Although it is difficult to achieve irreversibility, but if the degree of similarity can also be reduced between the data generated through reverse engineering and original data than it will be much helpful. Such attacks on biometric systems can cause serious security and privacy threats. Nowadays, everything from payments, registration, identification or authentication is based on biometric systems. So it is extremely important to make reverse engineering nearly impossible for the biometric data generation.

To generate synthetic biometric data some information is required from the original biometric data. On the basis of this information threats can be classified into four groups-

- A. *Information about template format*- The format of the templates is frequently known or can be created using supplementary SDKs. For instance, using standardised templates, which promote compatibility between systems and applications, may have a negative impact on security because a potential attacker could utilise the public knowledge of these templates to reassemble "legitimate" templates and attack the

system. The article's most difficult stage is coming up with a strategy for rebuilding digital samples using only saved templates.

B. *Information about similarity score-* In this instance, the attacker just needs to exploit the biometric system as a "black box" to feed probing photos into the system, which then provides feedback in the form of a similarity score to the reference. It is true that commercial systems don't always have access to this information. However, this information is also readily available via open source systems for specific biometric traits, such as the iris, for which the systems are mostly based on a single technique (i.e., Daugman's algorithm). In reality, other commercial systems for which the data is not available can be deceived using the template that has been rebuilt with such a public system.

C. *Information about similarity score in addition to comparison function-* In this situation, the impostor additionally needs to be aware of the comparison function's topology in order to derive information beyond the simple similarity scores. This strategy has received less attention in the literature since it presents a greater challenge to the attacker than the preceding one.

D. *Information about feature extraction method-* For some algorithms to reverse-engineer it and reconstruct biometric samples from an optimised template, they need to be aware of this module. The attacker must have extensive knowledge of the system, which is typically quite difficult to acquire for commercial systems, making this the most difficult situation in terms of expertise. Returning to the iris case, these assaults can still constitute a serious threat.

One could argue that the reconstruction methods discussed in this article are only effective when the reference template is in

question. In traditional biometric systems, where the enrolled templates are stored in a centralised database, it is still conceivable, albeit potentially challenging. In this scenario, the attacker would need to get access to the database and extract the data or eavesdrop on the conversation when the saved template is made available for comparison. But in Match-on-Card (MoC) systems, where a person's reference biometric identity plate is kept on a smartcard that the subject must carry about in order to access the system, the threat is increased. These applications are expanding quickly due to a number of compelling qualities, such as scalability and privacy. Because of this, MoC systems may be more susceptible to the reconstruction techniques.

On the other hand, an eventual attacker would be able to compromise not just one but several biometric templates, even if access to centralised databases is theoretically more difficult to gain. Such large-scale data breaches have already occurred in the recent

REQUIREMENT OF BIOMETRIC ALGORITHMS

Synthetic signatures find a lot of applications in the field of automatic verification systems. Some of the most significant uses of synthetic signature generation are listed below-

- a) After the generation algorithm has been developed, it is very easier to create a large and voluminous dataset, which can be used for training the automatic verifiers. This approach will save both manpower and time invested in the data collection process.
- b) Real biometric dataset suffers from the restriction of the size of the dataset. To overcome this problem, synthetic signature databases can be used. Once the algorithm is generated, there is no restriction on the size of the dataset.
- c) Fully synthetic datasets are free from any legal constraints as they do not belong to any real person. So it can be widely used for research purposes without any restrictions. Those datasets which use one real specimen

as a seed can still suffer the problem of legality.

- d) Synthetic datasets are free from biases related to caste, creed, religion, region, or any other such factors.
- e) Simulation of factors like age, hurry, cognitive impairments, or neurodegenerative diseases can be done easily by synthetic dataset without bothering any other person.
- f) Synthetic datasets can be used to facilitate the performance evaluation of the automatic verifiers in place of costly and time-consuming real datasets, as they can generate a varied range of large datasets.
- g) These datasets can also be used to evaluate the sensitivity and vulnerability of the automatic verifiers.

Despite so many advantages, it cannot be denied that synthetic biometric pose a serious threat to security and privacy of individuals. In order to make these systems robust two basic requirements of biometric algorithms are identified namely-irreversibility and unlinkability[32].

- E. Irreversibility- A breached protected template and any associated auxiliary data must be unable to be used to rebuild a biometric signal that accurately matches the legitimate biometric sample in order to minimise the amount of biometric information that might possibly be released by the template (i.e., cannot be exploited by inverse biometric algorithms).
- F. Unlinkability- In addition to not being reversible and being replaceable, biometric traits should not be same across systems. To prevent those templates from being associated with a specific subject, it must be possible to generate many protected templates from a single biometric sample This attribute ensures a subject's privacy when they are registered with the same biometric instance in other applications (it prohibits

cross-matching or linkage), and it also allows providing fresh credentials in the event that a protected template is stolen.

CONCLUSION

Biometric systems are widely accepted as means of authentication and identification. Still, Concerns have been expressed regarding the potential exploitation of biometric data. Some basic concerns which should be kept in mind while designing the biometric systems to avoid misuse of biometric data. Some of such issues are-

- Do the saved templates provide any insight into the genuine biometric samples? In other words, can we recreate synapses that are sufficiently comparable to those of the original subject? Therefore, a potential attacker who is successful in obtaining just one template that belongs to a certain individual (such as the iris binary template or minutiae template) may be able to recreate the real biometric sample. The attacker can then exploit it to gain unauthorised access to the system, steal someone's identity, or extrapolate new information from the collected biometric data, infringing the subject's right to private preservation. Therefore, we must guarantee that the templates are irreversible.
- Are my enrolled templates in various recognition systems somehow connected to one another, even if templates were irreversible? Can someone follow my activity and cross-reference those templates? In order to render the inversion process impossible, we should consider more than just safeguarding the stored references. Due to the ubiquitous usage of biometrics in daily activities, it is likely that a specific subject may enrol in many apps, like online banking or health care, using the same biometric instance. Cross-matching between templates used in various apps should therefore be prevented. Thus, irreversibility and unlinkability are the

most important and significant properties any biometric system must have.

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SCHOLARSHIP: A TOOL FOR MOTIVATING STUDENTS

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Abstract

Scholarship schemes have been long around in India since 1961, with various custom required based scholarships which facilitate a student to choose from according to their needs and requirements. Not only the central but the state government has made its own scholarship programs available to their students which further illustrate their motive, of supporting their students and encouraging them for further studies, it can be concluded that scholarships by the government to have a visible impact on students for the motivation of further studies and they have clearly been successful in providing equal opportunity to all students.

Key words: AICTE Schemes, Financial Aiding, Schemes, Skills Development, Willingness

INTRODUCTION:

Financial aiding by the government has been a most prominent factor which promises towards having a sound future for the students and building a well-educated nation with knowledgeable and skilled students at its disposal. Scholarship schemes have been long around in India since 1961, with various custom required based scholarships which facilitate a student to choose from according to their needs and requirements. Indian government has provided scholarships on merit-base, means-base, talent-base, merit cum means- base, sports base, etc.

Not only the central but the state government has made its own scholarship programs available to their students which further illustrate their motive, of supporting their students and encouraging them for further studies. All the universities and colleges generally pronounce their dates of applying for scholarships, so that students do not face difficulties in applying and registering their names for the same. Government authorities play a vital role in plating scholarship schemes for students with various other supporting schemes (i.e. Mid-day meals, Mahaila samkhya, Girls hostel schemes, etc.) for

further development in Students education and country development.

India has a vast population of students as the age group between 15-64 years covers around 63.6% of its population according to the recent population survey. The entire scholarships scheme available by the state government of Chhattisgarh for students are further elaborated in this report In accordance with the objective of our topic which concerns the motivation for future studies and the equity of opportunities brought to the undergraduate and postgraduate students by the help of these scholarship schemes.

The govt. of Chhattisgarh has provided major 8 types of scholarship schemes for students who are studying at different level of educational groups, information regarding these schemes is collected and shown here to be informed and understand the variety, application period, eligibility and award that will be received the students.

About Scholarship Schemes: The major 8 types of schemes which was provided by the state government are ;Post Matric Scholarship, Pre-metric scholarship, Rajya chatravritti scheme, Kanya shaksharta protsahan yojana, Unclean business scholarship scheme, Chief minister Gyan protsahan initiative scheme, Disable scholarship scheme, Disable scholarship scheme, DTE Chhattisgarh scholarship. These different types of schemes provided by the department of SC/ST Welfare, social welfare department of Chhattisgarh, C.G Government of secondary education, directorate of technical education of Chhattisgarh etc. There are some other important points to look into for understanding the working of scholarship disbursement and reimbursement, considering the objective of focusing towards state government scholarship schemes we can note that the C.G. State government website for scholarships was earlier known as CGPMS (Chhattisgarh Post-Matric Scholarship) up to 2018, after getting repaired and developed its name has been changed into C.G State scholarship portal. This is an e-governance portal for

streamlining, proper management and automation of the application for scholarship from their receipt to processing, their sanctioning to their disbursals. This particular portal concerned itself with the post-matric scholarship available to the students of reserved category and there of it is divided into three classification which are:

- Schedule Tribe post-matric scholarship.
- Schedule Cast post-matric scholarship
- OBC post matric scholarship

OBJECTIVE

- 1) How does a scholarship motivate students for further studies?
- 2) How does scholarship help to bring equity for maintaining a balance of equal opportunity to all students?

RESEARCH METHODOLOGY

This Research concerns about the impact brought by scholarship to the students' development lane and bringing equity in opportunity to each and every student. The area selected for the research is Bilaspur district of Chhattisgarh and the data have been collected through undergraduate and postgraduate student who are availing C.G post metrics scholarship. For collection of data from students probability sampling techniques has been used. A sample size of 250 respondents have been taken out of which 230 students are availing the scholarship.. The study is based on primary as well as secondary data sources for providing in-depth and clear image of the objective set out.

LITERATURE REVIEW

Dr. Umesh B. Godeswar has tried to focused on schedule cast students and their problems of income and financial conditions. The Main objectives of the research was to study the economic, social and family conditions of the schedule cast students, analysis of schemes for Schedule cast students, how do they help in economic and educational development after the study they found various particular

schemes which are available for Schedule cast students in particular and that the income roof set out for the eligibility is also set higher for their further development and bringing equality.

Sharma S. and Singh A. in their study found that GER of all categories together is 26.3% but after excluding reserved category from it the GER is 28.25%, students private expenditure on studies are 65% but only 45% of scholarship schemes covers both. The search concluded that current scholarship do not provide efficiency and equity to students for higher education in India, they suggested that government should be more focused on means base scholarships, scholarships amount should be revised in every 5 years.

The objective of the study of Mandal P. Guha A. and Banerjee D. (1921) was to know the attitude of the scholarship recipients towards education under different categories such as male/female or urban/rural and to know the difference of attitude between the scholarship recipients and non-recipients. They finally concluded that there was no significant difference between the attitude of the beneficiary and non- beneficiary.

Santosh and Bora M.(2021) This research paper concerns itself with the level of awareness about different scholarship scheme among students, it included two hundred forty students from the Assam agricultural University for being responded in the research. More the 50% students were known to National talent scholarship scheme..

- For analyzing the impact we have considered the students of undergraduate and postgraduate level. The study shows that majority of students i.e. 126 students belongs to 15- 20 age category and 102 students comes under 20-25 age category.
- The question regarding student's current educational qualification depicts that most of the students avail scholarship in their undergraduate and postgraduate studies for financial

Bovee E., Crystal lira A., Douglas H., ,Dr. Briedis D., Lineenbrink- Grica L., Dr. Patrick Walton S.(2019), this research paper Highlighted that there is a mean difference in motivation based on scholarships. They used t-test and showed the figures obtained on comparing mean levels of motivation across scholarship and non- scholarship students. They concluded that there is significant difference between the level of motivation in scholarship recipients and non- recipient as it was higher in the recipient.

Rana M. , Abdullah Al Mamun, M.,. Hossain K., Sultan Rekha R.,(2021),In This research paper they applied Pearson correlation analysis and regression analysis to test the hypothesis (i.e. the scholarship program for financial, personal, educational,Career, motivational & promotional dimensions has an insignificant effect on higher education at a 95% insignificant level.) And in the result,they found scholarship programs effect the student's education positively who are perusing higher education.

Analysis and Interpretation:

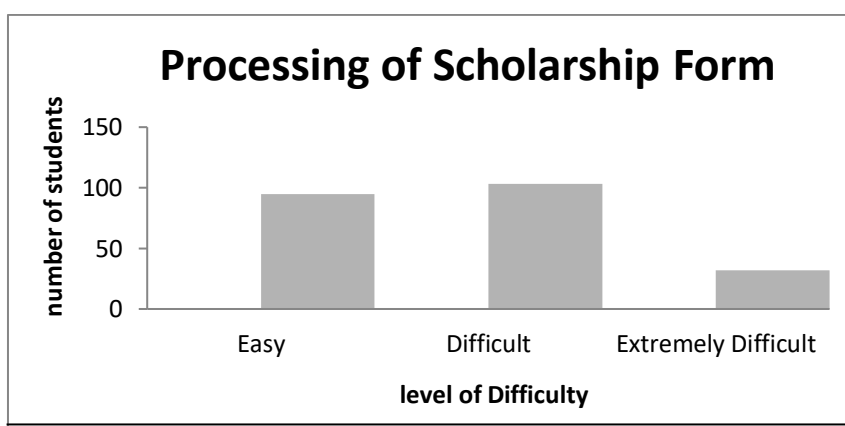
Primary data of the students availing scholarship have been collected with the help of Google form and each question has been designed to abstract important information regarding their thoughts. All these questions and their analysis are given here to show the depth of study. The analysis of the study is as follows:

support although the percentage depends upon the quantity of students enrolled. This question also shows us a better view of student's willingness to enroll for further higher education due to the financial support provided by the government. The result shows that nearly 84.5 percents students avail the scholarship for undergraduate programmes and 15.5 percent students get the scholarship for post graduate programmes.

- The analysis related to area of living shows that students of rural as well as urban (53.1 % students from urban and 46.9% students from rural area) get nearly equal opportunity of availing scholarship. The study also reveals that due to awareness programme by government students of rural area are also able to get the equal chance of availing scholarship.
- The questionnaire related to knowledge about scholarship schemes

of Chhattisgarh government such as Rajya chatravriti, post matric, pre matric, Kany asaksharta and other schemes concludes that there are 8% students who have never heard of these scholarships schemes, further nearly 20 percent of students have heard only the name of scholarship and the rest 72 percent of students are fully aware about these scholarship scheme.

Figure-1 Processing of Scholarship Form

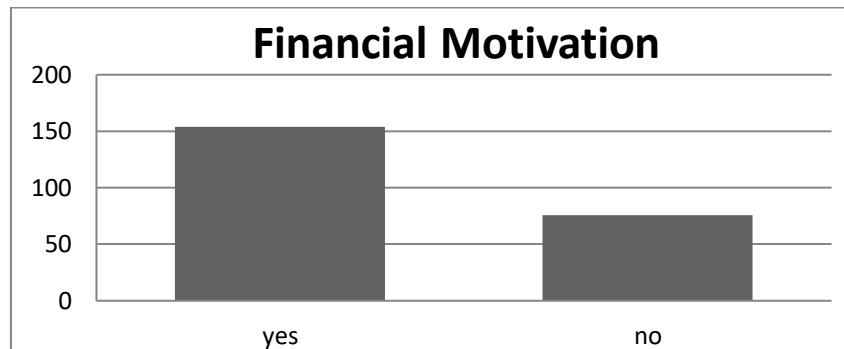


- The figure-1 shows the level of difficulties during process of applying for scholarship. This is found from the figure that it could be extremely difficult in some cases. It is important for the students to know the process of applying scholarship as it could either encourage students or discourage them to apply for it, and sometimes students are not able to fulfill all the form with required documents because of less technical knowledge. According to the results there are 44.9% students who consider the process was difficult, only 14% students finds the process extremely difficult, the rest 41.1% students finds the process easy and the process do not only hinder the students to gain the benefit of scholarship but also fail the government agenda of reaching to these students.
- The study shows that Government of Chhattisgarh is trying to provide various scholarships schemes considering the fact that not only reserved category need scholarship but there are some other students who have need for financial support belonging to other categories. According to the results there are only 33.3% students who thinks that only reserved category students should get scholarship, but the majority of students that is 66.7% acknowledge the reality and thinks that not only reserved category students but t other students in need should also receive the scholarship.
- The timing of scholarship acquirement is a turning point as it decides whether the government was able to manage the disbursement of scholarship

efficiently or not. This point could also a discouraging or encouraging factor as there are some students who are fully dependent upon the scholarship money to pay their fees and so this question, is important for

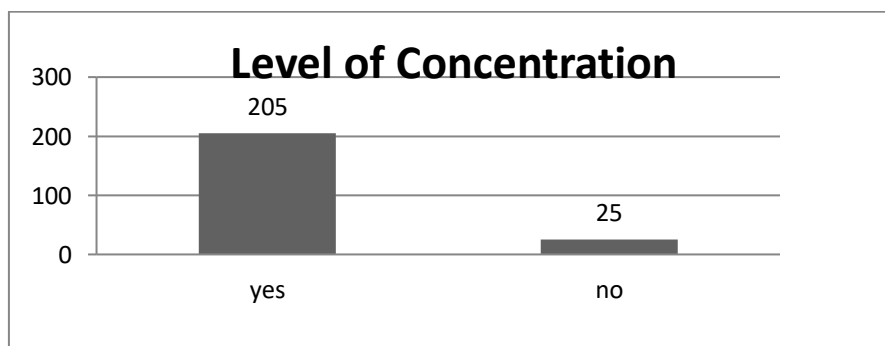
analyzing the impact and full fill the objective, the results portraits around 49.1% amount of scholarship on time and the rest 50.9% students are of negative opinion.

Figure-2-Financial Motivation



- Figure-2 depicts that whether the students are motivated with the dispensing of scholarship in the sense of encouragement for further studies or not. The result presents that 67% students are in favour while there are only 33% students who think that disbursement of scholarship do not motivate students for further studies. The results find out that greater number of students are in favor this means the government motive of providing scholarship to students for encouragement towards studies have been successful.
- The question regarding the income roof set out for the eligibility of scholarship is ideal or not, is able to provide us a satisfactory answer to our question of motive, subjected whether the government has been able to provide equity of opportunity to each student out there, the above information provided regarding the eligibility criteria of scholarship shows us the level of difference there is in the income roof set out for eligibility for different categories are different, which are based on the fact and research that government support, reasoned with the difference in the standard of living different categories pursue through all these years.

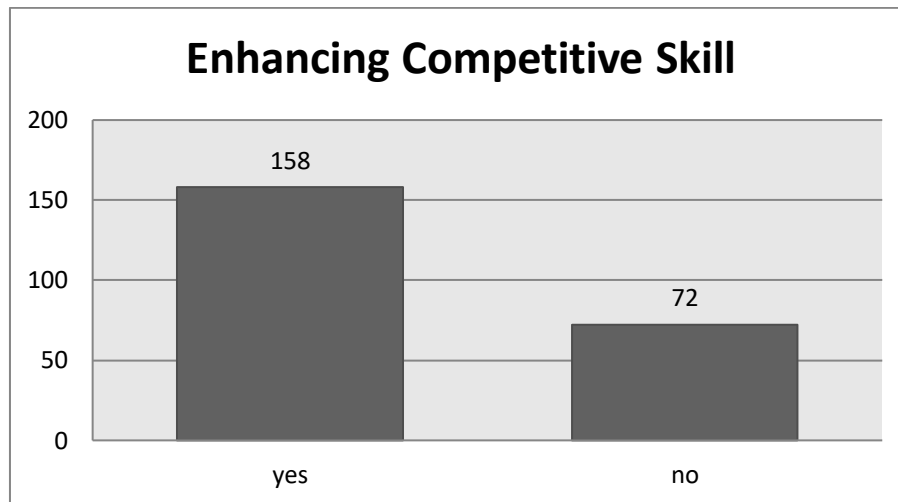
Figure-3: Level of Concentration



- Figure -3 analyses the concentration power of students and concludes that concentration power is mainly depends upon their will and the level of motivation they have been receiving, without the burden of fees payment. Fees is an essential factor that has to be received for completing education, the students are now free to

explore and concentrate when they are getting financial aid in form of scholarship. we can say that there are around 89.2% students who are in favor and the rest only 10.8 % who thinks that scholarship do not play any role in improving their concentration power.

Figure-4 : Enhancing Competitive Skill



- Figure-4 shows the results of enhancing competitive skill after providing scholarship and the result shows that most of the deprived students get equal opportunity to grow and complete their educational requirements and also build a positive sense of competition as it displays the fact that students do care when they receive scholarship that they worth the money spent upon them. Further, it creates the sense of competition in them. The number of respondents who are in support of this parameter are nearly 68.8% and the rest 31.3% are not in favour of this.
- The question related to coverage represents what amount of coverage does this scholarship provides to a student in the form of financial support, if a student get scholarship it could be a positive focal point, as 66.4% students answered in yes which

means they do spent their saving for better coaching centers as they get financial support from government, and the rest 33.6% students are not able to use their money on coaching centers. This clearly shows that government must focus on better quality education by providing financial aid to needy students.

- The overall result shows that if students are able to get scholarship facility they are highly motivated in comparison to students not getting financial support from the government in form of scholarship. According to result there are 68.8 % students who answered in support of yes means they receive motivation and had a good experience with obtaining scholarship and the rest 31.2% are not in favor.

CONCLUSION:

This research paper focuses on various aspects of motivation due to scholarship scheme. The paper concludes that scholarship provided to students creates the sense of equal opportunity. Further there are few important components of availing scholarship is getting eligibility criteria (i.e. income proof, domicile certificate and caste) required for the scholarships.

The overall result shows that if students are able to get scholarship facility they are highly

motivated in comparison to students not getting financial support from the government in form of scholarship. It drives all students to have healthy competition without the burden of fees, it can also be concluded that scholarships by the government have a visible impact on students for the motivation of further studies and government is able to be successful in providing equal opportunity to all students.

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STATUS OF WOMEN IN ANCIENT, MEDIEVAL AND MODERN PERIOD

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Abstract:

Our ancient era is the witness of this inequality, for example Draupadi, wife of five Pandavas was, used by them on the dice like goods. Woman were also used for dance to please the kings and other male members of kingship, woman was also not having right to speak loudly in home or public places, these are some instances which shows that in ancient period also woman was not being treated equally with men. Even she was not having right to participate freely in economic, social, political and personal activities. But in rise of 20th century Mahatma Gandhi has started national movement for liberalization of woman. During that time only Rajaram Mohan Roy, Ishwarchandra Vidyasagar and many other social workers started a movement for education of woman, prevention of sati system, restrain of polygamy marriages etc. The result of this was that, Parliament enacted laws for Sati prevention, Restrain of child marriages, Dowry prohibition, Equal rights of woman in property and remarriages of widow etc. The present paper focuses on the status of women in ancient medieval and modern period.

Keywords: women, ancient, medieval, modern

The fight is not for woman's status but for human worth. The claim is not to end inequality of woman but to restore universal justice. The bid is not for loaves and fishes for the forsaken gender but for cosmic harmony, which never comes till woman comes.¹⁷ As we all are very well aware from the fact that, all over the world 50% of population is constituted by woman. But in our country only, there is decreasing ratio of woman on the basis of sex selection abortion. The situation of decreasing sex ratio of male to female is the reason of unequal social status of woman with men. On the other hand, in western countries woman's in reality are equal with men. But in India the situation is not so, in fact it is just on paper that we provide equal status to woman in our country also. It is evident from our culture that at oneside we treat woman as goddess in the form of Lakshmi, Saraswati, Durga and very next movement all the heinous and

illegal offences being committed against them like rape, sexual exploitation, kidnapping and most importantly nowadays 'Female Foeticide'. On the other hand, we can say that everybody treats them like a slave who work without any wages. Today as per our Constitution we provide equal status to woman on the basis of equality principle. But to achieve or gain this equality Indian woman have to struggle for a long time.

Our ancient era is the witness of this inequality, for example Draupadi, wife of five Pandavas was, used by them on the dice like goods. Woman were also used for dance to please the kings and other male members of kingship, woman was also not having right to speak loudly in home or public places, these are some instances which shows that in ancient period also woman was not being treated equally with men. Even she was not having right to participate freely in economic, social, political and personal

activities. But in rise of 20th century Mahatma Gandhi has started national movement for liberalization of woman. During that time only Rajaram Mohan Roy, Ishwarchandra Vidyasagar and many other social workers started a movement for education of woman, prevention of sati system, restraint of polygamy marriages etc. The result of this was that, Parliament enacted laws for Sati prevention, Restrain of child marriages, Dowry prohibition, Equal rights of woman in property and remarriages of widow etc. After the independence of India, Parliament had made sufficient effort to give equal status to woman with men by removing inequality. For fulfillment of this purpose they have also created a firm by making enactment for Hindu Marriages which define the age for marriage, prevent polygamy and make monogamy marriages mandatory. They have also enacted adoption laws so that any men or woman competent to adopt the child and also make laws for maintenance to wife, children, parents etc. Through Constitution of India they have also protected equality of woman under article 14, 15, 15(3), 25, 42, 51 (A) (E) 27. In this way the Government on their level makes sufficient efforts to remove inequality of woman with men by providing equal status. Till today situation is as it is or we can say that, it becomes worse by committing crime of 'Female Foeticide' which results in to decreasing rate of woman in society. The occurrence of offences of 'Female Foeticide' and Infanticide is rooted in long back culture which results into death on the basis of sex selection. The most important thing is that, the crime rate of commission of these offences is in the two largest countries in universe much high, i.e. India another is China and it's very disgraceful for our society. It shows the low status of woman in these countries. It is vicious and harsh demonstration against woman by the patriarchal supportive society. In this way status of woman has been changed from ancient time to modern age. But still 'Female Foeticide' and Infanticide are committed frequently in India and other countries.

Position of Women In Ancient Period:

Women in Pre-Vedic Period: Historical studies and the scriptures indicate that Indian woman enjoyed a comparatively high status during the early Vedic period (2000 B.C. to 1000 B.C.), surpassing contemporary civilizations in ancient Greece and Rome. The Aryans, who were mostly busy fighting wars, regarded woman as useful and productive members of society. The condition of Vedic Woman was good. Woman also enjoyed religious status like that of men, especially in Vedic initiation and studies.

The Rig Veda provides ample evidence to prove the concept of equality of woman with men as regards access and capacity to acquire the highest knowledge, even the absolute knowledge. The Rig Veda had rendered the highest social status to qualified woman of those days. But status of woman fell in the later Vedic and Epic period. They were not at all treated equally with men or we can say that they were not enjoying equal rights and privileges as compared to men. Though the woman participated in each family ceremony with men but they only played a role as a silent observer not an active participant. As per Manu, men always enjoy unchallenged authority over their wives. Child marriages, Polygamy and Sati were prevalent at that time. Still out of all these things woman at that time were respected by the society. However, changes into the status of woman introduced in 15th century. Saints and supporters of bhakti movement were expounded and spoken about equality of woman with men.

During these period men were polygamous and widow burning was an accepted norm. Arthashastra imposed more stigmas on woman as Kautilya dismissed woman's liberation. They were not free even to go elsewhere without husband's permission. They became worse off in the Gupta period. But in Vedic period position of woman was not worse as that of today. Our history shows that woman in Vedic period was also on strong footage as compare to men and therefore they were not subjected to 'Female Foeticide' and

Infanticide or people never think about that. Though the overall position of women was lower than men, yet on the whole the position of woman was good. In the post Vedic period, woman started being discriminated on the ground of education and other rights. The 'Child Marriage', emphasis on physical chastity of woman and their unquestioned obedience to husband lead's to progressive deterioration of their position. In the Smriti Sastras as well, as in Manu, it has been mentioned in strongest terms that woman should be honored. But then again Manu has given absolute rights to men to inflict corporeal punishment on her and discard her if she said anything disgraceful to him. Thus, a contradiction in the rules of treatment to woman was there. Manu's system continued for long after the Mauryan period in the Indian society. However, the upper class woman enjoyed freedom and were respected in society. Besides these woman, a vast majority worked in the fields and homes. Their condition worsened in the 20th century.

Position of Woman In Vedic Age: As we have studied position of woman in Pre-Rig Vedic period was very high. In later Vedic period, the position enjoyed by woman in the early Vedic society, was not retained. In Vedic society participation of wives was required in many rituals. But in most cases the woman had to lead an unhappy married life. This was simply because their husbands were allowed to have more than one wives and this was especially quite common among the upper classes of the ancient Indian society. A widow was expected burn herself on the funeral pyre of her husband. This would make her 'Sati'. Manu assigns to the Woman of Vedic age, a position of dependence, not of subordination. In the work called Amarkosh written in the Gupta era names of the teachers and professors are there and they belonged to female sex. They were the authors of Vedic scripts and 'mantras'.

Position of Woman In Hindu Dharma: The roots of Hindu religion are in Aryan society of patriarchal system. The family unit was large one, generally extending over three generations and with the male off springs

living together. The birth of a son was especially welcomed in the Aryan family for the son's presence was essential and one of the important ceremonies. At the same time the position of woman was on the whole free. Hindus considered that the man and woman represent the two aspects of one person. The highest social ends in ancient Indian Sayambhar means it is a form of marriage which had been followed in Vedic period. Bride select one of the bridegroom amongst all the eligible bachelors for example Dropadis marriage in Mahabharata which is well known to everyone. The term is derived from the name of the goddess Sati, who self-immolated because she was unable to bear her father Daksha's humiliation to her husband Shiva. The Indian Commission of Sati (Prevention) Act, 1987 Part I, and Section 2(c) define sati as the act or rite itself. society were four, Arth, Kaam and Moksha. In the area of spirituality woman were not inferior to men. Yajunvalykyia had imparted divine knowledge of the most difficult nature to Maitrai and that she had not only been able to comprehend the high philosophy but had also actually attained divine knowledge. The traditions which brought the woman into slavery by fixing her duties to serve like Dasi (servant); to feed like mother; give advice like Minister; and give conjugal sanction like a Rambha of heaven. At the same time, woman is considered to be under the protection of father during childhood; under the protection of husband during youth and under the protection of son during old age. As the woman lost her property right she lost independence and became lifelong dependent on male dominated society.

Therefore, the social, cultural and religious backbone of Indian society is based on patriarchal structure which gives comprehensively secondary status to woman. Actually this philosophy of patriarchal family based on principle that, family tree grows up with male only, which makes man a valuable product of family, who needs special protection and attention. Second important thing in this philosophy is marriage, in which woman are given a

subordinate status, having no right to say anything about their rights; body feeling or we can say that, men are the whole and sole owner of soul of woman. Hence in this way the derogation of social status of woman lead to 'Female Foeticide'. d. Womans Education in ancient India: In the golden age of Aryans wherein the men were free, brave, vigorous, fearless themselves civilized and civilizing others, Noble and deeply spiritual: and the woman were learned, free and highly cultured; conjointly they offer sacrifices to the gods, listening sweetly to discourses, and preferring spiritual upliftment to the pursuit of mere riches. Additionally, woman represented the best example of conjugal love, offering the supreme sacrifice of their lives as a demonstration of their feeling for their partners in the brief journey of life. This was to be an enduring legacy of Vedic woman who perform sacrifices to the gods by the side of her husband as an equal partner in offering.

There were two types of scholarly woman firstly the Brahmadhinis, or the woman who never married and cultured the Vedas throughout their lives; and secondly the Sadyodvahas who studied the Vedas till they married. Panini mentioned of female students studying Vedas. Ashoka got his daughter, Sanghamitra, inducted into preaching Buddhism. From the Jain texts, we learn about the Kousambi princess, Jayanti, who remained a spinster to study religion and philosophy. Woman did write Sanskrit plays and verses, excelled in music, painting and other fine arts. It clearly shows that our kings were aware of woman education and even they were also interested to educate their children without the discrimination of male or female.

Position of Woman in Mughal Period:

Unlike in the ancient Indian period, the position and status of woman in the Mughal period was not quite high. Purdah and child marriage had become common. Except those of the lower classes, woman in Mughal period did not move out of their houses. The Muslims woman observed purdah much more strictly

than the Hindus. The birth of a daughter was considered inauspicious, while that of a son was an occasion for celebration. On account of early marriage, there were many widows in our society. Generally, woman in Mughal Period were not allowed to remarry. Polygamy was common among rich society. Divorce was not common among the Hindus, while it was permitted both for Muslim men and woman. However, woman exercised great influence at home and some of them helped their husbands in their occupations. Though, the overall position of woman in Mughal period was low, there were many Hindu and Muslim woman of outstanding ability, whose fame is still relevant today like, notably Rani Durgawati of Gondwana, Rani Karmawati, Mira Bai, Tarabai, etc. Among the Muslim woman in Mughal Period, Nur Jahan, Mumtaz, Chand Bibi, Jahanara, Raushanara, Zeb-un-nisa, etc. played an important part in the affairs of that time. Concept of Abortion and family planning in ancient time: Abortion was also there in ancient time.

Families also aborted the foetus in different ways. It was a mostly found in tribal people. The woman who performed an abortion against the will of her husband was subjected to severe punishment and the higher caste woman, who performed abortion with the help of slave, that slave was also punished with hard punishment. At that time religion and community always criticized the abortion and preferred preparation or self-punishment for abortion and rarely enforced other punishment. In ancient time, pregnancy can be terminated by way of consuming some herbs, by using injurious weapon, by creating abdominal pressure and many other ways. In 19th century, the British's declared some area as Infanticide prone. In 1805 they had found a high incident of female Infanticide among the Rajputs of Saurashtra. In Eastern Uttar Pradesh, there was a village with no daughters. In 1808, Alexander Walker, the chief authority in Baroda summoned the head of all the communities and asks them to give an understanding that they would not kill girl babies. In 1870, the British

Government enacted the Prevention of Murder of Female Infants Act. To begin with, it was to be enforced only in the Northwestern Provinces including Punjab and Oudh. In 1872 some areas were notified as Infanticide prone after census figure indicated 40% deficit of woman. Already the woman killer belt was getting established. In 1898, female Infanticide was recognized as a crime and a Government order was passed making it a cognizable offence. However, within eight years, in 1906, the Prevention of Female Infanticide Act was repealed as the Government claimed that Infanticide was no longer practiced in these areas. The 1901 census actually indicated that there were just 832 females to 1000 males in Punjab. So obviously the Act was withdrawn because of some other political consideration.³⁶ In this way in ancient time also there were a system of abortion and no medical facility available or medical science not improved at that time, but it could be done by them by using traditional harmful method. So at that time also abortion was punishable and Gita Arvamundan, Disappearing Daughter's,

The Tragedy of Female Foeticide, punishment was being inflicted upon that person who is personally liable for abortion. Therefore, the concept of abortion has embedded its roots from our forefather. g. Male ratio adverse female ratio: The decreasing ratio of woman from society is connected with status of woman in ancient period as well as religion and cultural influence of communities. In Hindu community as well as other community's son is always preferable than a girl child and it is deeply rooted in our culture from ancient period. Forgetting birth of a male child many prayers and offering made to God in every community. Even woman wants birth of a male child though they themselves are woman only. But because of prestige issue of the family or to run family tree or to enhance their status between all other family members they also want male child not female. Nowadays this choice of male and female fulfilled by Doctors by using medical Techniques that is by using ultra sounds

Sonography machine. Therefore, due to this it has adversely affected on sex ratio of male and female child. Hence the ancient period is an evidence, which shown that as they were having importance of woman in their life. In the same way they were also the strong follower of male dominating society. They were of the view that woman have been actually made for their use only like giving birth to children, to enhance their family tree, and most importantly give them their heir in the form of son and lastly above all she is a servant of their own family who is the whole and sole care taker of the family with all responsibly. But as per above study it is clear that they were not of the view to kill the daughters in mother womb or after birth of girl child. Because at that time there were not found any reason of 'Female Foeticide' or increase of technology and most importantly family planning or anything else. Hence it is clear that, in Vedic period communities neither committed female Infanticide nor they were supporter of woman community. They were always treated woman in inferior status as compare to men and abortion was also illegal.

Status of Woman In Medieval Period: As by passage of time, the position of woman became worse in medieval period, rather to develop some good changes in their status. During the medieval period only, system of Purdah and Jauhar were being introduced by Muslim and Rajput community against woman. Firstly 'Purdah' means, woman in Muslim community is fully covered with clothes, so as to cover their body from male. Secondly 'Jauhar' means, woman with their own consent immolate themselves so as to save their body and property from detention of enemy, if they are from defeated Warriors family. In both the systems, liberty of woman was curtailed by the community that they were not giving right to moment or leave their lives without any restriction of fear and without any burden. Instead of all these religious restrictions, woman at that time actively participated in social, political educational and religious field like Raziya Sultan who was first lady Monarch of Delhi, Chand Bibi who has

defeated Akbar etc. in this period too, bhakti movement had played a very important role for improvement and impoverishment of the status of woman. These were the movement which tried to give equal status to woman in society at that time. The best example, who preaches the equality of men and woman at that time, was a 'Guru Nanak'. He advocates equality of woman in each sector that is religious, political, educational and cultural.

Position of woman during east India

Company: During the period of East India Company, many social reformers such as Raja Ram Mohan Roy, Ishwarchandara Vidyasagar and Jyotiba Phule had struggled for the improvement of status of woman in Indian society. Peary Charan Sarkar had firstly started girl's school in India in 1847 at Calcutta. Under this period only with the help of Governor Bentinck Raja Ram Mohan Roy had succeeded to abolish sati system from India. Due to the efforts of Raja Ram Mohan Roy we have succeeded to introduce the concept of widow remarriage. Many woman social reformers such as Pandita Ramabai and other at that time also started movement of freedom against society for the protection of woman. Rani Lakshmi Bai is the best example who has started a war against the Britishers even though she was a lady who fought for her state of independence. In that period only there were many ladies who were expertise in Marshal Art also. Though all the things were existing at that time regarding ability and capability of woman but still in that period also woman were not treated equally with men and it was followed in mediaeval period also. In spite of all these examples, status of woman in the society was unprivileged. They were not having any right to claim succession in the property of their own family members.

Therefore, so as to property matter is concern position of woman was not satisfactory because it shows that they were not having right of inheritance, and due to that only they have to depend on male members of the family. When the East India Company was there the position of woman was as it is, that woman had been treated as a slave, their position was always inferior in family overall

they did not have any status as a living human being. As we all know woman played very crucial role in freedom fight against British rule in India for example Kasturba Gandhi, Anni Besant, Aruna Asaf Ali and Sarojini Naidu etc. Before rise of 20th century, Mahatma Gandhi started movement for removing disabilities against woman in society. In this way in a medieval period every attempt was made by social worker, freedom fighter, Bhakti movement figures and other persons to improve and enrich the position of woman in India. They also tried to give equal importance to woman with men therefore in this period only many legislative enactment has been enforced by legislator for protection and promotion of woman like Act of Sati (abolish) 1829, The Hindu Widow Remarriage Act, 1856, The Child Restriction Act, 1929, The Woman Property Right Act, 1937, The Hindu Marriage Act, 1955, The Hindu Adoptions and Maintenance Act, 1956, The Dowry Prohibition Act of 1961 etc.

On one hand in the same period above all legislative enactments were being implemented for protection and promotion of woman on priority basis at the same time on the other hand in some states of India social evil of 'Female Foeticide' and Infanticide was being embedding its roots in the society at large. Some burning examples of it are as follows: 33 b. Tamil Nadu: Gita Aravamudan who had conducted survey in Usilampatti area of Tamil Nadu stated in her book "Disappearing Daughter's" that, the year was 1994 and she was on way to Usilampatti in the Madurai district of Tamil Nadu on a strange and scary mission. She wanted to find out that whether really mothers killed their new born girl babies in this area. She also stated that some years ago and alarming number of baby girls had been disappearing without a stress in the Madurai, Dharmapuri district of Tamil Nadu. The suspicion was that the baby girl had been killed by their own families. This terrible secret behind their disappearance came to light for the first time in December 1985 when the popular Tamil Nadu magazine 'Junior Vikatan' published an article on the

killing of girl babies in Tamil Nadu district. The readers were shocked. The title of the article was very specific that, 'Feared of Dowry they kill girl babies'. Six months later, the English magazine 'India today' literally dug for the truth and came up with another chilling article complete with gruesome pictures of infant Skelton's.

According to 'Born to Die', the girl babies had been killed by their own families and buried in shallow makeshift graves in their backyards. By reading this article the Government, local politicians NGOs and the national press wake up. The Usilampatti area caught the attention of the national media. Even the BBC did a programme on killer mothers. Meanwhile alarm bells were sounding in other directions. As early as 1990, even before the shocking 1991 decennial census figures for India were out, noted economist Amartya Sen had said that they were '10 million woman missing in south Asia, West Asia and North Africa'. It was suspected that quite a large percentage of these 'missing' woman might belong to India. One year later the new census figures indicated that the figures were even more alarming than most experts. These sex ratios in almost every state had dipped. Sex selective abortion, which had raised its ugly head in the big cities in the mid-1980s, had already had a devastating effect on urban populations. One study conducted by her indicated that in Jaipur, capital of Rajasthan, Pre-Natal sex determination tests resulted in the abortions of about 3500 female foetus annually. The UNICEF reported that in 1984 study on abortions after prenatal sex determination in 34 Mumbai found that 7999 out of 8000 of the aborted foetus were females. 'Sex determination', the UNICEF report stated, 'has become lucrative business.'³⁸ She also stated in her book that, eight years had passed still girl babies continue to disappear in the area of Tamil Nadu. Everyone knew where they were going and how they were killing and yet, not a single killer parent had been arrested.³⁹ See how worst it is? Where we are going? What we need? Why parents are killing their own

child on the basis of sex selection?⁴⁰ We need to find out answers for this. c. Punjab: Anurag Agrwal in his book "Female Foeticide 'Myth and Reality'" which is completely based on survey conducted in state of Punjab on 374 cases of woman who has undergone 'Female Foeticide'. He stated in his book that, there is lowest ratio of female in Punjab as compare to all over India. The sex ratio of birth in year 2001 was 747 girls behind 1000 boys. He also stated some examples that how and why female foetus killed by their own parents especially mother. Out of this survey one case was that, one lady namely Manjit was of 25-year-old matriculate, with and equally educated husband residing in Ludhiana, an industrial district of Punjab. She belongs to a medium class family, living with her in-laws. She was married for nine years ago and has only one living daughter. Her second daughter expired immediately after birth due to some medical problem, thereafter; she has undergone three abortions when it showed in Ultra-Sonography as girl. She rightly quoted in population and development review, 1993 Gita Aravamundan, disappearing daughters, As per survey conducted by Gita Arvamundan, it is clear that, though in Vedic period equal status given to woman with men and medieval period also an evidence of equal status and improvement of woman in India but in the same time only baby girls had been killed by their own parents. The human being without thinking anything killing another human being though that human being is so small but amounting to an offence and they are killing that human being which is not their enemy but a part of their own body. Without thinking about anything, on the basis of fear of social burden they are killing their own babies and it is against nature only. So now the time has come that, everyone should think about it very seriously and always try to find out the solution for it. Because it is not problem of any state but it is problem of knows that husband is responsible for the sex of foetus and came to know about Ultrasound technology from her in- laws. She thinks that, this technology is not a good as after knowing the sex of the unborn child and

the whole period of pregnancy is wrought with mental tensions if the child is female. According to her, the ideal family should comprise of a son and a daughter and the firstborn child can be of any sex, but should be of sound health. She blames her mother-in-law for instigating her husband to force her to undergo foeticide. On behest of her mother-in-law she was threatened by her husband to be left at her Pre-Natal place, if she does not to beget sons for him as all his brothers have a son. She was also physically abused by her husband. She feels that her sister-in-law who has sons has more say in the family than her and she is often subjected to taunts. She admitted that her social status is dismal and bearing a son would give her a more secure and happy life. She has also taken to some Mahatma by her mother-in-law who blessed her by giving some fruits so that she may bear a son, but in spite of that she conceived a female and had to get it aborted. She herself never wanted to go in for abortions and felt guilty about it, but because of ill treatment meted out to her by her husband and in-laws, she was forced to commit the sin of 'Female Foeticide'.

As per above discussion it is clear that, mother of foetus is also involved with offerings of 'Female Foeticide' though she has consented or not. As per the survey conducted by Anurag Agrawal it is clear that in many of the cases mother also involved with commission of crime of 'Female Foeticide' under influence of in-laws or husband. Out of above discussion it is also clear that mother very well knows about the fact that husband is responsible for the sex of male or female still she has undergone abortion. In this way modern period with the Empowerment of woman turn towards disempowerment of female child by killing female foetus in mother womb.

Status of Woman In Modern Period: In ancient and medieval period status of woman is practically lower than the male but the in scripture; theoretically it has given higher status to woman. They are awarded with degree of perfect home maker by the society,

because Indian woman have dedicated their whole life for welfare and wellbeing of their families. They are also praying by human being in the form of goddess. Still no change is there in their status. They are treated inferior as it is. As we all know that, it's a human nature, if they want some powerful things, they always pray to goddess in the form of 'Devi' but, if the woman who exist in their life as mother, sister and wife, they do not treat her like this or treat like a slave in their family, who works 24 hours for them without expecting anything. This position become worse, when she gave birth to girl child in educated or uneducated family after devoting her all possible efforts to her family. But the position and status of today's Woman in India is considerably changed in modern Indian Society. The population of woman is almost half of the total population of India.

A country or a community cannot be considered civilized where woman is not honored. Indian Laws are being made without discrimination against woman, as a result Indian woman enjoying high position in our society. Woman today occupy high ranking posts like I.A.S., I.P.S., also in our Defense Services. The modern Indian woman participate in various sports and games like football, hockey, cricket, table tennis, lawn tennis and also in athletics namely Saniya Mirza, Sayana Nehwal etc. The Contemporary Indian woman serve as M.P., M.L.A, Governors and Ministers. Woman of recent times like Mother Teresa, Soniya Gandhi, Vijay Lakshmi Pandit, M.S. Subhalakshmi, Lata Mangeskar and our ex-president of India Pratibhatai Patil have achieved International fame. Woman have also achieved high fame in the areas of literature, music and acting. More over woman are joining the field of science and technology also. In fact, there is no sphere of activity in which women are unsuitable or incompetent. In modern period of India, our legislator made various legislative enactments to save and protect woman from crime and offences like Dowry death, 'Female Foeticide', Infanticide, cruelty etc. and it gives the concept of Empowerment of woman.

Empowerment of Woman: Woman Empowerment not only point towards their material development, but is oriented towards mere economic growth which generally plays an important role in the overall developmental strategy as has been conceived of in the case of other underprivileged classes. Woman Empowerment should be construed as the overall development of their faculty of self-realization, self-image and identity and the economic development which holds the keys to their real development.⁴³ Woman Empowerment has ceased to be a local or national issue. United Nations Charter, which significantly projected discrimination against woman as a problem of universal alarm. In order to weed it out the Charter in its preamble expressed to uphold Fundamental Rights one is Human Rights and another is equality between men and woman. This sufficiently shows the kind of concern of International community espoused with regard to the women's right in general and their right to equality with men in particular. The declaration provides that all the rights and fundamental freedoms are available equally to both men and woman without any distinction. Therefore the Universal Declaration of Human Rights also played very important role in protecting the rights of woman.

Myth and reality of empowerment of woman, means that researcher in this chapter want to compare the real situation faced by woman in their life and whether the Law really helps them under the name of empowerment. As well as researcher also want to state here that, whether the empowerment really works for the welfare and wellbeing of woman? If it works for this purpose then why the offences like, rape, cruelty, dowry death, female foeticide, infanticide etc. committed against them only? Whether the fault is lies with us or our Government failed to protect them? Then question has been raised in the researcher's mind that, where is empowerment on paper only? Whether every woman in India avails the benefit of Laws made for them? Whether the real equal status has been given to them?

Answer for all these questions is the empowerment woman is only a propaganda and nothing because it failed miserably and burning example is Delhi gang rape case as well as increasing female foeticide in India and declining ratio of girl child. Then again researcher want to ask that, where is empowerment?

Myth of Woman Empowerment in India: As discussed above it is clear that the seed of Woman Empowerment has been sowed in early 18th century on an International level. Then there after in 19th century it came to India. The Indian scene is more articulate with marked preference for boys and girls as reflected in nutritional and health differentials and clear disparity in discernible between male and female mortality rate. It has been seen that girls receive less food and medical services less frequently. Due to malnutrition the rate of maternal mortality is quite high in India. It has been observed that despite restraints placed on child marriages the practice is quite common particular rural area. It adds that prostitution is rampant in India. The report further pointed out that a Dowry giving, though illegal remain customary and brides often become victims of mental and physical abuse when they fail to satisfy the avarice for more and more Dowry after being wedded. It reiterates that violence against woman as reported maybe the most pervasive yet least recognized Human Rights abuse in the world. Given the social scene hopes are finally pinned with law as an instrument of social change. It is believed that law empowered woman by equipping her with the rights and powers so as to enable her to fight against male hegemony. Woman Empowerment has to be seen as a concomitant of the total process of social change leading to a Just Society and therefore its success will depend upon the success of the supportive socio- economic policies and simultaneous changes in the political process. The operations on all these strategies have to be spontaneous, to achieve the desired results. This may not be achieved unless the present scenario is analyzed. The idea of justice required that, the law should likewise create similarities whenever possible. In order to

correct the imbalance in the social system sex neutral language appears to be one of the tools for the reduction of inequality between sexes. Therefore, following are some legislative enactment enacted by the legislator for protection and promotion of Woman Empowerment in India which are discussed in this chapter by the researcher as follows: a. Hindu Widows Remarriage Act, 1856: The Hindu widow's remarriage act, 1856 was made by the Government of East India Company to render remarriage of Hindu widow valid and to legalize the legitimacy of children.

It is an Act to remove disability and which the Hindu widows were suffering and allowed them to remarry. They were given a right which they could not avail in the existing society. This Act applies to all Hindu widows, irrespective of caste regulations concerning remarriage. This Act was made to remove all legal obstacles to the marriage of Hindu widows and to promote good morals to the public welfare.⁴⁶ b. Indian Penal Code, 1860: The Indian penal code is a code which enacted by the legislators to penalize the person for the act which he has committed against other person. This Act comes under the substantive Criminal Law. It means that it defined every kind of offence i.e. offences against body as well as offences against property and other offences also. In the same way it has also defined different kinds of offences which has been committed against woman and also described punishment for that. Offences against woman includes death caused by Dowry, abetment or attempt to commit suicide, offences against pregnant woman like injury to an unborn child or infants, sexual harassment of woman and immoral or illegal trafficking of woman, hurt and grievous hurt, wrongful restraint and wrongful confinement, outraging the modesty of woman, kidnapping, abduction, slavery and forced labor, sexual offences, cohabitation by deceitful means, by bigamy, adultery etc. All these offences descriptively defined under this code with specific punishment. In this way the penal code provide protection to the woman against all

the offences committed with her body or a property.

Indian Evidence Act, 1872: The Law of evidence also provides protection to the woman by inserting certain sections. Court can raise the presumption in certain offences against woman that is in case of Dowry death court shall presume that death is committed during seven years of marriage. It means it is a Dowry death, presumption as to abetment to suicide by married woman, even in case of husband and wife relationship court may consider certain things like in civil suit husband and wife cannot be stated against each other but in criminal case they are considered as one legal entity therefore they shall not be a witness against each other. The court may have forbidden by any questions or enquiries which it regards as indecent or scandalous, although such questions or enquiries may have some hearing on the questions before the court, unless they are related to fact any issue. In this way evidence in Indian Laws also contain special provisions for women to men in their dignity and their respect by recording evidence. d. Law relating to marriages: India is the land of Aryans with tolerable culture and heritage. Majority people of India are Hindus by religion. They allow the people of different religions to settle and follow their religions in personal matters like marriage, succession, adoption and maintenance. The institution of marriage is the foundation for family system in India. Marriages are performed according to the teaching of their religions like Hinduism, Islam, and Christianity as religion plays a major role in the life of people.

Therefore, for the effective implementation of this marriage institution Indian legislators have enacted different marriage Laws as per religions of people residing in India. It includes The Hindu Marriage Act 1955, The Special Marriage Act 1954. Under Muslim Law marriage is purely a civil contract. It is a contract between Muslim men and women. After attending age of puberty only a girl is able to marry. For Christian also separate Marriage Act made by legislator that is the

Indian Christian marriage and 1872.

Laws relating to Succession as per personal religion:

Religion plays a major role in the succession of property by woman as the personal laws of religious communities are mostly dominated by the Scriptures of those religions. In earlier period, the law of succession was mostly un-codified and followed according to the traditions of those communities. As the society moves towards civilization, the Government started to codify the laws of succession. The codification mostly depends on the existing traditional practices. Hence there is no uniformity in the succession laws. The religion played a very important role in the formation of succession laws. Thus in India, the succession to property is based on religion of Hindus, Muslims, Christians and Parsis. As per The Hindu Succession Act, 1956 property of a male Hindu dying intestate shall devolve amongst his heirs including a daughter as well as son's daughter's daughter also. The Muslim Law of succession is uncodified; The Islamic Law of succession is based on the Holy Quran. No woman was excluded from inheritance only on the basis of sex. Woman has equal rights to share the property of deceased.

The newly created heirs are called as Quaranic heirs and their share is never excluded. The Christian Law of succession has been governed under The Indian Succession Act, 1925. According to this Act the property deceased who died in testate divided equally among his heirs including daughter and wife. In this way the Central Government has made special enactments to protect the status of woman in their own families by giving right of succession in the property of their own ancestors died intestate. h. Immoral Traffic of Woman: The offence of immoral trafficking of woman and children is increasing day by day all over the world. This situation is created a new institution of prostitution in societies. It has been in existence in name of Devdasi, Matangi etc; in Indian society.

Everyone knows that there were red light areas in every city in India. The reasons for

prostitution are so many i.e. poverty, obscenity, lure of luxury, moral degradation, Dowry system, caste discrimination, over population, unemployment, illiteracy and nowadays 'Female Foeticide' and declining ratio of woman. In pursuance of this the Parliament has passed the prevention Immoral Traffic Prevention Act 1956.⁶⁰ In this way to protect the woman from illegal practice of sexual greed and business of prostitution, law has played its important role by enacting such kind of enactment.

Prohibition of Dowry: Dowry practice in our society is most heinous practice. Due to this practice only, many offences committed against woman. This practice is actually connected with demand of money or anything in the form of commodity. This demand is proposed by bridegroom family to bride family.

Sometime this demand is so irrelevant and impossible to the families to fulfill that demand, therefore the parents of daughters many times are not happy with the birth of girl child. To prevent all these things from society like such illegal demand, legislature has enacted the separate legislation that is Dowry Prohibition Act and prescribed with punishment. j. Maternity Benefit: Maternity is a natural thing for woman. Maternity coverage is more extensive than sickness coverage as maternity is entirely different from sickness. Maternity benefit is required only to the woman workers. The Indian Government has also passed the maternity benefit act 1961. This maternity benefit is also giving all the woman under the employees of state insurance to protect the health of mother and her children and to alleviate part of the financial hardship caused by the birth of the child.⁶¹ In this way the Government also protected not only the rights of the woman after giving birth to a child but also empower every working woman to protect herself and her child.

The Medical Termination of Pregnancy: As the researcher has already discussed that, in

ancient era there were no facilities of safe abortion on the other hand we can say that, they were somewhat under a fear of God that if they aborted child, they will definitely be punished by God. But nowadays due to introduction of Medical Termination of Pregnancy, anybody can abort a child easily with the help of Doctors. Sometime this pregnancy is terminated for a medical reason but it is a very disgraceful to note here that most of the time pregnancy is terminated only after determination of sex of a foetus. Therefore, the Government enacted the Medical Termination of Pregnancy Act as well as also prescribed punishment under the Indian Penal Code for illegal abortion. It has also prescribed that pregnancy should be terminated by register medical practitioner only.

Sati Prevention: We all know about ‘Sati’ as it was a traditional practice of widow burning with the pyre of deceased husband. Sati is an awesome practice of Indian womanhood, carrying both the association of a barbaric society and of the mystique of the Hindu woman who voluntarily and cheerfully mounted the pyre of her husband. During East India Company Rural Governor General William Bentinck issued regulation prohibiting ‘Sati’ that was enacted on December 4, 1829. However, the practice of sati continued to be practiced rarely in some Orthodox families. Hence the Government enacted Sati Prevention Act, with objective to prevent this evil practice from society at large as well as to punish those persons who support this practice. m. National Commission for Woman Act, 1990 Beside all these enactments made by the Government the position of woman in India is as it is and to improve the position of woman in every walks of life Government decided to enact separate commission for Empowerment of woman. Because as history shows that many reformist and social workers fought for the redressal and improvement of condition of woman in India still everything was going on vague.

Therefore, several commissions have been set up by the Government to look into the matter of status of woman in the Indian society. All the commissions reported about unequal status of woman in every sphere of life. Hence the Government has decided to set up a Commission for woman and enacted the National Commission for Woman Act, 1990 with goal to achieve full Empowerment of woman in India. n. Prevention of ‘Female Foeticide’: Our Indian history shows that we really respect our goddess in the form of Mahalakshmi, Saraswati, Durga, etc. but in reality the fact is different one. Though as God we respect woman in the form of goddess but in real life woman is not a subject of respect in our society. As the researcher has discussed above the several legislative enactments made by the Parliament for the Empowerment of woman and to keep them in equal status with men still everything is as it is. From the ancient era to modern era woman have been treated unequal or at low status than men. This is actually thereason behind ‘Female Foeticide’ and Infanticide. When the medical technology was not in advance at that time baby girl had been killed by their own parents after birth. In the 19th and 20th century when this Ultrasound Sonography Technique has come into exist this ratio of killing baby girl has increased, but themethod is different one. In Vedic period or mediaeval period baby girls had been killed after their birth by any way and in modern period they have been killed in mother’s womb by using modern Technique after doing ‘Sex Determination Test’. Due to this sex determination test the sex ratio between male and female is decreasing day by day and it is subject matter of serious concern. Therefore, the Government enacted ‘Pre-Conception, Pre-Natal Diagnostic Techniques (Prohibition and Misuse) Act, 1994 And Rule 1996 to control this sex determination and ‘Female Foeticide’. Though all above enactments are enforced for the Empowerment of woman, still the first step towards Empowerment of woman would be requirement of efforts to fix a place of woman in the family.

The dream of Woman Empowerment shall not be realized unless they are empowered to play equal, decisive and appropriate role in the family affairs, which is the basic unit of Empowerment. For the same reason new proprietary entitlements for woman such as first giving them a share in property under various personal laws and assuring them equal remuneration for equal work have been recognized.

Secondly to protect the dignity and liberty of woman certain penal sanctions have been created. Woman have also been promised preferential treatment and compensatory discrimination in their favour by reserving jobs in local self-governing institutions. Although much has been done to empower woman yet infirmities continue to exist at various levels in matters like matrimony, registrations of marriage, adoption and property, which count much so far as Empowerment of woman. It is true as that Empowerment should begin from family but with regard to woman it continues to be the primary institution that has institutionalized impoverishment. Worst of all being promoting sex-based division that ultimately works against woman by undermining her intelligence and intellectual worth.

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ODIA FOLK- LYRICS IN SINGHBHUM OF JHARKHAND

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Abstract

Odia Population as well as cultural purity seems more prominent in Singhbhum-Kolhan commissionerary than other districts of Jharkhand. The present paper aims to study the **ODIA FOLK-LYRICS** in Singhbhum. The main focus area of the study is that, although Singhbhum Kolhan commissionerary at present under the political administration of Jharkhand, after tribal culture.

Odia culture is the dominant one, because lakhs of Odia farmers having landed property and own cultural identity residing here since centuries. All others limited to towns and highway sides only migrated here for business or employment purpose after industrializations. So study of Odia culture here is not unjustified rather noble one to preserve the vanishing one. Vanishing in the sense, population existing but, attachment with mother tongue, literature, culture and down to earth activities plunging down rapidly, Alternative employment as means of bread and butter need, least interest in farming and migration towards cities from villages may be some causes. So capturing glimpses of vanishing culture is genuine. The present day Singhbhum- Kolhan Commissionerary consists of three districts namely, East-Singhbhum, West-Singhbhum and Seraikela-Kharsawan. These three districts, the southern Most geographical are of Jharkhand and touches to bordering Odisha and West- Bengal States. Due to un-justified policy of state re-organization, all inter-linked states of Indian Union are dis-satisfied with their present area and bound to some internal enmity in-view of language and culture with bordering states. For example, whether 'Rasagolla' is the ethnic sweet of Odisha or Bengal, whether 'Kadakhnath' cock originated from 'Chhattisgarh' or 'Madhya Pradesh' or 'Jharkhand', whether 'Chhau' dance belongs originally to Bengal or Odisha or Jharkhand and many other disputes like that.

It may here be noted that, culture can neither be built up with in decades nor can be destroyed. It is a rationalized fruit of sharpened art, music, language, literature,

rituals and overall social activates for centuries together. Whenever onetries to evaluate socio-cultural issues in view of present area of state maps, the outcomes proves wrong, because all bordering areas often overlaps to different province in different times. Yet it is crystal clear that a lot of totally Odia speaking villages lying outside present Odisha and identified as 'Outlying Odia tract, in govt. records of Odisha'. In Medinipur, Purulia and Bankura districts of West- Bengal, Raigarh, Mahasamund, Raipur, Sarangarh and Sarguja districts of Chhattisgarh, Godavari and Sikkakulum districts of Andhra Pradesh & in Simdega, Gumla, khunti and Singhbhum districts of Jharkhand, a lot of totally Odia speaking villages, a lot of totally Odia Mohallas and a lot of Odia people over all are easily noticeable having historical affiliation like ancestral property etc. but not a single village of Telugu speaking people, Bengali speaking people or Hindi speaking can be found within present territory of Odisha. Any one or group of such identity found, having recent migratory history having no specific cultural identity with difference.

Any way the study does not indulge with border conflicts, the main focus area of the study is that, although Singhbhum Kolhan commissionerary at present under the political administration of Jharkhand, after tribal

culture Odia culture is the dominant One, because Lakhs of Odia farmers having landed property and own cultural identity residing here since time unmemorable. All others limited to towns and highway sides only migrated here for business or employment purpose after industrializations. So study of Odia culture here is not unjustified rather noble one to preserve the vanishing one. Vanishing in the sense, population existing but, attachment with mother tongue, literature, culture and down to earth activities plunging down rapidly, Alternative employment as means of bread and butter need, least interest in farming and migration towards cities from villages may be some causes. So capturing glimpse of vanishing culture is genuine.

Odia Population as well as cultural purity seems more prominent in Singhbhum-Kolhan commissary than other districts of Jharkhand or in earlier Mentioned districts of other Odisha bordering states. The reason is that in Jharkhand the practice of liberalism is more prevalent, whereas Bengal and Andhra Pradesh are more conservative in view of language and their own culture. So gradually the linguistic and cultural minorities there opted majority culture in due course of time.

Festivals like Jagannath Rath Yatra, Podhua Astams, Kumar Purnima, Nuakhai, Poush Purnima, Bishuba Sankranti or Pona Sankranti Kartik Snan, Margashir Gurubar (Laxmi Puja) and few others are specifically related to Odia culture since ancient time. Perverted form in other areas in modern age may kindly be excluded here. Every festivals contains some form of song and dance as an integral part. In many case that are folk lyrics. On events like marriage and death also there are specific folk lyrics to depict happiness or sorrow. Even Chhau dance, though identified as mock dance, contains some background folk lyrics of Odia version, of course in Bengal, in Purulia style, they excluded the back ground song, may be as a part of denying the Odia affiliation, because many remarkable common things of Bengal and Odisha always carries a question of its Provincial originality.

Notable sociologist C.S. Pargiter has rightly opined, 'Odra in ancient time extended to the

western part of Midnapore, the eastern part of Singhbhum, the modern district of Manbhum and perhaps the southern portion of Bankura' (1) This statement reveals the Odia culture existing in and around Singhbhum Kolhan commissary. Again in the year 1919 the then D.C. of Chhotanagpur, B. Foley has also anticipated the same sense, 'On the other hand when touring through the west of Dhalbhum, Kolhan, Saraikella and Kharsawan I have always been struck with the Oriya look of the villages'. (2) The Oriya look of Odia village are still noticeable now days also, where ever and whenever a person crosses the cultural border and enters the land of Jagannath i.e. Cultural Odisha, irrespective of present day administrative map.

Folklore is a bigger term of multiple and complex meaning. Folk lyrics is a major constituent part of folklore. Folk lyric primarily deals with folk poems, folk rhythms and folk musical expression of literary component. Whereas folklore as a whole may contain may more like folk drama. Folk tale's folk rituals, folk proverbs etc. Critic Durga Bhaghat has thus rightly said, 'Folklore is amine, in which layers of many-hued-cultures are lying buried in a terribly compressed condition'. (3) Folk songs, whatever the linguistic tune it may be, to utter, comprises the poetry and music of the groups whose literature is perpetuated not by writing point but through oral tradition. The folk song is a song or the folk lyric is a lyric poem with melody, which originated anonymously among unlettered folk in times past and which remained in currency for a considerable time, as a rule for centuries. That's way a folk song or folk lyric is a spontaneous outflow of life of the people who live in a more or less primitive conditions.

Frequently defending the throne of impersonality of oral poetry, people argue with reference to the anonymity of the work of folklore, but this characteristics is purely external and even in the last analyses accidental, works of folk lyrics simultaneously are anonymous for thereupon that the names of authors, in the vast majority of cases have not been revealed, have not been discovered because for the greater part, they were not

written down, but were preserved in the memories of the people. Similarly, Odia folk lyrics comprise the poetry and music of the groups whose literature is perpetuated not by writing print but through oral tradition. The Odia folk lyrics of Singhbhum-Kolhan commissionerary are the folk songs or lyric poems with melody, which originated anonymously and unlettered folk in time past and which remained in currency for a considerable time as a rule for centuries of ancestral people of Odia origin of said geographical area.

In a folk lyric it is a common thing to find that words are inferior to the tunes and because of this it is often stated that it was a tune which mattered most. This brief is very far from accurate. The truth is that in their passage from mouth to mouth the words have suffered a succession of minor abrasion and modification. The music is remembered more faithfully. The Odia folk lyrics related to farming, festivities and scion-cultural events like marriage etc are the burning examples of such nature. The hearty cry of women folk in general because of death of someone close reflects even more prominently to such sensibilities. This type of crises and expression of deep sorrow generally comes out as ode in nature to surrounding near and dear ones. The good bye forever theme seems really remarkable there. During events like marriages of a girl, particularly during departure of the bride along with groom for in-laws house, the natural outburst of sorrow, division of foundations also outbursts remarkably. The said folk lyrics of Singhbhum-Kolhancommissionary of Odia folk to a large extent differs to that of mainland Odias. Local words to express peculiar feelings plays very important roles in that cases.

The Odia folk lyrics of Singhbhum that generally offered during 'Tusu Parav' are very much symbolic. Tusu as a girl commits suicide in water to prove herself pure, to preserve her

sanctity. But the memorial event ritual observes the process of let the dryseeds germinate with wet process. The folk lyrics uttered during that process also reveals the same sense. When the death and burial are once accomplished the hope of resurrection and new birth begins and with the hope the magical ceremonies that may help to fulfil that hope.

This way we may conclude that alike folk lyrics of other languages, the folk lyrics of Singhbhum-Kolhancommissionary of Jharkhand in Odia version are remarkable enough to reflect peoples psyche. More remarkably they even differ from mainland Odia syntax and sense which is even more remarkable.

End notes-

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STUDY ON E- COMMERCE AND ITS MPACT ON RETAILERS IN INDIA

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Abstract

Internet plays an important role in business as well as in our daily life. Now internet has made our life and business very easy. Now we are incomplete without internet. We use internet in some form or the other in our daily life. The Internet has unlimited information for every user. Many people are highly dependent on it.

The growth of e-commerce in India has made our life much easier for buying and selling of goods and services. In traditional retail outlets where people have to meet face to face, there is no direct meeting with buyers in the online market. Online shopping through an e-commerce website in India is a process whereby people buy goods and services directly from a seller without any intermediary services. E-commerce website offers a lot on the internet.

In this paper author has discussed about the growth of e-commerce in India and customers attitude towards e-commerce and retail points. The data required for this research has been obtained from primary and secondary sources. The survey was conducted in Jharkhand.

Keywords: *online, e-commerce, impact, Internet.*

INTRODUCTION

Retail is the process of selling goods and services to consumers. A sales occur when a business sells a product or service to an individual consumer for his or her own use usually in small amounts. In other words, 'retail the process of selling consumer goods or services to customers through multiple channels of distribution to earn a profit. Kelvin Cheng (2021)¹ in his study on "Analysis of the development of e-commerce in the retail industry in recent years", the trend of e-commerce in the retail industry continues to increase at a rapid pace. With the growth of retail e-commerce, it has become more important to various stakeholders. Ecommerce will take an important role in the retail industry; it creates a channel of international business, which expects to become a mainstream business model. In recent years, the effects across mobile technologies, smart phone penetration, and Covid-19 pandemic

accelerate the development of retail e-commerce. It has been influencing economic growth and providing opportunities for enterprises to expand, but it has also revealed many challenges and impacts to organizations that focus on e-commerce business. This paper mainly analyzes the factors causing e-commerce development and the economic impacts in the retail industry based on the statistical data and relevant research study, to evaluate its implications on today's economic and business situations. Jamal Hasan (2019)² in her study on "E-commerce and its impact on retail stores in Slovakia", Ecommerce is the purchase and sale of goods and services over the Internet. It assumed that despite the ever-expanding online transaction, the retail shops would not disappear. Various surveys have shown that customers still prefer to shop in stores and the number of purchases is increasing. Currently, they mainly use combinations of ecommerce and retail stores. Before the final purchase in the store, customers prefer to find out all the necessary

information via the Internet. In the case of online shopping, customers prefer to look at the product in a retail shop and then purchase it via e-shop. In this paper, we decided to verify my hypothesis. The article aimed to determine the impact of e-commerce on retail stores.

About retailers:

A person or company who sell goods to the public in outlet retailer purchase goods from a manufacturer or wholesaler and sell them to the end users or customers .A retailer act as an intermediary or middle man that customer used to get products from the manufacturer's Basically, retailers are the final link in the supply chain from producers to consumers a retailer purchase goods in large quantities from manufacturer directly or through a wholesaler and then sell in smaller quantities to consumer for a profit. Retailers:

- Department Store–Departmental store is a store which is a combination of multiple small stores under one company which offers a wide variety of products. It adds value for the customers due to offer a wide variety of products at a place.
- Supermarkets–Supermarkets generally sell food and beverages but now due to customers need it also sell fashion, electronic related items. It has a good buying power that why it sells at low prices.
- Warehouse Retailers–Warehouse retailers are situated at the place where the premises rent is very low so that they can store, display and sell large amount of products.
- Specialty Retailers–Specialty Retailers sell a special service or product and provide expert knowledge and good service to customers. They add values by adding accessories and related products in the same outlet.
- E-trailer– E-tailors are those sellers who provide the facility to customers to buy the product through internet and offers home delivery using which they can reach to customers within a big geographic area and can supply goods to them. They have low rent

and overhead that's why they offer competitive prices.

- Convenience Retailer–These retailers are available in residential areas and sells limited products at a premium price because they add value of convenience.
- Discount Retailer–Discount retailers are those retailers which offer discounts on less fashionable brands by taking it from the suppliers and resell the product till end of line and return the left products at the discounted price to the supplier.

LITERATURE REVIEW

Kelvin Cheng (2021)⁴ in his study on "Analysis of the development of e-commerce in the retail industry in recent years", the trend of e-commerce in the retail industry continues to increase at a rapid pace. With the growth of retail e-commerce, it has become more important to various stakeholders. Ecommerce will take an important role in the retail industry; it creates a channel of international business, which expects to become a mainstream business model. In recent years, the effects across mobile technologies, smart phone penetration, and Covid-19 pandemic accelerate the development of retail e-commerce. It has been influencing economic growth and providing opportunities for enterprises to expand, but it has also revealed many challenges and impacts to organizations that focus on e-commerce business. This paper mainly analyzes the factors causing e-commerce development and the economic impacts in the retail industry based on the statistical data and relevant research study, to evaluate its implications on today's economic and business situations.

Jamal Hasan (2019)⁵ in her study on "E-commerce and its impact on retail stores in Slovakia", Ecommerce is the purchase and sale of goods and services over the Internet. It assumed that despite the everexpanding online transaction, the retail shops would not disappear. Various surveys have shown that customers still prefer to shop in stores and the number of purchases is increasing. Currently, they mainly use combinations of ecommerce

and retail stores. Before the final purchase in the store, customers prefer to find out all the necessary information via the Internet. In the case of online shopping, customers prefer to look at the product in a retail shop and then purchase it via e-shop. In this paper, we decided to verify my hypothesis. The article aimed to determine the impact of e-commerce on retail stores.

E-MARKET SIZE IN INDIA

According to a 2022 report of FICCI, the Indian e-commerce market is expected to reach \$120 billion by 2026. This market was \$38 billion in 2021. According to the report, the market size of the retail segment will increase from \$705 billion in 2020 to \$8 trillion by 2030. Indian consumers are increasingly adopting 5G smart phones even before the next-gen mobile broadband technology is rolled out in the country. Smartphone shipments reached 169 million in 2021, with 5G shipments registering a growth of 555% in the year 2021. Indian consumers are increasingly adopting 5G smart phones even before the rollout of next-gen mobile broadband technology in the country. Smartphone shipments reached 150 million units in 2020 and 5G Smartphone shipments

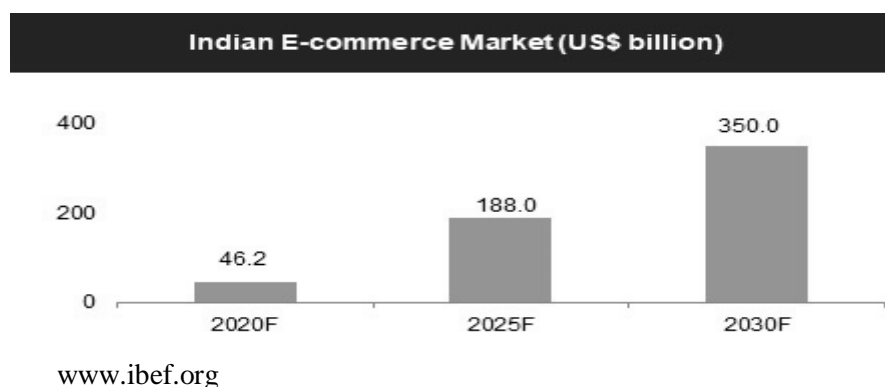
crossed 4 million, driven by higher consumer demand post-lockdown. According to a report published by IMAI and Kantar Research, India's internet users are expected to reach 900 million from ~622 million internet users in 2020, growing at a CAGR of 45% by 2025.⁶

For the 2021 festive season, the Indian e-commerce platform posted sales with a gross merchandise value (GMV) of US\$9.2 billion, up 23% from last year's US\$7.4 billion.

The Indian online grocery market was a mere US\$3.95 billion in FY2011, but is now projected to reach US\$26.93 billion in 2027, expanding at a CAGR of 33%. India's consumer digital economy is expected to become a US\$1 trillion market by 2030, growing from US\$537.5 billion in 2020, driven by strong adoption of online services such as e-commerce and e-tech in the country.⁷ According to Grant Thornton, e-commerce in India is expected to be US\$ 188 billion by 2025⁸

With a turnover of \$50 billion in 2020, India became the eighth largest market for e-commerce, surpassing France and one place ahead of Canada.

Figure 1: Indian E-Commerce Market (US billion)



Propelled by rising Smartphone penetration, the launch of 4G network and increasing consumer wealth, the Indian E-commerce market is expected to grow to US\$ 200 billion by 2026 from US\$ 38.5 billion in 2017.

After China and the US, India had the third-

largest online shopper base of 150 million in FY21 and is expected to be 350 million by FY26.

Indian consumers are increasingly adopting 5G Smartphones even before the rollout of the next-gen mobile broadband technology in the

country. Smartphone shipments reached 169 million in 2021 with 5G shipments registered a growth of 555% year on year 2021. Indian consumers are increasingly adopting 5G smartphones even before the rollout of the next-gen mobile broadband technology in the country. Smartphone shipments reached 150 million units and 5G smartphone shipments crossed 4 million in 2020, driven by high consumer demand post-lockdown. According to a report published by IMAI and Kantar Research, India's internet users are expected to reach 900 million by 2025 from ~622 million internet users in 2020, increasing at a CAGR of 45% until 2025. For the 2021 festive season, Indian e-commerce platforms generated sales with a Gross Merchandise Value (GMV) of US\$ 9.2 billion, a 23% increase from last year's US\$ 7.4 billion.

DIFFERENT CATEGORIES OF E-COMMERCE

In Indian context E-Commerce can be divided into four main categories that is B2B, B2C, C2B and C2C.

- a) B2B(business to business)-Business or transactions conducted between a manufacturer and wholesaler for between wholesaler and retailer .A business sell its goods or services to another business.
- b) B2C(business to consumer)-Business or transactions conducted between a company and consumers who are the end users of its product or services.
- c) .C2B(consumer to business)-Business which allow individuals to sell goods and services to companies C2B model also called demand collection model or reverse auction enables wire to name or demand their own price which is obtained minding for a specific goods or services.
- d) C2C(consumer to consumer)-Consumer to consumer means the process by which one consumers selling goods or services to another consumer online it is a trade where both the sellers and buyers are consumers instead of business.

IMPACT OF E-COMMERCE ON RETAILERS

- *Turnover*-Due to e-commerce the turnover of offline retailers has reduced which is a warning signal for the enterprise.
- *Profit Margin*-On the arrival of online shops in the market offline retailers are suffering from pricing. To survive in market, they have to sell product in low prices which covers only their operational costs and they do not get any profit margin.
- *Discount*-Offline retailers sell their products at discounted rates because online stores offer heavy discount to the customers and to stay in the market and to attract the customers they have to sell the products at discounts.
- *Variety of Stocks*-Variety of goods is offered by online stores to which offline retailers cannot compete because at the end of year the left over stock can give a huge loss to the retailer.
- *Customer Services*-Offline retailers are providing different services at which online stores fails. Repair and goods of services, home delivery and after sales services also like online shops.
- *Window Shopping*-Low prices offered by online stores leads to window shopping by customers at physical stores and they buy product online. Due to which they have prospective customer's more than actual customers.
- *Advertisement*-Offline retailers focus only on the advertisements so that they can attract customers and increase their sales. They do not leave a single chance to advertise.

DATA COLLECTION

This paper reviews the literature on the basis of secondary data collected from various references which already exist in published form from such as research articles, books, newspapers national, international journals ,magazine annual reports, Government and non-government publication and company official websites etc.

Table 1; Statement: Internet has made our life easy

Table 1- Statement- Internet has made our life easy					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	18	18.0	18.0	18.0
	Agree	15	15.0	15.0	33.0
	Neutral	24	24.0	24.0	57.0
	Disagree	23	23.0	23.0	80.0
	Strongly disagree	20	20.0	20.0	100.0
	Total	100	100.0	100.0	

From the above table it is observed that 18(18%) respondents strongly agreed that e-commerce in India made their lives very easy, 15(15%) respondents agreed that e-commerce in India made life very easy, 24(24%) respondents remained neutral, 23(23%) respondents disagreed that e-commerce in

India made life very easy and 20(20%) respondents strongly disagreed that e-commerce in India made life very easy as before e-commerce, for buying and selling of goods and services the parties need to be physically present in the market.

Table 2: Retailers, available in residential areas and sell limited range of products at a premium price because they add value of convenience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	25	25.0	25.0	25.0
	Agree	9	9.0	9.0	34.0
	Neutral	28	28.0	28.0	62.0
	Disagree	25	25.0	25.0	87.0
	Strongly disagree	13	13.0	13.0	100.0
	Total	100	100.0	100.0	

From the above table it is observed that 25(25%) respondents strongly agreed that retailers, available in residential areas and sell limited range of products at a premium price because they add value of convenience, 9(9%) respondents agreed that retailers, available in residential areas and sell limited range of products at a premium price because they add value of convenience, 28(28%) respondents remained neutral, 25(25%) respondents disagreed that retailers, available in residential areas and sell limited range of products at a

premium price because they add value of convenience and 13(13%) respondents strongly disagreed that retailers are available in residential areas and sell limited range of products at a premium price because they add value of convenience.

Hypothesis Testing:

H₁ - There is significant difference among the consumer's attitudes towards different retail outlets in the three zones of Jharkhand

Table 3: Anova: consumer's attitudes towards different retail outlets

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	173.484	4	43.371	273.298	.000
Within Groups	15.076	95	.159		
Total	188.560	99			

Hence, null hypothesis is rejected and it can be concluded that there is significant difference among the consumer's attitudes towards different retail outlets in the three zones of Jharkhand.

CONCLUSION

This paper concludes that e-commerce is very good for us who provides us wide variety of products and services with lots of information and attractive product range at an affordable price at our doorstep. It provides convenience to customers and allows the enterprise to expand their business over internet. The study

shows that e commerce is growing very fast in India and in next 10 years it will fully dominate the Indian retail sector. The study also shows that customers attitude towards e commerce is quite positive and many taboos and mental barriers are diluted now. So, it can be said that e-commerce have good impact on markets like reduce the cost of advertisements as many customers can attract through internet, new brand can be developed, can maintain a good relationship with customers and can make customized products according to customer's needs. But e-commerce has bad impact on offline retailers because customers buys on low price from online shops due to which they also have to lower their price and does not get any profit, retailers cannot maintain a large stock like online shops have stores because it will cost a huge loss to them. They have to spend more money in offline advertisements to attract customers. Along with the impacts e-commerce also offers some limitation in terms of markets and retailers that is website cost, to create and maintain a website a lot of money is required; infrastructure cost, to fulfill the orders online retailers have to maintain a large stock in a big warehouse which costs a lot; security and fraud, due to popularity of online shops criminal elements are also attracted to them who can hack the personal information and can misuse them; customer trust, it is difficult for customers to trust a new brand without looking, touching and face-to face interaction.

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DEVELOPMENT OF BENGAL ARCHITECTURE DURING THE SENA DYNASTY: A STUDY

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Abstract

There have been many such regional dynasties in the history of India, who have influenced the social, economic, political and cultural consciousness of a very large region with their art, love of literature, justice and progressive ideas. Bengal situated in the eastern part of India is famous for its art, culture architecture, language and literature

In the pre-medieval period, Bengal was ruled by two dynasties - the Pala dynasty and the Sen dynasty. During their reign, the language, art and culture of present Bengal developed a lot. While the Pala dynasty rulers built Buddhist monasteries, the Sen dynasty rulers built very beautiful temples all over Bengal (including today's Bangladesh). Modern Bengali language developed during their reign. And Sanskrit language also progressed. In this research paper, the contribution of the Sen dynasty of Bengal to the art, culture, language and architecture of Bengal has been studied. This research is based on secondary data.

Key words – Sena dynasty, Dhakeswari temple, Lakhnauti, Gaur, Nadiya, Hinduism, samant Sena, Vijay Sena, Lakshman Sena, Geet Govind, Jaydev, Devpara inscription,

Near the remote Kashmir city are the remains of an ancient temple called Shankargaureshwar. The temple's entrance porch, faces towards the east. The exterior and interior surfaces exhibits intricately sculpted carvings. The pediments are placed symmetrically on each other. The columns at the entrance are heavily sculpted in a beautiful Kashmiri architectural style, especially in relation to the detailing. The pedestal of the temple and of the shrine is built in a peristyle, an open colonnaded pattern, within a walled enclosure. It is in the form of a cellular passage and remnants of which are still visible. It is said that the Sena rulers of Bengal had built this temple. However, some books also mention a Kashmiri ruler named Shankarvarman as its creator. It is a small village in the Udhampur district of Kashmir. The name of this village is Senabrahmana. Sen Brahmins used to live in this village with a population of 2000. Their ancestors had built Shankargaureshwar temple. Now these Brahmins have migrated from here.

There is a very ancient temple in Dhaka; the capital of Bangladesh. Its name is Dhakeshwari Temple. Due to this temple, the city got its name Dhaka. This temple was built in the tenth century by a king named Ballal Sena. This king belonged to the Sena dynasty, who ruled Bengal for more than 200 years. Dhakeswari temple is built in pagoda style. And the impression of Buddhist architecture visible on it. In the year 1989, the Government of Bangladesh declared this temple as the National Temple. This temple was destroyed many times by Muslim invaders. It was last attacked by a Muslim mob in 1992. Obviously, only a few parts of the original form of this temple have survived, but still, the ruins of this temple tell the story of its past glory. The ten-armed goddess Durga and four ancient Shivlings are situated in the temple.

There are many such places in Bengal even today, where hundreds of ancient temples of Hindu style are present. Lakhnauti, Navadweep, Nadia, Shantipur are only a few examples. The creators of these great symbols

of architecture are the great rulers of the Sena dynasty, who made East Bengal a temple zone during their reign. Sena rulers gave shelter to Shaiva, Vaishnava and Shakta sects in their empire. The Sena dynasty was established after the Pala dynasty, the Pal kings of Bengal were the patrons of Buddhism. During their period, many of the best Buddhist monasteries and Buddhist education centers were built in Bengal and ancient Bihar. These include famous education centers like Udaytapani. During their period, universities like Nalanda, Vikramshila, etc. regained their old glory.

The Sena dynasty was established its dominance over Bengal from the middle of the 12th century and ruled Bengal for 160 years. At the time of its pick, the northeastern region of the Indian continent came under this empire. The origin of Sena clan was Karnataka.¹ The poet Jayadeva (the author of Gitagovind) was the Pancharatna of Lakshmana Sena. Gita Govinda was composed in Sanskrit language. Gitgovind is very popular among the followers of Vaishnavism. In the Jagannath temple of Puri, the verses of Gita Govinda are still recited everyday.

Lakshman Sen had many scholars in his court. The following are the important authors and their works-

1. **Washi-** His creation is '**Pawandoot**'.
2. **Jaydev-** His composition is '**Geet Govind**'.
3. **Halayudh-** His creation is '**BrahmanSarvava**'.

According to the book written by Ballal Sena, the establishment of the Sena dynasty dates back to the 900th century. He established the Sena dynasty by defeating the Pala kings of Bengal. The empire of the Sena kings was spread from the Bay of Bengal to Kanauj. The original residence of the Sena kings was in Karnasuvarna, Karnataka. Sen was a Brahmin by Raja caste. But because of practicing Kshatriya Vritti, they called themselves

Brahma Kshatriya.²

The founder of the dynasty was Samanta Sen. After that came Hemant Sena who took power in 1095 AD and declared himself the king. His successor Vijay Sena (ruled from 1096 AD to 1159 AD) helped lay the foundation of the dynasty. He had a long reign for more than 60 years. The mention of his successful victories is found in 'Devapara Prashasti'. This prashasti was composed by the poet Dhoyi. According to the poet Dhoyi, Vijaysen defeated the rulers of Nepal named Navya or Nanya and Veer of Mithila in the war. Vijaysen had established two important capitals named 'Vikrampur' and 'Vijaypuri'. Many poets and scholars were influenced by Vijayasena's achievements, heroism and victories. Of these, a poet named Shri Harsha also praised Vijaysen and on this he composed a poem called 'Vijayaprashasti'. Vijayasena was awarded the title 'Arirajavrishabhashankar'. It is clear from this title that Vijayasena was a follower of Shaivism. Apart from this other important titles conferred on Vijayasena were Parameshwara, Maharajadhiraja and Parambhattaraka. Vijay Sena's successor Ballal Sena conquered Gaur from the Pala king, becoming the ruler of the Bengal delta. Ballal Sena made Nadia the capital. Ballala Sena married Ramadevi, a princess from the Western Chalukya Empire, which indicates that Sena rulers maintained close social contacts with South India.³ The Lakshmana Sena replaced the Ballala Sena in 1179, ruled Bengal for nearly 20 years, and expanded the Sena empire to Odisha, Bihar and probably Varanasi. In 1203-1204 AD General Bakhtiyar Khilji attacked and captured the capital of Nadia.

The architecture of Bengal got a new identity during the Pala and Sena rule. The development of Bengali language also started in this period. As mentioned earlier, the rulers of the Sena dynasty were Hindus. But they were religiously tolerant. They patronized

² MAJUMDAR, R. C. (1971). *HISTORY OF ANCIENT BENGAL*. G. BHARADWAJ, CALCUTTA.

³ *Land of Two Rivers: A History of Bengal from the Mahabharata to Mujib* by Nitish K. Sengupta, p. 51.

¹ *The History of the Bengali Language* by Bijay Chandra Mazumdar, p. 50.

Buddhist structures as well as built Hindu temples. As a result, Buddhist influence is visible in the temples and idols of deities built by them. A large number of sculptures depicting Hindu gods and goddesses date back to the period of artistic activity of the Sena rulers (1097-1223 AD). Sena sculpture is an artistic continuation of the Pala style, which was popular until the end of the 11th century.

The slender body form of the Pala period sculpture was also retained by the Sena kings. The stone sculpture of the Sena period shows an abundance of ornamental motifs. It is most visible in the bronze statue of Vishnu recovered from Rangpur, which is now kept in the Indian Museum in Calcutta. The famous silver statue of Vishnu found at Churain, Dhaka, which is considered one of the best examples of the art of the metal caster, is no exception. The body of these idols is taller than in the 11th century. Some freestanding Sena period images show bolder and better modelling. In this regard, mention should be made of a stone torso of Garuda from Malda and a massive stone head of Vishnu from the Padumshahr tank, both now housed in the Varendra Research Museum, Rajshahi, Bangladesh.

Gour was the most famous city of Bengal. Gauda became known as Lakhnauti during the Sena dynasty. The name was in honour of the Sena ruler Lakshman Sena.⁴ Lakshmansena who laid the foundations of the city of Gauda and made it his imperial capital, with a second minor capital in Nadia. Lakshmansena must have been almost 60 years old by the time he ascended the throne in 1179 C.E. Under his father he had been a successful military leader and had conducted successful campaigns against the Kamarupa kingdom of Assam and the Kalinga kingdom of Orissa (now Odisha). Since the Pala king Ramapala had the city of Ramavati named after him, imperial vanity demanded that the new capital be named Lakshmanavati (also

referred to as Lakhnauti).⁵ Lakshman Sena built many beautiful temples here, which were destroyed by the Muslim invaders. At present, the remains of several mosques depicting Islamic culture are left in Gaud. There was a time when Gaud had a population of 2 lakh and it was the fifth largest city in the world. Nabadwip was the capital of Bengal under Ballal Sen and later Lakshman Sen, the famous rulers of the Sena Empire, who ruled from 1159 to 1206. **Ballal Dhipi** is a historic archeological site on the eastern flood plain of the Hooghly in Nadia, West Bengal, a few kilometres east of Nabadwip. The remains date back to the 12th century AD and earlier.⁶ A 30-ft structure of solid terracotta bricks is spread over an area of 1,300 sq ft. with a floor made of lime and sand. It is named after Ballala Sena (1160-1179) of the Sena dynasty. Archaeologists have found traces of a temple complex. Historians differ on the origin of the structure. The Kolkata Circle of the Archaeological Survey of India excavated the mound, during 1982-1988, and "exposed huge brick structures and various antiquities datable to c. 10th to 12th cent. AD. The brick structure includes shrines on sides and a massive construction within an enclosure.

Vijay Sen, the son of Samanta Sen, the founder of the Sen dynasty, expanded his kingdom a lot. He put an end to the Varman rule of Vanga, established his capital at Vikrampur, deposed Madanpala of Pala dynasty and took control of Gaur, defeated Nanyadev and captured Mithila, attacked the Gahadavalas through the Ganges route, Assam attacked, invaded Orissa and defeated Raghava, the son of Ananta Varman Chodaganga, the ruler of Kalinga. He built a Pradyumneshwar Shiva temple at Varendri. Vijayprashasti (eulogy of Vijay) of the famous poet Shriharsa were inspired by the career of Vijaya Sena.

Vijaya Sena's victories are described in the Devapada inscription of the Vijaya Sen period.

⁵ <http://double-dolphin.blogspot.com/2016/05/the-ruins-of-gauda-malda--bengals-ancient-capital.html>

⁴ Baynes, T. S.; Smith, W.R., eds. (1880). "Gaur". *Encyclopædia Britannica*. Vol. 11 (9th ed.). New York: Charles Scribner's Sons. p. 113.

⁶ *"Pilgrimages & Tourist Spots". Ballal Dhipi. Egiye Bangla, official website of Nadia district. Retrieved 18 October 2020.*

Sena were the very mighty rulers. They expanded their kingdom to Kalinga, Kanauj, Bihar, Garhwal, Assam and the foothills of the remote Himalayas.

It is believed that with Lakshman Sen, the Sen dynasty collapsed. But recent discoveries show that Madhav Sen, the son of Lakshmana Sen also ruled over a large area. There is evidence that Madhav Sen ceded the kingdom of Bengal to his brother Keshav Sen and proceeded to the Himalayan kingdom and expanded the kingdom there. In the Koteswar temple Gatra inscription of Almora, Uttarakhand, Madhav Sen is described as handling the administration of the remote Himalayas. Madhav Sen is said to have taken many nobles and scholars with him to protect Dharma in present-day Uttar Pradesh, Himachal Pradesh and Nepal. The two Sena states (located in present-day Himachal Pradesh) joined the Republic of India in 1947, with the kings of the said states gazetted down their lineage as ancestors of the Sena dynasty from Bengal.

Conclusion

The Sena dynasty ruled Bengal for about 160 years. Their reign was a period of peace and prosperity in Bengal. The Sen rulers were religious tolerant rulers. Despite being a Hindu, they also supported Buddhism. Their most illustrious kings Vijay Sen and Lakshman Sen expanded their kingdom to Bihar and Kanauj. Their representatives ruled over a small part Kashmir and Himachal Pradesh. The Sen dynasty was originally from Karnataka, but they contributed significantly to the development of the Bengali language and architecture. They decorated the cities of Lakhnauti, Dhaka, Navadweep, Nadia, Shantinagar, Vijayanagar etc. with beautiful temples. Trade and crafts flourished in Bengal during this period. Vijay Sen, the majestic king of the Sen dynasty, was a worshiper of Shiva. But, other kings were worshipers of Vishnu. Emperor Ballal Sen of this dynasty had built the famous Dhakeswari Devi temple

of Dhaka. This temple is now the national temple of Bangladesh. The impression of Buddhist art is visible in the structure of this temple. The Sen kings gave patronage to the language, culture, literature and crafts of Bengal. In the court of Lakshman Sen, Jayadeva, the author of Gita-Govind, got shelter. Writers, litterateurs, religious scholars and craftsmen were highly respected in the court of Sen kings. The Sen rulers themselves were also a good litterateur. Vijay Sena composed many literary works. A lot of information is available about him from the Devpara inscription. During his reign, sculpture attained new heights. Many statues of that period are preserved in the National Museum of Bangladesh. These idols are of very advanced quality from the point of view of arts and crafts. Especially, the life-size idol of Vishnu! Lakshman Sen, the last important ruler of this dynasty, had to face defeat from Bakhtiyar Khilji. But even after this defeat, the presence of the Sen dynasty remained in many parts of East Bengal

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PLIGHT OF INDIAN WOMEN IN THE ERA OF GLOBALIZATION

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Abstract

Globalization is a multidimensional and multifaceted concept. It refers to process of growing and intensifying interactions at all levels of society worldwide. Globalization has ushered wide range of opportunities leading to global economic integration and interdependence, as transnational movement of people and capital accelerates and information become even more accessible to all. This process is often thought to be gender neutral, having similar impact on both men and women. Nevertheless, results are not consistent throughout the world. Women constitute half of the humanity and play paramount role in socio economic development of the nation yet their role are marginalised and peripheralized from development activity. However, the slogans of feminism and gender equality are distant dreams as women today are more susceptible to unjust social, political and economic subjugation and suppression everywhere. The present paper examines derogatory status of Indian women with advent of globalization In India.

Key words: globalization, gender equality, feminism

Introduction

Globalisation is a process of growing and intensifying interactions at all levels of society in worldwide, foreign investments and capital markets. This process has led to interdependence and interconnectedness and integration of economies and societies to that extent where by one part of globe effects people in other part of world. Consequently world is getting smaller as well as bigger. In the age of rapid technological progression in transport and communications, globalisation has increased competitiveness both nationally and internationally leading to one global market. The term globalisation has been widely used in 1900's in the western world and in India in 1990. Indeed, the concept of globalisation raises many controversial issues with its inception. According to Advered S Herman, "globalisation is the expansion across international borders of management and process. At the same time, it is the condition of facilities and economic relation which is constantly expanding and simultaneously changing. On one side it has brought about optimistic promises for progress across the

world where as on other side distorted progress has been seen. Nevertheless, certain sectors, regions, social groups, record unprecedented growth rate and large profits while others stagnate, regress, or disintegrate.

Women constitute almost half of the population in India yet their status in economic, political or in social life leave much to be desired. Despite concerted efforts through our constitution which guarantees equality of both the sexes and in fact grants special favours to women in article 14, 15(3) and article 15(A) (e) as their fundamental rights. Still Visible and invisible inequalities are continuously persisting. This is more prominent during the era of globalisation. Indian women have been affected in the most diverse aspects of their lives and the furthest reaches of the social world. There is no denying fact that women play a paramount role in socio-economic development of the nation yet in globalised world, their role is still marginalised and peripheralised in every domain of their life. The slogans of feminism and gender equality are still distant dreams as the issue of women in our country are

completely overlooked. Over the decades, sprawling inequalities persisted in their access to education, health care, physical and financial resources and opportunities in political social and cultural sphere. Yet women are facing enormous pressure to conforming to conventional mores. This poses a serious challenge for women those who have made great strides in corporate world under glass ceiling impact. Hence this pathetic condition screamed a different reality.

Implications of globalisation on Indian women

Socio cultural profile

Gender based violence is quite common in almost in all developing countries. Over the years, women in one or in other form are considered to be institutionalised commodity as this not only robbed their dignity and pride by seduction by the male outside but also become a victim of cruelty by their saviours with in four walls of their own house. However, their trauma does not end here. It may even go up to the extent to forcing them to commit suicide. The degree of exploitation is both diverse and intense. In its extreme form it takes the form of outright violence both physically and sexually. The ILO estimates that there are 2.45 million trafficking victims who are living in appalling conditions and another 1.2 million people who are trafficked across and within borders. Women accounts for at least 56% of all trafficking

victims. (Mallikarjuna; 2013). Globalisation has accerlated the pace of exploitation for those who are living in poverty and seeking for better lives thus globalisation has been widespread subjugation of women.

No doubts, in the socio cultural front, women have got significant momentum with this new wave but there has been a shift towards some women becoming more traditional in their dress while at the same time, they have to empower themselves by following western lifestyles which may not be liked by family members. So they have to work so much harder to get equal standing in the society and their credibility is constantly questioned. With fallout of globalisation violence against women becomes global pandemic and one of the major barriers to the achievement of the objectives of equality, development and peace. From the ages, the ill practices perpetuating against women severely constrains their development and obstructing women's participation in all domains of life. Despite of implementation of human treaties, a prohibitive and severe punitive approach of criminal law, even constant monitoring of national commission for women and untiring efforts of national human rights commission, still the grave injustice has been done to half of the humanity. In the contemporary society, violence takes a dismaying variety of forms; such as domestic abuse, rape, murder, dowry deaths, prostitution, sexual harassment, wife battering, eve teasing etc. It is clearly shown in table no 1

Table No 1: Crime pattern against women during 2010- 2014 and percentage variation in 2013 over 2014

Types of crime against	Year					
	2010	2011	2012	2013	2014	2015
Rape	22172	24206	24923	33707	36735	9.0
Cruelty by husband and relatives	94041	99135	106527	118866	122877	3.4
Assault to outrage modesty	40613	42968	45351	70739	82235	16.3
Kidnapping and abduction of women	29795	35585	38262	51881	57311	10.5
Insult to modesty	9961	8570	9173	12589	9735	-22.7
Dowry death	8391	8618	8233	8083	8455	4.6
Immoral traffic	2499	2436	2563	2579	2010	
Indecent representation	895	453	141	362	47	-87.0
Importation of girl	36	80	59	31	13	-58.1

Source: NCRB - 2012-13

Globalisation has had adverse effects on women especially in developing countries. As consumers, women are facing consumer culture which reduces them to commodity and as producers; women are exposed to work exploitation and occupational hazards. Many products which are exposed to be dangerous and banned or restricted in the developed countries are marketed in developing countries as transnational companies see these countries as dumping ground. Later TNC have located their manufacturing units in that areas where can get easy availability of women's cheap labour.

Political profile

The Indian political history shows that throughout the ages, women were treated inferior and subordinate to men in terms their political rights and privileges. The underrepresentation of women in the political sphere is inextricably linked with low and inferior status of women in the society in India especially in the context of declining sex ratio, increasing violence and crime against women and their marginalised status in employment, education and health sector. (Human development in South Asia: 2000). The comparative position of gender related development index(GDI)reveals that among 177 countries, India ranks 113th, indicating its very low gender-equity status. Although the gap between male and female literacy has been narrowing, there is still very large disparity in this regard.

Economic profile

At the level of economy, globalisation has been associated the increasing trends towards economic liberalisation. This has been reflected in trade policies, foreign investment and free flow of foreign corporation in Indian markets. At this led to an exploitation and relegation of women to the unpaid labour sector. Indeed, globalisation has led to massive incorporation of women in labour markets where they are employed in hazardous conditions, paid lower wages than males. According to world development indicator, "women work 2/3rd of world working hours, produce of the world's food, but earn only 10% of world's income and own less than 1%

of world's property.

According to Vandana Shiva and economist, globalisation along with the support of organisation such as World Bank and IMF has created slave wages. These wages are not necessarily the result of "unjust societies" but of the fact that global trade devalues the worth of people's lives and work. On set of multinational has adversely affected the domestic self sufficiency of poor women who now need to walk long distances and toil hard to procure cheap food articles for their families as getting food is becoming increasingly difficult. All this shattered the livelihood of multitudes of Indian women into pieces and has set a blow to feminist project in India (Sangari and Chakarwati; 1999). In the economic realm, globalisation has proved disastrous and precarious effect on livelihood of Indian women especially rural and tribal women. As natural resource are being transferred from poor to the hands of multinational conglomerates; environment and forest damage, production of exportable non-food crops in lieu of subsistence food crops. This multilateral exploitation of women is therefore one of the major challenges in the era of globalisation.

Conclusion

Undoubtedly the wave of globalisation has brought tremendous positive impact in the lives of worldwide particularly in the lives of women in the developing world. The effects have been multiple and contradictory, inclusionary and exclusionary. The roles of women in India have been changing and now they are emerging from past traditions into new era of freedom and rights. However globalisation has indeed promoted ideas and norms of equality for women that have brought awareness and acts as catalyst in their struggle for equitable rights and opportunities. On the other hand it has also exacerbated gender inequality and reinstated stereotype gender ideologies leading to strengthening of existing patriarchies and creation of new modes of subjugation and suppression. So globalisation is ubiquitous in the contemporary world even though we often criticise or oppose certain process associated with it.

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THE FINANCIAL INCLUSION INDEX (FII) IN THE STATES OF JHARKHAND AND CHHATTISGARH

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Abstract

Financial inclusion is described as the availability of a varied range of high-quality financial goods, such as savings, credits, deposits, transactions, and investments, that are suitable, acceptable, and affordable to all individuals, including those in low-income households. The aim of this paper is to study the index of FI in different districts of Jharkhand state and Chhattisgarh state. The research looks into the complex link between financial inclusion indicators like credit flows to Jharkhand and Chhattisgarh states, bank deposits, and the number of bank branches per 1,000 sq km, and growth indicators like Jharkhand's gross domestic product (GDP) and Chhattisgarh's gross domestic product. The empirical effect of financial inclusion is semi-quantitatively evaluated in this study. This study focuses on examining three factors: banking penetration, banking services, and banking usage.

Keywords:-Financial inclusion, Financial products, Banking Penetration, Banking Services, Usage.

Introduction:-

Financial development is critical to the country's development. The large financial sector makes formal credit easy to acquire at low transaction costs. To improve financial sector institutions, every individual must be able to access financial institutions at a reasonable cost. To increase FI in India, the GOI (Government of India) launched the PMJDY (Pradhan Mantri Jan-Dhan Yojana), whose main components were to provide financing to the banking system through zero balance bank accounts, to provide free life insurance of 2 lakh rupees to the uninsured; and to finance the unfunded by providing micro-credits such as overdrafts, pensions, and so on. In 2005, K.C. Chakrabarty, the

Chairperson of the Indian Bank (Deputy Governors of the Reserve Bank of India), was the first to promote financial inclusion in India. According to Rangarajan (2008), financial inclusion is defined as "the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost". About 90% of the population of Jharkhand lives in rural regions, and several of them lack access to financial services delivered by banking institutions.(Census, 2011). In Chhattisgarh, about 85% of the population lives in rural areas (Census, 2011). A big barrier to accessing financial resources between the rural and weak sectors of society

is a lack of financial literacy and inadequate human growth. Several investigations were conducted to determine the status of monetary incorporation at the district level. By constructing a financial inclusion index for two Indian states (Jharkhand and Chhattisgarh), 24 districts in Jharkhand and 28 districts in Chhattisgarh, we can go up and down in our analysis. The proposed new FII district-level measurement estimates, specifically the number of saving accounts per 1,000 adult inhabitants. The major findings suggest that the FII marker's level reflects a small increase in inclusion from 2015-16 to 2019-20.

Financial Inclusion (FI) Definitions According to RBI, FI is defined as "Access to safe, easy, and affordable credit and other financial services by the poor and vulnerable groups, disadvantaged areas, and lagging sectors is recognised as a pre-condition for accelerating growth and reducing income disparities and poverty". According to RBI, FI is defined as "Access to safe, easy, and affordable credit and other financial services by the poor and vulnerable groups, disadvantaged areas, and lagging sectors is recognised as a pre-condition for accelerating growth and reducing income disparities and poverty". According to CRISIL, FI is defined as "the level of connection to structured financial markets by all sectors of society, such as deposit, pension services, and credit." (United Nations Development Programme, 2013) defines financial inclusion as "An inclusive financial program that provides all clients with access to, and affordable financial services tailored to their needs to reach poor and low-income individuals."

Literature Review:-

(Sarma, 2008) studied the FII, which is a multidimensional index that collects data on many aspects of financial inclusion in a digit between 0 and 1, with 0 indicating complete financial exclusion and 1 indicating maximum financial inclusion in an economy. (Sarma & Pais, 2008) The relationship between financial inclusion and inclusive growth is examined empirically across countries. The financial inclusion index was used. (Yorulmaz, 2013) A

multidimensional financial inclusion index was also investigated as a means of analysing the financial system's quality. Financial access indicators are used to determine a score between 0 and 1 on a scale of 0 to 1. (Sarma, 2015) similar methodology used the inclusiveness in an economic structure with descriptions in various financial inclusion aspects in a single value between 0 and 1. Using UNDP's methodology at the national level, (Kainth, 2011) Using penetration, availability, and utilization factors, an FII for Punjab was created. (Sarma, 2012) In the formulation of the FII, three major measures were used, such as bank penetration, availability of banking outlets and private sector lending, and private-sector deposits as a share of the country's GDP. (Neethu Mol Jacob et.al 2019) Secondary data was acquired from the RBI, IMF, World Bank, NABARD, and the Indian government. Rural financial trends in India were determined using the number of commercial bank branches, bank accounts, credit and debit cards, ATMs, ATM transactions, POS terminals, and POS transactions. (Gupte et al., 2012) calculated a FII at the national level and the rate of financial inclusion using a technique similar that relies on index estimate to fully reflect the effect of multiple variables. (Jose, 2014) also made a significant contribution to the development of the Indian economy, and there is yet scope for further inclusive growth. (Radhika Dixit & Munmun Ghosh, 2014) In Indian states, the trend of inclusive development, its need, and financial inclusion as a tool for achieving it were investigated. (Chakravarty & Pal, 2013) For 21 countries, an FII was created utilising banking indicators. India came in 13th place among the countries. (Harley Tega Williams¹, Adetoso J. Adegoke², 2017) Examine the role of financial inclusion on poverty reduction and economic development in a developed economy using panel data. (Behera & Behera, 2018) The dynamic association between financial inclusion and development indicators was investigated. The factors utilised here include bank penetration, bank facility availability, and financial sector utilisation. (RavikumarT, 2018) The state of financial inclusion in India was calculated using access measures, expenditure indicators, and financial inclusion

value indicators. (Sethi & Acharya, 2018) For a set of 31 countries, the link between financial inclusion and economic progress was discovered. To put it another way, concentrated expansion of the banking system and services can lead to long-term growth. Pham et al. (2019) and Ali and Khan (2020), used a similar methodology for cross-country analysis of FII. (Sadhvi Singh, 2020) Using three banking sector indicators: penetration, availability, and usage, Sarma (2008) developed an FII for the state of Jharkhand. The study's most important finding is that Ranchi falls under the category of high financial inclusion. The FII value in Garhwa district was the lowest (0.055). (Hde la Fuente-Mella et al., 2021) The study's goal is to create and use a multidimensional measure of financial inclusion (FI) to solve measurement difficulties and quantify the level of FI among rural smallholder farmers in Nigeria, as well as the contribution of domain indicators to that level. According to the findings, 78 percent of Nigeria's rural smallholder farmers are financially disadvantaged. Furthermore, having a formal account differs considerably

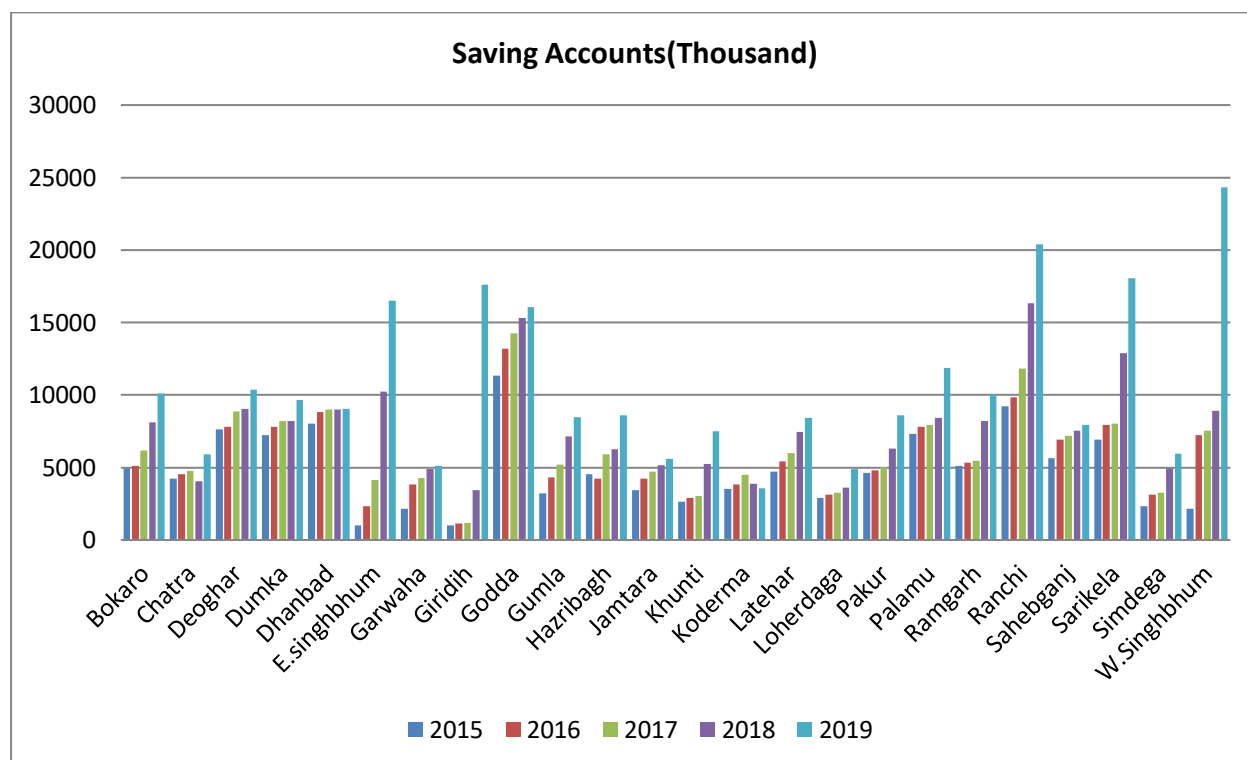
discovered. Using several approaches to panel cointegration, a long-run link between financial inclusion and economic development (p 0.00) from being financially secure. In terms of financial participation and financial well-being, the financial capability domain contributes the least (29.66 percent) to the multidimensional FI (MFI) of rural smallholder farmers.

Objective: To compare the district-wise level of financial inclusion in the states of Jharkhand and Chhattisgarh by compiling the FI index.

Research Methodology: The research has been done using secondary data sources. The study uses a cross-sectional design. A quantitative approach is used in data collection and analysis.

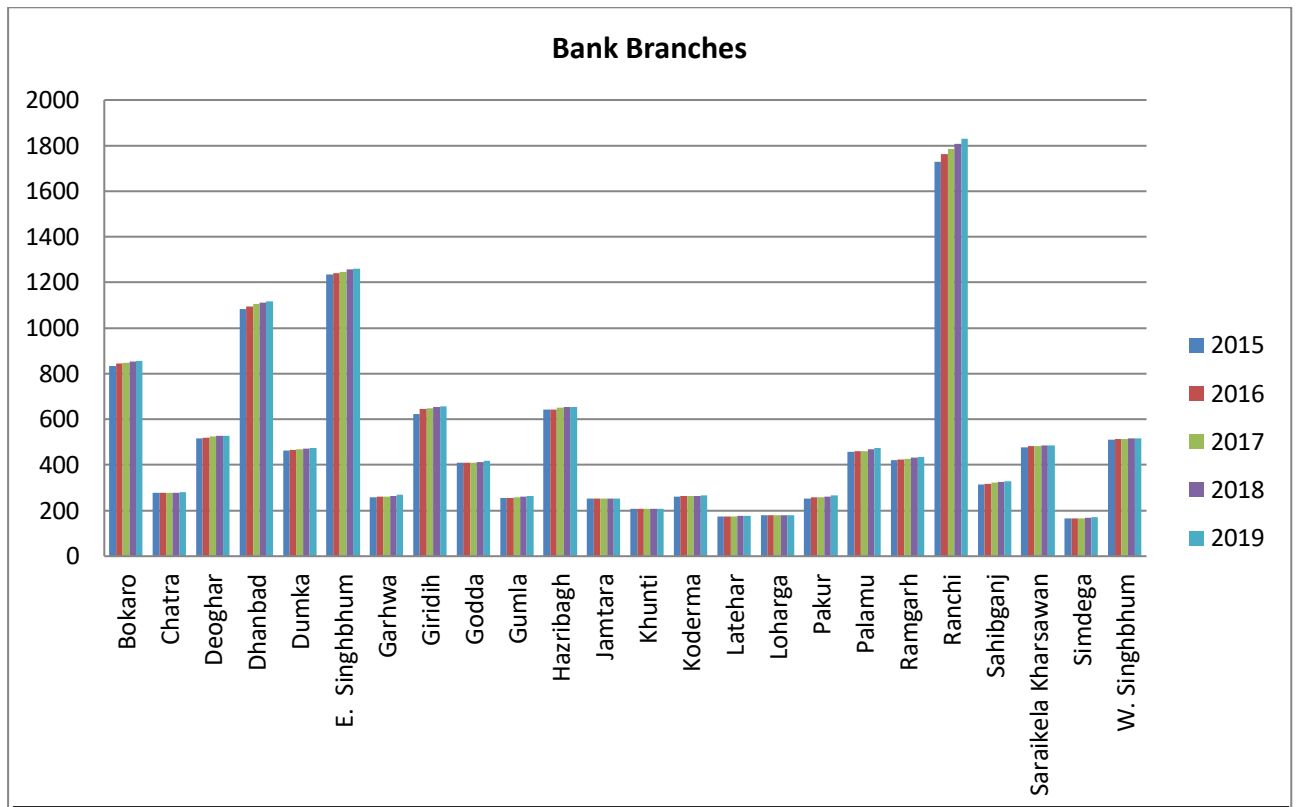
Data Analysis : The current study calculated FII at the district level using three banking metrics: banking penetration, banking services, and banking usage.

Figure:-1 Representing number of saving accounts in Jharkhand



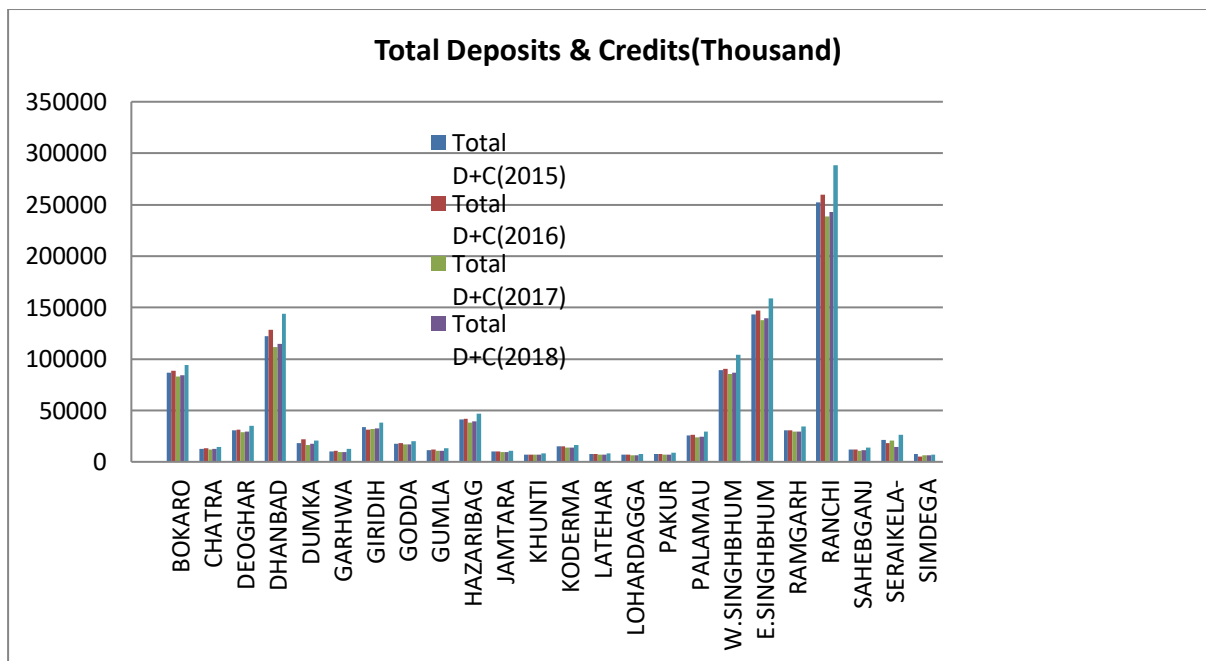
Source: - SLBC (State Level Banker's Committee) report of Jharkhand

Figure:-2 Representing number of bank branches in Jharkhand



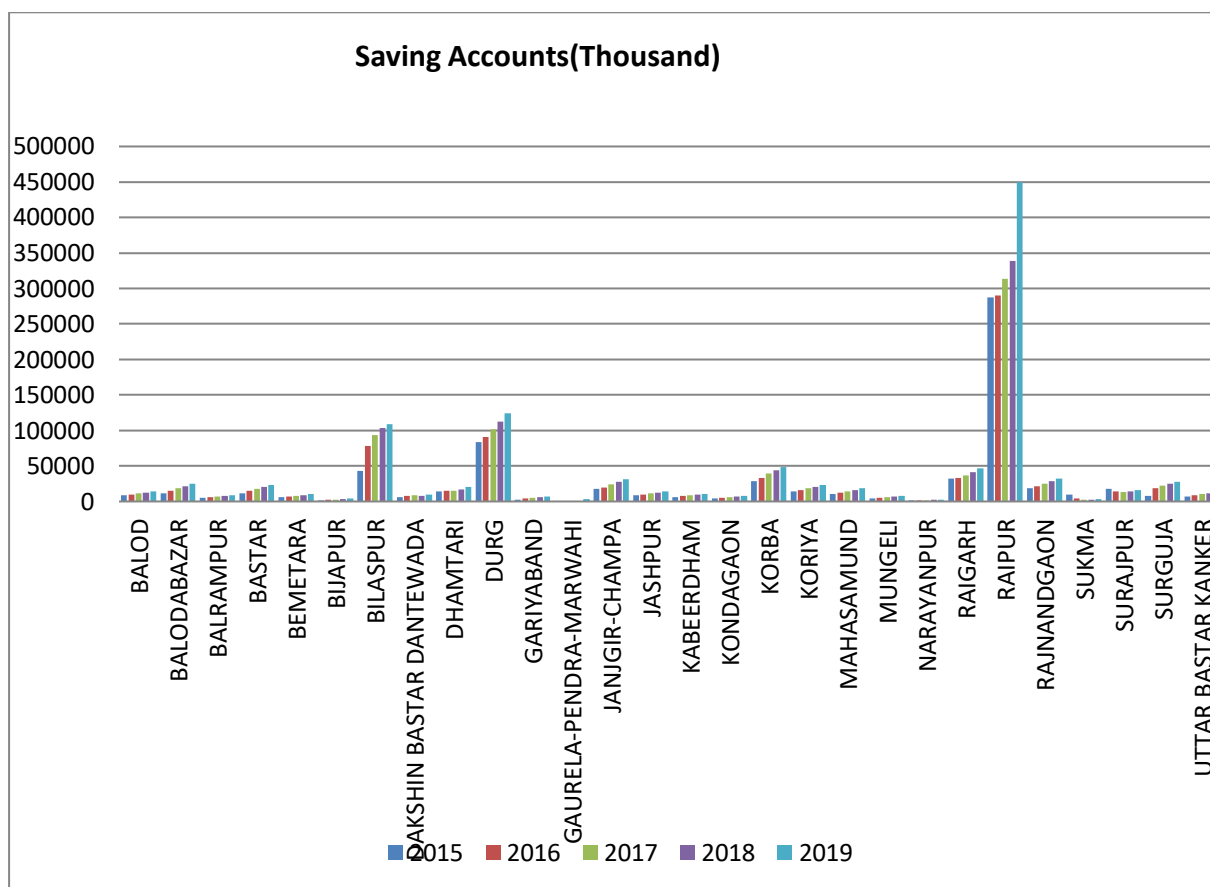
Source:- RBI report (Jharkhand)

Figure:-3 Representing number of total deposits and total credits in Jharkhand



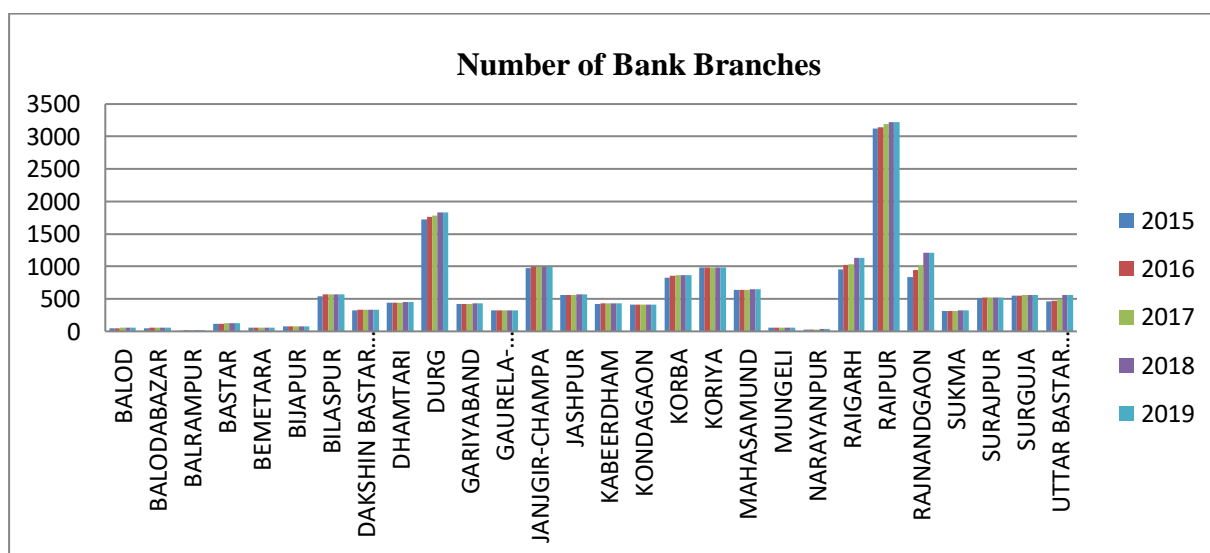
Source:-RBI Report (Jharkhand)

Figure:-4 Representing number of saving accounts in Chhattisgarh



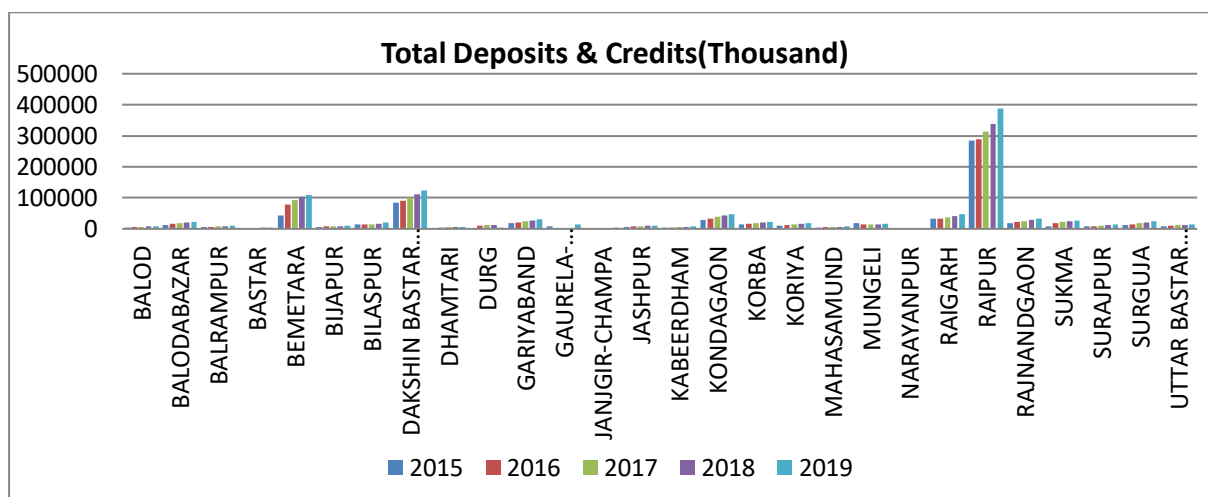
Source:- SLBC report of Chhattisgarh

Figure:-5 Representing number of bank branches in Chhattisgarh



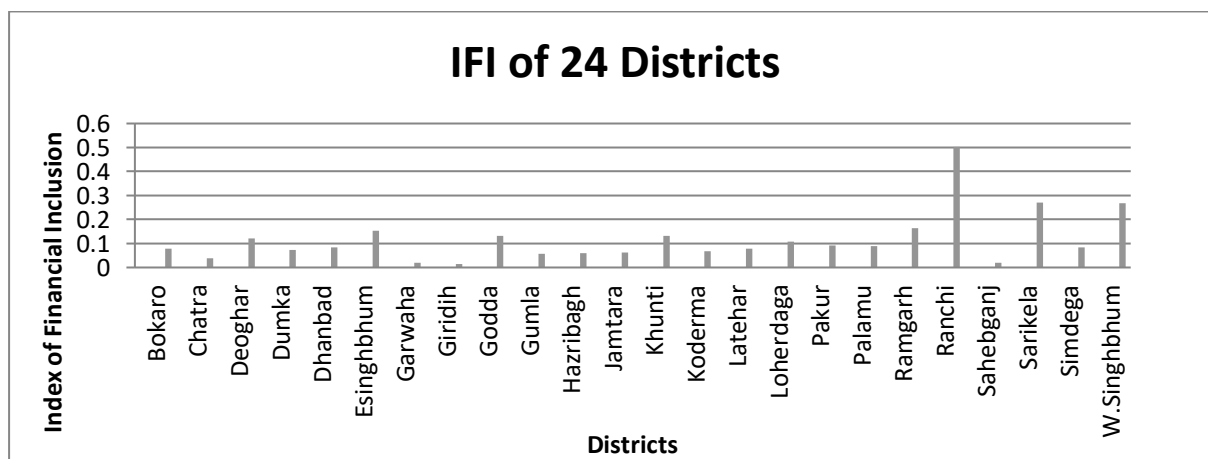
Source:-RBI Report (Chhattisgarh)

Figure:-6 Representing number of total deposits and total credits in Chhattisgarh



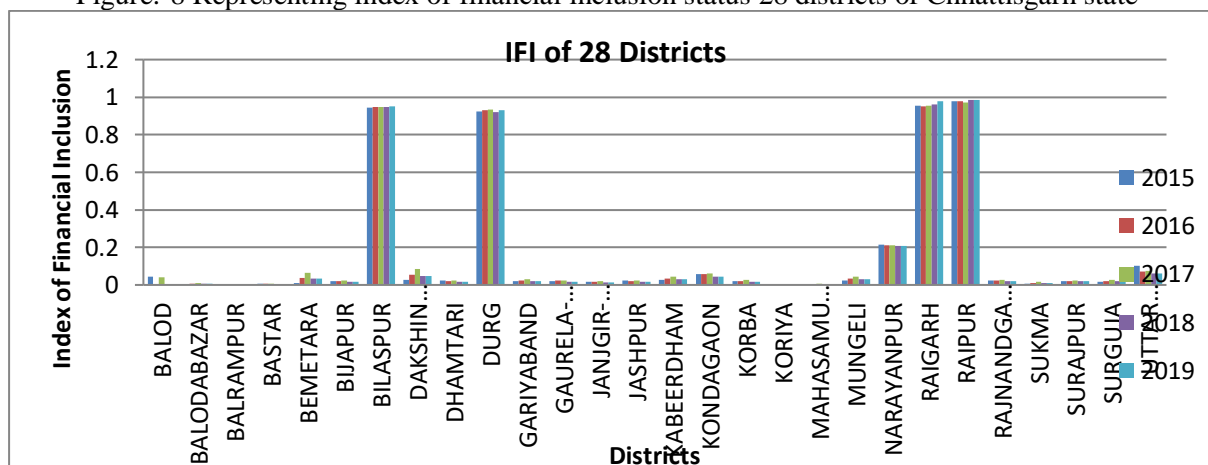
Source:-RBI Report (Chhattisgarh)

Figure:-7 Representing index of financial inclusion status 24 districts of Jharkhand state



Source:-Secondary source (RBI report)

Figure:-8 Representing index of financial inclusion status 28 districts of Chhattisgarh state



Source:- RBI Report

Table:-1 Representing rank (2015-2019) index of financial inclusion in different districts of Jharkhand

Districts	Rank				
Jharkhand	2015	2016	2017	2018	2019
Ranchi	1	1	1	1	1
Sahebganj	2	2	3	4	6
Ramgarh	3	3	4	10	2
Godda	4	4	2	2	5
Sarikela	5	5	7	8	7
Lohardega	6	7	8	14	8
Dumka	7	6	5	8	4
Dhanbad	8	8	6	6	12
Khunti	9	11	11	12	13
Bokaro	10	10	10	9	9
East Singhbhum	11	9	9	3	3
Deoghar	12	12	12	7	14
Koderma	13	13	13	16	17
Latehar	14	14	16	20	18
Palamu	15	16	14	18	16
Pakur	16	19	15	19	11
Jamtara	17	15	17	21	15
Hazribagh	18	17	18	17	20
Simdega	19	15	19	11	21
Chatra	20	22	20	22	22
Gumla	21	20	22	13	19
W.Singhbhum	22	21	21	15	24
Garhwa	23	23	23	24	23
Giridih	24	24	24	23	

Table:-2 Representing rank (2015-2019) index of financial inclusion in different districts of Chhattisgarh

Districts	Rank				
Chhattisgarh	2015	2016	2017	2018	2019
Raipur	1	1	1	1	1
Raigarh	2	2	2	2	2
Bilaspur	3	3	3	3	3
Durg	4	4	4	4	4
Narayanpur	5	5	5	5	5
Kanker	6	6	7	6	6
Kondagoan	7	7	9	8	9
Balod	8	10	12	27	20
Dakshin Bastar	9	8	6	7	7
Dantewada	10	12	10	11	10
Kabeerdham	11	11	11	10	8
Mungeli	12	15	19	18	11
Jashpur	13	13	14	15	14
Rajnandgoan	14	18	13	9	13

Dhamtri	15	9	17	21	12
Gaurela-Pendra-	16	17	23	24	16
Marwahi	17	16	22	12	15
Gariyaband	18	20	21	14	19
Korba	19	21	15	16	17
Surajpur	20	26	16	13	18
Bijapur	21	14	8	19	22
Surguja	22	19	20	17	21
Champa	23	23	18	20	28
Bemetara	24	22	28	28	23
Bastar	25	25	24	22	27
Sukma	26	24	25	23	24
Mahasamund	27	28	27	26	25
Balod bazaar	28	27	26	25	26
Koriya					
Balrampur					

Result

Three different parameters, including banking penetration (d1), availability of banking services (d2), and usage (d3), are taken into account while calculating the financial inclusion index (FII) for all 24 districts in Jharkhand and 28 districts in Chhattisgarh states.

Ranchi district's FII for 2019 is 0.5967, the greatest of all 24 districts, while Garhwa district's IFI is 0.0555, the lowest of all 24 districts in Jharkhand.

Raipur district's financial inclusion index for 2019 is 0.9857, the best of all 28 districts, while Bastar district's is 0.0101, the lowest of all 28 districts in Chhattisgarh.

Table-1 FII values of different districts of Jharkhand in each consecutive year differ by a small margin, which shows that financial inclusion has taken place in a more or less uniform pattern in the state.

Table 2 shows that the FII values of different districts in Chhattisgarh differ by a large margin in each consecutive year, indicating that financial inclusion has occurred in a non-uniform pattern across the state.

Limitation:-

1. The study is limited to the indexes with respect to their financial inclusive growth and performance.
2. The study has covered 2 states only; the number of observations is limited, which is a major constraint to generalising the observations in the study.

Conclusion

Finally, we can say that the Ranchi district in Jharkhand state has had the highest index of financial inclusion value over the course of the previous five years, while the lowest FII value districts have varied year by year, with Giridih in 2015, 2016 and 2017, and Garhawa in 2018 and 2019.

In Chhattisgarh state, Raipur district has had the highest index of financial inclusion value for all five years in a row, whereas Balrampur, Koriya, Sukma, and Bastar have had the lowest values throughout the same period of time.

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राजकीय श्रावणी मेला

में सभी श्रद्धालुओं और कांवरियों का
हार्दिक अभिनंदन
और जोहार

बाबा बैद्यनाथ
सभी की मनोकामना
पूर्ण करें

सुरक्षा, स्वच्छता एवं विनम्रता
श्रावणी मेले की मूल संवेदना,
श्रद्धालुओं को मिलेगी हर संभव सुविधा