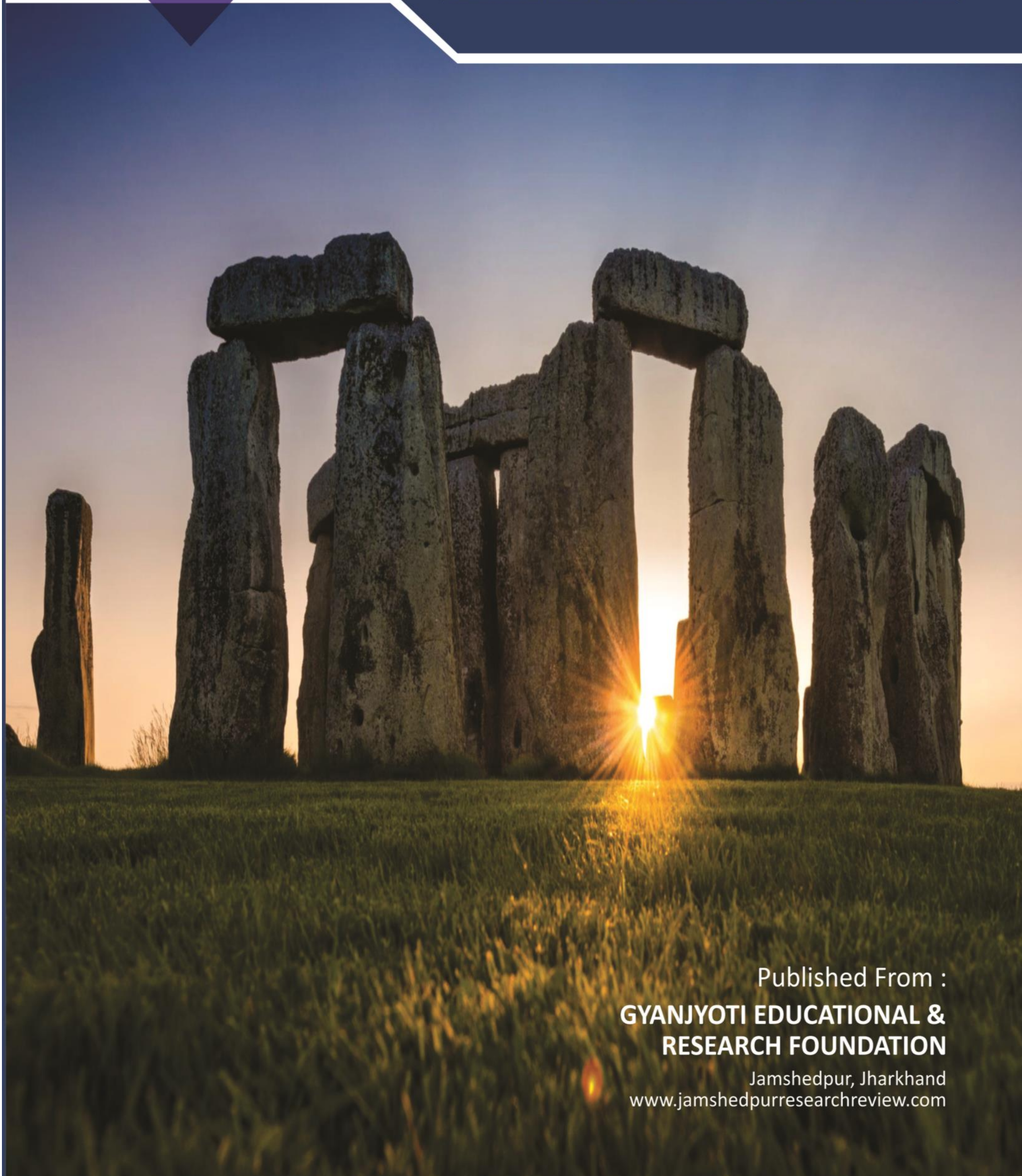
ENGLISH BIMONTHLY
JRR
Year IX
Volume II
Issue XLV
Rs.150
ISSN: 2320-2750
RNI: JHAENG/2013/53159
March - April, 2021

JAMSHEDPUR RESEARCH REVIEW

(PEER REVIEWED, REFEREED, MULTIDISCIPLINARY INTERNATIONAL RESEARCH JOURNAL)



Published From :
GYANJYOTI EDUCATIONAL & RESEARCH FOUNDATION
Jamshedpur, Jharkhand
www.jamshedpurresearchreview.com

Registered with Ministry of Information and Broadcasting, Government of India (RNI)

Jamshedpur Research Review

(Peer-Reviewed, Refereed, Multi-Disciplinary International Research Journal)

English Bimonthly

Year 9: Volume 2: Issue 45

(March-April 2021)

RNI – JHAENG/2013/53159

ISSN: 2320-2750(PRINT)

Postal Registration No.-G/SBM-49/2019-21

- **Dateline: March-April 2021**
- **Year 9: Volume 2: Issue 45**
- **Place: Jamshedpur**
- **Language: English**
- **Periodicity: Bimonthly**
- **Price: Rs.150**
- **No. of Pages:(Incl. Cover page):98**
- **Nationality of the editor: Indian**
- **Editor: Mithilesh Kumar Choubey**
- **Owner: Gyanjyoti Educational and Research Foundation (Trust), 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005.**
- **Publisher: Mithilesh Kumar Choubey**
- **Nationality of the Publisher: Indian**
- **Printer: Mithilesh Kumar Choubey**
- **Nationality of the Publisher: Indian**
- **Printing Press: Gyanjyoti printing press, Gyanjyoti Educational and Research Foundation (Trust), 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005.**

Declaration: ***Owner of Jamshedpur Research Review, English Quarterly is Gyanjyoti Educational and Research Foundation (Trust), 62, Block No 3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin - 831005, and published and printed by Mithilesh Kumar Choubey and printed at Gyanjyoti Printing Press, Gyanjyoti Educational and Research Foundation, 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005, and published at Gyanjyoti Educational and Research Foundation(Trust), 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005, and editor is Mithilesh Kumar Choubey***

ISSN: 2320-2750(Print)

www.jamshedpurresearchreview.com

A Publication of
Gyanjyori Educational Research Foundation

Jamshedpur-831005

Editorial Board & Paper Review Committee

Paper Reviewers

ABOUT THE JOURNAL

Started in 2012, Jamshedpur Research Review (ISSN-2320-2750) is a Government registered, Peer- Reviewed, Multi-Disciplinary, English Bi-Monthly Research Journal published by Gyanjyoti Educational and Research Foundation, 62, Block-3, Shastrinagar, Jamshedpur, Jharkhand-831005. Jamshedpur Research Review is one of the most reputed and regularly published research journals in the eastern India. So, for its 42 issues have been published without any irregularity.

Our Objectives:

- **Jamshedpur Research Review aims to publish multi-disciplinary and trans-disciplinary research papers relevant for India's developing economy.**
- **Our aim is to promote knowledge and information through publication that are socially relevant, locally need based, nationally important and globally significant.**
- **The Journal aims to integrate and promote new ideas, concepts and practices, for public welfare and strengthening the civil society.**

- **Focus Area**: Social Sciences, Commerce& Management and Environment Studies
- **Periodicity:** Bi-Monthly
- **Website:**www.jamshedpurresearchreview.com
- **Blog:** www.jamshedpurresearchreview.blogspot.com
- **Registration:** RNI: JHAENG/2013/53159 and ISSN-2320-2750.
- **No of Issues published:** Year 9, Issues- 45(Up to March 2021)

Next Issue – June 2021

- Call for Paper: Research papers are invited for publication in 46th issue of the journal. Last date for paper submission is 15May 2021. The issue is scheduled to be published in the month June 2021
- For more details log on-www.jamshedpurresearchreview.com
- Email- editorjrr@gmail.com
- Phone-09334077378

***

Author's Responsibility

The author's submitted article should be original research work. It can be based on primary (field-based) or secondary (literature-based) research. Ethical standards should be adhered to during primary research, which means that among other things, informed consent should be sought and gained from respondents. Data should not be fabricated or falsified (manipulated) neither should the analysis include any misrepresentation. Data and records should be properly managed, such that if requested, the author can provide clear and accurate records of the procedures followed. Duty of Care over respondents and others involved in the research (including animals) should be maintained. Thus, the author should not breach confidentiality or place any person in danger or psychological discomfort. Literature and data referred to in the article should be properly cited and referenced (using APA style), including by giving page number whenever required. Photos should be credited to their owner.

After the review process, authors have the responsibility to revise the Research Paper/ Book Review based on the reviewers' comments. Authors should clarify point by point how and where the changes have been done in a covering letter to be submitted along with the revised Research Paper/ Book Review . The time period of the revisions will be handled on the level of revisions, either minor revisions (e.g. within 4 days) or major revisions (e.g. 14 days).

***Novel publication*:** Only original research papers should be submitted to JRR. The author should not simultaneously submit his/her paper to another journal; neither should he/she submit an article that has already been published elsewhere. The article will be pre-checked by the Editorial Team before being sent for peer-review.

***Follow the guidelines for submission*:** Please refer Guidelines to submission. If these guidelines are not adhered to, the author/s will be requested to re-submit their Research Paper/ Book Review after modifying it according to the set guidelines. Furthermore, if several authors co-author the Research Paper/ Book Review , the main and corresponding author should be the scholar who has contributed most to the research work and the Research Paper/ Book Review production. All institutes, funding agencies and individuals who have played a role in the research process should be acknowledged in the Research Paper/ Book Review .

***Avoiding plagiarism*:** JRR is taking a strict stance against any kind of plagiarism. The Editorial Team will check the Research Paper/ Book Review using plagiarism detection software before the peer review process begins. If any plagiarism is found, the Research Paper/ Book Review will be immediately returned to the author. After re-submission, and after the peer review process, the revised Research Paper/ Book Review will also be checked for plagiarism using the detection software.
Avoiding self-plagiarism: Authors are requested not to re-use their own published or unpublished data and text from any other Research Paper/ Book Review without proper citation.

Peer Review Process

Jamshedpur Research Review (JRR) peer review process is based on at least two blind peer-reviews. After checking the initial submission (that it follows the guidelines), the Research Paper/ Book Review will be given a code number to give anonymity to the Research Paper/ Book Review 's author until it gets accepted or rejected. It will then be checked for plagiarism using the software. Only if it contains none or minimum levels of plagiarism will it be forwarded to two reviewers, one internal and one external to JRR. On receipt of the peer reviewers' comments they will be cross-checked, and then forwarded to the author. The author should address the peer reviewers' concerns and re-submit the revised Research Paper/ Book Review with a covering letter. At this point, the revised Research Paper/ Book Review and covering letter will be returned to the peer reviewer, who will check that their concerns have been adequately addressed. The final decision regarding publication of the Research Paper/ Book Review will be made by the Editorial Team depending upon the assessment of all the reviewers.

Jamshedpur Research Review

Guidelines for the Authors and Paper Contributors

NOTE Authors can email their paper to the editor at editorjrr@gmail.com any time in a year. minimum 1 months of time is taken for the review of the paper.

Review Process: All the papers will be published only after the detailed review by two reviewers.

Jamshedpur Research Review(JRR) welcomes research articles on issues of current interest in Socio-Economic **All Research Paper/ Book Review** should be structured along these lines: Abstract (up-to 200 words), Key words, Introduction, Review of Literature, Objectives, Research Methodology, Findings and Analysis, Discussion, Conclusion & Recommendations and References. Further, the Research Paper/ Book Review must be typed in letter quality (font size 12 in New Times Roman) in double-space on one side of A4 paper with margins of at least one inch on all sides. Authors should submit their Research Paper/ Book Review to the Editor (JRR) using the email id: editorjrr@gmail.com. Research Paper/ Book Review should not exceed 4000 words.

Research Paper/ Book Review of a paper should have a**cover page**providing the title of the paper, the names (s), address (es), phone, fax numbers and e-mail address (es) of al authors and acknowledgements, if any.

Following the cover page, there should be an **abstract page**, which should contain the title of the paper, the subtitle 'abstract' and a summary of the paper in single space, not exceeding 150 words. **References** should be cited in the 'APA style' with a title REFERENCES. Examples of how the references are to be listed at the end is given below:

- **Book:**
  Deb, D. (2009).*Beyond developmentality: Constructing inclusive freedom and sustainability*. New Delhi: Daanish Books.
  Peet, R., & Hartwick, E. (2009).*Theories of development: Contentions, arguments, alternatives*(2nd ed.). London: The Guilford Press.
- **Edited Book:**
  Munda, R. D., & Mullick, S. B. (Eds.). (2003).*Jharkhand movement. Indigenous peoples' struggle for autonomy in India*. Copenhagen: International Work Group for Indigenous Affairs.
- **Chapter in an Edited Book:**
  Sreedevi, T. K., & Wani, S. P. (2009). Integrated farm management practices and upscaling the impact for increased productivity of rainfed systems. In S. P. Wani, J. Rockström, & T. Oweis (Eds.),*Rainfed agriculture: Unlocking the potential*(pp. 222-257). Wallingford: CAB International.
- **Article in a Journal:**
  D'Souza, R. (2004). Rigidity and the affliction of capitalist property: Colonial land revenue and the recasting of nature.*Studies in History, 20*(2), 237-272. doi:10.1177/025764300402000204
- **Website – magazine, journal or newspaper article:**
  Mohanty, B. K. (2016, January 8). Farmland-lease nod on table.*The Telegraph*. Retrieved fromhttp://www.telegraphindia.com/1160108/jsp/nation/story_62759.jsp#.VpN2du Z8tM4
- **Technical and Research Report, e.g. Government Reports**
  Yogi, R. K., Bhattacharya, A., Jaiswal, A. K., & Kumar, A. (2015).*Lac, plant resins and gums statistics 2014: At a glance*(Bulletin (Technical) No. 07/2015). Ranchi, Jharkhand: ICAR-Indian Institute of Natural Resins and Gums. Retrieved fromhttp://ilri.ernet.in/~iinrg/Lac%20Statistics.pdf
- **Internet Web Page (html)**
  What is rapid rural appraisal?*FAO Corporate Document Repository*. Retrieved from http://www.fao.org/docrep/006/W2352E/W2352E03.htm

- Each Figure/Table should be designed in a separate page t. Figures and tables are to be separately numbered, titled, and attached at the end of the text serially. At the end of the blind review process, the editor informs the authors about the acceptance or rejection of the Research Paper/ Book Review .
- On acceptance, the author is expected to incorporate the modifications suggested by the reviewers, if any, and submit a CD and hard copy of the final revised Research Paper/ Book Review . Authors should ensure that the Research Paper/ Book Review submitted to Jamshedpur Research Review is not simultaneously submitted to any other journal or publisher. Similarly, it should not be submitted anywhere else during the pendency of the review process which will take about three months. Once a Research Paper/ Book Review is accepted by or published in Jamshedpur Research Review , it becomes the property of Jamshedpur Research Review , whose permission is necessary for any operations covered by the Copyright Act.

Jamshedpur Research Review

FROM THE EDITOR'S DESK

TOUGH TIME FOR INTELECTUALS

For the first time, I am trying to understand the democratic meaning of the right to freedom of expression of the common man. The great thinkers of tomorrow are shocked today in front of the direct questions of the common man. Till yesterday, great philosophers, intellectuals, etc. whose greatness was intact because people did not ask them questions. Today on social media, the common man is putting them in fix with his direct, precise and sharp questions. Due to the awareness of the common people, even the biggest conceptual artisans find it difficult to save their credibility. Those who used to be confident while writing for newspapers, today they are checking the facts ten times before sending the final draft for publication.

It is not just news that approximately 80% of Indians are more than just literate curtsy internet. We were surprised at first to see different forms of truth and personal opinion on complex issues, but now we are getting accustomed to the new environment.

In the 21st year of the 21st century, India is riding the fast chariot of the information revolution. In the current era, the expression process of the common man is undergoing an unprecedented revolution, transition and hybridization. Is it a golden period of democratization of expression or just a noisy world of unsatisfied and needy crowd where everyone has something to say but no one is willing to listen?

Media dominance is true. However, this is not true of any particular media. Today, no media is so powerful to easily dictate the public opinion. Television was the most powerful media in the last decade of the last century. Before, Television, newspapers were most powerful. But, now there is a mixed type of media world where different media co-exist competing with one other. Can any government or agency control all of them? My answer is 'NO'. Governments can control formal media but informal media is difficult to be controlled.

For the first time, a democratic market of talent is being created in present-day India, which may seem scary to many people. You see, the hidden talents in the villages are becoming popular on social media without the help of any godfather. The unknown singer of remote Punjab, Haryana or Jharkhand becomes famous on social media overnight. Many writers, artists, cookery experts, teachers and other professionals are making a lot of money on YouTube and other social media sites using their integers. And, all these people are not just from metro city. These can be from any village in India. Many fast-paced businessmen are cashing in on his talent on television.

Social media is a huge opportunity for the underprivileged and rural people. But it is also necessary to warn everyone of the great danger. There is also 'fire' on social media. Petrol is also there. There are also people who like arson.

Dr. Mithilesh K. Choubey
Editor-in-Chief

Date : 01-03-2021

INDEX

Motivation to improve in an imperfect world

By Narayani Ganesh

We've been told many times that life is not all black and white and we need to acknowledge that there are many, many shades of grey. Take viruses, for instance. Scientists say that some viruses infecting humans are indeed capable of causing severe and often lethal diseases – like the Covid-19 strain of the coronavirus that has unleashed a pandemic – but there are other viruses that can be manipulated to be beneficial to human health. The American Annual Review of Virology says that these viruses offer the potential to cure cancer, correct genetic disorders, or fight pathogenic viral infections. In addition, viruses are used in many genetic studies to determine molecular mechanisms, are used as insecticides, and have been reported to increase drought tolerance in some plants. "Virologists must strive to downplay the 'bad' reputation of viruses and promote dialogue on the many 'good' things that they can do," it says.

The same would apply to organisms across species like for example, bacteria. Some bacteria cause diseases like cholera and tuberculosis, whereas there are others that live in the human gut and skin, aiding digestion and cleansing, providing a good balance.

There is both good and bad in all living beings, including human beings. There are those among us who, like the bad virus, make others miserable; but in so doing, they also inflict suffering on themselves. There are others who are mostly good, and are kind and compassionate, but even they could succumb to their darker side when they feel vulnerable and unwanted or feel pushed against a wall. No human being is perfect. And no individual is wholly good or wholly bad. Each one is a mix of negative and positive forces, and one or other force dominates at one time or other.

The Upanishads have talked of life's dualities, of joy and sorrow, birth and death, ups and downs. Ancient Chinese philosophers spoke of yin and yang, positive and negative energies. But there is also the tantalising possibility of discovering the Golden Mean that lies on the Middle Path advocated in Buddhism and other faiths that call it by different names.

Hence, seekers on the spiritual path strive to progress towards that elusive state of perfection, where the ego vanishes, all delusions and dualities disappear and all that is left to experience is oneness, as the jivatman finds union with the Paramatman, free of all influential forces and auras, where there is only infinite bliss. The Kingdom of Heaven is within you; not somewhere in the external world, say Christian scriptures. As does Vedanta, that encourages one to find relief in the inner Self, the Divinity within. But imagine a world where there are only good things; where everything is bright and beautiful, and there is no cause for anyone to complain or feel sad. In other words, the world would lose its dualities, like joy and sorrow, good and bad, beautiful and ugly, success and failure. There would be nothing to look forward to; no motivation for course correction, no improvements possible – a perfectly boring place. Which is why samsara sagara, the ocean of life, is replete with dualities and diversity, holding within its folds mysteries and secrets waiting to be discovered. Even as just a rare few, may possibly experience otherworldly perfection.

***

EVIDENCES OF PRE-HISTORIC JHARKHAND

Kuber Prasad
Asst. Professor
Department of History, Parasnath Mahavidyala, Isri Bazar
Under VBU, Hazaribagh, Jharkhand.

Abstract

The Jharkhand state of India is a unique museum in the world. Here, evidences of history and pre-history are scattered telling oldest stories of human existence as far as our thinking goes. Megaliths have now become the identity of Jharkhand worldwide. Megaliths can be 5000 years old. In Chotanagpur, Hazaribagh and many other places of Jharkhand, these big stones challenge historians, comprising the mysterious world within . It is said that these huge looping stones are the tomb of the primitive people. But this is just a guess. This article sheds some light on the megaliths of Jharkhand. Unfortunately many of these primitive monuments have been stolen and put into pieces in crusher machines. Contractors are cutting them into small pieces and using them in the building and road construction industry. Our ancestors kept these great monuments for thousands of years, but we are ruining them. Will history ever forgive us?

Prehistory is also **pre**-literary history.[1] Most other civilizations reached the end of **prehistory** during the Iron Age. The characteristics of pre historic era can be classified three period. They are: Paleolithic (Old Stone Age) , Mesolithic (Middle Stone Age), And Neolithic (New Stone Age) eras. Other definitions of pre history period stress that The characteristics of prehistoric art would vary according to culture, beliefs, and the individual artist. The characteristics would be in the materials used, it being charcoal, ash, pigment, or carvings in stone or wood.[2] When we talk about pre-historic period in India, we find that Prehistoric Cultures in India comprise of five stages Paleolithic, Mesolithic, Neolithic, Chalcolithic and Iron Age.Pre historic period in India : a brief look-Paleolithic Period (2 million BC – 10,000 BC)-This was the earliest period of human evolution in India. The man was a hunter at this age. humans lived in caves, ate roots and fruits, and hunted. It is part of the stone age.Bori in Maharashtra is the earliest lower paleolithic site in India. Bhimbetka rock shelters in Madhya Pradesh is a prominent example of their habitat. Some of the important Lower Paleolithic Sites in India are – Belan Valley of Mirzapur, Didwana in Rajasthan, Narmada Valley, and Soan Valley. Middle Paleolithic Period (100,000 BC – 40,000 BC)The evidence of using fire was first in this period. The tools for hunting were more pointed and sharp in appearance. Middle Paleolithic sites are – Narmada River Valley, Tungabhadra River Valley, and Luni Valley. Upper Paleolithic Period (40,000 BC – 10,000 BC). Homeo Sapiens first appeared in this period. The culture of this period is called the Osteodontokeratic culture because tools made up of bones, teeth, and horns. Fishing also started in this period. Bhimbetka Rock shelters belong to this period. Some of the important and earliest sites of the Upper Paleolithic Period are – Belan. Son, Chota Nagpur plateau, Maharashtra, and Orissa.

Table 1 : Pre-historic culture in India

Period	Time frame
Paleolithic period	2 million BC to 10,000 BC
Mezolithik period	10,000 BC to 8,000 BC
Neolithic period	8,000BC, 4-000BC
Chalcolithic period	4,000BC-1500 BC
Iron age	1500BC-600BC

Mesolithic Period existed between 10,000 BC to 8000 BC. The domestication of animals was seen for the first time. Cattles and dogs were kept as pet animals mainly the tools were very small during this time thus called microliths. Backed blade, core, point, triangle, lunate, and trapeze were some of the microliths of this period. Painting in many of the rock shelters is from this period. Adamgarh, Madhya Pradesh has the earliest evidence of animal domestication. Langhnaj in Gujarat and Moharana Pahara in Uttar Pradesh have the earliest evidence of burial of the dead. The first human colonization of the Ganga plains is from the Mesolithic period too. Some of the important and earliest sites of the Mesolithic period are – Brahmagiri, Narmada, Vindhya, Gujarat, and UP. Neolithic Period started 8000 BC and continued till 4000 BC. It was the last period of the Stone Age. This period was the beginning of Agriculture in India. The lifestyle of humans changed from nomadic to a settled one. These people had common right over the property and made circular houses of mud and reed. These were the food producers, and ragi, horse gram, cotton, rice, wheat, and barley were some prominent crops of this period.They were interested in Art and Pottery as well. The tools made of bones and stones were present for farming. This was also the start of using clothes to cover the human body. Intentional disposal of the dead started in this period. Some of the important and earliest Neolithic Sites in India are – Mehrgarh, Inamgaon, Hullar, Burzahom, Gufkral, Chirand, and Utnur. Chalcolithic Period started 4000 BC and continued till 1500 BC. It was the first Metal Age of India. It is part of the Bronze and Copper Age. The tools of this period were of low-grade metals. It was mainly famous for farming communities. Hunting was still an occupation in addition to fishing and farming. Animals including sheep, buffalo, goats, cattle, and pigs served as food to these people. The rice cropping pattern and cotton farming developed in this period. Some of the main crops were barley and wheat, lentil, bajra, jowar, ragi millets, green pea, green and black gram. The houses were rectangular with mostly one room and were of mud and cow dung. Black and Red pottery were prominent during this time. Humans were buried under the house with their ornaments. These people were colonizers and settled near hills and rivers mostly. The Harappan culture was part of this period. Some of the important and earliest Chalcolithic Periods are – Brahmagiri Navada Toli, Chirand, Mahishadal, and more in different regions of the country.

Iron Age in India began in 1500 BC and continued till 600 BC. The Painted Grey Ware culture and the Northern Black Polished Ware were the most prominent culture of this period. This period marked the arrival of the Aryans (Vedic Period). The Janapadas were the realms of this period and gave rise to 16 Mahajanapadas. These were the 16 kingdoms of ancient India. The smelting of iron to make tools and weapons marks the start of this period. This was the start of civilization and the emergence of states in the country.

Ochre Colour Pottery and worship of statues began in this period. The idea of a white painting called Ahar-Banas is from this period as well. The idea of using ceramic to make pots began here only. The religion division like Jainism and Buddhism comes from the Iron Age as well. The first civilization on the banks of the river Ganga after the Indus Valley was by Mahajanapadas. This period ended with the rise of the Mauryan Empire. Some of the important Iron Age sites in India are – Malhar, Dadupur, Raja Nala Ka Tila, Lahuradewa, Kosambi and Jhusi, Allahabad.

Pre historic period in Jharkhand

Stone tools and microliths from the mesolithic and Neolithic periods have been discovered in the Chotanagpur Plateau of Jharkhand region.[3]

In Ranchi district's Chokahatu village, first documented by colonial official Edward Dalton (after whom Daltonganj in Jharkhand is named), stand over a thousand megaliths, many larger than family-sized dining tables. Dalton, had written of more than 7,000 of them, but a rough count by me in mid-2018 tallied around a thousand. Surprisingly, they haven't been stolen by black market antique dealers, but smashed to hen's eggs-sized rocks and sold to property developers to use as aggregate.[4] Barudih, located in the Singhbhum district of Jharkhand, yielded evidence of microliths, Neolithic celts, iron slags, wheel made pottery, and iron objects (including a sickle). The earliest radio carbon dating give a range of 1401–837 BCE for this site(Singh 2019)[5]

Figure 1: Megalith in Pakri-Barwadih Hazaribagh Jharkhand

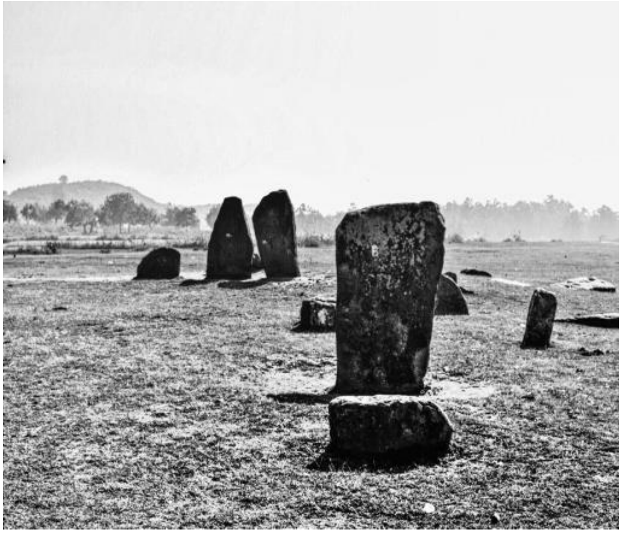
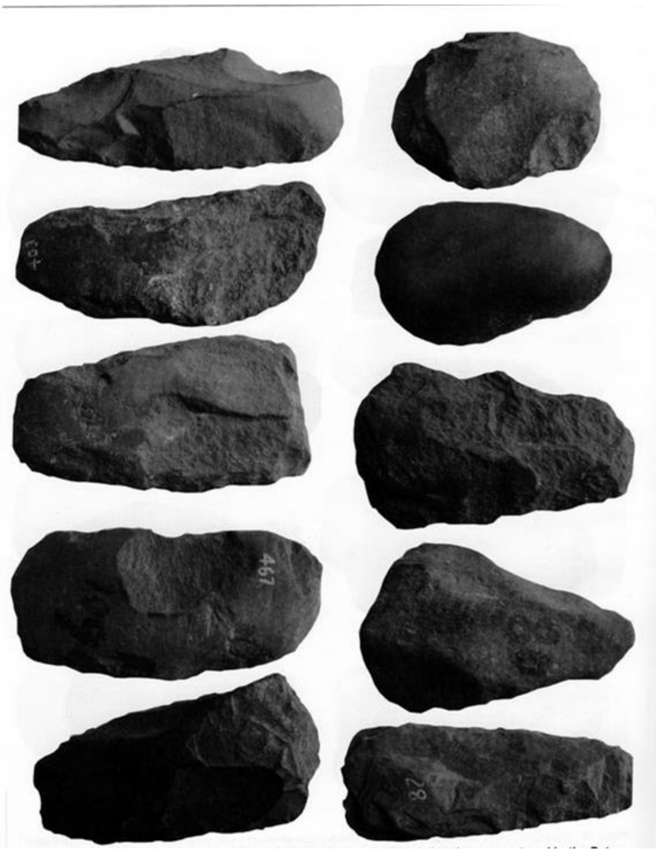


Figure 2 : Plate 20 Neolithic tools collected from different areas of Jharkhand and now stored in Patna museum Source: (Prehistory and protohistory of Jharkhand by C.P Singh and Arvind Singha Roy.(ISBN-9789386223852)



The evidence of the chalcolithic stage of culture in Chota Nagpur has been furnished by a fairly decent collection of copper artefacts, varying in shapes and sizes, specimens of which may be examined in provincial museum at Patna. They comprise copper ornaments of various patterns, copper and bronze vessels and plates, toys and magical figures both of men and animals. In all the districts of Chota Nagpur and particularly at Ranchi, Palamau and Manbhum, copper artefacts especially axe-heads have been found. The specimens of copper axes from the Basia thana of the Ranchi district and from Hanu, a village in the district of Palamau were sent in 1915 to Coggin Brown of the Geological Survey of India, who reported that they belonged to the period of transition to the copper age from the laterr Neolothic age; or, in other words the chalcolithic stage of culture.[6] There are also ancient cave paintings in Isko, Hazaribagh district which are from the Meso-Chalcolithic period (9,000–5,000 BC).[7] Isco is located in the Barkagaon block of the Hazaribagh district in Jharkhand (Earlier in Bihar), approx 15 Km from the village of Barkagaon and 30 km from the town of Hazaribagh. *storical caves at Isco,Hazaribagh,* Jharkhand *dating back to meso-chalcolithic period is a rare place where one can see a range of primitive drawings.Isco is very unusual as it stands out prominently for its paintings of the abstract geometrical designs.* Isko village located to the south east of Hazaribagh about 45 kms away also has rock paintings which has been dated to the mid stone age. This gives evidence that human inhabitation was evident in the rocky plains of Jharkhand which lies between the Damodar river and the hills of the Chotanagpur plateau. The rock paintings are about 10,000 years old. Here to the subject are animals, men and women and gods and goddesses. Deep underground caves has also been found here in Isko which suggests that man lived underground in the Ice age. Pottery, tatoos, marriage, harvest paintings etc have been seen here.

A group of megaliths proven to date back to beyond 3000 BCE was also found at Barkagaon , about 25 km from Hazaribagh at Punkri Barwadih.[8]

Several copper tools from the 2nd millennium BCE have been found in Chota Nagpur Plateaue, and the people who left these behind are known as the Copper Hoard Culture.[9] In the Kabra-Kala mound, at the confluence of the Son and North Koel rivers in Palamu district, various objects have been found which date from the Neolithic, to the medieval period. The pot-sherds of redware, black and red ware, black ware, black slipware and NBP ware are from the Chalcolithic to the late medieval period.

In 2006 The Archaelogical Survey of India (ASI) explored a prehistoric site in the Bamdora village under Gharshila Block of East Singhbhoom district in Jharkhand.

A rock engraving of an early species of elephant with unusually large trunk (stegonid), several weapons made of rock including choppers, hand axe and points used by Paleolithic man for hunting and other purposes, were found beside a lake in hill surrounded locality. Such weapons were earlier found on some of the prehistoric sites in Jammu and Kashmir, Maharashtra and bodering areas of Andhra Pradesh and Karnataka. The rock engraving is one of the largest found on any of the early man habitations so far.[10] This is a very significant finding and will provide many clues about the early civilizations.

The region of Murhu is one of the most densely forested parts of Khunti district. Several clans of the Mundas live in this land. These people still construct megalithic monuments in memory of their ancestors. The landscape of the region shows numerous menhirs in clusters and alignments in and around the Mundari settlements. These megaliths have their ethnographic counterparts as living megalithic tradition of the Mundas. [11]

The past of Jharkhand is unbelievably attractive and authentic. The enormous wealth of past times, civilized existence, human socities and their cultural patterns, survive in caves, monuments, rock-art in shelters (petrographs) are present in Jharkhand.. Cave paintings in some part of Jharkhand, 'stone art' and 'petrography' also indicate the passage of geological time and the ancient presence of a civilization that may even pre-date the legendary Harappa. Many districts of Jharkhand abound in such sites and relics. An abundance of fossil remains and pre-historic artifacts in some places of Jharkhand point out the possibility that the transformation of homo erectus to homo sapiens took place in the Chotanagpur region. Stone axes and other tools of early civilizations date back to over 3000 years. Chatra Cave paintings of the prehistoric period have been seen in Saraiya and Thetangi villages.

Megaliths of Jharkhand

In the month of January this year, more than 300 giant stones were found randomly in an area of 400 sqm in Yamuna Nagar, a residential colony on Ratu Road, 12 km from Ranchi. These megaliths were mostly hidden under bushes and garbage. In the recent past, besides Ranchi, megaliths have been found in many districts like Chatra, Hazaribagh, Ramgarh, Lohardaga and Khunti. It is claimed to be the second largest discovery after the physical discovery of around 7,000 stones at Chokhatu in Silli. Megaliths were used in the Neolithic Age to cover mortal remains of the dead. Some large stones were found resting on four small stones like a table. In archeology, these are called tabletop megaliths. There are single pillared menhares and flat-cap stones." Since Yamunanagar is a rapidly expanding residential area, it is possible that many megaliths may have already been lost. It is possible that they were taken away and converted into stone chips for construction projects. There is a need for conservation of the site after the day's discovery. Unfortunately, no megaliths have ever been excavated in Jharkhand. In 2013, workers digging a deep ditch to build a drain in the Lutidih village of Chatra found a lot of ancient earthen pots. Although these ancient tombs have been discovered around the world, it is still unclear who these megalith builders were or where they came from. Ten thousand years before the birth of Christ, human settlement began in the plateaus of Chotanagpur. The ancient Megaliths have been found in Chokahatu of Ranchi, and Burudih in Singhbhum district, these great stones belong to the neolithic period. Meaning, it can be 12 to 20 thousand years old. In the month of January this year, hundreds of megaliths have been found in Jamunanagar, Ranchi. A new colony is being established in this area. In Khunti district, there is a complete empire of such stones. Apart from Ranchi, there has been a large storehouse of such stones in Chokahatu of Silli. Scholars consider them to be graves or tombstones, which were buried above the remains of the dead. In Jharkhand, these great stones telling the story of the history of human existance have been fiercely stolen. But, those who steal these archaeological items are not the great thieves, but the people who break the ballast in the crusher machine. Many rich people living in multi storied buildings in Ranchi and other cities of Jharkhand do not even know that the roofs of their houses have buried the stones of the dead people thousands of years ago. People looking for their ancestors in the history books do not see the lively remains of their ancestors in their surroundings. ***

References:

1. McCall, Daniel F.; Struever, Stuart; Van Der Merwe, Nicolaas J.; Roe, Derek (1973). "Prehistory as a Kind of History". *The Journal of Interdisciplinary History*. **3** (4): 733–739. doi:10.2307/202691. JSTOR 202691.
2. Graslund, Bo. 1987. *The birth of prehistoric chronology.* Cambridge:Cambridge University Press.
3. *India – Pre- historic and Proto-historic periods*. Publications Division Ministry of Information & Broadcasting. ISBN 9788123023458
4. The forgotten megaliths of Chota Nagpur Plateau, https://www.thehindu.com/life-and-style/travel/the-forgotten-megaliths-of-chota-nagpur-plateau/article27068252.ece
5. Singh, Upinder (8 January 2019). *A History of Ancient and Early Medieval India: From the Stone Age to the 12th Century*. Pearson Education India. ISBN 9788131711200
6. Coggin BJ (2016) Catalogue Raisonne of the pre-historic antiquities in the Indian Museum at Calcutta,

Wentworth Press, Susex, Sydney, Australia.

7. https://www.telegraphindia.com/jharkhand/cave-paintings-lie-in-neglect/cid/605384
8. https://indroyc.com/2017/12/04/punkri-barwadih-megaliths/
9. Choudhury, Indrajit Roy (3 December 2017). "Hazaribagh - Ancient megaliths aligned to the Sun"
10. https://zeenews.india.com/home/prehistoric-site-found-in-jharkhand_266596.html
11. Himanshu Shekhar and Pramod JoglekarPramod Joglekar A Study of Megalithic Monuments in Murhu Block of Khunti District, Jharkhand, https://www.researchgate.net/publication/332093895_A_Study_of_Megalithic_Monuments_in_Murhu_Block_of_Khunti_District_Jharkhand

***

Let's do what is right, preserve water

By Sadhvi Bhagawati Saraswati

Water is nectar, says the Satapata Brahman. The Mahanarayana Upanishad, further adds, 'Lives of all beings are sustained by water. It is the abode of all devtas.' Water is life. From our first nine months swimming in the mother's womb to our ashes being immersed in a sacred river, from the essential nectar we drink, to that which makes up over half of our own bodies, water is an integral and essential part of our very existence.

Yet tragically, for too many people, instead of being a source of life, water, or lack of it, is a source of illness and death. More people die annually from lack of clean water than from all forms of violence combined. The UN predicts that by the year 2040, the world will have half the water it needs; for India this tragedy will happen by 2030.

Global water-related issues are deeper than a critically worsening shortage. Not only are we running out of water, but we're simultaneously turning our limited water supply into poison. Every day, millions of tons of toxic effluents drain into the world's water bodies.

The solutions are simpler than we realise, but they require all of us to be consciously engaged. Every choice we make of what to purchase, what to wear, and what to eat has a direct and powerful impact upon climate change, upon children dying of starvation, and upon the health and balance of the water, air and land of Mother Earth.

For example, the meat industry is, according to the UN, the single greatest contributor to climate change, and a major cause of the planet's water shortage.

The production of one kilogram of meat takes about the amount of water used in bathing for one year. The production of a kilogram of chicken uses approximately four months' worth of bathing water. In comparison, water used in producing one kilogram of wheat for bread or chapati is less than 1% of meat. Additionally, almost everything we purchase is produced in a factory, and the industrial, toxic waste of far too many factories is dumped into the groundwater, into rivers, or spewed into the air. With our typical motto of 'more, more, more, cheaper, cheaper, cheaper' we're pumping money into the very companies that are destroying our environment. Development should not be a licence for decadence or gluttony at the expense of others. We must remember that the first part of 'economy' is 'eco'. We must bring the 'eco' back into our vision of a healthy economy.

By simply going vegetarian, consuming consciously, and eating organic wherever possible, we can have an enormous, positive impact on the preservation of our water, our planet and our own lives. That which our world requires today is very much what all spiritual traditions have been urging us to do for millennia: live simply, live consciously, share with others, love thy neighbour as thyself, practise non-violence and reap not the spoils of violence. By doing that which is right for the Earth, we're doing that which is right for ourselves.

***

PSYCOLOGY OF CONSUMING GUTKHA

Sangita Kumari
Assistant Professor, Department of Psychology
Parasnath Mahavidyala, Isri bazaar, Under VBU, Hazaribag, Jharkhand.

Abstract

More than 25% of India's population uses tobacco products including cigarettes and many types of non-smoking tobacco. India has the largest number of smokers and tobacco users in the world. The poorest population is greatly affected by the harmful effects of its use and subsequent costs of medical care.[1]

Gutka, ghutka, guṭkha or betel quid is a chewing tobacco preparation made of crushed areca nut (also called betel nut), tobacco, catechu, paraffin wax, slaked lime and sweet or savory flavourings, in India, Pakistan, other Asian countries, and North America.[2] It contains carcinogens, is considered responsible for oral cancer and other severe negative health effects and hence is subjected in India to the same restrictions and warnings as cigarettes.[3]

As of 2015 it was the fourth most common addictive product worldwide.[4] Areca nut "quid chewing has claimed to produce a sense of well being, euphoria, warm sensations of the body, sweating, salivation, palpitation and heightened alertness, tolerance to hunger, and increased capacity and stamina to work."[5] When a person chews gutka, the mixture directly enters the system through the oral cavity, which absorbs about 28 carcinogenic chemicals including nicotine.[6]

Aim of study is to analyze the addiction habit of Gutkha chewing and psychology behind it.

Materials and Methods:

Patterns of addiction of 100 Gutkha chewers were analyzed with a questionnaire-based survey. All the samples were chosen randomly. At the beginning 724 samples were picked up randomly and indentified 100 samples Ghutkha chewers. Of these respondents 444 were the male and 280 were female.

Keywords- Gutkha, Tobacco, Addiction, Habit, Solution

25%of the population of a semi-developed country like India usages tobacco product . Those who are habituated are young children and women also. Apparently, the consumption of intoxicating substances like Gutka is more common among the poor people-Especially the the labour class. Previously, people who used to consume Khaini, are now using Gutkha, changing their habit. What are the main mental reasons for the consumption of Gutkha and tobacco on such a large scale in India? To find answer to this important question 1 personally conducted a survey with the help of formally designed questionnaire with sample size of 100. All the respondents were users of tobacco products. Further I also talked to many people. I found that people who consume Gutkha and other tobacco products in India belong to almost all ages and income groups, We tried to find out the psychology of consume Gutkha . The answers were surprising to us

Table -1 : Reasons for consuming Gutkha in India

Reasons for consuming Gutkha	%age of respondents
As a mood booster	77%
Time Pass	72%
To increase concentration	56%
bowel habit	45%
To reduce stress	56%
Social needs	44%
To get rid of hunger	35%
To get rid of melancholy and depression	44%

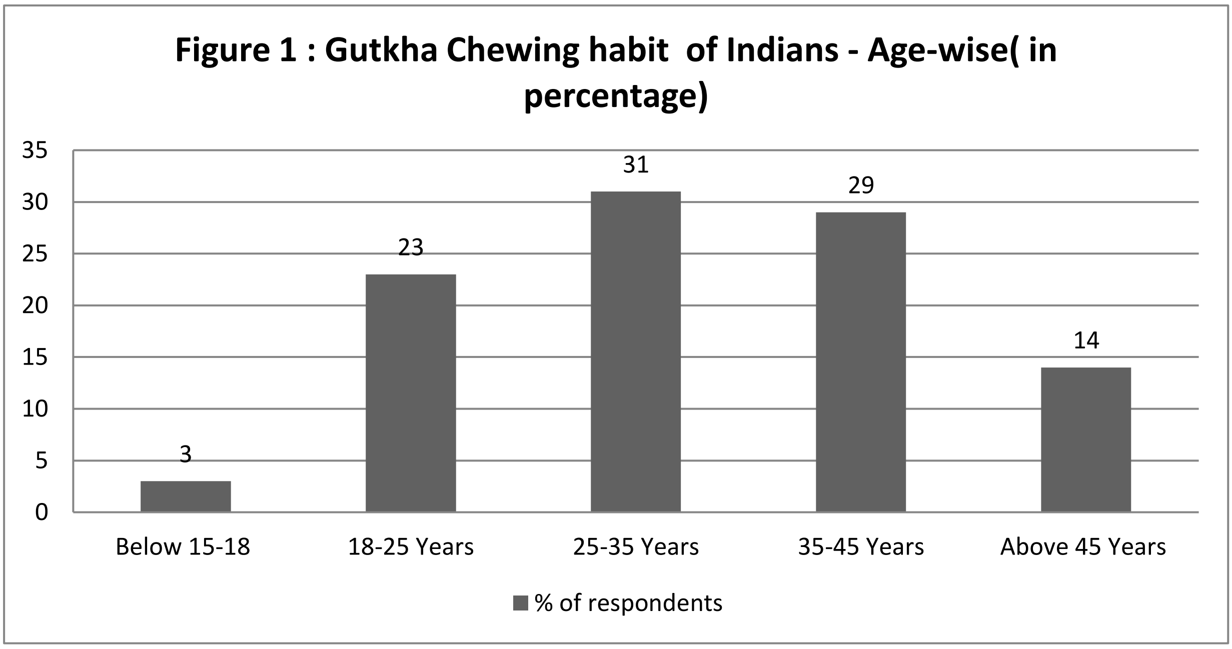
**Multi-optional Question. Respondents were asked to apt for more than one option. Hence total exceeds 100%*

77% respondents opined that they consume Gutkha as a mood booster. 72% respondents opined that chewing Gutkha is a good time pass. 56% respondents said that Gutkha helped them concentrate on work. 56% respondents opined that Gutkha chewing helped them releasing stress. 44% respondents opined that Gutkha helped them getting rid of melancholy and dispersion. For 45% respondents Gutkha consumption is a part of their bowel habit.

If we deeply study the above mentioned reasons , we see that Gutkha influence the nervous system of the consumers and take them into a virtual world. In today's highly stressful life, Gutkha help them minimize their stress and provide them a artificial sense of relaxation and improve their quality of work. When a person chews Gutka, the mixture directly enters the system through the oral cavity, which absorbs about 28 carcinogenic chemicals including nicotine.[7] Gutkha is is highly addictive. The nicotine in smokeless tobacco is more easily absorbed than by smoking cigarettes enhancing its addictiveness.[8] It is not surprising that large numbers of smokers have gave up the habit of smoking and started chewing Gutkha due to its quick reaction of nervous system. It works faster than cigarette.

Table 2 Age group and habit of chewing Gutkha

Age group	% of respondents who use Tobacco/Gutkha
Below 15-18	03
18-25	23
25-35	31
35-45	29
Above 45	14

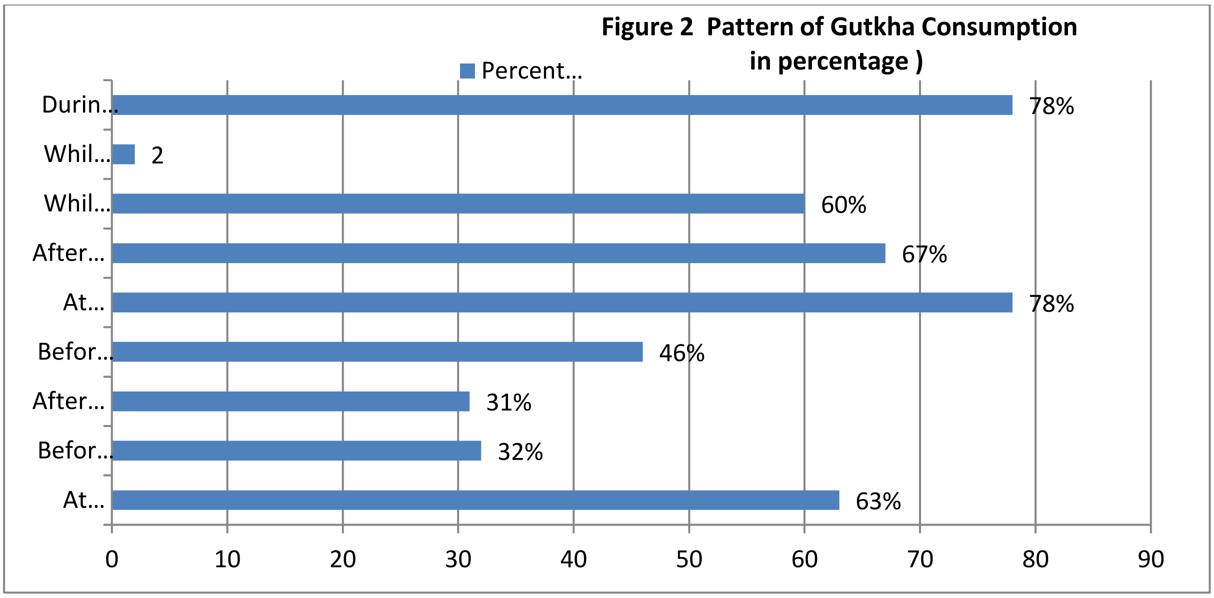


Above graph shows that Ghutkha chewing habit is highest among 25-45 age group people. As per my survey findings 3% minors of age group between 15-18 years consume Gutkha. The percentage is small but very alarming. 23% youths age group between 18-25 years have the habit of chewing Gutkha . But the percent goes up by 30% when we come to age group between 25-35 years where, 31 percent respondents have chewing habit. But percentage of Gutkha chewers slightly falls with 35-45 years age group(29%) The Gutkha chewing habit significantly decreases with the age group above 45 years. Above findings gives clear indication that young working class age group between(18-35Years) are more prone to Gutkha Chewing habit.

Table 3: Habit of Gutaka Chewing

Options	% age of respondents
At the time of driving	56%
Before the meal	51%
After the meal	45%
Before going to toilet	46%
At the time of starting any work	78%
After completion of work	67%
While using social media and internet	60%
While studding	2%
During the social gathering	78%

N=100



My study shows that 78 percent respondents had the habit of Gutkha chewing at the time of work. Again 78% respondents used to consume Gutakha during social gatherings. I found that 60% respondents consumed Gutkha before the starting any work and 67% consumed it after completion of work. 45% respondents consumed Gutkha just before going to toilet. Above data shows that addiction of Gutkha is very closely linked with the day today activities of the consumers. They have the habit of chewing Gutka before starting their day. Does any relation between bawl and Gutkha? No, it is purely a matter of psychology and mindset. As per my survey finding stress and relaxation are the two core factors behaving consuming Gutkha. Gutkha is economical and easily available in neighborhood. Accessibility and economy has made it quite popular among all age groups. Market of all types of adductive items is on increase in India. What makes the whole practice alarming that people consume Gutkha when they are busy and also when they are free. They consume before starting a job and also consume, when the job is done. They consume Gutkha when they are under stress and also when they are relaxed. It is sear case of addiction. Frequency per day of using Gutkha is quite high. 70% Gutkha chewers do it four times or more in a day.

I found an average person consume Gutkha four to five times in a day. Most of Gutkha consumers are addictive to any particular brand of Gutkha, however, largely it depends on price and availability. Many smokers switched to Gutkha because it work faster and can be consumer in public places without being noticed.

Table 4 :No of time an addict consumes Gutkha in a day

Frequency of Consuming Guthka in a day	Frequency of Respondents	% of Respondents
Once	3	3%
Twice	4	4%
Thrice	23	23%
Four times or more	70	70%

Above table shows that 90% consumers of Gutkha use consume it at least 3 times in a day and 70% consume Gutkha four timed or more. A recent research on Indian male consumers has delineated that 25% of the total Indian male population is prone to at least one kind of addiction. Wine and cigarette were once the fatal combination but now cigarette has fast been replaced by Gutkha. In rural areas of india Tobacco chewing was a centuries old practice, but now, new generation has fast adopting Gutkha. It is found that 56% respondents share their Gutkha with other family members. This habit is very similar to Khaini- traditional Indian tobacco. As per my survey findings, 87 percent married male respondents opined that their wife dislike their habit of Gutkha chewing. None of the respondents is unaware of the fact that Gutkha is injurios to health, but surprisingly they do not giveup this dangerous habit. 78% respondents affirmed that they want to give up this habit of Gutkha chewing but unable to do it. 100% respondents do not want their children get into the trap of Gutaka.

It is indeed an very surprising finding that 100 respondents know that Gutkha is deadly dangerous, they don't want to their children to get into it, they (98%)also want to give up this habit but still they consume Gutka 3to4 times in a day.

Table 5 : Society and Gutkha Consumption

Statement	**Yes**	**No**
Do other male members in a family also consume Gutkha?	56%	44%
Does female members of your family consume Gutkha?	98%	12%
Do you share Gutkha with your other familye members?	54%	46%
Is your wife dislikes your Gutkha chewing habit?	87%	13%
Are you aware of the fact that Gutkha Chewing is harmful for health?	100%	00%
Do you want to give up this habit?	78%	22%
Would you discourage your children to consume Gutkha?	100%	00%

Sample Size 100

I found that Gutka consumption is now a family phenomena. 56% respondents opined that other male members in their family do use Gutkha. In 12% families, female members consume Gutkha. These women are mainly from low income group working class. It is found that working women from poor families who work in agriculture field, factories and construction work etc do consume Gutkha.

The above descriptions shows that even after knowing that gutkha is a very dangerous chemical, people do not stop consuming it. In other words, we all know that Gutkha is harmful for health. But why does this happen? My study shows shows that people feel a pleasure after its consumption. They like it. They feel refreshed and rewarded. It is like a pleasant feeling. According to an estimate, around 100 crore people smoke worldwide. Most of them know that it is harmful for them. Even then they smoke. Cigarettes contain the same nicotine as Gutkha does.

As per modern research findings the Nicotine present is present in Gutkha. It affects our nerves and brain faster than cigarettes. Professor West teaches health psychology at the famous University College in West London. He has written a book - The Smoke Free Formula. In this, Professor West has written a great deal on the psychology of nicotine. Professor West says that there is a scientific reason for addiction to nicotine. Actually tobacco has chemical called nicotine. When you draw cigarette smoke inside you, the layers of your lungs absorb the nicotine from this smoke. Within a few seconds, this nicotine reaches the nerves of your brain. Due to the effect of nicotine, our brain releases a hormone called dopamine. This makes us feel very good.[9]

Whenever the brain releases Dopamine, we have a lot of fun. It seems that we have got the reward for some work. That is, the brain gets an indication that if we smoke cigarettes, our brain will feel that we have done a great job. It will release dopamine, which will make you think that you smoked cigarettes, enjoyed it. However, the brain does not do this on purpose. He does this with the effect of nicotine.

When we chew Gutkha, this addiction is just like that, like any drug addiction, like heroin. The addiction of nicotine is so heavy that it starts controlling your behavior.

The nicotine found in Gutkha controls that part of our brain through which we think. It simply takes away the power of thinking and understanding of our brain. Then, it provokes our brain again and again to use Gutka, Cigarette-Bidi or Tobacco.

As per my survey findings, some people smoke as ‘self-medication’ to ease feelings of stress. But, according to mental health organization, United Kingdom, however, **Nicotine** creates an immediate sense of relaxation, so people **smoke** in the belief it reduces stress and anxiety. But, this feeling is temporary and soon gives way to withdrawal symptoms and increased cravings. Adults with depression are twice as likely to smoke as adults without depression. Most people start to smoke before showing signs of depression, so it’s unclear whether smoking leads to depression or depression encourages people to start smoking. It’s most likely that there is a complex relationship between the two.[10] People with schizophrenia are three times more likely to smoke than other people and tend to smoke more heavily. It’s likely this is because people with schizophrenia use smoking to control or manage some of the symptoms associated with their illness and reduce some of the side effects of their medication. A recent study has shown smoking may increase the risk of developing schizophrenia. However, further research is needed to fully understand how the two are linked.[11]

Conclusion

Intake of Gutkha has taken a very serious form in India. Sales of Gutkha are banned in most states of the country, but it is being sold in secret. People in the age group of twenty to thirty five years consume Gutkha more than other age groups . Gutkha chewers know that Gutkha is fatal but they do not stop consuming it. The main reason for this is a chemical called nicotine present in Gutkha, which controls the brain. People feel pleasure after chewing Gutkha. In today's extremely stressful life, Gutkha makes people feel free from stress and mental boredom. People who are struggling with depression and schizophrenia also consume Gutkha. This is the reason why despite the ban in many states of India, the sale of Gutkha continues. Gutkha causes cancer of the throat and mouth. This is true most Gutka companies do not tell their customers properly. Many big movie stars also advertise these poisonous things and reduce the fear associated with the consumption of Gutkha from the minds of the poor people. The government earns a lot from the sales of Gutkha, so it also bans the sale of it half-heartedly. According to my survey, most Gutkha addicts consume Gutkha at least four times a day. Many members of the same family consume Gutkha. Finally , it can be said that the business of Gutka is in full swing due to the lack of government will power and due to this, there is a lot of influx of patients in cancer hospitals. And millions of lives are being lost in return. But this will continue because there is a lot of profit in this business and all white collar people are in profit.

References:

1. Waldman, Amy (13 August 2002). "Sweet but Deadly Addiction Is Seizing the Young in India". *The New York Times*. Retrieved 8 December 2021.
2. CPAA: Quit Smoking Campaign, Anti Tobacco & Quit Smoking Campaign".
3. "NCI Dictionary of Cancer Terms". *National Cancer Institute*. National Institutes of Health.
4. Wu, Fen; Parvez, Faruque; Islam, Tariqul; Ahmed, Alauddin; Rakibuz-Zaman, Muhammad; Hasan, Rabiul; Argos, Maria; Levy, Diane; Sarwar, Golam; Ahsan, Habibul; Chen, Yu (25 June 2015). "Betel quid use and mortality in Bangladesh: a cohort study". *Bulletin of the World Health Organization*. World Health Organization. **93** (10): 684–692. doi:10.2471/blt.14.149484. PMC 4645429. PMID 26600610.
5. Shah, Gunjan; Chaturvedi, Pankaj; Vaishampayan, Sagar (2012). "Arecanut as an emerging etiology of oral cancers in India". *Indian Journal of Medical and Paediatric Oncology*. Indian Society of Medical and Paediatric Oncology : Official Journal of Indian Society of Medical & Paediatric Oncology. **33** (2): 71–79. doi:10.4103/0971-5851.99726. PMC 3439794. PMID 22988348.
6. Niaz, Kamal; Maqbool, Faheem; Khan, Fazlullah; Bahadar, Haji; Ismail Hassan, Fatima; Abdollahi, Mohammad (9 March 2017). "Smokeless tobacco (paan and gutkha) consumption, prevalence, and contribution to oral cancer". *Epidemiology and Health*. US National Library of Medicine, National Institutes of Health. **39**: e2017009. doi:10.4178/epih.e2017009. PMC 5543298. PMID 28292008.
7. Niaz, Kamal; Maqbool, Faheem; Khan, Fazlullah; Bahadar, Haji; Ismail Hassan, Fatima; Abdollahi, Mohammad (9 March 2017). "Smokeless tobacco (paan and gutkha) consumption, prevalence, and contribution to oral cancer". *Epidemiology and Health*. US National Library of Medicine, National Institutes of Health. **39**: e2017009. doi:10.4178/epih.e2017009. PMC 5543298. PMID 28292008.
8. "The truth about smokeless tobacco use | Know the truth | TFI". *www.emro.who.int*. World Health Organization, Eastern Mediterranean Regional Office. Retrieved 7 December 2019.
9. https://www.bbc.com/hindi/magazine-40705056
10. https://www.mentalhealth.org.uk/a-to-z/s/smoking-and-mental-health#:~:text=However%2C%20research%20has%20shown%20that,withdrawal%20symptoms%20and%20increased%20cravings.
11. Smoking 'may play schizophrenia role'https://www.bbc.com/news/health-33464480

***

WATER CRISIS IN INDIAN CITIES: CAUSES AND SOLUTIONS WITH SPECIAL REFERENCE TO JHARKHAND

Binod Kumar Akela
Asst. Professor
Department of Geography(HOD),
Parasnath Mahavidyala, Isri Bazar
Under VBU University, Hazaribag
Mobile No - 9934375932,7004646074

Abstract

India is suffering from one of the world's worst national water crises. The states of Maharashtra, Gujarat, Karnataka, Jharkhand, Andhra Pradesh and Rajasthan have been facing serious water crisis since 2017-2018.According to the Union Ministry of Agriculture, the groundwater level has fallen alarmingly over the years. A Composite Water Management Report asserts that the demand for water will be twice its availability by the year 2030, indicating severe water scarcity. In fact, it is considered the center of the global water and sanitation crisis. The problem is so big, our lives, livelihoods, and futures hang in the balance. More than 50% of the population has no access to safe drinking water and about 200,000 people die every year for lack of access to safe water.

Jharkhand, an eastern state of india is full of mountains, rivers and dense forests. But due to heavy industrialization and growing population is now facing serious water crisis. State capital Ranchi, Coal capital Jharia and many other cities of Jharkhand are now national map due to their severe water crisis.

In this research paper I have discussed the water crisis in Indian cities and Jharkhand and tried find out the causes and likely solutions to the extremely dangerous problem of human existence.

Key Words : Water Crisis, India, Jharkhand, NITI Aayog

Introduction

The 30 **cities** in the country received rankings of 'high risk' and 'very high risk' for both 2030 and 2050. Jaipur topped the list of **Indian cities**, followed by Indore and Thane. Other **cities** prone to **water** risk include Beijing, Jakarta, Johannesburg, Istanbul, Hong Kong, Mecca and Rio de Janeiro. Analysing a bigger data set of 1,400 cities, the Indian Institute of Human Settlements found that, on average, our cities get only 69 litres a day per capita. Another study by the National Institute of Urban Affairs, using data from 1999-2000, showed that nearly 41% of the country's 115 class 2 cities – population 50,000-1,00,000 and 22% of class 1 cities – population 1 lakh-10 lakh – received less than 70 litres of water per capita on average. There is little to suggest that much has improved since the survey was conducted at the turn of the century. To the contrary, the increase in India's urban population, from 286 million in 2001 to 377 million in 2011, may have worsened the situation. Many Indian cities are under tremendous threat of scarcity of drinking water. Cities like Delhi and Bengluru are totally dependent on external source for drinking water. In case of poor rainfall, they come tremendous water crisis. Dependence on rain for drinking water could be extremely disastrous during the draughts.[1]

Table 1 Contribution of surface water to city's supply and average distance to the source

Name of the City	Surface water contribution
Delhi	96%
Chennai	87%
Hyderabad	89%
Mumbai	100%
Banguru	93%
Kolkata	89%
Ahmadabad	85%

Scroll in : Source: Urban water blueprint. The nature conservancy

Above table shows that many India's cities are increasingly getting water from sources outside city limits, some such as Delhi as far away as 200 km. This means a deficient monsoon or low winter rainfall could bring cities to waterlessness. This is, in fact, already happening: low rainfall in the Narmada river's catchment area is threatening to leave Gujarat without water for drinking or irrigation.[2] An index prepared by the NITI Aayogin 2018 claimed that, by 2020, as many as 21 major cities of India will run out of the water and face 'day zero'—a term that got popular after the major water crisis in Cape Town in South Africa.[3] he report titled "Composite Water Management Index", published by NITI Aayog in June 2018, mentions that India is undergoing the worst water crisis in its history and nearly 600 million people are facing high to extreme water stress. The report further mentions that India is placed at 120th amongst 122 countries in the water quality index, with nearly 70% of water being contaminated. As per the 5th Minor Irrigation Census (with reference year 2013-14) conducted by Ministry of Water Resources, River Development and Ganga Rejuvenation (now Ministry of Jal Shakti), there are 20.52 million wells in the country, which includes dug wells, shallow tube wells, medium tube wells and deep tube wells. On the other hand, NITI Aayog figures include only shallow, medium and deep tube wells and do not include dug wells.[4]

The 2030 Water Resources Group estimates that if we continue to consume water as per the current rate, India will have only half the water it needs by 2030—a flashpoint that's only ten years away. *A majority of India's water problems are those relating to groundwater—water that is found beneath the earth's surface. This is because we are the largest user of groundwater in the world, and therefore highly dependent on it. At just over 260 cubic km per year, our country uses 25 percent of all groundwater extracted globally, ahead of USA and China. And because 70 percent of the water supply in agriculture today is groundwater, it will remain the lifeline of India's water supplies for years to come. According to In our conversation with Himanshu Kulkarni and Uma Aslekar of Advanced Centre for Water Resources and Development (ACWADAM), we have an extremely poor understanding of groundwater, which impacts both policy and practice.* This is largely because of two reasons: Groundwater is invisible—it is literally not visible to the eye because it is well below the ground. What is out of sight, is usually out of mind! Groundwater is also a highly complex subject that is governed by many 'conditionalities'. It is this ignorance, by both users and people in governance, that has contributed to the situation we find ourselves in today.[5] In our country, more attention is paid to short-term solutions than to long-term solutions. It is often associated with elections. If there is a problem of water in an area, then water is transported by tanker in the summer month. There is no search for a long solution. Many times deep tubewells are installed. Actually our problem is the falling level of ground water. Due to excessive consumption, the water inside the earth is going down.

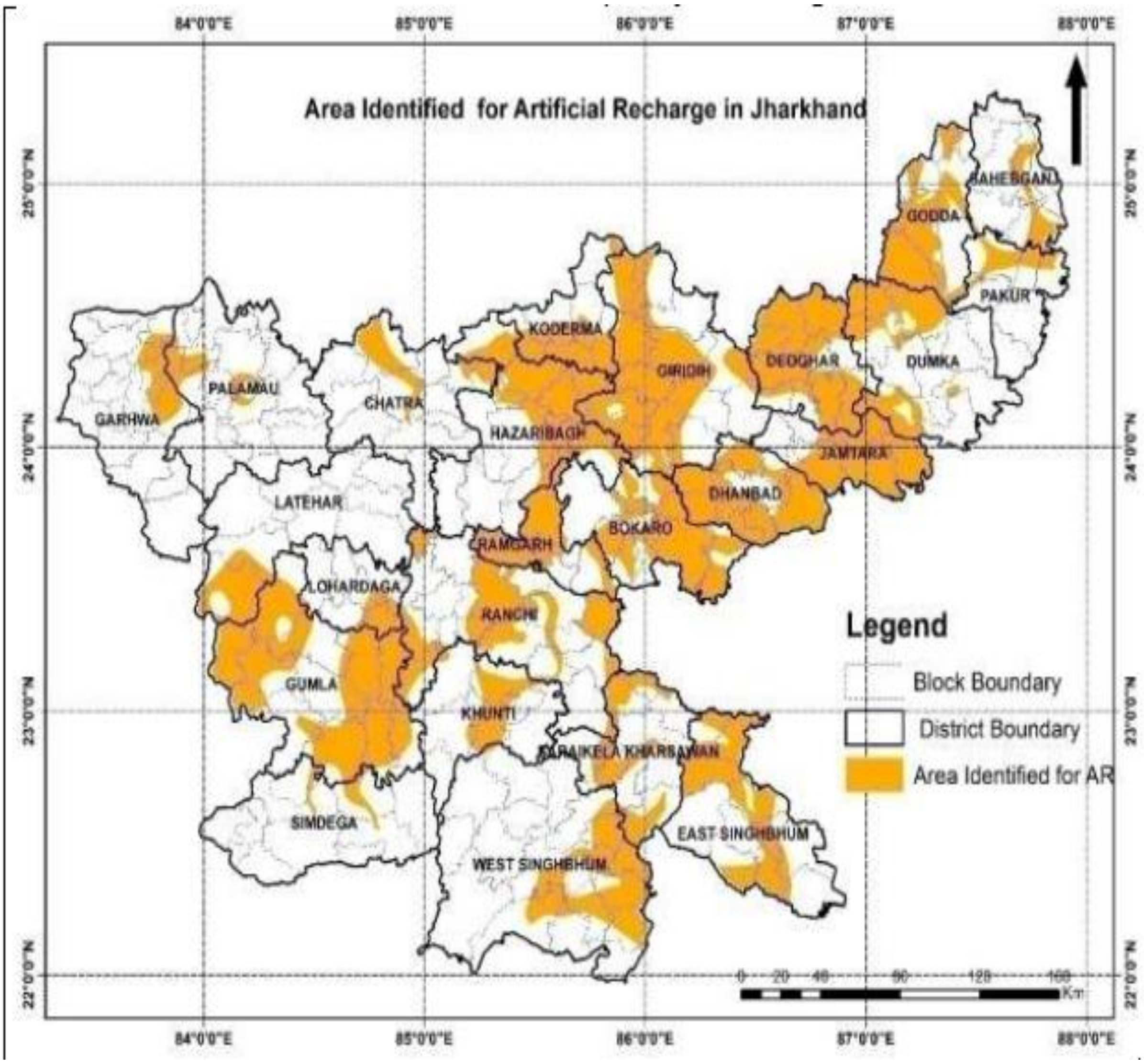
Alternatively, you can choose to implement all five ideas in a village in each taluka, where they have no big-ticket solution to this type of groundwater problem. We must work with patience on an equal, microscopic level. If we have to solve our water problems, then some things are necessary. There is no uniformity in the problem of ground water in India. Circumstances, problems and solutions are different. Therefore, we need different approaches to different problems, which are suitable for the locations and conditions of groundwater problems. In addition, it is important to draw these small solution pieces together to form a larger image. This is why we need experts who have worked on the ground level and have tried to solve problems. To be actively involved in policy making; Practice on groundwater management is essential. It cannot be applied as a rhyme

In states like Jharkhand, there is no permanent governmental organization to deal with the problem of groundwater. Over 80 percent of rural drinking water supply in Jharkhand comes from ground water wells or tube wells. It is not anyone's responsibility to protect and maintain these source. If the water level of a borewell goes down, then some other place is searched for boring. For drinking water in rural areas, sometimes tribes have to complete the journey to the river and the pond. For some villages, this journey can be as long as three kilometers. This story is about the state where the Damodar River, one of the most polluted rivers in India, flows. The main reason for the pollution of these rivers is industrial waste, which is dumped into the rivers without any processing. The Damodar and Subarnarekha river valleys are the two main sites of industrial mining of coal, iron, bauxite, copper and uranium in Jharkhand. Subarnarekha and Damodar have become two of the most polluted rivers in India. In 2008, more than 130 million liters of industrial waste and 65 million liters of untreated household waste were disposed of on a daily basis in the Damodar drainage system, causing severe damage to the river's water quality. Ironically, although the government promotes water conservation, many of these polluting industries are also government-owned coal industries.

In 2018, to overcome shortage of usable water in Jharkhand Composite water management index published by the NITI Aayog in 2018. The report underscores the need for Jharkhand to improve its surface water restoration efforts. Only ~8% of identified surface level water bodies have been restored, while the state also has “zero installed capacity to treat wastewater.”[6] This is needed to maintain the fragile balance between Jharkhand’s groundwater, its largely rainfed hydrological system, and the growing water demands of its population. A report published in https://thebastion.co.in alleged that authorities largely ignore the ecological necessity of reviving lakes, focusing instead on their beautification, especially in the capital of Ranchi. Water bodies like lakes and ponds are rarely maintained, due to a lack of understanding of the fragile relationship between surface and groundwater. This results in a lag between the extraction of groundwater and the recharge rate, further lowering the water table.[7] In Jharkhand, the water crisis is still considered as a water supply crisis. While this problem is of the falling water level. Back in the 1950s when tubewell technology was introduced to India, it was specifically used for hard rock areas as manual digging of wells was not easy–areas like Jharkhand. As the state’s groundwater levels started declining over the last two decades, tubewells grew popular. Yet today, tubewells have created so much pressure on Jharkhand’s groundwater that deep aquifers have dried up in cities like Ranchi**,**Chaibasa, Hazaribagh and Dewghar and Jharia.

The state is covered under three major river basins, viz, Lower Ganga, Subarnarekha and Brahmani. The state is underlain by diverse rock types of different geological ages ranging from Archaean to RecentIn addition, area with water level more than 9m bgl and OCS blocks in the State have been considered and identified area is shown as priority area in Fig-1 Koderma, Gridih, Deoghar, Godda, Jamtara, Dhanbad Ranchi, Ramgarh, East Singhbhum are the districts, identified for artificial recharge. Many of the districts are modern districts(Ganga Besin). Usable water shortage in Jharia and Dhanbad is mainly due to coal mines. Underground water is highly polluted and not suitable for drinking purposes.

Figure 1: Area identified for artificial recharge in Jharkhand



Subsurface Storage and Source Water Requirement: The volume of unsaturated zone available for recharge in identified areas is determined by computation of average depth of the unsaturated zone below 3 m bgl and then multiplied by area considered for recharge. It is of the order of 56498 MCM. The volume available for artificial recharge is estimated by multiplying the volume of unsaturated zone with respective specific yield of the formation and is of the order of 1324 MCM. The district wise source water availability has been provided in Table 2.

Table 2 : Scope of Artificial Recharge in Jharkhand

S.No	District	Area of District (Sq.Km.)	Area Identified for AR (Sq.Km.)	Volume of Unsaturated Zone (MCM)	Availabe Subsurface Space for AR (MCM)	Water Required for Recharge (MCM)	Surplus Available for Recharge (MCM)
1	Bokaro	2859.00	1686.77	2563.89	51.28	85.12	238.92
2	Chatra	3932.00	545.82	1888.54	37.77	62.70	101.83
3	Deoghar	2551.00	1922.16	5055.28	101.11	167.84	295.57
4	Dhanbad	2252.00	1663.32	3542.87	70.86	117.62	277.61
5	Dumka	3716.00	1252.34	2742.62	82.28	136.58	247.18
6	East Singhbhum	3633.00	1480.52	3553.25	71.06	117.97	337.47
7	Garhwa	4045.00	441.66	998.15	19.96	33.14	76.67
8	Giridih	5085.00	2902.94	5138.20	205.53	341.18	308.07
9	Godda	2111.00	1309.60	2750.16	55.00	91.31	268.82
10	Gumla	5347.00	3358.94	4769.69	95.39	158.35	638.61
11	Hazaribagh	4310.00	1843.79	4554.16	91.08	151.20	351.68
12	Jamtara	1804.00	1374.12	2006.22	40.12	66.61	209.99
13	Khunti	6209.00	575.79	466.39	18.66	30.97	109.69
14	Koderma	1497.00	757.75	1159.36	34.78	57.74	144.57
15	Latehar	3613.00	593.71	1442.72	28.85	47.90	62.69
16	Lohardaga	1492.00	299.30	655.47	19.66	32.64	50.58
17	Pakur	1806.00	318.26	639.70	19.19	31.86	63.23
18	Palamu	4517.00	431.17	1164.16	23.28	38.65	76.70
19	Ramgarh	1396.00	1039.00	2794.91	55.90	92.79	167.38
20	Ranchi	4963.00	1897.29	3434.09	68.68	114.01	309.07
21	Sahibganj	1702.00	339.63	448.31	26.90	44.65	58.74
22	SaraikelaKharsawan	2725.00	869.82	1182.96	35.49	58.91	172.75
23	Simdega	3752.00	181.73	170.83	3.42	5.67	34.67
24	West Singhbhum	5292.00	1662.88	3375.65	67.51	112.07	295.58
	Total	80609.00	28748.31	56497.57	1323.78	2197.47	4898.06

Source – Central Ground Water Board, Govt of India.

Proposed Recharge Structures and Cost Estimates Based on the geomorphology and hydrogeology: The type of structures has been identified and considering the gross capacity and multiple fillings, the numbers of structures have been estimated based on the availability of surplus source water availability.

Table 3: Artificial Recharge in Jharkhand

S. No	District	Number of Structures					Unit Cost of Structures (Lakh)					Cost of Structures (Lakh)					
		NB/CD/GP	PT	Recharge shaft	RTRWH area 300 to 1000 sq. m.	RTRWH area more than 1000 sq. meter	NB/CD/GP	PT	Recharge shaft	RTRWH area 300 to 1000 sq. m.	RTRWH area more than 1000 sq. meter	NB/CD/GP	PT	Recharge shaft	RTRWH area 300 to 1000 sq. m.	RTRWH area more than 1000 sq. meter	Total Cost
1	Bokaro	1418	226		64559	3398	6.0	30.0		0.25	1.0	8508.00	6780.00		16139.75	3398.00	34825.75
2	Chatra	1044	166		3753	198	6.0	30.0		0.25	1.0	6264.00	4980.00		938.25	198.00	12380.25
3	Deoghar	2797	446		15925	838	6.0	30.0		0.25	1.0	16782.00	13380.00		3981.25	838.00	34981.25
4	Dhanbad	1960	312		101246	5329	6.0	30.0		0.25	1.0	11760.00	9360.00		25311.50	5329.00	51760.50
5	Dumka	2276	363		5954	313	6.0	30.0		0.25	1.0	13656.00	10890.00		1488.50	313.00	26347.50
6	East Singhbhum	1966	156	589	88499	4658	6.0	30.0	5.0	0.25	1.0	11796.00	4680.00	2945.00	22124.75	4658.00	46203.75
7	Garhwa	552	88		4526	238	6.0	30.0		0.25	1.0	3312.00	2640.00		1131.50	238.00	7321.50
8	Giridih	5134	819		12247	645	6.0	30.0		0.25	1.0	30804.00	24570.00		3061.75	645.00	59080.75
9	Godda	1521	121	456	4047	213	6.0	30.0	5.0	0.25	1.0	9126.00	3630.00	2280.00	1011.75	213.00	16260.75
10	Gumla	2639	421		4226	222	6.0	30.0		0.25	1.0	15834.00	12630.00		1056.50	222.00	29742.50
11	Hazaribagh	2519	402		16860	887	6.0	30.0		0.25	1.0	15114.00	12060.00		4215.00	887.00	32276.00
12	Jamtara	1110	177		5118	269	6.0	30.0		0.25	1.0	6660.00	5310.00		1279.50	269.00	13518.50
13	Khunti	516	82		3097	163	6.0	30.0		0.25	1.0	3096.00	2460.00		774.25	163.00	6493.25
14	Koderma	962	153		8366	440	6.0	30.0		0.25	1.0	5772.00	4590.00		2091.50	440.00	12893.50
15	Latehar	798	127		3442	181	6.0	30.0		0.25	1.0	4788.00	3810.00		860.50	181.00	9639.50
16	Lohardaga	544	86		3797	200	6.0	30.0		0.25	1.0	3264.00	2580.00		949.25	200.00	6993.25
17	Pakur	530	84		4587	241	6.0	30.0		0.25	1.0	3180.00	2520.00		1146.75	241.00	7087.75
18	Palamau	644	102		13654	719	6.0	30.0		0.25	1.0	3864.00	3060.00		3413.50	719.00	11056.50
19	Ramgarh	1546	246		27546	1450	6.0	30.0		0.25	1.0	9276.00	7380.00		6886.50	1450.00	24992.50
20	Ranchi	1900	303		83177	4378	6.0	30.0		0.25	1.0	11400.00	9090.00		20794.25	4378.00	45662.25
21	Sahebganj	744	59	223	10591	557	6.0	30.0	5.0	0.25	1.0	4464.00	1770.00	1115.00	2647.75	557.00	10553.75
22	SaraikelaKharsawan	981	78		18345	966	6.0	30.0		0.25	1.0	5886.00	2340.00		4586.25	966.00	13778.25
23	Simdega	94	7		2825	146	6.0	30.0		0.25	1.0	564.00	210.00		706.25	146.00	1626.25
24	West Singhbhum	1867	149		15305	806	6.0	30.0		0.25	1.0	11202.00	4470.00		3826.25	806.00	20304.25
	Total	**36062**	**5173**	**1268**	**521692**	**27455**						**216372.00**	**155190.00**	**6340.00**	**130423.00**	**27455.00**	**535780.00**

Source : Central GroundWater Board, Governemnet of India 2021

There is a great potential for roof top Jharkhand-

There is a great potential for roof top harvesting in urban areas of the state of Jharkhand. All the district headquarters are considered for roof top rainwater harvesting and ground water augmentation. There are 1062557 and 1525412 of houses in 24 districts headquarter as per 2001 and 2011 census respectively. Considering the growth rate about 44 % between 2001 &2011, the projected number of house in 2021 will be 2196593. It is considered that 25 % of the 2196593 houses i.e. about 5.5 Lakh house are proposed for rooftop rainwater harvesting. As per Ranchi Rainwater Harvesting Regulation implemented by Ranchi Municipal Corporation, houses with 300 square meter of roof area or more are to be taken into consideration for roof top rain water harvesting. The cost of roof top rainwater harvesting of a roof area 300 square meters or above is estimated as Rs.1305 crores for 5.22 lakh buildings (75% of total number buildings) taking the unit cost as Rs.25,000/-. The cost of the rest 5% building having more than 1000 square meters roof area(27455 nos) will be Rs. 274.55 crores taking unit cost of Rs. 1.0 lakh per building. 8.9.5 Total Cost Estimates The total cost of artificial recharge for the State of Jharkhand is of the order of Rs 5357.80 Cr, out of which, cost estimate for Rural area is of the order of Rs 4053.57 Cr and Urban area is 1304.23 Cr. According to the Centre for Science and Environment, **Jharkhand** has a potential to **harvest** up to 112 thousand million cubic feet of water. .

The construction of dobhas is also spearheaded by the **Jharkhand** government on a massive scale, which aims to construct 500,000 dobhas across the state by the end of 2020. As part of water conservation efforts, the Centers for International Projects Trust collaborated with Ranchi's Birsa Agricultural University to work on construction of small ponds—dobhas—under its Sustainable Agriculture and Farmers' Livelihood program. Dobhas store rainwater which can be used for irrigation purposes during non-rainy months. This reduces the dependence of the farmers on monsoons and helps them diversify their

harvesting in urban areas of the state of cropping patterns.This program was initiated in 10 villages of the Angara block, Ranchi district, in early 2015. Dobhas are indigenous structures for water conservation which were prevalent in the region 20 to 30 years back, regaining popularity during this ongoing water crisis. The construction of dobhas is also spearheaded by the Jharkhand government on a massive scale, which aims to construct 500,000 dobhas across the state by the end of 2020.This is in line with the *Pradhan Mantri Krishi Sinchayi Yojna*, which is a national program run by Ministry of Agriculture and Farmer's Welfare. This program aims for *Har Khet Ko Pani* ("water in every field") for improving farm productivity and to ensure better utilization of the resources in the country.[8]

But it has been proved that such a big problem will not be solved with Dobhas . Where river water is polluted(Damodar and Suwarnrekha rivers are higly polluted), there is a need to control the source of pollution. Where the ground water level has gone down, there is a need for artificial harvesting and there is a need to bring the ground water level up. Every building in the urban areas should have water harvesting facilities. Apart from this, every citizen will have to be very stingy in terms of spending water. But, this will only happen when we understand the value of water.

References:

1. Census report 2011
2. https://scroll.in/article/872397/counting-down-to-day-zero-like-cape-town-many-indian-cities-are-fast-running-out-of-water
3. https://www.financialexpress.com/opinion/indias-water-crisis-is-real-what-will-happen-by-2020/1251430/
4. https://pib.gov.in/newsite/PrintRelease.
5. https://idronline.org/india-has-a-groundwater-problem/
6. http://niti.gov.in/writereaddata/files/document_publication/2018-05-18-Water-Index-Report_vS8-compressed.pdf
7. https://thebastion.co.in/politics-and/how-development-in-jharkhand-contributed-to-a-water-crisis/
8. https://blogs.ei.columbia.edu/2017/05/24/in-jharkhand-using-an-old-technique-for-sustainable-water/#:~:text=According%20to%20the%20Centre%20for,million%20cubic%20feet%20of%20water.&text=The%20construction%20of%20dobhas%20is,by%20the%20end%20of%202020.

***

CHANGING TREND OF BEHAVIOURAL DYNAMICS IN ORGANISATIONAL MANAGEMENT FUNCTIONS AND BEHAVIOUR IN THE ERA OF GLOBALISATION - AN ANALYTICAL STUDY

Dr. Abhijit Pakira
Assistant Professor
Department of Business Administration
The University of Burdwan
Burdwan, West Bengal, India, Pin: 713104
Email: drapakira@gmail.com

Abstract: Globalisation has an intensive effect over the human aspect of management functions and behavior as involved in context of human resource related activities. The organizational activities are required to be streamlined from the multiple dimensions of human or employer-employee behavior. The pattern or trend of human behavior is to be shifted from conventional on-going bilateral organization –employee centered aspects to global aspects. It requires exploring the requirements of global organizational system, global expectations from business or business organizations, changing trend of global environment and corresponding demand from organization human resource related aspects, need and expectations of global market and above all changing pattern of organizational human resource pool which is under the influence of global system of education and behavioural practices. These all elements or constituents of global HR related aspects expect or move towards a new equilibrium instead of a bilateral pull as mentioned above and are subjected to multi-dimension thrust. Accordingly, it requires an extensive analytical study over organizational management functions and behavior practices in the context of organizational or industrial environment of present day on-going process of globalization and identifying the vortex of behavior dynamics being created and subsequently thereby coming out a state of instability as observed occasionally.

Key Words: Behaviour dynamics, management functions, management behavior, globalization.

Introduction: Interface with process of globalization has been observed to be significantly evident in global business since the beginning of fourth quadrant of earlier century. In fact, after 2nd World war of decade of forty of previous century, the countries which may be presently enlisted as developed or major developing, had been involved to come out from industrial and economical disaster and coming back towards stability for almost another two decades.

In India, the thrust of globalization was initiated since beginning of decade of ninety of previous century. It was subjected to phases of initiation and growth for almost next two decades towards stability of maturity. Presently it is observed that globalization is a phenomenon of concern or also aspect of expectation in different features of growth and progress. Taking which as foundations, India is fast approaching towards the object or target of a developed country from its present status of developing country. Organisational aspects and mainly organizational functions and behavior systems are dominating in this area.

In this process there exists a basic thrust or confrontation in between long existing traditional peace and tranquility of the existing conventional systems and practices and new globally accessible and adopted technology, human resource practices and behavior and simultaneously the dynamics of changing pattern of human behavior in organization.

Accordingly it requires identifying the degree of correlation in between these two: dynamics

of human behavior and the management function and behavior in organization.
Once the correlation as such is identified, it will be possible to establish the extent of success of behavior dynamics as practiced in functions and behavior of management in organizations. It is an effort being unique in nature towards this end and may have a long run effect towards creating a stable HR situation to accommodate the diverse complex situation of organizational function and behavior to satisfy global perspectives that an organization requires. Existing work is a field based primary data supported analytical study towards this end.

Management Function and Behaviour: A manager in an organization, whatever may be the type of organization – whether a product manufacturing organization or a service generating in nature, is to undergo several systems and practices through which all expect a manager to play several roles. The roles that the manager is to perform are permanent in nature and in this process the elements of role those are involved to deal with by manager have some common identity in nature. The activities in process of performance of role and also objectives and goals those are required to be achieved or satisfied in this process are regularly changing and manager requires to be regularly acknowledged the contents of the elements of role expected of manager and also what manager is to inculcate to his people in this process. Since the global interfaces related with human resource and organization are regularly in process of turbulence and change, the manager is to know the changing context of organizational phase involved in era of globalization and to know his tasks towards the organization as a professional manager in this context. The manager is the person who is responsible for the challenge of change caused by process of globalization in the organization and he is to undergo the responsibilities in new situation towards his employees and organization as a whole. Along with these, manager is to entertain the process of suitable decision making in respect of changed organizational context and also to make use of different decision making models. The fundamental aspects of HR practices in organizational function and behavior is creation of a unique model of organizational culture and thereby organizational climate – a manager requires to be architect of unique organization culture which in all respect facilitate organizational purpose.

Behaviour Dynamics in Organization in Context of Globalization: Behaviour dynamics is concerned with the interactions and forces among group members in a social situation. In the context of this in course of management function and behavior, it is important to understand dynamics of members of formal or informal groups in the organization. In the decade of thirty of earlier century Kurt Lewis popularized the term – Behavioural Dynamics to mean interaction of forces among group members in a social situation. The three styles of leadership which are named as i) Authoritarian, ii) Democratic and iii) Laissez-faire, which Lewis (1939) and his associates have developed by creating three different social situations for the three styles of leaderships. In course of time, various meanings were attached to the term ‘behaviour dynamics’ (Kelly 1974). One of the meanings suggests how a member of a group should behave and perform in the group which is organized and conducted with members being homogeneous and heterogeneous in context of role perception, style, perception, and also individual and organizational culture perception – as is observed in case of group being mixed and formed with members from all around the globe in the context of globalization.

Also other meaning of Behavioural dynamics is that it is a set of techniques. In various group exercises it tries to make the leader as well member effective. An attempt is made to make the above members play their roles in situation of group discussion, team building, finding various solutions to problems, group performance in different areas like organizational progress and development, growth and different others.

These patterns of outcome of group dynamics are in growing need in organizational functions and behavior activities in the scenario of growing pattern of global activities since beginning and spread of global based activities in the event of globalization. The group members acting in such situation may not be homogeneous in characteristics or features as mentioned earlier in this work. In course of interaction among non homogeneous group members with a mix of varied and alien human constructs and nature's multi directional behavior dynamics may come up which needs to be brought under equilibrium situation to get the best output in organization to satisfy organizational objectives.

Objective of the Study: In the context of global organizational performance as is subjected under the scenario of extensive globalization, rarely a growth oriented performance centered organization can keep itself isolated in respect of its organizational functions and behavior from the interruptions and influences as is evident in such situations. As discussed at the beginning of this work Group dynamics plays a key role in such situation by bringing the inherently developed multiple dimensions of interactions and forces because of interplay of different divergent heterogeneous as well as homogeneous elements under the state of equilibrium.

Accordingly, objective of the study is to identify

i) The effective role of Group Dynamics in management function and behavior in an organization.

ii) Effect of Globalisation in management function and behavior in organization.

iii) The scope of maintaining an equilibrium situation with stability in area of management function and behavior in organization.

Literature Review: An intensive study have been made over work of different authors and scholars working in this area. Works of authors like Benne K. and P. Sheats (Functional Roles of Group Members, Journal of Social Issues), Cart Wright D. and D. Lippit (Group Dynamics and the Individual), Cooly, H.C.L (Social Organisation scriber), Filey, A. (Committee Manager), Homans, G.C. (The Human Group), Bandana, A. (Social Learning Theory), Blake, R.R. and J.S. Mouton (Should you teach there where only best way is to manage) etc. make an elaborate analysis and study over different areas related with organizational function and behavior and also in these works the authors have worked over the concept of behavior dynamics as an element of organization to influence the behavior pattern in organization.

The concept of Group Dynamics as has been elaborated in 'Group Dynamics and the Individual' by Cart Wright and D. Lippit is a strong motivating force in organizations where the system of Grape Vine type organization or organization with informal structure is dominant in nature. The individuals in this type of organizations are occasionally strong in exercising their proactive behavior in organizational practices. Filey , A. and Homans, G.C. in their respective works 'Committee Manager' and ' The Human Group' have made analytical study over how a person in an organization comes over individual culture related behavioural practices and become perceived with organizational culture and behavioural practices. These add to the dynamics of separate organizational behavioural practices and correspondingly the H.R. Management practices.

Blake and Mouton, noted research personalities in area of human behavior in perspectives of changing organizational systems has emphasized in their work how the organizations prone to be involved with regular process of changes along with changes in their different aspects of activities evolve a dynamic of adoption of the required changes to facilitate the organizational processes of management. Bandana, A. in her work, as above, has emphasized how the Social Learning Theory can be useful for identifying the features and characteristics essential for an organization behavior practice development. Though, the authors have undertaken in-depth study and analysis in area of behavior dynamics and group dynamics in different situations and their effect upon management function and behavior, yet hardly any work has been done in this area under the situation of globalization. This requires to be done under the present situation of globalization and its impact upon different types of organization. The existing work is an effort in this direction.

Research Methodology: The present work is done on the basis of primary data collected from respondents selected mostly from managers working at different levels in organization and also from general employees. A set of questionnaire has been framed which contain different aspects of Management functions. Twelve dimensions of Behaviour Dynamics has been selected for this study. The dimensions selected are those which play deterministic roles over different aspects of management functions and behaviours. In the selection of dimensions special care has been taken to consider the invading role of globalization in present day organizational management situation. This process of globalization, is in real life situation is irrespective of nature of organization and mostly also irrespective of location of organization in a country. The dimensions selected are as below:

- **a)** Strategic control in process of management function.
- **b)** Organisational strategies and policies in organizational planning process
- **c)** Organisational policies in context of organizational decision.
- **d)** Organising in process of organizational structure and design
- **e)** Personality and its influence in organizational function
- **f)** Value sense of individual in organization
- **g)** Role of attitude , behavioural practices and norms of employees in organization
- **h)** Affectivity of delegation and interdepartmental coordination in organization function.
- **i)** Conflict management in process of management of organizational conflict.
- **j)** Value analysis as tool in analysis of interpersonal relation
- **k)** Tasks and responsibilities of manager.
- **l)** Ethics and power as means in leadership style and influence.

Upon each of the twelve dimensions as above, four questions are set. The questions elaborate the role of behavior dynamics upon present day management functions and behavior. Also in process of selection of questions it has been emphasised that the organization is under the influence of globalization. It is on a changing phase from state of existing organizational culture constructs, policies, strategies, decision parameters etc. The existing traditional features of above parameters are being eliminated with global context. The questionnaires were given to respondents, mostly being organizational employees as mentioned earlier, selected on the basis of random sampling and feedback had been provided by respondents on Likert scale in between the scores 1 to 5. The validity of the questionnaire had been tested using different methods like split half test, discriminatory test etc. during the process of pilot study upon selected number of respondents.

STANDARDISATION OF DATA

Reliability- The reliability of the whole questionnaire needs to be examined and accordingly an effort is made here. The examination seeks to verify an estimate of equivalence which is based on an assessment of equivalence of individual’s position on either (a) different instruments intended to measure the same characteristics or (b) the same instrument administered/scored by different persons.

Split-Half Test- This test is used when a single measuring instrument is administered only once to a group of individuals. The items in the instrument are then divided into two halves and scores for the two halves are correlated with each other to provide an estimate of their equivalence. In this way, the two halves of instrument are treated as if these were two alternate forms of the same instrument. The resultant coefficient indicates internal consistency of the questionnaire as whole.

Correlations

Correlations				
			ODD	EVEN
Spearman-Brown	ODD	Correlation Coefficient	1.000	.936*
		Sig. (2-tailed)	.	.018
		N	100	100
	EVEN	Correlation Coefficient	.936*	1.000
		Sig. (2-tailed)	.018	.
		N	100	100
*. Correlation is significant at the 0.05 level (2-tailed).				

Reliability Statistics

Cronbach's Alpha	N of Items
.879	2

The high values of the reliability coefficients indicate that the 48 item questionnaire used in the present study is capable of drawing out quite consistent and reliable responses. For the split-half equivalence to approach 1.00, all items in questionnaire must be highly correlated. In other words, all items must provide a measure of essentiality the same characteristic and, therefore, must be homogeneous. Thus the questionnaire is effective is evident from the high values of the reliability coefficient.

Table 1: Discriminatory validity of each of the twelve indices designed to measure various dimensions of the study

Dimension	$\overline{X}$ for low score	$\overline{X}$ for high score	Discriminatory power*	Validity Index**	Sig. (2-tailed)
Strategic control	1.72	3.28	1.55	0.497	.000
Organisational planning	1.82	3.27	1.45	0.392	.000
organizational Policies	1.71	3.27	1.56	0.254	.011
Organisation structure &design	1.71	3.16	1.45	0.561	.000
Personality	1.75	3.15	1.40	0.257	.010
Value sense	1.77	3.09	1.32	0.339	.001
Employee attitude& norms	1.80	3.27	1.47	0.356	.000
Delegation &coordination	1.86	3.37	1.51	0.391	.000
Conflict management	1.66	3.03	1.37	0.357	.000
Value analysis & interpersonal relation	1.88	3.24	1.36	0.379	.000
Tasks & responsibilities	1.45	3.08	1.64	0.332	.001
Ethics &power in leadership style	1.87	3.18	1.31	0.227	.023

*All dimensions are statistically significant ($p < .001$)
**Validity index is correlation coefficient between each cluster score of and total score of all twelve clusters.

Analysis of Data Collected from Survey- .Data collected were aggregated and mean score had been computed for Behaviour Dynamics. Using these mean scores, data collected were further aggregated so as to get an idea about the role of elements or factors which may be taken as constructs of Behaviour dynamics upon organization function and behavior in perspectives of globalisation. Table….. 2. shows the findings of the study. From this table it is seen that all dimensions are not equally contributing to aspects of OB

Table-2 Mean score for each of selected variables on the basis of study

Dimension	Mean score *	Mean score as percentage (%) of total score of dimension (4×5 =20) **	Mean score as percentage (%) of total mean score obtained by dimensions ***	Ranking of Dimensions with respect to score obtained ****
Strategic control	13.64	68.20	8.33	VIII
Organisation planning	12.41	62.05	7.58	XII
Organisational policies	12.85	64.25	7.85	X
Organisational structure and design	13.96	69.80	8.53	V
Personality	14.35	71.75	8.76	II
Value sense	13.79	68.95	8.42	VI
Employee attitude and norms	13.73	68.65	8.38	VII
Delegation & coordination	13.36	66.80	8.16	IX
Conflict management	14.00	70.00	8.55	IV
Value analysis	12.67	63.35	7.74	XI
tasks &responsibilities	14.34	71.70	8.76	III
Ethics &power	14.65	73.25	8.95	I

Note: * The score range for each of twelve dimension of OB is 0 to 20.
** Each mean score as percentage of total score of dimension = (Mean score ÷ 20) × 100
*** Each mean score as percentage of total mean scores = (Mean score÷∑ Mean score) ×100
**** Rank of each o twelve dimension as determined by the magnitude of each mean score.

From the above table it is seen Ethics and power with average score of 73.25% is the most significant factor having highest contribution over organization function and behaviour, followed by personality and tasks and responsibility being in second and third position with average score of 71.75% and 71.70% respectively. In accordance with feedback from respondents, conflict management, organizational structure and design and value sense are rated in fourth, fifth and sixth position respectively with respective sore 70.00%, 69.80 % and 68.95%. On the other ethics and power, task and responsibility with score 62.05% and urbanization with score 63.35% are in position twelve and eleven respectively as being the dimensions found to have poorest role upon organizational function and behavior under process of globalisation as rated by respondents in their feedback in the survey. The other dimensions fall in between these two extremes.

Factor Analysis: Factor analysis has been done for grouping original input variables (dimensions) into factors which underline original input variables.

Table 3- KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.721
Bartlet's Test of Sphericity	Approximate Chi -Square	138.355
	Df	69
	Sig.	.000

Table 4- Communalities

	Initial	Extraction
Strategic Control	1.00	.672
Organisation planning	1.00	.542
Organisational policies	1.00	.749
Organisational structure and design	1.00	.549
Personality	1.00	.768
Value sense	1.00	.767
Employee attitude and norms	1.00	.659
Delegation and coordination	1.00	.674
Conflict management	1.00	625
Value analysis	1.00	.739
Tasks and responsibilities	1.00	.719
Ethics and power	1.00	.786

Extraction Method: Principle Component Analysis

Table-5 Total Variance Explained

Component	**Initial Eigen Values**			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**
	Total	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**
Strategic Control	1.938	16.149	16.149	1.938	16.149	16.149	1.691
Organisation planning	1.595	13.291	29.437	1.595	13.291	29.439	1.564
Organisational policies	1.449	12.075	41.515	1.449	12.075	41.515	1.322
Organisational structure and design	1.202	10.013	51.528	1.202	10.013	51.528	1.258
Personality	1.093	9.107	60.635	1.093	9.107	60.635	1.463
Value sense	1.073	8.940	69.575	1.073	8.940	69.575	1.243
Employee attitude and norms	.907	7.555	77.130				
Delegation and coordination	.777	6.475	83.605				
Conflict management	.636	5.299	88.904				
Value analysis	.538	4.480	93.384				
Tasks and resoponsibilities	.475	3.961	97.344				
Ethics and power	.319	2.656	100.00				

Extraction Method: Principal Component Analysis

Table-.6 Pattern Matrix

	Component					
	1	**2**	**3**	**4**	**5**	**6**
Strategic Control	.757					
Organisation planning	.721					
Organisational policies	.479					
Organisational structure and design	.453					
Personality		.798				
Value sense		.756				
Employee attitude and norms			.831			
Delegation and coordination				.838		
Conflict management				.582		
Value analysis					.798	
Tasks and responsibilities					.671	
Ethics and power						.853

Contents in accordance with factor analysis are:

Group 1 Strategic control, Organisation planning, Organisational policies, Organisational structure and design

a) Group 2 Personality, Value sense
b) Group 3 Employee attitude and norms
c) Group 4 Delegation and coordination, Conflict management
d) Group 5 Value analysis, Tasks and responsibilities
e) Group 6 Ethics and power

It is clear from Total variance table 5 that the percentage of variance of strategic control is highest, followed by Organisation planning, Organisation policies and Organisation structure and design. The cumulative percentage of these four dimensions is 51.528%. Out of the twelve dimensions, these four dimensions are included in component 1 of the Pattern matrix as shown in table-6. These are significant dimensions or determinants of group Dynamics with relation to Organisation functions and behavior.

Regression Analysis- Regression analysis is done with on the basis of six components as obtained fromTable-6 showing the Pattern matrix.

Table-7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Changed Statistics					Durbin Watson
					R Square Change	F Change	Df1	Df2		
1	.980	.961	.958	.06259	.961	379.442	6	93	.000	1.943

The value of R square as obtained in table 7 is .961and adjusted R square is .958. These values are very significant. The standard error is .06259 and this can be well accommodatedAccordingly, it may be taken into consideration with a high degree of confidence that a simultaneous improvement into all the predictors or dimensions of Group Dynamics as has been taken for consideration in this work is expected to improve the organization function aqnd behavior in the era of globalization. From the analysis of data collected from the feedback of respondent s who are actually members of different organizations working at different levels, it is observed that the determinants or predictors of Behaviour Dynamics, which has been termed as dimensions in this research work have earned significant feedback score. This justifies that the Behaviour Dynamics plays significant role upon organization function and behavior in context of globalization. The twelve determinants and thereby questionnaire (each dimension contain four questions) has been framed considering the needs and expectations of the perspectives of globalization. The present research work thus analyses the elements of the objectives and explores the interpretations through analysis of primary data as above.

Observation and Conclusion

In organizational scenario visible change is observed in different areas of organizational activities. Change in behaviour practices and functions of the employees and management of organization is not an exception in this respect of changes inside organization and outside organisation. Accordingly it needs to observe and identify what are the predictors that influence the behavior practices of people of rganization that undergoes changes. In this respect, in this study a research work has been undertaken to identify, analyse and observe the behavior dynamics existing in the environment of organization because of impulse of the process of globalization as is observed in present era.For the purpose of this study, a set of elements of behavior dynamics which are here termed to be dimensions have been identified assuming that the role of these dimensions are critical and significant in influencing behavior function of members of organization in their organization.In the preceding work, an extensive study has been undertaken using different research methodologies and statistical analysis for data collection and study and observation of trend and pattern of collected data. Also role of the predictors of behavior dynamics upon organizational behavior, as had been assumed to be evident from analysis by using statistical methods, has been tried to be observed to justify how significant is contribution of the predictors of behavior dynamics under the influence of globalization in present era..

References:

1. Argyris, C. (1964), *Integrating the Individual and the Organisation,* Wiley, New York
2. Basham, A.L. (2004), *The Wonder that was India*, Picador
3. Bryman, A and Cramer, D. (1990), *Quantitative Data Analysis for Social Scientists,* Rout ledge, London
4. Dibella,A., Nevis,E. and Gould, J. (2016) *Understanding Organisational Learning Capability,* Journal of Management Studies, Vol.53, No.3
5. Dubey, C.S. (2010), *Indian society,* National Book Trust , New Delhi
6. Etzioni Amitai (2007), *Modern Organisation* Prentice Hall of India Private Ltd. , New Delhi
7. *Khanna, R. (2017), Organisation and Organisation Function and Behaviour*, Indian Journal of Public Administration , vol.XX11.
8. Panneerselvam , R. et al. (1992), *Modeling Transportation Problem with Quality Discounts,* International Journal of Management and Systems,Vol.7,
9. Shaw, Marvin E.(1916), *Behaviour Dynamics,* The Psychology of Small Group Behaviour, Vol.21, No.2

***

INDIAN FMCG MARKET IN POST-COVID PANDEMIC PERIOD

Bhushan Kumar Singh
Assistant Professor
Department of Commerce, Jamshedpur Co-operative College, Jhamshedpur
Jharkhand

Abstract

The fast-moving consumer goods (FMCG) sector is the fourth largest sector in India, with domestic and personal care accounting for 50% of FMCG sales in India. Increased awareness, easy access and changing lifestyles have been the major growth drivers for Indian FMCG sector. The urban segment (accounts for a revenue share of about 55%) accounts for the largest revenue generated by the FMCG sector in India. However, in the last few years, the FMCG market has grown at a faster pace in rural India than in urban India. The semi-urban and rural areas are growing at a rapid pace , and FMCG products account for 50% of the total rural expenditure.

Like other countries of the world during the Corona epidemic, India also had a very bad effect on this sector, but now this sector is slowly getting accelerated again. This article outlines the changes in the Indian (FMCG) sector in the post-Corona era.

Keywords: Indian FMCG sector, Post –Corona period, Snacks market, FMCG and rural sector, key drivers of new FMCG market

The effect of the corona is decreasing. It now appears that the India FMCG industry will make a commendable improvement this year. The year 2020 was a nightmare for all businesses. And the economies around the world were full of negative energy. However, after June 2020, India's FMCG industry began to improve its condition. Today, almost a year after the arrival of Covid-19 pandemic, almost all FMCG brands are consolidating their position.

This epidemic has taught brand managers to be prepared for the unexpected. Amidst the dangers of the virus, we had to rethink and redesign our strategies to reach consumers in new ways. The online shopping platform opened up its services to give 24 * 7 and people started collecting daily essentials, which included FMCG products. Therefore, many FMCG brands partnered with e-commerce platforms like Dunzo, Flipkart, Grofers, BigBacket etc. to reach consumers' homes. Interestingly, the market of online companies such as Flipkart, Grofers, BigBacket also increased in rural India. India's rural market became increasingly digital during the Corona epidemic. This impacted the marketing strategy of the companies. From advertising to distribution, digital technology has become a success mantra.

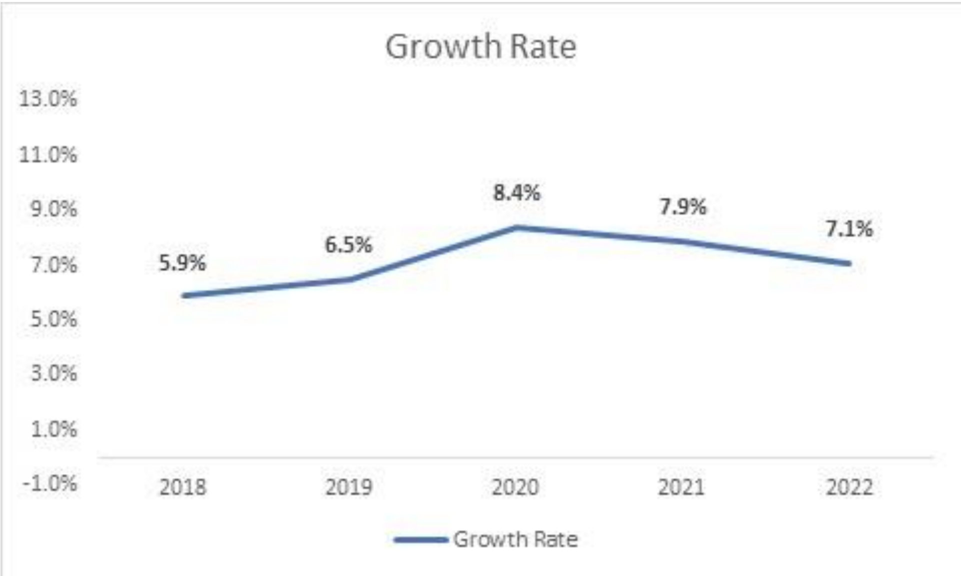
Consumer habits also changed significantly with COVID. And 'Defense and Safety' became the credo of the FMCG industry. Marketers returned by launching ready-to-eat food options and immunity-based packaged goods. Take away food became prevalent in cities like Jamshedpur. The state government prohibited visiting the restaurants. In such a situation, people started ordering food from the restaurant at their home with the help of companies like ZOMATO. This changing nature of the customers gave some relief to the restaurant industry.

However, since the introduction of the COVID vaccine, the consumer market has been rising and the economy is moving towards revival. According to the latest reports, 2021 will be auspicious for small retailers and will increase sales from local markets and grocery stores. According to Nielsen India, after an unprecedented fall of -19% in the January-

March quarter, the FMCG industry has recorded a 1.6 % growth and exhibited signs of recovery in Q3'20 with a% increase (Q3 Q3 '19).
In 2020, rural markets overtook urban India and became important for FMCG giants. During the Covid epidemic, rural markets were relied on to boost brands' growth. The FMCG saw double-digit growth of 10.6% in Q3'20 in rural India, while large cities (> 1 lakh population including metros and town class 1) also improved. Rural markets bounced back in Q3, with support provided by the government, as well as good agriculture, reverse migration and low unemployment rates.[1]

New products have been launched in the 'Health' and 'Hygiene' basket in 'New Normall'. These include categories such as hand sanitizers , floor cleaners, toilet cleaners, antiseptic liquid. These new launches contributed 37% (in value) of all new launches in the COVID period (Nielsen India).

Figure 1: Market Growth for Hand Hygiene Products, Historical, Current and Forecast Scenario, India



Sources: MRFR Analysis(https://www.marketresearchfuture.com/covid-19-analysis/covid-19-impact- fmcg-**market-9549**

In India, post-Covid-19 outbreak, demand for hand sanitizers, hand wash and other health hygiene products are anticipated to increase at an exponential rate. The year 2020 is anticipated to have the highest growth for these products. Increasing awareness among Indian consumers related to hand hygiene antiquates is anticipated to create lucrative opportunities for many domestic and international players till 2022. Strong e-commerce infrastructure in India is also expected to contribute towards the growth of hand sanitizers, hand wash and other hygiene products.[2]

According to Kantar Worldpane, the FMCG sector in India is expecting 4-5% volume growth in FY2021. This growth rate is expected to be higher in urban areas than in rural areas. As the income increases, the urban market will improve.[3] During the Covid epidemic, many new brands in the market, especially the food items, grew. Many types of unbranded products have challenged big companies. Now these brands are targeting big cities after small cities. This means that there will be a tremendous increase in demand for branded FMCG products available in affordable and small pockets in the coming time. But customer has not fully recovered from the economic shocks of last year, hence he has less money to spend. He is not in a position to buy products for storage. Mainly Tier II and Tier III cities will need to be monitored. For the past two years, companies like Amul have been trying to reach towns with a population of more than 10,000, and help cover 15 to 20 large villages around those cities. Amul plans to cover all the cities in the next one year.[4]

There has been a tremendous increase in the sales of packed snacks. During the peak of the Corona epidemic, we Indians heavily consumed packet snacks. In addition to biscuits, the sale of packet chips, molasses and popcorn was amazing.

Second annual report of Mondelz International's recently released snacking report, 9 out of 10 Indian adults (88%) say they were buying more snacks during the epidemic than before. We Indians have the habit of eating three times a day. However, now this habit has changed. Now, we eat five six times in a day . Earlier we used to consume many cups of tea throughout the day but now we are also eating some snacks with tea. For this, there are small bags of snacks sold in every neighourhood shop, available for five to ten rupees. Now this type of snaking is becoming a part of our life.[5]

An interesting thing is that a large number of people have started buying snacks online. Today's young and aware' consumers are already moving away from the excesses of consumerism and tending towards permanent conscious brands before epidemics and lockdowns came into their lives.

Our economy is our consumer-driven economy. The market will go in the same direction, in which direction the consumer will take it. I think, the months of lockdown have also forced consumers to introspect. Today's young consumers are more conscious than before and shop thoughtfully. This is a conscious market, which Corona has made more aware.

Keeping in mind that I see a big communication trend emerging. We are moving forward in 2021. In this new era, every brand needs to be prepared more deeply for more sensory conversations. These may include brands talking about their environmental and sustainability efforts, community initiatives, health impact, and most importantly value enhancement.

Now the way to become a brand is not just dependent on intensive advertising, but it also needs to sow seeds of intrinsically strong, competent and credibility. A good example of this is the advertisement of the Park Avenue Germ Protect soap, which tells our protagonist how to help his community. Our brands cannot survive apart from society. The glamor is sold, but it is necessary to have a temper of sociality on it. Today is a period of sustainable and environmentally friendly branding.

The corona epidemic is a black disaster, which has brought many changes at the economic and social level. Consumers faced economic stress, which made them more discretionary in their consumption choices. They will not buy any form of goods which they do not consider very important. In 2021, such brands will win, which will have the ability to solve the real problem of the consumer. Such brands will be at the top of their mind. It has become increasingly important for brands to realize the consumer's pulse and provide authentic solutions to remain relevant. The year of 2019 is of the brands in the most convenient way to deal with the nutritional demands of consumers in a reliable, sealed, packaged and branded food sector.

Conclusion

The Corona epidemic has severely affected India's FMCG sector. However, its effect was not bad in all FMCG categories. There was a big jump in sales of products related to safety, hygiene and health. The demand for sanitizer, and home cleaning goods suddenly increased in the market. Similarly, there has been a tremendous increase in the sale of sealed, packaged and branded snacks and other edibles . Home delivery of restaurant made food increased. During the period, we saw the role of online marketing in distribution in a new way. During the pick months of Covid-19 pandemic , Sales of FMCG products in rural areas were higher than in urban areas. Corona made a great impact on the eating and drinking habits of the people. People now became more concerned about the impact of food items on health. Due to this, sealed and packed snacks sales increased in the market. People now started eating five times instead of three times. Similarly, now people are looking more aware of about the impact of products on society, health and the environment.

People's income has decreased. That is why people are turning away from unnecessary and irrational shopping. Therefore, such products or brands that do not directly address the needs of the customers, they failed to survive in the market. Only those brands that cater to the needs of the customer will survive in post – Corona Indian market. Due to continuing risk of re entry of Covid in many parts of India, the importance of the online market will continue to grow., but in the midst of all this, the neighourhood market will also be successful in saving its credibility because of 'time' and 'place' advantage.

References:

1. https://www.livemint.com/companies/news/why-are-fmcg-majors-chasing-growth-in-rural-india-11614504243913.html
2. https://www.marketresearchfuture.com/covid-19-analysis/covid-19-impact-fmcg-market-9549
3. https://www.businessinsider.in/advertising/brands/article/fmcg-the-trends-to-watch-out-for-in-2021/articleshow/80482202.cms#:~:text=According%20to%20Kantar%20Worldpane%2C%20FMCG,harder%20by%20COVID%2D19%20pandemic.
4. https://www.warc.com/newsandopinion/opinion/amul-indias-dr-r-s-sodhi-once-we-take-a-position-we-keep-to-it/3876
5. Snacking on Trusted Brands Has Become A Source of Comfort and Connection in India During the Pandemichttps://in.mondelezinternational.com/newsroom/StateOfSnacking

***

7 books you should add to your bookshelf in 2021

1. **Whereabouts by Jhumpa Lahiri-** The Pulitzer Prize-winning author's first novel since The Lowland in 2013, Whereabouts was originally released in 2018 in Italian, but the English version will be made available in June 2021. It is a story of a woman searching for a change in life and trying to discover herself in a lonely Italian city.
2. **Languages of Truth by Salman Rushdie**- Languages of Truth will be a book of stories written between 2003 and 2020 by Rushdie, which will chronicle the evolution of language and culture. To be released in May 2021.
3. **Club You to Death by Anuja Chauhan-**Anuja Chauhan's latest is a murder mystery, where the death of a personal trainer in Delhi is investigated amidst several conspiracy theories. The book is set to be released in May 2021.
4. **By Many A Happy Accident**- Recollections of a Life by M Hamid Ansari- Former vice-president, Hamid Ansari, has written an insider's insight into Indian politics and all that happens behind the curtains. Ansari was the vice president of India and chairman of the Rajya Sabha for two consecutive terms from 2007 to 2017. The book will be available sometime soon in January.
5. **UNFINISHED by Priyanka Chopra Jonas-** The actor has chronicled her childhood, rise in Bollywood, father's death and marriage to Nick Jonas in her book titled Unfinished. Slated to be released next month.
6. **ACTUALLY…I MET THEM by Gulzar**- In this book, celebrated lyricist-writer-film director Gulzar will talk in detail about his encounters with famous personalities of Indian cinema, art, and literature. Some of the stalwarts include Satyajit Ray, R.D. Burman and Kishore Kumar. Date of release yet to be announced.
7. **SACH KAHUN TOH by Neena Gupta**- Award-winning actor Neena Gupta is coming out with an account of her personal and professional life which will be published under Penguin 'Ebury Press' imprint. Date of release yet to be announced.

INDIAN ECONOMY AFTER THE COVID-19 PANDEMIC LOCKDOWN

Gautam Kumar Singh
Asst. Professor, Department of Economics (HOD)
Parasnath Mahavidyala, Isri Bazar
Under VBU, Hazaribagh

Abstract

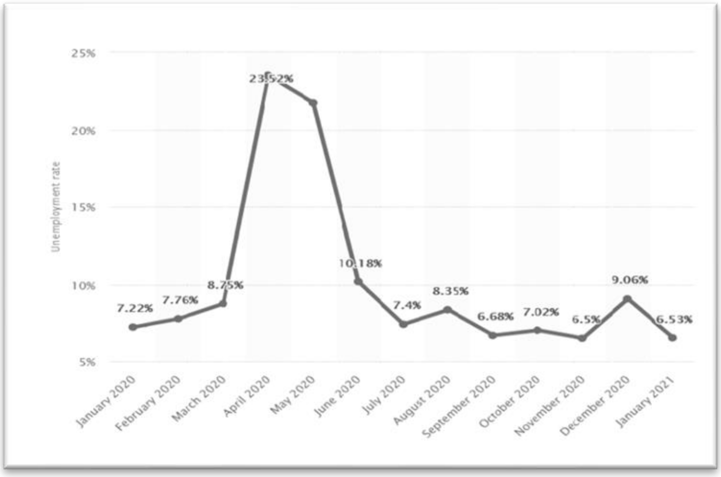
Coronavirus has taken over the economy of the whole world under its influence. It has been more than a year since Covid-19 was declared as Pandemic. We now have to see how much the situation has improved after vaccination . And how successful is it in bringing the economy back to its old state. In this article, the impact of the Corona epidemic on the Indian economy and the trend of reforms have been studied. It is a secondary data based research work.

Key Words: Covid-19, Indian economy, GDP, Service sector, Tourism sector, Real estate.

Introduction:

Along with the major economies of the world, the Indian economy has also been severely affected. The epidemic has had a profound impact on people's lives and businesses. There have been disastrous consequences for the tourism and entertainment industry. Hopefully, everything will be completely cured in the coming months in the country. However, it is necessary to understand what happened in the last few months, so that we can find the right solution to the challenges.

Figure 1 Impact on unemployment rate due to the coronavirus (COVID-19) lockdown in India from January 2020 to January 2021



Source : Statistista 2021

In January 2021, India saw an unemployment rate of over six percent. This was a significant improvement from the previous month. A damaging impact on an economy as large as India’s caused due a total lockdown was imminent. Unemployment went up to nearly 24 percent in April 2020. This was possibly a result of a decrease in demand as well as the disruption of workforce faced by companies. Furthermore, this caused a GVA loss of more than nine percent for the Indian economy that month. Between February and April 2020, the share of households that experienced a fall in income shot up to nearly 46 percent. Inflation rates on goods and services including food products and fuel were expected to rise later this year. Social distancing resulted in the job losses, specifically those Indian society's lower economic strata. Several households terminated domestic help services – essentially an unorganized monthly-paying job. Most Indians spent a large amount of time engaging in household chores themselves, making it the most widely practiced lockdown activity.

The Covid-19 crisis has been responded to by governments and central banks with monetary and fiscal measures that were announced during the peak of the global financial crisis. Due to this, interest rates in developed economies are close to zero. This increased global liquidity, resulting in FII inflows into large emerging markets, including India, as we have received flows of over Rs 2 lakh crore so far in FY 2021. It has also led to strong bullish trends in the stock markets with benchmark index trading at its all time high. One of the key features of market recovery is a significant increase in retail sales as investors took advantage of cheap valuations to enter the markets. The most devastating impact of the virus and the lockdown had been on the economically backward classes, with limited access to proper healthcare and other resources. This resulted the government has launched various programs and campaigns to help sustain these households. Under the Pradhan Mantri Garib Kalyan Yojana. 312 billion Indian rupees were accrued and provided to around 331 million beneficiaries that included women, construction workers, farmers, and senior citizens. More aid was announced in mid-May, to mainly support small businesses through the crisis.

India has been a huge beneficiary of the inflows of foreign institutional money into emerging markets. Foreign portfolio investors have bought Indian shares worth $28.35 billion in FY21 so far. In the absence of domestic liquidity support, foreign investors have been driving the markets. Benchmark indices in India have surged 70% in this fiscal so far.[1] Foreign institutional investors (FIIs) continued to invest in Indian equities in February with banks and financial stocks emerging as the top bets. FIIs invested $1.96 billion in banking and financial stocks during the month(February 2021), NSDL data analysed by Edelweiss Alternative Research showed. That represents 55% of the total FII inflows of $3.56 billion into Indian equities in February 2021.

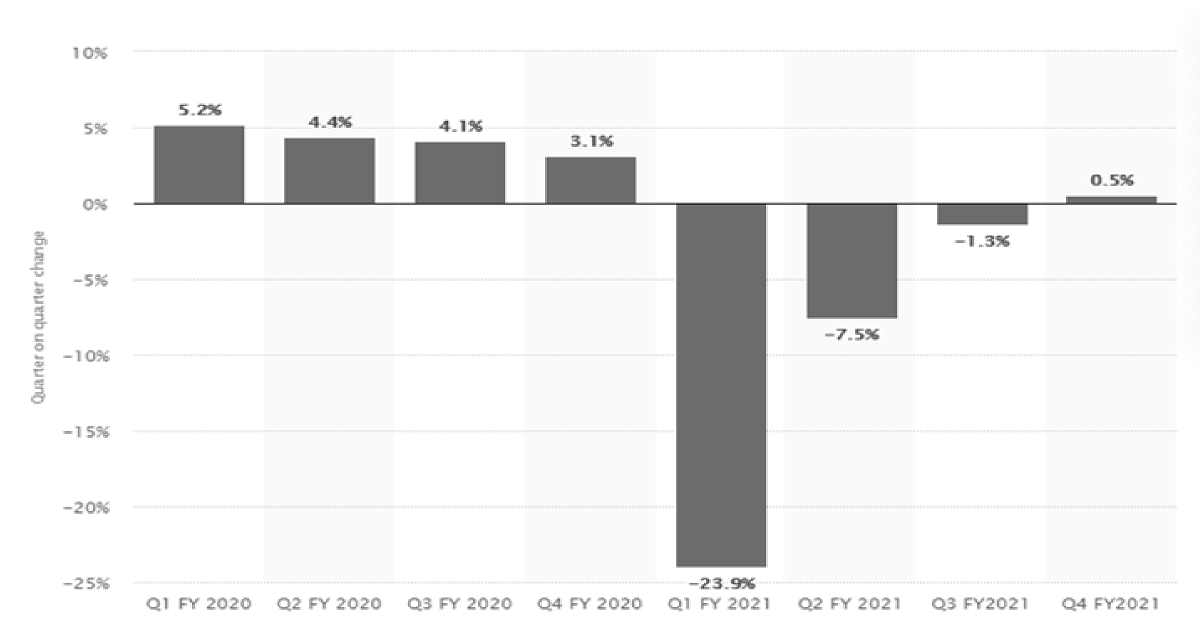
The epidemic has taught us the qualities of financial smartness. If you make a financial plan with regular investments and liquid funds, they ultimately help you in such times of crisis. Not only do they empower you to cope better with them, but they also help you to take advantage of them when an opportunity appears in the market. Above all, it has emerged as an additional source of income and helps you defeat inflation.

UN estimates on Indian economy:

The United Nations sees the Indian economy recovering by 7.3 per cent in 2021-21 after a corona virus-driven fall of 9.6 per cent last year.

According to UN's World Economic Situation and Prospects 2021 report despite drastic fiscal and monetary stimulus" India's gross domestic product (GDP) fell because of lockdowns and other containment efforts that "slashed domestic consumption without halting the spread of the disease." The global economy shrank by 4.3 per cent last year and is forecast to grow by 4.7 per cent this year and 5.9 per cent the next. According to the UN estimates made on a fiscal basis for India, its economy was estimated to fall by only 5.7 per cent in 2020-21 and increase by 7 per cent in 2021-22 and 5.6 per cent in 2022-23.[2] Petroleum products was the most affected commodity in terms of exports from India a decline of about 32 percent in January 2021, compared to the same month in the previous year. Other cereals saw the steepest growth that month with approximately 343 percent.[3] India's quarterly GDP was estimated to grow by 0.5 percent in the last quarter of financial year 2021. This was a significant improvement from the time between April and June 2020, when the country went into lockdown to contain the virus.[4] Following figure has the details:

Figure 2 :Estimated quarterly impact from the Corona Virus (COVID-19) on India's GDP growth in financial year 2020 and 2021



Source: https://www.statista.com/statistics/1103120/india-estimated-impact-on-gdp-growth-by-coronavirus-epidemic.

As Bibek Debroy, chairman of the PM's Economic Advisory Council, and Aditya Sinha have suggested growth comes from four different sources — consumption, investment, government expenditure and net exports. Experts believe that since there is a lot of uncertainty around the external sector, if India has to grow, it must rely primarily on consumption, investments and government expenditure.[5]

The OECD has recently pegged India's growth rate for 2021-22 at 12.6%, 4.7% higher than previous projections. Most external agencies have a very positive outlook for the Indian economy in FY 2021-22, after a significant contraction in FY 2020-21.

The simple average of real GDP growth projections by the OECD (12.6%), Crisil (11%), Moody's (13.7%), RBI (10.5%) and IMF (11.5%) comes to be 11.86%. With inflation (measured by the GDP deflator) hovering around 5%, the nominal GDP will be 16.86%. Despite the optimism, it is essential to address the challenges that may impact a sustained nature of growth. The budget pegged the nominal growth conservatively at 14.4%. This is a welcome move. The budget has warded off the temptation to overestimate revenue and underestimate expenditure. This will also keep a tab on unrealistic tax demands to meet the targets, a source of harassment for the taxpayers.

Vaccine deployment should be increased to at least 5 million doses a day by ensuring greater private sector involvement. There are some concerns about the labour market, too. But the labour market will take a while to recover. Divergences in growth will also have to be addressed. There has been growth in manufacturing and construction.[6]

At the same time, a contraction has been observed in sectors that employ a large section of the population, such as tourism and hospitality, transport and and communication. These sectors are operating at 88% of the pre-pandemic levels. Sectors with higher frequency and probability of human-to-human contact are bound to undergo a lull for an extended period.

At the same time, a contraction has been observed in sectors that employ a large section of the population, such as tourism and hospitality, transport and communication. These sectors are operating at 88% of the pre-pandemic levels. Sectors with higher frequency and probability of human-to-human contact are bound to undergo a lull for an

extended period. Real growth comes from four different sources — consumption, investment, government expenditure and net exports. Since there is a lot of uncertainty around the external sector, if India has to grow, it must rely primarily on consumption, investments and government expenditure. At the same time, there is also a need for the states to grow faster. If one excludes railways and defence, around 90-95% of the national income is generated in the states. For the national income to grow, states must ensure these reforms are implemented at the grassroots. Most of these are labour-related. Obstacles in structural reforms such as the Seventh Schedule of the Constitution, delays in environment clearances, judicial delays, etc., will have to be dealt with by both the Union and state governments for sustained future growth.

In the third month of 2021, signs of economic recovery are quite visible now. Vaccination work is in progress. Fear of Covid is quite disappeared now. People are coming out for economic activities. Mood is no doutably not very optimistic but not pessimistic as well . Now, we need to take more confident approach of addressing the economic recovery itself. Focus on demand generation is the key. It will take place only when the people have earnings to spend. As unemployment rate is very Investment , government expenditure and revival of closed and sick manufacturing units will help reduce unemployment rate. Unemployment and health are the two biggest concerns today. Overlooking these two issues will have very high socio economic impact on the country. Markets take power from customer's optimistic mood. Optimistic customers accelerate the economy. We also need to look back and connect the dots to make the picture complete and meaningful, for all the stakeholders. Changes must take place at grass-root level.

References:

1. https://www.livemint.com/market/stock-market-news/fii-inflows-into-stocks-to-continue-11615490456457.html
2. https://www.business-standard.com/article/economy-policy/un-expects-india-s-economy-to-recover-by-7-3-post-covid-19-impact-121012600144_1.html
3. https://www.statista.com/statistics/1111855/india-impact-of-coronavirus-on-exports/
4. https://www.statista.com/statistics/1103120/india-estimated-impact-on-gdp-growth-by-coronavirus-epidemic/
5. https://economictimes.indiatimes.com/news/economy/policy/view-how-india-can-address-issues-that-may-dent-its-post-covid-growth/articleshow/81486981.cms
6. https://economictimes.indiatimes.com/news/economy/policy/view-how-india-can-address-issues-that-may-dent-its-post-covid-growth/articleshow/81486981.cms

***

AN ANALYSIS OF CORPORATE SOCIAL RESPONSIBILITY IN INDIA

Dr. Shuchi
Department of Commerce,
J.N. College, Dhurwa, Ranchi, Jharkhand

Abstract

Corporate Social Responsibility (CRS) has become the buzzword in business arena. CSR means putting something back into the society or giving back to the society. CSR is also termed as corporate responsibility, responsible business, corporate citizenship and corporate social opportunity. There has been a growing plea that business should be socially liable as the business organizations make the use of resources of society and fully hinge upon it for their survival and success. It has traveled a long way from CSR as a charity to philosophy of business life. It is in fact difficult to attach a worldwide definition to CSR. However, it can have a thread which can run through all the points of view of CSR. The most important advantage of CSR is to provide a business organization with in improved social image. Shifting the accountability of serving the society to one another does not serve the purpose at all. Blaming each other will also not resolve the problem too. What requires to be done is that the corporate sector in India should own the responsibility to serve the society. Simply putting the mask of corporate social responsibility does not make an organization socially accountable rather the organization is literally warranted to interweave the philosophy of CSR in to its mission to be socially answerable. Social responsibility includes the areas as health, education, employment, poverty alleviation and quality of life. This paper tries to analyze the CSR status in India, and focuses on the finding & reviewing of the issues and challenges faced by CSR activities in India.

Keywords: corporate citizenship, responsible business, business organizations

Introduction

The history of CSR is traced back in India in age-old saying of “Vasudevo Kutumbakum” and the Gandhian trusteeship theory in early 1900s when industrial houses like Tatas, Birlas and other houses shared their profits with charitable trusts. Ghandhi Ji said, “that the following seven things will destroy us: Wealth without work; Pleasure without conscience; Religion without sacrifice; Politics without principle; Knowledge without character; Science without humanity; Business without ethics”. At the start of the 20th Century, there were numbered corporate acts of charity. Wealthy people provided wealth for charitable purposes in name of philanthropy. There has been a growing plea that business should be socially liable as the business organizations make the use of resources of society and fully hinge upon the society for their survival and success.

The Indian society is highly social in nature. The concept of CSR has always been a part of Indian business in some way or other. In the beginning, the CSR was influenced by culture, religion, family customs and industrialization. Some of the high profile business and industrial families as Tata, Birla, Sarabhai, Godrez and so on pioneered the concept of CSR in terms of charity and philanthropy. The thinking of Gandhi Ji’s about social justice and the theory of trusteeship influenced later on the concept of CSR. J.L. Nehru, the first Prime Minister of India also promoted the concept of CSR through the concept of mixed economy and public sector.

India being a fast growing economy is booming with national and multinational firms opening up new opportunities. At the same time, India also faces social challenges like poverty, population growth; corruption and illiteracy just to name a few. Therefore, in order to create and facilitate an environment of equitable partnership between the civil society and business, it is all the more important for the Indian companies to see CSR in the right perspective.

India has one of the world's richest traditions of CSR, even before the multi-national companies came into picture. Decades before CSR become a popular cause; the concepts of nation building and trusteeship have been alive in the operations of long-established industrial dynasties, such as the Birlas and the Tatas. There are other leading Indian companies such as Hero Honda, HLL (Hindustan Lever Ltd.), ITC, and Maruti Udyog, BHEL (Bharat Heavy Electricals Ltd)., HDFC (Housing Development Finance Corporation), NTPC (National Thermal Power Corporation), and ONGC (Oil and Natural Gas Corporation) where, despite the march of privatization, social obligations form an integral part of their business.

In the global context, the recent history goes back to the seventeenth century when in 1790s, England witnessed the first large scale consumer boycott over the issue of slave harvested sugar which finally forced importer to have free labor sourcing. In India, in the pre independence era, the businesses which pioneered industrialization along with fighting for independence also followed the idea. They put the idea into action by setting up charitable foundations, educational and healthcare institutions, and trusts for community development. The donations either monetary or otherwise were sporadic activities of charity or philanthropy that were taken out of personal savings which neither belonged to the shareholders nor did it constitute an integral part of business. The term CSR itself came in to common use in the early 1970s although it was seldom abbreviated. By late 1990s, the concept was full recognized; people and institutions across all sections of society started supporting it. This can be corroborated by the fact that while in 1977 less than half of the Fortune 500 firms even mentioned CSR in their annual reports, by the end of 1990, approximately 90 percent Fortune 500 firms embraced CSR as an essential element in their organizational goals, and actively promoted their CSR activities in annual reports. There is four phases of CSR development can be identified. These phases parallel India‘s historical development and resulted in different CSR practices. The division into four phases must be regarded as an analytical tool. However, it is not static, and features of one phase can also be observed in the others, as is particularly evident from the last phase.

Materials and Methods

For the purpose of depth study the contents have been taken from interview, relevant books and articles from journals and websites. The method used in analytical and descriptive. Both primary as well as secondary sources of information have been taken.

Results and Discussions

Though there are several theories to justify CSR activities of corporations, not all of them lend themselves to be put into practice. A model for implementation of CSR is one that enables organizations to apply a particularly concept or theory as a workable proposition. Before managers can apply the concept, they need a simple working definition of it, so that there is the required conceptual clarity. For instance, CSR can be associated with Philanthropy or a business strategy. When several such alternatives are available, a company may choose a model that is suitable to its core competence.
There are four models of corporate responsibility globally.

Ethical Model

In the ethical model, there is a voluntary commitment to public welfare. It can be traced back to the pioneering efforts of 19^{th} century corporate philanthropists such as, Cadbtiry Brothers in England. In India, it has its roots in the Gandhian philosophy of trusteeship. Examples of this model are found in the Tatas, Birlas, Infosys, Dr Reddy's Labs and Reliance Industries-who have provided cash for social welfare projects, community investment trusts and schools. Many companies, particularly family-run businesses, continue to engage in philanthropic activities based on this model.

Statist Model

This model is based on the state-owned public sector units (PSUs). It is based on the socialist and Nehruvian mixed economy format that

India had adopted for its economy. Propounded by Jawaharlal Nehru, this model calls for state ownership and legal requirements of CSR. The PSUs provide housing and schools to workers. They have existed in India since 1947, such as in Bhilai and Bokaro. The inspiration has been drawn from the labour laws and management principles. But this model is now being challenged by the trend of disinvestment and privatization.

Liberal Model

This is the liberal approach where the belief is that the free market would take care of corporate responsibility. It is drawn from Milton Friedman's view which states that a company's responsibility lies mainly in improving the economic bottom-line and increasing the wealth of the shareholder. It is sufficient for the corporate to obey the law and generate wealth, which can be directed towards social ends through fiscal policy and charitable choices.

Stakeholder Model

Since the late 1980s and through the 1990s, there has been an increasing realization that business has a social responsibility. It is generally understood that a stakeholder in an organization is an individual or a group of individuals who can affect or is affected by the objectives and activities of the organization. This has come about through public campaigns and pressure on the shareholders. Companies like Nike have been sourcing raw material from developing countries. There were allegations of sweatshops being run by Nike and it had to change its practices. Corporate responsibility now means ethical and environment-friendly practices. Companies are expected to stick to the triple bottom-line of economic, social and environmental responsibility towards workers, the shareholders and the community.

Challenges of CSR

As society is getting more concerned about the working policies of the companies, society expectations are increasing towards the social development by the companies. So, it has become necessary for the companies to practice social responsibilities to enhance their image in the society. Even though companies are taking serious efforts for the sustained development, some critics still are questioning the concept of CSR. There are people who claim that Corporate Social Responsibility underlies some ulterior motives while others consider it as a myth. The reality is that CSR is not a tactic for brand building; however, it creates an internal brand among its employees. Indulging into activities that help society in one way or the other only adds to the goodwill of a company. Corporate Social Responsibility is the duty of everyone i.e. business corporations, governments, individuals because of the reasons: the income is earned only from the society and therefore it should be given back; thus wealth is meant for use by self and the public; the basic motive behind all types of business is to quench the hunger of the mankind as a whole; the fundamental objective of all business is only to help people. CSR cannot be an additional extra - it must run into the core of every business ethics, and its treatment of employees and customers. Thus, CSR is becoming a fast-developing and increasingly competitive field. The case for demonstrating corporate responsibility is getting stronger as expectations among key opinion formers, customers and the public are increasing. Being a good corporate citizen is increasingly crucial for commercial success and the key lies in matching public expectations and priorities, and in communicating involvement and achievements widely and effectively.

There are number of Challenges to the implementation of CSR. They are enumerated below:

Lack of Community Participation in CSR Activities

There is a lack of interest of the general public in participating and contributing to CSR activities of companies. This is because of the fact that there exists little or no knowledge about CSR. The situation is further aggravated by a lack of communication between the companies involved in CSR and the general public at the grassroots.

Need to Build Local Capacities

NGO‘s can prove to be a boon for

performing/carrying out various CSR activities. However NGO as a tool is rarely considered due to reasons like their inefficiency, incompetency, lack of resources and support for their development. Hence, there is a need for capacity building of the local non- governmental organizations as there is serious dearth of trained and efficient organizations that can effectively contribute to the ongoing CSR activities initiated by companies. This seriously compromises scaling up of CSR initiatives and subsequently limits the scope of such activities.

Issues of Transparency

Issues of Transparency Lack of transparency is one of the key challenge for the corporate as there exists lack of transparency on the part of the small companies as they do not make adequate efforts to disclose information on their programmes, audit issues, impact assessment and utilization of funds. This negatively impacts the process of trust building among the companies which is a key to the success of any CSR initiative.

Non-availability of Well Organized Non-governmental Organizations

It is also reported that there is non- availability of well-organized nongovernmental organizations in remote and rural areas that can assess and identify real needs of the community and work along with companies to ensure successful implementation of CSR activities. This also builds the case for investing in local communities by way of building their capacities to undertake development projects at local levels.

Visibility Factor

Communication in the right sense, of the right act, to the group of right people leads to success and motivation to perform perpetually. The role of media in highlighting good cases of successful CSR initiatives is welcomed as it spreads good stories and sensitizes the local population about various ongoing CSR initiatives of companies. This apparent influence of gaining visibility and branding exercise often leads many nongovernmental organizations to involve themselves in event-based programs; in the process, they often miss out on meaningful grassroots interventions.

Narrow Perception towards CSR Initiatives

Non-governmental organizations and Government agencies usually possess a narrow outlook towards the CSR initiatives of companies, often defining CSR initiatives more donor-driven than local in approach. As a result, they find it hard to decide whether they should participate in such activities at all in medium and long run.

Lack of Consensus on Implementing CSR Issues

There is a lack of consensus amongst local agencies regarding CSR projects. This lack of consensus often results in duplication of activities by corporate houses in areas of their intervention. This results in a competitive spirit between local implementing agencies rather than building collaborative approaches on issues. This factor limits company's abilities to undertake impact assessment of their initiatives from time to time.

Opportunities of Corporate Social Responsibility

CSR creates better awareness and acceptance of company's products which encourage a vast majority of individuals to continuously patronizing concerned organizations' and contribute significantly to facilitate their growth and development in particular and the national economy in general. No customers, no business. Nigeria's large population of over 150 million persons makes her attractive to foreign investors. Social responsibilities by their nature do not add to a businessman's profit in the short run but benefit the larger society in the long run. Being a member of the larger society, the businessman is expected to benefit in the long run. If every businessman behaves socially responsibly, the society will be a better place and will make faster progress to develop. An organization could not exist in isolation from the society in which it is located. No management can ignore the environment in which it operates. Moreover, success of organizations may depend, to a large extent, upon their public image.

Corporate Social Responsibility offers a “two-way stream of benefit to the companies. On the one hand, it stimulates innovative business and technological initiatives which would open up new market avenues for company operations. Furthermore, it will focus on the prospect of touching new market zones. On the other hand, it will give a clearer societal reputation and socially responsible identity to companies and their employees in the long-run. CSR enables organizations and individuals or group to contribute to the happiness and wellbeing of beneficiaries and at large the society

- Business relationships should be built on mutual understanding and based on realistic and true statements. This will lead to have great opportunity for being sustainable and developed.
- Being able to understand the real facts of the environment which helps business as well as the society.
- As the time and resources are limited, so to grab more power, there is need to put more efforts and deep understanding of mutual dependency and highest potential of mutual benefits.
- Better impact of brand image of the business house on the minds of customers
- Better visibility of the business in all areas.
- A Safer environment from the adverse effects of human activities.
- Opportunity to learn, retrieve and adapt best practices and lessons learned from the experience of other more developed.
- Increased importance of corporate reputation, environment policies in consumer choice.

There is no universal approach to Corporate Social Responsibility. Organizations shall be free to adopt what suits their core activities the best. However it often involves cultural transformation in a company; as it integrates Corporate Social Responsibility concepts into its operations and decision making. It should be conducted such that it delivers sustainable value to the society for the generations to come. Only in this way can a company have a dynamic and relevant Corporate Social Responsibility vision. Corporate Social Responsibility should synergize with the Triple Bottom Line reporting which emphasizes - the economic, social and environmental bottom-line wellness.

The ill effects of economic development on health, natural resources and the environment raised the concerns of the World Commission on Environment and Development in the Unstable times in the economy worsen the situation for the organizations. There is an urgent need of an active policy to nullify the effect of the economic downturn. A socially responsible company enjoys more reputation and goodwill than a company indifferent to its responsibilities towards society. The shareholders and intermediaries opine that a socially responsible company enjoys a better profitability through greater level of confidence of customers in such firms and in turn holds higher stock prices. When companies see hard times in terms of some social conflict or some kind of untoward event; the Corporate Social Responsibility performance acts as a cushion to fall back upon. The impact of Corporate Social Responsibility may not be visible in short run but good social performance shall lead to enhanced level of profitability in the long run.

During the turbulent times, the social performance can make up for the damage to the reputation and profitability. Furthermore, companies can strengthen their long-term competitiveness and position by having a responsible relationship to employees, consumers, owners and other interested parties. In fact previous studies have shown that the organizations draw out benefits arising out of Corporate Social Responsibility initiatives and its disclosures. In the Government‘s view, Corporate Social Responsibility efforts are important regardless of the economic situation. In this way, Corporate Social Responsibility does not involve a conflict of interests, but is a community of interest that brings together companies, the authorities and other actors.

It is expected that civil society, activist groups, Government and corporate sectors should work together in partnership to create appropriate means and avenues for achieving the triple bottom-line, namely- profits, protection of environment and fight for social justice. For governments, Corporate Social Responsibility implies the need to manage a complex set of relationships in order to develop a win–win situation between business and social obligations. It will require the government to shape Corporate Social Responsibility as a revolution. Hence it is needless to say, that public and private organizations will need to come together to jointly encourage Corporate Social Responsibility by setting standards, sharing best practices, and pooling the resources; if required. Only then, can Corporate Social Responsibility be established as an integral part of doing business.

From the industrial revolution to recent years, social objectives have been almost entirely the responsibility of government. Whereas Corporate Social Responsibility, as defined by the World Bank, is the commitment of business to contribute to sustainable economic development, working with employees, their families, the local community and society at large to improve their quality of life, in ways that are both good for business and good for development concerns actions of companies over and above their legal obligations towards the society and the environment they exist in. This means that public engagement in Corporate Social Responsibility would ideally contribute simultaneouslyto the alignment of business activities and public policy to achieve societal goals. Though Corporate Social Responsibility is not a substitute for public policy, but it can contribute to achieve a number of public policy objectives such as poverty reduction, environment management, skill improvements, innovation, optimum use of natural resources, development of renewable sources of energy etc.

Conclusion

The journey of CSR is never ending. The travellers in the journey if duly understand and perform their bit the destination will be reached meaningfully. The recommendations offered if put to implementation by the CSR stakeholders particularly the sampled organizations there can be perceptible change in the approach of them towards CSR/CD as active citizens. Corporate Social Responsibility is not only about how an organization spends its money, but it is also about how the organization earns that money. Corporate Social Responsibility can be viewed as an approach embedded in the business practices deriving from ethical values and inherent respect for the community, employees, shareholders, the environment, and the society at large. Corporate Social Responsibility goes beyond legislation. Corporate Social Responsibility is not about compliance to laws, or philanthropy in segregation to each other.

References

1. Kumar Harish (2014), Corporate Social Responsibility, Aitbs Publisher, New Delhi
2. Benerjee S.B. (2001), Corporate Social Responsibility, Sachin Publications, Jaipur
3. Gautam R. &Singh A. (2004). CSR Practices in India: A study of 500 companies, Chanakya Publications, New Delhi
4. Arora B. and Puranik R, (2004), A Review of Corporate Social Responsibility in India, Development, 47(3)
5. Gupta M. L. (2015), Corporate Social Responsibility, Sachin Publications, Jaipur
6. Rao Mohana, (2015), Corporate Social Accounting and Reporting, Deep & Deep Publication Pvt. Ltd. New Delhi
7. Reed A. M. (2002). Corporate governance reforms in India, Journal of Business Ethics 37(3): 249-268
8. Raghavan S. N., Public Sector in India, Changing Perspectives, Asian Institute of Transport Development Publisher, New Delhi 2014
9. Raj, Nitesh, Corporate Social Responsibility and Management of Environment, 2017/4, IRA-International Journal of Management & Social Sciences, Vol 7 Issue 1, PP 14-24.

***

MOCKERY OF IMMORALITY IN SUNETRA GUPTA'S SO GOOD IN BLACK

Dr. K. Ruby Vaneesa
Assistant Professor,
Dept. of English, Annai College, Kumbakonam, Tamil Nadu

So Good In Black is the latest novel of Sunetra Gupta, after a break of ten years of writing novel. The title of the book is from a pop song with reference to Beelzebub whose beauty is in his utter blackness. Campell says, The novel's title is taken from 'There Goes God' by Neil and Tim Finn on the 1991 'Woodface' album, released by a crowded house. According to the lyrics, God doesn't like Beezebub because he looks so good in black.(Review). The novel is the justification of the tie how persons are glorified for their immorality. Mandal says, "… the protagonist Byron has all attributes of the devil. The title resonants with that idea."("Exploration of Friendship and Morality").

They bask in immorality, defining it as the variant of morality. Accordingly, morality is not absolute. It has various forms – lateral morality, geographical morality, one – dimensional morality, vertical morality etc.
The merit of the novel shines in its portrayal of so many characters, diverging and converging on the ideal of morality that paves their divergent paths of lives. The discussion of morality, presented in the form of a discursive narrative is made of disjointed dialogues. The author uses the technique of stream of consciousness within a required limit.

The story is presented through Max with an omnipotent power to observe overt and covert activities of the fellow persona. Mandal says that Gupta "…feels that Max is the person to tell this story because he experiences moral dilemmas in a way that is helpful to the readers. The dilemmas are stark and surreal". ("Exploration of Friendship and Morality").

So Good In Black is the bulkiest of all her novels, but with only two chapters. Each chapter is made of so many sections which are in turn divided into so many passages. They pop and leap until they are brought under the sense of unity of ideas. Bayley says in a review that the author is interested in "the rational, emotional, and ultimately moral failure of an individual system of thought…" ("Of Personal Dislocation").

The rule of morality is borderless in the cases of persons with power and wealth. The reinventing of morality helps to evaluate the life and deeds of everyone, before passing the judgment – honest or dishonest, victim or villain? etc "… was he or was he not an honorable man?"(22). "…… victim or villain?". "….. a common liar or a man ahead of his time?" (23). The moral issues are intricate and important for Byron as well as his friend, especially Max, whose love cannot be considered loyal. Sen says, " Hastings is (Byron) Mallick's imperial role – model and redefines his immoral act as "geographical morality", opposed to the middle class "commonness of a vertical morality" ("Calcutta Club").

The tone of the novel is set by Piers O' Reilly in the Hamletian manner – "Yes, there is, Byron, there is --- gross moral turpitude"(136). Piers accuses Byron of immorality in response to the suspicion cast on him for "terminating" Damini, who challenged his business interests.

The story is about the immorality in business as well as love. Byron is immoral in business but Max is immoral in love. Max's love has a particular relation to the immoral love between Cap. James Baryney and Sarah Harriet. This was the type of love Ela, Max, Barbara, Arunavo, Julie and Gerard wanted to pursue in their life.

Mandal says, "Byron's own notion of "geographical morality" are borrowed from Warren Hastings; the idea that different moral standards apply in different settings. As the voice of devil, Byron functions as a spokesman for certain latitude in morality. Max, however, is playing a different game in that he is constantly attempting to construct a moral code that is rigid enough to be of some use to him and yet flexible enough to accommodate his own, weakness" ("Exploration of Friendship and Morality").

Another kind of immorality that forms the major part of the novel is related to Byron. He models himself on Warren Hastings, the first Governor – General of India. He upheld pretention, half – truths, lies, falsehood, ego, power, suppression of facts, etc. His immorality in public life is contentious. None could see through and set apart good and bad. They are inseparably intermingled: "Soon the entire world will know that the roses that you smell are actually made of cellophane" (139). They are the words of Warren Hastings about Burke, in connection with his impeachment. Burke, flanked by Sheridan and Fox, eloquently argued against Hastings. He accused him "of desecrating an ancient culture in order to advance the interests of the East India Company" (299). He further argued that he abused his power and acted in "that manner of angles above the law"(315). Hastings pleaded that he would not be tried in England for what he did in India. He wished that "his actions be judged by different moral standards than those that applied at the time in Britain"(269). Burke scoffed at such an idea. He warned him for hiding under "a geographical morality". Burke concluded that "Law and arbitrary power are at eternal enmity"(314). It was an irony that Burke who spoke of right and wrong was "effectively without morals himself,"(269) observed Byron. Byron illustrated it with an event of everyday life, thus:

…… Byron …… pelt frogs to death with stones ……. from her flimsy sleep …… (315).

So Good In Black illustrates the depravity of morals in the modern society. Byron's immoral in public life and Max's immoral in his private life, in total, present a society pathless and faithless, without any moral direction or principles of life. In her attempts to portray an immoral society, Sunetra creates too many characters who coalesce with them as accomplice or complaisant. King says, "…… the novel is influenced by and critically concerned with international capitalism, treating its glories and horrors indirectly"("The Romance of Imperilism").

Max mostly visited India, particularly, Calcutta, and traced the impact of colonialism and consequential industrialization and growing poverty. He says "…… I had always hoped to live, as a struggling artist with no ties, no responsibilities, nothing to commend himself but the enormous capacity to take risks with his life, his emotions, and his prose" (15).

Max captures the speed of his actions corresponding to the urgency of his command in the following words:

Get up, Max , he had said, we are
…………………………………..
…………………………………..
oddly reminiscent of our undergraduate days
…… (43).

Max's friendship with Piers remained constant whether Max lived with his sister Barbara or not. In the words of Max his diplomatic service in Nairobi for years was "unmarred as they were by either pain or ecstasy" (47). Later, in Calcutta, he sought Piers as his moral companion, when he was "suddenly pulled apart by my disastrous inability to shake off such a thing as a simple obsession" (47).He was "entwined by love and death and marriage, the dissolution and resurrection ……" (71).

The novel demonstrates how their friendship and love are put to test when a critical moral issue cropped. Piers spoke for "a sister's honour (188). He blamed Byron for being instrumental in the murder of Damini. Piers was not married and he did not like it. He was not happy with the progress of social life as many of his friends were married and seriously engrossed themselves in producing and raising children (141). But Piers, in contrast, would show interest in "many things, including women" (342) but would remain sober.

Max had an admiration for Barbara. She was " ……… a wondrous creature (that) emerged from our bathroom in a towel, her beautiful green eyes flashing, red hair cropped deliciously close to her skull ……." (167 – 68). Since then she turned to be his obsession. He "liked to touch her, to kiss her, to hold her all night …….." (169).

Max says, " …….. it was one of our greatest delights in our first few years in Calcutta"

(22). He didn't except that their life would experience a setback when he met Ela, and became enamored of her beauty. It was a fatal decision for Barbara to consent:

I allowed Barbara to decide
……………………………
……………………………
should, phoned Byron to do so (60).

As Max's obsession with Ela increased, his contentment with Barbara correspondingly decreased. But his obsession with Ela momentarily stopped him from addressing the issue properly ___ "So stern was her figure against the harsh white afternoon that I could only bury my head in my hands and sit in expectation of her demanding that we face the reality of our situation" (73).

The memories of those occasion when they made love in the car past midnight in Paris, or at the time of dawn in Dorest or Edinburg and eating of hand boiled quails eggs on Chalk Cliffs, etc turned out to beautifully aging wall paper"(110).

Barbara married Gerard, whose father was running a very successful tourist resort in Kenya. Max felt "a destabilizing effect"(170) thereafter. But, in the depth of their relationship, "he could discover something erotic"(247). His regret grew intense as he stayed with her family for Christmas celebration.

In the course of the conversation, she suggested that she could continue to be her friend whereas he said that love had no dimension and asked her to pay him "with the residues of love" (277). Thereby, he suggested that they could make love "this imminent night" (278). She rejected it saying, "it is no good" (278). Their dream was:
Gerard would be quite happy to

………………………………………..
………………………………………..
I would want it very much (279 – 80)

His desire for Ela was unreal. In the quest of unreal, he lost what was real-his love for Barbara.

Byron treated her as his own daughter as he remained without his own family of wife or children. With reluctance, she consented to go to London but at the same time she showed a continued interest in dance:

They, who had sent her to be assimilated
………………………………………..
………………………………………..
dancer of promise (66).

After returning from her studies in London, Ela married her childhood friend, Arjun, "sweetheart" (59), who worked at an international bank in Delhi. They got a girl child, Adrija.

It was not a wonder for Ela and Max to fall in love with each other at their first sight. One was a divorcee and the other was tied of her marriage. Ultimately, Arjun was made a cuckold. Max said, "…….. already I had been transformed by her" (58). Ela, who went out with Arjun, returned quickly to have a glance of him again:

………… she bent down to recover
………………………………………..
………………………………………..
never to rise again(59-60).

For Max, Ela's eyes, brows, lips, etc., seemed to be sculpted beautifully. At present something urged him to touch her, "I long to touch her without any purpose other than that of touching her (228)". Similarly, Ela also felt a pain, despite being married to a millionaire, and living in a large villa:"…….. she had to nurse the pain of being apart from me"(230).
All the time, Max longed to be together away from the crowd: "I longed to be alone with her, anywhere, nowhere, somewhere that my desire for her could either soar to settle ……." (67).

Max and Ela spoke as if they were meeting after some years. They did not mention Barbara as it would make the occasion sour. At the end of their walk, he hurriedly said "I love you" and in response she touched his cheek with a smile(113).

In the ensuring battle of love and lust, he forgot including his memory of his love for Barbara:

How relieved I was to be able to
…………………………………

…………………………………
would never come back (114-15).
Then ………….. "we sat in sublime silence………" " absorbed in the tragic grace of our situation" (119).

Max and Ela kissed and kissed and "rejoiced in the salt of each other's tears"(120). He was excited and exulted like a man who could get an opportunity to relive his dream, that he discarded once

_____ " the inevitability of our flesh coming together" (122).

In the first few months, Max dallied with her in the hotel. They were not worried about the immorality of their acts, thought their betrayal weighed upon their consciousness. So "last time she looked into my eyes, I saw despair, but I chose to let it merge with her need to draw me within her, imagined that the tears upon her cheeks afterwards were of relief rather than farewall" (125). It was the last occasion for him to be together and make love. Ela did not want to carry the child of Max. But the memory could not be buried and it sprang up, when he took her to his room, after seven years. The author describes the gravity and mood of the occasion, thus: He entered her life "neither like an intruder nor a welcome guest"(127) and always felt "a blankness"(127). Ela was shaken and dejected at the thought that Byron had killed Damini.
Ela did not protest. The waiting of seven years did not help him maintain "any kind of decorum, not even at a time like this" (151). He was afraid of the inappropriateness. Yet their urge to make love was unstoppable:

What started as a gentle but
……………………………
……………………………
we might now part but did not (152).

Ela was not worried about the moral issue but believed that emotional vacuum in the Hindu conventional marriage life could be filled only by stepping outside the boundary of family life, if necessary. Gupta describes subtly the emotional depravity in the arranged marriage life, thus:

………. the night grows old before our
……………………………….
……………………………….awakens (190).

Mandal says, "Ela ricochets between her deep attachment to Byron, her loyalty to her husband Arjun, and her desperate love for Max" (Exploration of Friendship and Morality). It was uncertain whether their proposals and disposals were out of moral fear or personal cowardice:

Nothing can alter the fact that
……………………………….
……………………………….
anything, she answered (182).

So he finally gave up his love for her, when Ela replied that she was not ready to give her family of her husband and child:

I was uncertain of my future at
……………………………….
……………………………….
would have been far more unbearable (339).

Max attempts for marriage was scoffed. At last, he chanced to meet Julia, who had just been divorced. When he proposed the marriage, she rejected it saying that he was not a sincere lover. His idea of marriage vanished as he took recourse to sexual gratification:

I am tossed again like a ruined
……………………………….
……………………………….
as I make my way to another sea (356).

Once Damini says:
……. a public outcry about how I
……………………………….
……………………………….
impermanent scrutiny(25).

It was "a palpable guilt"(35) that he made use of Damini to promote his writing career. It is unusual on the part of Sunetra Gupta to write a novel on a character whose story is not about sex and marriage. Campbell says, "Max and those who are important to him have been rather like plants circling the dark sun that is Byron Mallick, their orbits and seasons eternally under his influence" ("The Sun Singer").

After some years, when Byron had grown in stature, he went to the shop and got the employee fired. He was revengeful. King says, “He is a product of romanticism created by imperialism and international business; his Byronism is like Warren Hastings’ rule in having India as a theatre for a larger – than – life ego” (“The Romance of Imperialism”). He was a man of “new money who acquired such refinements as was necessary to place him above his true station” (281).   Ela called him mockingly “comprador bourgeoisie” (100).

In the end, the justice acquitted him and praised him for his munificence. Nikhilesh and Max described the scene of his defense in the court, thus:

> You should have seen him, he says to
> ……………………………………….
> ……………………………………….
> Including the truth? I ventured to ask (308).

Hence, Byron who was setfree by the court of law was caught and imprisoned by his guilty conscience. Consequently, Byron became sick and was hospitalized. At last, he died miserably and his funeral was attended only by a few of his friends.

Max and Byron are the sinners whose lives ended only in tragedy. This idea is reinforced by the words of Byron: “Being acquitted has restored my reputation Max, but not my health” (287).

References

1. Bayley, Sally. “Of Personal Dislocations”. Rev.of **So Good in Black. The Book V Review** 33.12 (Dec 2009): 29 – 30.
2. King, Bruce. “The Roamnce of Imperialism”. Rev.of Solo by Rana Dasgupta; **So Good in Black** by Sunetra Gupta; and For pepper and Christ.**Journal of Postcolonial Writing** 46.2 (May 2010): 221 -224.
3. Mandal, Somdatta. “Exploration of Friendship and Morality.” **Rev.of So Good in Black. Indian Literature** 54.1 – 255 (Jan – Feb 2010): 252 – 254.
4. Sen, Aveek. “Calcutta Cliin.” Rev. of **So Good in Black.Biblio : a review of books** : 14.3 and 4 (Mar – Apr 2009) : 6.

BOOK details

So Good in Black

Author ; Sunetra Gupta

- Publisher : Clockroot Books; 1st edition (March 1, 2011)
- Language : English
- Paperback : 320 pages
- ISBN-10 : 1566568536
- ISBN-13 : 978-1566568531

ELECTRONIC PAYMENT SYSTEMS: ITS ISSUES AND CHALLENGES

Shikha Kumari
Research Scholar
University Department of Commerce and Business Management
Ranchi University, Ranchi

Dr. Ajay Kumar Chattoraj
Associate Professor
University Department of Commerce and Business Management
Ranchi University, Ranchi

Abstract

As moving businesses from face-to-face trading, mail order and telephone order to electronic commerce over open networks such as the Internet, there be an exponentially growth in electronic payment transactions. The digitalization in the payment processes by providing a variety of electronic payment options including payment cards (credit and debit), digital and mobile wallets, electronic cash, contactless payment methods etc. This paper is aimed at evaluating the present status and growth of online payment systems in India and to identify issues and challenges of electronic payment system and offers some solutions to improve the e- payment system quality.

Keywords: E-Commerce, Electronic Payment Systems, E-payment Challenges.

Introduction

In the year 1990, the advent of electronic commerce (e-commerce) introduced a unique way of doing trade business to the consumer and business world. Since then, e-commerce has grown and changed incredibly with producing extraordinary benefits for customers and business all around the world. With a large number of organizations conducting business this way, it has become evident that the field of e-commerce has a promising future ahead and businesses are going to obtain maximum benefit from it[1]. Electronic payment system is a mode of payments over an electronic network such as the internet. In other words we can say that e-payment is a method in which a person can make Online Payments for his purchase of goods and services without physical transfer of cash and cheques, irrespective of time and location. The electronic payment system is considered as the backbone of e-commerce and one of its most crucial aspects. It can be defined as a payment service that utilizes the information and communication technologies including integrated circuit (IC) card, cryptography, and telecommunication networks[2].

Objectives of the Study

a) To know the methods of Electronic Payment Systems.
b) To know the growth of Electronic Payment Systems in India.
c) To understand the Issues and Challenges of E-payment System and its solution.

Methodology of the study- The study is mainly descriptive in nature. The data for the purpose of the study has been collected through secondary sources, which mainly include websites, various articles and journals.

Electronic Payment System- As exchanges among different partners of business keep on proffering on the e-commerce platform, the previous cash based system of payment was slowly replaced by the electronic payment systems[1]. The appearance of this advancement in the worldwide business platform prompted most business establishments to naturally change from the customary paperbased cash exchanges to an electronic system of payment which is generally known as the online payment system or e-payment system. By and large, these electronic systems can be seen as a method of making payments for products or services which have been established online using the internet.

Methods of Electronic Payment System

The basic day-to-day operations of the banking system are derived from a bank account or a bank account. In fact, the concept behind the electronic payment system is that most payment-related tasks have to be done with the help of computers.

a) **ATMs-** Automated Teller Machines (ATMs) are primarily used for performing some of the banking functions such as the withdrawal of cash or the deposit of cash/cheque, etc., by using an ATM card. The committee headed by Dr. C. Rangarajan recommended the setting up of ATMs in India. They are to be strategically located at airports, railway stations, hospitals, important commercial centres, as well as bank branches, for use by the customers. Stand-alone ATMs made their appearance in India, in the early 1990s. For facilitating the operations through these ATMs, the customer was provided with an ATM card with a unique personal identification number (PIN). Whenever a customer performs a transaction, the person has to key in the PIN which is validated by the ATM, before the machine permits any transaction. The PIN has to be kept secret by the customer, to prevent any misuse or fraudulent transactions in the event of loss of the card.

b) **Personal Identification Number(Pin)-** A magnetic strip is fixed on the back of the cards. This strip holds certain information about the customer such as his account number, personal identification number (PIN), etc. After insertion of the card into the appropriate slot, the ATM or POS device reads the account number, with the number embossed on the card itself and checks the number with the information stored into the database available to it through an attached computer. Once the card is found valid, the ATM/POS terminal prompts the cardholder to enter his/her PIN. Once this PIN is entered by the cardholder, the ATM/POS terminal checks whether it is correct or not. Once the PIN matches with the one stored in the computer, the cardholders will be allowed to proceed with his transaction on the ATM/POS terminal. A PIN is similar to the password that a user of a computer has to give when he/she wants to use it. Unfortunately, in an ATM or a POS terminal, the passwords can be a combination of numerical digits only as it uses a limited number of keys to operate.

c) **Charge Card-** In such cards, transactions are accumulated over a period of time, generally a month and the total amount charged, i.e. debited to the account. The credit card holder is given about 25 to 50 days' time to credit his account in case there are insufficient funds in his account at the time of debit.

d) Since the transactions are accumulated, it is only charged, i.e. not debited to the account immediately, such cards are called charge cards.

e) Credit Card- This is the same as a charge card where the transactions are charged to the account with the total value of transactions debited to the card holder's account once in a month. The difference between the credit and charge card is that in case of charge card, the amount becomes payable immediately on the debit to the account. In case of credit cards, the cardholder has the option to pay the entire amount as soon as the account is debited or he may choose to pay only a certain percentage of the amount debited and he gets a credit to extent of rest, i.e. he can pay it in monthly installments later. However, a service fee is charged on the amount, payment of which isdeferred.

f) **Debit Cards-** A bank-issued card that allows its user to access their funds for the purpose of paying for merchandise. A debit card acts like a credit card, the difference being that funds are immediately taken from the cardholders accounts.

g) A debit card is a plastic, electronic card provided by banks that give instant and easy access to your savings and current accounts. We can use debit cards to withdraw money from ATM or to pay for purchases on online shopping websites or at merchant retail stores. An international debit card can perform similar transactions across the world. Banks issue a CHIP based debit card which stores your account details. Most banks issue an ATM-cum-debit card. This means that we don't need a separate ATM card for withdrawal or deposit of funds. One card can serve multiple purposes.

h) **Smart Cards-** The Smart Card looks exactly like any other plastic card or an ATM card with an integrated circuit (IC Chip) installed. The IC chip contains memory, may contain a processor, and communicates with the external world through contacts on the surface of the card. The size, position and utility of the contacts are specified by an international standard (ISO 7816), so that cards can interact with a variety of equipment. There are two main types of smart cards: Intelligent memory chip and micro-processor cards. Memory smart cards have been around for several years. They are being used in pay phones, identification, access control, voting and other applications. Processors smart cards are the most advanced and are ideally suited for banking and financial applications where reuse of the card is allowed. These cards have a built-in memory and the processor along with an operating system. They perform the financial operations. As intelligence is built-in, they can protect themselves against fraudulent operations. This protection is based on the data encryption standard (DES), which is accepted by the International Standard Organization as safe enough for protecting electronic funds transfer (EFT) transactions.

i) **Mobile Payments-** According to Hoofnagle, et al. (2012), payments made through wireless devices like mobile phones and smartphones are thought to provide more convenience, reduce the fee for the transaction, and increase the security of electronic payment. This payment system has also made it easier for businesses to collect useful information about their customers and their purchases[3]. Paunov and Vickery (2006) found the applicability of mobile payment systems to be quite wide due to the remarkable growth and greater penetration of mobile devices as compared to other telecommunication infrastructure. Mobile payment methods are suitable for offline micropayments as well as for online purchases. This method is a potential attraction for online traders due to an enormous user base of mobile phones. The use of mobile payment service does not only reduce the overall cost of a transaction but also offer a better payment security (Hoofnagle, et al. 2012). However, mobile payment systems have encountered certain challenges in obtaining a significant consumer base for a number of reasons including privacy issues and their inability to cater international payments.

j) **Mobile Wallets-** In a study regarding consumer adoption of mobile wallets, Doan (2014) explained that 'Mobile wallet is formed when your Smartphone functions as a leather wallet: it can have digital coupons, digital money (transactions), digital cards, and digital receipts'. Mobile wallet service allows the user to install an application from online stores in their smartphones and use them to pay for their online and offline purchases. Using latest technologies that connect smartphones to the physical world such as NFC (Near Field Communication), sound waves, and QR codes, cloud-based solutions, mobile wallets are believed to provide more convenient payment solutions to the customers in future[4].

k) **Electronic Cash-** During initial stages of introducing online payment systems, electronic cash systems proposed in the form of DigiCash or CyberCash. However, these systems were not much appreciated and disappeared soon. At present, smart card-based systems are more common in use for the payment of small amounts by many businesses. Smart cards usually rely on specific hardware and card reader for their use and authentication. In addition to smart cards, numerous electronic cash systems have also been established such as Virtual

BBVA and Clic-e. These systems work with the use of pre-paid cards or electronic tokens that represent a certain value and can be exchanged for hard cash[5].

Growth of Electronic Payment Systems in terms of value and volume from 2017-2020[6]

Table 1: Growth of E-payment Systems

S.N0.	ITEMS	Volume (Lakh)				Value (` Crore)			
		2017-18	**2018-19**	**2019-20**	**Growth (in %)**	**2017-18**	**2018-19**	**2019-20**	**Growth (in %)**
1.	**RTGS**	**1,244**	**1,366**	**1,507**	**21.14**	**11,67,12,478**	**13,56,88,187**	**13,11,56,475**	**12.38**
2.	**Credit Transfers**	**58,793**	**1,18,750**	**2,06,661**	**251.51**	**1,88,14,287**	**2,60,97,655**	**2,85,72,100**	**51.86**
2.1	AePS	6	11	10	66.67	300	501	469	56.33
2.2	APBS	12,980	15,032	16,805	29.47	55,949	86,734	99,448	77.47
2.3	ECS Cr	61	54	18	-70.49	11,864	13,235	5,145	-56.63
2.4	IMPS	10,098	17,529	25,792	155.47	8,92,498	15,90,257	23,37,541	161.91
2.5	NACH Cr	7,031	9,021	11,406	62.22	5,20,992	7,36,349	10,52,187	101.96
2.6	NEFT	19,464	23,189	27,445	41	1,72,22,852	2,27,93,608	2,29,45,580	332.28
2.7	UPI	9,152	53,915	1,25,186	1267.85	1,09,832	8,76,971	21,31,730	1084.90
3.	**Debit Transfers and Direct Debits**	**3,788**	**6,382**	**8,957**	**136.46**	**3,99,300**	**6,56,232**	**8,26,036**	**106.87**
3.1	BHIM Aadhaar Pay	20	68	91	355	78	815	1,303	1570.51
3.2	ECS Dr	15	9	1	-93.33	972	1,260	39	-95.99
3.3	NACH Dr	3,738	6,299	8,768	134.6	3,98,211	6,54,138	8,24,491	107.05
3.4	NETC (Linked to Bank Account)	15	6	97	546.7	39	20	203	420.51
4.	**Card Payments**	**47,486**	**61,769**	**73,012**	**53.75**	**9,19,035**	**11,96,888**	**15,35,765**	**67.11**
4.1	Credit Cards	14,052	17,626	21,773	54.96	4,58,965	6,03,413	7,30,895	59.25
4.2	Debit Cards	33,434	44,143	51,239	53.25	4,60,070	5,93,475	8,04,870	74.95
5.	**Prepaid Payment Instruments**	**34,591**	**46,072**	**53,318**	**54.14**	**1,41,634**	**2,13,323**	**2,15,558**	**52.19**
	Total Digital Payments (1+2+3+4+5)	**1,45,902**	**2,34,339**	**3,43,455**	**135.40**	**13,69,86,734**	**16,38,52,285**	**16,23,05,934**	**18.48**

Security of Electronic Payment Systems

In all information systems, the security of data and information is of significant importance. Data Security involves methodology, technology and practices which guarantee that data is secured from:

- Alteration or unintentional change (integrity),
- Unauthorized access (confidentiality), while
- Promptly accessible (availability) to approved clients on demand.

The electronic payment systems need to have all the above security features, an electronic payment system which is not secured will not be trusted by its clients. And, trust is very important to guarantee acceptance from the clients. The online banking and online payment applications have security issues as they rely upon basic ICT frameworks that make vulnerabilities in economic organizations, businesses and can possibly hurt clients[7].

Security Requirements in Electronic Payment Systems: A safe economic exchange electronically needs to meet some prerequisites as explored by[8]. They may be stated as follows:

a. **Integrity and Authorization-**Integrity may be characterized as the validity, accuracy and completeness of data as per business qualities and desires. In payment systems, integrity implies that no cash is taken from a client lest a payment is approved by the client. Additionally, clients need not accept any payment without the absolute permission of the clients; this is alluring when clients need to keep away from unwanted bribery.

b. **Confidentiality-** Confidentiality may be defined as the safety of private or sensitive data from unapproved divulgence. A few organizations included may want to have confidentiality in their exchanges. Confidentiality in this setting implies the confinement of knowledge about different snippets of data which are related to the exchange; the verification of payer/payee, buy content, sum and so forth. Commonly, members included want to guarantee that transactions are secret.[9] where untraceability or anonymity is sought; the prerequisite might be to make available this information to only certain specific subsets among the participants.

c. **Availability and Reliability-** Availability is guaranteeing that data frameworks and information are prepared for utilization when they are required; regularly communicated as the rate of time that a framework can be utilized for profitable work. All factions need to have the capacity to make or get payments whenever the need arises[9]. End-user requirements include flexibility, usability, availability, affordability, speed of transactions and reliability.

Enhancing Electronic Payment Security-

In order to be widely accepted payment method across the globe, electronic payment systems have to follow an efficient security protocol that must ensure a high security for online transactions. Reviewing the prior work of Koponen (2006), two common protocols are identified that ensure secure e-commerce transactions. These protocols include Security Socket Layer Protocol (SSL) and Secure Electronic Transaction (SET). SSL is more commonly used e-commerce transactions protocol and it works by encoding the entire session amongst computers so that it enables to provide a safer communication over the internet[10]. SSL encrypts the online communication between Web servers and a client by using public-key technology. On the other hand, SET protocol works by preventing consumer's entire credit card number from traveling across the internet instead allows pieces of it to flow through web communication. SET also offers information integration, coding of sensitive information, and verification of all business data by using latest technologies such as digital signature and data coding. Ismaili et al. (2014) have explored some other requirements that must be exhibited by the electronic payment systems, these include[8];

- Confidentiality of information shared by consumers
- Data integrity
- Authentication of all the participants
- Non-repudiation
- End-user requirements that include usability, flexibility, affordability, reliability, speed of transactions, and availability.

The introduction of mobile payments has raised several security issues by itself like cloning a device, app malware, identity theft and so on. On the other hand the device itself can also help add extra layers of security in the payment like tokenization, device and SIM authentication, location patterns, user authentication including fingerprint authentication etc.

Issues and Challenges in Electronic Payment System:

In spite of the numerous advantages of the Electronic payment systems, they have their own troubles and challenges even in today's technologically advanced world. The challenges which have been identified by previous researchers are:-

a) **Infrastructure:** Infrastructure is fundamental for the effective execution of online payments. Appropriate infrastructure for online payments is an issue [11].For online payment to be fruitful; it is necessarily required to have a financially savvy and reliable infrastructure that can be availed by dominant part of the populace. In developing nations, large portions of the country don't have banks and have no access to basic infrastructure that drives online payments. In connection to this, a research work by Mishra (2008) reveals that in Nepal, Electricity and Telecommunication are not accessible all through the nation, which contrarily influences the advancement of online payments[12].

b) **Regulatory and Legal Issues:** National, provincial or global arrangement of laws, standards and different other directions are imperative prerequisites for the effective execution of online payment plans. A significant portion of components incorporate guidelines on tax evasion, supervision of e-money organizations and commercial banks by supervisory specialists; central banks should keep an oversight on payment systems, buyer and information protection, participation and rivalry issues. As indicated by Taddesse and Kidan (2005) the worldwide and virtual nature of online payment additionally brings up legal issues, for example, which laws are relevant in debated cases and which jurisdiction will be competent, legitimacy of digital signatures and electronic contracts[11]. A legitimate and administrative structure that builds confidence and trust helping technical endeavors is a vital issue to be tended to in executing online payments.

Socio-cultural Challenges:

Social and cultural dissimilarities in outlooks and the utilisation of various types of cash (e.g. utilisation of credit cards in North America and utilisation of debit cards in Europe) muddle with the job of building an online payment system that is relevant at a global level[11]. The discrepancy in the level of the security required and productivity among individuals of various societies and the degree of advancement worsens the issue. Buyer's trust and confidence in the customary methods of payment make clients more averse to embrace new innovations. New innovations won't rule the market until clients are sure that their privacy is ensured and satisfactory confirmation of security is safeguarded. New advances likewise need to stand the test of time so as to secure people's confidence, regardless of the fact that it is simpler to use and less expensive than the more established techniques[13].

a) **Lack of Security:** Electronic payment systems for the internet are an easy target for stealing money and personal information. Customers have to provide credit card and payment account details and other personal information online. This data is sometimes transmitted in an un-secured way, (Kolkata and Whinston, 1997). Providing these details by mail or over the telephone also entails security risks (Guttman, 2003, Laudon and Traver, 2002)

b) **Issues with e-Cash:** The main problem of e-cash is that it is not universally accepted because it is necessary that the commercial establishment accept it as payment method. Another problem is that when we makes payment by using e-cash, the client and the salesman have accounts in the same bank which issue e-cash. The payment is not valid in other banks.

c) **Lack of Trust:** Electronic payments have a long history of fraud, misuse and low reliability as well as it is new system without established positive reputation. Potential customers often mention this risk as the key reason why they do not trust a payment services and therefore do not make internet purchases (Lietaer, 2002)

d) **Users Perception Regarding Acceptance of Electronic Payment**

Systems-User's acceptance is a pivotal factor determining the success or failure of any information system project. (Davis, 1993), Many studies on information technology report that users attitudes and human factors are important aspects affecting the success of any information system (Davis, 1989, Burkhardt, 1994, Rice &Adyn, 1991). According to Dillion and Morris (1996) users acceptance is "the demonstrable willingness within a user group to employ information technology for the tasks it is designed to support". Electronic payment systems are not an exception of it. It means these are not successful without acceptance of users. Electronic payment system is an innovative way for online payments. Issues are not accepting easily because of lack of security in changing business-environment. Online payment system requires improvement of information technology. The failure of electronic payment system is depend on the factor that it neglects the needs of users and the market.

e) **Lack of Awareness:** Making online payment is not an easy task. Even educated people also face problems in making online payments. Therefore, they always prefer traditional way of shopping instead of online shopping. Sometimes there is a technical problem in server customers tried to do online payments but they fails to do. As a result they avoid it.

f) **Online Payments are not Feasible in Rural Areas:** The population of rural areas is not very literate and they are also not able to operate computers. As they are unaware about technological innovations, they are not interested in online payments. So the online payment systems are not feasible for villagers.

g) **Highly Expensive and Time Consuming:** Electronic payment system are highly expensive because it includes set up cost, machine cost, management cost etc. and this mode of payment will take more time than the physical mode of payment.

Overcoming Problems in Electronic Payment Systems

The payment systems supporting online transactions in a wireless environment should have a level of security equivalent to that of fixed networks. Furthermore, the upcoming online payment applications have to show compatibility with the current traditional payment infrastructure such that there is no problem in operating the existing infrastructure. Nevertheless, the process of making transactions in a wireless environment has several limitations which require the wireless-payment system designers to look for innovative solutions for addressing those constraints. Reducing the computational requirements of the protocols employed is one possible solution; another solution is the replacement of the computation-intense cryptographic operations by more efficient and smarter cryptographic protocols that require less memory resources and computing. Consequently, there is a need of achieving a trade-off between security and performance of transactions for making a secure online payment[14].

Several measures can be taken to overcome various issues in online payment systems. Besides the tangible tools for monitoring frauds like purchase tracking, customer account and validation services, the risk management staff of a certified Level 1 PCC DSS payment processor can be used for precluding frauds. Furthermore, customer service practices like merchant accessibility and Know-Your-Customer (KYC) can be employed for substantially reducing or eliminating chargebacks.

Cross-border payments which can be expensive, inefficient and slow play a significant role in international trade and require the following developments:

a) Initiatives and authorizations led by Government should be used for regulating fees and payments,

b) Economies of scale can be achieved by multinationals along with the advantage to consolidate credit risk,

c) Up-and-coming transnational systems shall reduce dependence on correspondence networks,

d) Outsourcing shall lower costs and improve processing efficiency, and

e) More effective management of liquidity, costs and credit risk by payment systems. A certification by Payment Card Industry Data Security Standards (PCI DSS) is a must for every business or merchant that accepts debit or credit cards, offline or online. For online consumers as well as merchants, the bottom line is a secure, seamless and an easy transaction process offered mostly by a PCC DSS Level 1 payment processor[12].

5. Conclusions

An evolutionary progression has been perceived by payment methods from cash to cheques, to credit cards and debit cards, and currently to electronic commerce and mobile banking. In this paper, it has been studied that online payment methods are increasingly being used for making daily online as well as onsite transactions. Electronic payment refers to the mode of payment which does not include physical cash or cheques. E-commerce has its main link in its development on–line in the use of payment methods, some of which we have analysed in this work .The challenges to the online payments are infrastructure, regulatory and legal issues, social and cultural issues, security, awareness trust etc.Both consumers and service providers can get advantage from e-payment systems leading to increase national competitiveness in the long run. The successful applications of electronic payment systems depends on how the security and privacy extents perceived by consumers as well as sellers are popularly managed , in turn would improve the market confidence in the system.

References

1. Abrazhevich, Dennis, 2004. Electronic Payment Systems: a User-Centered Perspective and Interaction Design. Netherlands: TechnischeUniversiteit Eindhoven.
2. Raja, J., Velmurgan, Senthil M. and Seetharaman A. 2008. E-Payments: Problems and Prospects. Malaysia: Journal of Internat Banking and Commerce.
3. Hoofnagle, Chris Jay, Urban, Jennifer M. and Su Li, 2012. Mobile Payments: Consumer benefits and new privacy concerns. BCLT Research Paper.
4. Husson, Thomas, 2015. The Future of Mobile Wallets lies beyond Payments. U.S.A.: Forrester Research Inc. ISACA, 2011. Mobile Payments: Risk, Security and Assurance Issues. U.S.A.: ISACA Emerging Technology White Paper.
5. Paunov, Caroline and Vickery, Graham, 2006. Online Payment systems for E-Commerce.Organization for Economic Co-operation and development.
6. RBI Annual Report 2020.
7. G. Worku, “Electronic-banking in Ethiopia-Practices, Opportunities and Challenges”, Journal of Internet Banking and Commerce, vol. 15, no. 2, pp. 1, 2010.
8. H. Ismaili, H. Houmani and H. Madrroumi, “A Secure Electronic Transaction Payment Protocol Design and Implementation”, Morocco: International Journal of Advanced Computer Science and Applications, vol.5, no.5, pp. 172-180, 2014.
9. N. Asokan, P. Janson, M. Steiner and M. Waidner, “Electronic Payment Systems”, IBM Thomas J. Watson Research Division, 1996.
10. Koponen, A. 2006. E-Commerce, Electronic Payments. Helsinki University of Technology, Telecommunications Software and Multimedia Laboratory.
11. W. Taddesse and T.G. Kidan, “E-Payment: Challenges and Opportunities in Ethiopia. United Nations Economic Commission for Africa.2005 Oct.
12. B.B. Mishra, “The Development of E-payment and Challenges in Nepal.An e-book”, pp. 159-168, 2008.
13. D. Kumaga, “The Challenges of Implementing Electronic Payment Systems–The Case of Ghana’s E-Zwich Payment System”, Master’s Thesis, 2011.
14. J. Tellez Isaac and Z. Sherali, “Secure
15. Mobile Payment Systems”, IT Professional, vol. 16, no. 3, pp. 36-43,

FIN TECH: THE DIGITAL INNOVATION AND DISRUPTION

Dr. Pritha Chaturvedi
Assistant Professor, ICFAI University Jharkhand
Email Id: prithachaturvedi@iujharkhand.edu.in
Mob: 9204658264

Abstract

The Fourth Industrial Revolution brought the convergence of the material and cybernetic world. The digital technologies that came along with it have created new paths of innovation that have disrupted the most conventional business model. FinTech is gaining significant momentum and causing disruption to the traditional value chain of the financial institutions and to the economic scenario in many Countries and markets. It is rapidly transforming the financial industry. The use of digital technologies together with the regulatory and market changes is creating a revolution. This new era is about cracking open closed systems in a secure way so that anyone in the financial services value chain can rapidly, easily and economically tap into it to move money and information in real-time. Working with Fin Techs, financial institutions can continue to play a critical role in the client experience while opening their organizations to better customer retention and new income streams. Indian FinTech is one of top five markets by value of capital funding and investments in the sector. This article is an attempt on assessing the growth of fin tech in the Indian Financial Services sector. This article also highlights the emergence of fintech tools across new frontiers such as next generation payments, P2P lending, security and biometrics, Bank in a Box, block chain, robo advisory and financial inclusion in India.

Keywords: Fin tech; disruption; innovation; digitization

Introduction

The term FinTech refers to software and other modern technologies used by businesses that provide automated and improved financial services. It is the amalgamation of technology and innovation to compete with traditional financial methods in the delivery of financial services of any kind. FinTech is now referred to as a completely new industry catering to finance. FinTech began to flourish in the 1990s when the Internet and e-commerce business models arose and in the following decade banking in most parts were completely digitalized. The Global Financial Crisis in 2008 caused loss of people's trust on the traditional banking systems. Security and transparency was the major concern and was found important than ever. This shifting mindset and the technology of cloud computing made it possible to invent new customized solutions and standard procedures such as providing access to banking profile, payment and transfer of money with automatically converted currencies.

The year 2015 was a formative year for the Indian fintech sector, which saw the emergence of numerous fintech start-ups, incubators and investments from public and private investors. It was clearly reflected that a right mix of technical skills, capital investments, government policies, regulatory framework and entrepreneurial and innovative mind-set could be the driving force to establish fintech as a key enabler for financial services in India. The Indian financial services sector has embarked upon its digital journey and is catching up fast with its global peers in terms of adoption.

According to a NASSCOM report, the fintech programming and administration advertising in India was around $8 billion in 2016 which was expected to grow up to 1.7 times by the end of 2020. The fintech market in India was valued at ~INR 1,920.16 billion in 2019 and is expected to reach ~INR 6,207.41 billion by 2025, expanding at a compound annual growth rate (CAGR) of ~22.7% during the 2020-2025 period. India now has a system in place that gives new companies a chance to exponentially develop into enormous organizations. Directly from digging into a scope of unexplored portions to outside business sectors, new Fintech businesses are conveying advancement that was deemed hard to accomplish.

Fintech in Emerging Markets

Initially, the FinTech industry started its operation in the banking sector but over time, it has witnessed tremendous growth and development by spreading its operations in the insurance sector, asset management sector, payment gateway sector, and so on. The way mobile phones have changed consumer behavior and how people access the internet is also the reason why in the table above they differentiate between the developed and developing countries and speak about Fintech 3.5 when it comes to the latter. As of today, the countries with the highest Fintech usage are China (69%) and India (52%). China, India and other emerging markets never had time to develop Western levels of physical banking infrastructure, which has left them more open to new solutions. In the case of China, the fintech penetration is well above the average global adoption (33%) as well as that of the average adoption across emerging markets (46%).

The table presents the Fin Tech adoption rates across top 20 leading global markets for the year 2020.

Table 1: The Fin Tech adoption rates across top 20 leading global markets for the year 2020.

Country	Market Adoption Rate (%)	Country	Market Adoption Rate (%)
China	69%	Hong kong	32%
India	52%	South Korea	32%
UK	42%	Switzerland	30%
Brazil	40%	France	27%
Australia	37%	Netherlands	27%
Spain	37%	Ireland	26%
Mexico	36%	Singapore	23%
Germany	35%	Canada	18%
South Africa	35%	Japan	14%
USA	33%	Belgium Luxembourg	13%

The fintech market in India is highly competitive with incredible growth potential; however, rigid regulatory norms tend to act as significant entry barriers for new players entering the Indian fintech space. The country is growing into a hub for fintech start-ups, and global investors are actively investing in prospective Indian fintech start-ups.

The Drivers for the Fintech Industry

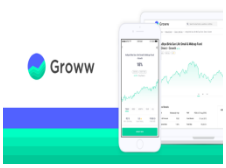
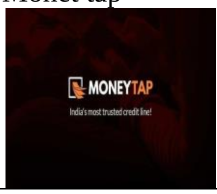
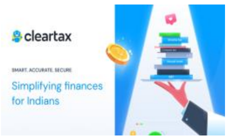
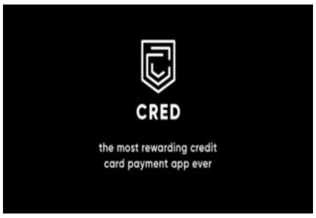
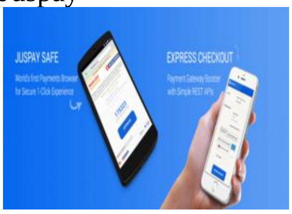
Multiple factors are driving fintech growth in India. These include inefficiencies in the country's banking system, a large unbanked and underserved population, steep smart phone penetration, increasing access to the internet, a booming ecommerce market, and availability of a large talent pool which understands both technology and financial services.

Table 2: Key Drivers for the Fin The Industry in India

Key Drivers for the Fin The Industry in India	Eight factors that will drive fintech in India this year 2021
Widespread identity formalization through Aadhar cards): 1.2 billion enrolments	Trust in tech firms
High level of banking penetration through the Jan Dhan Yojana: 1+ billion bank accounts	Demand for banking
India Stack: Set of APIs for businesses and startups	New fintech players
Growing disposable income	Block chain increasing security
Key government initiatives such as UPI and Digital India	NLP-based chat bots, Cloud banking
Wide middle-class expansion: By 2030, India will add 140 million middle-income and 21 million high-income households which will drive the demand and growth on the Indian FinTech space	Peer-to-peer lending

The Indian fin tech startup environment has seen a wave of changes in the past few years. Firstly with demonetization in the year 2016 and secondly with the corona virus pandemic. Both the events have enforced not just companies to turn digital and take their payments online but also India's thousands of small merchants have joined the band wagon. This has led to a boom of fin tech startups in the country. According to a recent MEDICI Global report, there are currently over 2,174 fin tech startups and now, 20 of these fin tech companies have made it to CB Insights 2020 250 of the world's most promising startups in financial technology. 20 Indian startups in the CB Insights list of 250 world's most promising fin tech companies are as given in the table:

Table 3: 20 Indian startups in the CB Insights list of 250 world's most promising fin tech companies

Bharatpe 	Groww 	Monet tap 	Pine Labs 
ClearTax 	IND Wealth 	Moneyview 	PolicyBazaar
CRED 	Juspay 	Niyo solutions	Razorpay 

Digit Insurance	Khatabook	Paytm Payments Bank 	Rupeek 
Fyle 	Kissht	Perfios	Zestmoney

The emergence of fin tech tools in India:

Emergence of fin tech companies in India is a prelude to the change in payments, lending and personal finance room that has manifested in significant investor attention in the recent times. Fin tech is enabling the entire value chain of the traditional financial institutions to establish better connects with customers and to provide new offerings in the market. There are numerous start-ups cutting across multiple business segments and functions, primarily in payments and lending space Regulation and supervision of the fin tech Industry.

Payments and financial inclusion have gained major market attention. At the same time, there is a strong case of investing in the lending and security biometrics space of Fin tech. gradually, a clutch of companies are beginning to look at robo-advice and Bank in a Box as new investment avenues. Block chain is an emerging tech-mammoth and has a potential for mass market implementation in future.

Table 4: Seven fin tech themes with their areas of application.

Next-generation payments	46 per cent of Indian fin tech are focused on payments and trade processing. Payment initiative such as UPI is expected to define the future of payments.
P2P lending	20 new P2P lenders in India in 2015. P2P on the verge of entering the regulatory paradigm.
Bank in a box	Evolution of payment banks and RRBs creating a surge in demand. Non finance corporations leveraging the technology stack of service providers.
Financial inclusion	Vision 2020 aims to put financial exclusion to single digit. Fin tech is storming due to a lot of government led initiatives.
Block chain	Industries are coming together and exploring different hypothesis through hackathons. Indian IT companies are venturing into Block chain by opening innovation labs.
Robo-advisory	Although it is miniscule at present, its applicability is gaining ground. It can be revolutionary in personal finance management.
Security and biometrics	Gaining ground with the banks exploring voice recognition systems. Aadhar linked biometrics can be crucial in the years to come

The regulators for the fin tech industry in India

There is no common regulatory body for fin tech entities in India. Depending on the product or service offered by the entity, the regulatory body governing such vertical would regulate those particular entities. On the whole, fin tech products and services can be considered to fall under the purview of the following regulators:

- RBI; The Reserve Bank of India
- SEBI; the Securities Exchange Board of India
- MEITY; the Ministry of Electronics and Information Technology
- The Ministry of Corporate Affairs; and
- IRDAI; the Insurance Regulatory and Development Authority of India

Conclusion

With the burgeoning number of start-ups, the fin tech industry in India is attracting increased investments. Initiatives undertaken by the government to drive digitization like demonetization, Jan Dhan Yojana, Aadhaar and Unified Payment Interface (UPI) have further contributed to the growth of the industry. Increased adoption of the internet and improved digital infrastructure are driving the fin tech market in India. However, lack of consumers' trust on digital modes of payment, and the rising threat of cyber and data security re impeding market growth. Increased adoption of the internet and improved digital infrastructure are driving the fin tech market in India. However, lack of consumers' trust on digital modes of payment, and the increasing threat of cyber and data protection are impeding market growth.

References

1. The Global Start-up Ecosystem Ranking 2015, Compass, August 2015
2. DLD event website, http://dldtelaviv.com/ accessed on 30 May 2016 176. G
3. https://assets.kpmg/content/dam/kpmg/pdf/2016/06/FinTech-new.pdf
4. https://www.swissnexindia.org/about/mission/the-rise-of-fintech-and-fresh-opportunities/
5. https://www.swissnexindia.org/about/mission/the-rise-of-fintech-and-fresh-opportunities/
6. https://www.mondaq.com/india/technology/885572/fintech-comparative-guide

***

AN ANALYSIS OF SUBALTERNITY IN THE LIVES OF CHILD WORKERS IN THE CITY OF ALIGARH

Adeeba Siddiqui
Aligarh Muslim University, Uttar Pradesh- 202002
Email address – zarasiddiqui86@gmail.com
Mobile No: 8826284881

Abstract

Although it is a severe crime to keep children below 14 years of age at work, we can still easily find little boys and girls between ages of 7-15 working at tea stalls, food stalls or roadside café, or selling balloons. The present work tends to examine this dark side of our society where these children are compelled to work for little amount of money to survive or help their families survive. Also, I have tried to establish a connection between history and the gloomy world of these little laborers. The paper will also explore the causes which are responsible for the need to work. Each one has a story to tell and this story works as a subaltern narrative for the paper. Their voice of struggle is unheard, lost and not bothered about in the society. The most common reason to leave their childhood behind at such tender ages and fend for themselves is the dire need of shelter and food. Poverty has murdered the spirit of childhood in these children. Also, the high illiteracy rate among these lower working class compels them to find work at such early age in life. The work tries to establish a platform for these little workers to make their uncared voices heard and share their experience of struggle.

Methodology and Database- The research work is based on the primary source of data collected through short interviews while these little ones were at work. I tried to spot children working in market places or food stalls or roadside cafes roaming on my motorbike from morning to evening. The area of survey covered Sir Syed Nagar, Amir Nisha, Shamshad Market, DodhpurChouraha, Marris Road and Medical Road of Aligarh district. Interviews were conducted personally with the respondents and recorded for later analysis. Most of the interviews were conducted between March 11, 2020 to March 18, 2020 roaming from street to street in the city of Aligarh. The children were usually at work while they were being interviewed, some arranging shoes in a shop, some cleaning tables in a café and some selling balloons at roadside.

Keywords–Subaltern, Child labour, power dynamics, lower working class, illiteracy, unemployment, exploitation, low wages, poverty, hegemony.

Introduction- Child labour is a heinous practice which pushes small children into a tragic end. The childhood is sucked out of these little chaps and they become little robots to produce money. The average age for a child to work is considered to be fourteen years and more. It is illegal to employ children below this average age at work. It is a criminal act which cripples the physical and mental well being of a child. Also, appointing little children at work becomes advantageous for their employers as they are expected to complain less against exploitation. Child labour is a global practice but happens to be more prominent in countries where poverty and unemployment is at a higher level, especially the developing countries. India is a developing country which has most of it's population chained in the clutches of poverty. Also, the higher illiteracy rate among the lower working class leaves them unemployed or paid less to feed a family and forces them to put their little ones at work. These children are compelled to work out of need to fill their stomachs. The tender age of these children acts as a trump card for their employers. They are easily exploited for huge number of hours and paid less.

The exploitation pushes them to a subaltern category in this relationship i.e. to put them under subjugation from their masters. Subaltern has been defined as 'of inferior rank' in the *Oxford Concise Dictionary*. Antonio Gramsci referred it to the groups of society who lack 'hegemonic power'. Subaltern studies is purely interested into the scrupulous examination of power play among the various sections of society. It snatches away their voices and hence make them the subaltern. The paper is going to explore the subalternity in the lives of little workers in the district of Aligarh. Also, it will try to analyze the several reasons behind their need to work. The number of children interviewed is eighteen and the range of age varies from seven to fifteen years. The power equation in a relationship is of most importance in studying the aspect of subalternity which will be further discussed in the next section.

The Role of Power in a Subaltern Relationship and the Injustice done- Subalternity is the state of subordination or subjugation brought about by various factors like economic, cultural, social or racial dominance. Children have always been used in economic activities globally. They are easy to manipulate and make profit from. They serve as a gravy train for the owner of these market shops, tea stalls or food stalls and roadside eateries. They are employed for great number of hours for different tasks like delivering, serving, cleaning, distributing pamphlets, working as a salesman and even as mechanic for a few hundred rupees. They are paid less according to the time they invest and task they do.

These children start working at such a tender age that the employers can easily bargain the labour. Their say is not consideredor minimally considered while deciding the wages.The amount of money earned monthly by these children who are takeninto account for the survey ranges from ₹1500-3000. The number of hours they work varies from nine to fourteen hours a day. They come looking for jobs to serve out of grave needs.Their slim bodies and bulging, tired eyes are proof of being underfed. Their hesitating voices are proof of being oppressed. Ruhan seemed utterly confused and scared in every answer and kept changing them. His voice was trembling during the interview. He gave three different answers for the question “Who are you working for?”. He called his employer *Masa* (maternal Uncle), *Malik* (owner) and *Chacha*(paternal Uncle). The little mechanic did not seem to be more than eight or nine years old. He even did not know his age and worked for fourteen hours a day as a motorcycle mechanicby the side of Shamshad Market Road just for rupees fifty a day. When asked whether he was ever beaten at work, the little boy again gave two answers. Initially, he said “yes” in a very low voice and then changed his answer to “no”.

Rehan, a twelve year old working as a salesperson in a crockery shop in Amir Nisha also appeared scared and kept looking at his employer while answering for the interview. He was hesitant to answer about whether he was ever beaten for any mistake like breaking of anything in the shop or not. He answered after a pause “no” in a very low voice. This case clearly shows the role of power equation in the subaltern context where one’s voice is either silenced or manipulated by the powerful. Even their silences speak of them being scared of something or someone. Their innocence can be easily exploited and used as labour market workers. They do the assigned tasks without questioning about anything, just as they are instructed. Their little minds have never thought before or their minds are not old enough to enable them to think about the injustice happening. Small amounts of money attract them to work for many hours a day. These children are compelled to work for fulfilling basic needs like food, water and shelter for their families and themselves. Many are helpless because of the dire circumstances of the family and have no option but to work and tolerate such exploitation. Many of the employers were not comfortable to let them interview without their presence. Mustaqeem, Tayyab and Dharamvir's employers intervened during the interview and answered on behalf of the boys many times.Subaltern Studies tries to highlight these small voices which are manipulated or suppressed by the more powerful.

Reasons Behind to find Work- The main causes which emerged out for these children to work are poverty, large family size, loss of parents mainly father as he was the sole bread earner in the house and lastly ignorant parents.

Poverty: Poverty is the dominant cause which pushes many of these little boys and girls into this dark future. The survey done concludes that almost everyonewas forced to work because of poverty. As per the survey, Sohail, Mustaqeem, Ruhan, Sameer, Zohar Ali, Anwari, Mohammad Faizseemed the main sufferer of poverty. Sohail and Mustaqeem both fifteen and twelve years old respectively are forced to liveaway from their parents to earn bread and butter. Mustaqeem seemed quite irritant while the interview and admitted that he misses his mother. The twelve year old has a sick father who is bed ridden and has no choice but to work at such a young age. Zohar Ali was a drop out from school because of high cost of education and the parents could not afford to let him study. He wished to study further if life would give him a chance and do something better in his life. He seemed to be passionate butunfortunately, he had to give up schooling after sixth grade and work as a salesperson in Amir Nisha. Mohammad Faiz was expelled as parents could not pay the school fees. The little thirteen years oldgave out pamphlets to advertise a shop in Amir Nisha and wanted to open his own shop of garments when grown up. He earned only rupees eighteen hundred a month standing out on the market road for ten to eleven hours a day.

Large Size of Families or Loss of Parents- Loss of parents or large size families are another reasons for these innocent children to find jobs. Parveen, Razia, Dipanshu, Ahmed, Rukhsana, Zohaib, Aman, Tayyab and Dharamvir were working because there were many mouths to fill in the house and many of these were the unfortunate eldest brother or sister in the family. Razia, just seven years old ran a tea stall in her rented plot in Sir Syed Nagar. Her family came from Bihar to find work in Aligarh. The girl wanted to become a doctor but could not attend school because of loss of father and nine members in the family.Her family was struggling to collect enough money so that the girls could be married and they could buy a small piece of land in Bihar.These girls of poor families struggle to arrange money for dowry so that they could marry. Dowry system is another evil which is hugely prevalent in Indian society. This evil is many times responsible for girls not able to get married and die as old maids in the society. This practice was banned in 1961 under Dowry Prohibition Act but still continues in many sections of the society.Dipanshu, a thirteen yearold earned ₹2000 every month to support his family. He is also like Zohar Ali, a drop out from school who wanted to study further and have a better life. The death of his father brought such unhappy circumstances for him and he was pushed out to find work. Aman was another fourteen year old who wanted to study but had to drop out because of his father’s death. This young boy seemed hugely unhappy about it and did not want to work but study.

Ignorant Parents: Tayyab working as a salesperson in Hassan Garments in Amir Nisha was another little unfortunate chap. The boy belonged from a family which had eight mouths to feed.Being the eldest in the family and only eleven years old was working hard to support his family. The boy seemed nervous and quite confused about studying. He said he had no interest in going to school but also regretted his decision. The family had to shift houses quite frequently because of the great number of family members. This little person also had a bad luck of an abusive father who occasionally used to hit him and his mother as well. The boy had scars on his face but was hesitant to talk about them. Having an abusive father and five brothers and sisters to feed, Tayyab seemed very much focused towards his work.

Dharamvirwas another such case who had a living but ignorant father. The boy lost his mother who used to earn for the three kids and sent them to school. The father in the family was a drunkard and lived in a village in Sambhal. He had no sense of responsibility so Dharamvir being the eldest in the house gave up school and started working with his uncle. The boy came to Aligarh and lamented the loss of his mother and the opportunity to go to school. Tayyab seemed to be more unfortunate among these two as he had no relative to guide and take care of him from his father like Dharamvir who had his uncle.

Illiteracy: Illiteracy is another cause which is responsible for the growing rate of child labour in our country. There is lack of awareness about the importance and role of education in one's life in the lower working classes. Rukhsana and Ahmed stopped attending school because the teacher was strict and used to hit the students if they did not learn. These children do not realize what they are losing in return for some little amount of money. India has a vast number of it's population which is still illiterate and has no realization about the value of education. Literacy rate during the British period in India rose from 3.2% in 1872 to 16.1% in 1941. They built a great number of English schools for Indians as before there were only gurukuls and temple based charity funded schools in India. Since the independence, the literacy rate has only grown to 74.04% according to 2011 census.

Many of these children like Mustaqeem, Rehan, Parveen, Ruhan did not want to go to school but earn money. These children are not guided by their parents and left to find work. It is an unfortunate situation which they do not realize about. Except Zohar Ali who did pass sixth grade, none among these eighteen had even primary level of education. Answers about education were full of confusion. Some said they had no interest in education but later answered they regretted their decision of not attending school like Tayyab. Children seemed to have no certainty about their answers. This depicts the lack of awareness in the lower strata of society which becomes a cause for their subjugation by the powerful upper class.

Origin of Child Labour in India-This social evil is hugely practiced globally and comparatively more inthe developing countries. The International Labour Organization estimates that more than 218 million children are involved in labour globally. India is one such country holding second rank with highest population after China. India had been colonized by the westerners for more than a century and earned it's independence in 1947. These colonizers rigorously exploited the resources and lands of India in the name of 'white man's burden' and, left them to struggle for economic stability. India's poverty intensified during the colonial years of late nineteenth century to early twentieth century. Industrialization boomed in Europe in the late eighteenth century and many children were hired for cheap labour. This mechanization gradually spread across the world. During the mid-nineteenth mechanized large scale production came into existence in India. Huge labour was required and many children were employed in jute and cotton mills. Even in 21st century, India with it's vast population of 1.38 billion has a total of 21.9% of it living below poverty line. Uttar Pradesh is considered to be the most populated state of India and it's 29.4% population lives below poverty line. According to ILO data collection, child labour has increased over the years in the state of Uttar Pradesh. In 2001, the estimate had reached 15.31 %.Thus, many are fighting a war for survival against grave circumstances of poverty.

Conclusion

After interviewing all these little workers, it is clear that their voices are silenced or manipulated. The best example from the survey is Ruhan who was uncertain about every answer he gave. He seemed to be afraid as he was constantly changing them. The trembling voice of the little chap and hesitation was a proof to his subjugation. Rehan from Amir Nisha's crockery shop is another good example. This boy also seemed to be in fear while giving answers. Also, it seemed that he did not want to offend his employer so his eyes were constantly moving towards him. Boys like Tayyab and Dharamvir were mistreated at home by their fathers. They also seemed to be careful while speaking about their family issues as if the fathers would get to know. In both the cases, the employers intervened to tell their sad struggles at homes. Many of these children were drop outs and wanted to study further. Lack of education among these lower classes plays an important role in their easy suppression. Education gives an individual a voice, an opinionated mind. Unfortunately, many of these could not attend school for various reasons. Aman and Zohar Ali seem to be saddest cases. Aman admitted that he was very unhappy working and wanted to attend school. Zohar Ali did get the opportunity to complete sixth grade but had to leave because of family's needs. These children lamented their fates and wished to have better lives. Sadly, affording education is still out of their reach. Poverty leads them to work at such tender ages. They work for great number of hours and are underpaid. These children can easily be termed as subaltern as their minds remains subjugated and controlled either by their employers or parents.

The government and people should work together to fight this evil practice. The subjugation of little minds is a tragic crime which deprives them of their childhood. The authorities should look into the matters of building schools for such children where they can also gain education at an affordable budget. Education is the foundation of society's future and these children should be provided places where they can also learn and have better lives. The appropriate place for a child is a school and not a workplace at such tender ages. Awareness programs should be organized for the lower classes to make them realize the importance of education in life. These programs will open their minds towards hope and to earn a better life. Also, The authorities should be more strict towards people who break laws and take advantage of these little workers by employing them at low wages. A particular amount of salary should be figured out to prevent exploitation of workers like these laborers. Frequent surveys and inquiries should be done to prevent the exploitation of these children. Laws should be implemented against parents and employers who put innocent children at work for their benefits.

Works Cited

1. Chaudhary, Nupur (1994). "*Memsahibs and their servants nineteenth century India."* Women's History Review, 3:4, 549-562, DOI: 10.1080/09612029400200071
2. https://www.doi.org/10.1080/09612029400200071
3. Naidu, M.C. &Dasaratha Ramaiah(2006). "*Child Labour in India – An Overview*." Journal of Social Sciences, 13:3, 199-204, DOI: 10.1080/09718923.2006.11892550
4. chapter 3, "*Origin of Child Labour in India Present Status and Consequences."*Shodhganga:a reservoir of Indian Theses @ INFLIBNET
5. https://www.shodhganga.inflibnet.ac.in/jspui/bitstreaam/10603/166451/11/11_chapter%203.pdf

***

Notice

Important information for Authors

Avoiding plagiarism**:** JRR is taking a strict stance against any kind of plagiarism. The Editorial Team will check the Research Paper/ Book Review using plagiarism detection software before the peer review process begins. If any plagiarism is found, the Research Paper/ Book Review will be immediately returned to the author. After re-submission, and after the peer review process, the revised Research Paper/ Book Review will also be checked for plagiarism using the detection software.

Avoiding self-plagiarism: Authors are requested not to re-use their own published or unpublished data and text from any other Research Paper/ Book Review without proper citation.

IMPACT OF FLUCTUATIONS IN RS/$ RATE ON SENSEX AND MPS OF INDIAN IT MAJORS- TCS, WIPRO AND INFOSYS

Vikash Kumar Jain
Research Scholar
Department of Commerce and Business Management
Ranchi University, Ranchi, Jharkhand, India.

Abstract

With the adoption of flexible exchange rate system and Globalization there have been large capital inflows in the Indian capital markets. This paper focuses on the impact of rupee appreciation/ depreciation on the Sensex and share prices of the IT giants- TCS, WIPRO and Infosys.
Regression analysis was performed with MPS and Sensex as dependent variable and Rs/$ rate as independent variable. It was found that over the five year period 2015-16 to 2019-20 there is a significant impact of the fluctuations in Rs/$ rate on MPS of TCS and Infosys but the impact on Sensex and MPS of WIPRO is insignificant. However, more than 50% movement in Sensex and MPS of the IT companies can be explained by the change in forex rates. Overall the findings reveal that the forex rate fluctuations has impact on the entire capital market but the impact on the share prices of IT companies is more profound.

Introduction

India has experienced substantial cash inflows in the form of FDI in the five year period. Government has been increasing the FDI ceiling limit in various sectors and today almost all sectors except the strategic and defense sectors are fully open to FDI i.e. 100% FDI is allowed. Major international transactions are executed in dollars. This paper focuses on the impact of fluctuations in Rs/$ rate on the Sensex and share prices of the IT majors- TCS, WIPRO and Infosys over the last five years 2015-16 to 2019-20. Sensex also known as sensitivity index is the benchmark index of the Bombay Stock Exchange. It captures the performance of top 30 largest, most liquid and financially stable companies from across major sectors of the Indian Economy. It reflects the health of the equity market, investor sentiment and broadly the state of the economy. Thus Sensex can be taken as the representative of the overall market. On the other hand TCS, WIPRO and Infosys together cover a major part of the revenue earned by the IT sector. Thus the paper evaluates the impact of forex rate fluctuations on the overall market and the IT sector.

Research Methodology

The research is based purely on secondary data collected from different sources.
Data has been collected accordingly:

a) Annual Average of Sensex has been collected from RBI report downloaded from RBI website. The averages are based on daily BSE Sensex closing index.
b) Market Price per Share of the companies has been taken as average of monthly closing balances on BSE collected from moneycontrol.com website.
c) Monthly averages of Dollar Vs Rupee collected from ofx.com.

Analysis Method- Regression Analysis has been used to examine the relationship between Forex rate and Sensex and Forex rate and MPS of concerned companies. The research performs a linear regression analysis. With this the study analyzes how dependent variable (MPS of Companies) is affected by the values of independent variable i.e., forex rate.

Data Analysis- The MPS of the companies and figures of Sensex are presented in the table below:

Table 1

Year	Rs/$	Sensex	Market Price Per Share		
			TCS	WIPRO	Infosys
2015-16	65.42	26322.10	1240.31	210.26	540.74
2016-17	67.05	27338.22	1215.67	191.24	532.4
2017-18	64.4	32396.83	1304.33	215.34	498.26
2018-19	69.9	35973.54	1908.53	232.87	672.14
2019-20	70.9	38756.7	2122.91	254.27	741.88

Sources: BSE Ltd, RBI website, Website- www.moneycontrol.com

Table 1.1

Regression Analysis Output for Correlation between Rs/$ and Sensex (Period 2015-16 to 2019-20)

Regression Statistics

Multiple R	0.74943465
R Square	0.56165229
Adjusted R Square	0.41553639
Standard Error	4107.13169
Observations	5

ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	64840641.54	64840642	3.843882	0.144769965
Residual	3	50605592.1	16868531		
Total	4	115446233.6			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	-64807.3562	49491.2626	-1.30947	0.281634	-222310.642	92695.9296	-222310.642	92695.92959
X Variable 1	1435.79285	732.3298931	1.960582	0.14477	-894.80771	3766.393	-894.8077	3766.39341

A p value of less than 0.05 is statistically significant. Table 1.1 indicates that over the 5 year period the impact of change in forex rates on the Sensex is insignificant as p value is 0.1447. However R^2 value of 0.5616 indicates 56.16% movement in Sensex can be explained by the change in forex rates.

Table 1.2

Regression Analysis Output for Correlation between Rs/$ and Market Price per share of TCS Period 2015-16 to 2019-20)

Regression Statistics

Multiple R	0.91402703
R Square	0.83544541
Adjusted R Square	0.78059388
Standard Error	199.34316
Observations	5

ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	605246.1239	605246.1	15.23103	0.02986726
Residual	3	119213.0865	39737.7		
Total	4	724459.2104			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	-7809.86	2402.1008	-3.25126	0.0474	-15454.41	-165.302	-15454.41	-165.30
X Variable 1	138.7184	35.544259	3.9026	0.0298	25.600725	251.836	25.600725	251.83612

A p value of less than 0.05 is statistically significant. Table 1.2 indicates that over the 5 year period the impact of change in forex rates on the Market Price per share of TCS is significant as p value is 0.0298. R^2 value of 0.8354 indicates that 83.54% movement in Market Price per share of TCS can be explained by the change in forex rates.

Table 1.3

Regression Analysis Output for Correlation between Rs/$ and Market Price per share of WIPRO (Period 2015-16 to 2019-20)

Regression Statistics

Multiple R	0.72776826
R Square	0.52964664
Adjusted R Square	0.37286218
Standard Error	18.9094198
Observations	5

ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	1207.92405	1207.924	3.378183	0.163365435
Residual	3	1072.69847	357.5662		
Total	4	2280.62252			

	Coefficients	*Std Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	-197.7184	227.860009	-0.86772	0.449389	-922.8706576	527.433828	-922.8706	527.4338282
X Variable 1	6.19709205	3.37167991	1.837984	0.163365	-4.533098219	16.9272823	-4.533098	16.92728233

A p value of less than 0.05 is statistically significant. Table 1.3 indicates that over the 5 year period the impact of change in forex rates on the Market Price per share of WIPRO is insignificant as p value is 0.1633. R^2 value of 0.5296 indicates that 52.96% movement in Market Price per share of WIPRO can be explained by the change in forex rates.

Table 1.4

Regression Analysis Output for Correlation between Rs/$ and Market Price per share of INFOSYS (Period 2015-16 to 2019-20)

Regression Statistics

Multiple R	0.959396389
R Square	0.920441431
Adjusted R Square	0.893921909
Standard Error	34.05206557
Observations	5

ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	40245.50441	40245.504	34.708069	0.009761531
Residual	3	3478.629509	1159.5432		
Total	4	43724.13392			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	-1818.6510	410.330091	-4.4321	0.02134	-3124.5045	-512.79	-3124.504	-512.7975
X Variable 1	35.770649	6.0717180	5.8913	0.0097	16.447732	55.09	16.447732	55.093565

A p value of less than 0.05 is statistically significant. Table 1.4 indicates that over the 5 year period the impact of change in forex rates on the Market Price per share of Infosys is significant as p value is 0.0097. R2 value of 0.9204 indicates that 92.04% movement in Market Price per share of Infosys can be explained by the change in forex rates.

Conclusion

From the analysis the conclusion drawn is that more than 50% movement in Sensex and MPS of the IT companies can be explained by the change in forex rates. Overall the findings reveal that the forex rate fluctuations has impact on the entire capital market but the impact on the share prices of IT companies is more profound..

***

POPULARITY OF INDIGENOUS MEDICAL SYSTEM (AYURVEDA AND UNANI) IN PRE-COLONIAL BENGAL

Debashis Sengupta
State Aided College Teacher
Department of History,
Barrackpore Rastraguru Surendranath College,
Kolkata-700120, West Bengal

Abstract: In the first chapter of my research work, Ayurveda has been analysed as one of the fields of indigenous medicine from ancient times to the colonial period. It also analyses how unani medicine was able to take its place in India in the early medieval period. The remarkable thing through my research is that in the middle ages, in the midst of extreme anarchy and chaos in Bengal, including India Ayurveda lovers were able to continue the trend with their own. In the colonial era, it has been seriously discussed that how indigenous medicine maintained its own tradition despite opposition from allopathic medicine.

Key words: Indigenous medicine, Ayurveda, Charaka Samhita, Sushruta Samhita, Unani medicine ,Tols and Chatuspathis, Allopathic treatment.

Ayurveda is recognized as the most common and integrated medical science in the world. In other words, it is the result of the age-old pursuit of Indian sages. The root 'bid' in the etymological sense means knowledge or science and the word 'ayu' means life or longevity. That is, the knowledge about life is Ayurveda. The scripture that can be used to get rid of fever and achieve complete health and longevity is called Ayurveda.[1] However, in ancient India, Ayurveda was mainly identified with the Hindu scriptures. Maharshi Charaka tells the thief about the origin of Ayurveda –

ব্রহ্মনাহি যথা প্রাক্তমায়ুর্বেদং রজাপহŠিঃ
জগ্রাি হনহিহিনাবশ্বীনŠু পুনস্তŠ ..

The sages of ancient times have said in the context of Ayurveda that the correct knowledge of the symptoms and remedies of unknown diseases can be obtained by the scriptures, which are sheltered by both the healthy and the sick and have three sources, i.e. the triskanda is called Ayurveda. According to the Puranas, Brahma was the first butterfly to teach Ayurveda to Prajapati Daksha, and Indra received that education from Daksha. Later, when Indra gave that education to the sages, Ayurveda education became prevalent in the world.[2] However, many scholars of ancient India have identified Ayurveda not only as a medical subject but also as a scripture for salvation. According to Maharshi Charaka, "Ayurveda is the most sacred science of life, beneficial to human both in world and world beyond".[3] `According to historian Ramesh Chandra Majumdar, "Ayurveda can also be called an encyclopaedia". "Ayurveda as has been said earlier is not limited to mere medical knowledge. It wants that all men should be healthy fit in body and keen in minded. They should maintain this state as long as possible, the ultimate ends being mundane happiness and spiritual elevation. To achive these objective ayurveda developed in a comprehensive Encyclopaedia of knowledge mastery of ayurveda presupposes knowledge in all these fields". [4]

H.E. sigerist in this context, he commented that, "It would a mistake to assume that Indian medicine in the Vedic period was only magical and religious. Like all archaic medicine it also had empirical and rational elements."[5]

However, there is considerable disagreement among scholars as to whether Ayurveda was dependent on all the Vedas in the judgment of antiquity or was dependent only on the Atharva Vedas. In ancient times, Maharshi Byasadeva referred to Ayurveda as an adjunct to the Rig Veda. Agreeing with Sushruta, Bagbhatt also considered Ayurveda to be an adjunct to Atharva veda. Dallan, a commentator on Sushruta, refuses to call Ayurveda an appendage of the Vedas.Because it is filled with one goal and six thousand mantras. But Ayurveda is not a separate Veda, it is important to shed light on its origin and development in order to gain an idea about it. Maharshi Charaka analyzes the reason for the origin of Ayurveda to the thief and writes that,

হবষ্পভূŠ ো যদা প্ োগা পাদুভূŠ ো শা ীহ নাম
Šর্প্োপ বা সোধ্যায়ন ব্রহ্মচয র্োŠ যযুযোস
কিঃ সাবর্তাষাং প্শাবর্মাপাবর্য় হŠ ু যতআ ধ্যানমহিŠ াঃ[6]

That is to say, Ayurveda Shastra is the real form of research on the way to eradicate various diseases that hinder the practice of austerities, studies, fasting and celibacy, etc. It is known from various historical studies that Ayurveda was not identified as a distinct scripture in ancient times, from the various Rig Vedic eras to the subsequent Vedic epoch to the classical epoch (1000 - 800 BC) it became known to the common people as a distinct and coherent medicine. So Ayurveda can be identified as Vedanga. Besides, those who studied Ayurveda Swastra and followed the path of treatment were called as Vishak, Vaidya and Kabiraj in the society. However, according to the Ayurvedic scriptures, since Kabiraj was identified as a qualified physician, it was also known as Kabiraji medical system in ancient India.[7] According to the Charaka Samhita, in ancient times Ayurveda was not only the property of the Brahmins, but also of the other three races and religions, wealth and happiness.[8]According to F.H. Garison, in the Vedic age, when Ayurvedic medicine was practiced, the wrath of God or supernatural phenomena were blamed as the cause of various ailments. However, at that time, treatment was done using various Vedic mantras and hypnosis.[9]Origin of Ayurveda When discussing evolution, we have to rely on two sources - literary material and oral history or legend. However, there are considerable differences between the scholars in this regard and considering all aspects, they have divided the origin and evolution of Ayurveda into three stages, namely, Divyakala, (Brahmaha and Indra), Duration of Rishi Bharadwaj and Atreya and Duration of writing of Sanhita and Tikavasya.[10]

The first holy Ayurveda Shastra was written by Brahma, the creator, for the prevention and cure of diseases of the heavenly beings and if we want to know about it in detail, we have to rely on the fulfillment of Brahma Vaivarta purana. This Ayurvedic scripture made it possible to reattach the severed head of Brahma and other deities, including Devaraja Indra, were freed from various ailments. However, in the early stages, the most valuable knowledge about Ayurveda was limited to heaven. It was not only the people of heaven who kept this precious knowledge of Brahma in later creation. He imparted this knowledge to the Prajapati Daksha.Two Asvini Kumars got this knowledge from Daksha and some time later Devraj Indra learned valuable Ayurveda from two Asvini Kumars and tried to apply it.[11]

Duration of Rishi Bharadwaj and Atreya:

According to the old information, Maharshi Bharadwaj obtained knowledge about Ayurveda from Indra and gave a detailed explanation at the Sage Conference at Himavath Sabha. On the other hand, Maharshi Dhanvantari was also present at that meeting. He got his knowledge about Ayurvedic surgical treatment from Rishi Bharadwaj at that time. The idea of the scholars was that during the period under discussion, Kashiraj Dibodas had mastered the knowledge of Ayurvedic Surgical Treatment by appearing in the form of Maharshi Dhanvantari. He had an ashram in Kashi and spent the last days of his life in the ashram. In other words, in Ayurveda, chalk was made possible by Maharshi Bharadwaj.[12] However, after Dhannantari, Agnivesh, Vel, Charaka, Sushruta, Harit and Kharpani became experts in Ayurveda. It is said that in ancient times the sages met in the Himalayas and decided that the sage Bharadwaj would be sent to Indra so that he could master the science of Ayurveda and spread that precious knowledge among other sages.[13] According to popular belief, in ancient times Maharshi

Atreya, seeing the outbreak of disease in his surroundings, ascended to heaven to meet Devaraja Indra and he wrote a samhita after getting immense knowledge in the field of Ayurveda from Devaraja Indra.[14] It is pertinent to mention that in the second sage conference held in the Himalayan hills, those who learned Ayurveda from sage Bharadwaj were Atreya, Vasishta, Mandabva and Kashyap. However, all these sages did not limit their knowledge of Ayurveda to themselves but spread it among his disciples considering the common man's ailments. The Ayurvedic teacher taught six disciples such as Sage Atreya Agnivesh, Vel, Yotukarna, Parashar, Harit and Kharpani and Dhanvantari Sushruta, Upadhenur, Warbra, Puskalabat, Vaitaran and Gopurbakshita. Although all these sages later expressed their valuable knowledge in the form of Samhita, the Charaka Samhita written by Agnibesh and Susruta Samhita written by Sushruta gained considerable respect and dignity as the deity of all kinds of medical system. Besides, sage Dhanvantari gained considerable respect and dignity as the deity of all kinds of medical system.[15]

However, there is a difference of opinion among historians as to the origin of Ayurveda. Although Ayurveda became a coherent medicine in the classical period i.e. between 1000 - 800 BC, many scholars estimate that it got off to a good start in the intervening period of 2800 - 2700 BC. Maharshi Bharadwaj described Ayurveda in the period between 2500 - 2400 BC and Charaka Samhita & Susruta Samhita were composed in the period between 1100-1000 BC & 0-100 AD.

But according to P. kutumbiah, Ayurveda was started between 800-600 BC.[16] It is pertinent to note that during the time of the Aryans, all those who had mastered the science of Ayurveda wrote the Samhita one by one, but it is very difficult to determine the date of their composition, including the names of the authors. Because at that time, the identity of more than one scholar was found under the same name. For example, according to the history of ancient India, two Charaka and two Sushrutas are mentioned. In addition, there are references in history to several authors named Bagbhatta and Nagarjuna, and there is considerable confusion among the common people about Jibak and Atreya. Not only that, according to the legend, Shukracharya had mastered the science of Ayurveda and according to his name, this treatment has been called Kabiraji.[17] So it is very difficult to determine the real origins of Ayurveda and the real identity of the original scriptures and their exact period. However, from a historical point of view, most of the four vedas or other Vedic literature, or even all the fragments of the Ayurvedic scriptures that we have been able to absorb, have not been written by any eminent person, they are the result of hundreds of years of pursuit.

Duration of writing of Samhita and Tikavasya:

The collection period of Ayurveda refers to the later Vedic period. During this period we did not acquire any special basic works based on Ayurveda but how many Samhita and Tika commentaries were written. For example, Agnivesh, Charaka and Pranjadrirabal each enriched the Charaka Samhita through their own experiences. The Sushruta Sanhita, on the other hand, was enriched by the joint efforts of the younger Sushruta and Nagarjun.[18] The Charaka Samhita helps to know the details of the diseases and their nomenclature. It also contains detailed information about the diagnosis and its proper treatment. The Sushruta Samhita describes surgery.[19] At the same time, the Bhela Samhita was revised and modified by leading scholars such as Bhela, Bher and |Bhaluki. In addition, the old Vagbhata wrote the Astanga Hridaya Samhita. It is a combination of Charaka, Sushruta and Bhela. The younger Vagbhata composed the Astanga Samgraha.[20] It is a collection of medical fertilizers, the ingredients of which are basically both Charaka and Sushruta Samhita used as important material for the practitioners of Ayurveda Shastra to understand the development of medical theory and practice.[21]

Nagarjuna was composed by Ras Ratnakar in a mixture of his own research and experience with Atharva veda (Kaushik Sutra) and Ayurveda (Rasa Shastra). However, the Manuscript of Navanitaka or Bower is the most important code of this stage, which was composed in the fourth century in a combination of the four scriptures of Charaka, Sushruta, Bhela and Vasishta. In the 7th century, Madhavakara or Madhavacharya based on the Charakaand Sushruta Samhita composed the disease exchange or diagnosis. Based on the Ras Shastra of Ayurveda, Mahamati Shri Gopal Bhatta composed Rasendra Sar Samgraha and Brindakunda composed 'Siddhiyoga'. Also referred to as Ayurveda's Metrika Medika is a 'Drabyagun Sangraha' written by Chakrapani Dutt which he composed based on Ayurvedic medicine.[22] It is pertinent to note that the Ras Shastra of Ayurveda improved from the time of Nagarjuna to the period of Chakrapani Dutta (ninth-eleventh century) and valuable books on 'Ras Shastra' were written during this period such as Rasratna Samuchaya, Rasendra Chintamani, Rasan Kshetra Malika, Rassar.

The Middle Ages in medieval India began with the establishment of Muslim rule and this era was literally the era of translation and commentary. Moreover, in the Middle Ages no basic effort was made in that sense regarding Ayurveda. The main reason for this is that since the invasion of India by the Muslim invaders from about the tenth century onwards, the common people have become terrified and their standard of living has plummeted. Moreover, during this period, India's economic development was stunted by the lack of central power. On the other hand, the practice of Ayurveda was severely hampered when the traditional local institutions (temples, monasteries, tols, chatuspathis) were destroyed by the Muslim invaders.

However, it is noteworthy that with their arrival, Unani medicine was imported into the country and the role of the Sultans of Delhi in this regard was commendable. So during this period the Unani medical system had a profound effect on the traditional medical system. From this period in India, Delhi was established on a solid foundation with the patronage of the ruling community.[23] Although there was no direct impact on the traditional medical system in the Middle Ages, there is no denying that the practice of Ayurveda lost its former glory due to social change and the oppression and indifference of the ruling class.[24] Unani medicine, a combination of Greek, Indian, Egyptian, Persian and Chinese medicine, was able to have a profound effect on Indian public life during the period in question and was the first foreign medical practice for Indians. The role of the Arab scholars in inventing Unani medicine was commendable, as they combined their own experience and knowledge with the medical systems of other parts of the world to create a completely new form of medicine known as Unani medicine.

Although in the early middle age with India, the Arabs were able to spread this medical practice among the common people through conquest, evangelism and cultural exchange.[25] Moreover, after the 7th century, when the Arabs advanced to various prints of the world in the form of conquests and trade, they became acquainted with the Greek medical system. The Abbasid rulers were more proficient in this Unani medicine than the Umayyad rulers, and during the Abbasid rule it was possible to translate the medical texts of many countries of the world into Arabic. Their encouragement was significant enough and spread around Baghdad (known since the time of Caliph Harun al-Rashid), known as the best translation center in the world. Moreover, like other countries of the world, Indian medical based Ayurvedic Samhita was translated, such as Charaka Samhita (Sharak), Sushruta Samhita (Samard), Astanga Hridaya (Armory), Nidan (Badan or Yadan) and Siddhayoga (Siddhasana). Unani medicine was enriched with the help of Arab scholars such as Hunaid Ibn Ishaq Khan, Arraji, Ibn Al-Jazar, and Manak (Manakka), Shalihabin Bhal

(Shali), Kank (Konkayan) and many others.[26] Although no basic work on Ayurveda was performed during this period, notable commentaries and translations were performed - Dunduknath's 'Rasendra Chintamani', Rasendrasara and Shangdhar's ‘Shangdhar Sanhita’, Shabdartha Chandrika IV of Bagvatta, Bhavamishra's Bhabprakash etc. Of these, Dunduknath's book 'Rasendra Chintamani' is particularly noteworthy because there he discusses in detail whether the treatment of surgery treatment can be applied to any medical patient. Moreover, Mangalkavya, Padavali literature and various books based on Ayurveda were translated into Arabic and Persian during this time[27] Thus it is clear from the descriptions of historians that three important aspects of Ayurveda and Unani medicine were noticed in medieval India, which made their mutual coexistence much easier. That is to say, the work of their compilation was emphasized, the emphasis was on the theory of Ras and the method of disseminating medical knowledge.[28]

During the Sultanate period, the rulers of India provided substantial assistance to the advancement of Unani medicine. Alauddin Khalji recruited Unani physicians to his court and set up private clinics to treat many sick common people. It is pertinent to mention that during his reign, forty-five Unani physicians were employed in various medical centers, including the royal court.[29] It is pertinent to mention that during his reign, forty-five Unani physicians were employed in various medical centers, including the royal court. In addition, Mohammad bin Tughlaq and Feroz Shah Tughlaq played a leading role in this field and they were experts in Unani medicine. During the Tughlaq period, 70 dispensaries were built in Delhi and employed about 1,200 Unani physicians. On the other hand, Feroze Shah Tughlaq himself invented medicine with the help of Unani science to get rid of diseases like eye drops. According to the historian Ziauddin Barani, Maulana Badruddin Dimisky was the first Unani physician in India and the top two Unani physicians were Jaja and Mahachandra Tabib. Unani medicine also flourished under the patronage of provincial rulers such as Sultan Zainul Abdin of Kashmir, Muzzfar Shah of Gujarat, Ibrahim Adil Shah II of Bijapur and Nawab Hussain Shah of Bengal. With the personal encouragement of each of them, the Hakims and Kabirajs were freely engaged in medical treatment at the royal court, such as - Shrivatta was the courtier of Zainul Abedin, Mukundadas Hussain Shah and Narsingh Saraswati was the courtier appointed to the court of Bahmani Sultan Alauddin Ahmed Shah. It is noteworthy that many valuable texts on Ayurveda were translated into Arabic and Persian during the reign of the above rulers.[30]

As one of the founders of the Mughal Empire, Babar was personally a pioneer in the field of medicine and during his time he hired salaried physicians to run government hospitals. Researcher Poonam Bala, through his research, has provided detailed theories about the complete medical system and educational institutions, which show that they have been patronized by the Mughals since the time of Emperor Babar.[31] Mohammad bin Yusuf Unani was noticed during Humayun's reign by his research in medical science and was identified as the coordinator of Greek, Arabic and Indian medicine. During the reign of Akbar, sanatoriums were built for many helpless and common people and 29 Hindu and Muslim physicians are known through the account of his courtier Abul Fazl. Notable among the Hindus were physicians like Kavichandra, Vidyaraja, Todarmal, Nilakantha and Bhavamishra.

Hakim Al Jilani was known as Akbar's personal physician, who came from Persia, and Donna Huliana (female physician) was notable as the physician of his hair. During the reign of Akbar, Bhabomishra gained considerable fame through his reference work ‘Bhabprakash’. Therefore, considering the importance of expression, scholars have said that the renaissance of Ayurveda took place during the time of Akbar, not in the nineteenth century.He also compiled the works of Charak, Sushruta, Bagbhatta, Vrinda and Chakrapani, as well as diagnoses various incurable diseases and their remedies. In the Middle Ages, the role of this Bhabprakash was predominant as the best collection of goodness of Ayurveda. Akbar's son Jahangir ascended the masnad and presented a 12-point medical program and during his reign an article on rabies and epidemics was published in Tuzuk-i-Jahangir. Hakim Sadra, a disciple of Hakim Jilani, one of the famous physicians of his royal court, was able to partially restorehis sight by treating the blind Khasru. Due to which he got the title of Mosiul Jahan from Jahangir. Jahangir treated many helpless people during his reign. Emperor Shah Jahan built a huge sanatorium near the Jama Masjid in Delhi during his reign and during his time Ain-ul- Muluk, Hakim Mir Muhammad Hasim and Satiul Nisa Khans (female physician) were quite skilled in medicine. Emperor Aurangzeb's most notable achievement was the translation of many valuable Unani medical texts into Persian during his time. Aurangzeb's contribution to the publication of Tibbe Aurangzibi in Tibet based on the Ayurvedic scriptures was undeniable, and it was during his reign that Muhammad Akbar Ar Jani arrived in India, who were involved in Unani medicine. However, after the death of Aurangzeb, other rulers of the Mughal Empire also showed considerable interest in medicine, such as Hakim Kawam Uddin during the reign of Ahammad Shah, Hakim Haskandar during the reign of Ahmad Shah and Hakim Muhammad Sharif Khan during the reign of Shah Alam II.[32] Apart from this, there is an example of Vaidyas or Kabirajs being employed in the royal court for medical work. So not only did the Mughal rulers include Ayurveda as a subject in the curriculum of educational institutions and Hindu Vaidyas or Kabirajs were employed in government medical centers. So there is no doubt that Ayurveda was able to continue its own style in spite of various adversities in the age of Medieval. On the other hand, during this period, junior Bagh Bhatt, Dallana Srikanth, Shivdas, Tarun Dutt, Vijay Rakshita, Indu, Bachaspati, Atmalla, Bhavmishra and others continued to practice Ayurveda on government and private initiatives. However, among them, the talent of Bhav Mishra as an Ayurvedic scholar was widely circulated.[33]

The advent of allopathy, one of the most important part of Western medical science took place in India during the Mughal rule. A number of European physicians were able to demonstrate their skills at the court of local rulers. Europeans came to India mainly for the purpose of trade and colonization. At first the Portuguese played a leading role in this regard but later the British became more active and allopathic treatment started in India from their source. The contribution of Dr. Hedge, Gabriel Bouton, Dr. Hasilton and others in popularizing this allopathy practitioner was undeniable.[34] Many of its regional rulers, including different king appointed European physicians to their respective kingdom, as they were already able to realize the benefits of this Western medical system, albeit to a lesser extent. As a result, the popularity of Ayurveda, one of the traditional medical systems in India, declined. However, some Vaidya families continued their practice of Ayurveda for generations in the native tols and chatuspathis, but this medical system gradually fell victim to government indifference.

However, there is a difference of opinion among scholars as to how popular the practice of Ayurveda was in the Middle Ages. Historian Ramesh Chandra Majumdar has termed the indifference of the ruling community towards Ayurveda in the Middle Ages as "Passive neglect of Ayurveda".[35] Prominent researcher R.N. Chopra commented that ‘With theAdvent of Muslim conquerers the decline was more rapid.[36] The Hindu Ayurvedic system of treatment was rapidly thrown into the background’. On the other hand the historian A.L. Basham commented that "The practitioners of these two systems seems to have collaborated because, each had much to learn from others. We have no record of animosity between Hindus and Muslims in the field of medicine.”[37] So what is known on the basis of a review of contemporary history is that the practice of Ayurveda in the Sultanate period was in jeopardy but in the Mughal period the situation improved a little. On the basis of which various historians have expressed their valuable views that the beginning of the renaissance of Ayurveda took place during the reign of Akbar.[38] But during this period no basic work related to Ayurveda was noticed in real sense and this medical system did not improve, most of which were noticed only as translation work and commentary. There

was also a wide circulation between Ayurveda and Unani medicine in the Middle Ages, which enriched Ayurveda on the one hand, and became a source of embarrassment for Ayurveda on the other.[39] This is because the Unani physicians later claimed that the concepts of vascular science, medicine, chemistry, and blood were derived from the Unani medical system. Although scholars have expressed considerable doubts about the veracity of such an opinion, there is no doubt that it is a special kind of embarrassment for Ayurveda. However, local researchers - Acharya Prafulla Chandra Sen, Gananath Sen and others have rejected such claims. However, this idea has gained considerable recognition among Unani fans. Besides, the only obstacle to the practice of Ayurveda during the period in question was the fact that not all communities of Hindu society were involved in the practice of Ayurveda, only Brahmins and Vaidyas could practice Ayurveda in terms of ethnic superiority. In the Middle Ages, a total of 42 caste divisions were observed in Hindu society. Among them, Amboshatha Rai took up Ayurvedic medicine as a profession and in the then Bengal they became known as Vaidya Jati. Moreover, the lower castes of the society did not have the right to get Ayurveda education by going to toll or Chatushathati. (Untouchable caste were neither capable of nor allowed to send their children to these institutions run by the Brahmin teacher. Both Brahmin and kayasthas to lessons in Smriti (law)
but Baidya were in majority in tols and chatuspaths teaching Ayurveda medicine).[40] Thus, research shows that before the arrival of Europeans in India, people from different sections of the society became fond of different medical systems, such as Brahmins, Kshatriyas and Vaishyas as upper castes, Ayurvedas as Muslims, Unani Muslims and lower castes of rural Bengal. The rural masses rose to become fans of folk medicine, yoga and tantric medicine. Not only that, different communities of the society started practicing Ayurveda on different subjects.

Selected references:-

1. Lele R.D Ayurveda and Modern Medicine, Mumbai,2001,p-1-2
2. Basu, Pradip, (Sampadito) Samoyiki,(Bengali) Ananda Kolkata , 1996, p-127
3. Sharma , P (tr) Charaka Samhita , VO-1 Passim, Beharas.
4. Majumder R.C 'Medicine', Vide A Concise Hestory of Since in Indian ,new Delhi ,1971, p-225
5. Sigerist, H.E A History of Medicine ,val-ii,p-25
6. Nag, Brajendra Chandra. (Sampadito) Charaka Samhita, (Bengali) Kolkata 1984,p-1-2.
7. Sen, Gononath, Ayurveda Porichoy, (Bengali) 1950,Kolkata p-4-8
8. Palit, Chittabrata, Bigganer Aloke Oponibeshik Bahgla,(Bengali) Dey's
9. January,2005,p-84.
10. Bala, Poonam Imperialism and Medicine in Bengal (Ph.D.Thesis) Sage Publication,
11. Dasgupta , Jopesh, Ayurveda Choyonika, (Bengali) 1998,Kolkata,p-1
12. Bhadprakash(Onubhad)Kabiraj Kalischindra Sengupta, (Bengali) Kolkata,2009,p-2
13. Basu, Pradip, op.cit,1996,p-127
14. Bhabprakash (Onubhad),op.cit,Kolkata,2009,p-3
15. Idib,p-3
16. Idib,p-8
17. Kutumbiah,P. Ancient Indian Medicine, Madras, 1962,p-xvi
18. Dutta Chowdhury, Prikiti Ranjan, Charapani Dutta Bongsher Itihas, Meghalaya, 1992,p-12.
19. Kutumbiah,P.op.
20. Bala, Pooman ,op.cit.p-26
21. Gupta, Brahmananda ,Evolution of Ayurveda Throngh The Ages,in Palit, Chittabrata and Dutta, Achinta Kumar. History of Medicine in India:The Medical Encounter,New Delhi,Kalpaz Publications,2005,p-213
22. Bala, Poonam,op.cit,p-26
23. Kutumbiah, P.op.cit p-xxxii-xxxv
24. Siddiqi, M.A. Studies in Arabic and

Persian literature, Calcutta ,1959,p-xiii.
25. Majumdar, R.C.op.cit,1971,p-262-64
26. Report of The Committee on Indigenous System of Medicine Vol-I,1948,p-2-3.
27. Hehir, P. The Medical Profession in India, London ,1923,p-106,Siddiqi, M.Z.the UnaniTibbi, Vide-A Concise History of Science in India ,New Delhi, 1971.p-268-73.
28. Rosendra Chintamani , Dunduk Nath , Ayurveda Bharati Tritiyo Borsho, (Bengali)1370-72 , p-57.
29. Bala, Poonam. Op.cit.p-46
30. Ibid , p-50
31. Siddigi, M.Z.op.cit, P-268,73,Bhagchi ,Ashoke Kumar , Chikitsa Sasatra Juge Juge, (Bengali) Kolkata, 1984, p-38-39.
32. Palit , Chittabrata, op.cit, p-85
33. Bhagchi, Ashoka Kumar, op.cit,1984, p40-43, Siddigi,M.Z op.cit, p-268,73.
34. Sen, Gononath, op.cit.p-24-26.
35. Buchanan, W.S The Introduction and Spread of Western Medical Education in India inthe Calcutta Review ,No-275-78,1914,p-419
36. Majumber R.C.op.cit,1971,p-262-64
37. Chopra, R.N. Indigenous Drug in India ,Calcatta,1933 p-5
38. Basham, A.L.op.cit, p-40
39. Sen, Gononath,op.cit,1350,Kolkata,p-20
40. Palit, Chittabrata,op.cit,p-85-86
41. Banerjee, Amiya Kumar, W.B.District Gazetteers, The Bengal Secreteriat PressCalcutta ,1972,p-518

***

The Pakistani army, destroyed this historic temple, could not save Pakistan from disaster

Ramna Kali Temple

Ramna Kali Temple, the largest temple of Dhaka built during the Mughal period, remained the identity of Dhaka for 400 years. In 1971, when the Bengali speaking people of Bangladesh waged the Bengali nationalist movement or the liberation war, the Pakistani army, blew this huge temple to dust on 27 March 1971 and killed 85 priests and their relatives present in the temple. It was the same army that had to surrender before the Indian Army on 16 December 1971, just nine and a half months after this incident.

These monuments of archaeological importance hide the history of thousands of years of human development. No matter how great a ruler may be, one of his brutal act of destroying monuments of historical importance tarnishes all his greatness.

***

Book Review

E-Commerce at the Bottom of the Pyramid: Remodelling Perspectives of Rural Consumer Behaviour

Authors : Pragya Singh, Indrajit Ghosal & Vikram Prasad
Year of publication :2020
Publisher-Anu Books, Meerut UP
No of pages : 112 pp
Price INR300.00

Reviewer
Ram Pratap Singh
Doctoral Researcher,
Faculty of Social Sciences,
Jamia Millia Islamia, New Delhi

With the rise of internet penetration in rural areas of India, the scope of e-commerce is gradually increasing. Currently, more than 65 per cent of rural population resides in rural areas. Perhaps, this maybe a reasonwhy rural areas of the country are nowbeing recognised as a new emerging segment of market. It is a general observation that when any new area thrives in terms of business, companies and corporations pay attention to develop new approaches and strategies to attract customers. Undoubtedly, there is a huge potential in the field of e-commerce in rural India and presentlyrural market has opened up new doors of business opportunity for several companies. Over the past few years, we have witnessed a major shift from traditional offline method of business to online method of e-commerce in India, particularly in rural India. Such shift in terms of business marketing provides us anopportunity to observe and investigate relatedphenomenonprofoundly. In recent times, there has been growing scholarship on e-commerce and rural consumers, this book is one of them. Since this book has been written during pandemic and lockdown so its importance obviously increases more because this was the time when rural areas of the country have registered a greater number of internet users. In the past few months, internet users and mobile data consumptionin rural parts of the country have increased many folds.The present book under reviewmainly talks about growing trends, opportunities and challenges of e-commerce with respect to rural consumers of India.The book argues that there are some key factors which influence rural consumers' behaviours during online shopping. The buying preference of rural consumers is affected by their occupation and income (p. 60). The book has also attempted to find out the key factors affecting the perception ofrural consumers towards online shoppingof Western Uttar Pradesh.

This book is divided into six chapters,each of which provides readers a different perspective with latest data and literatures on e-commerce and rural consumers. The first chapterprovides a holisticglobal scenario of e-commerce including contemporary technological trends and exploring new markets in rural India. The chapter briefly talks aboutthat various bigonline companies such as Amazon,Flipkart, Myntra, Jabong, Voonik, Shopclues, etc. are generating appreciable revenue from Indian villages. With the increasing number of smart phones with internet facilities, now a big number of villagers are purchasing online goods. This section attempts to explain that how e-commerce businesses are thriving in rural areas of this country.

The second chapter coversseveral important aspects of rural India such as population, family structure, literacy level, infrastructural development, income status, agricultural and non-agricultural sectors,salient features of Panchayati Raj institution, etc.It talks about the benefits of Self-Help Groups (SHG) and provides districts level of data of SHG of Uttar Pradesh. By highlighting welfare, inequality and poverty, the chapter mentions abouta few significant indicators, index and committee like - Kaushik Basu's welfare - cum -poverty indicator, Amartya Sen's welfare index, Lorenz Curve's graphical representation of income, Rangrajan committee, etc. This segment of the bookalso mentions about social, cultural, infrastructural and technological environment of rural India and how information and communication technology can help our farmers and agricultural sector.Further, the authors discussthat migration from rural area strengthens the rural economy as migrants send their income to their homes.

The chapter three explores important factors such as social, cultural, personal and psychological that influence rural consumers' behaviours. By mentioning about consumer buying behaviour model, the authorstell us that it is very difficult to generalise the consumer behaviour of the rural population on the basis of some fixed modules. The chapter also incorporates the list of women professionals and associations who are considered as reference groups in villages like Anganwadi workers, auxiliary nurses, self-help groups, agri cooperative societies, non - governmental organisations, etc.This part of thebook also mentions about different models of attitudes and buyer's decision process.

The fourth chapter deals with review of literature highlighting the opportunities of e-commerce in rural parts of the country and changing scenario of buying habits through factors adoption. The authors have presented a comprehensive review of literature on several aspects of e-commerce like - emerging trends, challenges and opportunities of e-commerce in India, disadvantages of e-marketing, security and personal issues, changing behaviours of consumers through technology adoption and finally, the growing impact of online shopping in India.

The fifth chapter has discussed briefly about a few significant models for marketing, integrated conceptual model is one of them. This part alsooutlinesthe objectives of the study, research hypotheses, research methodology, implications of the research study, and finally the limitationsof the study.This chapter indicates aboutthe process and time period of data collection, sample size, number ofrespondents and selecteddistricts of Western Uttar Pradesh and techniques of data analysis.The findings of the research are based on online questionnaire collected through random sampling. The study reveals about occupation that about 26% of the population were involved in agricultural or allied sectorswhile 9% respondents have their own businesses. Regarding education, the study shows that 34% were graduate whereas 6% were school dropouts. The 71% respondents were male while 29% were female. The number of respondents who responded 'Always', their frequency of buying was recorded 33%, the respondents who responded 'Sometimes', their frequency of buying was counted also 33% while the respondents who responded 'very often', their frequency was recorded 34%. In conclusion part of this chapter, the authors inform us that demographic factors such as age, gender, education, occupation, etc. change the buying behaviour of rural consumers. The other factors that have been acquired through the exploratory factor analysis such as financial flexibility, delivery system, wider availability of products, reviews and ratings also affect the perception of rural consumers which changes the online buying behaviour.

The sixth and last chapter of the book contains two business case studies which are operating through digital mode. The first one is about Noida Organic Club organisation and the second one is about fashion centre based in rural area ofBulandshahr, Western Uttar Pradesh. By mentioning about models and objectives of the contract farming, the chapterhighlights that Noida Organic Club is a successful business model which is running through digital platform to sell organic products. In second case study, the chapter mentions about the several challenges and competitionsin the context of rural entrepreneurship. The authorspoint out that through the adaptation of e-commerce model of business, we can boost the rural economy.

Overall, the book is an attempt to provide a holistic approach about the e-commerce and rural consumers of India. After reading this bookany one can easily understand about theemergingtrends and challenges of e-commerce in rural India and the determining factors which affect the perception of rural consumers towards online marketing in rural areas.The book in itself is lucid as the concepts presented in the book is very easy to understand.However, the contents of the book are somewhat unsystematic.The research methodsand samples mentioned in this book should have been better explained. Most importantly, this book increases our current knowledgeon related subject through a lot of data and relevantliteraturesbut at the same time,it deviates from framing a larger discourse.Nevertheless,this text is a riveting read for all those who have interest to understand about the present scenario of e-commerce and attitude of rural consumers towards online shopping.This text can be useful for further in-depth research on related subject.

***

THE WOMEN'S SUFFRAGE MOVEMENT IN THE US: CONTRADICTIONS BETWEEN GENDER AND RACE

Dr. Sushila Ramaswamy
Associate Professor in Political Science
Jesus and Mary college
Chanakyapuri
New Delhi
M 9811795482

Abstract

The Women's rights movement in the US came out of the anti-slavery and temperance movements. Despite women participating in the American Revolution the Declaration of Independence (1776), the US Constitution (1787) and the Bill of Rights (1791) were silent on question of women's rights. Just as in Europe, so also in the US, it is early liberalism's male centric politics that gave rise to feminism. In the anti bellum period (1812-65) women and African Americans participated together to end slavery and to fight for women's rights. However, the grant of citizenship and suffrage to African American men by the 14th and 15th Amendments after the Civil War brought out the contradictions between gender and race. The white women activists like Stanton and Anthony opposed the two amendments. Women secured the right to vote in 1920 by the 19th Amendment. The African Americans, despite securing voting rights faced several restrictions which were outlawed only in 1965. Since the 1990s women and minorities are visible in the corridors of power though politics continues to decisively favour men. The American democratic system has accommodated and broadened but the challenge of sexism and racism persists.

Key Words: Women's Rights, Suffrage, Abolitionism, Temperance, Republican Motherhood

The American political tradition which is predominantly Lockeanis exemplified in the *Declaration of Independence* (1776), the US Constitution (1787) and the first ten amendments to the Constitution, the Bill of Rights (1791), considered to be more important than the Constitution itself. The Lockean heritage was libertarian but was restrictive with reference to property, gender and race. Interestingly, it is the Lockean ideals that the feminists in the 18th century used to construct their arguments for women's equal opportunities in education and equal rights. The founding fathers of the US Constitution let each state decide about the eligibility of who would vote to the lower house of its legislature. Ironically, in 1777, all states passed laws to take away women's right to vote[i]. The exclusion of women from the political process and their invisibility was a fact not only in the US but also in Western Europe. The French *Declaration of the Rights of Man* of 1789 referred only to manhood suffrage. The civil and criminal codes that Napoleon promulgated placed the woman under the guardianship of a man.

The political domain in the 19th century was primarily male-centric. There was intense prejudice against the involvement of women in the public domain. Suffrage was a privilege that flowed from property. Britain allowed its propertied men but not women under the 1832 Reform to vote as women were not 'persons' in law: their earnings, inheritance, money belonged to their fathers and husbands. In 1918, all men[ii] and women above the age of 30 were granted the right to vote. In the US,

property qualifications were removed by the 1860s for white men[iii] but African American men faced many restrictions in the exercise of their franchise.In 1919[iv], women in the US were granted the right to vote. With the grant of universal suffrage, the liberal constitutional state began to democratize and democracy in turn became liberalised (Macpherson 1965: 5).

Republican Motherhood and Women's Rights

Women entered the public domain during the American Revolution by lending support to embargoes on imports, by not serving tea in their homes and in substituting homespun cloth for imported manufactured cloth. This gave them a sense of self-worth. This phase was referred to as Republican Motherhood as it allowed women to combine their traditional roles as mothers and care givers within the family with service to the nation. "In no other country perhaps had women displayed such political consciousness as the Americans had during the Revolution" (Heater 1990: 69-70).

Central to the notion of Republican Motherhood was women's access to education. Advocates notably Abigail Adams (1744-1818), Judith Sargent Murray (1751-1820) and Frances/Fanny Wright (1795-1852) argued that women must be educated if they had to educate their children, particularly sons, to become responsible and virtuous citizens for the new nation. Murray challenged the prevailing notion that the female brain was inherently inferior. She argued that if women appeared inferior it was only because of lack of education[v]. She also defended women's right to work and earn a wage and woman's right to her earnings. Her *On the Equality of the Sexes* was published in 1790 before Mary Wollstonecraft (1759-97)'s *A Vindication of the Rights of Woman* (1792) which is hailed as the founding text of modern feminism.

Abigail, wife of John Adams, the nations' second President, through her letters written between 1775 and 1776 entitled 'Remember the Ladies' to her husband and other leaders, pointed out that the laws of the new nation should protect women from the arbitrary and unrestrained power of men'. Wright spoke for equality for women, abolition of slavery, free secular education, birth control and the need for more liberal divorce laws. She published a treatise entitled *A Plan for the Gradual Abolition of Slavery in the United States Without Danger of Loss to the Citizens of the South* in 1825 delineating a plan for the gradual emancipation of all American slaves. She implored the Congress to set aside tracts of land for this purpose. On her part, she purchased from her fortune 640-acre tract in Memphis, Western Tennessee which she called Nashoba. The slaves she purchased in 1825 were freed and then settled them at Nashoba with promise of eventual freedom. Its failure made her move to New Harmony[vi], a commune that Robert Owen[vii] (1771-1858) had established. She helped Owen in editing *New Harmony Gazette*. She was America's first woman public orator as she addressed audiences across the US to speak on women's equality and slavery.

Women's rights movement, Abolitionism and Temperance

The women's rights movement in the US came out of the anti-slavery and temperance movements. The latter's aim was to end excessive consumption of liquor. Women were active temperance workers as they bore the brunt of drunkenness. They began to realize that their efforts were undermined either by law or by widely held perception that they were weak and silly to deal with important matters. They acquired skills in petitioning, writing editorials, public speaking, campaigning and the like. For the first time, they stepped outside their homes. They also came to see a similarity in their condition and that of the slaves and this is one reason for the frequently used analogy comparing the status of the women with that of the slave, evident in the writings of Wollstonecraft, Sarah Grimké (1792-1873) John Stuart Mill (1806-73)[viii] and Margaret Fuller (1810-50)."The parallel between women and Negroes is the deepest truth of American life, for together they form the unpaid or underpaid labour on when America runs" (Myrdal 1944: 1077). The men who opposed abolitionism also opposed women's rights. Abolitionism and women's rights "remained strong throughout the antebellum period[1]" (Stansell 1980:70).

[1]The antebellum period is 1812-65.

In 1837, about 139 local societies of African American and white women held their first national convention (Wagner 2019: xxvi). The active campaigners in Abolitionism who gradually moved towards women's cause were the Grimké sisters[ix], Sarah and Angelina (1805-79) and Abigail Kelly (1811-77), Lucretia Mott[x] (1793-1880) Elizabeth Cady Stanton (1815-1902), Susan Brownell Anthony[xi] (1820-1906). The leading Abolitionists men who supported women's rights as well were William Lloyd Garrison (1805-79)[xii], Charles Lenox Remond (1810-73)[xiii], Robert Purvis (1810-98)[xiv], Wendell Phillips (1811-84)[xv], Henry Ward Beecher (1813-87)[xvi], Horace Greeley (1811-72)[xvii] and Frederick Douglass (1818-95)[xviii]. "The women's movement got much of its public support by reason of its affiliation with the Abolitionist Movement" (Myrdal 1944: 1075).

Sarah Grimke argued for women's equality in *Letters on Equality* (1838). She was the first to provide a systematic feminist critique of Blackstone[xix]'s doctrine of covertures under which women became slaves to their husbands. She pointed out that women paid taxes but were not represented bringing out the contradiction in the slogan 'No taxation without representation', a theme that eventually became central to the campaign for women's rights in the 19th century. She deplored the fact that working women did not receive equal pay for equal work, reiterated by Anthony subsequently. She insisted on perceiving women first as persons and then as a female. Because women lacked elementary rights within marriage and home, she regarded the domestic sphere to be tyrannical.

In the early years the women's rights movement focussed on equal access to education and employment, equality within marriage and a married woman's right to her own property and wages, custody over her children in case of separation or divorce and control over her own body. "The movement was never about just the vote; nor was it a single movement" (Wagner 2019: xxvi).

The Seneca Falls Declaration (1858)

A decision to hold a Women's Convention in the US was taken when Mott, **Mary M' Clintock (1800-84), Martha Coffin Wright (1806-75),Jane Hunt**(1812-89) and Stanton were barred from attending the World Anti-Slavery Convention in London in 1840. The first Women's Right Convention was held in Seneca Falls, New York in 1848. Douglass too attended it along with 40 other white men. Its *Declarationof Sentiments* paraphrasing the *American Declaration of Independence* stated "We hold these truths to be self-evident: that all men and women are created equal". It enumerated 18 grievances against men's rule over women: denial of franchise, lack of inheritance, earning, property rights to married women, guardianship of children and equal rights in divorce. Women lacked a legal personality remaining invisible and voiceless. "This was the beginning of American Feminism as a political force for it brought together different groups around a specific feminist platform" (Banks 1986: 34).Stanton was one of the chief organizers of the aforesaid convention and the key person to frame the Declaration. The enduring theme in all her writings was the need for women to be financially, intellectually, morally and politically free from men. Along with Anthony[xx], she "developed and refined the Enlightenment theory articulated by her predecessors, Wollstonecraft, Wright and Grimké (Donovan 1992: 17).

Single women could own property and since they were recognized as owners by law, they paid taxes too. However, they were not allowed to vote nor be elected to political offices. Between 1839 and 1865 many states[xxi] in the US passed laws recognizing the rights of married women to hold property. In 1854, Anthony began a campaign in the state of New York to secure for women the right to control their earnings and to the guardianship of their children in case of divorce, neither of which were recognized under the prevailing law. By 1900, every state modelled their laws after the New York Married Women's Property Act (1848) granting married women control over their property and earnings. In the US, as in Britain, securing legal rights for women formed an important part of the early feminist movement. This was largely because of the idea that married couples were unified entities under the law.

Gender versus Race

The victory of the Union/US Federal Government in the Civil War convinced women suffragists that they along with African Americans would secure the right to vote. In 1866, Stanton andAnthony founded the American Equal Rights Association (AERA) with the aim of securing equal rights for all US citizens. However, their stance changed in the course of the debate over the 14th Amendment (1868) and 15th Amendment (1870) that granted citizenship and suffrage to African Americans men.Stanton and Anthony warned that if African American men got the vote then there would be no talk of extension of franchise for another generation. Stanton considered it as "an outrage for "refined" white women to be governed by men from the "lower order of Chinese, Africans, Germans and Irish, with their low idea of womanhood" (cited in Stansell 1980: 71). She and Anthony campaigned against any suffrage amendment that excluded women while Lucy Stone (1818-93)[xxii], Antionette Brown Blackwell (1825-1921), Julia Ward Howe (1819-1910) and Douglass argued that this was "the Negro's hour' and that woman suffrage could wait. Douglass' friendship with Stanton and Anthony came under tremendous strain over the deep schisms that surfaced after the 15th Amendment. He pointed out that the white women though disenfranchised were politically more aware because the men in their families participated in the political process which was denied to African American men.

Stanton and Anthony's derogatory remarks against African American men and women alienated African American suffragists like Frances Ellen Watkins Harper (1825-1911) who remarked in 1866 that she spoke of wrongs while the white women spoke of rights and did not prioritize racial equality in the fight for suffrage. The arguments of women suffragists "for leaving the word "male" out of the 14th Amendment and putting "sex" alongside "race" and "color" in the 15th Amendment" (Myrdal 1944: 1075) went unheard. They were abandoned by the Abolitionists and the Republican Party. Some Democrats though not in favour of suffrage for all sought to make political capital by championing women's suffrage. "The War and Reconstruction Amendments[xxiii] had thus sharply divided the women's problem from the Negro problem in actual politics" (Myrdal 1944: 1076). Though all resident males above 21 years of age had the right to vote yet many southern states passed laws that made it impossible for African American men to exercise this right as they were required to pay poll tax, pass literacy test and had to be descendants of those who had the right to vote. The last one was known as the grandfather clause. Many states stipulated stricter property qualifications for voting.

The AERA split bringing into the open the contradictions between gender and race. The National Woman Suffrage Association (NWSA) consisting of only women was formed in 1869 with the intention of pursuing woman's suffrage and Anthony "became a nationally recognizable (and much mocked) face of the suffrage movement" (Blakemore 2020). Stanton and Anthony were firm on women's full political equality. Stone and her husband Henry Blackwell (1825-1909) were for partial suffrage that would allow women to vote on issues concerning them, namely education or municipal rights. They established the American Woman Suffrage Association (AWSA). Stone, after the Civil War, was willing to temporarily set aside women's voting rights for the peace of the nation. The AWSA did not want to alienate influential and conservative members within the community. The NWSA took a broader view and combined suffrage with issues like marriage and divorce. Stanton[xxiv] was of the view that marriage was a man-made institution that was inherently unjust to wives. She wanted liberalized divorce, end of prostitution, women's control over the frequency of sexual intercourse in marriage and redress for wives against drunk husbands. She wanted marriage to be a contract between two equal persons. Hers was a larger canvas as she attacked traditional sexual mores and criticised American society. The NWSA also wanted to end discrimination in employment and pay. It refused to work for the ratification of 15th Amendment and began to advocate for a 16th Amendment for universal suffrage.

In 1868, Stanton and Anthony started a political weekly entitled '*The Revolution'* to focus on topics such as prostitution, venereal diseases, rape, and working women's conditions. They also recommended dress reform and proper physical training for women. They considered women's economic and moral dependence on men as the root cause for their oppression and subjugation. In 1872, Victoria Woodhull[xxv] (1838-1927) was the first woman to run for the presidency on behalf of the Equal Rights Party.

Arrest of Anthony for casting her ballot

On 1st November 1872, Anthony and her three sisters as part of a group of 50 women entered a voter registration office to register themselves as voters in Rochester, New York. They quoted the 14th Amendment's citizenship provision and the article from New York Constitution pertaining to voting that did not stipulate any sex qualification. She alone was charged, though there were 14 more and was held in custody as she refused bail. During her trial her defence counsel pointed out that she was prosecuted purely because she was a woman. Anthony was ordered to pay a fine of one hundred dollars and the costs of the prosecution. She challenged the judge to hold her in custody or send her to jail which he did not thus prevent her from appealing her sentence to a higher court. She protested saying that she would never pay a dollar for the unjust penalty. She decided her sole objective was to educate all women to rebel against man made unjust, unconstitutional forms of law as "Resistance to tyranny is obedience to God".

Anthony did not pay a single penny of the penalty. She petitioned the Congress to remit the fine which was ignored. Even the government made no serious effort to collect the fine. Anthony in the meantime got 3000 copies of the trial proceedings printed and distributed to political activists and politicians. 'Aunt Susan' as she was referred to inspired many by her heroism. She received the presidential pardon, on 18th August 2020, from Trump "for a wrongful and unjust conviction stemming from the only vote she ever cast in an election" as part of the centennial celebrations of the 19thAmendment.

In 1873, Anthony, Woodhull and Matilda Gage[xxvi] (1828-98) tried to vote in the city elections. She worked tirelessly for the federal woman suffrage amendment. In 1876 both Anthony and Gage disrupted the official Centennial programme in 1876 at the Independence Hall in Philadelphia and presented *A Declaration of Rights for Women*.In 1888, Anthony organized the International Council of Women to promote health, peace, equality and education.

In 1890, NWSA and AWSA merged to form the National American Woman Suffrage Association (NAWSA) to present a united front to secure women's suffrage at the state level. Stanton was the first president but the NAWSA distanced itself from her following the publication of her *The Woman's Bible*[xxvii] (1896) as it was radical and hence potentially damaging to the suffrage campaign. In 1904, along with Millicent Fawcett[xxviii] (1847-1929), Marie Stritt (1855-1928) and Carrie Chapman Catt (1859-1947) and many more, Anthony organized the International Woman Suffrage Alliance to campaign for women's suffrage for the women of the world. In 1913, the NAWSA suffragists organized a parade down Pennsylvania Avenue in Washington DC, the first of its kind. In 1915, forty thousand women marched in a NYC suffrage parade. In 1916, the National Women's Party was established,patterning itself after Britain's Women's Social and Political Union (WSPU)[xxix]. In 1916, Jennette Rankin (1880-1973) of Montana became the first woman to be elected to the House of Representatives.

Role of African American Women in the Women's rights movement

The influential six volume magnus opus entitled *The History of Women's Suffrage* (1876-85) written by Stanton, Anthony, Gage, Harriet Stanton Blatch (1856-1940) and Ida Husted Harper (1851-1931) ignored the contributions of African American women completely despite their active role. In the antebellum period some of them demanded equality not only based on gender but also on race. A few notable ones were Charlotte Vandine Forten Sr (1785-1884), the founder of interracial Philadelphia Female Anti-Slavery Society and whose members were active in women's rights movement; Sojourner Truth (1797-1883) for her memorable speech *Ain't I* *a Womanat* the second National Women's Rights convention in 1851 that focused on intersectionality between gender and race; Maria W. Stewart (1803-79) the first to espouse women's rights and a pioneer in the same league as Mott, Stanton and Anthony. She wrote for the Abolitionist newspaper *The Liberator*. She pleaded in 1831 for the cessation of prejudices and animosities among women. Harriet Tubman (1822-1913), nicknamed as 'Moses' for helping 300 slaves to freedom as a conductor at the underground railroad; Frances Harper, an advocate of equal rights and equal educational opportunities for African American women andfor explaining the double burden of racism and sexism that African American women experienced.In 1873, she established the American Woman Suffrage Association. In 1896, she organized the National Association of coloured women and became its vice president. Along with Anna Julia Cooper (1858-1964) she campaigned against the prevailing racism in the movement. As women's cause was universal, she emphasized on the experiences of African American women as being different from their male counterparts. Mary Ann ShaddCary (1823-93) was the first African American woman to establish a suffrage association. She linked women's education, economic independence to their political empowerment. Other African-American suffragists and abolitionists were Margaretta Forten (1806-75), Harriet Forten Purvis (1810-75)[xxx], Sarah Remond (1826-87?)[xxxi] and Henrietta Purvis (1881-1935). Ida B. Wells Bennett (1862-1931), organizer of the Alpha Suffrage Club and her contingent were told to march separately at the end in the 1913 suffrage parade in Washington DC. Mary Church Terrell (1863-1954), professor and principal at Wilberforce University, the first African American woman appointed to the District of Columbia Board of Education in 1895 co-founded the National Association of Coloured Women with a motto "Lifting as we climb". She persuaded the men from her community to support their cause after Alice Paul's (1885-1977) attempt to marginalize them.

19th Amendment and its Aftermath

In 1919, the US Senate passed the 19th Amendment setting in motion the ratification process and finally on 26th August 1920 with three quarters of state legislatures ratifying the amendment American women secured full voting rights. In the interim individual states had granted women the right to vote. The earliest was Wyoming (1890) followed by Colorado (1893) Utah (1896), Idaho (1896), Washington (1910), Oregon (1912), Kansas (1912), Arizona (1912), Nevada (1914), Montana (1914), New York (1917), Michigan (1918), South Dakota (1918) and Oklahoma (1918).

In practice, voting rights remained restricted until the 1960s. From the 1890s there were a codified system of racial distinction known as Jim crow that affected every aspect of daily life in southern states in the US. Mandated segregation in schools, parks, libraries, drinking fountains, restrooms, buses, trains and restaurants existed. There were signs "Whites Only" and "Coloured". The Supreme Court in 1896 upheld the notion of separate but equal. following the Civil Rights Movement, the 24th Amendment passed in 1964 banned poll taxes. The Voting Rights Act of 1965 outlawed literacy test and installed poll observers to prevent voter discrimination.

Concluding Remarks

Arendt (1963) argued that the success of the American Revolution was primarily because its ambit was restricted to the political alone and did not extend to the social. Eighteenth century liberalism in spite of imbibing the spirit of the Enlightenment was essentially white male-centric denying women their rightful place as equal and free individuals. This was the practice on both sides of the Atlantic. The US did not ever suffer the stifling restrictions that Victorian England experienced which led JS Mill to lay the bases for a liberal society as an essential pre-requisite for a liberal state.

The struggle for women's suffrage at one level unified and projected a collective identity, that of 'women' but simultaneously brought out the contradictions within each gender, between genders, between gender and race and between gender and class. As in Britain the suffrage debate in the US focused on marriage, femininity, women's status, nature, role and position in home and society. The debate in Britain however was far more intense than the one in the US. There were sharp differences about methods and tactics ranging from constitutional and legal process adopted by the suffragists to the militant audacious ones by the suffragettes. However, in both, the worldview that sustained the legal and political subordination of women was challenged and eventually undermined (Ramaswamy 2018: 17-49).

Since the mid-1990s, the cabinets are no longer all-males as it was in the 1950s. Zweigenhaft and Domoff (1998) pointed out that the power elite has become more multicultural and gender sensitive as more women and minorities were visible in corporate boards, cabinets and as Supreme Court Judges. Women made it to the inner cabinet positions that of secretary of state, attorney general. In 2020 the US has its first woman vice president, a person who is both African American and Indian American. The top position still eludes women. Men however still continue to have a disproportionate share in the political process putting the US far behind not only the Scandinavian countries but also some of the developing countries of South Asia and Africa. The American democratic system has accommodated and broadened but the challenge of sexism and racism persists.

References

1. Arendt, H. (1963): *On Revolution*, Viking Press, New York.
2. Banks, O. (1986): *Faces of Feminism: A Study of Feminism as a Social Movement*, Blackwell, Oxford.
3. Donovan, J. (1992): *Feminist Theory: The Intellectual Tradition of American Feminism*, Viking, New York,
4. Heater, D. (1990): *Citizenship: The Civic Ideal in World History, Politics and Education*, Longman, London.
5. Macpherson, C.B. (1965): *The Real World of Democracy*, Oxford University Press, Oxford.
6. Myrdal, G. (1944): *An American Dilemma: The Negro Problem and Modern Democracy*, 2 Vols, Pantheon Books, New York
7. Ramaswamy, S. (2018): Women in Political Thought: The Quest for Gender Equality and Beyond, Orient BlackSwan, Hyderabad.
8. Stansell, C. (1980): Review Essay on 'One Hand Tied behind Us': The Rise of the Woman's Suffrage Movement by Jill Liddington, Jill Norris' Feminism and Suffrage: The Emergence of an Independent Women's Movement in America by Ellen Carol DuBois, *Feminist Studies*.
9. Wagner, S. R. (ed.), (2019): *The Women's suffrage Movement*, USA, Penguin.
10. Zweigenhaft, R.L. and W. Domoff (1998): *Diversity in the Power Elite: Have Women and Minorities Reached the Top?* Yale University Press, New Haven and London.

[i]New Jersey at first allowed all tax paying property owners to vote but in 1807 the law was changed to limit the vote to men.

[ii]Only 58 percent of men had the right to vote.

[iii]In 1792, New Hampshire became the first state to remove its landowning requirement. In 1856, North Carolina was the last state to drop property qualifications for white men. Though the Constitution did not decree that an officeholder should be subjected to a religion test various states continued with it for voting till 1828.

[iv]"Women didn't gain legal protection for the ballot in 1920, they regained it. The suffragists knew that women had voted in the colonies" (Wagner 2019: xxv).

[v]Early feminists like Wollstonecraft, Hannah More (1745-1933), Lady Catherine Macaulay-Graham (1731-91), Maria Edgeworth (1768-1849) stressed on proper education for women.

[vi]This was established in 1814 at Indiana. Women received equal education along with men and enjoyed sufficient leisure time for mental improvement and rational enjoyment.

[vii]Owen was critical of existing marriages as it harmed not only women but also men and children. Marriage he pointed out was an artificial institution that was buttressed by religion and private property. Private family was wasteful as it was labour intensive. It promoted competitiveness and inequality. Hence, he proposed its abolition and its replacement by collective households. He defended sexual equality and was convinced that women's emancipation would regenerate both society and humanity.

[viii]JS Mill in the *Subjection of Women* (1869) referred to women as the enslaved class as their position was worse than the slaves as the latter did not have to put with physical intimacy which women had to endure particularly in a marriage that was loveless.

[ix]They lectured about the evils of slavery. In 1828, Angelina brought a petition signed by 20,000 women seeking an end of slavery to the Massachusetts State Legislature.

[x]Mott has been described as the founder of American feminism. She was elected as the first president of the AERA. Since 1848 she campaigned for ending slavery and for women's suffrage. Her *Discourse on Women* (1850) took note of the restrictions women suffered. she advocated equal economic opportunities and equal political status. She helped in the establishment of the Swarthmore College in 1864.

[xi]Anthony helped slaves to escape on the underground railroad. During the Civil War, she supported the cause of the Union and founded the Women's Loyal League to help President Lincoln's Administration.

[xii] Garrison was the editor of the *Liberator* the anti-slavery newspaper. He believed that Anti-Slavery Society should remain apolitical. He encouraged women to be part of the society. He believed that the US Constitution was a pro-slavery document and that led to a split in the Society in 1840: Liberal Party, a political organization and the American and Foreign Anti-Slavery Society. Garrison and Douglass also fell out because of the former's views on the Constitution.

[xiii]Remond was the first African American to lecture on Abolitionism. He was most popular until Douglass.

[xiv]Purvis helped Garrison to establish the American Anti-Slavery Society in Philadelphia in 1833. He signed its "Declaration of Sentiments". He also helped the Library Company of Coloured People.

[xv]Phillips waw a lawyer by profession. He gave it up for the cause of Abolitionism and devoted himself to lecturing to anti-slavery societies, writing pamphlets and editorials for Garrison's *The Liberator*and contributing financially to the anti-slavery movement.

[xvi]Beecher was a clergyman, preacher and a reformer.

[xvii]Greeley was a newspaper editor. He founded the *New York Tribune* in 1841. He wrote against consumption of liquor, tobacco, gambling, prostitution and capital punishment. Karl Marx wrote for the aforesaid paper.

[xviii]Douglass was the most ardent and active promoter of women's right to vote and announced his commitment to the cause by including 'Right is of no sex' in the motto of his newspaper, the *North Star*. He admitted that he never felt ashamed to be designated as 'woman's rights man'. He pointed out that women's exclusion had no foundation in reason or justice. He was most well-known for his 1888 speech on women's suffrage which he delivered on 31st March at the International Council of Women.

[xix]Sir William Blackstone (1723-80)'s *Commentaries on the Laws of England* (1765-59) in 4 volumes provided a lucid and systematic description of English Law and were considered as the chief source of the knowledge of English law in the US Republic.

[xx]Hailing from a Quaker family, Anthony was at first interested in Abolitionism, temperance and rights of the working class. She got drawn into the women's rights movement on the issue of pay equity when she learned that male teachers got four times more monthly salary than their female counterparts. Along with Amelia Bloomer (1818-94), she agitated for more comfortable and less restrictive dresses for women. Bloomer introduced her to Stanton. In 1852, at the first woman's rights convention held in Syracuse she observed: "that the right which woman needed above every other, the one indeed which would secure to her all the others, was the right of suffrage". Since then, she pursued this goal tirelessly through giving

speeches, petitioning Congress and state legislatures.

[xxi]Mississippi was the first state to grant women the right to hold property in their own name with the permission of their husbands.

[xxii]Stone believed that a woman's primary responsibility was her home and family but she protested at their relegation to purely domestic chores. Citing her own example, she felt that a woman could combine marriage, motherhood and a career. She saw suffrage as the means and end of the Women's Rights Revolution. as the vote would bring out a concrete improvement in the legal status of women. It would educate the popular mind on issues concerned sexual equality. It would bring women out of the private sphere into the public domain where men would have to accept them as equals. she advocated divorce in case of drunken husbands and loveless marriages. She supported increase in time gap between children as that would enable women to have greater control over the number of children she would have to bear. She was critical of institutions like the church that subjugated women.

[xxiii] 13th, 14th and 15th Amendments

[xxiv]Stanton did not write a systematic treatise on politics but left a whole range of writings. In her search for cultural tradition that revered women Stanton introduced the notion of Matriarchate which she drew from Henry Maine's *Ancient Law* (1870) and Lewis Morgan's *Ancient Society* (1877), a rule by mothers. She was convinced if that could be achieved then ignorance, poverty and crime would end.

[xxv]She ran against the incumbent Republican Ulysses S. Grant and Democrat Horace Greeley. Douglass was her running mate. In 1879, she founded the *Woodhull and Claflin's Weekly*. It published the English translation of Marx and Engels' *The Communist Manifesto*

[xxvi]Gage was the third person in the triumvirate, the other two being Stanton and Anthony. She considered Anthony's trial as that of the US and not of Anthony. She envisioned a society without men and man-made laws. Her *Woman, Church and State* (1893) located women's oppression in Christian doctrines and in particular to the idea of Genesis.

[xxvii] Stanton argued that the mindless reliance on the *Bible* and its supposed doctrine of women's inferiority was crucial to perpetuating women's subjugation implying that political rights alone were not enough to change women's status; a revolution in social and religious attitudes were necessary. Anthony disagreed with her analysis.

[xxviii]Fawcett led Britain's largest women's rights association, the National Union of Women's Suffrage Societies (NUWSS). She was committed to constitutional and legal methods of struggle.

[xxix]Founded by Emmeline Pankhurst (1858-1928) and her elder daughter Christabel (1880-1958) in 1903 it was committed to militant forms of struggle to achieve women's suffrage. Its members were referred to as Suffragettes. This became the title of its journal too. Emmeline's younger daughter Sylvia (1882-1960) was keen to bring in working class women into the suffrage movement. 'Deeds not words' was its motto.

[xxx]Harriet and her sisters were founding members of the Philadelphia Female Anti-Slavery Society, members of the AERA, laid the groundwork for the first National Woman's Rights Convention in 1854 and helped to organize the Philadelphia Suffrage Association in 1868. Harriet was also a member of the executive committee of the AERA.

[xxxi]Sarah was a physician. She was active in the Salem and Massachusetts Anti-Slavery societies. She was a member of the AERA. Dispirited at the split in the woman suffrage movement after the Civil War she left the US and went to Florence, Italy to study medicine.

***

@ Jamshedpur Research Review

Declaration: ***Owner of Jamshedpur Research Review, English Quarterly is Gyanjyoti Educational and Research Foundation (Trust), 62, Block No 3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin -831005, and published and printed by Mithilesh Kumar Choubey and printed at Gyanjyoti Printing Press, Gyanjyoti Educational and Research Foundation, 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005, and published at Gyanjyoti Educational and Research Foundation(Trust), 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005, and editor is Mithilesh Kumar Choubey***