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## ***Editorial***

# **SOUTH INDIAN WRITERS MUST BE READ BY NORTH INDIAN LITERATURE LOVERS**

India is a wonderful country, but there is no literary unity among different Indian languages. For example, very few people in the Hindi belt are familiar with the great and contemporary literature of South India. Kannada, Tamil, Telugu and Malayalam - all these are very ancient languages and their literature is also very rich. If we are asked the names of five South Indian litterateurs, we start shouting - are you testing my general knowledge? Linguistic ignorance is the main reason why South Indian literature is not popular in North India.

But, in the new times, the linguistic deadlocks are decreasing. There is very little parochialism about language among the youth of the new age. Recently, three South Indian movies Pushpa, RRR and KGF Chapter 2 created history in North India. Apart from South Indian languages, all these films were also released in Hindi. The success of these South Indian movies in the Hindi heartland could be a sign of change. One thing is clear - the people of North India are getting closer to South Indians culturally, socially and ideologically. Or, although already close, but due to language barriers they seem to be far away. In South India, especially in Tamil Nadu, the anti-Hindi movement has historically been strong. But business needs are experimenting with something new at the grassroots level. For the past several years, Hindi dubbed movies of South were well-liked by the movie lovers of North India. This has given North Indians a lot of knowledge about the South Indian way of life and also helped to create an atmosphere in favor of South Indian movies in the Hindi belt.

The Mumbai film industry, on the other hand, is grappling with its own contradictions. The Mumbai film industry has tried to forcefully establish new narratives in the Hindi heartland, ignoring the likes and dislikes of the audience. It felt that perhaps the audience of Hindi films would inevitably accept the new narrative as they had no other choice. The useless rhetoric, unnecessary social activism and reactionary presence of some Bollywood superstars and artists on social media has not only dented some of their stardom but also tarnished the glory of the great Mumbai film industry. As a result, Bollywood movies with huge star cast have started flopping.

In such a situation, the cinema audience of the Hindi region turned their attention towards South Indian films. This great show from South India started with Baahubali part 1 and 2 and reached its peak with KGF-Chapter 2. KGF-2 broke all the earning records this year.

A new sun of hope is rising. The success of South Indian films in North India is tantamount to building a six-lane road between North India and South India. The vast Hindi belt of the

North is a huge market for South Indian films. If they continue to repeat their success in North India, the film industry of the South will become very prosperous and become a pan-India film industry.

If this experiment is applied in the literary field also; on the one hand, the southern literature will be translated into Hindi; On the other hand, the language base of people speaking, understanding and writing Hindi and South Indian languages will expand. In this way the readers of the Hindi belt will have access to the vast literary treasure of South India.

The opposition to Hindi in the South has now become completely political. Some consider the imposition of Hindi as an example of linguistic imperialism. Although voices are being raised against the imposition of Hindi as the dominant language, Hindi has never arisen before in Indian history. The first way to uplift in Hindi is straightforward: population growth. India's Hindi belt has one of the highest fertility rates in the world, while the south (as well as West Bengal and Maharashtra) have similar figures to developed countries, which are suffering from declining populations.

This means that the proportion of Indians who consider Hindi as their native language is increasing rapidly. Between 2001 and 2011, Hindi grew at a rate of 25% and 100 million new speakers were added. Among the 10 largest languages of India, Hindi is the only language whose proportion of speakers has increased during this decade.

But, like Hindi, we need to enrich other Indian languages as well; and there is a need to make them mutually compatible. The expansion of South Indian languages on a pan-India level will enrich the country's diverse cultural and literary heritage, and enhance India's literary clout at the international level.

**Editor**



***Dr. M.K Choubey***  
**20 May 2022**



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# REGULATING SOCIAL PROGRESS IN DEVELOPMENT PROJECTS: THE CASE OF MINERAL-BASED VENTURES IN EASTERN INDIA

**Dr. Anil Ota**

Senior Social Consultant

AECOM India Private Limited

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## Abstract

The contributions of extractive industries towards socio-economic development in Eastern India have been largely unplanned and unregulated. Keeping in view the above statement, the present paper intends to unravel some of the major factors contributing towards the prevailing phenomenon of social progress wherein neither the roles of stakeholders are explicitly defined nor are their individual efforts towards community development properly synchronized. As a result, instead of serving the interests of the wider beneficiaries, CSR interventions of industrial houses and welfare initiatives of the host governments are percolating benefits to a select few. The mechanisms adopted by major stakeholders for the welfare of the affected community in development projects have also been assessed in the current paper. Based on the assessment, the paper has identified a list of findings illustrating the need for regulating social progress in planned endeavours. The objectives with which the study has been undertaken and the techniques used for data collection have been highlighted in the form of a separate section within the paper.

**Key words:** Development projects, Eastern India, Mining, Social progress, Stakeholder engagement

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The genesis of development projects in Odisha and other Eastern Indian states can be traced back to the post-independence epoch. Identified as a conducive region for setting up heavy industries, the region was earmarked by the Nehru government for establishing mineral-based ventures (such as NALCO and RSP) and defence manufacturing industries (such as HAL (Hindustan Aeronautics Limited) at Sunabeda in Koraput district). The presence of a variety of high-grade mineral deposits in huge quantities was the major validation for industrializing the mineral-rich Western fringes of the state. However, the dimensions of social development, progress and community empowerment were largely ignored by the proponents during the 1950s and 1960s when the state witnessed the first wave of industrialisation by the union government (most of which are now administered and operated as PSUs (Public

Sector Undertakings)). With growing awareness concerning the social and community impacts of development projects and increasing regulatory stringency for mitigating the said risks and impacts on local communities from the 1990s and beyond, proponents have started implementing CSR interventions targeting their neighbouring communities. However, the CSR programmes in the spheres of health, livelihood, education, youth, sports, culture and tribal development are being taken up in an unplanned manner without taking stock of ongoing government schemes and programmes. This phenomenon of empowerment measures being implemented without consulting the intended beneficiaries and convergence with existing schemes have adversely impacted the performance of these interventions. Hence, it was decided to undertake an empirical study to assess the prevailing scenario of social progress in

development projects within the study area so that the same can be regulated (and the ensuing benefits being enjoyed by local communities can be maximized) with special reference to the mineral-based ventures in the study area.

**Objectives of the study:** The major objectives with which the study was undertaken include;

- a. To draw a brief historical genesis of mineral-based ventures in Eastern India with special reference to Odisha;
- b. To highlight the key stakeholders in community welfare in mineral-based ventures along with their nature of association/ contributions towards peripheral development;
- c. To lay down the background, rationale and objectives of the study along with its geographical coverage and timeframe; and
- d. To sketch the ongoing phenomenon of social progress in

development projects and identify the need for regulating the same by highlighting the observations made by the author during the empirical study in the form of key findings.

### Geographical Coverage and the Sample:

The current study was undertaken predominantly in the Eastern state of Odisha. The sample for the study inhabiting four C.D. (Community Development) blocks of Odisha and one C.D. block of Jharkhand were selected using simple random sampling technique. The geographical coverage of the study and the sample respondents covered is mentioned in the table below.

**Table 1: Geographical coverage and the sample**

State	Blocks covered	Gram Panchayats (GP)covered	Revenue villagescovered	Sample respondents covered
Odisha	Joda	2	4	60
	Sukinda	1	2	40
	Angul	2	4	60
	Laxmanpur	1	2	40
Jharkhand	Jamshedpur	2	4	60
Total	5 blocks	8 GPs	16 Revenue villages	260 Sample respondents

The following considerations were kept in view while determining the sample size and selecting the sample for the study;

- a. The number of mineral-based industries in the C.D. block and their corresponding production capacity in Million Tonnes (MT);
- b. The size of the population inhabiting the project area i.e. the local communities excluding the industrial townships (that house mostly the influx population engaged in operating the plant, mines etc.);
- c. No preference or positive discrimination to be made while

- d. selecting sample from the sole C.D. block of Jharkhand; and
- d. The GPs and the revenue villages falling within close proximity to the projects were selected for the study and no specific sampling technique was administered to select them.

2. **Techniques used for data collection and analysis:** As a sizeable segment of the respondents were pre-literates, complicated quantitative techniques were not employed for data collection. The following qualitative techniques were used;

- a. Interview technique (Open ended and unstructured)
- b. Case study technique
- c. Focused Group Discussion (FGD) technique
- d. Observation technique (Non-participant observation)

The information and data collected using the aforementioned techniques were analysed using the time-tested tool of qualitative interpretation. The findings of the study (discussed in the succeeding section of the paper) have been derived from analysis of the collected data and the observations made by the researcher-author during the field study.

The setting up of development projects comes with its own set of costs—particularly for peripheral communities<sup>1</sup>. The degree of impacts of planned ventures on local communities vary from one category of project to the other<sup>2</sup>. For instance, impacts of dam/irrigation projects and linear projects (Rail and Road) on local communities are less severe, less dispersed and occur once in the project lifecycle. In such projects, the project-induced impacts are mostly felt during the construction phase and not during project operations. On the contrary, in Mining projects, project-specific impacts on the local community are extremely severe and occur throughout the project lifecycle<sup>3</sup>.

It is to be noted that the scope of the current paper does not encompass technical assessment of the Environmental and Social (E&S) impacts of Mining projects. Some of the key *geo-social and morphological* characteristic features of mineral deposits in Eastern India are as follows;

1. There is an astonishing *overlap of Minerals, Forests and Tribals*<sup>4</sup> wherein some of the most opulent mineral deposits are situated beneath pristine forests that serve as habitation sites to several Tribal communities;
2. The poor *Quality of Living (QoL)*<sup>5</sup> in such isolated regions is characterized by lack of access to basic amenities<sup>6</sup>,

inadequate physical infrastructure and nearly-defunct Public Distribution System (PDS); and

3. *Left-wing separatism*<sup>7</sup> is rampant in the region which has stalled several critical development projects and has caused loss of lives of several civilians.

Over the past few decades, India has witnessed growing use of modern technology for mining. At the same time, adverse E&S implications of reckless mineral extraction, particularly in Eastern India have scaled new heights. In fact, unlawful mineral activities in several ecologically sensitive locations have severely impacted the ecological and social balance of the region.<sup>8</sup> One of the key factors that can be attributed to the recent phenomenon of rise in E&S risks and impacts of mining projects is frequent violations of applicable regulatory provisions<sup>9</sup> for E & S governance in the sector by mine operators. The concerns pertaining to regulatory non-compliances have been raised by all major stakeholders of industrialization such as Government, Human Rights groups<sup>10</sup>, NGOs (Non-Government Organizations), activists, local communities, institutional investors etc.

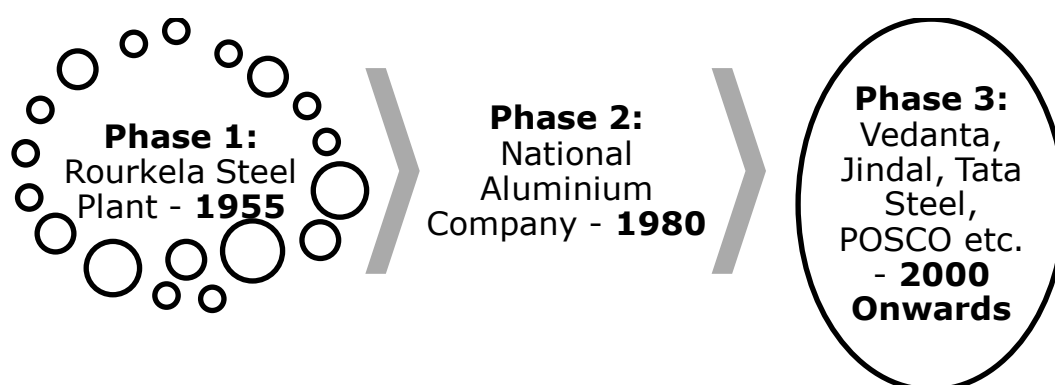
### Genesis of mineral-based ventures in Odisha

As indicated earlier, the state of Odisha along with the neighbouring Jharkhand and Chhattisgarh is blessed with copious reserves of high-grade minerals. The largely unutilized resources were identified as the most viable means for ushering the growth and development of the region immediately post-independence. On the backdrop of the identified mineral resources, particularly in Eastern India, the need for setting up of mega industries was realised by the government during the first and second five-year plan periods. Within Eastern India, Odisha was identified as the *Storehouse of mineral reserves* of India and consequently a region conducive for setting up mineral-based ventures. Some of the key state-funded and state-operated mineral-based projects that were set up in the state include the Rourkela Steel Plant (RSP) of the Steel Authority of India (SAIL) in 1955 at Sundergarh<sup>11</sup> and the multi-location Aluminium complex of the National Aluminium Company (NALCO) in 1980. The

Alumina refinery and Bauxite mines (Panchpatmali mines) of NALCO are located at Damanjodi in Koraput whereas the Aluminium smelter is situated in Angul<sup>12</sup>. The *Blueprint for development of independent India* was drawn in such a manner that the material requirements for infrastructural development (Roads, bridges, irrigation/multipurpose dam projects etc.) and national defence were envisaged to be mostly produced/ manufactured within the country. For this purpose, industries were set up to

process locally available mineral reserves. The timeline of mineral-based ventures in Odisha can be arranged under the following phases; (a) Post-independence phase when the RSP was set up<sup>13</sup>; (b) The pre-LPG (Liberalization – Privatization – Globalization) epoch when the NALCO<sup>14</sup> was set up; and (c) The post Industrial Policy Resolution (IPR), 2001 (Revised in 2007 and 2015)<sup>15</sup> phase intended to encourage private participation in the mineral sector of the state.

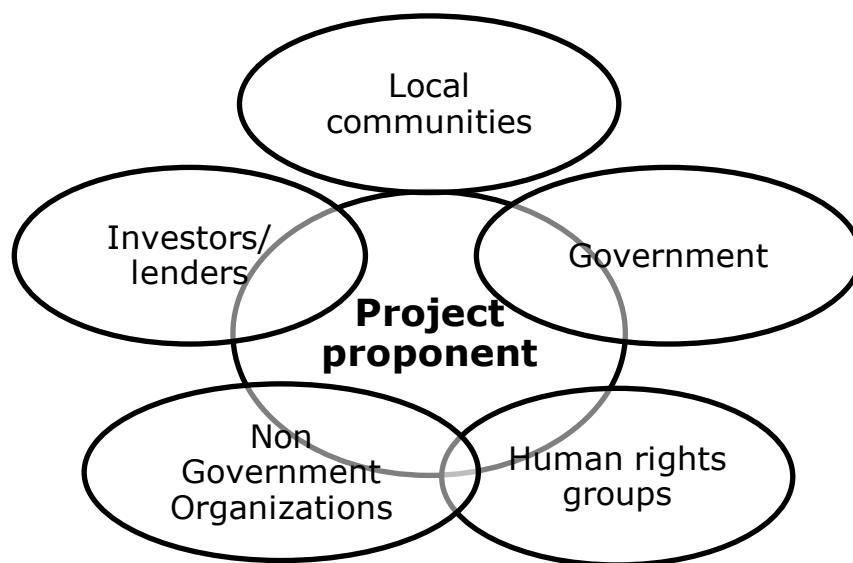
**Figure 1: Brief pictographic genesis of mineral-based ventures in Odisha**



However, after the onset of the LPG – era in the early 1990s, the pace of industrialization<sup>16</sup> in Odisha fastened. Moreover, after enactment of pro-people and industry-friendly resolutions such as the Odisha Resettlement and Rehabilitation (R & R) Policy, 2006 and the IPR, 2001 (Revised in 2007 and 2015)<sup>17</sup>, the phenomenon of private participation in the extractive industries sector has witnessed a new thrust. By 2012, more than 50 MoUs (Memorandum of Understandings) with a total investment proposal of approximately Rs. 2.3 lakh crore<sup>18</sup> had been signed between the state government and business houses interested to set up their concerns in Odisha. Some of the most notable MoUs that have been translated into action include; (a) The multi-location aluminium complex of VAL (Vedanta Aluminium Limited) at Kalahandi and Jharsuguda<sup>19</sup> (Now known as Sesa Sterlite Limited); (b) The integrated steel plant of Jindal Steel and Power Limited (JSPL) at Angul<sup>20</sup>; and (c) The integrated steel plant of Tata Steel Limited (TSL) at Jajpur<sup>21</sup>.

#### **Partnering change: Stakeholders in community welfare in mineral-based ventures**

The mechanism for community welfare in development projects in India is extremely complex with no dedicated legislations or regulatory framework in place to guide the process. As a result, the measures used for managing social and local issues in planned endeavours and for implementing development initiatives have become a play tool at the hands of the ruling establishment. Activists have alleged the host government of adopting differential yardsticks to evaluate the need for community welfare from one project to another. Allegations of money laundering between influential bureaucrats, politicians and corporate lobbyists<sup>22</sup> in determining the responsibility matrix for community welfare between the government, NGOs and the proponent have also been made.

**Figure 2: Key players/ stakeholders in community welfare in mineral-based ventures**

As part of the current study, relevant literature material available in the public domain was reviewed, Corporate Social Responsibility (CSR) frameworks<sup>23</sup> of key mining ventures were assessed and the regulatory mechanism for determination and disbursement of compensation to the Project Affected Persons (PAP)<sup>24</sup> and Project Displaced Persons (PDP)<sup>25</sup> were studied. Based on the above assessment, the following vital observations concerning the mechanism for community welfare being adopted by different stakeholders in mineral-based ventures can be made;

1. **Entitlement determination and compensation disbursement by host government:** In mining/ industrial projects involving physical displacement of communities, R & R benefits in the form of compensation for the acquired land<sup>26</sup>, valuation of housing structure (to be dismantled), monthly maintenance allowance<sup>27</sup> and one-time transportation allowance (for shifting of household belongings), employment/ cash-in-lieu of employment<sup>28</sup> are disbursed by the state

government through the district administration in accordance to the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement (RFCTLARR) Act, 2013 and other applicable R & R policy provisions, guidelines, Acts etc.

2. **Social activism by human rights groups:** Human rights groups have become ever more active in the mining belts of Eastern India (Jharkhand and Odisha). These organizations claim to represent the interests of the vulnerable communities *endangered and threatened* by mining such as the tribal/ Indigenous Peoples (IP)<sup>29</sup>, Scheduled Castes (SC), women and children etc. and to fight for their Constitutional rights and civil liberties. Through recurring media reports and research publications highlighting the plight of such people, human rights groups often act as pressure groups to coerce the ruling establishment to initiate pro-people measures.

3. **Involvement of NGOs in project execution:** The intent of a large number of NGOs for selflessly working for the subjugated have undergone a tectonic shift and has now been replaced by an ulterior profit motive. As a result, its current purpose largely remains confusing and distant from the views of its founders. However, in mineral-based Ventures, NGOs and Community Based Organizations (CBO) are being actively involved by proponents for field-level supervision and execution<sup>30</sup> of interventions in the spheres of community health, livelihood, education and tribal development. In fact, the entire approach to *collaborative social empowerment* through Self Help Groups (SHG)<sup>31</sup> or Joint Liability Groups (JLG) in development projects is being overseen by NGOs specializing in *community trust building*.
4. **CSR initiatives by the project proponents:** Project proponents through their CSR fleets implement *peripheral development programme*<sup>32</sup> for communities inhabiting within the vicinity of their project area. While, the CSR interventions are scaled to project requirements, the CSR programmes are generally managed by social development professionals of the company directly or through NGOs/CBOs etc. The CSR interventions in mineral-based industries can be categorised under the following themes; (a) community health, hygiene and sanitation, (b) livelihood (farm and non-farm-based)<sup>33</sup>, (c) education, (d) social infrastructure, (e) culture, sports and youth development<sup>34</sup>, (f) tribal development and (g) E&S forestry<sup>35</sup>. However, proponents in recent times have been alleged of not identifying the needs of local communities in a scientific manner to design their CSR programme. Similarly, activist organizations have also condemned proponents for *excessive media reporting* of their CSR interventions.
5. **Role of institutional investors, lenders and Banking Financial Institutions (BFI) in economic equity, social justice and empowerment:** With growing awareness to use ethically sourced products, the need for social and ecological accountability of investments by institutional investors<sup>36</sup>, lenders and BFIs has assumed paramount significance. Consumer cognizance of the socio-ecological implications of manufacturing is one of the key features of the recent phenomenon of *responsible investment*. At the same time, the stringent legislations, guidelines and procedures laid down at the national and international levels for mitigating/minimizing the corollary effects of particularly the extractive sector operations on local communities and ecology have also contributed immensely towards the cause. The *sustainable development debate* has been enlarged beyond the realms of environmental issues and geographies from Western Europe to the Afro-Asian countries. Consequently, most BFIs/funding agencies across the public and private sectors and industry/sector-specific cartels have prepared and enforced robust *sustainable development frameworks*<sup>37</sup>. Observance and adherence to the said frameworks have been made mandatory and at times a precondition to loan disbursement or membership. One such sustainable development frameworks are the International Finance Corporation's (IFC) framework<sup>38</sup> of which the Policy on Environmental and Social Sustainability (PESS) is a major constituent. The policy covers eight issues pertaining to sustainable business operations in the form of Performance Standards (PS) from 1 through 8<sup>39</sup>. The guidelines of the IFC is designed to comply with the broader Equator Principles (EP)<sup>40,41</sup>. In fact, the EP is a framework for managing credit risk and for determining and managing E&S risks in projects. The framework is hence used for decision making by investors<sup>42</sup>. To be precise, adherence to

lender requirements as a pre-condition for loan disbursement has played a key role in improving the E&S performance of the extractive industries.

- 6. Community participation in development projects:** Participation of local communities in development projects occurs at two broad levels; (a) participation in consultation and consent-seeking exercises such as Public Hearing<sup>43</sup>; and (b) participation in implementing welfare interventions for community development<sup>44</sup>. With increase in awareness amongst local communities and growing legislative stringency concerning public participation in planned endeavours, the participation of communities in project areas has deepened. Therefore, enhancing local content through employment and allocation of work contracts for project-specific construction activities to local Youths has assumed paramount significance. This transition from hiring manpower from outside the project area to facilitating the engagement of local youth has not only enhanced the participation of local communities in development projects but has also translated the notions of *inclusive industrialization* from the perspective of *community partaking*<sup>45</sup> to reality. In fact, there are proponents that have transcended one step beyond *community partaking* and have associated communities in planning, execution and monitoring of projects. There are examples wherein the proponent and local youths have trained and raised *barefoot technicians* to manage small-scale community-level initiatives in the spheres of livelihood, education, sports, cultural and youth development, rural infrastructure creation etc. With growing community participation in development projects, a *benefit sharing agreement* to apportion the profit generated by businesses between the proponent and local communities might become a reality in the future.

The above sections of the paper have illustrated the unorganised manner in which

the host government and the proponents evaluate and implement development initiatives in the project area. The lack of coordination between the said entities have also adversely impacted the outcome of the welfare interventions. At the same time, there are sporadic examples of successful community ventures that have been carried out through the Public Private Partnership (PPP) mode. One such initiative is the *mid-day meal programme* at Lanjigarh (in Odisha) wherein nutritious lunch is being cooked and served to more than 25,000 children in the district of Kalahandi. This initiative is partnered by Government of Odisha (GoO), Naandi Foundation, Food Corporation of India (FCI) and Sesa Sterlite (earlier known as Vedanta Aluminium Limited)<sup>46</sup>. Nevertheless, implementation of such successful initiatives under the PPP mode continue to be rare and lack publicity and subsequent visibility for which its replication becomes even more difficult.

### **Key Findings of the study: Need for regulating social progress**

Consistent with the spirit of the paper and the position that constitutes its rationale, it is pertinent to mention here that apart from ensuring development of peripheral communities, there also lies a strong need for regulating the pattern of social progress in development projects, especially in the study area (Eastern India). In fact, regulating social progress is essential for two specific reasons such as; (a) Due to the unregulated, unsynchronized and unplanned approach being adopted by proponents in planning and implementing welfare interventions, most community initiatives are being duplicated. By duplication, it means that schemes and progress of the state and union governments and other welfare entities with a similar scope and mandate covering a common beneficiary-base are being implemented with no efforts for convergence or merging of the *repetitive programmes* and (b) As no prior planning, estimation and need assessments are being carried out as a precursor to grounding welfare initiatives, the intended beneficiaries are getting confused with respect to their entitlements for which they are not being able to appreciate the benefits being accrued to

them. Keeping in view the above-mentioned scenario, the observations made during the empirical exercise have been delineated in the succeeding paragraphs as findings of the study. The findings are expected to shed further light on the micro-dynamics of social progress in development projects and the need for its regulation.

**1. Mandating community need assessment:** Need assessment for determining the legitimate requirements of the community should be carried out by every proponent during the pre-construction phase of the project. The outcome of this exercise should determine the framework for CSR interventions for the project area. The assessment exercise should provide adequate scope for communities to spell out their requirements/ needs/ lacuna and the proponents (or professional consultants) to use their expertise and subject-matter proficiency in ascertaining the genuineness of the demands by the communities. No specific framework for the proposed need assessment can be suggested and instead only a few international best practices such as *reference charters* can be recommended for consideration. The *sustainable development frameworks* that may be used to evaluate the prevailing socio-economic scenario of the project area include the following; (a) the MDGs (Millennium Development Goals), (b) the policy on Environmental and Social Sustainability of the IFC/ Equator Principles, (c) Sustainability Principles of the OECD (Organization for Economic Cooperation and Development) and ICMM (International Council of Mining and Metals), (d) The National Development Goals (NDGs) etc. The purpose of suggesting the use of (either of) the above frameworks is to ensure that each aspect of community wellbeing is covered in the *need assessment exercise*.

## 2. Preparing and implementing an integrated Environmental and Social Management Plan (ESMP):

ESMPs in India have been made mandatory as part of the regulatory EIA process by the Ministry of Environment, Forest and Climate Change (MoEF&CC) through several notifications (most notably the EIA Notification, 2020). Western countries (UK, USA and Germany) were amongst the first to identify ESMP to be a *one stop solution* for most of the Environmental, Social and Governance (ESG) issues. It is to be noted that ESMPs are comprehensive plans that are developed based on analysis of the key ESG issues identified for projects. The management plans encompass corresponding mitigation measures to address the identified issues. In context of the present study area, it was observed that most proponents are not preparing an integrated ESMP covering the aspects identified during the Environmental and Social Impact Assessment (ESIA) studies. On the contrary, they are following a *piece meal* approach to management of ESG issues wherein each identified issue is addressed separately (on an as and when required basis) without any dovetailing of mitigation measures for managing related issues. This approach to address ESG issues on a need basis is less productive and not sustainable in the long-run. In fact, the above approach to lay the roadmap for social progress constituting interventions for *local area development* without proper planning and limited community consultations reverses the process of *social progress* and on creates impediments for equitable social and cultural development in the project area. Apart from being highly expensive, the process of addressing emerging and identified issues relevant to the project independently and in a non-synchronized manner makes the entire process of adhering to the above said international standards an extremely complicated and time-taking affair. On the other hand, if a proponent adheres to

the ESMP approach for addressing its ESG Issues, all issues identified in the ESIA exercise will be covered in a single report/ document. The report may also be supplemented with an implementation handbook for execution of the proposed suggestions. Two major segments of any ESMP are; (a) the Environmental Management Plan (EMP) and (b) the Social Management Plan (SMP). Some of the common components of the SMP within the broader ESMP include; (a) Tribal Development/ Indigenous Peoples' Development Plan (TDP/ IPDP), (b) Local engagement/ Employment plan, (c) Stakeholder engagement/ community engagement, (d) Contractor management, (e) Land Acquisition, (f) Involuntary R & R, (g) Cultural heritage management etc.

3. **Constructive stakeholder consultations for enhancing community engagement:** Engagement with local communities as part of the wider stakeholder engagement framework of corporate houses helps in; (a) enhancing community participation in CSR interventions of the project and (b) seeking community *consent* as required by law especially during public hearings or *consulting* them to understand their expectations, grievances and concerns pertaining to the project. However, the aforementioned approach to stakeholder engagement for seeking consent as required by law and consulting on developmental needs requires to be revisited. The revised approach should provision for developing and implementing a Stakeholder Engagement Plan (SEP) for each project covering the major phases of engagement such as; (a) stakeholder identification, (b) stakeholder mapping, (c) stakeholder analysis, (d) stakeholder engagement and (e) follow-up on engagements. The SEP should cover the entire project lifecycle (Design, pre-construction, construction, operations, commissioning and decommissioning) and independent principles and guidelines should be laid for engaging

with stakeholders and information dissemination. Similarly, documentation of each stakeholder engagement activity performed by the proponent should be maintained in the form of engagement transcript or Minutes of Meeting (MoM). The following details may be included in the engagement transcript or MoM; (a) date and time, (b) participants representing the proponent and the stakeholder category covered, (c) key discussion points, (d) commitments made etc. Such a framework will help in tracking of past engagements and provide scope for following up on earlier commitments. Where possible, the above proposed framework for recording stakeholder engagement sessions should be supplemented by signed MoM along with still photographs of the events.

4. **Integration of welfare interventions and convergence with government programmes:** Integration of welfare interventions refer to collation of similar initiatives under a single umbrella. Similarly, convergence with government programmes indicate dovetailing of proposed project interventions with ongoing state-sponsored programmes for community development. Both the above approaches to community welfare are intended to reduce operational expenses and enhance efficiency of development initiatives. It is pertinent to mention here that during the study, no structured institutional arrangements for integration and convergence of welfare schemes of the union and state governments; project proponents; and other stakeholders (NGOs/ CBOs etc.) involved in community development could be observed. Lack of coordination in formulation and implementation of welfare schemes has created confusion and misunderstanding among the implementing authorities. Even beneficiaries of the interventions were observed to be confused with regard to; (a) the geographical coverage of the initiatives, (b) scope of initiatives – target beneficiaries, (c) platform for

communicating the beneficiaries regarding their entitlements, (d) role of key players (union and state governments, NGOs, CBOs etc.) in programme implementation. The lack of coordination as indicated is also facilitating implementing authorities to escape responsibility/ accountability in an event of poor performance, corruption etc. In fact, the lack of convergence is acting as a barrier in formal communication between programme implementing agencies. Consequently, certain entities are taking credit for accomplishments and transferring the blame of programme failure on others. For instance, in the study area, it was observed that schools for imparting pre-primary education were being operated by the state government under various welfare schemes and education programmes, by the proponent under its own umbrella programmes for education and literacy and even by some NGOs/ CBOs. Under such circumstances, neither the curriculum being used nor the pattern of teaching in schools operated by different entities resemble with each other. This severely affects the mental evolution and formal learning of children and poses serious challenges in coping with the mainstream school curriculum. Integration and convergence of the ongoing and proposed welfare programmes will yield several benefits such as; (a) reduced operating costs by eliminating duplicity of a single intervention by multiple agencies, (b) determining accountability on implementing agencies for poor performance and (c) providing a clear understanding/ perception of the programme to the target beneficiaries including its scope and responsible entities.

### Concluding Remarks

While Odisha over the past few decades has witnessed industry-propelled development, issues relating to the socio-economic impacts of mining and industrial operations remain largely unaddressed. Such critical issues need

to be identified and mitigated in a time-bound manner. In fact, the unorganised manner in which CSR programmes are planned and implemented in development projects neither follow the principles of equity nor the values of parity. Consequently, the segments (vulnerable sections) of the community that are in greater need of support are not provided preference in allocation of benefits under the welfare programmes. This in turn has silently contributed towards the growing gap between the haves and the have-nots.

‘The need for regulating social progress’ is amongst the least researched themes within the wider vertical of social development. Critical analysis of the prevailing mechanism for CSR in development projects and the findings of the study yield two vital deductions such as; (a) major changes need to be introduced (at the policy level and at the field level) in order to fasten the process of social progress in planned ventures; and (b) most stakeholders of development projects such as; human rights groups, CBOs and NGOs have witnessed gross deterioration in their ethical values. Consequently, the spirit of work of the above said entities that were earlier governed by the *principles of selfless service and care for the vulnerable* have been replaced by *materialism and greed*. This phenomenon is evident from the way these entities are increasingly treading the path of acquisitiveness. However, it is also important to state here that the recent trends (though not governed by dedicated legislations) of implementing community welfare/ development interventions in development projects adhering to the PPP approach is a progressive phenomenon with respect to participatory social development and empowerment. In fact, if the abovementioned trend is properly regulated and brought within the fold of the regulatory mechanism, the current benefits of participatory development can be maximized and an ensuing *perennial flow of benefits* to the local communities can be safeguarded/ ensured.

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# MATHEMATICS: THE SEARCH FOR TRUTH AND ABSTRACT REASONING

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## Abstract

Mathematics can be called a subject which is eternally in search of truth. “The search for truth is more precious than its possession.” – Albert Einstein. The toughest thing in this world is to break away from familiar grounds and venture into unknown areas. This is the call of rationality where the mind must learn to break the habit patterns formed and strengthened through ages and have an epistemological approach to comprehend the different facets of truth and realism in abstract and tangible reasoning.

**Keywords:** Platonism, Continuum, Abstraction, Concretization, Truth-Equations, Fourth Dimension, Euclidean and Non-Euclidean Geometries, Gödel

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## Introduction

The law of existence is the most fundamental principle which is undeniable and which initiates the process of formation, growth and development. For us human beings, it is essential that we accept ours as well as the existence of the world around us. This is the gross reality, the acceptance of which marks the advent of our development, both at the physical and the spiritual levels. Living with mathematics provides a meticulous training of the mind to become a dispassionate, yet objective learner. Each and every aspect of mathematics, be it arithmetic, algebra or geometry has developed only through a non-confrontational approach. Any new result that surfaced, either due to observation or research was carefully looked into and if it occurred in the natural way, it was accepted unquestioningly. For instance, one perspective of development of mathematics is that irrational numbers and complex numbers are not the result of intended machinations on the part of mathematicians but appeared most naturally in the flow of evolution of the subject (Geary et al., 2015). This line of thought is mathematics, and its pursuer, a

mathematician. When the student and the subject become one with each other, the final goal of understanding existential reality is attained (Gregoire, 2016).

In this paper, we endeavour to explore the connection of mathematics with mind and its cognitive abilities for the purpose of living a holistic and harmonious life (Wilson, 2015). First important lesson that one learns from doing practical mathematics is to live in the present moment. Mind is a slave of its conditionings of thinking perpetually of either the past happenings or the future. This habit of the mind does not allow it to feel liberated of thoughts and anxieties. Mathematics provides an anchor to help the mind cultivate the habit to remain in the present moment. In doing a particular calculation, the mind has to remain completely involved in it, leaving no room for other thoughts to interfere. While working out the solution to a mathematical problem, the mind is devoid of any regrets about the past and anxieties about the future. It becomes a doer, a proponent of action rather than that of reaction (Marwaha, 2016).

The second important aspect of doing mathematics is the creative satisfaction one derives because being creative is an intrinsic trait of every human being. Every action, whether of the mind or of the body, constitutes an act of creativity as it is impossible for the mind to remain idle. Therefore, the mind must be involved in a healthy and sound activity to satisfy its creative urges. This is possible only if the mind is free of anxieties and negative thoughts. Again, mathematics comes to the rescue as it does not allow the mind to indulge in idle thinking and generate negativities. As long as the mind is immersed in doing mathematics, clouds of self-doubt and fear of the future are dispelled. One feels like a creator and the joy of being constructive is a reward of the seed sown from moment to moment. Even the anxiety to arrive at the final answer is not there. There is the confidence that every step taken is bound to bring one nearer and nearer to the ultimate destination (Marwaha, 2016).

The eighteenth-century mathematician Leonhard Euler (1707-1783) was a gifted individual who contributed extensively to mathematics and related areas. No other mathematician till date has been able to provide so much mathematics as Euler did, so much so that he is termed as 'Analysis Incarnate'. He not only possessed an unusually brilliant mind but a very simple heart devoid of ego and envy. Euler's life had its shares of ups and downs. The last two decades of his life were beset with misfortunes. He lost many of his worldly possessions in a fire that burnt his house. He also became blind in one eye due to an unsuccessful cataract operation. But the indomitable spirit of the man remained lit like a beacon in the storm of life. Astoundingly, he was most productive during this period of his life (Bell, 1937; Marwaha, 2016, pp. 149).

The Greek mathematician Archimedes of Syracuse's (287-212 BC) preoccupation with science and mathematics was intense, to the extent of appearing divine. It is said that he was so absorbed in contemplating on some mathematical problem that he did not hear the command of a soldier of the Roman army, who had captured Archimedes' native city of Syracuse. The soldier, in a fit of fury,

beheaded Archimedes. Thus, the mind engaged in doing mathematics develops the power of concentration. It can become sharp enough to immediately sense the harm the negativities inflict upon our psyche. It can utilize this power to experience freedom from negativities. Having tasted the sweetness of freedom from agitation, it desires to travel to that haven of peace again and again. In this way, the habit pattern of generating positivity gets strengthened and the mind becomes ready to explore the deeper aspects of truth (Marwaha, 2016).

According to Plato (427-347 BC), "mathematical truths are absolute and in studying them, we shall be in a better position to know the necessary truths about what is good and right and thus be in a better position to become good ourselves" (Anglin et al., 1995). This is the view of the Platonists that abstract reasoning is inherently present in the mathematical objects whose existence is independent of human language, thoughts, beliefs and practices (Linnebo, 2018). Although this line of thought has been challenged by many mathematicians, we shall explore the epistemological and metaphysical aspects of philosophy of mathematics. The development of mathematics is totally attributed to its nature of starting with the obvious and then transcending to the metaphysical domain to understand that which is significant but not very obvious.

### **Nothing but the truth**

Dwelling on the foundations of mathematics, there are many questions that come to the mind. From where is this huge paraphernalia of mathematical results which seem to be growing constantly, is being generated? Does it have any credibility or accountability? Is it just the product of intuitive thinking on the part of some individuals or is it the result of logical and deductive reasoning? These are basically the two schools of thoughts about the structure of mathematics, one belonging to the intuitionists and the other to the formalists. Intuitionists feel that any mathematics that originates from pure intuition of the mind, independent of definitions and postulates cannot lead to contradictions and therefore must be acceptable. On the other hand, the

formalists emphasize on an axiomatic approach where starting with a set of few simple, plausible axioms, all the results must accrue from these in a logical manner (Courant et al., 1996).

It is difficult to accept one school of thought and outrightly reject the other because intuition based on reality provides the initial necessary spur, leading to important discoveries and inventions; it is the logical approach which lends credibility to it. Thus it is constructive thinking guided by intuition which is the true source of mathematical dynamism. It may bring into mathematics an element of irrationality but that is what makes mathematics a beautiful subject. It can be a melody for a musician, a painting for an artist or a message of spirituality to a philosopher.

It was the Greek philosopher Pythagoras (570 – 490 BC) who could verily be referred to as the true discoverer of the spirit of mathematics. He venerated this subject to the point that he thought by understanding the behavioural pattern of numbers, one could uncover the metaphysical truths of the universe. Pythagoras founded the Pythagorean Brotherhood, a band of six hundred followers who were not only capable of understanding his teachings but who could add to them by creating new ideas and proofs.

“The discovery of irrational numbers shattered the glass house of the set beliefs of the Greek mathematicians, especially Pythagoras and his disciples, in which they had taken refuge. The Pythagorean Brotherhood was dabbling with the beautiful properties of whole numbers and rational numbers and they believed in the perfection of numbers and their power to unravel any mystery of the universe. But it is not easy to accept something that threatens to uproot the egoistic notions formed through years of labour and sweat. The Greeks were so absorbed in patting each other’s backs on some of their findings, which though important, really only marked the beginning of the process of understanding the laws of nature, that they simply refused to accept anything that did not come within the periphery of their limited set of numbers. This was the time when Hippasus, a Greek mathematician and a disciple of Pythagoras, discovered that he could not measure the

length of the hypotenuse of a right-angled triangle whose other two sides were of unit length. At that time, all measurements were either fractions or whole numbers. Now, using the result about right triangles as established by Pythagoras, viz., the square of the hypotenuse of a right-angled triangle is equal to the sum of squares of the other two sides, the length of the hypotenuse of this triangle would be  $\sqrt{2}$ .  $\sqrt{2}$ , the square root of 2, was the first number of its kind, for it belonged neither to the family of natural numbers nor to the family of rational numbers (fractions). This discovery of Hippasus was so unacceptable to the Pythagorean fraternity that it condemned him to a very cruel and tragic death. He was drowned in the sea.

Mathematics, a subject that has truth as its hallmark, could not at the time grasp this revelation of truth and slowly continued to evolve waiting for the time when mankind would become mature enough to accept its truths. This happened four centuries later, when Euclid (325-285 BC) finally established the existence of numbers of the type  $\sqrt{2}$ , which were not just a handful but were found to be countless, much more than the infinitely but countably many natural numbers and fractions. Such numbers came to be called irrational numbers. This discovery put mathematics on the track of becoming a discipline that seeks perfection and completeness with only truth as its guiding light - a subject that does not swerve from its principles. No amount of temptation or ego on the part of its preceptors can lead it astray.

While meditating on the behaviour of his mind, if a person succeeds in maintaining equanimity, many deep-rooted habit patterns come up on the surface and get eradicated, leading to the eventual breaking down of the ego and purification of the mind. But this is a gradual process. One needs to maintain a concerted and consistent practice to attain total liberation from impurities. On the way, as the mind gets somewhat purified, one inevitably experiences a sense of bliss and exhilaration” (Marwaha, 2016, pp. ).

### **The continuum of mind versus the real line continuum**

The behavioural pattern of the mind can be understood by the following analogy. The number line, representative of a continuum, is constituted of numbers also termed as real numbers. In fact, this line acts as a storehouse for all conceivable numbers. Since each point on the line is represented by some real number, thereby rendering it interminable. Intriguingly, although the counting numbers and their negatives lie on the real line yet huge gaps exist between any two such numbers. These chasms are the residences of rational numbers of the type  $p/q$ , where  $p$  and  $q$  are integers and  $q \neq 0$ . Once again, although the rational numbers help in bridging the gap but are not entirely exhaustive in nature. The rational numbers are actually splintered across the real line equivalent to the scattered moments of awareness embedded in the subliminal recesses of the mind. These numbers are reflective of the restless disposition of the mind and its fleeting focus that tends to shift from one object to the other. The punctuations in the real number line despite the hugeness of rational numbers are filled with irrational numbers. Therefore the irrational numbers act as a source of filling the void in the number line by completing the continuum. Hence with the discovery of irrational numbers emerges mathematics's claim to spirituality (Snow, 2003).

"In conceiving the counting numbers 1,2,3,... and then the fractions  $1/2, 2/8, 3/5$ , and so on, nature had a helping hand for it presented man with enough evidence of countable things which could be fragmented. Likewise, human beings can also develop the faculty of awareness of the mind from moment to moment. The fact that it is possible to achieve this has been proved time and again by the successful endeavour of many great people from time immemorial. When it discovered the irrational numbers, which together with rational numbers helped to fill all gaps on the number line. But the discovery of irrational numbers can only be due to the presence of logical reasoning in the human mind. Mathematics, through this analogy not only justifies but also further substantiates the faith of mankind in pursuit of peace and happiness.

*"The completion of the real line through irrational numbers amply communicates the fact how significant it is for an individual to maintain continuity of awareness from moment to moment; and also, how nature supports any effort made in this direction"* (Marwaha, 2016, pp. 83).

The theoretical physicist and mathematician Roger Penrose (born 1931) propounds the Platonic realism of mathematics by claiming that "as long as you believe in the rules that define a system, you must also believe in the truth that lies beyond those rules" (Murphy, 2020).

### **One-to-one correspondence: abstraction and concretization**

Extraneously, the mind tends to perceive ample gaps between changing situations irrespective of their pace. Although at the gross level, it appears that events are chronologically distant, the subconscious levels observe the continuity of the process of inception, change and imminent destruction. The incongruity between the gross and the subconscious mind tends to create a state of conflation wherein the mind finds it difficult to realise the truth of inevitable change and destruction. Similarly, the nuances of the growth process of the body is not starkly visible to the naked eyes, but has been proved otherwise by scientific intervention. Ample evidence exists for the fact that the body is in a constant change of flux. These changes, although imperceptible at the apparent level, tend to manifest it over longer periods of time. It is important to grasp the truth about the constant fluctuations of change in reality. Such realisation warrants for the mind to become keen enough to perceive the truth at the subtlest levels.

As a stock house of varying positive and negative thoughts, emotions and feelings, our mind accordingly reacts at the mental level which is physically manifested in the form of bodily sensations. This causal effect of action and reaction occurs continuously throughout one's lifetime. Unfortunately, the awareness of this phenomenon is limited to only the subconscious mind with the conscious mind being a victim of its own illusions. Some of

these illusions are linked to the dogged pursuit of happiness in situations embedded either in the past or the future, while ignoring the sanctity of the present moment. Hence, often losing out on precious moments and instead wasting mental energy on meaningless evaluation post the event. Therefore, necessitating the need to acquire the art of living in the present by drawing upon the close connection between one's consciousness and the events. If only the mind could master the art of drawing a one-to-one correspondence between its consciousness and the events, it would learn the art of living in the present.

"This aspect of spirituality finds an analogy in a certain aspect of mathematics known as the one-to-one correspondence between the elements of two given sets. Suppose there are two sets containing 5 elements each,

$$A = \{a_1, a_2, a_3, a_4, a_5\} \text{ and } B = \{b_1, b_2, b_3, b_4, b_5\}$$

If to each  $a_i \in A$ , we can associate one and only one  $b_i \in B$  and this  $b_i$  does not correspond to any other element of  $B$ , we say that there is a one-to-one correspondence between the elements of  $A$  and  $B$ .

If  $A$  and  $B$  are infinite sets, say

$$A = \{a_1, a_2, a_3, \dots, a_n, \dots\}$$

$$B = \{b_1, b_2, b_3, \dots, b_n, \dots\}$$

and we can define a function or a rule from  $A$  to  $B$  which associates  $a_n$  to  $b_n$  for each  $n$ , we say that the sets  $A$  and  $B$  are in one-to-one correspondence with each other. Many significant mathematical results are attributed to this property.

To draw a parallel theory, if we denote by  $A$ , the set of all events that occur in the body and  $B$ , the collections of moments (the smallest unit of time that the mind needs to grasp an event), and if the mind function is such that it can associate an event of the set  $A$  with every moment of the set  $B$ , then it is a one-to-one function which can aptly define the spiritual state of a person. In mathematics, there are limitations where the elements of the set are defined for all time and if a given function fails to draw the one-to-one correspondence at any stage despite being one-to-one before this stage, we say that the sets are not compatible. But nature has not imposed any such limitations in the path of spirituality. The mind, despite numerous failings, can choose to be a one-to-one function at any time and be in

sync with the laws of nature". (Marwaha, 2016, pp ).

### The equations of truth

Truth has never been more compelling than in mathematics. Each and every step taken in mathematics has to be steeped in truth. Just like the laws of arithmetic, the equations of truth can be verily tested and confirmed (Schaffer, 2017).

"Symbolically,

$$Truth + Truth = Truth$$

$$Truth \times Truth = Truth$$

i.e., every moment steeped in truth bears the sweet fruit of truth and this chain does not get broken unless a link of impurity is inserted. Then the equations of truth change drastically.

$$Truth + Lies = Lies$$

$$Truth \times Lies = Lies$$

In a nutshell, there is no scope for cheating in mathematics. For instance, the equation,

$$x + 2 = 4$$

has only one solution i.e.,  $x = 2$ . No other value of  $x$  will make the equation a true equation. If this equation is being satisfied by a value of  $x$  other than 2, then it cannot be called a mathematical equation. Until truth is realised, its immensity and significance can only be conjectured. Human beings are destined to play the game of trial and error before they can hit upon the right solution. In real life, when we are faced with a problem whose solution does not seem obvious, instead of running away from the situation, we should face it with fortitude and keeping the desired result in mind, accordingly change our perspective and attitude. So, our mind is like a variable quantity which can be given any value suitable to a particular situation. The value should be that through which our life becomes balanced and hassle free. At times, in trying to bring balance, we have to take a very hard decision which is like walking through fire. If in moments of weakness, we make a wrong decision to gain some respite, we shall end up making a problem in our lives, which may be absolutely unsolvable. Algebra does not seem to be very far from real life. Given all conditions of a problem, we assume the right answer to be the unknown quantity  $x$  and we form the equation with all the known factors. The correct answer is that value of  $x$  which balances the formed equation. There is one

and only one value which keeps the equation balanced and therefore there can be no compromise with it. Here is another example, which accentuates the fact that the laws on which mathematics is founded are rooted in truth. We know that if any non-zero number is divided by itself, the answer is 1. This is not the case when the number zero is divided by itself. Mathematically, the division of zero by itself is not permissible. If it were allowed to happen, the consequences would be drastic. Suppose zero divided by zero gives the answer 1 as in the case of a non-zero number being divided by itself. Now, we also know that zero multiplied with any number (including itself) is equal to zero. Then, the following equation would be true:

$$0 \times 1 = 0 \times 2$$

as each side of it is equal to zero.

Further, this would imply

$$1 = \frac{0}{0} \times 2$$

But our assertion is that  $\frac{0}{0} = 1$ , which gives  $1 = 2$ . This is utterly ridiculous. Not only this, if any attempt is made to defend these erroneous principles, it will result in the weakening of the entire structure, which eventually will crumble. A similar argument shows that  $\frac{\infty}{\infty} = 1$  also gives absurd results. Therefore, allowing even one incorrect principle will lead to innumerable false conclusions, so much so that it will become impossible to justify them" (Marwaha, 2016, pp. ..

Bruce Bridgeman, in his article on Mathematical Theology (Bridgeman has created mathematical equations to define the relationship of God to man and man to sheep, as illustrated in the *Bible*. Just as shepherds protected their lambs, they believed that the Lord was protecting them, as is said in the beginning of the 23<sup>rd</sup> psalm, "The Lord is my shepherd".

### **Truth: the fourth dimension**

Snezana Lawrence, in her article (Lawrence, 2009) has beautifully exemplified the connection between life, mathematics and the fourth dimension, especially in the context of exploring the possibility of building more spatial and comfortable architectural monuments in higher dimensions. But I feel that the need

to venture out of the domain of three-dimensional existence has been there for the beginning of civilization, both at the noumenal and phenomenal levels.

While it is understandable that the physical aspect of exploring higher dimensions can be an intellectual exercise, especially since the mathematical tools required for this became available, but could it be that the urge to do so is more spiritual than a mere satisfaction of cerebral curiosity.

Much has been written about fourth and higher dimensions especially in the nineteenth century. Pioneer mathematicians in this area have been Bernhard Riemann (1826-1866) who introduced the  $n$ -dimensional manifolds and some other prominent names that come to mind are August Ferdinand Mobius (1790-1860) and Felix Klein (1849-1925) amongst many others who have contributed in this field (Devlin, 1988). The exclusivity of the fourth dimension has led many philosophers, mathematicians and physicists to explore and unravel its mysteries (Lawrence, *ibid*).

I personally feel that the truth is the fourth dimension that human beings are constantly striving to find. Although the journey to find truth begins at the experiential level of the 3-dimensional framework of the physical world, its absoluteness is attained only on completely transcending the confines of the 3-dimensional physicality. Many spiritual scientists like Gautama Buddha have achieved this extraordinary feat and have expounded their teachings for the benefit of humanity.

But to experience this metaphysical reality, every individual has to undertake his own journey to the realm of the fourth dimension where the eternal truth resides. In its quest for the ultimate truth, mathematics also has come up with revelations and discoveries which, through their sheer ingenuity and wondrousness, impel a person to reflect upon the profundity of the incorporeal on one hand, and the ability of human mind to comprehend it, on the other.

"One such example is an attempt to represent the unending expanse of the 2-dimensional plane by a hollow spherical ball, which is

definitely a finite and bounded figure. Here, the infinite plane represents the range of efforts put in by man in his journey to attain the ultimate truth. The ultimate truth is not a part of the plane, however vast or unending it may be. It is a special position which remains obscure and is called the infinity of the complex plane denoted by the symbol  $\infty$ . Mathematics tries to establish a one-to-one correspondence between the hollow sphere and the 2-dimensional plane and finds it unable to do so unless infinity is brought into the scenario. If in reality, man had been complete in himself, this feat would certainly have been achievable. But until the search of man for ultimate reality is completed, there will remain some gap in his existence, which is symbolic of Truth, God, or the fourth dimension, whatever one may like to call it and the yearning to fill it up.

This beautiful illustration of the oneness of man with truth is one of the highlights of mathematics emphasizing that this subject remains deeply spiritual in essence. Consider a hollow sphere  $S$  of unit radius with centre at the origin  $O(0, 0, 0)$ . Let the uppermost point of the vertical diameter be denoted by  $N(0, 0, 1)$ , called the north pole and let the 2-dimensional plane, also called the  $xy$ -plane  $\mathbb{R}^2$  be the set of all points of the form  $(x, y)$ , where  $x$  and  $y$  are real numbers. The  $xy$ -plane is a replica of the set of complex numbers of the form  $x + iy$ , where  $x, y \in \mathbb{R}$  (the collection of all real numbers). For this reason, the  $xy$ -plane is also called the complex plane  $\mathbb{C}$ .

Take any point  $P$  in  $\mathbb{C}$  and join it to  $N$ . The line segment  $NP$  intersects the sphere in only one point, say  $P'$ . Also, if any general point  $Q$  is taken on the sphere, then the line joining  $N$  and  $Q$  meets the complex plane in just one point. This shows that there is a one-to-one correspondence between the points of the complex plane and those of the sphere minus the point  $N$ . The question is to what point on the complex plane does the point  $N$  correspond? One can clearly see that it does not correspond to any point on the complex plane as the line joining  $N$  to itself will lie in the tangent plane to the sphere at  $N$  which is parallel to the complex plane. Therefore, no line in this tangent plane can ever meet the

complex plane, except at some obscure point at infinity.

We observe that  $S \sim \{N\}$  is a projection of  $\mathbb{C}$  but it is unable to capture the infiniteness of the complex plane. This lacuna occurs in the natural order of our existence. In order to complete the one-to-oneness between these two, the point  $N$  is made to correspond to infinity. Now  $\infty$  'adjoined' to  $\mathbb{C}$  is called the extended complex plane, and is denoted by  $\mathbb{C}^\infty$ .  $\infty$  stands for the final destination of the human endeavour and when man is able to realize realise this connection between  $N$  and  $\infty$ , the journey is complete and there is nothing more left to be achieved.

The topmost point of the sphere is like the pinnacle of truth which the complex plane is unable to capture for it is only a sum total of finite entities devoid of infinity. It is only the complex infinity adjoined to the complex plane that can plug the gap which is left wide open when the plane surface is wrapped around the sphere in an attempt to cover it. Once the hole is plugged, there is no distinction left between the sphere  $S$  and the complex plane. In other words,  $\mathbb{C}$  or  $S \sim \{N\}$  symbolizes symbolises an ordinary mortal whereas  $\mathbb{C} \cup \{\infty\}$  or  $S$  stands for a fully enlightened man" (Marwaha, 2016, pp. 13-15).

### **Euclidean and non-euclidean geometries: both are universal truths**

Until the nineteenth century, Euclid's geometry enjoyed absolute authority, both as an axiomatic and as a description of physical space. Euclid's intention was to deduce geometric propositions from postulates which were quite evident to the eye and principles which were quite obviously logical. Even today, Euclid's geometry is the simplest type of geometry, and it furnishes the simplest description of physical space for everyday purposes. But beyond the everyday world, however, lies a vast universe that can be understood only with the help of expanded geometry which came to be known as non-Euclidean geometry. The expansion of geometric concepts grew from dissatisfaction with one of Euclid's axioms, viz., the parallel postulate (Ravindran, 2007).

The parallel axiom says that from a given point outside a given line, one and only one line passes through it that does not intersect the line. The remarkable feature of this axiom is that it makes an assertion about the whole extent of a straight line, that is, it says that two lines which are parallel do not intersect, no matter how far they may be produced. Now, this axiom can be visually verified for a finite distance as the maximum possible length of a ruler or thread or even a ray of light visible to a telescope can only be finite. It means that this axiom can never be experimentally verified. Moreover, within any fixed distance, however large, there can be several lines passing through a given point and not meeting the given line (Courant, 1996).

It is easy for an intuitionist to believe in the axioms of Euclidean geometry. Many such mathematicians tried to search for a proof of Euclid's parallel postulate but they all failed. An unending record of failures in finding the proof led to the belief that perhaps the postulate was independent of the rest of the axioms and thus different systems of geometry could be constructed where the parallel axiom does not hold. Such a system is called non-Euclidean geometry. Many models of non-Euclidean geometry (hyperbolic geometry by Felix Klein or Riemannian geometry etc.) were constructed. In the theory of relativity, in optics and in the general theory of wave propagation, a non-Euclidean description of phenomena is sometimes more adequate than a Euclidean one.

“Non-Euclidean geometry gave an entirely different interpretation of the Parallel Axiom of Euclid. Since this new elucidation was complete and logical in itself, it was readily adopted by mathematicians and this paved the way for further advancement and growth in related areas. But this in no way discredits Euclidean geometry or belittles its significance. It remains valid for geometry done within small distances (large enough, from a layman's perspective) but it is only through non-Euclidean geometry that the laws of the universe can be comprehended in entirety. So non-Euclidean geometry ended the irrefutable reign of the geometry based on Euclid's axioms and opened up new areas of discovery of the universe, but it still preserved

the sanctity of Euclidean geometry. While giving it a makeover and a new meaning, it proved that while old order can change into new, it does not lose its utility but only has to adapt with grace and dignity” (Marwaha, 2016, pp. 107).

## Conclusion

Neuroscientists have been studying the effect that studying mathematics has on the human brain. In their paper “The Human Brain and Mathematics”, Davis and McGowen have given empirical evidence to demonstrate the powers of the brain to recognize mathematical concepts independent of its other cognitive abilities. This proves that mathematical truths based on observation and proof appeal to that part of the human brain which is logical and indulges in abstract reason (Davis et al., 2021). This is the reason why despite a solution resulting from breaking the rules might appear to be alluring but it is not acceptable. This belief follows from the innate characteristic of mathematics to stick to the truth, come what may. For centuries, it was believed that mathematics was an axiomatic discipline and everything in it resulted from a logical thinking pattern. In the early 20th twentieth century, this belief was brutally shattered by the mathematician Kurt Gödel (1906-1978) who established the incompleteness of any stream of mathematics that is based on the laws of arithmetic. Gödel proved that although one may increase the list of arithmetical axioms to any extent, there will always be true statements which can neither be proved nor disproved, the so-called undecidable statements (Courant et al., 1996; Marwaha, 2016).

Does this mean that mathematicians can no longer rely upon the stability and certainty of mathematics? Have the roots of mathematics on which the huge structure of theorems and proofs rest been shaken forever? Has the journey of the seeker of truth in mathematics been halted forever? The answer is an emphatic no. In fact, Gödel's revelations substantiated the fact that mathematics is like an ocean which contains all sorts of treasures, some beautiful, some ugly, some useful and some useless and just like an ocean cannot

conceal its treasures, they are there for any adventurer to find.

“In the discovery of Gödel, mathematics was found to behave in yet another way, identical to nature. Nature, as we know, is bound to function according to some fixed laws, but it keeps the freedom to spring surprises, which may seem contradictory on the surface but actually pave the way for new dimensions of understanding to be achieved through the study of its functioning. Similarly, mathematicians thought that it was possible to restrict mathematics to a formal axiomatic system but the subject, an ardent disciple of nature, was unwilling to forfeit its freedom to evolve in any direction it might wish to (Courant et al., 1996). Thus, although the revelation of Gödel swept the ground beneath the feet of all those who swore by the rationality, consistency and provability of mathematics, it was nevertheless a triumph of the subject that it does not shrink from revealing the truth, however unpalatable it may appear to be. It made mathematics even more transparent and cogent in its dealings. Moreover, Gödel only showed that it was impossible to prove that the axioms were inconsistent, it does not mean that they are inconsistent. It did not take away anything from the credibility of the subject. Yes, the axiomatic system cannot be completed but that does not invalidate its veracity. Mathematics still is scrupulously bound to the laws and axioms and only the answer that ensues from following the rules is acceptable unquestioningly. The base of mathematics is made up of the solid ground of truth and rationality that breathes life into its very existence” (Marwaha, 2016, pp. 135-136).

In conclusion, there are still many more milestones to be covered before mathematics can become one with the ultimate truth and herein lies the beauty of this subject. It is synonymous with the constant struggle of every human being to keep alive the faith in the existence of truth, even though it has not been absolutely attained. The negative and positive will always work together and it will be up to us what to choose and what to leave. The French mathematician Andre Weil (1906-1998) has aptly summed it up by saying (quoted in H Eves Mathematical Circles Adieu (Boston 1977)): “God exists since

mathematics is consistent, and the Devil exists since we cannot prove it.”

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# A COMPARATIVE STUDY OF THE ATTITUDE OF TEACHER'S TOWARDS TEACHING AND THEIR RELATIONSHIP WITH STUDENTS

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## Abstract

Any country can be called a civilized country only when its citizens are also good and civilized. Any citizen can be called a good citizen only when the teachers have the qualities of truthfulness, patriotism, honesty, devotion to duty and leadership. These qualities can be developed only through education. The duty to civilize children is depend on teachers. Therefore, the teacher has been given an important place in the fruitful education plan. The teacher is the servant of the society. She/He has to create such an environment in the school to develop the social personality of the child and the child can become a worthy citizen of democracy. John Dewey has given importance to the teacher to the extent that he has been called the representative of God in the society. To uphold the value of liberty and equality in the school, the teacher should not consider himself to be greater than the children. She/He should not try to impose his thoughts and tendencies on the children through commands and precepts. She/He should observe the children and understand their interests, abilities and activities and put them in the work according to them. In this study the researcher found out that there is a difference between the professional attitude of the teachers of the government urban secondary school and the teachers of the government rural secondary school in the relationship with the students. This study also revealed that the attitude of male and female teachers in urban public secondary schools towards their profession and in relation to students is better than that of female male teachers in urban public schools.

**Key Words:** Teacher's Attitude, Teaching Profession and Teacher & Student Relationship

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## Introduction

Education in the school should be given keeping in mind the individual differences of the children. The teacher should induce the children in such activities which can be developed in them. The attitude of the teacher towards teaching profession makes it easy to develop the predetermined objectives in the child. Such an environment should be create in the school so that the children nurturing can be possible by mutual cooperation, participation in social, moral, intellectual and physical tasks. School inculcates the predetermined objectives in the children and inculcates the habit of doing them regularly. School programs play an important role in the formation of child's character. Therefore, the

child should not be taught directly, he should be given such a social environment and such examples should be presented in front of him that self-discipline should be developed in him and he becomes a social animal in the true sense. It is true that having a peaceful environment in the school leads to more work, but peace is a means, not an end. Plato rightly said that "Education is a means of developing good citizens". The role of developing good citizen is performing by various agencies such as school, family, church, community etc.

**School-** If we talk about the ancient times, then it was not possible at that time to transfer all the cultural wealth to the children in a informal way through the family, parents or siblings. Therefore, there was a need for a

resource that would work to educate children and this source is known as the school and it has many groups of people who working in school and one from among who are performing the duties of teaching are called teachers. In the past, the home of the teachers used to be a school where some students used to study, but with the scope of knowledge increased and education also started to be provided through the school and then school became a means of getting education and children started going there for education.

The school has a number of responsibilities, the most important of which are the preservation of culture, the development of cultural excellence, the holistic development of the individual, the development of social performance and the development of talent. The school balances the individual's physical, artistic, moral, spiritual, professional and political development. According to John Dewey, school is a miniature society. It is a social organization that serves the purpose of education. It enables the student to play a vital role in the society in which he lives and at the same time to play a vital role in the welfare and development of that society. That is why it is said that if the future of any society is to be known, it can be easily ascertained from its school.

**Principal-** The principal is an important figure in any school or college. The principal is known as the soul of the organization. His/her position is the highest in the organization and also holds an important position. At the behest of which everything is done. In other words, we can say that the need for a principal in an organization is as great as the need for a captain in the playground and a president in the house or a leader in the organization. That is why the development of the country and society requires a principal who has insight.

**Teacher-** The teacher is called the backbone of the education system. The teacher plays an important role in the educational process. Without the teacher, the educational process becomes ineffective. According to Sir John Adam, the teacher is the creator of man. According to the Kothari Commission (1964-66) the teacher is the creator of fortune. A

teacher has an important role to play in shaping the future of any country and society. Such an identity plays an important role in the reconstruction of education and playing an important part of social change. The job of a teacher is not only to teach the subject but it also has many other duties. Teaching is a great and virtuous profession. A teacher should be like a friend, a philosopher, and a guide.

The future of any society depends entirely on its education system and we know that this is considered to be an important component of the field of education. Teachers have a better place in the society and there are many important duties of the society which are well managed by a teacher with their knowledge and skills. Therefore, teachers are called role models of the society. Teachers assist their students in providing the best possible understanding of the subject matter which is very important for the student. Because education is a dynamic process that change over time. Therefore, teachers also need to update their information from time to time. Any country and its future depend entirely on the education system and teachers have an important role to play in the field of education because teachers provide their students with a better education for a better future for the country. Teachers help in enabling the students to play their important role in improving the future of their country. Teachers play an important role in a student's life. Teachers not only instruct their students on the subject matter but also give back-to-back advice from time to time for the betterment of their students and they become good citizens and manage the best for the betterment of their society and country.

**Teaching as a profession - A Historical Perspective-**Teaching is not a part time job but teachers have to be ready for mental and physical hard work and practice at all times for the welfare of their students. Teaching is a very important and sacred profession by which the people associated with it have enlightened not only their future but also the future of their country. The concept of teaching as a profession requires that the teacher should be an organized person who specializes in time planning and many processes. The teacher is

an active communicator, feeling well-versed in his subject matter. It is a complex profession that has to accept the needs and expectations of an ever-changing crown as its responsibility

**(a) Teaching in Ancient Period-** Like the Greek civilization, the ancient Indian civilization is considered to be an advanced civilization. There are many similarities between ancient Indian philosophy and Greek philosophy. Similarly, education was very important in ancient India. In ancient India, education was dominated by religiosity over human life. Vedas were of primary importance. Vedic education had a profound effect on social, cultural and philosophical life. The main purpose of education of this period was to liberate the soul from the constraints of time (Moksha). For this, real knowledge was necessary and it was believed that the material world is a laboratory for man where he improves himself through education. In this ancient age, the method of speech was verbal and thoughtful. In this age, teachers had a high position. In ancient times the teacher-student relationship was ideal. The teacher was a loving father, guide, friend, helper and reformer for the students.

**(b) Teaching in Buddhist Period-** In the Buddhist era, some changes are to be seen in the field of education. In the Vedic period education was not for everyone, in that period education was given to the common people because this system was completely under the control of Buddhists so its aims and syllabus were also very definite. A special thing in this era was that education was for everyone but Buddhist monasteries were not everywhere in the country so it was very difficult to spread education to every person in the country. If we talk about the role of teachers in this age, then we also see the change in the role of teachers in this age. Now it was necessary to be an expert in the special branch of knowledge. In addition to using verbal methods, teachers also used demonstration methods such as exhibitions, discussions, question and answer, stories and examples.

**(c) Teaching in Medieval Period-** In medieval times, if we talk about education, even then, teachers were highly respected in the society. The school was a center of

elementary education aimed at teaching children the Qur'an, in addition to teaching literacy and arithmetic in some places were included in the curriculum. The medium of instruction was Persian but it was compulsory to study Arabic. The madarsas was a center of higher learning, usually given in a mosque, where children were taught language, literature, logic, and theology, eloquence, law, science, arithmetic, and wisdom. In addition, traditional spiritual education was imparted in monasteries and shrines. The teaching method in the madarsas was oral. The teachers used the lecture method in teaching. At that time, inductive methods were used in the temple for teaching subjects such as one-sided practice, logic, politics and philosophy. Up to that time there was no special teacher training program and self study was also used in the madarsas.

**(d) Teaching in Modern Period-** The acquisition of fact for education in modern India was accompanied by the development of Western education in India. It started with the arrival of British. The Charter of 1833 declared English as the official language in India, and at the same time the British curriculum was added to the education system and English was made the medium of instruction. At that time education was not for everyone but education was only for the children of employees. After independence, a rule has been made in India that education will be given to every individual. If we talk about the old days, then teaching used to be one sided, but now it has become twofold. At the same time, in the past, teaching was teacher-centered, but now it has become child-centered, in which teaching was provided keeping in view the needs of the students. Now the role of teachers has changed and presently viewed as a friend, philosopher and guide. At present the role and responsibilities of the teacher have expanded in and out of the classroom. The teacher's good behavior, attitude and interest help in shaping the personality of the student.

### Need and significance of the study

The development of any country depends entirely on the education system. There is a

positive relationship between education system of a country and development of the country and it is determined by the quality of the teachers. Earlier the role of teachers was only to impart knowledge to the students but now the role of teachers has changed a lot. He is now a friend, philosopher and guide. At past knowledge was limited and the teaching profession was considered easy and low demand but at present the scope of knowledge is growing very fast. Therefore, the importance of teaching profession has increased and it is very important for teachers to be effective in teaching. It is also true that teachers' attitude, interests and feelings affect their performance.

Inspiring teachers share their feelings with their students. When a teacher is a master of a profession, it has a direct positive effect on student learning. Professionalism clearly predicts a good performance. It is said that no education system can be better than its teachers because the quality of education depends on the teachers who provide it. Positive attitude towards the teaching profession is considered better and it becomes important aspect of personality of teachers and teachers have an important role to play in making students good citizens by providing better education and sound base which is very important for the development of the country and a better future. Therefore, the attitude of the teachers towards the teaching profession and teacher-student relationship study is a great need. Everyone is aware that teaching profession is a kind of skill and art by which a teacher tries to achieve the set goals of education. In the teaching profession, one person helps the other person to acquire knowledge and skills which ultimately change the behaviour of students. Therefore the researcher conducted a study on the attitude of teachers towards teaching and student teacher relationship.

### Objectives of the Study

The objectives of the study are as follows:

1. To compare the attitudes of urban and rural government secondary

schools teachers towards teaching and student teacher relationship.

2. To compare the attitudes of male and female urban government secondary schools teachers towards teaching and teacher student relationship.
3. To compare the attitudes of male and female rural government secondary schools teachers towards Teaching and Teacher Student Relationship.
4. To compare the attitudes of urban and rural female government secondary schools teachers towards Teaching and Teacher Student Relationship.
5. To compare the attitudes of urban and rural male government secondary schools teachers towards Teaching and Teacher Student Relationship.

### Hypotheses of the Study

The following are the hypotheses of this study:

- **Hypothesis 1:** There is no significance difference between the attitude of urban and rural secondary government school teachers towards teaching and student teacher relationship.
- **Hypothesis 2:** There is no significant difference between the attitudes of male and female urban government secondary schools teachers towards teaching and teacher student relationship
- **Hypothesis 3:** There is no significant difference between the attitudes of male and female rural government secondary schools teachers Teaching and Teacher Student Relationship.
- **Hypothesis 4:** There is no significant difference between attitudes of urban and rural female government secondary schools teachers towards Teaching and Teacher Student Relationship.
- **Hypothesis 5:** There is no significant difference between attitudes of urban and rural male government secondary schools teachers towards Teaching and Teacher Student Relationship.

## Methodology

The research methodology includes population, sample and tools which have its own importance in research. The selection of population, sample and tools depends on the researcher understanding and knowledge in research and great insight about the topic.

### Population and Samples

Lidquist (1970) expressed that "Population is the group of individual or observation which can be easily identified. Therefore, it appears that in the statistical sense, it means any kind of object, such as the number of books in the library, the number of teachers in the university, the number of doctors in the city which can be included in the population. In this study all the teachers of all secondary schools have been selected as population.

**Samples-**The small portion of the population selected from this population is called the sample. This covers the entire characteristics of the population. In this study, the researcher has used a total of 80 teachers from 5 urban and 5 rural government schools in Begusarai district as a sample to give a meaningful and appropriate direction to his research. This includes 40 male teachers and 40 female teachers.

**Tools of the Study-** The standardized tool named as Teachers Attitude Scale towards Teaching and Teacher Student Relationship

(TASTTTSR) has been used as a tool for this measurement keeping in view the study objectives. This tool has been developed by Dr. (Mrs.) Anti Anand, Prof. Harbans Singh published in 2019 by National Psychological Corporation Agra.

## Result and discussion

The fact is that the elements of analysis are involved from the very beginning and it starts with the choice of issue. The data is subdivided into the analysis table and the facts are shaped to make sense. All the differences, trends and externalities found in the data are analyzed from different angles so that the truth can be revealed. The researcher has first written down the objectives of the study with the hypothesis attached. The author collected data through Teachers Attitude towards Teaching and Teacher Student Relationship and then classified the obtained data, examined the Null Hypothesis, and concluded the study.

- **Objective 1:** To compare the attitudes of urban and rural government secondary schools teachers towards teaching and student teacher relationship.
- **Hypothesis 1:** There is no significance difference between the attitude of rural and urban secondary government school teachers towards teaching and student teacher relationship

**Table. No. 1: Attitudes of urban and rural government secondary schools teachers towards teaching and student teacher relationship.**

Type of Schools	N	Mean	SD	df	t-value	Result
Urban	40	202.77	6.58	78	5.21	Significant (At 0.05 Level)
Rural	40	190.77	12.59			

It is clear from Table No. 1 that the mean of urban government secondary schools teachers towards teaching and student teacher relationship is 202.77 and the mean of rural government secondary schools teachers

towards teaching and student teacher relationship is 190.77 and the standard deviation is 6.58 and 12.59 respectively. When compared between the two means, the t-value is 5.21 which is significant at 0.05 Level, so

there is a significant difference between the urban and rural government secondary schools teachers towards teaching and student teacher relationship. The Null hypothesis is not valid, so it is rejected.

**Objective 2:** To compare the attitudes of male and female urban government secondary

schools teachers towards Teaching and Teacher Student Relationship.

**Hypothesis 2:** There is no significant difference between the attitudes of male and female urban government secondary schools teachers towards Teaching and Teacher Student Relationship.

**Table: 2 Attitudes of male and female urban government secondary schools teachers towards Teaching and Teacher Student Relationship**

Gender	N	Mean	SD	df	t-value	Result
Male	20	201.05	6.02	38	1.41	Not Significant (At 0.05 Level)
Female	20	204.4	6.87			

It is clear from Table 2 that the attitudes of male urban government secondary schools teachers Teaching and Teacher Student Relationship mean is 201.05 and the attitudes of female urban government secondary schools teachers towards Teaching and Teacher Student Relationship mean is 204.4 and the standard deviation is 6.02 and 9.87 respectively. When compared between the two means, 1.41 t-value was found which is less than the table value at 0.05 level and it is not significant at 0.05 level. Therefore, no significant difference was found in the attitudes of male and female urban government secondary schools teachers

towards Teaching and Teacher. Student Relationship. So the null hypothesis is valid and it is accepted.

- **Objective 3:** To compare the attitudes of male and female rural government secondary schools teachers towards Teaching and Teacher Student Relationship.
- **Hypothesis 3:** There is no significant difference between the attitudes of male and female rural government secondary schools teachers Teaching and Teacher Student Relationship.

**Table: 3: Attitudes of male and female rural government secondary schools teachers towards Teaching and Teacher Student Relationship.**

Gender	N	Mean	SD	df	t-value	Table Value	Result
Male	20	187.65	14.63	38	1.54	2.02	Not Significant (At 0.05 Level)
Female	20	193.9	10.57				

It is clear from Table 3 that the attitudes of male rural government secondary schools teachers towards Teaching and Teacher Student Relationship mean is 187.65 and the attitudes of female rural government secondary schools teachers towards Teaching and Teacher Student Relationship mean is 193.9 and the standard deviation is 14.63 and

10.57 respectively. When compared between the two means, 1.54 t-value was found which is less than the table value at 0.05 level is 2.02 and it is not significant at 0.05 level. Therefore, no significant difference was found in the attitudes of male and female rural government secondary schools teachers towards Teaching and Teacher Student Relationship. So the null hypothesis is valid and it is accepted.

- **Objective 4:** To compare the attitudes of urban and rural female government secondary schools teachers towards Teaching and Teacher Student Relationship.
- **Hypothesis 4:** There is no significant difference between attitudes of urban and rural female government secondary schools teachers towards Teaching and Teacher Student Relationship.

**Table No. 4 Attitudes of urban and rural female government secondary schools teachers towards Teaching and Teacher Student Relationship**

Gender	N	Mean	SD	df	t-value	Table Value	Result
Urban Female	20	204.4	6.87	38	3.86	2.02	Significant (At 0.05 Level)
Rural Female	20	193.9	10.57				

Table 4 revealed that the attitudes of urban female government secondary schools teachers towards Teaching and Teacher Student Relationship mean is 204.4 and the attitudes of rural female government secondary schools teachers towards Teaching and Teacher Student Relationship mean is 193.9 and the standard deviation is 6.87 and 10.57 respectively. When compared between the two means, 3.86 t-value was found which is less than the table value at 0.05 level is 2.02 and it is not significant at 0.05 level. Therefore, significant difference was found in the attitudes of male and female rural government secondary schools teachers towards Teaching

and Teacher Student Relationship. So the null hypothesis is valid and it is rejected.

- **Objective 5:** To compare the attitudes of urban and rural male government secondary schools teachers towards Teaching and Teacher Student Relationship.
- **Hypothesis 5:** There is no significant difference between attitudes of urban and rural male government secondary schools teachers towards Teaching and Teacher Student Relationship.

**Table No. 5 Attitudes of urban and rural male government secondary schools teachers towards Teaching and Teacher Student Relationship**

Gender	N	Mean	SD	df	t-value	Table Value	Result
Urban male	20	201.05	6.02	38	3.69	2.02	Significant (At 0.05 Level)
Rural male	20	187.65	14.63				

Table 5 disclose that the attitudes of urban male government secondary schools teachers towards Teaching and Teacher Student Relationship mean is 201.05 and the attitudes of rural male government secondary schools teachers towards Teaching and Teacher Student Relationship mean is 187.65 and the standard deviation is 6.02 and 14.63 respectively. When compared between the two means, 3.69 t-value was found which is less than the table value at 0.05 level is 2.02 and it is not significant at 0.05 level. Therefore, significant difference was found in the

attitudes of urban male and rural male government secondary schools teachers towards Teaching and Teacher Student Relationship. So the null hypothesis is valid and it is rejected.

### Conclusion

The development of any country depends on its quality education. The quality of education is largely determined by the quality of the teachers, so it is important to have a positive attitude towards the teaching profession. At

the same time, it is important for teachers to have a good relationship with their students because a good and friendly attitude makes the work easier, better and more interesting. Teachers' attitudes also influence student behavior. Education goals can be easily achieved if teachers have a good attitude towards their profession and good relationship with students.

The present study is a study of the attitude of the secondary school teachers towards the teaching and the relationship of the teachers with the student. The details of the results obtained revealed there is a difference between the professional attitude of the teachers of the government urban secondary school and the teachers of the government rural secondary school in the relationship with the students. This shows that the attitude of teachers in urban areas towards their teaching profession and the relationship between teachers and students is higher than that of teachers in rural areas. Similarly, the attitude of male and female teachers in urban public secondary schools towards their presentation and in relation to students is better than that of female male teachers in urban government schools. It can also be safely can be conclude that the attitude of male and female teachers in rural areas towards their teaching profession and relationship with the student is higher than that of female teachers compared to female teachers. There is also a difference between the attitude of female teachers towards their teaching profession and their relationship with students in urban and rural areas. Similarly, the attitude of male teachers in urban government secondary schools and rural government secondary schools towards their teaching and relationship with students has also been found to be different.

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# **A REVIEW ON IMPACT OF COVID-19 PANDEMIC ON WAY OF TEACHING AND LEARNING**

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## **Abstract**

COVID-19 Pandemic has destructed various sectors in which the major impact was on the education system. The way of teaching and learning has totally changed now a days. COVID-19 impacted about 200 hundred countries and about 1.5 million learners across the globe. The impact included closure of schools, teaching institutions and other institutions/business involved directly or indirectly in education system and has affected about 95% of the student population. This also changes the way we thought, execute and implement the education system. In totality it changes the traditional way of teaching and learning. After the relaxation in restriction and re-opening of school we had a new challenge as how to cope up with the traditional way of teaching and the new way of teaching.

During this period of COVID-19 many schools and institutions has changed their way of teaching and learning. They discontinued face to face teaching and adopted the new way of learning i.e. “digital learning”. By this they changed the way of learning and simultaneously assessment of students. I short we can say that this COVID-19 Pandemic has given as a new way of teaching & learning and is a new opportunity for us to change the education system for the benefit of students and the society.

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## **Introduction**

Coronavirus disease 2019 (COVID-19) is a contagious disease caused by a virus, the severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The first known case was identified in Wuhan, China, in December 2019. The disease has since spread worldwide, leading to the ongoing COVID-19 pandemic. During this every country started following the guidelines issued by WHO which include Vaccine, Face masks and respiratory hygiene, Indoor ventilation and avoiding crowded indoor spaces, Hand-washing and hygiene, Social distancing, Surface cleaning, Self-isolation, Healthy diet and lifestyle, International travel-related control measures. Each COVID affected country started full lockdown to control the spread of this deadly virus. On the evening of 24 March 2020, the Government

of India ordered a nationwide lockdown for 21 days. Due to this all the educational institutions were also ordered to be closed. This lockdown kept extending and the education institutions were closed for the whole two years. This affected the education of the students in a very adverse way and given us the opportunity to explore the education system in a new way i.e. digital way.

## **Challenges and their solutions in teaching and learning through digital mode**

Online learning has expanded exponentially in the last year due to Covid-19. Without this push, a complete shift might have been a far-off possibility in the future. However, several educators, teachers as well as students have spoken out in favor of digital education despite its challenges. Online education has become

the preferred mode of education. Some of the challenges are

- a. **Employees Feel Overwhelmed-** It's not uncommon for teachers to struggle to adapt to new digital solutions. Learning new digital platforms, where to find documents, or who to ask for help all contribute to decreasing student participation and can even confuse them. All of this creates an overwhelmed employee and can diminish the learning experience. **Solution:** -One of the easiest ways to provide the proper support to overwhelmed employees is to create change champions within your school. Find team members who have a solid track record of adopting new technology and put them in a position to help those who are struggling. Turn your tech-savvy early adopters into authoritative voices that promote adoption and provide support. This directly solves the problem of teachers feeling overwhelmed and even contributes to creating a sense of community.
- b. **Teachers Using Non-Supported Apps-**Not all technology is created equally, and in many cases, teachers may prefer to use solutions not authorized by your district. This presents a significant challenge as it may fragment user base and encourage staff to use unauthorized apps, resulting in a headache for IT team, who now faces a tangled technological ecosystem. **Solution:** -Provide teachers and students with a unified experience that's based on standardized technological solutions and combined with effective training. Additionally, provide a robust content library teacher can contribute to and grow together. Always provide a way for teachers and students to provide feedback.

- c. **Devices Fail Too Often-** A common mistake that school districts make is maintaining a fleet of devices that vary in age, make, and model to save money. However, device failure happens more often as these devices age. Since remote and digital learning relies on devices, device failure is becoming a significant pain point for teachers. **Solution:**-School districts should strive to accommodate digital learning by creating a steady and reliable refresh cycle for all devices. Replace old technology with new standardized devices so districts will be able to maximize productivity and reduce the expense of repairs and maintenance.
- d. **Self-Discipline-** Students often struggle with self-discipline, and online schooling can make it more challenging. Students who have procrastination difficulties can find themselves having trouble sitting down and doing the work without someone telling them to do so. With digital learning, it can be easy to ignore an assignment or even an entire class since attendance usually isn't enforced. Life also becomes complicated if there's no clear separation between home life and school. The two often overlap, unlike in-person schooling, where school and home life have clearer boundaries. **Solution:**-Provide tools for your students to aid with procrastination. Provide a detailed syllabus to the students (and parents if necessary), so they know what to expect from the class and check off work as they complete it. Calendars with set reminders of when tasks and assignments are due to help communicate due dates.
- e. **Lack of Communication**  
A big challenge to digital learning is missing interaction with teachers. Many students have difficulty communicating and engaging with

their teachers via digital learning. It's challenging to keep students focused when a teacher isn't present. Likewise, classes that typically require a physical presence, like the sciences, make it difficult to grasp their concepts. Social interaction with peers also poses a problem. Students don't make friends as quickly and can't work together on projects in person. Students can't experience the classroom energy, like lively discussions, class humor, and group work.

**Solution:** -Classroom experience may not be copy, but certainly emulate it. Encourage students to speak up and introduce themselves during class time. Create an online group where students can interact and discuss non-school-related subjects.

Hold forums where students can have intellectual discussions and offer their opinions. Be sure to set ground rules, so discussions don't get out of hand. Encourage students to work together on projects to re-create the social interaction they would get in a standard classroom setting. Writing software like Google docs allows multiple people to work on assignments.

#### **f. Adapting Online Classes for Deaf Learners**

Unfortunately, deaf learners are twice as likely to fall behind in school than the average student. Deaf learners faced a significant setback in education when they lost access to their interpreters. Online classes can be difficult to keep track of and interpret since technology can lag. But we can make online learning accessible for deaf students.

**Solution:** -Provide a class script for the student to follow along. You might already have a script ready to go to keep class on track. Make copies and

give this to your deaf learners. Turn on subtitles so students can read what you are saying. This is a great option for all students when video lags.

Transcription is another option. Paying someone to transcribe the lesson will allow students with difficulty hearing to catch up on anything they may have missed.

#### **g. Students Simply Aren't Engaged**

Learning involves building a relationship between the educator and students. Moving to digital learning has meant that teachers need to develop new ways to engage students. However, keeping students excited and motivated has become significantly more significant.

It's easy for students to become distracted when learning online, making it difficult for teachers to maintain control. **Solution:** -There are few ways that teachers can make use of digital learning to keep students engaged:

Personalize your course plan: Since face-to-face contact is minimal, it's more important than ever to create a personalized plan that captures the attention of students. This can mean a variety of things, such as allowing students to markup digital readings or creating a robust reporting system. Create a consistent schedule: When students are in the classroom, it's easy to stick to a specific schedule. That same structure needs to continue in the digital learning environment. Keep students on a structured program to keep them engaged. Track student engagement: There are a few new ways that teachers can track student engagement, such as when they log in to systems and how they participate within them. Teachers should track how engaged students are over time.

**Benefits of digital learning-** The education industry was one of the worst hit by the COVID-19 pandemic, with institutions scrambling to find solutions to keep their doors open. In these times of need, online

learning tools emerged as a boon. In the last two years, investments in EdTech tools, especially in the online education segment, have skyrocketed, resulting in significant technological improvements. Some of the benefits of online teachings are

**Recorded lectures-** One of the big benefits of digital learning is that some of your classes will be recorded. This means that if you miss something or realize later that you don't quite understand a topic, you can go back and watch the class again to get the answers you need. You'll always be able to ask your teacher if you're struggling with anything but solving a problem by yourself can be a great feeling!

**24-hour resources-** Perhaps you find it easier to focus in the evenings, or you just can't sleep and want to get some extra study in after hours with digital learning, you won't have to worry about the library or the lab being closed. You'll be able to access your learning materials online any time, and with advanced tools like lab simulations you can even carry out science experiments from the comfort of your own home!

**Connected learning-** Another one of the benefits of digital learning is that you'll be part of a connected community. If there's something you need help with, tools like Zoom and Microsoft Teams can connect you with your classmates, so you can find the answers you need right away. And, although your teachers will still have a timetable of classes to teach throughout the day, instant messaging platforms and email mean you won't have to wait until your next lesson with them to ask any questions you may have. Although they might not always be able to answer you right away, you'll both have the freedom to communicate at times during the day that suit you.

Finally, although you may be physically distant from your classmates, technology like video calling means you can easily keep in touch with your new friends.

**Self-directed study-** Self-directed study is an important part of higher education. It refers to the time you spend learning away from your classes, when you're not being directed by a teacher. This time is important because it helps you to identify the things you're good at, and the areas where you might need to work a little harder. Although you will still have plenty of contact with your teachers while you're studying online, there will also be times when you will have to make an active decision to study and choose for yourself what to focus on. Taking charge of your own education like this can be very empowering and can give you a sense of self-confidence that helps you to do even better. University-level study also involves a lot of self-directed learning, so it's great preparation for your degree.

**Flexible choices-** These days, we have a wealth of technology at our fingertips, and that's especially true when it comes to digital learning you'll be able to mix and match the programs and software you use with different people, and for different activities. So, even if your teacher always uses Zoom to broadcast lectures, when you're working on a group project with your classmates you'll be able to play around and find the method of working together that works best for you, whether that's Zoom, Slack, Microsoft Teams or even WhatsApp!

**Written language skills-** Digital learning could help you improve your written language skills. When you're studying online, you will likely use instant messaging apps to quickly get in touch with people, so you won't be able to rely on the hand gestures and facial cues that can make communicating easier. That means you will learn how to write in a way that is clearly understood great practice for all the essays you'll be writing.

**Familiarity with technology-** Our hyper-connected world means that more and more businesses are going global, with overseas offices and remote workers in lots of different countries. It's not always practical to fly across the world for a meeting, so many businesses are adopting online connectivity tools to create

virtual meeting rooms — just like the tools you use when you join your seminars online, or get together with your classmates to discuss your homework. When you graduate, you'll have plenty of experience using software that some working professionals are only getting to grips with now, which could help you with the transition from studying to starting your career.

**Tracked progress-** Digital learning doesn't only help you to identify your strengths and weaknesses, it enables your teachers to track your progress too. They will have an easily accessible online record of all your work, and they'll be able to monitor your engagement as well. For example, your teacher will be able to see if you are attending all your seminars, but not contributing to some of them. That could be because you are struggling with that material, so they will be able to reach out and offer guidance. They might even realize you're having a problem before you do!

**Fewer emissions-** Like many other young people, you may be trying to reduce your "carbon footprint" the things you do that contribute to CO<sub>2</sub> emissions and may have a negative effect on the world's atmosphere. If you study online, you will be able to easily cut down on the number of journeys you make as you won't have to travel to your classes every day. You'll also have more time to yourself, as your longest commute might be between the couch and your quiet study space. These are great benefits of digital learning!

**It's fun-** Finally, studying online is highly effective because it's fun! That's why Kaplan integrated digital learning techniques like interactive quizzes into our classroom teaching some time ago. This kind of course material is highly engaging, so it encourages you to participate more in your classes. You might even find that you absorb a lot of knowledge

without even realizing, because you were too busy enjoying yourself!

### Conclusion

Where there is a problem, there is always a solution. The current Edu Tech system in the online learning segment has many shortcomings not limited to the list above. That said, the segment is relatively young and even so has improved leaps and bounds. The system is changing and evolving rapidly and is soon to become the norm in the education industry. The online education world has multiple upsides and will make education cheaper and more widely available. Gone are the days of fixed curriculums and rigid subject choices as the new generation of students demands greater freedom in their education. Yet, the biggest hurdle that EdTech must overcome is replicating the charm of in-person learning and making the experience more immersive as technical difficulties often get smoothened out over time.

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# A STUDY OF THE ECOLOGICAL INTELLIGENCE IN TERMS OF ITS PARAMETERS OF SECONDARY SCHOOL STUDENTS

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## Abstract

In order to solve the ecological issue and maintain living resources, it is vital to analyze human traditions, ways of life, and attitudes toward natural resources. Human ecological intelligence is the ability to comprehend and translate human harmonious interactions with all elements, as well as other living creatures. One of the most serious issues in our civilization is our species' massive environmental effect. As a result of our current lifestyle, we are rapidly depleting the planet's resources. The consequences start to resemble a warning about what could occur. Improving and developing our ecological intelligence is one way to address this issue. The conventional definition of intelligence has changed over time. Today, it is considerably larger and involves a wide range of issues; nonetheless, one of the most recent variations of this notion may hold the answer to decreasing our environmental effect. Ecological intelligence is intelligence that is based on knowledge, awareness, and life skills that are in tune with environmental preservation.

**Keywords:** Ecological Intelligence

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## Introduction

The environment is a location where living creatures go about their daily lives. A healthy and sustainable environment can support life indefinitely. As a result, intelligence is required to sustain it, and one of the bits of intelligence that forms the foundation for this ecological intelligence. Every action or conduct of a person based on ecological intelligence has an influence not only on himself and others, but also on their living creatures and the ecosystem surrounding where a person lives. As a result, ecological intelligence cannot be found within a person; rather, it must be found in the community. It includes thinking in terms of relationships in

order to grasp systems in all of their complexity, as well as the interaction between natural and man-made environments (Goleman, 2009). Such intelligence is derived via learning from experiences in a cultural and environmental context, rather than from one's own particular cognitive processes. Ecological intelligence is a culture-bound notion whose application requires examining the human-nature interaction from a moral and ethical standpoint. These connections determine how individuals interact with one another in a respectful manner, as well as how they interact with other forms of life, resulting in respect for variety and interdependence. The relational perspective of the world is linked to ecological intelligence (Sterling, 2009), and various cultures have distinct ecological intelligences. As a result, it's critical to learn from the many

types of information sharing that occur within local cultural and ecological systems. Individualism, progress, anthropocentrism, economist, and other long-held cultural assumptions and root metaphors are recognized, unpacked, interrogated, and modified to achieve ecological intelligence. The idea is born because of the modernist worldview's limitations. Ecological thinking is primarily relational or connective thinking, but it is also ethical, evaluative, and represents our humanity, according to ecophilosophers (Sterling, 2009). Ecological intelligence is asking and probing how things interact in their environment, as well as why things are the way they are and who benefits from them. Ecological intelligence shows gratitude for the good things in life, values inclusion, and calls for creativity, innovation, and ethical behavior. It necessitates challenging globalization's consumerist culture and recognizing and comprehending how individuals are nested in cultures, which are nested in natural systems. Learning from the intricacy of interconnected cultural and biological patterns and interconnections is what ecological intelligence implies. It requires making decisions that contribute to the community's mutual support and moral reciprocity. Ecological intelligence comprises making judgments and doing activities that do not further harm natural systems, and that these decisions and actions are not hampered by previous forms of thinking that have proven ineffective in dealing with the ecological problem. As a result, people with low ecological intelligence have a poor understanding of the influence of their activities on the ecosystem, as well as a limited ability to modify their behavior. As a result, we begin to think more deeply about the effects of our actions (Golman, 2009). According to Goleman, every tiny gesture matters, Buying organic items or garments created from recycled materials, can help lessen our ecological footprint and make our presence consistent with the planet's long-term survival. These procedures are important, but they are insufficient since what actually needs to change is your mindset. Every action we take has an effect on the environment (Daniel Goleman).

## Need of the study

Our capacity to grasp our influence on the world is restricted, according to Goleman; we are unable to observe how our activities affect nature because we are entrenched in a consumerist society that acts as a curtain; this did not happen in ages ago when people lived and worked in the countryside. No one realized at the time that their survival was dependent on nature. The negative consequences we have on the earth have intensified, but the artificial environment in which we live also has an impact on our own mental health. According to various studies, the more separated we are from the natural world; the more likely we are to develop disorders like anxiety. So, if we want to live a joyful and long-lasting life, To develop our ecological intelligence, we must make a concerted effort. We gather as much information as possible on its influence on the globe to increase our ecological intelligence. For various reasons, most of us are unaware of the environmental effect of our way of life.

## Parameters of ecological intelligence

In this study, ecological intelligence is divided into five parameters

- a) **Concerns about Social Environmental Problems:** Human activities degrade the environment on a continual basis, resulting in the loss of survival conditions on the planet. In some ways, human activity has a negative impact on the environment. By polluting water, soil, and air, humans depleted natural resources. By opening our eyes, we can confront the problems we have created.
- b) **Awareness about changes in the weather pattern:** The climate is rapidly changing as a result of environmental issues, and smog and acid rain are becoming more common. Also, the number of natural disasters is increasing, with floods, famines, droughts, landslides, earthquakes, and many other calamities occurring almost every year.
- c) **The consciousness of environmental sustainability:** Environmental sustainability, according to the United

Nations Environment Program, entails making life choices that ensure an equal, if not better, standard of living for future generations. The goal of environmental sustainability is to improve human living without putting an undue burden on the earth's sustaining ecosystems.

- d) **Energy resource awareness (renewable and non-renewable):** All types of fuels utilised in the contemporary world, whether for heating, electrical energy generation, or other energy conversion activities, are referred to as energy resources. Renewable and non-renewable energy resources may be divided into two groups. The availability of energy on Earth is not unlimited. Furthermore, it might take a long time for energy to replenish. This surely necessitates energy conservation.
- e) **The consciousness of Biodiversity:** Earth is a lovely planet that has provided us with countless natural wonders. Natural resources, many animal species, and stunning plant and tree variations are just a few examples. We are busy building our surrounds and ruining our lovely environment in today's globe. Most of the items that were readily

accessible in nature have now been utilised. As a result, it is critical to safeguard these natural resources. Biodiversity conservation, among other things, is extremely important.

### Methodology

In the present study, experimental method was used. In the present study, single group pre-test post-test experimental design was used.

**Population and Sample-**The population of the present study includes secondary school students, who had enrolled in government middle school Ninth class in Darbhanga district. The sample of the present study consists of 50 Ninth class students of Government Middle School Alinager were selected for experimental group.

**Tools of the Study-**In the present study the researcher used a tool for data gathering or research investigation.

- Ecological Intelligence Test (EIT) - Developed and validated by the Researcher.

## Result and Discussion

**Table 1-Pre test, Post test and Retention test Mean and Standard Deviation Scores on Ecological Intelligence parameters- Concern about social environmental problems**

Test	No. of Students	Mean	SD
Pre test	50	3.78	1.13
Post test	50	8.26	1.54
Retention test	50	8.20	1.14

**Table-1,** indicates the mean and standard deviation scores of experimental group on “Concern about social environmental problems” parameters of Ecological Intelligence of secondary school (Ninth class) students. From the table it is observed that the mean scores of the experimental group post test (8.26) is higher than the pre test (3.78) and

retention test (8.20) mean scores. Therefore, it is inferred that the increase in post test mean score of experimental group in on “Concern about social environmental problems” parameters of Ecological Intelligence of secondary school (Ninth class) students is due to the treatment given to them.

**Table 2- Pre test, Post test and Retention test Mean and Standard Deviation Scores on Ecological Intelligence parameters- Awareness about changes in weather pattern.**

Test	No. of Students	Mean	SD
Pre test	50	1.30	0.70
Post test	50	3.44	0.61
Retention test	50	3.38	0.66

**Table-2**, indicates the mean and standard deviation scores of experimental group on “Awareness about changes in weather pattern” parameters of Ecological Intelligence of secondary school (Ninth class) students. From the table it is observed that the mean scores of the experimental group post test (3.44) is higher than the pre test (1.30) and retention

test (3.38) mean scores. Therefore, it is inferred that the increase in post test mean score of experimental group in on “Awareness about changes in weather pattern” parameters of Ecological Intelligence of secondary school (Ninth class) students is due to the treatment given to them.

**Table-3- Pre test, Post test and Retention test Mean and Standard Deviation Scores on Ecological Intelligence parameters- The Consciousness of environmental sustainability**

Test	No. of Students	Mean	SD
Pre test	50	4.48	1.09
Post test	50	7.44	1.10
Retention test	50	7.32	1.11

**Table-3**, indicates the mean and standard deviation scores of experimental group on “The Consciousness of environmental sustainability” parameters of Ecological Intelligence of secondary school (Ninth class) students. From the table it is observed that the mean scores of the experimental group post test (7.44) is higher

than the pre test (4.48) and retention test (7.32) mean scores. Therefore, it is inferred that the increase in post test mean score of experimental group in on “The Consciousness of environmental sustainability” parameters of Ecological Intelligence of secondary school (Ninth class) students is due to the treatment given to them.

**Table-4 Pre test, Post test and Retention test Mean and Standard Deviation Scores on Ecological Intelligence parameters- Energy resources awareness( Renewable and Non-Renewable)**

Test	No. of Students	Mean	SD
Pre test	50	0.38	0.49
Post test	50	4.6	0.53
Retention test	50	3.96	0.92

**Table-4**, indicates the mean and standard deviation scores of experimental group on “Energy resources awareness (Renewable and Non-Renewable)” parameters of Ecological Intelligence of secondary school (Ninth class) students. From the table it is observed that the mean scores of the experimental group post test (4.6) is higher than the pre test (0.38) and

retention test (3.96) mean scores. Therefore, it is inferred that the increase in post test mean score of experimental group in on “Energy resources awareness (Renewable and Non-Renewable).” parameters of Ecological Intelligence of secondary school (Ninth class) students is due to the treatment given to them.

**Table 5-Pre test, Post test and Retention test Mean and Standard Deviation Scores on Ecological Intelligence parameters- The Consciousness of Biodiversity.**

Test	No. of Students	Mean	SD
Pre test	50	1.88	1.09
Post test	50	4.1	1.51
Retention test	50	3.98	1.44

**Table-5**, indicates the mean and standard deviation scores of experimental group on “The Consciousness of Biodiversity” parameters of Ecological Intelligence of secondary school (Ninth class) students. From the table it is observed that the mean scores of the experimental group post test (4.1) is higher than the pre test (1.88) and retention test (3.98) mean scores. Therefore, it is inferred that the increase in post test mean score of experimental group in on “The Consciousness of Biodiversity” parameters of Ecological Intelligence of secondary school (Ninth class) students is due to the treatment given to them.

### Conclusions

Based on the foregoing concept, it may be claimed that students are change agents who need to be well-versed in environmental concerns. Because students are a part of society, the next generation will be responsible for preserving the environment. As a result, pupils should be taught and guided to be more environmentally conscious. Furthermore, students' awareness of environmental concerns is anticipated to enable them to identify alternative solutions in order to combat climate change, which will have an influence on human existence. Ecological intelligence must be developed in the learning process urgently because secondary school students will act as agents of change in society, that is, agents in developing the behavior of people who have knowledge, insight, attitude, and behavior that support sustainability, agents who are aware of natural resource constraints and global warming issues, and agents capable of applying ecological intelligence in their daily lives. Based on the results of overall study, it was found that after experiment ecological intelligence in the

cognitive and affective aspects of class Ninth students understood ecological issues, such as the cause and effect of climate change, basically they realize that issues related to global warming, depletion of ozone layer, greenhouse effect and so on are the cause of environmental crisis. As a result instruction and understanding of efforts to address the impacts of environmental crisis. Because students will function as social change agents, ecological intelligence plays a important role in the educational process. Students are required to use their ecological intelligence to be aware of global challenges and the protection of natural resources. Ecological intelligence, according to (Goleman, 2010), combines cognitive abilities with empathy for all forms of life. The cognitive abilities in question are all information about the impact of various human actions on the environment, in order to offer pupils a sense of empathy for the environment and inspire students to engage in environmental cleaning.

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# CORPORATE SOCIAL RESPONSIBILITY PRACTICES IN INDIA: A STUDY ON SELECT FIRMS IN OIL DRILLING & EXPLORATION INDUSTRY

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## Abstract

The present study explores the approach and practice of corporate social responsibility (CSR) among the five leading companies in oil drilling and exploration industry in India. The study has been conducted purely based on secondary data for the period from 2014-15 to 2019-20. Firstly, the companies have been assigned ranks on the basis of their expenditure on CSR in compliance with the CSR Rules, 2014. It has been observed that only two companies reached their target over the period. The remaining three companies failed to spend the amount as required by the rules which reveals a poor picture of CSR compliance in the industry. Secondly, a comparative analysis among the CSR approaches of the select companies has been done. It has been observed that difference exists among the CSR approaches of the select companies though it was not supposed to as they belong to the same industry.

**Key words:** Corporate social responsibility, Health and hygiene, Education, Rural development, Women empowerment, Environment.

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## Introduction

Conceptually, Corporate Social Responsibility (CSR) should be a self-regulating business model that helps a company be socially accountable-to itself, its stakeholders, and the public at large. But, in India, practice of CSR has become a legal obligation for certain companies with the introduction of the CSR Rules, 2014. On April 1, 2014, India became the first country in the world to legally mandate Corporate Social Responsibility. Ministry of Corporate Affairs has notified Section 135 and Schedule VII of the Companies Act as well as the provisions of the Companies (Corporate Social Responsibility Policy)

Rules, 2014 which came into effect from 1 April 2014. Thereafter, certain amendments to the rules have also been passed in different times. Section 135 of the Companies Act 2013 provides the threshold limit for applicability of the CSR rules to a company which are as below:

- a) Net worth of the company to be Rs. 500 crore or more; or
  - a. Turnover of the company to be Rs. 1000 crore or more; or
  - b. Net profit of the company to be Rs. 5 crore or more.

These qualifying companies are legally bound to spend at least 2% of their average

net profits of last three years towards CSR initiatives. The rules have also notified some areas where the companies may undertake CSR projects though the areas are indicative only. A comprehensive CSR reporting format has also been suggested there.

Few years have already been passed after the introduction of the CSR rules. Now, this is the time to look back whether the objectives of the said rules have been achieved. In this small endeavour, it has been tried to explore the practice of CSR among five leading firms in the oil drilling and exploration industry in India. Therefore, the present study has been conducted with an aim to examine whether the select companies in the oil drilling and exploration industry in India have performed their statutory CSR obligations as per rules. The study specifically emphasizes on CSR expenditure. Hence, the selected companies have been ranked on the basis of the CSR expenditure as required to be spent by them in compliance with the rules. In the next phase of the study, the CSR approaches of the selected companies have been compared. To understand the approach to CSR, their spending on CSR has been categorized into certain major heads. With this backdrop, the remaining of the study has been divided into the following sections-review of concerned literature, objectives, data and methodology, analysis and findings, and conclusion.

### **Literature review**

Shyam (2016) conducted a study on 'An Analysis of Corporate Social Responsibility in India' and highlighted the role of SMEs in CSR and the challenges faced by them while implementing CSR projects in India. Arevalo and Aravind (2011) conducted a study on 'Corporate Social Responsibility Practices in India: approach, drivers, and barriers' with the purpose to examine how corporations in India interpret corporate social responsibility (CSR). Das (2013) conducted a study on 'Corporate Social Reporting and Human Resource Disclosures: Experiences from insurance companies in India'. The purpose of this study

was to examine the extent to which Indian Insurance Companies have adapted socially responsible reporting practices, HR disclosures and also to identify areas of corporate social reporting and HR disclosures. Gupta and Hodges (2012) conducted a study on 'Corporate Social Responsibility in the Apparel Industry' the purpose of which was to explore perceptions of Indian consumers regarding corporate social responsibility (CSR) in the apparel industry, and to investigate its importance in the apparel decision-making process. In his study a qualitative research design was used as the methodological basis for the study. Kumar (2014) conducted a study on 'Corporate Social Responsibility: An Analysis of Impact and Challenges in India' with the objective to determine the challenges in execution of Corporate Social Responsibility and to examine Corporate Social Responsibility Practices and its impact on business. His study was based on the secondary data sourced from journals, magazines, articles and media reports. Narwal (2007) conducted a study on 'CSR initiatives of Indian Banking Industry' for the purpose to highlight the corporate social responsibility (CSR) initiatives taken by the Indian Banking Industry, which can help them to enhance their overall performance. The study was based on the survey questionnaire, administered to 33 public-private sector banks in Northern Haryana, including its capital Chandigarh, which has been analyzed with the help of descriptive statistics and factor analysis. Gautam and Singh (2010) conducted a study on 'Corporate Social Responsibility Practices in India: A study of Top 500 Companies'. The purpose of this study was to explore the various definitions and descriptions of Corporate Social Responsibility; elaborate upon development of CSR in India; study the theoretical concepts expounded by various researches and study the deployment of current CSR practices in India. Sai (2017) conducted a study on 'A comparative Study of CSR practices in India before and after 2013'. The purpose of the research was understanding the change if any in the CSR spending by Indian Corporate after the amendment of Company law in 2013. His study was purely based on

secondary sources of data, like text books, journals, magazines, reports and web sites. Singh and Verma (2014) conducted a study on 'CSR @ 2%: A New Model of Corporate Social Responsibility in India' to study the current CSR practice adopted by Indian firms and to analyse the clause 135 of Company Act 2013 on CSR and suggest the ways to strengthen the 2% CSR model. His study was conceptual in nature. His study was based on secondary data sources. Srivastava et al. (2012) conducted a study on 'Corporate Social Responsibility: A Case Study of TATA Group' to understand the concept and scope of corporate social responsibility and getting an insight in CSR practices in the light of the case study of the TATA Group. His study was based on secondary data inclusive of quantitative and qualitative data as well collected from various sources.

### Objective of the study

The study has been conducted keeping in mind the following objectives. They are:

- a. To analyse the pattern of CSR expenditure of the select companies in comparison to their budgeted CSR expenditure over the period.
- b. To analyse the pattern of CSR expenditure of the select companies in comparison to their profit after tax over the period.
- c. To make a comparative analysis among the CSR approaches of the select companies over the period.

### Data and methodology

The study is purely based on secondary data. Relevant data have been collected from the companies' annual reports for the period from 2014-15 to 2019-20. The study emphasizes only on one industry sector, namely, Oil Drilling and Exploration Industry. The reason behind such selection is that this industry significantly affects the

environment which is one of the key areas of CSR as mentioned in the schedule VII of the companies act, 2013. Therefore, it will not be irrelevant to examine what the industry is giving back to the environment and society in return. A sample of five leading firms in the industry has been chosen for the analysis. The firms have been selected on the basis of their market capitalisation on BSE dated 11<sup>th</sup> July 2019 (Retrieved from moneycontrol database). The companies are- Oil India Ltd., Oil and Natural Gas Commission of India Ltd. (ONGC), Gas Authority of India Ltd. (GAIL), Indraprastha Gas Ltd. (IGL), and Petronet LNG Ltd. After analysing the CSR expenditure of the select firms, they have been assigned ranks on the basis of percentage of actual CSR expenditure on budgeted CSR expenditure, and on the basis of percentage of CSR expenditure on profit after tax (PAT), respectively. To make a comparative analysis among CSR approaches of the sample companies, total CSR expenditure has been segregated into seven major expenditure heads. They are- health and hygiene; education and skill development; community and rural development; women empowerment and gender inequality; environment; other schedule VII expenses; and capacity building. The results have been presented through some tables.

### Analysis & findings

As discussed earlier, the analysis will be carried on through the following routes:

1. Ranking of the companies on the basis of amount spent towards CSR on amount to be spent.
2. Ranking of the companies on the basis of percentage of CSR expenditure on PAT.
3. Comparison among CSR approaches over the period under seven major expenditure heads.

Now, the analysis may be represented through the following tables

**5.1 Ranking on the basis of amount spent on amount to be spent:****Table 1: Ranking on the basis of amount spent on amount to be spent**

Company		2019-20	2018-19	2017-18	2016-17	2015-16	2014-15	Overall	Amount spent on to be spent (%)	Ranking
Oil India	Amount to be spent (Rs. in crore)	55.67	56.16	61.76	75.81	88.31	98.19	435.90	159.04	I
	Amount spent (Rs. in crore)	125.41	133.39	100.57	108.37	92.21	133.31	693.26		
ONGC	Amount to be spent (Rs. in crore)	571.81	480.21	487.04	535.67	593.70	660.61	3329.04	95.08	III
	Amount spent (Rs. in crore)	606.97	614.64	503.44	525.90	419.07	495.23	3165.25		
GAIL	Amount to be spent (Rs. in crore)	124.79	87.21	69.67	81.47	102.34	118.67	584.15	118.47	II
	Amount spent (Rs. in crore)	125.30	119.29	91.65	123.58	160.56	71.69	692.07		
IGL	Amount to be spent (Rs. in crore)	20.14	16.58	14.30	12.17	11.45	10.12	84.76	68.72	V
	Amount spent (Rs. in crore)	19.88	14.49	11.60	6.52	4.43	1.33	58.25		
Petronet LNG	Amount to be spent (Rs. in crore)	57.00	44.10	30.29	21.60	25.06	28.84	206.89	71.77	IV
	Amount spent (Rs. in crore)	117.96	7.39	8.55	4.38	5.96	4.24	148.48		

Source: Authors' computation

From the above table, it is clear that only two out of the five select companies have succeeded to spend the budgeted amount on CSR activities over the period. The remaining three companies have failed to spend the budgeted amount on CSR initiatives. It shows the poor picture of CSR compliance by the leading companies in the industry in India. It

has been found that Oil India and GAIL have spent more than what were budgeted over the period. Oil India bagged the highest rank followed by GAIL. IGL showed the worst performance among the companies.

**(2) Ranking on the basis of percentage of CSR expenditure on PAT:**

**Table 2: Percentage of CSR expenditure on PAT**

Company		2019-20	2018-19	2017-18	2016-17	2015-16	2014-15	Total	Ranking
ONGC	CSR Exp	606.97	614.64	503.44	525.90	419.07	495.23	3165.24	II
	PAT	13444.50	26715.79	19945.30	17900.00	16003.60	17733.00	111742.19	
	% On PAT	4.51	2.30	2.52	2.94	2.62	2.79	2.83	
GAIL	CSR Exp	125.30	119.29	91.65	92.16	118.64	17.15	564.19	III
	PAT	6621.00	6026.00	4618.00	3503.00	2299.00	3039.00	26106.00	
	% On PAT	1.89	1.98	1.98	2.63	5.16	0.56	2.16	
Petronet LNG	CSR Exp	117.96	7.39	8.55	4.38	5.96	4.24	148.48	V
	PAT	2698.00	2155.00	2077.85	1706.00	914.00	883.00	10433.85	
	% On PAT	4.37	0.34	0.41	0.26	0.65	0.48	1.42	
IGL	CSR Exp	19.88	14.49	11.60	6.52	4.43	1.33	58.25	IV
	PAT	1136.54	786.67	670.77	571.07	416.20	437.73	4018.98	
	% On PAT	1.75	1.84	1.73	1.14	1.06	0.30	1.45	
Oil India	CSR Exp	125.41	133.39	100.57	108.37	92.21	133.31	693.26	I
	PAT	2584.06	2590.14	2667.93	1548.68	2330.11	2510.20	14231.12	
	% On PAT	4.85	5.15	3.77	7.00	3.96	5.31	4.87	

Source: Authors' computation

The above table shows the year wise CSR expenditure as percentage on PAT. The table also shows the overall CSR expenditure expressed as percentage on overall PAT over the period. It has been found from the above

table that Oil India has secured the highest rank in this regard, followed by ONGC and GAIL. Moreover, Oil India and ONGC have consistently been spending more than two percent of their PAT of the respective year on

CSR activities in each period of the study. Petronet LNG and IGL are the performers at the bottom. (3) Comparison among CSR

approaches under major expenditure heads over the period:

**Table 3: Comparison among CSR expenditure heads over the period**

Company		Health & hygiene	Education & skill development	Community & rural development	Women empowerment & gender equality	Environment	Other schedule VII expenses	Capacity building	Total
Oil India	CSR Exp. (Rs. crore)	51.58	278.02	163.29	8.06	75.31	117.00	0.00	693.26
	% On Total	7.44	40.10	23.55	1.16	10.86	16.88	0.00	100.00
ONGC	CSR Exp. (Rs. crore)	639.30	425.87	364.99	24.88	440.64	1164.47	105.09	3165.24
	% On Total	20.20	13.45	11.53	0.79	13.92	36.79	3.32	100.00
GAIL	CSR Exp. (Rs. crore)	174.44	125.16	192.82	3.91	6.96	52.10	8.79	564.18
	% On Total	30.92	22.18	34.18	0.69	1.23	9.23	1.56	100.00
IGL	CSR Exp. (Rs. crore)	16.00	27.95	2.71	7.96	1.81	1.25	0.57	58.25
	% On Total	27.47	47.98	4.65	13.67	3.11	2.15	0.98	100.00
Petronet LNG	CSR Exp. (Rs. Crore)	11.82	8.83	5.50	0.25	5.35	115.06	1.68	148.49
	% On Total	7.96	5.95	3.70	0.17	3.60	77.49	1.13	100.00

Source: Authors' computation

The above table shows that Oil India has incurred maximum amount on education & skill development over the period, followed by community and rural development head. In the same way, ONGC has incurred maximum amount on other scheduled VII expenses, followed by health & hygiene sector over the period. GAIL has given maximum effort on community & rural development initiatives over the period, followed by health & hygiene. IGL focussed on education & skill development sector mostly, followed by health & hygiene sector. Petronet LNG emphasized mostly on other scheduled VII expenses head over the period, followed by health & hygiene sector. Therefore, it has been found that none of the selected five companies gave maximum importance to improve environmental situation though they affect the environment significantly. Out of the five companies, ONGC incurred highest percentage of PAT on

environmental initiatives. Further, it has been observed that though the companies belong to the same industry but their approaches to CSR are not same.

### Conclusion

The study began with the intention to examine whether the leading companies belonging to the oil drilling and exploration industry in India are sensitive enough to respond to their social responsibilities. After analysing the data, a poor picture of CSR compliance among the companies has been observed as three out of the five select companies were found to be unable to spend the budgeted amount on CSR activities over the study period. Moreover, only two companies, namely, Oil India and ONGC have been found to be consistent in respect of spending more than two percent of their PAT of the respective year on CSR activities in each period of the study. Oil India

was found to be the best performer in respect of CSR spending in every respect. On the other hand, IGL was at the bottom in respect of actual spending on CSR as against its budgeted expenditure on CSR. Next, while comparing the CSR approaches of the select companies, it was found that in spite of belonging to the same industry, their CSR approaches are not same. They have not selected the same areas for doing their CSR activities. Surprisingly, it has been observed that none of the five companies gave maximum care to environment sector as a part of their CSR initiatives though they exploit the environment most. However, ONGC showed better care to environment as compared to the other companies.

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# A JOURNEY FROM MICRO FINANCING TO BANKING: A CASE STUDY OF BANDHAN BANK

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## Abstract

Microfinance institutions serve as an addition to banks and in some sense a superior because along with providing credit they also offer other financial services like savings, insurance and non-financial services like personal counseling provide guidance and support to start small business etc. Central government and state governments are taking efforts for poverty alleviation. Many programs are currently active in various regions of India. Along with them the microfinance is also contributing through their work towards financial inclusion. In the past few decades it has actually provided money to the unnoticed communities and thereby helped to get rid of poverty. Mr. Chandra Shekhar Ghosh founded Bandhan Financial Services Limited (BFSL) in the year 2001. This micro finance institution is involved in providing loans to small customers, those who have no or less way in to official banking services. In June 2015, the banking regulator gave its final permission. Bandhan Financial Holdings is owned by Bandhan Financial Services Limited (BFSL), the largest micro finance organization in India. The bank focuses on Eastern India as banking penetration is still poor in the region but at the same time want to expand their loan portfolio by increasing lending funds to retail business and Micro and Small Medium Enterprises.

**Keywords:** Banking, Micro Finance, Financial, Non Financial, savings, insurance.

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**Introduction to Microfinance-** Basically microfinance is a channel which provides fund to the community or group who do not have approach to banking services. Micro-credit, by definition, means short term loans that are advanced to poorer sections of the society for the purpose of self-employment or any activity plan which help them to earn income and take care of their families.

Over the past few decades, Microfinance sector has grown rapidly. In 1976, Muhammad Yunus, established Grameen Bank, Bangladesh which was considered as the foundation of the modern MFIs. This bank was established with the objective of providing financial facilities to the needy and weaker sections of the society. This bank focuses more on women to help them increase their standard of living, earn profit and become financially

strong and independent. According to Yunus, poor people are like 'human bonsai'. They were deprived because society had not accepted their existence and left without the real social and economic support to develop. Grameen Bank took effort to shift the neglected community to the main stream of the society. For the pioneering work on micro-finance, Nobel Prize was awarded jointly to Mr. Mohammad Yunus and Grameen Bank in the year 2006. Today, this micro finance business has progressed into a vibrant industry. By providing short term loans to promising entrepreneurs, this sector helped them to establish new businesses. When talking about giving refinance facility to MFIs significant role has been played by the Non-Banking Financial Companies, Regional Rural Banks, Commercial Banks, Co-operative societies etc.

Microfinance sector has become imperative sector. It was initially started with micro investments, micro saving then it was engaged in micro credit. Now they transformed into micro enterprises. This continuous progression has created a chance to the rural people to develop and achieve reasonable monetary, societal and educational empowerment. Thus, it has helped them in moving toward improved standard of living and quality of their life.

### Role of Microfinance

The latest research of World Bank highlights that, India is a country with almost one third of the world's poor. Central government and state governments are taking efforts for poverty alleviation. Many programs are currently active in various regions of India. Along with them the microfinance is also contributing through their work towards financial inclusion. In the past few decades it has actually provided money to the unnoticed communities and thereby helped to get rid of poverty. Government Reports be evidence for the progress of the people who have taken advantage of micro credit facility and have been able to enhance their earnings and hence the standard of living.

Through 'Pradhan Mantri Jan-Dhan Yojna' the government is taking efforts to attract more and more public for opening their saving accounts with zero balance, total 21.61 crores account opened till date i.e. 21<sup>st</sup> Sept., 2016. This indicate that yet major portion of the Indian population still don't have their savings account in banks and thus unable to avail all banking services. Underprivileged communities also require monetary services to accomplish their wants like spending, construction of property and security against future uncertainty. Microfinance institutions serve as an addition to banks and in some sense a superior because along with providing credit they also offer other financial services like savings, insurance and non-financial services like personal counseling provide guidance and support to start small business etc. The borrower gets all mentioned services at their door step and many time the MFI design repayment schedule in such a way

which borrower find convenient. But important drawback lies with these institutions that all services & facilities come at high cost. The interest rates charged by them are higher than commercial banks and vary widely from 10 to 30 percent.

Case Study of Bandhan Bank- "Bandhan Bank is about togetherness, we work for inclusive growth" Mr. Chandra Shekhar Ghosh, Managing Director and CEO of Bandhan Bank.

### Background

*With the desire of changing Kolkata's agrarian surroundings, Mr. Chandra Shekhar Ghosh founded— Bandhan, India's largest tiny loans giver.*

Mr. Chandra Shekhar Ghosh founded Bandhan Financial Services Limited (BFSL) in the year 2001. This micro finance institution is involved in providing loans to small customers, those who have no or less way in to official banking services. From past 15 years, BFSL is funding for small business entrepreneurs and women borrowers. Thus, it has earned trustworthiness and many great compliments for their contribution for the development of the community who are unnoticed by the formal banking system. The organization has a network of 2,022 branches spread across 22 Indian states and Union territories, serviced by over 15,000 employees. **Management:** Dr. Ashok Lahiri is the Chairman of Bandhan Bank. And Chandra Shekhar Ghosh is acting as the managing director and chief executive officer of the bank.

### Interest Rates (August, 2015):

- 1) The interest rate for the savings bank account has been fixed at 4.5% for a balance of up to Rs. 1 lakh and 5% for balance above Rs. 1 lakh
- 2) The interest rate for term deposit has been fixed at 8.5% for 1-3 years. It will also give additional benefits of 0.5% extra interest to senior citizens.
- 3)

Its Progress & Switching over: Bandhan has its headquarter at Kolkata; it is the first bank to be set up in eastern part of India after Independence. Bandhan bank's two-third branches and three fourth of its loans are in West Bengal, Assam and Bihar. It had a gross loan portfolio of about Rs 5,700 crore as of March 2014 though it functions in under-banked regions of India.

Bandhan received the in-principle approval of the Reserve Bank of India (RBI) for setting up a universal bank in April 2014. Then Bandhan Bank Limited was incorporated on 23rd December 2014 as a wholly-owned subsidiary of Bandhan Financial Holdings Limited. In June 2015, the banking regulator gave its final permission. Bandhan Financial Holdings is owned by Bandhan Financial Services Limited (BFSL), the largest micro finance organization in India. As per the RBI licensing norm, capital limit to start a new bank is Rs. 500 crore. But the Bandhan Bank started with a capital base of Rs. 2,570 crore. As on 31 March, 2015, Bandhan Financial Services Limited had provided loan of about Rs. 9,524 crore and the repayment rate is over 99%.

The BFSL 2,022 branches have transformed into door step service centers for Bandhan Bank. The Bandhan bank has thus started with 501 branches and 50 ATMs on day one. Now the total staff strength of the bank is around 19,500. The bank had made net profit of Rs. 275 crore during eight months period i.e. August 2015 to March 2016. Bandhan Bank expects to propose its outstanding banking products and services to all different sectors of the society. Though it is a bank for all, yet they want to continue their focus on providing funds to meet the financial requirements of community who are ignored by the formal banking system. Also they expect to extend their services by focusing more on generating better education, wellbeing and self-employment opportunities to the poorer sections of the society. The management of the Bandhan bank now desires to expand the loan portfolio by increasing lending funds to retail business and Micro and Small Medium Enterprises.

**Investors:** Besides its founder, Chandra Shekhar Ghosh, Singapore Sovereign Wealth Fund GIC, World Bank's International

Finance Corporation (IFC), North Eastern Financial Inclusion Trust, Bandhan Employees Welfare Trust and Small Industries Development Bank of India (SIDBI) are the main investors of the bank.

## Conclusion

Micro finance institutions are basically established with the objective of providing financial facilities to the needy and weaker sections of the society. They helped the government to get rid of poverty and achieve economic development of the country.

The banking sector gives the impression to get a new competitor and a boost in the economy in India. After 11 years, India has got a new private bank – Bandhan Bank. The bank is a full-blown commercial bank that came into being recently. Bandhan is also the first microfinance company in India that has been transformed into a bank. It got a banking licence from the Reserve Bank of India in 2014. The bank is set up to cater to the needs of the unorganized sector such as daily wage earners and women running small business. The bank focuses on Eastern India as banking penetration is still poor in the region but at the same time want to expand their loan portfolio by increasing lending funds to retail business and Micro and Small Medium Enterprises. In future, it expects to offer saving, insurance and remittance services to the needy people of the society.

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# EXPLORING THE SOUTH ASIAN SENSIBILITY: IDENTIFYING THE 'SELF' IN THE POETRY OF JAYANTAMAHA PATRA

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## Abstract

South Asian Literature manifests the literary imagination, distinct thematic concerns and linguistic inventiveness of Asian writers as they negotiate their varied cultural identities. The loss of self-identity is one of the most disturbing aspects of South Asian contemporary life. Identity is vital as they carve the conduct of an individual. Jayanta Mahapatra is a universally acclaimed Indian English poet who has imparted significantly to the development of Indian English poetry and has been an authentic voice for social-realism and common stigmas of this part of the globe.

Jayanta Mahapatra was born in a Christian family in Odisha who lived in a Hindu society which sings the praises of Lord Jagannath. Despite these factors, Mahapatra's poetry reflects a deep awareness of the Indian background. His poetry explores his unbreakable relationship with the religion, culture, rituals, traditions and myths of Odisha, a state of India. The poet, being firmly rooted in Odishan soil, the legends, history and the myth associated with Odisha, makes them an integral part of his poetry. The search for roots is a common trend in modern South Asian poetry. Mahapatra, as a poet, looks at broad issues of national history through the experience of personal life. The poet is intensely aware of his environment and with sharp sensitivity and striking details he has vividly depicted, in his poems, the landscape, history, myths, culture, social life, poverty, religious rites and rituals, superstitions and beliefs prevalent in the local life of Odisha.

This paper will portray the poet's search for self with special reference to the selected poems composed by Jayanta Mahapatra as his poems deal with the question of *self*, search for roots and *identity* with great precision.

**Keywords:** Self, Identity, History, Myth, Culture

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The South Asian region comprises India, Pakistan, Sri Lanka, Bangladesh, the Maldives, Bhutan, Nepal, Malaysia, Thailand, Singapore, Fiji and Afghanistan, having a deep-rooted connection through a shared history and culture. The sharing of common history and culture makes the literature of the

region a distinct literature with some commonality. It presents a common basis for South Asians to understand their position in the contemporary world. Stories of injustice, discrimination, and gender biases have been regularly voiced by various South Asian writers but along with these issues, the problems of identity and survival is also a major concern. An identity crisis is a

developmental event that involves a person questioning their sense of self or place in the world. The concept originates in the work of developmental psychologist Erik Erikson, who believed that the formation of identity was one of the most important conflicts that people face.

Jayanta Mahapatra is one of the most outstanding voices of South Asian and Indian English Poetry. He has unshakable faith in humanistic ideals. His poetry reflects a refinement of these values. *He* uses the staunch reality of his surroundings to shift the *poetic* quest inward. He tries to give poetic *voice* to the deep, concealed emotions of the discriminated lot. He stands firmly as a representative of the society he dwells in. He reflects the reality of the ecstasy, agony, bitterness and hostility like a mirror that he sees and acts as an index of the society. He has always felt the sense of detachment from his surroundings as he belonged to a Christian family living in a predominantly Hindu locality. Born in the middle-class Christian family in Cuttack, Jayanta Mahapatra was educated at Stewart School and Ravenshaw College, Cuttack and Science College, Patna. After pursuing M.Sc. in Physics, he began his career as a lecturer in 1949 and taught in various colleges in Odisha and later retired with the same profession in 1986. He is a late entrant in the world of poetry, composing earlier in Odiya language and later grabbing the notable position in English poetry. During the famine in 1866 that shook Orissa, his grandfather adopted Christianity. The circumstances compelled him to take his way into a mercy camp run by the white missionaries in Cuttack. He was endowed with food and shelter and in return for which he was convinced to follow Christianity. Thus, Jayanta Mahapatra was a Christian by birth but still he imbibed much of Odiya culture. In the early stages of his poetic career, he makes a “journey within” and presents the realities experienced by his individual self.

Jayanta Mahapatra in his poems deal with the isolation, loneliness, solitude, alienation of the

self from external realities in a world without obvious purpose. This is the dilemma of existence in most modern literature. While the poetry of Mahapatra is crammed with personal pain, guilt, remorse, hunger, desire, and moments of renewal but the environment is filled up with the symbols of belief by the traditional lives of the people of Odisha, the temples, the Hindu festivals, the ancient monuments. His poems cover the question of self, identity and search for roots, Hindu religion, its culture, rituals, spirituality, symbols and the lost heritage of the past bearing a kind of cross section of the exotic culture and represents socio-culture deterioration of the present generation with wonderful poetic craftsmanship. Mahapatra has an intense quest for Odiya self through his consciousness of the Odiya culture and tradition and he identifies himself through his poetry. The landscape of Odisha has been vastly depicted by him in his poetry and it is not simply the image of the scenic beauty of Odisha but it also contains the physical landscape—the temples, the ruins, the inevitable presence of the mythical past. The landscape is put forward in relation to the culture of the people. The golden triangle which consists of Puri, Cuttack, and Konark, provides the chief ingredients to weave the fabric of Mahapatra’s poetry. History, legends and myths associated with these places constitute the central theme of his poetry. In spite of being Christian by birth, his creative self is primarily Hindu in terms of myth, symbols, folklores, idioms and psyche. He is twice undone from his immediate surroundings—first his birth in a Christian family and second, he writes in an acquired medium, English. He learnt to respect Christ but his poetry portrays that his inner self is ardently Hindu. This dual identity has created a sense of alienation in his poetry. Despite these factors, his poetry displays an awareness of the Indian background. It faithfully describes his native landscape or his relationship with his land. In this context Dr. Jaydeep Sarangi writes:

*Linguistic multiplicity and cultural diversity in India may apparently contribute to a poet's identity; but in reality, these forces remain committed to defining, and authenticating a distinctive identity. Jayanta Mahapatra is a Christian, living in a Hindu society—a society which pays maximum homage to Lord Jagannatha, the presiding deity of Orissa. Jayanta Mahapatra's grandfather accepted Christianity out of compelling forces of famine and poverty. There is always a sense of insecurity and alienation in his poetry. He perpetuates his quest for identity and he is keen on the assertion of his self-emanating from a veritable part of his holy land and its rich socio-religious traditions.*

He tries to discover his self in the Indian ethos, from, *Close the sky, Ten by Ten* to *Random Descent* he introduces new modes requiring themes, new vocabulary family or home as important as his aspect of his poetry. He celebrates the concept of family or home as a cosmic one. He tries to relate himself into the visible and invisible dimensions of the family, its members both living and dead, with an intention for searching his roots and own identity.

The Oriya landscape brings out the mental evolution of the famous town Puri considered to be a sacred place by the Hindus. It is the sacred place which sings the praises of Lord Jagannath, the presiding deity of Odisha. It is believed the Hindu devotees find redemption and celestial peace at Puri. His poem, *Dawn at Puri* emerges as a genuine document of the Hindu psyche and their age-old beliefs and traditions. The poet is disheartened with the bleakness of traditional practices and customs. The poet writes:

Endless crow noises  
A skull in the holy sands  
tilts its empty country towards hunger.  
White-clad widowed Women  
past the centers of their lives  
are waiting to enter the Great Temple (Mahapatra 608)

Here the poet ironically brings out the strangeness in the Indian life, as well as landscape. At Puri, we observe a stretch of beach which is called as 'Swargadwara' or 'Gateway to Heaven', the place where the dead are being cremated. Many pious Hindus or widows feel that the death at Puri will give them the salvation. People from different parts of the country joins together irrespective of caste, colour and creed. The characteristic atmosphere of Odisha, its sufferings, poverty, hunger and its age-old customs and rites and rituals is brought here through the successive images. The early morning ambience of the sea beach at Puri is evoked through the images of the crow, sand, widows and the shell caught in a net. The image of widow in the poem is an important image for Mahapatra. Their appearance here presents the poem in its

specific Indian locale. In a country like India and in some societies the widows are still are forced to live a vulnerable life. They are therefore not denoted as 'old' but as women who are 'past the centres of their lives'. Their wait to enter the Great temple symbolizes their waiting for death. His ageing mother has expressed her desire - "last wish" to be cremated in the same beach as he says "her last wish to be cremated here twisting uncertainly like light on the shifting sands."

The poem *Grandfather* reflects the nostalgia. The poet goes off with the questions as to why his grandfather adopted Christianity and in order to find the answers he turns to the diary of his long dead grandfather; diary which has turned yellow with the time.

The yellowed diary's notes whisper in vernacular.  
They sound the forgotten posture,  
the cramped cry that forces me to hear that voice.  
Now I stumble back in your black-paged wake. (Mahapatra 440)

In this poem, Mahapatra unfolds the struggle of his wounded psyche to come out of its cocoon. The poet is haunted by the invisible spirit of his grandfather. He calls his grandfather a board that has helped him and his children to grow and move ahead. He

questions his grandfather about his conditions during that period and how afraid and hungry was he in those circumstances; how coward was he to leave his own family behind who stayed in the blurred part of his heart.

How old were you? Hunted, you turned coward and ran,  
the real animal in you plunigng through your bone.  
You left your family behind, the buried things,  
the precious clod that praised the quality of a god. (Mahapatra 440)

He also asks about the nature, the rivers, the trees, the wind, the animals and equates how all those images were empty just like his own stomach. Mahapatra seems to have hold the intensity and dimensions of the horrific crisis faced by grandfather. The poem on the other hand, somehow questions validity of the religion. Is religion more obligatory than food? Is God more essential than life of creatures? The poet creates this imaginary discourse in the mind of the grandfather and the reader. Poem points toward some state imposed social order which feeds the people but at the cost of their lives.

The poem *Myth* is also deeply concerned with the poet's process of self-questioning, the complex search for his identity. In the poem, the poet articulates the most significant concerns of his poetry and also his own role as man and poet. The scene in the poem shows the boundaries of a foggy temple which beckon him to come and touch the old brass bells of countless memories, though the temple stair seems very long and endless. The poem ends with the saffron robed priest questioning the poet about his identity.

Vague grieving years pit against the distant peaks  
like a dying butterfly  
as a bearded, saffron-robed  
man asks me, firmly:  
Are you a Hindoo? (Mahapatra 604)

The poet is confronted with the question, "Who am I? It can basically be termed as the problem of identity. The essential involvement with the self and the society is at the root of Mahapatra's finest poem, *Relationship*. The epigraph of the poem derived from Walt Whitman's *Song of Myself* is suggestive of a two basic concerns of Mahapatra's own poetry and his growth as a poet. The main inspiration

behind relationship arises is his confrontation with the existential affliction together with his prodigious self. A poet's spontaneous response to the landscape of his nation, his experience of culture and culture of his land and lots of different explanations about it collectively define his identity. The poem starts with the invocation like in an epic. Its main purpose is to know the origin of the universe.

Once again one must sit back and bury the  
face in this earth of the forbidding myth,  
the phallus of the enormous stone,  
when the lengthened shadow of a  
restless vulture . . . (Mahapatra 466)

Mahapatra expresses path of rootedness in the Odiyan soil. *Relationship* is the torch-bearer which sets his poetry into the mainstream of the contemporary Indian English poetry with the portrayal of the contemporary and modern spirit of accelerating disillusionment which transparently unfolds his quest for identity and roots.

*Relationship* is a sublime poem of the involvement with root, alienation and loneliness. The poet's feel of the past arouses in him the question of who he was. The connection with the self runs through Mahapatra's *Relationship*. Like Walt Whitman

in his *Song of Myself* Mahapatra may not brazenly declare that he's "colossal" and that he "comprises multitudes". However the underlying current of this claim and the poet's profound hindrance is with the group, the society to which he belongs. Mahapatra remembers the history of the land in which he is inhabited and his verse fulfills his desires. He re-imagines the past and re-presents the present from the place where he has taken birth. The living past of Odisha and its present combines his vision in the *Burden of Waves and Fruits*. He says:

I move with the delirium of the past,  
applaud with the lean, withered dawns of my hands,  
to set my lips on shy white jasmines  
that harden into the stone breast of Konark dancers.  
And further he writes:  
as though in anticipation of the brutality of the oppressors  
unable to escape the trances  
of my place, my endurance  
simply creating gestures of magnificence. (Mahapatra 45-46)

The poetic world of Jayanta Mahapatra is weaved with Indian consciousness. His poems are a representation of his kinship with the various landscapes of his identity. His home land, Odisha is the source of paradoxical views expressed in his poetry. A sensitive reader would always awe about the persona of Mahapatra, unless he gets familiar with his background. The poet feels his self has transferred into a place or landscape. Out of fear, his mind raises the question about existence in the present and doubts for the future with a wounded past in the heart.

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# OKONKWO'S 'HEART OF DARKNESS' IN CHINUA ACHEBE'S *THINGS FALL APART*

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## Abstract

What Okonkwo experiences first hand in *Things Fall Apart*, Marlow witnesses it from a distance. Achebe describes the cultural practices of his native place, whereas Conrad criticises the same practices from a white man's point of view. Achebe criticises and also tries to defend his native culture against a worldwide discourse of it being backward and uncivilised. Conrad draws a parallel line with the discourse but questions the inhuman atrocities committed by the colonizers in the name of 'white man's burden'. This paper tries to make a comparative study between Chinua Achebe's *Things Fall Apart* and Joseph Conrad's *Heart of Darkness* just to bring forth the difference in perspective of the writers; one representing the colonised and the other representing the colonizer.

**Keywords:** Africa, colonised, coloniser; literature, culture, orientalism.

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The Steamer toiled along slowly on the edge of a black and incomprehensible frenzy.

- Joseph Conrad, *Heart of Darkness* (1899)

Drums beat violently, and men leaped up and down in a frenzy.

- Chinua Achebe, *Things Fall Apart* (1958)

Both the books, Achebe's *Things Fall Apart* and Conrad's *Heart of Darkness* deal with colonialism in one way or the other, but their approach towards the notion of 'Colonialism' is strikingly different and that makes these two books the treasure of colonial study. Edward Said suggested that *Things Fall Apart* is unintelligible without *Heart of Darkness* (Said 288). In order to validate this paper we need to do some research on the colonial period of Africa.

As a white writer, Joseph Conrad, in his *Heart of Darkness*, unfolds the horrific consequences of colonialism and is derisive of the entire process. He sheds light on the evils of colonialism and European Capitalistic approach through Marlow's journey in the heart of darkness of Congo:

A slight clinking behind me made me turn my head. Six black men advanced in a file, toiling up the path. They walked erect and slow, balancing small baskets full of earth on their heads, and the clink kept time with their footsteps. Black rags were wound round their loins, and the short ends behind wagged to and fro like tails. (Conrad 17)

On the other hand, the African author Chinua Achebe, through the story of Okonkwo in *Things Fall Apart*, criticizes Conrad's view from a colonized subject's perspective. *Things Fall Apart* is Achebe's first and the most authoritative novel; it occupies a special position in African English literature. Acclaimed as the 'archetypal modern African novel in English', this text is exemplary both in terms of its opposition to colonial repression in Africa and an alternative postcolonial picture of pre-colonial African culture. (Lawtoo)

Achebe's novel depicts the advent of European colonizers in West Africa from the perspective of the inhabitants of Umuofia, who forms a community of Igbo speaking people.

In the novel, Okonkwo who is the protagonist of the story is seen as a very famous young man in all the nine villages of Umuofia. However, as the novel develops and white colonial masters begin to arrive in Umuofia in the disguise of missionaries, Okonkwo stands in protest of the change but at the end is buried without respect or dignity and his fame is soon forgotten as he commits the greatest sin in Igbo religion- suicide.

One of the main reasons that *Things Fall Apart* was successful is because of its detailed descriptions of the authentic Igbo culture as seen from the perspective of its author. Achebe takes pride in his culture and is also critical about the ill practices of the Igbo society.

Achebe's family belonged to the Igbo tribe, and he was the fifth of six children. Representatives of the British government who controlled Nigeria, convinced his parents, Isaiah Okafor Achebe and Janet Ilegbunam, to abandon their traditional religion and follow Christianity. Achebe was brought up as a Christian, but he remained curious about the traditional Nigerian faith. (Encyclopedia of World Biography)

The society that has been depicted in *Things Fall Apart* is a well structured and a modern guild and the inhabitants of the land are in no way in need of any other nation's participation in order to get themselves civilized. The Igbos have developed a democratic government. The Igbos are in some ways superior to those who come to convert them. Uchendu, for instance, is able to see that "what is good among one people is an abomination with others" (Achebe 46). Unlike the Europeans, the Igbos believe that it "is good that a man should worship the gods and spirits of his fathers" (Achebe 62), even if these gods are not the Igbos' gods. While the European tradition allows men to fight their brothers over religion, the Igbo tradition forbids them to kill each other.

Achebe did not step back in criticizing the male dominancy over the society and the indigenous way they lead their life. Ikemefuna, who was completely innocent, became a prey to his own

adopted father, Okonkwo. *Things Fall Apart* does not simply repeat stereotypical images of Africa in order to conform to the discourse of the colonizer. There is no doubt that Achebe shows a male-governed society where women possess no power:

And when she returned he beat her very heavily. In his anger he had forgotten that it was the Week of Peace. His first two wives ran out in great alarm pleading with him that it was the sacred week. (Achebe 9)

One can comfortably assert that Umuofia is the master setting or locale where the story of the *Things Fall Apart* is cast. Umuofia is typical pre-colonial African rural settlement where the primary means of livelihood include farming, hunting, and gathering of forest resources. Invariably this indicates that the population of this rural area is bolstered by what nature offered (Dhar 98). Here, we get to see some glimpses of inhuman practices such as cannibalism:

In Umuofia's latest war he was the first to bring home a human head, that was his fifth head; and he was not an old man yet. On great occasions... he drank human head. (Achebe 3)

Sheer patriarchal authority over the land is being portrayed through this imagery of 'cannibalism'.

On the other hand, in *Heart of Darkness*, Conrad refers to Marlow's crew being made up of mostly cannibals- "One of my hungry and forbearing friends was sounding in the bows just below me" (Conrad 51). Cannibalism was one of the common aspects of African civilization. Cannibalism is the act or practice of human eating the flesh or internal organs of other human beings (Wikipedia). Many Amazonian, African, and Native American societies have traditionally practiced peaceful, cannibalistic mortuary rituals. Even in Defoe's masterpiece *Robinson Crusoe*, one of Crusoe's chief anxieties is about being eaten: "I expected every wave have swallowed us up"

(Defoe 9). The cannibalistic tint is evident in the scene when Crusoe approaches Friday. However, throughout the whole story of *Heart of Darkness*, true cannibalism never takes place. The members of the crew were cannibals however in a totally different aspect. Serving more as a metaphor, the crew members are cannibals in the way that they overstep their limits of another human being. This would represent the Europeans overstepping their boundaries towards the natives.

Conrad, from the very beginning of his novella sees the Africans as an inferior race who are badly in need of modification. He is often considered to be an imperialist. To him, it's the superior race's responsibility to civilize them by taking over their land. As Conrad is cynical of the entire process, he makes use of several symbolic characters to accomplish this. The chief one being the shadowy and elusive Kurtz, who represents all the Europe: "All Europe contributed to the making of Kurtz" (Conrad 58).

'White Man's Burden' is the primary concern of the story of *Heart of Darkness*, the phrase, taken from Rudyard Kipling's poem of the same name. As a white-man Kurtz believes that the natives are in need of being civilized, improved and instructed in the European way of life. He sets out, before the novel starts, as an imperialist in the best traditional way to carry forward 'white man's burden'. He is a man who realizes the power of his own words, and his writings are 'marked by eloquence that obscures their horrifying message' (Bios). In the story, Kurtz stands for a normal man who realizes that he has to flourish in the interior of the Congo, and he can be a divine ruler over those primitive people and bring them towards the proverbial light and development. He can also be tagged as a 'hollow man'. Likewise, commenting on the famous final words of Kurtz before dying, Dianna Guadagnino writes:

The rape of the land, the consequences to the soul, the temptation of solitude, were a dark challenge, constructing moral dilemmas. Kurtz discovered 'He was

empty inside.' His dying words, 'the horror, the horror' displays what he was inside at the end. (Guadagnino)

In the final scene, Marlow takes shelter under multiple lies in order to further his selfish agendas rather the agenda of the Englishmen. Marlow tells Kurtz's fiancée that Kurtz's last words are only 'your name'. He does not really want to reveal the weaker aspects of colonialism in the name of 'white man's burden' and further allows Kurtz's darkness to live on within him. The Kenyan novelist Ngugi Wa Thiong'o regards the skulls stuck on poles outside Kurtz's abode at the Inner station to be a powerful indictment of colonialism. No African writer, he says, has created so ironic, apt and powerful an image: ironic when one considers that Kurtz and many like him had come to 'civilize' the non-European world; apt when one recalls what they really did. (Conrad xxi-xxii)

This similar tone of burden is seen in *Things Fall Apart* too. The way English missionaries came, establishes churches, converted the natives into Christians, spread education, and is very clear that the natives are nothing but a hefty burden to them whom they have to civilize. The Europeans had to go preaching to them from house to house to get them to come to their shine. The total sum of these endeavors is that they first attract the *efulefus*, the *osus* and the marginalized in Umuofian clan.

Conrad not only reveals the positive aspects of white-colonialism, he also exhibits their evil practices towards the natives. Ivory was the profitable trade which was found by the Belgian trading company when Belgian king Leopold II ruled the Congo. It was useless to the natives but very valuable to the white men because of its usage in ornament manufacturing. Thus the objective of white men was to indulge in the exploitation and brutality in order to draw out ivory from the natives. The Europeans did not care about the health and working conditions of the natives as long as they are productive. The natives were mostly naked and were made to move like ants-

I could see every rib, the joints of their limbs were like knots in a rope; each had an iron collar on his neck, and all were connected together with a chain... (Conrad 17)

Through the actions of the Europeans, the natives are made fearful in order to protect their lives and the lives of the families, they submit to the will of the foreigners. Kurtz, in the story, believes that the ivory is only for him. He states: "My ivory... my intended, my ivory. My station, my river, my-" (Conrad 57)

Though, Achebe's novel is devoid of such direct cruelties, this flavor is evident in another colonial masterpiece *Shooting an Elephant*, by George Orwell. Orwell like Conrad in *Heart of Darkness* presents the moral dilemmas of the imperialist. In order to retain his superiority and to keep his title 'Sahib' intact, he had to shoot the elephant, which was not merely an animal, but the imagery of 'stricken, shrunken, immensely old' countries.

As for the job I was doing, I hated it more bitterly than I can perhaps make clear. In a job like that you see the dirty work of Empire at close quarters. The wretched prisoners huddling in the stinking cages of the lock-ups...I did not even know that the British Empire is dying, still less did I know that it is a great deal better than the younger empires... (Orwell 5)

Imperialistic dilemma was one of the key ingredients of Conrad. Although he did not fail in depicting the ups and downs of white colonialism, he did not go beyond criticism. Achebe in his essay *Image of Africa* criticizes *Heart of Darkness* and calls Conrad a thorough racist. According to Achebe, Conrad refuses to confer 'human expression' on Africans, even depriving them of language. Africa itself is rendered as 'a foil to Europe', as a place of negations at once remote and vaguely familiar, in comparison with which Europe's own state of spiritual grace would be manifested. Conrad, he says, portrays Africa as 'the other world', the antithesis of Europe

and therefore of civilization, which Achebe attributes to Conrad's 'residue of antipathy to black people'. The following quote from Achebe is a good demonstration of his opinion:

The point of my observation should be quite clear by now, namely that Joseph Conrad was a thoroughgoing racist. That this simple truth is glossed over in criticisms of his work is due to the fact that white racism against Africa is such a normal way of thinking that its manifestations go completely unremarked. (Achebe 6)

In order to defend Conrad, Edward Said, in his illuminating book *Culture and Imperialism*, closely pointed out that *Heart of Darkness* works so effectively because its politics and aesthetics are, so to speak, imperialist, which in the closing years of the nineteenth century seemed to be at the same time an aesthetic, politics, and even epistemology inevitable and unavoidable:

Conrad's genius allowed him to realize that the ever-present darkness could be colonized or illuminated - *Heart of Darkness* is full of references to the mission *civilisatrice*, to benevolent as well as cruel schemes to bring light to the dark places and peoples of this world by acts of will and deployments of power. (Said 56-57)

Likewise, we find what Okonkwo experiences first hand in *Things Fall Apart*, Marlow witnesses it from a distance. Achebe describes the cultural practices of his native place, whereas Conrad criticises the same practices from a white man's point of view. Achebe criticises and also tries to defend his native culture against a worldwide discourse of it being backward and uncivilized. Conrad draws a parallel line with the discourse but questions the inhuman atrocities committed by the colonizers in the name of 'white man's burden'. Therefore it becomes evident that Okonkwo and Kurtz become two sides of the same coin- Colonialism.

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# PERCEPTION OF INVESTORS TOWARDS MUTUAL FUND WITH SPECIAL REFERENCE TO DISTRICT BIJNOR

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## Abstract

A mutual fund is the ideal investment vehicle for today's complex and modern financial scenario. Advantages of mutual funds include economies of scale, economies of scope, diversification, liquidity, and professional management. This study has made as an attempt to understand the financial behaviors of mutual fund investors in connection with the scheme preference and selection. Investors are mainly concerned with the risk factors of mutual funds. The investors who have invested in mutual funds mainly go for it because of liquidity. There are a variety of problems facing in selecting mutual fund by investors as an investment option as the share market uncertainties and risk associated with it so investors avoid the investing in mutual fund.

**Keywords:** Mutual Fund, Investors, Financial Instrument, Investment Attitude

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## Introduction

As inflation decreases the value of money over time, it becomes important to invest in a correct channel. An unused amount, if not invested will lose its purchasing power. Equities are the highest in the risk and return matrix while savings postal services are on the lower side of risk and return matrix. The other option is time horizon: short term, medium term or long term. Among the other options is mutual fund which is a trust that pools the savings of a number of investors its shareholders called as unit holders who share a common financial goal. Mutual fund is a financial intermediary, which collect the savings of investors and further invest them in large and diversified portfolio of securities. Mutual funds have advantages as compared to direct investing in individual securities.

Advantages of mutual funds include economies of scale, economies of scope, diversification, liquidity, and professional management. Mutual Fund investors are like shareholders and they own the fund. They are not lenders or deposit holders. Mutual funds invest in marketable securities according to the investment objective. If the value of investors holding changes then the value of investment can go up and down. NAV of a mutual fund fluctuates with market price movements.

A mutual fund is the ideal investment vehicle for today's complex and modern financial scenario. Markets for equity shares, bonds and other fixed income instruments, real estate, derivatives and other assets have become mature and information driven. Prices changes in these assets are driven by global events occurring in faraway places. A mutual

fund is the answer to all these situations. A well experienced staff and professionals are appointed to monitor the functioning on full time basis. In fact, mutual funds gained popularity only after the Second World War. Globally, there are thousands of firms offering tens of thousands of mutual funds with different investment objectives. Today, mutual funds collectively manage almost large amount of money as compared to banks. Mutual fund mainly cater the needs of individual investor who has less means to invest and manage the portfolio in such manner that provide a regular income, growth, safety, liquidity and diversification opportunities. Mutual Funds are a vehicle that collects money from investors to buy securities. These investors have a common objective, and this pool of money is advised by the fund manager who decides how to invest

the money. Investments may be in stocks, bonds, money market securities or some combination of these. With good fund management, the Mutual Fund Manager generates returns for the investors, which are passed back to investors. Mutual Funds are a regulated industry; there are various rules, guidelines & policies for the mutual fund companies, the fund managers and specifically the funds being managed also. These regulations are formed by the Securities and Exchange Board of India (SEBI) who is the regulator for Mutual Funds.

### Review of literature

Several studies related to mutual funds have been reviewed. The conclusion and findings of those studies have been discussed under:

S.No.	Contribution/Year	Proposal
1.	Warther (1995)	Concluded that the concurrent unexpected flows are highly correlated to aggregate mutual funds and related to expected flows. In this study found an evidence of positive and negative relation between flows and subsequent returns.
2.	Sunder (1998)	Found during the survey that the awareness among the people about mutual fund is very poor. In this the main role is played by agent in making people aware about mutual fund. There prime consideration is brand image and return.
3.	Rajeswari and Ramamoorthy (2001)	Explained the behaviour of investors in connection with the scheme preference and selection. The results of the study revealed that the most important factor among product qualities was the performance of fund followed by brand name and one of the most important factors was expertise involved in managing money.
4.	Lenard et.al. (2003)	Empirically investigated investor's attitude toward mutual funds. The results indicate that the decision to switch funds within a fund family is affected by investor's attitude towards risk, current asset allocation, investment losses, and investment mix and portfolio diversification.
5.	Mehru (2004)	Revealed the investors who invest in growth or equity schemes consider it an alternative to stock market investing and the investors who invest in debt schemes expect higher returns on their investments than on fixed deposits.
6.	Walia and Kiran (2009)	found that majority of individual investors doesn't consider mutual funds as highly risky investment. In fact on a ranking scale it is considered to be higher side when compared with other financial avenues
7.	Saha & Dey (2011)	Analysed that that mutual fund schemes prefer growth scheme followed by income schemes. Investors invest to get high return rather than low return earning on regular basis. In the findings author shows that investors give high priority to newspapers, magazines and to reference groups. He also found that 72% of the total respondents are aware about mutual funds.

8.	<b>Palanivelu and Chandrakumar (2013)</b>	Found that salaried class was not aware about the equity, bond, stock market and debentures. They only prefer insurance given by bank deposits. He suggested creating a strong need about the awareness among the people.
9.	<b>Sharma &amp; Agarwal (2015)</b>	Found that there is a direct impact on investor's choice of investment i.e. age, marital status and profession. Liquidity also plays an important role in investment decision and has high impact.
10.	<b>Dhanorkar (2017)</b>	Explained appropriate strategies for fund manager when to buy debts mutual funds. In view of signaled a pause in the rate cut cycle find out best debt fund as long as RBI reduces the rates cuts of in monetary policy.
11.	<b>Kumar &amp; Umamaheswari &amp; Reddy (2019)</b>	Revealed regarding the factors influencing the investor's perception towards mutual fund investment. In this they show a light on getting high return in investment by taking high risk. There's a scope where investors belonging to different age groups seek for many other factors that can attract them to invest in the mutual fund industry than just the ones considered for the study.

### Objectives of the study

- To know investors view towards mutual fund.
- To know the awareness among people about mutual fund.
- To study the effect of gender difference on investment decision.
- To know the preference of investor toward specific financial instrument.

### Research framework

#### Data Collection

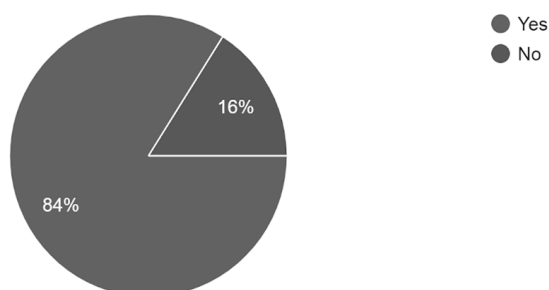
For the collection of data regarding the conceptual framework, investor's perception towards mutual fund, primary data has been collected. Data was collected with the help of

a structured questionnaire. Non Probability Convenience Sampling method was used to collect data. A sample size of 50 respondents was taken into study. Area of study was district Bijnor. Salaried employees (Government & Private) were chosen as respondents for the study.

#### Data analysis

Descriptive statistics and percentage method were used to analyze the data. After doing survey the data shows only 84% respondents are aware about mutual fund and have proper and useful information about it, on the other hand 16% of the respondents are less aware about mutual fund

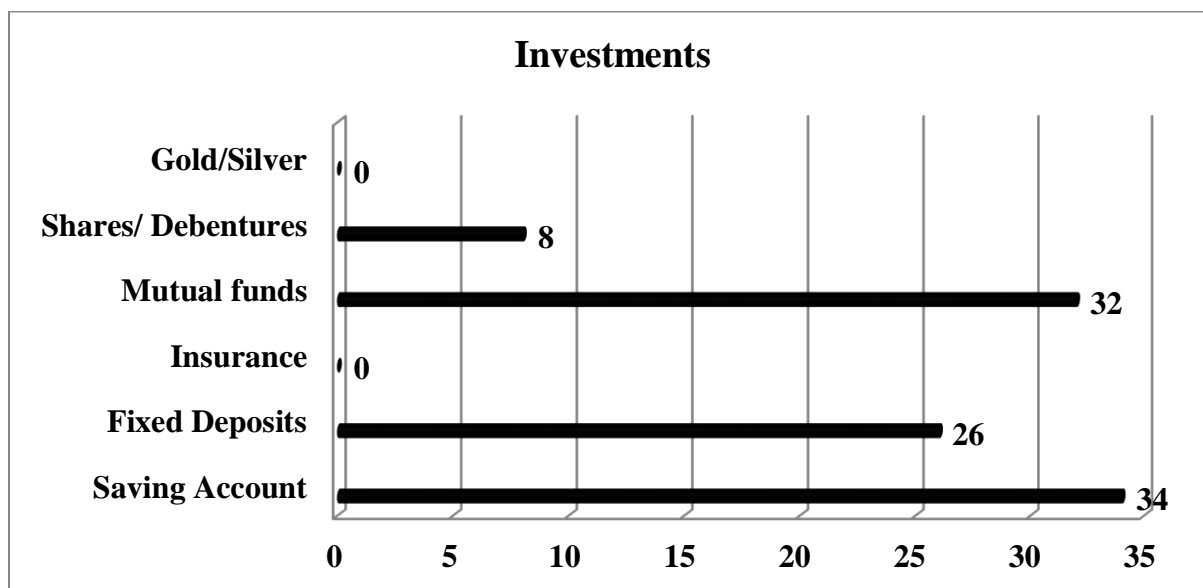
**Fig 1: Distribution of Respondents According to Awareness of Mutual Funds.**



Due to lack of awareness some of the respondents don't invest in mutual fund just because they might earn high risk. These type of investors go for investing in gold /silver, shares/debentures, insurance, fixed deposits and saving account. Here, 34% respondents generally prefer investing in saving account while

Investment on mutual fund is 32%. 24% invest in fixed deposits and very less in shares /debentures i.e. only 8%. None invest any amount in insurance and gold / silver. They generally found saving account a safe mode for investing as it involves less risk.

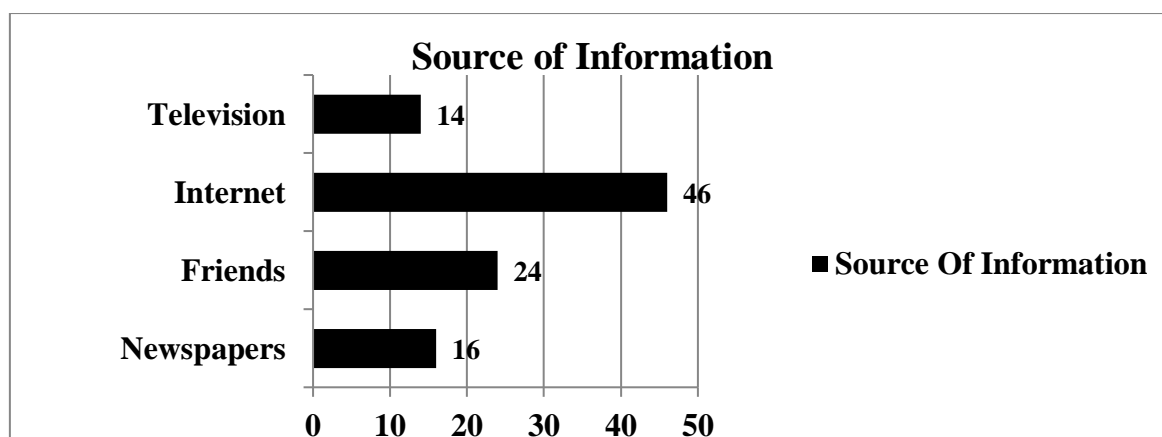
**Fig 2: Distribution of Respondents According to Investment They Prefer**



Only 16% of the respondents get information through newspapers, 24% get information through their friends, 46% of them get

information through internet and rest 14% get information through television.

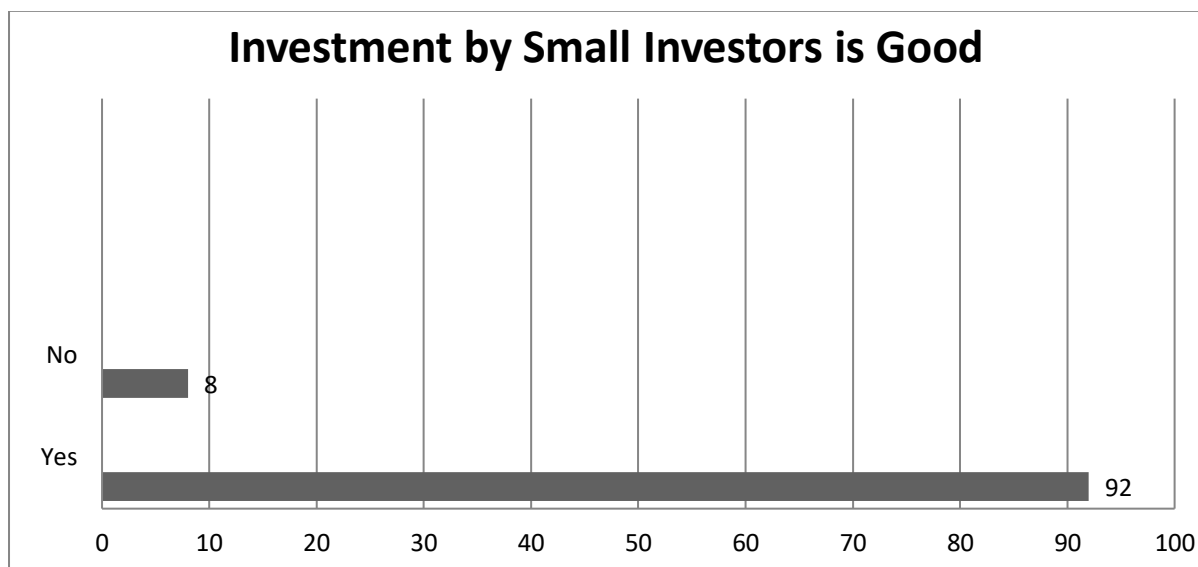
**Table 3: Distribution of respondents according to the source of information**



Small investor having small amount can invest in mutual fund as to get high return. 92% of respondents are in favor of small investor

investing in mutual fund and 8% are in think it is unfavorable for investing in mutual funds.

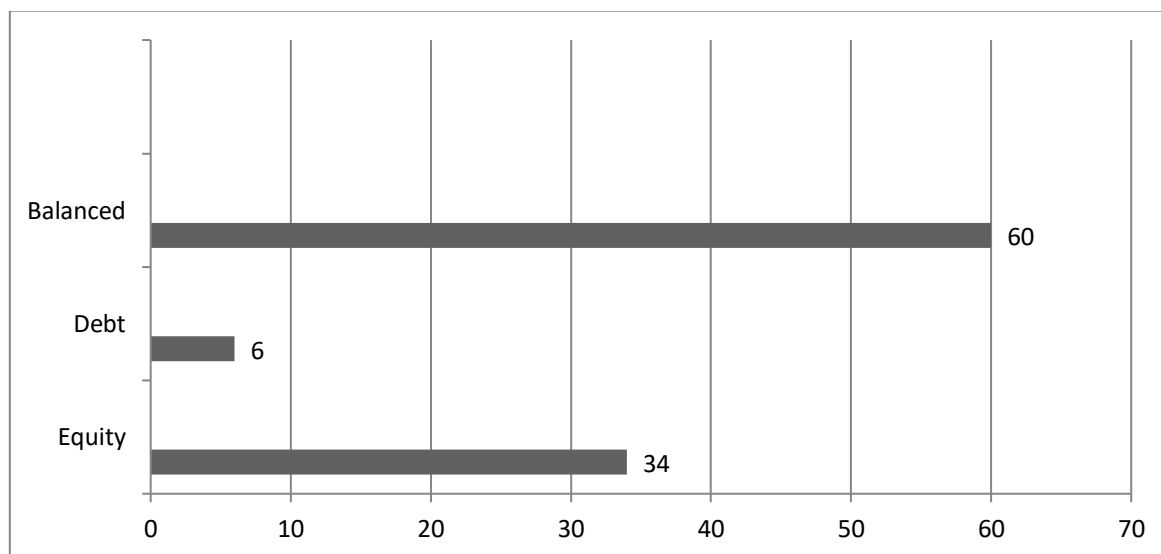
**Fig 4: Distribution of respondents on basis of investment good for small investors to participate in capital market**



In this respondent chooses the scheme they want to invest. The respondent chooses equity, debt and balanced. Equity fund is a mutual fund scheme that invests predominately in shares/stocks of companies. Debt fund are mutual funds that invest in fixed income securities like bonds and treasury bills.

Balanced mutual funds have holdings that are balanced between equity and debt, with their objective somewhere between growth and income. Only 34% of the respondents invest in the equity schemes. 6% of the respondents are those who invest in debt schemes and 60% are those investing in balanced schemes.

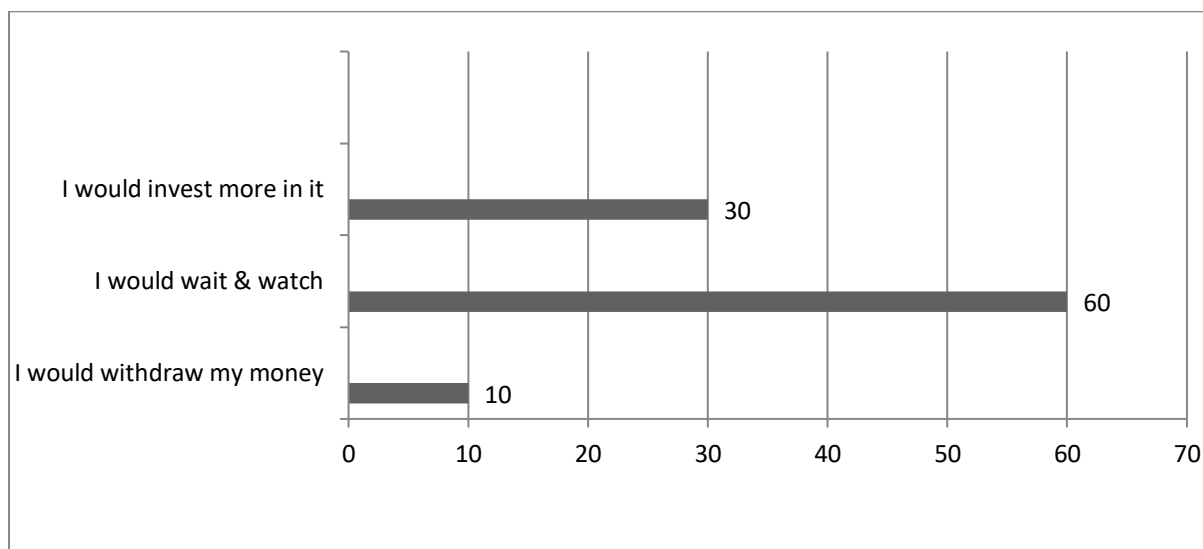
**Fig 5: Distribution of respondents according to type of scheme you prefer.**



In this the reaction of respondents is seen while the stock market dips how they react do they withdraw their money, do they wait and watch and do they invest more in it. 10% of the respondents are those who withdraw money. 60% are those who wait and watch and further

invest in it. Only 30% are those who would invest more in it. Investor invests in the market after studying the ups and downs. While market goes down they might invest so that in further the market goes up and investor earn large amount of profit or vice-versa.

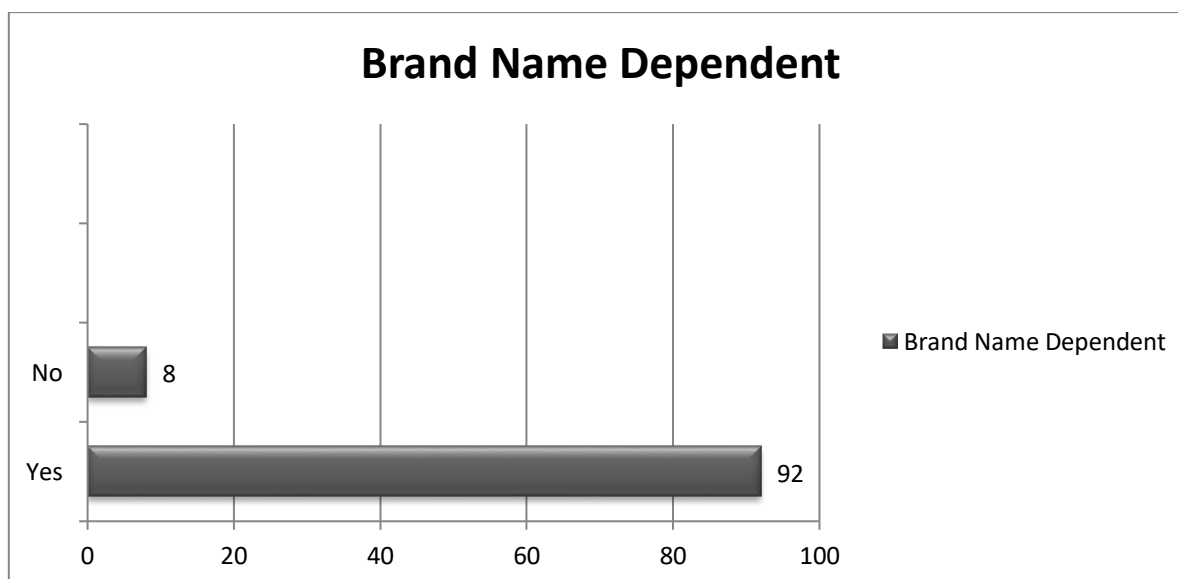
**Fig 6: Reaction of respondents if stock market immediately dips.**



Brand name is a name applied by a manufacturer or organization to a particular product or service. In this 92% of the respondents see the brand name while investing in mutual funds. Only 8% are those who don't see the brand name. Brand name

plays an important role in the mutual funds as it shows the reputation of the company. As through brand name we can easily understand which mutual funds will help to earn large amount of profit in return.

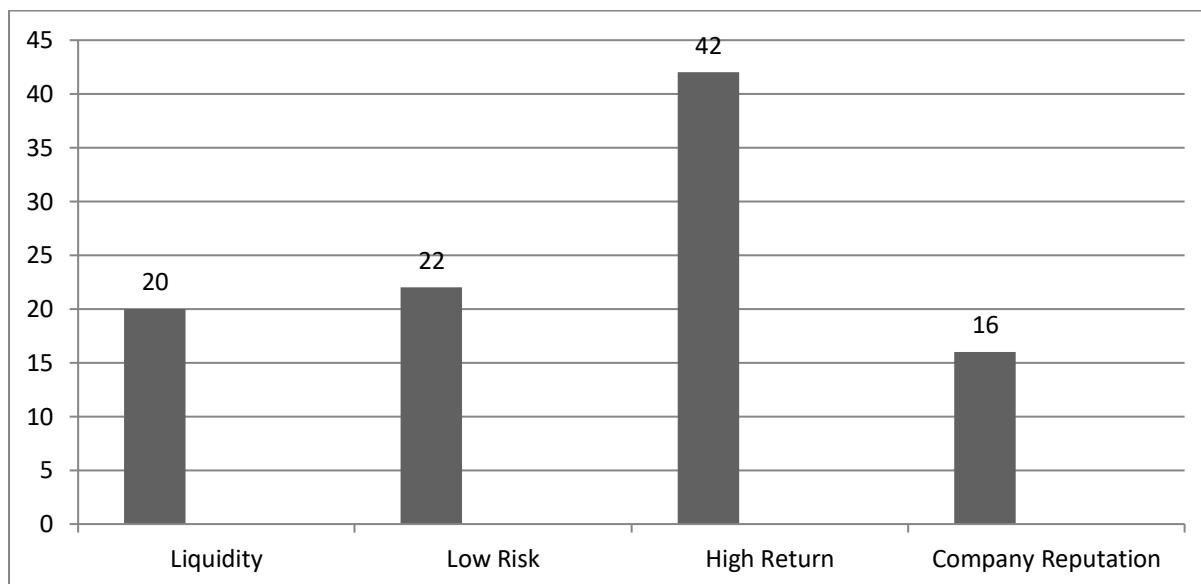
**Fig 7: Do respondents see the brand name while purchasing the mutual funds?**



In this respondents have four factors that affect while they invest in mutual funds those are liquidity, low risk, high return and company reputation. 20% of the respondents are those whose investment is affected by liquidity

factor, 22% are those which goes through low risk, 42% are those who goes through high return and 16% who goes through company reputation. They only invest as to get high return.

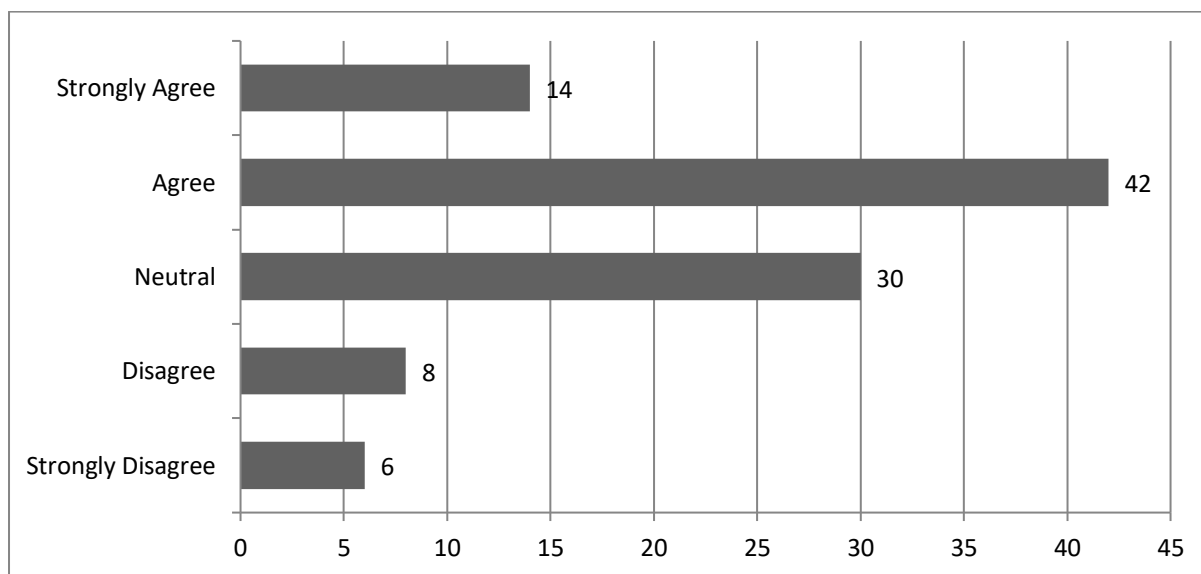
**Fig 8: Factors Preferred Most While Investing**



Here, 6% of respondents strongly disagree about the point, 8% of them disagree about the mutual funds, 30% of them are neutral, 42%

are those who agree about this point and only 14% are those who strongly agree about the fact.

**Fig 9: Public sector mutual funds are more secured than Private sector mutual funds.**



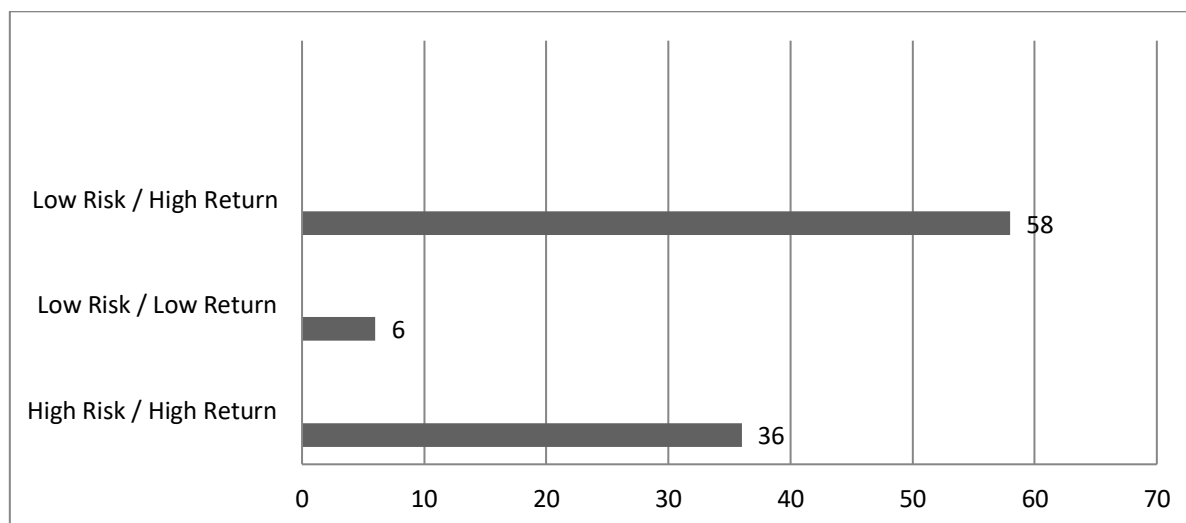
The main motive of every investor is to get high return with minimum losses in it. But the mutual market doesn't go with this fact but some of them believe in getting high return

with less risk. In this the investor who earns high losses can earn high return because risk is considered most important factor of mutual funds. 36% of the respondents are those who

invest and get high risk with high return, 6% are those who get low risk with low return and

58% are those who want to earn high return with low risk.

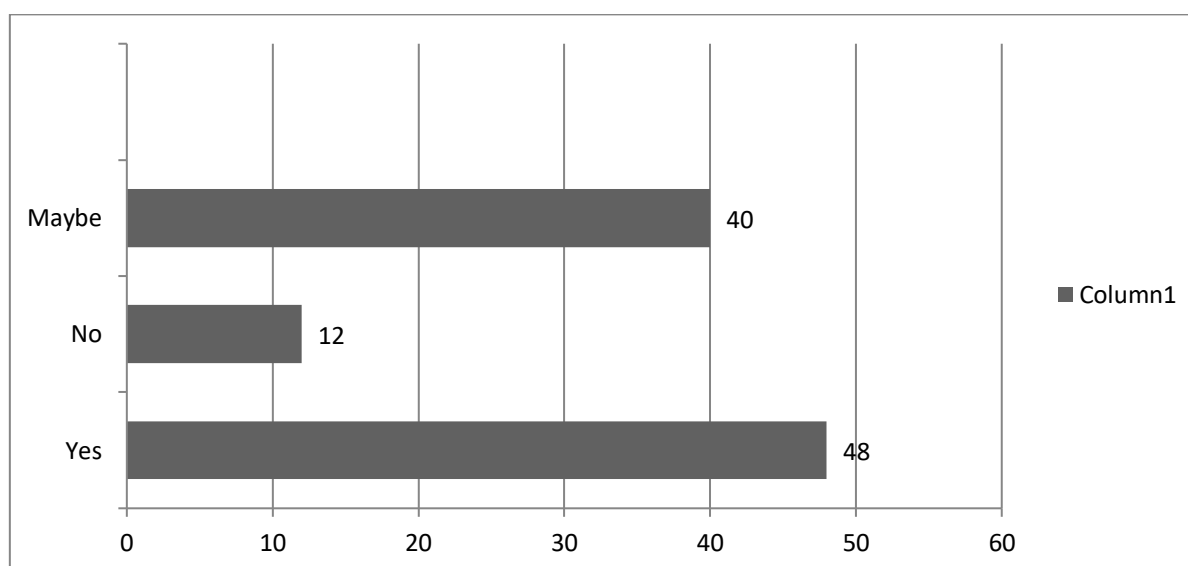
**Fig 10: Investing in mutual fund.**



Here, 48% will reinvest in future, 12% are those who are not going to invest in mutual

because they might be earned high risk and 40% are those who might invest in future.

**Fig 11: Reinvest in future**



### Findings

- Many of the investors are aware of mutual funds but most of their perception is not positive due to lack of information about the mutual fund schemes.
- Investors are mainly concerned with the risk factors of mutual funds.
- The investors who have invested in mutual funds mainly go for it because of liquidity.
- There are numerous schemes of mutual funds about which common man is not aware of.
- Most of the respondents don't have proper knowledge about the mutual funds and that is why probably they don't invest in mutual fund.
- Most of the respondents consider bank deposit as investment vehicle. As it is the safest option for them and they don't have

clear cut idea about the difference between the savings and investment.

## Conclusion

Today a lot of investment opportunities are available to the investors in the financial markets. Running a successful mutual fund requires complete understanding of the peculiarities of the small investors. This study has made as an attempt to understand the financial behaviors of mutual fund investors in connection with the scheme preference and selection. This research will be useful to the mutual fund to understand the investor's perception towards mutual fund investments and the study would also be informative to the investors. The objectives of study towards mutual fund as per the sample size and method which is applied to the study and found that the investors are not choosing or feeling confident in investing in mutual fund because they think that mutual fund is risky than other investment options. The awareness level of mutual fund among the investors are very low because of only having the partial knowledge about the mutual fund which prevent them to Invest in mutual fund to avoid risk bearing factor and fear of losing money. The most preference of the investors is the bank deposit because they believe it is the secure and return are fixed. Mutual fund is link with share market and investors are not taking advice to invest in mutual fund from expecting advisor so it creates the difficulty to select the fund beneficial for them. There are a variety of problems facing in selecting mutual fund by investors as an investment option as the share market uncertainties and risk associated with it so investors avoid the investing in mutual fund.

Most of the respondents are satisfied with their current return from their investment. Most of the respondents do not want to take risk in investing their money in mutual funds.

## Recommendation and suggestions:

After a thorough study and analysis of the data and information, the following are the few recommendations and suggestions which are totally based on the facts, reactions, attitudes, perceptions, and many other things of the

respondents which were received from them during research work.

## Awareness

Awareness of mutual fund products must be increased in Bijnor. The awareness can be enhanced in the following ways---

- Conference or seminars on —mutual funds can be conducted on regular basis. This will no doubt increase the awareness of mutual fund in the minds of the investors.
- All the companies must join hands and work together for this.

## Customer education

As the awareness of mutual funds is still lacking in this market, companies should give focus on —customer education. For this purpose again the conference and seminars can be the best way towards educating the customers. Again free training programme to the agents can be fruitful.

## Government intermediation

Government must also work together with the mutual fund companies in promoting the concept of mutual fund in India.

## Confidence building activities

People in this city are not confident in investing their money in mutual funds. Hence there is a need to do something which will build the confidence in the minds of the investors. Hence the confidence building activities must be carried out by the mutual fund companies. Because most of the people in India think that investing in mutual funds is a very risky affair. In the following ways the confidence can be increased in the minds of the people in India.

- Other newspapers and magazines, journals. This will no doubt induce the investors towards investing in mutual funds.
- Case study of the investors who have been benefited in investing in mutual

funds can be published in the newspapers, magazines and journals.

- As selling of financial products requires well trained people, the companies must provide proper training to the agents and financial planners. For this training institute must be opened in this township.
- Educational institutes must start some professional courses on mutual funds and other finance specialized courses. This will create some sort of awareness about the mutual funds.
- Mutual fund companies must tie up with other financial institute like banks, post office for reaching to the mass people.

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# A CONTEMPORARY READING OF ROBERT J.C. YOUNG'S 'HYBRIDITY AND DIASPORA' FROM HIS BOOK COLONIAL DESIRE: HYBRIDITY IN THEORY, CULTURE AND RACE

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## Abstract

This paper reviews the first essay by Robert J.C. Young on 'Hybridity and Race' in his book *Colonial Desire: Hybridity in theory, culture and race*. The paper looks into the contemporary issues of race and its connection with power politics, while looking closely on the history of the racial prejudice in the white population. Race and ethnicity are issues that seem to have engulfed much of the political happenings in the past decade (2010-2020) as well as the current decade. Black Lives Matter movement and the ongoing Ukrainian crisis have also deeply racial issues at their centre. With this in the background the paper observes the growth of scientific development and its stance on the issue of race, along with its modern day repercussions.

**Keywords-** Racism, Hybridity, Postcolonialism, Robert J.C. Young, Colonial Desire, Identity Politics

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When Kamala Harris took up the spot of Vice President in the USA, the liberals were euphoric. It was a moment, grand enough to be called as 'a singular historical event' for the reason that 'for the first time, a woman, an American daughter of Black and South Asian immigrants to boot, has risen to the second-highest political office in the land'. (Sundstorm) In the light of this issue, when we read Robert J.C. Young's 'Hybridity and diaspora' it gives a lens of critical hindsight to breakdown the contemporary meganarratives in politics of race and ethnicity.

As Young looks back at his country from the hill at Greenwich he remarks at the abounding multiplicity of racial identities that are present in London itself. As he lists the identities of the immigrants, a reader in the very first section of discussion is made to think over the issue of racial identity. The question of there being an original 'Indian' or a real 'Pakistani'

race is one that pokes the reader from the very beginning pages. Young mentions the literature that has been produced by the English writers over the issue of crossing over of boundaries preset by society into the disallowed space of class, culture and race, but the major assertion that Young makes opens a huge box of opportunities of dialogue with the text when he says that about the theme of invasion of identities 'we could go so far as to claim it as *the* dominant motif of much English fiction.'<sup>(2)</sup> The view of the authors majorly regarding the mixing of races has been hinged upon two things, one is the linguistic hybridity and the other is sexual hybridity which Young introduces briefly in the first chapter. A very interesting concept regarding the sexual hybridity that Young explores in the scientific historical debates regarding the origin of species and races reflects the fallback on science for the purpose of preservation of prejudices, in the sense that science actually

works not to produce objective knowledge rather to confirm the subjective view of the dominant group regarding the subaltern one. 'Serious argument promulgating difference and inequality only surfaced seriously with the debates about race that grew up before the American Civil War, where the two main contesting positions were named 'monogenesis' (one species) and 'polygenesis' (many species).'

(8) The debate had far reaching consequences and it decided whether the majority of white men would view the other race as fellow human beings or dismiss them as some animal still in the phase of evolution. As Anil Lal and Vinay Lal have noted in the review of the book that 'the fatal heterogeneity thus introduced demanded, if not as much by Herder as by those who read him as articulating the virtues of nationhood , a ranking of cultures, and certainly played into the hands of the polygenists.'

(10) It served vitally the colonizers who wanted some buffer to be created between the ruling and the ruled. In this light when we see the Christmas celebration or even the New Year celebration, it is always the dominant white culture that is superimposed over the whole world. The celebration of regional new years like Nouroz or the African or Punjabi new years have been overshadowed by the New Year celebrations of the white world. This ranking of cultures makes the native unenthusiastic about the celebration of one's own annual festivities. But at certain places the 'third world culture' has been so powerful and unique that perhaps the white world cannot have an answer to it even after the dominant ranking of cultures being made under their supervision. The Moharram mourning is certainly more grave and earnestly viewed as a global festival of mourning than Good Friday, Diwali is certainly the most grand festival which deploys light and firework shows, and the most popular festivals deploying dresses and fancy shows being Chinese in their origins. The polygenists' were forever anxious of the marriage between the different races and remained in the state of denial of their being a real tangible breathing product of this union worthy being called a human. Darwin had predicted in his *Descent of man* regarding this debate and tussle that 'when the principle of

evolution is generally accepted, as it surely will be before long, the dispute between the monogenists and the polygenists will die a silent and unobserved death.'

(280) He was partially right, as Young also remarks, but the argument took new form. This brings Young to the enumeration of five stands on the issue with which he close the section.

First position comprised of the arguments forwarded by Long and Nott, and took a straightforward polygenist position claiming that the cross of two different races will always be infertile and likely not to prevail. The second position was that taken by Prichard and Gobineau which stressed on the idea of amalgamation stressing that there was virtually no limit to the extend to which humans could breed and form mixed generations (called as melting pot civilisation). The third position of decomposition was advanced by Edwards and stressed that either the new hybrid would die out quickly or return to one of the dominant parent type. The fourth position on this issue was taken by Darwin and Herbert Spencer who believed that there were certain proximate races like the Germans, French and Spanish and certain races distant to each other like the African and the British. They stressed that while the union between allied or proximate races yielded normal fertile results, the cross between distant races fell out to yield infertile issues which ultimately vanished. Carl Vogt and Joseph Arthur Gobineau took the last position on this issue and asserted that the amalgamation actually caused miscegenation, the inversion of a part of intestine within itself likely to cause problems, and resulted in a 'raceless chaos'.

Then Young turns towards the linguistic hybridity which Bakhtin has given special importance to. For Bakhtin hybridity is something that happens in dialogic way within 'the limits of a single utterance, an encounter, within the arena of an utterance, between two different linguistic consciousnesses, separated from one another by an epoch, by social differentiation or by some other factor'. (358) There are according to Bakhtin two ways of the formation of the hybrid, conscious and the unconscious. The unconscious formation of

hybridity gives the language a new world of experiences and attaches to it a new world of signified if we are to evoke Saussure in this context. This adds richness to the dominant culture because the hybrid translates his culture into the dominant language. However, Bakhtin is more interested in the consciously constructed hybrid because there are two languages always conversating with the hybrid and in this sense the hybrid self is constantly in a state of dialogue with itself. This segregation of types is similar to the Gramscian classification of the intellectuals into the category of 'Organic' and 'Traditional' intellectuals. As Young descends down the track of his narrative he shifts his focus from Bakhtin to Bhabha, entering in the world of cultural politics. 'Bakhtin's intentional hybrid has been transformed by Bhabha into an active moment of challenge and resistance against a dominant cultural power.' (Young 21) This is the space where we return to the issue from where we took off. The space of hybridity that has confronted America in the face of Satya Nadella, Sundar Pichai, Barack Obama and now Kamala Harris does somewhere seem to undermine the racial superiority that the white majority of Americans had sued for. The appointments on these high posts have often been seen as the rise of the pidgin, the victory of the creolized and the dissolution of the racial border, but it is far from so. Indeed, these cases do threaten the racial hierarchy but the effect of the organic hybrid is very limited and as Young draws to the close he returns to the idea of decomposition, that the hybrid is likely to turn towards the dominant race. This is what appears to have happened in the case of America, that even though on the face of it, this seems to be an interracial happy mingling, it is merely the capitalist trope of multiculturalism at work. Otherwise India would never be threatened to take part in the trade war against China (The Hindu) or to yield to force the Hydrochloroquin which was being manufactured in India during COVID crisis (BBC). Surely enough, the sympathy shown to the high class technocrats and

business investors of India cannot be extended to the general public and the recent treatment of George Floyd have shown that the appointment of a Black American President cannot be much helpful in raising the status of the Blacks in America. Hybridity therefore operates but only in a limited ambit, it has but limited power and its origins as well as its future is a chaos which gives birth to more of it.

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# MGNREGA AND WOMEN EMPOWERMENT: A SURVRY

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## Abstract

The aspect of women empowerment has gained a momentum not only in the literature of Political Science but also in other social sciences. In fact, it is the slogan of the day which has drawn the attention of the scholars and the students throughout the length and breadth of the world community. It is not only a factor which is necessary from the point of view of the women but also from the point of view of social justice. Since men and women are almost equal in terms of ratio in the world society, it is perhaps natural that the women should be empowered, and that too in the real sense of the term. The MGNREGA has been a real tool in empowering the women in the rural areas of the country. It has been possible to provide assistance from economic point of view and it is helping the women to be economically empowered which are one of the crux areas.

**Key words:** Empowerment; Social Justice; MGNREGA; Economic Empowerment.

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## Introduction

The term women empowerment is the slogan of the day. (Chakrabarty & Bhutia, 2007). Again, Empowerment of women appears to be a much publicized clichéd of the 21<sup>st</sup> Century. (Makwana, 2011). It is also a widely interpreted concept because of its multidimensional and multifaceted character. (Kaur, 2010). As we all know that the women constitute about 50 percent of the country's population. But they are the largest excluded category in all aspects. (Bhuyan, 2008). It is estimated by the demographers and statisticians that women constitute about half of the population of the world. Yet their status is not adequately recognized and they continue to suffer from a variety of constraints. (Rao, 2010). Right from the local level up to the

international level, women empowerment has become a major central theme. There is no denying the fact women empowerment is sine qua non for every society. There is no dispute on the issue also those women should be treated alike like the male members of the society. If the society is considered as a bird, it has two wings. One is men and the other is women. If one wing does not function, the bird cannot fly. It is also true in the case of a society. It is therefore of utmost necessity that both the segments should be well maintained, otherwise, true development of the society would be next to possible.

## Women empowerment: meaning

Initially, let us try to focus on the meaning of the term, women empowerment. Women

Empowerment denotes 'to render the fulcrum of power to the women'. While empowerment literally means 'to invest with power', in the context of women's empowerment the term has come to denote women's increased control over their own lives, bodies, and environment. (Kisior and Gupta ,2004).The process consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or have greater control over circumstances that influence their lives and free them from the shackles imposed on them by custom, belief and practice. (Kurukshetra, 2004).

It is again a process which helps to generate power in women. It helps them to live a life which is full of happiness and respect in the society. It may be said that a woman is empowered when she is in a position to access the avenues and opportunities in variety of fields. These include, education, profession, lifestyle, etc. The most important thing is that there should be no limitations and restrictions in the way. It is necessary that they should be provided with the opportunities to raise their status through several methods. The most important one is definitely education, awareness, literacy and training. The other important aspect is the proper authority in the decision making process. If a woman can take proper and right decision for herself or for the family, she feels empowered. Thus the empowerment process starts rolling. There is no iota of doubt about the fact that woman empowerment is one of the most crucial factors for the overall development of a society or country.

### **Need for women empowerment**

A major question that comes to the forefront is as to why we need women empowerment. It is so because, right from the ancient times, the women in the society have been facing ill-treatment. They had to face several social ills. In fact, it should start from the family level. It is seen that the parents usually reflect a differential attitude towards the male child. It is a matter of reality that the male child always gets prominence in the family circle. On the other hand, the female child grows up in a discriminatory environment since their birth. (Chakrabarty, 2021). One of the most heinous

inhuman systems, the Sati Pratha in ancient times was a brutal one. Even in the 21<sup>st</sup> century, the women continue to face several social ill treatment, social injustice, glass ceiling and above all violence in the family and at the society. In addition to these, they are also victims of heinous crimes like rape, acid attack, dowry system, honour killing, domestic violence and many others. The other aspect should also be mentioned. Due to female foeticide at a rampant scale, the ratio of girl child is decreasing in a rapid scale. It has also impacted the sex ratio in India. Even today, the literacy rate of the girls is much low as compared to the boys. It is a fact that in many parts of the country, most of the girls are not even provided with primary education. Another aspect of the necessity of women empowerment is that since, they are put in the marriage system at an early age, they become mother at an early age too. As a result of this, their main responsibility becomes to raise the children and shoulder all household works. In many cases, they are not allowed to go out and in most cases, they are grossly dominated by their husbands and other family members. Those who can get education and compete in services, they also face serious discrimination. Even if some are put to service, they are paid less for the same work as compared to their male counterparts. In the case of getting promotion, they become victims of glass ceiling.

### **Measures for empowering women**

At this point we may deal a little bit as to how we can get women empowerment. Women can be empowered through various ways. It must be started right from the family level. Both boys and girls must get equal treatment in the family. There must not be any discrimination between a boy and a girl child. At the family level, we should start respecting the girls, provide them with adequate opportunities equal to that of the boys. We should provide proper education for the girls, encourage them to take up jobs or boost them in business activities. But the process of empowerment also needs some steps from the government level. It is possible through several government schemes. In fact, the Government has come up with various schemes such as Beti Bachao Beti Padhao Yojana, Mahila-E-

Haat, Mahila Shakti Kendra, Working Women Hostel, Sukanya Samriddhi Yojana, and a host of other schemes and projects. The entire society should be engaged in abolishing the social evils like the dowry system, child marriage. These small steps will change the situation of women in society and make them feel empowered.

It is accepted at all quarters that gender is the undeniable push factor for the growth and development of a society. It is true in the case of India also. A cursory glance over the pages of history would reveal the fact that then women have been a significant contributing partner in the process of economic productivity. But in spite of the fact, their role has always been considered as secondary or passive. It is a reality that the women often experience the situations of extreme poverty. The condition of the women is further aggravated by household and social discrimination. The Constitution of India has definitely made arrangements through its various provisions, but the harsh reality of deprivation and degradation continues to flourish day by day. Traditionally, the women were considered as the property of men. This attitude is still deep rooted in the fabric of the society. Although some changes have definitely taken place to a significant extent among the urban women, but if we look to the village social structure, there has been little effect or no effect at all. It would be only possible through women empowerment. More precisely, especially economic empowerment is definitely the only way by which it would be possible to accord equal status to the women in a male dominated society. But in this process, the women have a very significant role to play. In order to be empowered, the women should come forward and realise that they are not second grade citizens of the society. They have also to realize the fact that they are also equally capable with men in all respects of life. It is the women who should realize the fact that their empowerment has a great potential in advancing the society and the country to the stage of massive development. There is no denying the fact that the achievement of inclusive growth and overall development is highly dependent on the gender equality and prosperity of women in the rural society. Again, the centrality of

women in all sectors is sine qua non. The women should not be considered as just equal citizens but they should also be considered as agents of economic and social growth.

### **MGNREGA and women empowerment**

Now let us come to the main theme of the paper. Till date it has not been possible on the part of India to completely eradicate the bane of poverty from the social surface. In reality India is a poverty stricken country. Undoubtedly, the problem of poverty is a major challenge for the country as a whole. In view of this, the removal or reduction of poverty stands as one of the most important primary agenda of the government. It is well known that for the removal of poverty, employment generation is definitely one of the most important mechanisms. With this mission in view, the National Rural Employment Act (NREGA) was first given a shape which was subsequently renamed as Mahatma Gandhi National Rural Employment Act (MGNREGA). The MGNREGA has been rightly considered to act as a remedial measure so that it can be a subtle instrument and a finely tuned social security measure. The main objective of this Act is to provide a guarantee to the general people of the country the 'right to work.' Undoubtedly, this is a sharp tool to reduce poverty. It can be said without an iota of doubt that the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is definitely a job guarantee scheme for the people living in the rural areas of the country and for those who are still below the poverty line. It should be stated that the MGNREGA scheme was enacted by a piece of legislation on 25<sup>th</sup> of August, 2005. The major aim of the scheme was to ensure and provide a legal guarantee for at least 100 days of paid employment in every financial year to all the adult members of any household who are willing to undertake unskilled manual work. The terms and conditions of the scheme were also laid down. So far as the provisions of the MGNREGA were concerned, the assignment of work would be provided to a person but for this a registration would be necessary. A time span of fifteen days was laid down from the date of demand. It may be mentioned in this connection that in the case of failure to register for the work, they would be eligible for the

receipt of an unemployment allowance from the State government. It is therefore crystal clear that the Act may be said to be a social safety net which makes an arrangement to provide employment to the poorest people of the society. We can therefore say that the Act aimed at inclusive growth and to help in the process of strengthening the rural economy.

Undoubtedly, the MGNREGA has definitely contributed a lot in the process of women empowerment. In fact, one of the most important dimensions of the MGNREGA is that it has acted as a driving force in the process of involving women to a very significant degree which has contributed to women empowerment. This has definitely helped substantially in the process of women empowerment from the economic point of view too. It has also substantially provided the women with the opportunity to be engaged in the employment arena. As a result of this, it has also promoted gender equality to a significant extent. It has been possible due to the setting of an equal wage structure for the males and females. There is no denying the fact that the MGNREGA has substantially promoted the economic freedom of the women and as such has contributed in the process of empowerment of women in rural areas.

A special feature of the MGNREGA should be mentioned in this connection that unlike the earlier wage employment programmes which were mainly allocation-based, the MGNREGA may be said to be a demand driven programme. So far as the financial part of the scheme is concerned, the resources for the implementation of the scheme are transferred from the Centre to the States. The resource transfer is based on the **demand for employment** in each State. The sphere of action which has been allocated to the States provides an additional incentive for the States to get a mechanism to meet the challenging problems of unemployment. The PRIs has a very important role in this regard. The task of implementation of the Scheme is entrusted to the Gram Panchayats (GPs). The GPs have the responsibility of implementation of at least 50 per cent of the works in terms of cost.

It may be stated in this connection that the **MGNREGA** is a flagship Programme of

the Government of India. If we look deep in the Act, it would reveal that the Act was notified initially in 200 most backward districts of the country which came into effect from February 02, 2006. Within two and a half years, it was extended to the rest of the country in April 2008. The scheme was extended all over India in two phases: - In the first phase, it was extended to additional 130 districts. These districts were added in the financial year 2007-2008. The inclusion of the districts were as : A total number of 113 districts were included with effect from April 1st, 2007, and 17 of the districts were included under the scheme with effect from May 15th, 2007. The remaining districts have been notified under MGNREGA with effect from April 1, 2008. At the moment, the MGNREGA covers the entire country under its ambit but with the exception of the districts that have hundred percent urban populations. As already said, that the programme aims at enhancing livelihood security of the rural poor by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. In this regard, the Ministry of Rural Development has taken the umbrella of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). It is clearly discernible that the implementation of MGNREGA has left behind a serious and considerable effect on the rural life as well as empowering the women of India in various walks of life.

If we make a threadbare analysis, it would be evident that the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is undoubtedly a significant and landmark legislation which was passed by the Indian Parliament. So far the MGNREGA is concerned, it has been a flagship programme of the Government of India. It was notified on September 7, 2005 in 200 rural districts in the first phase of its implementation. It took an effect from February 2, 2006. During the period of 2007-08, the scheme was extended to an additional 130 rural districts. The left behind districts were notified under the MGNREGA with effect from April 1, 2008. Since that time onwards, the MGNREGA has covered under its ambit, the entire country only with the exception of the districts which

have cent percent urban population. To be precise, the main objective of the Act was to enhance the livelihood security of the rural household. The security was sought to be provided by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. It should be mentioned that it was basically a programme in order to provide basic income and employment opportunities to the poor households in the rural areas where the opportunities of work did not exist at all or it was very limited in number. It is necessary to mention at this point that the programme (MGNREGA) is distinctly different from the earlier wage employment programmes. It is said to be different in view of the fact that it is based on demand driven approach to public work. The most striking feature of the act is that it is the largest ever public programme. Again, it goes beyond the poverty alleviation target and rightly recognises employment of the people as a legal right. But the most significant and striking feature of the Act is that the MGNREGA promises from the perspective of women empowerment as well. We must say that although, the programme was never conceived as an exclusive programme for empowerment of women, but certain provisions of the Act and the programmes under the Act may clearly be marked as a tool for the empowerment of poor rural women of the country.

### **Provisions of the act related to women empowerment**

It is pertinent to refer to the important provisions of the MGNREGA which are directly or indirectly related to women empowerment. In fact, the very provisions of the Act some way have become very handy for women in increasing their magnitude of empowerment. The Act is clearly inclusive in nature. It also specifies that a minimum of one-third of the beneficiaries of the scheme are to be women who have registered and demanded employment under the scheme. In this way, it has helped for women empowerment in the society. The Act is unbiased to any gender. It categorically provides that there shall be no discrimination on the ground of gender, particularly with

regard to the matter of providing employment and equal wages. Male and female have been put at par. Again, the MGNREGA is mostly human in nature. It has provided important safety nets for the women. It also allows childcare facilities at the worksites. Further, it also provides provision of work close to participants' homes.

### **Conclusion:**

While concluding the present paper it must be pointed out that the greatest significance of the MGNREGA lies in the fact that it has given rise to the largest employment programme in human history so far. (Chakrabarty, 2021). It has rightly been said that it's bottom-up, people-centered, demand-driven, self-selecting, rights-based design is distinct and unprecedented in all senses. Undoubtedly, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is by far the largest poverty alleviation and social security programmes since independence. It has in fact, made a significant pathway for a silent revolution in rural areas of the country by providing guaranteed wage employment to its registered workers. In reality, the MGNREGA has proved to be a ray of hope for the rural households. It is so because, the main focus of the scheme is to enhance livelihood security in the form of generation of guaranteed wage employment by creating village infrastructure. Undoubtedly, the MGNREGA has marked on the society a distinctive and positive impact on the engagement and earnings of the women beneficiaries in the rural areas of the country. We should also focus some light on the dark side of the scheme. Undoubtedly, it has brought under its fold a bulk of the rural women and has generated employment and empowerment but at the same time, it is also true that in reality there has been no significant dent on the problems of unemployment of rural women and poverty. Therefore we can say that the performance of MGNREGA is not fully satisfactory. As a matter of fact, the scheme could not ensure 100 days job guarantee to the majority of the women job card holders. It has rightly been pointed out that the problem lies not in the Act, but lack in its effective implementation and proper monitoring which is a must for any scheme. The major hurdles on the success of the

scheme are perhaps the involvement of political factors, delay in the system of wage payment and lack of transparency. If the scheme has to be successfully implemented, all these aspects need to be strictly controlled. However, in spite of some of its infrastructural deficiencies, the Act has been quite meaningful and powerful for rural development in general and women empowerment in particular for the entire nation. Therefore, taking into account the entire scenario, it can be said with a fair amount of certainty that the prospects of the MGNREGA for rural development and women empowerment are sufficiently bright but the scheme has to be properly executed.

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# FINANCIAL INCLUSION: - AN OVERVIEW AND PROGRESS OF MUDRA YOJNA (PMMY)

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## Abstract

Finance has become an essential part of an economy for development of the society as well as economy of nation. For, this purpose a strong financial system is required in not only in under-developed countries and developing countries but also developed countries for sustainable growth. Through Financial inclusion we can achieve equitable and inclusive growth of the nation. Financial Inclusion means provision of banking services at an affordable cost to the vast sections of disadvantaged and low-income groups. These include access to savings, credit, insurance, payments and remittance facilities by the formal financial system to those who tend to be excluded. As banking services are viewed as services in public good, the term financial inclusion means availability of banking services to the entire population without discrimination. In short, financial inclusion means to provide access to financial services to all the people in a fair, transparent and equitable manner at an affordable cost.

**Key words:** MUDRA YOJNA, Financial Inclusion, PMMY

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## Introduction

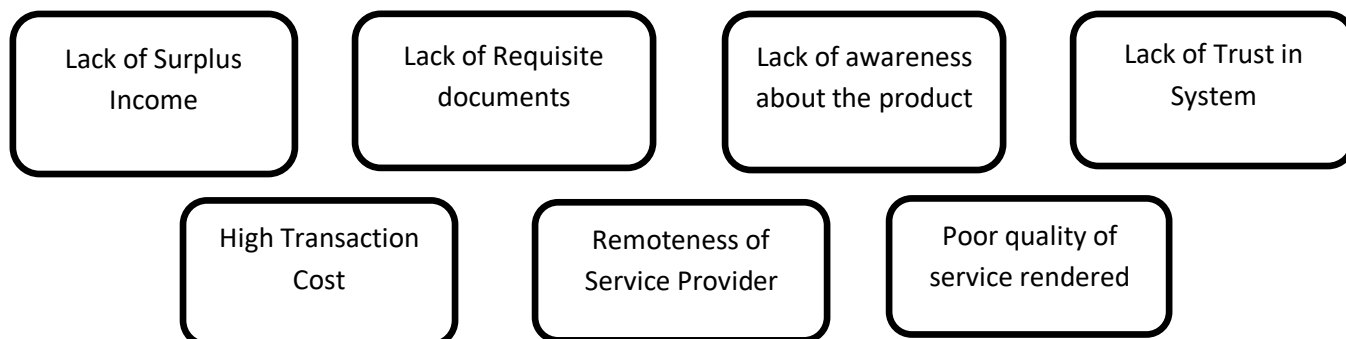
Finance is one of the most essential inputs for economic activity, growth and development. Access to financial services has been recognized as the human right. Microfinance is believed to be a tool of poverty alleviation and empowerment. It was started formally in Bangladesh by Mohammad Yunus and has traversed more than three decades of development. In simple terms, Financial Inclusion means provision of banking services at an affordable cost to the vast sections of disadvantaged and low-income groups. These include access to savings, credit, insurance, payments and remittance facilities by the formal financial system to those who tend to be excluded. As banking services are viewed as services in public good, the term financial inclusion means availability of banking services to the entire population without discrimination. In short, financial inclusion means to provide access to financial services to all the people in a fair, transparent and equitable manner at an affordable cost.

1. Financial inclusion ensures ease of availability, accessibility and usage of formal financial system to all members of the economy.
2. Financial inclusion has been widely recognized as important means to achieve inclusive growth on India. During the post nationalization of banking period, there has been spectacular progress in formal banking networks across the country. During time, Reserve Bank of India has been adopting various measures like priority sector lending, KYC norms, banking correspondent model to ensure financial inclusion. In fact, measuring financial inclusion in a developing country like India is different from other developed countries. Financial inclusion can be measured in two ways. One is inclusion in the payments system i.e. having access to a bank account. The second type of inclusion is towards formal credit markets, thus requiring the excluded

to approach informal and exploitative markets.

3. There has been a growing evidence on how financial inclusion has a multiplier effect in boosting overall economic output,

reducing poverty and income inequality at the national level. Some of the key reasons resulting in involuntary exclusion are:



So, to over-come the above problems the government introduced several schemes to have access to savings, credit, insurance, payments and remittance facilities by the formal financial system to those who tend to be excluded.

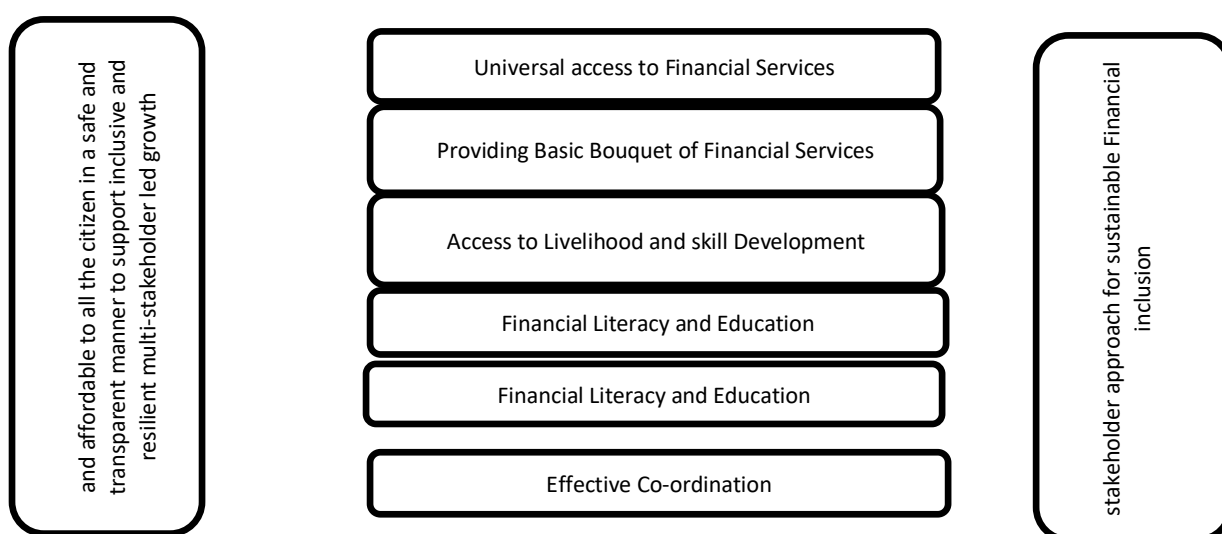
#### Mudra Vision, Mission and purpose

1. Vision-To be an integrated financial and support services provider par excellence, benchmarked with global best practices and standards, for the bottom of the pyramid

universe for their comprehensive economic and social development.

2. Mission-To create an inclusive, sustainable and value based entrepreneurial culture, in collaboration with partner institutions in achieving economic success and financial security.
3. Purpose-Basic purpose is to attain development in an inclusive and sustainable manner by supporting and promoting partner institutions and creating an ecosystem of growth for micro enterprises sector.

**Figure 2: Strategic Pillars of national Strategy for Financial Inclusion**



## Some of the important schemes under financial Inclusion in India

- ❖ Pradhan Mantri Jan Dhan Yojana (PMJDY)
- ❖ Atal Pension Yojana (APY)
- ❖ Pradhan Mantri Vaya Vandana Yojana (PMVVY)
- ❖ Stand Up India Scheme
- ❖ **Pradhan Mantri Mudra Yojana (PMMY)**
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- ❖ Sukanya Samriddhi Yojana
- ❖ Jeevan Suraksha Bandhan Yojana
- ❖ Credit Enhancement Guarantee Scheme (CEGS) for Scheduled Castes (SCs)
- ❖ Venture Capital Fund for Scheduled Castes under the Social Sector Initiatives
- ❖ Varishtha Pension Bima Yojana (VPBY)

Here, we will have a brief over view and review the performance of Pradhan Mantri Mudra yojana (PMMY)

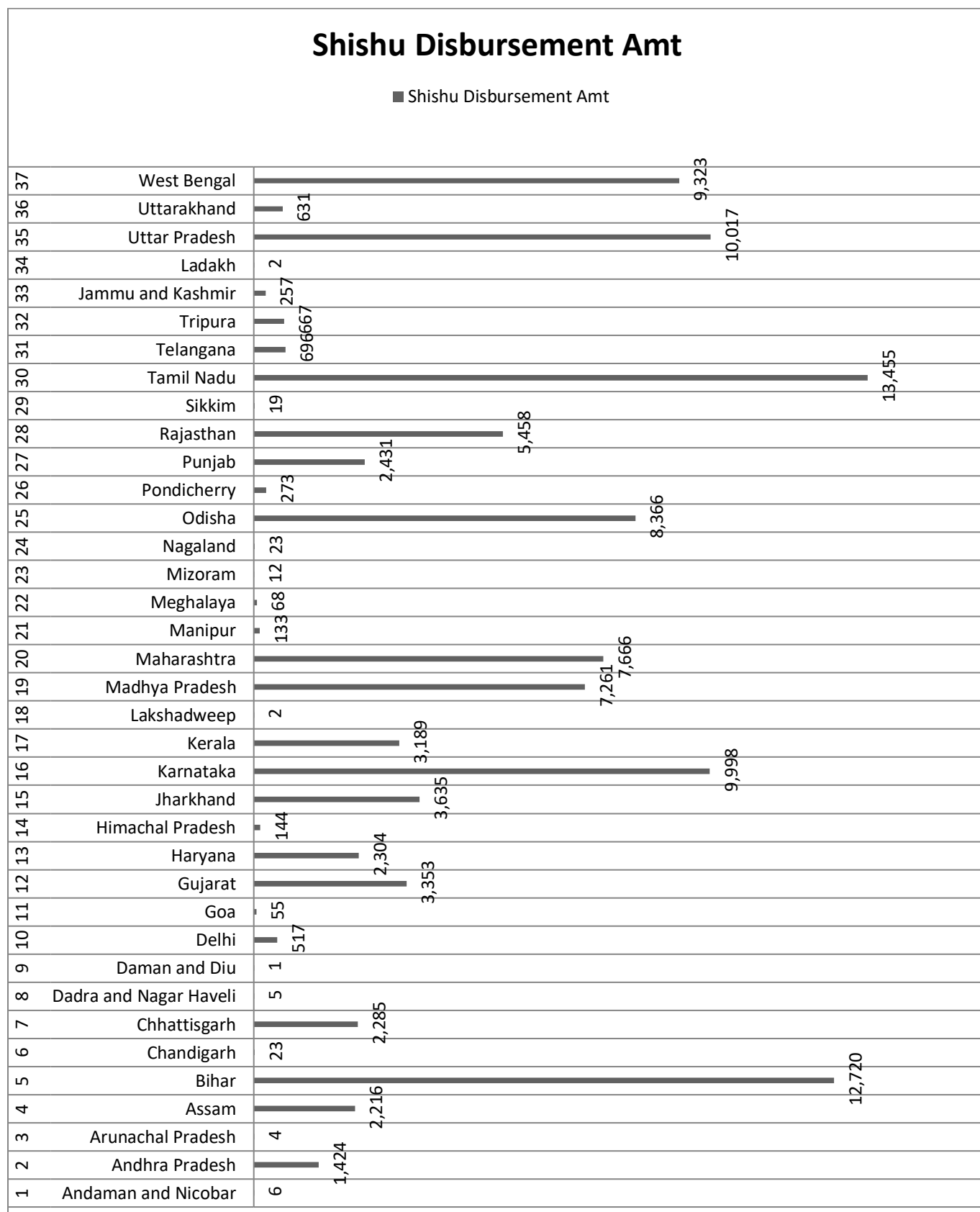
Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015 for providing loans up to 10 lakhs to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs. Under PMMY three products has been created namely-'Shishu', 'Kishore', 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth. Shishu covers loans up to Rs.50000/-, Kishore covers loans from Rs. 50000- Rs.5 Lakhs and Tarun covers loans from Rs.5 Lakhs to up to Rs. 10 Lakhs. Below is the state wise performance of PMMY.

### Benefits of availing a PMMY Scheme

1. Avail high loan amount under Mudra Scheme- The loan amount offered under PMMY scheme starts from Rs. 50000 up to Rs. 10 Lakhs to start-up an enterprise.

Small business units and MSMEs. The mudra loan helps a micro unit of a small business to grow and expand their business or manage operational needs through easy business schemes

2. The Pradhan Mantri Mudra Yojana loan is an unsecured type of business loan, that means the borrower does not require to pledge their valuable assets as collateral to the lender.
3. The Micro, Small, and Medium Enterprises (MSME) sector have, for long, been overlooked because of their lack of reliable financial information and presumption of not being able to generate as much revenue. As a result, the growth of this very potent sector has remained stunted and suffered due to a lack of access to capital. The Mudra loan scheme addresses this issue by offering the MSME sector quick services with easy clearances, all of which have helped the sector immensely.
4. Micro Credit Scheme is offered to the individuals for specific income-generating micro-enterprise activity under the Pradhan Mantri MUDRA Yojana. This scheme offers financial backing for the empowerment of micro-small businesses as well as startups. Under the Pradhan Mantri MUDRA Yojana scheme, the government is the credit guarantee for the borrower. That means if the loan borrower fails to pay off the loan, the government bears the loan's responsibility. The smallest business units like shopkeepers and food vendors can also get benefits of Pradhan Mantri MUDRA Yojana.
5. Mudra Loan scheme is directed towards vendors, shopkeepers, providing working capital loans through the Mudra Cards, providing equipment financing for micro-units along with transport vehicle loans. The loan facility is extended under the PMMY scheme for any type of fund or non-fund-based needs. By opting for Pradhan Mantri MUDRA Yojana, people can avail business loans for small amounts at nominal interest rates from legitimate lenders.

**Figure 3: State wise performance of PMMY-SHISHU**(Source- <https://www.mudra.org.in>)

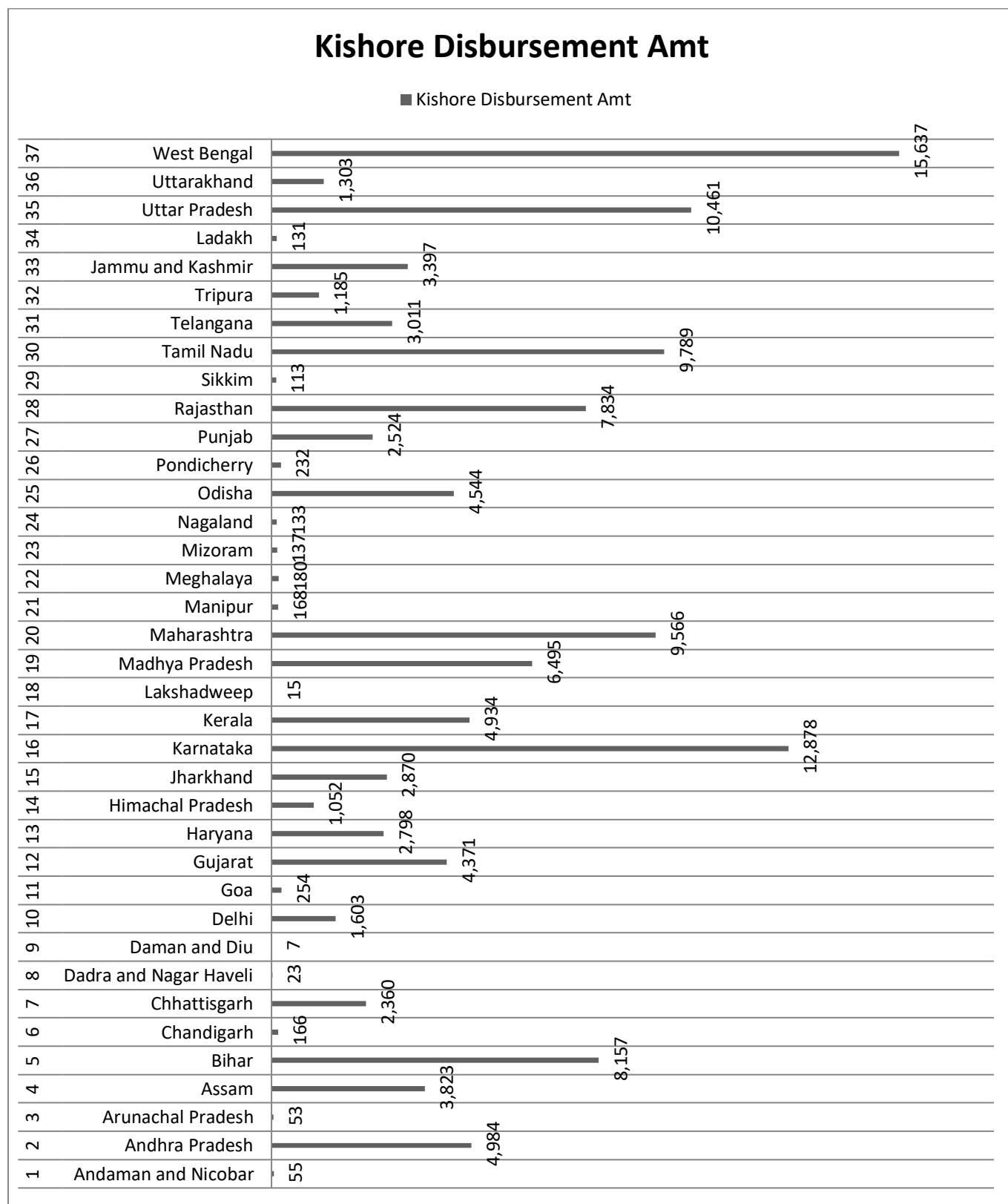
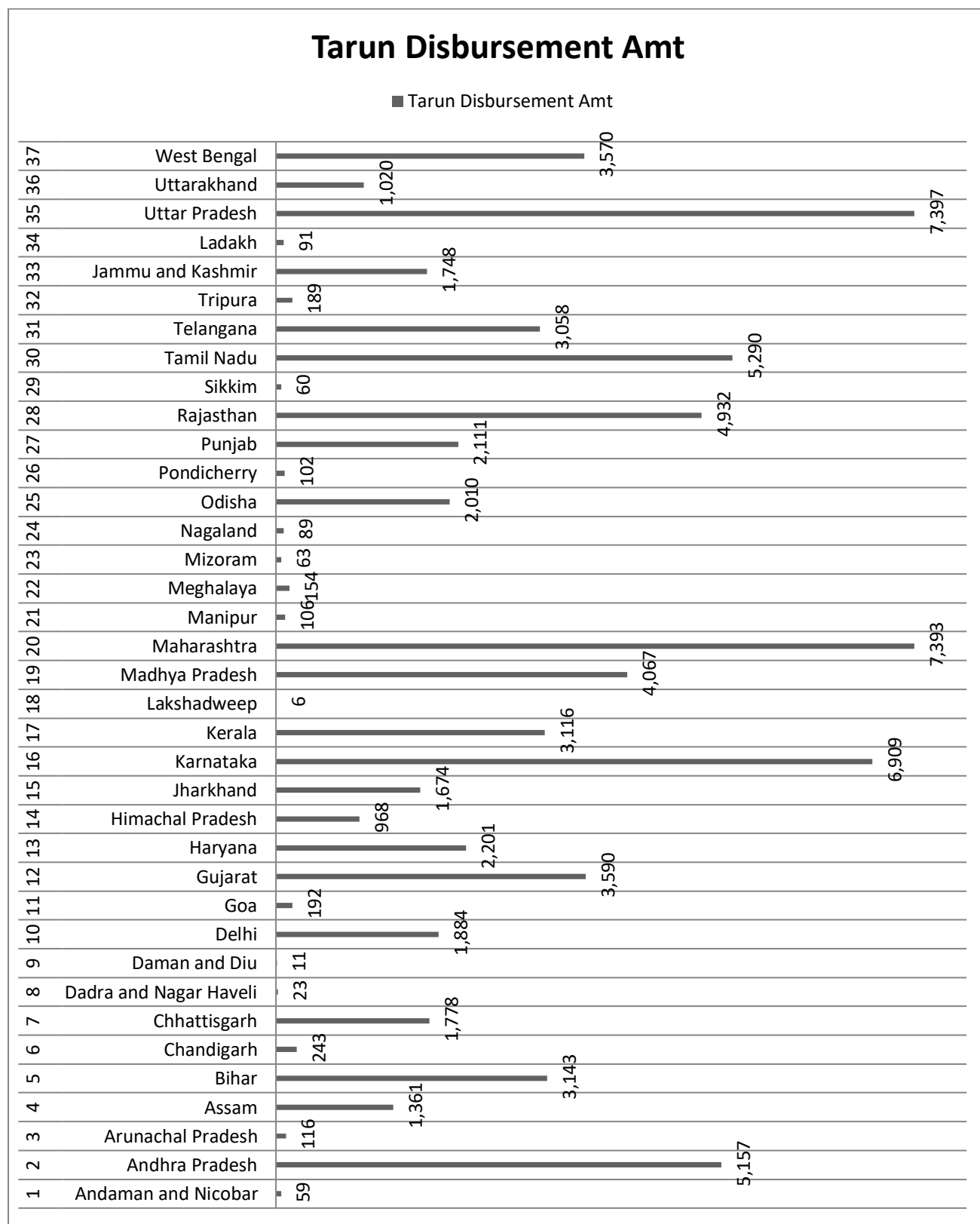
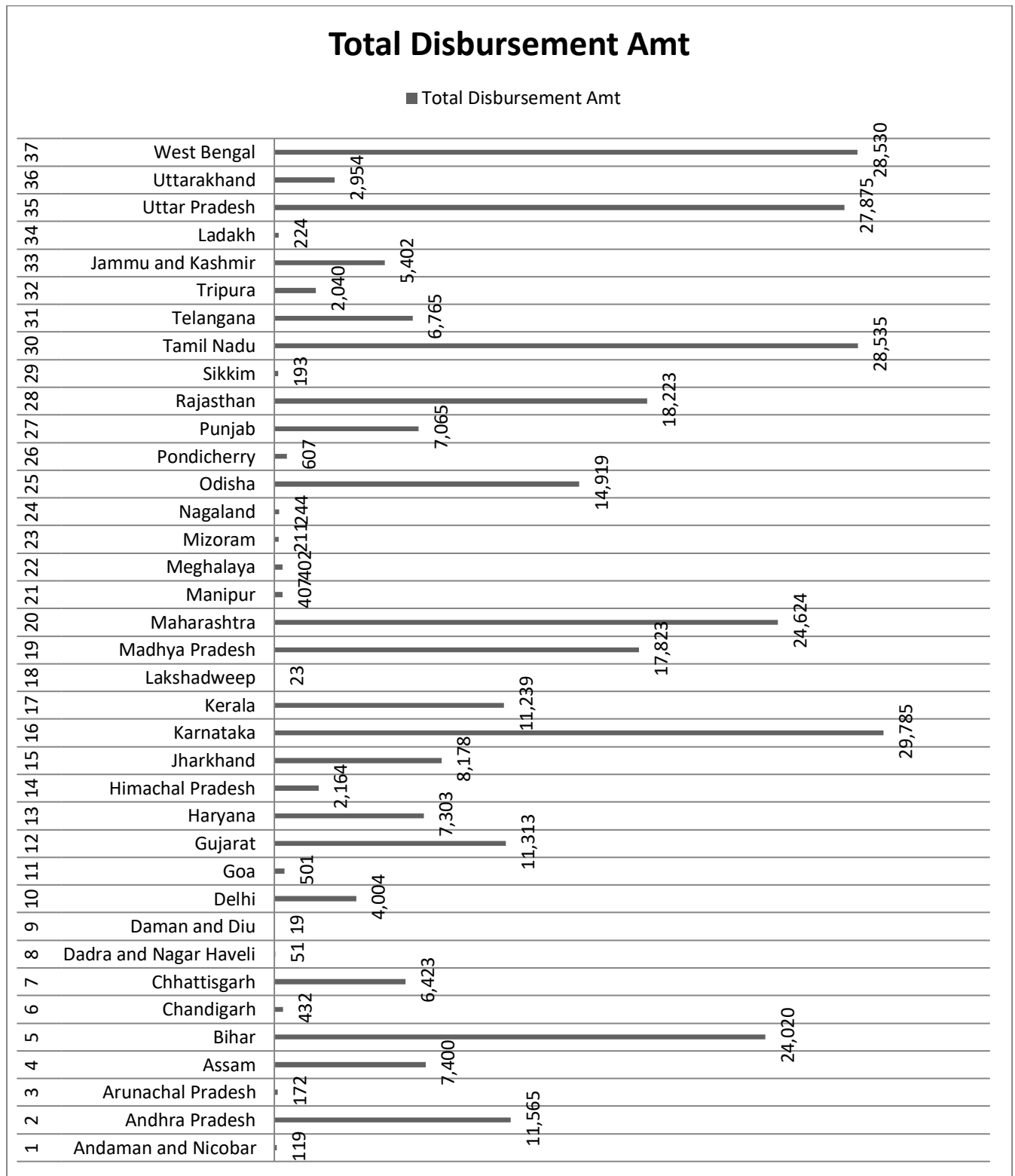
**Figure 4: State wise performance of PMMY-KISHORE**(Source- <https://www.mudra.org.in>)

Figure 5: State wise performance of PMMY-TARUN

(Source- <https://www.mudra.org.in>)

**Figure 6: Total State wise performance of PMMY**

(Source- <https://www.mudra.org.in>)

**Table 1: Year wise achievement of PMMY since Inception**

Financial Year	No. of PMMY Sanctioned	Amount Sanctioned (Figures in Crore)	Amount Disbursed (Figures in Crore)
2015-16	34880924	₹ 137,449.27	₹ 132,954.73
2016-17	39701047	₹ 180,528.54	₹ 175,312.13
2017-18	48130593	₹ 253,677.10	₹ 246,437.40
2018-19	59870318	₹ 321,722.79	₹ 311,811.38
2019-20	62247606	₹ 337,495.53	₹ 329,715.03
2020-21	50735046	₹ 321,759.25	₹ 311,754.47
2021-22	49856414	₹ 319,603.06	₹ 311,939.48

(Source- <https://www.mudra.org.in>)

From the above figures it is very clear that people are getting more educated and are availing this scheme

### Conclusion

The study concluded that PMMY is a great initiative taken by the GOI. Due to it, there is a big change in microfinance. The scheme will help the weaker sections, low income group and unfunded population and will increase the competition. Financial inclusion through PMMY increases the opportunities for credit requirement and refinance. The introduction of the national plan PMMY with other type of financial inclusion initiative, yield a valuable result. The PMMY conspire is certain to take our country forward to the future. MFIs contributed significantly for the financing women under PMMY. It perceives that because of dispatch of this plan, monetary consideration has expanded towards positive heading. So, it can be said that if it is implemented properly, it may work

as a game changing financial inclusion in iterative of Government of India and may boost the Indian economy.

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# JOB SATISFACTION AMONG THE TEACHERS OF GENERAL DEGREE COLLEGES AND SECONDARY TEACHER EDUCATION (B.ED.) COLLEGES IN WEST BENGAL

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## Abstract

Teachers shape the future of our nation by providing qualitative education especially at higher education level. To discharge their duties properly the teachers of higher education must be highly satisfied with their jobs. Numbers of research works reveal that the teachers are not highly satisfied with their job at higher education sector. The findings of those works also reveal that there exists institutional variation and gender variation in the levels of job satisfaction of the teachers of higher education level. To verify these findings this descriptive study was conducted. A randomly selected 400 college teachers (267male and 133 female) from 40 (08 B.Ed. and 32general degree ) colleges were included in the sample group. The study revealed no significant difference in the level of job satisfaction of the teachers due to institutional variations whereas significant differences in the levels of job satisfaction of male and female teachers were reported.

**Key words:** Higher Education, General Degree College, Job Satisfaction, Secondary Teacher Education (B.Ed.) College

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## About the study

This descriptive study was conducted with the objectives of finding out the levels of job satisfaction of the college teachers, finding out the difference in the levels of job satisfaction of the teachers of general degree colleges and B.Ed. colleges and to find out the gender variation in the levels of job satisfaction if any. A total 400 college teachers (267 male and 133 female) from 40 (32 general degree and 08 B.Ed.) government-aided colleges from 05 districts of West Bengal were included in the study. Data were collected with a tool called Teachers' Job Satisfaction Scale (TJSS) which was developed by the researcher. Data were analyzed by applying statistical methods like percentage, average, standard deviations and t test. The study revealed no significant

difference in the level of job satisfaction of the teachers due to institutional variations whereas, significant differences in the levels of job satisfaction of male and female teachers were reported. The male teachers of general degree colleges showed better job satisfaction levels than their female counterparts. Some suggestions to improve job satisfaction levels are also given in the concluding section of the article.

## Introduction

The progress of a nation depends on different factors, out of which education system is a vital one. The Education Commission (1964-66) has rightly remarked, "The destiny of India is now being shaped in her classrooms". So, teachers are to discharge multifarious

duties to make responsible citizens who will shape the destiny of a nation. In this context Kalam and Ranjan (1998) stated, “If you are a teacher in whatever capacity, you have a very special role to play because more than anybody else you are shaping generations”. Teachers are thus considered as the nation builders. Science and Technology are developed a lot in the present era leading the society towards material prosperity but the places of teachers are not substituted by them. To discharge their duties at an optimum level, the teachers must be satisfied with their jobs unless the total education system will be failed. The Secondary Education Commission (1952-53) has pointed out that “Every teacher and educationist of experience knows that even the best curriculum and the most perfect syllabus remain dead unless quickened into life by the right methods of teaching and right kind of teachers”. Right kind of teachers can apply right approaches of teaching when they are satisfied with the professions. Job satisfaction is a popular phenomenon at all organizational sciences and organizational behaviours which has drawn interests among researchers in the field. Many authors have defined job satisfaction differently. One of the most popular definitions given by Buitendach and De Witte (2005) is – “The job satisfaction relates to an individual’s perceptions and evaluations of a job and this perception is in turn influenced by their circumstances, including needs, values and expectations”. Job satisfaction factors relevant to education sectors for college and university teachers could lead to improvements and innovations in teaching that would help to retain them. In West Bengal there are numbers of colleges offering three years degree courses for the streams of Science, Arts and Commerce. These colleges are named as general degree colleges. They are two types, i.e. government colleges and government-aided/sponsored colleges. The teacher education colleges either providing Diploma in Elementary Education (D. El. Ed.) or Bachelor of Education (B.Ed.) are of three types, i.e. government, government- aided/sponsored and private or self- financed. The levels of job satisfaction of the teachers of general degree colleges and teacher educators of teacher education colleges are may not be equal. In educational context of

West Bengal, there found a few research works which dealt with the issues of job satisfaction among college teachers.

### **Review of Related Literature**

Numbers of research works have been conducted to study the levels of job satisfaction of the teachers. The studies of Barman and Bhattacharya (2017) and Bordhan (2015) showed that the college teachers were highly satisfied, whereas the studies of Sharma (2019), Desmukh (2014) and Balwaria (2013) revealed that the teachers were moderately satisfied with their job. Again, a study conducted by Thakur (2014) concluded that the teachers were less satisfied with their jobs. The studies of Mishra and Dkhar (2016), Neelam (2014), Thakur (2014), Sankar (2013), Chaudhury (2012) and Chatterjee (2011) reported no significant difference between the levels of job satisfaction of the male and female teachers whereas the research works of Bordhan (2015) and Khurana (2013) revealed that female teachers were more satisfied with their job than their male counter parts.

In the present study, the levels of job satisfaction of the college teachers as well as the comparison between the levels of job satisfaction of the male and female teachers are to be done to draw a conclusion.

### **Objectives of the Study**

1. To find out the levels of job satisfaction of the college teachers working in general degree colleges and secondary teacher education (B.Ed.) colleges.
2. To find out the difference between the levels of job satisfaction of the teachers of general degree colleges and B.Ed. colleges if any.
3. To find out the differences between the levels of job satisfaction of the male and female teachers in both types of colleges if any.
4. To find out the differences between the levels of job satisfaction of the male and female teachers of B.Ed. colleges if any.

5. To find out the differences between the level of job satisfaction of the male and female teachers of general degree colleges if any.

### Hypotheses of the study

- $H_01$ : There is no significant difference between the level of job satisfaction of the teachers of general degree colleges and B.Ed. colleges.
- $H_02$ : There is no significant difference between the level of job satisfaction of the male and female teachers of general degree colleges and B.Ed. colleges.
- $H_03$ : There is no significant difference between the level of job satisfaction of the male and female teachers of B.Ed. colleges.
- $H_04$ : There is no significant difference between the level of job satisfaction of

the male and female teachers of general degree colleges.

### Research Design and Methodology

#### Population

All the teachers working in general degree colleges and secondary teacher education institutions in West Bengal constitute the population of the study.

#### Sample

A sample of 400 teachers has been selected randomly from 40 (32 general degree and 08 B.Ed. ) colleges from the five districts, viz. Kolkata, Howrah, North 24 Parganas, Paschim Medinipur, and Purba Medinipur of West Bengal. All colleges are government-aided colleges and 10 teachers of Assistant Professor rank having at least 5 years teaching experience from each college have been included for the study. The details of the sample are given in table 1.

**Table 1: Details of Sample**

Type of the colleges	Number of teachers with sex		Total
	Male	Female	
General Degree Colleges	240	80	320
Secondary Teacher Education (B.Ed.) Colleges	27	53	80
Total	267	133	400

### The Tool and its Administration

For the present study a tool called *Teachers' Job Satisfaction Scale (TJSS)* was developed by the researcher. The validity of the scale was ensured by the experts' opinion and reliability was estimated to be 0.86 by split - half technique with the application of Spearman-Brown Prophecy formula.

### Procedure of data collection

Data were collected from the sample teachers with the help of Teachers' Job Satisfaction Scale by the researcher personally visiting the institutions (with prior permission from the principals of the concerned institutions).

### Method of Data Analysis

Data were analyzed by different statistical techniques according to the objectives of the study. For quantitative analysis of data, Percentage, Mean, Standard Deviation (SD) and t-test were applied. Some graphical representations of data were done wherever required.

### Analysis and Findings

#### Objective-1

The first objective of the study was to find out the levels of job satisfaction of the college teachers working in general degree colleges as well as secondary teacher education (B.Ed.)

colleges. The Teachers' Job Satisfaction Scale, a 5 point Likert – type scale [ Strongly Agree (SA), Agree(A), Indifferent(I), Disagree(D) and Strongly Disagree(SD)] had been used to collect data. All the 74 items of the scale were positive statements and scores given were 5,4,3,2 and 1 to the responses, i.e.

Strongly Agree (SA), Agree (A), Indifferent (I), Disagree (D) and Strongly Disagree (SD) respectively. The total scores for each respondent were calculated by simple summation. The calculated Mean, Median, Mode and Standard Deviation for the sample are given in the following table:

**Table 2: Showing Mean, Median, Mode and SD (N=400)**

Mean	Median	Mode	SD
271.47	270.5	269	22.5

The Skewness and Kurtosis for the same are found to be 0.129 and 0.278 respectively as shown in table 3

**Table 3: Showing Skewness, Kurtosis and SE (N=400)**

Indices	Value	SE
Skewness	0.129	0.17
Kurtosis	0.278	0.34

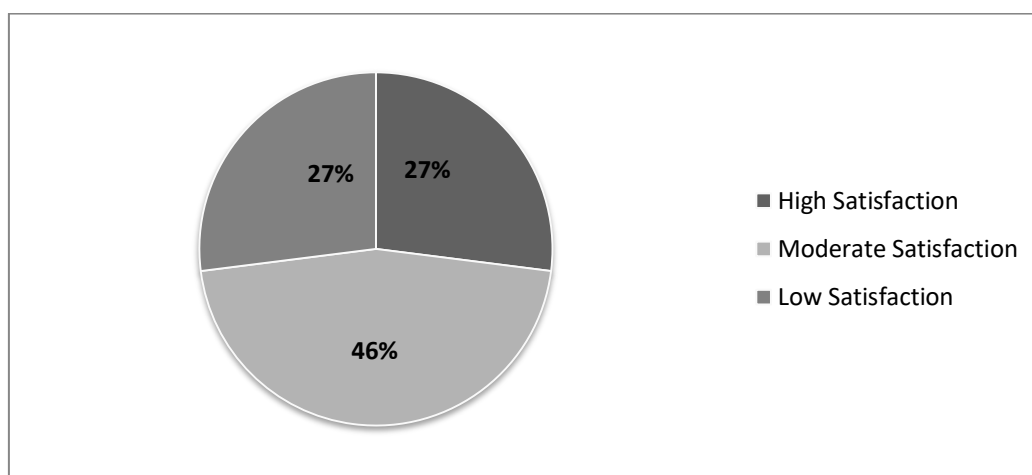
It is seen from table 2 that the Mean, Median and Mode of the job satisfaction scores of the sample group are 271.47, 270.5 and 269 respectively. The values are very close to each other. Moreover, the Skewness and Kurtosis of the distribution are 0.129 and 0.278 respectively with SE of 0.17 and 0.34. Since, the values of Skewness and Kurtosis are very near to the values of a Normal Distribution, i.e. SK = 0 and Ku= 0.263 and the values of Mean, Median and Mode are very close, it is interpreted that the distribution is approximately normal. Now, the whole group was divided into three sub- groups according to the levels of their job satisfaction, i.e. High Satisfaction, Moderate Satisfaction and Low Satisfaction. The upper and lower criterion group, i.e., High Satisfaction Group and Low

Satisfaction Group was selected 27% each (Kelly, 1939). The same procedure was followed by Kumar and Mutha (1975) to administer their tool, viz. Teachers' Job Satisfaction Questionnaire. The upper group i.e. *High Satisfaction Group* ( those who scored more than 285 which is the score limit where upper 27% of cases fall in Normal Probability Curve (NPC), i.e. +0.61 sigma above the mean); the middle group, i.e. *Moderate Satisfaction Group* (those scored between 258 – 285, i.e. Mean + 0.61 sigma) and the lower group, i.e. *Low Satisfaction Group* (those who scored below 258, i.e., below -0.61 sigma from the mean) were selected accordingly. Score range for the various categories of job satisfaction of teachers are shown in the following table:

**Table 4: Levels of Job Satisfaction of the College Teachers**

Categories	Percentage (%)	Score Range
High Satisfaction	27	> 285
Moderate Satisfaction	46	258- 285
Low Satisfaction	27	<258

The division of job satisfaction levels is graphically shown below:

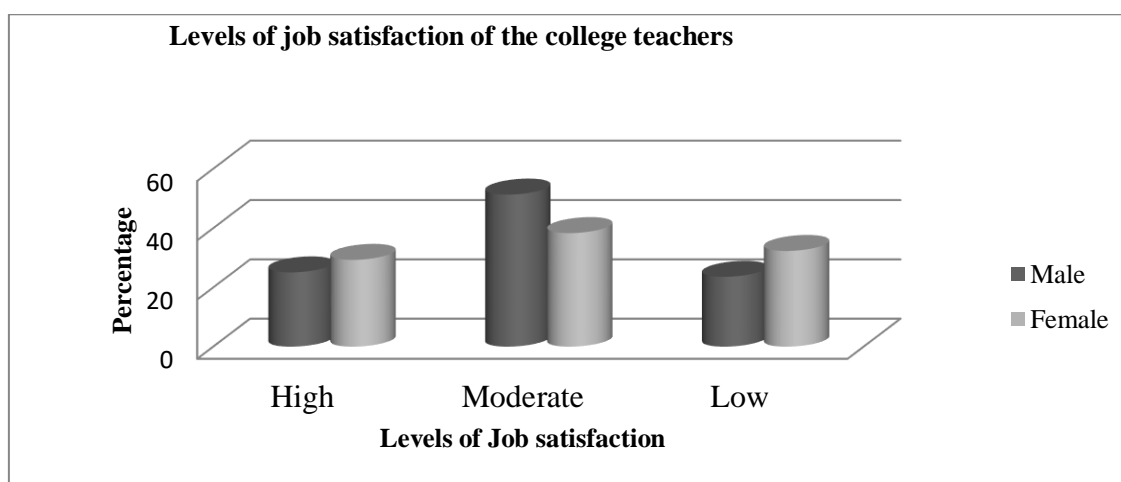
**Figure 1: Distribution of Job Satisfaction Levels**

The overall job satisfaction levels of the college teachers are shown in the following table:

**Table 5: Overall Levels of Job Satisfaction of the College Teachers**

Levels of Job Satisfaction	College Teachers				Total	
	Male		Female			
	N	%	N	%	N	%
High	67	25.09	39	29.32	106	27
Moderate	137	51.31	51	38.34	188	46
Low	63	23.60	43	32.33	106	27
Total	267	100	133	100	400	100

The levels of job satisfaction of the college teachers are graphically shown below:

**Figure 2: Levels of Job Satisfaction of the College Teachers**

From the table 5 and above bar graph, it is observed that 25.09% of male and 29.32% of

female college teachers are highly satisfied with their jobs, whereas 51.31% of male and

38.34 % of female teachers are moderately satisfied and 23.60% male and 32.33% females teachers' job satisfaction level is low. Therefore, the levels of job satisfaction of teachers range from high to low.

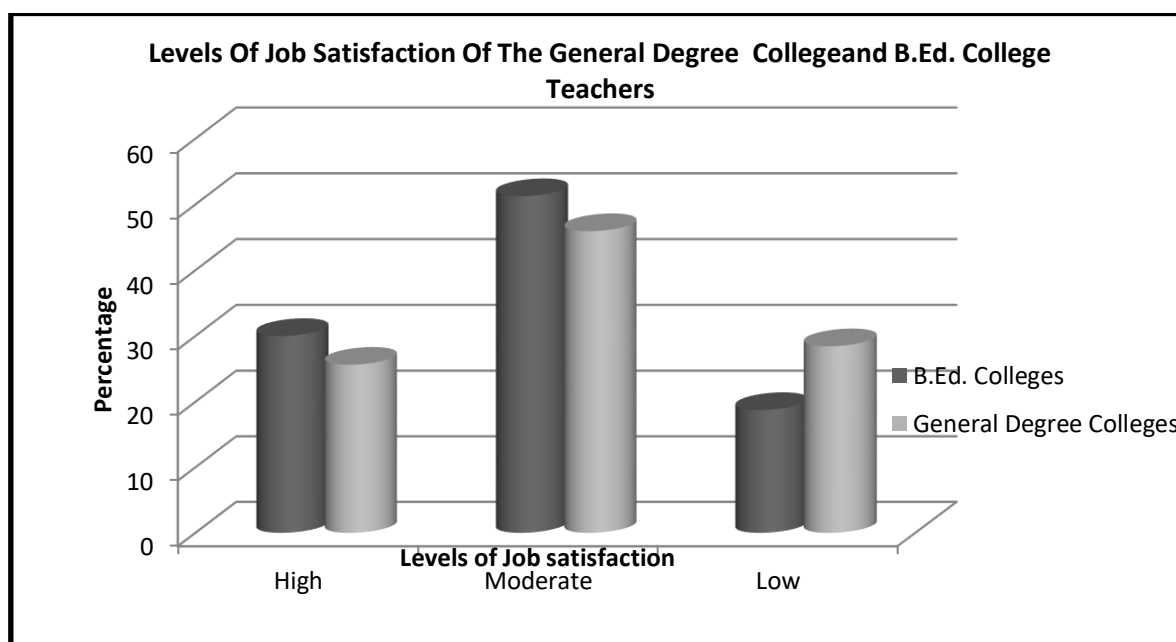
### Objective – 2

The second objective of the study was to find out the differences between the level of job satisfaction of the teachers of general degree colleges and B.Ed. colleges if any.

**Table 6: Comparison of the Levels of Job Satisfaction of the Teachers of General Degree Colleges and B.Ed. Colleges**

Levels of Job Satisfaction	Types of Institutions							
	B.Ed. Colleges				General Degree colleges			
	Male (N)	Female (N)	Total (N)	% (Total)	Male (N)	Female (N)	Total (N)	% (Total)
High	7	17	24	30	60	22	82	25.63
Moderate	17	24	41	51.25	120	27	147	45.94
Low	3	12	15	18.75	60	31	91	28.44
<b>Total</b>	27	53	80	100	240	80	320	100

**Figure 3: Comparison of the levels of job satisfaction of the teachers of general degree colleges and B.Ed. colleges**



It is seen from table 6 and above bar graph that 30% of teachers of B.Ed. colleges have high level of job satisfaction, whereas in general degree colleges, 25.63% of teachers have the same. More number (51.25%) of teachers of

B.Ed. colleges is moderately satisfied with their job in comparison to their counterparts in general degree colleges (45.94%). More number (28.44%) of teachers of General degree colleges have low level of job satisfaction compared to B.Ed. colleges (18.75%).

**Table 7: Mean Difference Between Levels of Job Satisfaction of the Teachers of B.Ed. Colleges and General Degree Colleges**

Teachers	N	Mean	SD	t -Value	df	Critical value (p)	Sig. (two – tailed)
B.Ed. Colleges	80	276.02	20.35	1.04	398	1.97	Not significant
General Degree Colleges	320	273.18	26.87				

Table 7 reveals that the calculated value of  $t = 1.04$  and critical value for degrees of freedom 398 is 1.97 at 0.05 level of significance. Since the calculated  $t$  value is lesser than the critical value ( $t_{obs} = 1.04 < t_{0.05, 398} = 1.97$ ),  $t$  is not significant. Therefore,  $H_0$  is retained. So it can be said that there is no significant difference between the levels of job

satisfaction of the teachers working in teacher education colleges and general degree colleges.

### **Objective-3**

The third objective of the study was to find out the differences between the level of job satisfaction of the male and female teachers in both types of colleges if any.

**Table 8: Mean Difference between the Levels of Job Satisfaction of Male and female teachers**

Sex	N	Mean	SD	t -Value	df	Critical value (p)	Sig. (two – tailed)
Male	267	270	20.96	5.082	398	1.97	Significant
Female	133	281.80	22.37				

Table 8 reveals that the calculated value of  $t = 5.082$  and critical value for degrees of freedom 398 is 1.97 at 0.05 level of significance. Since the calculated  $t$  value is smaller than the critical value ( $t_{obs} = 5.082 > t_{0.05, 398} = 1.97$ ),  $t$  is significant. Therefore,  $H_0$  is rejected. So it can be said that there is significant difference between the level of job satisfaction of the male and female college teachers of both type of institutions. To know who are more satisfied with their job, Co-efficient of Variance (CV) of the above data was calculated. The CVs are 7.40 and 7.94 for

male and female teachers respectively. Therefore, it can be concluded that as a whole the job satisfaction level of male college teachers are slightly better than their female counterparts.

### **Objective-4**

The fourth objective of the study was to find out the differences between the level of job satisfaction of the male and female teachers of B.Ed. colleges if any.

**Table 8: Mean Difference between the Levels of Job Satisfaction of Male and Female Teacher Educators of B.Ed. Colleges**

Sex	N	Mean	SD	t -Value	df	Critical value (p)	Sig. (two –tailed)
Male	27	276.40	17.27	0.17	78	1.99	Not Significant
Female	53	277.16	21.90				

Table 8 reveals that the calculated value of  $t = 0.17$  and critical value for degrees of freedom

78 is 1.99 at 0.05 level of significance. Since the calculated  $t$  value is smaller than the

critical value ( $t_{obs} = 0.17 < t_{0.05, 78} = 1.99$ ),  $t$  is not significant. Therefore,  $H_{03}$  is retained. So it can be said that there is no significant difference between the level of job satisfaction of the male and female teachers of B.Ed. colleges.

### Objective-5

The fifth objective of the study was to find out the differences between the level of job satisfaction of the male and female teachers of general degree colleges if any.

**Table 9: Mean Difference Between the Levels of Job Satisfaction of Male and Female teachers of General Degree Colleges**

Sex	N	Mean	SD	t -Value	df	Critical value (p)	Sig. (two –tailed)
Male	240	269.29	27.59	6.08	318	1.97	Significant
Female	80	284.86	22.15				

Table 9 reveals that the calculated value of  $t = 6.08$  and critical value for degrees of freedom 318 is 1.97 at 0.05 level of significance. Since the calculated  $t$  value is greater than the critical value ( $t_{obs} = 6.08 > t_{0.05, 318} = 1.97$ ),  $t$  is significant. Therefore,  $H_{04}$  is rejected. So it can be said that there is significant difference between the level of job satisfaction of the male and female teachers of general degree colleges. Since it is already found in objective-3 that the job satisfaction level of male teachers are more than the female teachers, hence it can be concluded that the level of job satisfaction of male teachers are better than their female counterparts in general degree colleges.

### Discussion

The first objective of the study was to find out the levels of job satisfaction of the college teachers working in general degree colleges as well as secondary teacher education (B.Ed.) colleges. From the analysis of data, it is found that, that 25.09% of male and 29.32% of female college teachers are highly satisfied with their jobs, whereas 51.31% of male and 38.34 % of female teachers are moderately satisfied and 23.60% male and 32.33% females teachers' job satisfaction level is low. Therefore, the levels of job satisfaction of teachers range from high to low. The findings go in same line of the result reported by Desmukh (2014) and Balwaria (2013). The second objective of the study was to find out the differences between the level

of job satisfaction of the teachers of general degree colleges and B.Ed. colleges if any. It is found from the analysis of data that 30% of teachers of B.Ed. Colleges have high level of job satisfaction, whereas in general degree colleges, 25.63% of teachers have the same. More number (51.25%) of teachers of B.Ed. colleges is moderately satisfied with their job in comparison to their counterparts in general degree colleges (45.94%). More number (28.44%) of teachers of General degree colleges has low level of job satisfaction compared to B.Ed. colleges (18.75%). By employing  $t$ -test it was concluded that there is no significant difference between the levels of job satisfaction of the teachers working in teacher education colleges and general degree colleges. The third objective of the study was to find out the differences between the level of job satisfaction of the male and female teachers in both types of colleges if any. When the hypothesis, i.e. there is no significant difference between the job satisfaction of the male and female teachers of general degree colleges and B.Ed. colleges was tested by applying  $t$  test, it was found to be significant. Hence it was concluded that there is significant difference between the level of job satisfaction of the male and female college teachers of both type of institutions as a whole. By calculating Co-efficient of Variance (CV) of the data it was found that the job satisfaction levels of male college teachers are slightly better than their female counterparts.

The fourth objective of the study was to find out the differences between the level of job satisfaction of the male and female teachers of B.Ed. colleges if any. From the t test it was concluded that there is no significant difference between the level of job satisfaction of the male and female teachers of B.Ed. colleges. The finding goes with the same line of the studies conducted by Mishra and Dkhar (2016), Neelam (2014), Thakur (2014), Sankar (2013), Chaudhury (2012) and Chatterjee (2011) since they reported no significant difference between the levels of job satisfaction of the male and female teacher educators. But the present finding contrasts the research works of Bordhan (2015) and Khurana (2013) since they revealed that female teacher educators were more satisfied with their job than their male counter parts.

The fifth objective of the study was to find out the differences between the level of job satisfaction of the male and female teachers of general degree colleges if any. The value of t was found to be 6.08 whereas the critical value for degrees of freedom 318 is 1.97 at 0.05 level of significance. Since the calculated t value is greater than the critical value ( $t_{obs} = 6.08 > t_{0.05, 318} = 1.97$ ), t is significant. Therefore, it is inferred that there is significant difference between the level of job satisfaction of the male and female teachers of general degree colleges. Since it is already found in objective-3 that the job satisfaction level of male teachers are more than the female teachers, as a whole and no differences was found between the levels of job satisfaction of male and female teachers in B.Ed. colleges, hence it can be concluded that the level of job satisfaction of male teachers are better than their female counter parts in general degree colleges. The present finding contrasts the research works of Bordhan (2015) and Khurana (2013) since they revealed that female teachers were more satisfied with their job than their male counterparts. The reasons behind it may be multifarious, i.e. distance of working place from home to workload and organizational climate etc.

## Conclusion and Recommendations

The National Education Policy (2020) remarks that teachers truly shape the future of our nation by shaping the future of our children (NEP,2020, p.20). To shape our nation, the teachers must have quality higher education. The present study revealed that the teachers working in both types of institutions are moderately satisfied with their jobs, but the levels of job satisfaction of the male teachers are better than their female counterparts in general degree colleges. When a teacher of higher education is not satisfied with his/her job, how can he/she provide quality education to the citizens who will lead the nation?

Therefore, it is recommended that the competent authorities should take suitable measures to ensure high level of job satisfaction of the teachers of higher education sector. Since the present study reveals that the female teachers of general degree colleges are less satisfied with their male counterparts, the service condition of the female teachers should be enhanced by adapting different teacher friendly approaches. Further research works may be undertaken to find out the causes of low levels of job satisfaction of the teachers of higher education sector.

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# PHILOSOPHICAL DISCUSSION ON FEMALE FOETICIDE AND ITS AWARENESS: AN EMPIRICAL ANALYSIS

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## Abstract

Declining in sex ratio is a critical problem for a nation. Sex ratio in our country is also very low. In the northern state it is more prone to other state. As per Census 2011, the State with frighteningly low child sex ratio are, Haryana (830), Punjab (846), Jammu & Kashmir (859), Delhi (866), Chandigarh (867). There are numerous causes backed by it like son preferences in some religions, fear of raped, sexual harassment, dowry system and so many. By use of latest technology one can easily identify the fetus sex and aborted as their wish. Though, it is restricted by law that is Pre-Conception and Pre-Natal Diagnostic Techniques Act (PCPNDT), 1994. From an ethical point of view, abortion or foeticide is a very controversial issue. The arguments against and in favour both are very strong. In many countries of the East and the West, abortion is legal today, but the scope of the law is limited, because it is subject to certain conditions. Two opposing doctrines are their regarding foeticide i) Conservative doctrines and ii) Liberal doctrines. According to conservative view foeticide is unjust or illegal but liberals justify foeticide in certain cases. In the present study we have taken opinions of 100 students from a college of Purba Midnapur district through a structured questionnaire to know the awareness level about female foeticide. From the result of the study it is seen that they have significant awareness regarding the female foeticide happening in the society.

**Key words:** Female Foeticide, Abortion, Conservative Etc.

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## Introduction:

Female foeticide is a practice that involves pre-natal sex determination and a subsequent abortion if the sex of the foetus is female. 'Life is an invaluable asset to us'. Of course, by the word 'life' we mean human life, not animal life, not plants. When we need food, we kill cows and goats and cut down trees. Therefore, the life that we consider as invaluable resource is only human life. In our social thinking, only human life is considered as an invaluable resource in the state law and that is why homicide is not supported in any society. Practical ethics the important question is, can homicide be justified under any

circumstances? In fact, in order to maintain the order and progress of the society, some restrictions are required, one of which is 'do not commit manslaughter'. If homicide is not banned and all people are involved in killing, no understanding can survive. That is why the security of life is given priority in every society. Although it is forbidden to kill a member of a tribal group, killing a member of a different group is not punishable. Slave killing is not a punishable crime in a slave society. In certain cases, such as in self-defence, in war, in the case of the death penalty, homicide is not justified. Therefore, it can be seen that in almost all societies human

life is considered as very valuable with few exceptions and for that price homicide is not supported.

Now the question arises what is human life and what is meant by human beings? Question is very important and that requires some discussion. Human being usually means 'any civilized person or person belonging to the human race'. In this sense, the fetus that is transmitted to the mother's womb as a result of germ cell mating should be called human. The child born as a result of premature birth with cerebral palsy and imperfection should also be called human. Taking the word human in this sense means that it is wrong to kill a fetus and it is also wrong to kill a child without a brain.

Of course, not everyone uses the word "human" in this broad sense, but in a limited sense. The famous theologian and philosopher Joseph Fletcher mentions some of the characteristics of human beings, such as self-awareness, self-control, future vision, ability to relate to the subject matter. A person who has the ability to communicate and curiosity can only be called a human being and his life can be called human life. In this limited sense, the fetus, the newborn, etc., who are incapable of attaining the consequences of the body-mind, cannot be called human, and if they are killed for that reason, it will not be manslaughter. From the point of view of the classical utilitarianism of Bentham and Mill, practical ethics cannot directly call homicide unjust. However, according to the classical utilitarianism of Mill and Bentham, indirectly homicide is called unjust. Miller contends that female infanticide is ordinary in regions where women are not working in agriculture and regions in which dowries are the rule. In 1871 in *The Descent of Man, and Selection in Relation to Sex*, Charles Darwin wrote that the practice was routine among the indigenous tribes of Australia. In 1990, Amartya Sen writing in the *New York Review of Books* estimated that there were 100 million fewer women in Asia than would be normal, and that this number of "missing" women "tell[s] us, quietly, a terrible story of disparity and desert leading to the excess mortality of women".

#### **literature Review:**

**Arora, D. (1996)** has highlighted various factors, which are liable for affecting the sex-determination and policy. He has given multi-faceted view in his article, 'the victimizing discourse: Sex Determination Technologies and Policy'. He discuss about the sex determining technology, which has speed up the process of cessation of pregnancy for the women.

**Snehi, Y. (2003)** has drawn a continuity and change in attitudes towards female infanticide and gender in Punjab. He advocates that the natural practices have been passed through consecutive periods.

**George, S.A. Rajaratnam, and B.D.Miller (1992)**, have discussed the deteriorating situation of steady diminishing rate of females in South India. In their article, 'Female infanticide in rural areas of South India, 'they have made a critical evaluation of declining trends of sex-ratio through recurring trend of female infanticides in southern rural India.

**Govt. of India (2002)** found awareness about laws to be higher among females. The level of awareness rose with increase in income level. Women who have higher income are more aware of laws.

**James W.H (1996)** in a study shows that there are even other factors affecting child sex ratio. It is reported as a biological fact that when the birth intervals are short; there is a high possibility of having a male baby.

**Khatun and Islam (2011)** in their study try to show that female foeticide is a social hazard not only in India but it is the problem of world. They pointed out some factors like economic factors, technological factors, ritual factors, social factors and population policy of India behind the female foeticide. They also suggest some way to combat female foeticide like institutional measure, and also individual and group appeals and initiatives. They conclude that if a person kills a life, it should be treated as murder. So, killer of female foetus should be treated as murder in the same way.

**Naikwade and Phatak (2013)** in a study try to find out cause effects of female foeticide as well as an attempt to create awareness against it at Sangameshwar Tahsil in Maharashtra. They made a structured questionnaire and carried out a survey of thousand families along with doctors, nurses, dias, Govt. hospitals political people etc. they find out that the main causes of female foeticide are dowry system social insecurity maintain of chastity of girl child etc. They conclude that sex selective abortions are happening across the class, caste and educational attainment. They suggests in the study to strict implication of law banning female foeticide and dowry, providing old age pension for parents who had no son, free and compulsory education for girls etc.

**Srivastava (2014)** in a study try to generate awareness/education among women, regarding 'Right to Life' and to analysis the status of women in decision making process. For his study he made a questionnaire regarding evidence based cause of female foeticide and also awareness regarding human rights. Total 125 respondents randomly selected from Banasthali University. He concluded that a women whether educated rich or poor was not conscious of her own identity. He suggested several awareness programmes apart from constitutional and legal provision like road shows, nukkad natak, wide companying, spreading education among the educated people.

### Research gape:

After rapid assessment of existing literature it is found that there are very limited number of literature in this field. Most of the literature theoretically discusses the problems of female foeticide and the different government rules and laws for defending it. Some of them discussed about the government policies but no such study is there discussing about the awareness of female foeticide among the

citizen. Form the literature gap the following objective have been set.

### Objective of the study:

1. To know the awareness of female foeticide among the college students
2. To know is there any difference between demographic and level of awareness regarding female foeticide.

### Hypothesis of the study:

1. There is no such significant awareness of the respondents regarding female foeticide.
2. There is no such significant difference between demographic and level of awareness regarding female foeticide of the respondents.

### Research Methodology:

To fulfill our objectives, it is necessary to collect primary data. The primary data have been collected from different age group of students who are belonging in different socio-economic status. One structured questionnaire is used to collect the required data from the selected college of Purba Medinipur. Three point (from 1 to 3) Likert scale is used for the study to collect the opinions of the students. Where "No" = 1, "To some extent" = 2, "Yes" = 3, respondents have to put their opinion by choosing one of them. Total 100 opinions were collected for the current study. We have taken equal number off male and female participants' i.e, 50 males and 50 females. To collect the data purposive sampling technique has been used. Collected data are processed by using different computer software packages and descriptive statistics, one sample t-test and paired-t test are used for the study.

**Table No. 1: Descriptive Statistics for Female Respondents**

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Knowledge about the sex selection abortion (V1)	50	1.00	3.00	2.40	.606
Knowledge about the sex ratio of our country (V2)	50	1.00	3.00	2.34	.658
Knowledge sex selection abortion is crime (V3)	50	1.00	3.00	2.16	.738
Knowledge about the act of preventing sex determination (V4)	50	1.00	3.00	1.62	.725
Heard the term female foeticide (V5)	50	1.00	3.00	2.36	.631
Knowledge about the problems of female foeticide (V6)	50	1.00	3.00	1.82	.719
Equal opportunity should be given to girls (V7)	50	2.00	3.00	2.90	.303
Education about the female foeticide in school (V8)	50	1.00	3.00	2.36	.721
Knowledge pre-natal gender detection is punishable act (V9)	50	1.00	3.00	1.86	.670
Knowledge about the act PCPNDT (V10)	50	1.00	2.00	1.54	.503

From the descriptive statistics of female respondents it is found that in most of the cases minimum values are 1 and maximum values are 3. If we considered the mean values then for variables 4, 6, 9 and 10 the mean values are less

than 2 and in other all the cases mean values are more than 2. For standard deviation it is found that in all the cases values are more than 0.50 except V7 (0.303).

**Table No. 2: Descriptive Statistics for Male Respondents**

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Knowledge about the sex selection abortion (V1)	50	1.00	3.00	2.14	.606
Knowledge about the sex ratio of our country (V2)	50	1.00	3.00	2.16	.738
Knowledge sex selection abortion is crime (V3)	50	1.00	3.00	2.14	.639
Knowledge about the act of preventing sex determination (V4)	50	1.00	3.00	1.90	.677
Heard the term female foeticide (V5)	50	1.00	3.00	2.46	.579
Knowledge about the problems of female foeticide (V6)	50	1.00	3.00	1.84	.710
Equal opportunity should be given to girls (V7)	50	1.00	3.00	2.40	.728
Education about the female foeticide in school (V8)	50	1.00	3.00	2.70	.544
Knowledge pre-natal gender detection is punishable act (V9)	50	1.00	3.00	2.04	.807
Knowledge about the act PCPNDT (V10)	50	1.00	2.00	1.44	.501

From the descriptive statistics of female respondents it is found that in most of the cases minimum values are 1 and maximum values are 3 except V10. If we considered the mean values then for variables 4, 6, and 10 the

mean values are less than 2 and in other all the cases mean values are more than 2. For standard deviation it is found that in all the cases values are more than 0.50.

**Table-3:One-Sample Test**

	Test Value = 2					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
VAR01	4.375	99	.000	.270	.1475	.3925
VAR02	3.563	99	.001	.250	.1108	.3892
VAR03	2.183	99	.031	.150	.0136	.2864
VAR04	-3.369	99	.001	-.240	-.3814	-.0986
VAR05	6.781	99	.000	.410	.2900	.5300
VAR06	-2.389	99	.019	-.170	-.3112	-.0288
VAR07	10.668	99	.000	.650	.5291	.7709
VAR08	8.050	99	.000	.530	.3994	.6606
VAR09	-.672	99	.503	-.050	-.1976	.0976
VAR10	-0.151	99	.000	-.510	-.6097	-.4103

From the result of the one sample t-test it is found that for variable 1 t-value is 4.375 P value is .000 (i.e. <.05), we can reject our null hypothesis. For variable 2 t-value is 3.563 P-value is .001 (i.e. <.05), we can reject our null hypothesis. For variable 3 t-value is 2.183 P-value is .031 (i.e. <.05), we can reject our null hypothesis. For variable 4 t-value is 3.369 P-value is .001 (i.e. <.05), we can reject our null hypothesis. For variable 5 t-value is 6.781 P-value is .000 (i.e. <.05), we can reject our null hypothesis. For variable 6 t-value is 2.389 P-value is .019 (i.e. <.05), we can reject our null hypothesis. For variable 7 t-value is 10.668 P-

value is .000 (i.e. <.05), we can reject our null hypothesis. For variable 8 t-value is 8.050 P-value is .000 (i.e. <.05), we can reject our null hypothesis. For variable 9 t-value is -.672 P-value is .503 (i.e. >.05), we can not reject our null hypothesis. For variable 10 t-value is -0.151 P-value is .000 (i.e. <.05), we can reject our null hypothesis. So, only for variable 9 we can not reject our null hypothesis and in other all the cases we reject our null hypothesis. So, we can reject our first null hypothesis as there is significant awareness regarding female foeticide of the respondents.

**Table No-4 Paired differences**

	Female-Male	Mean	S.D	St. Error	95% confidence interval of the difference		t-value	df	Sig (2 tailed)
					Lower	Upper			
Pair 1	FV1- MV1	.260	.751	.106	.047	.473	2.45	49	.018
Pair 2	FV2- MV2	.180	.983	.139	-.099	.459	1.29	49	.202
Pair 3	FV3- MV3	.020	.869	.123	-.127	.267	.163	49	.871
Pair 4	FV4- MV4	.280	.757	.107	-.495	.065	2.61	49	.012
Pair 5	FV5- MV5	.100	.789	.112	-.324	.124	-.896	49	.374
Pair 6	FV6- MV6	-.020	1.06	.149	-.321	.281	.134	49	.894

Pair 7	FV7- MV7	.500	.763	.108	.283	.717	4.03	49	.000
Pair 8	FV8- MV8	-.340	.823	.116	-.574	.106	-2.92	49	.005
Pair 9	FV9- MV9	-.180	.962	.136	-.453	.094	1.32	49	.192
Pair 10	FV10- MV10	.100	.789	.112	.114	.324	.896	49	.374

From the result of the paired t test it is seen that for the first pair t-value is 2.45 and p-value is .018 . As p-value < 0.05, we reject our null hypothesis. For pair 2 t-value is 1.29 and p-value is 0.202 (i.e. >0.05), we can't reject our null hypothesis. For pair 3 t-value is .163 and p-value is 0.871 (i.e. >0.05), we can't reject our null hypothesis. For pair 4 t-value is 2.615 and p-value is 0.012 (i.e. <0.05), we reject our null hypothesis. For pair 5 t-value is -.896 and p-value is 0.374 (i.e. >0.05), we can't reject our null hypothesis. For pair 6 t-value is .134 and p-value is 0.894 (i.e. >0.05), we can't reject our null hypothesis. For pair 7 t-value is 4.03 and p-value is 0.00 (i.e. <0.05), we reject our null hypothesis. For pair 8 t-value is -2.92 and p-value is 0.005 (i.e. <0.05), we reject our null hypothesis. For pair 9 t-value is 1.323 and p-value is 0.192 (i.e. >0.05), we can't reject our null hypothesis. For pair 10 t-value is .896 and p-value is 0.374 (i.e. >0.05), we can't reject our null hypothesis. Here, we found that null hypothesis are rejected for pair 1, 3, 4, 5, 7, 9 and 10. So, we can reject our second null hypothesis also as there is significant difference between demographic and level of awareness regarding female foeticide of the respondents.

### Conclusion

From the result of the study it can be concluded that the awareness level of the college students about female foeticide not up to the mark. Male and female respondents give different opinion regarding the issues. Their may be controversies regarding the issues of female foeticide but, ethically we can not support female foeticide in our society. We have to change our mind set because killing of human foetus is against the human rights. Imbalance in sex ratio can destroy the societies peace and happiness. We should all have to take care our girls children as they are the future mothers and life partners of man.

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# HUMAN RESOURCE MANAGEMENT POLICIES AND STRATEGIES IN PRIVATE SECTOR BANKS OF INDIA

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## Abstract

The efficient review has been attempted taking into account the complexion and modern aspects of commercial banking in India have changed because of recent consolidations and acquisitions of Indian banks. It supported stimulating the speed of topographical and innovative change. Diversification of functions The various roles have been reassigned as a result of the new dimensions on the shoulders of commercial banks, The study covers all the important areas of the human resources in banks. In the banking sector, HR's main goal is to help companies improve their performance, which is measured not only in terms of financial measures of organizational effectiveness. The importance of strategic planning and management has risen dramatically in recent years. It's a strategy for boosting an organization's competitive advantage. Human resources are one essential source of competitive advantage for a bank in a rapidly changing competitive environment. Human resource management, on the other hand, should be strategic in relation to strategic planning and management in order to ensure a positive firm performance outcome. Because of the integration of global financial systems and the resulting growth in competitiveness, it has become even more important in the financial industry, particularly for banks and financial institutions. Specific efforts are being made to meet the study's objectives and to provide a new framework for future research and studies in this sector.

**Keywords:** Human Resource Management, Banking Sector, Policies, Strategies, Banks

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## Introduction

Human resource management practices (HRMP), human resource policies (HRP), and Strategic Human Resource Management (SHRM) are three main areas that "grew up" separate from one another. Twenty-first century HR is emerging to completely unique combine activities and operations of HRM, HRP, and SHRM. These three major areas of HR must collaborate, partner, and think

creatively about how they interact to people and organizations in order to contribute strategically to the Indian private banking sector. The financial area of banks has developed from a couple of organizations fundamentally engaged with store acknowledgment and exchange finance into a complex multi player markets where huge number of business banks, monetary organizations and specific banks are working with different items and exercises. The banking has transformed into an unpredictable activity inside the money related market

associated clearly and indirectly with an overall population advancement and its impact as a crucial piece of nearby part of an overall monetary environment. Basically every bank and financial association is locked in with various limits in a typical regular business' and accordingly requires a significantly effective gathering and fitting work to oversee everything. Corporate goals are changed over into pragmatic genuine factors and advantages just with human part that accept their due part in achieving the needed results.

The Indian Banking Industry has seen fast changes during past two decades. The area fundamentally comprises of business and agreeable banks. The business banks incorporate new and old private area banks. Banking framework in India is a significant administration area of the economy and has formed itself into a compelling instrument of financial changes in consonance with public objectives. as part of the financial area change process also an action to actuate contest in the financial area. The RBI allowed passage to the private area into the banking framework. This came to fruition in emerging of a private region Banks: These banks are everything thought of as known as 'new' private region banks. After nationalization of huge Banks, their organization has expanded geographically and improved in complex and testing locales. As private region Banks has as of now went into their business districts by means of, Merchant banking, shared resources, and Charge cards, etc Presently Public region banks are furthermore filling in size and going into their areas too. It requires particular and authoritative human power for future. The future need of the monetary region might potentially be met assuming present HR are made and utilized.

For a long time, HRM in banks like different establishments have been dealing with this delicate movement through particular work force offices. This implies HR was overseen like other actual resources for example household items, adding machines, hardware and apparatuses. Faculty divisions were essentially occupied with endorsement of leaves, taking care of staff credits, issuance of show cause, leading disciplinary enquiries and end from administration. Enlistment was a

normal capacity and was done in a mechanical manner to employ individuals with explicit instructive foundation independent of their genuine worth to the foundation. Instances of defeating affliction of huge monetary associations have been clear of how HRM is exceptionally interesting according to the chiefs of genuine assets. Human brain has its own inquisitive science. Its strong unmistakable and dynamic cutoff should be fundamentally highlighted by the organizations. The work powers laying out all levels of agents are consistently thinking in numerous angles. According to one point of view it is the consigned commitment and task they are to perform and for which they are paid by their chief, on different they consider their since quite a while in the past run goals and targets.

### Review of literature

**W.OUCHI**(1981) According to Ouchi's exploration, the progress of Japanese associations in contrast with contemporary American associations was to a great extent because of the reception of Human Resource strategies that empowered worker responsibility and investment, bringing about inventive and adaptable associations, and at last better execution. Thus, wasting Human Resources likens to wasting cash, which turns into a weight on a business. Subsequently, Human Resource Management's occupation has developed to incorporate amplifying representative responsibility, adaptability, authoritative coordination, and further developing work quality to conquer an assortment of road obstructions. Analysts from numerous nations fostered a few models and thoughts concerning Human Resource Management arrangements and Human Resource Strategy. **JERY**(2014) Jerry wrote in an exploration work, "In essential human asset the board, the use of the accompanying four viewpoints prompts the association's prosperity after the execution of this technique: execution, quality, versatility, and advancement,"

**VENKATA**(1990) Mr. Venkata stressed the meaning of a standard key methodology in the Banking area in India for food and advancement in the present business climate in

his proposed research. He additionally referenced how the HR strategy configuration has an essential influence in the progress of the Indian Bank. **JOSHI**(1992) Mr. Joshi, in his proposed study, he talked about the need of labor arranging in open area banks. Banking is an assistance industry, joshi added that to hold and draw in clients,, banks should focus on adequate labor arranging while at the same time growing their branches and banking area. **RAMANA**(2015) D.V. Ramana Murthy examines the significance of the human angle and worker's organizations in banks in this article named "Human Factor in Banks." **VARDE**(2000) S.R. Varde's paper on "Labor supply Planning" at the level of an Indian business bank covered subjects, for example, the fundamental design of labor arranging, its linkage to different plans, the interrelationship of different labor supply capacities, the points of labor force arranging in Indian business banks, the life systems of labor supply plans, and labor force arranging methods.

### Significance of the study

In Indian financial area, HRM is a creating thought. It is critical in the assistance area. In the financial business, human information is the single biggest info. The proficiency creation of this information is reflected in the nature of administration given by banks to their clients, as well as the bank's general development, efficiency, and benefit. Subsequently, banks today put a high worth on HRM capacities, like Practices, approaches and Strategies.

### Objectives of the study:

The following are the objective of the research study.

1. To acquire information more about bank HRM approaches and Strategies.
2. To examine the difficulties that the Indian financial area is confronting.
3. To comprehend how to oversee HR in the financial area.
4. To make suggestions for a very much created human asset in the financial area.

### HRM Policies And Strategies in Indian Private Banking Sector

**HRM POLICIES:** Human Resource (HR) Policies are the ideas, guidelines, and rules that an organization plans or takes on to accomplish its drawn out goals. HR approaches are formalized dynamic methods laid out by an organization to help authoritative obligations, execution the board, representative relations, and asset arranging. Every association has its own arrangement of conditions; it creates its own arrangement of human asset approaches. The foundation of strategies can help an association in exhibiting to both inner and outer partners that it achieves its goals. models for variety, morals, and preparing, as well as its administrative and corporate commitments its workers' administration HR rules can likewise assist with supporting and lay out the ideal culture of the financial area. There are numerous business banks working in the Private area in India. Out of 21 private sector commercial banks, 12 appear under old private sector banks, while the remaining 9 are grouped under new private sector banks. The following policies are part of the Human Resource Policies:

- i. Performance Appraisal
- ii. Training and Development
- iii. Career Planning
- iv. Career Development
- v. Organizational Development  
Role Analysis
- vi. Employee Welfare and Quality of Work Life  
Self-Renewal and Institution Building  
Rewards
- vii. Quality Circles, Task forces and Assignment Groups
- viii. Employee Counseling and Coaching

### HRM strategies:

Banking Sector is an assistance area, HRM methodologies is basic. Banks face two significant difficulties: individuals the executives and chance administration. In the financial business, your not set in stone by how well you oversee individuals and dangers. Without productive and experienced individuals, successful gamble the board may not be feasible. Banking has forever been and will keep on being a "Group Business." Although cost is huge, there might be other

convincing explanations behind clients to pick and stay with a particular bank. In available commercial centers with rising rivalry, banks should endeavor to separate themselves by building their own fragments or notoriety. Client satisfaction will be basic to the endurance of banks from now on. The people who neglect to surpass client assumptions will battle to remain above water. To draw in and keep up with specific purchaser socioeconomics, banks should communicate and build up their fundamental convictions. Some major Human Resource Management Strategies in Indian Banks sector includes:

- i. Human Capital Management Strategy
- ii. Corporate Social Responsibility Strategy
- iii. Employee Engagement Strategy
- iv. Knowledge Management Strategy
- v. Talent Management Strategy
- vi. Learning and Development Strategy
- vii. Reward Strategy
- viii. Employee Relations Strategy

### **Challenges faced by private banking sector**

These following are the main banking sector challenges that India's HR function faces:

- The most squeezing trouble that India's Human assets faces is changing over the country's huge populace pool into helpful HR. Human asset preparing and improvement to satisfy always changing industry needs requires HR growing new and extraordinary thoughts that meet both individual and industry standards.
- Another area of significance for HR these days is work commitment and delight. To lessen turnover, HR should perceive that money related requests are not the essential inspiration for workers, and that a feeling of local area should be ingrained in them. as of late the right-estimating is turning out to be more famous in Indian organizations, HR is presently entrusted with recognizing and holding basic work force while relinquishing people who don't meet the organization's future requirements.
- HR is additionally confronted with the trouble of adjusting the association because of consolidations and acquisitions. HR should ingest strategies that are commonly advantageous to the blending organizations as

well as productive to the new association. HR faces issues including as expatriation and repatriation because of globalization. Workers who pass on their country to finish an abroad task should be prepared by HR. It should likewise offer sufficient moral help to such staff and guarantee them of occupation soundness upon their return.

- The developing number of work prospects open today, an association's HR division should guarantee that they employ individuals who have faith in a drawn out obligation to the organization. HR should then assume the errand of holding them by executing maintenance strategies, for example, vacation plans, fun-at-work, etc. Because of furious contention, HR in India is additionally entrusted with laying out an upper hand for the association against both homegrown and global contenders.
- Firms putting a more prominent accentuation on cost-cutting nowadays, HR is confronted with the difficulty of decreasing HR spending while at the same time keeping up with efficiency. With the extension of goliath ventures, HR offices should focus on worries, for example, intercultural capability preparing to relieve issues that might emerge because of incongruities in global expert qualities.

### **Managing human resources in private banking sector**

Based on the aforementioned human resource challenges that our Indian banking sector has, we may manage human resources by prior implementation, such as:

**Choosing the Best Person for the Job:** The main hypothetical thought that arises while judging whether the "perfect individual" has been chosen for the "right position" is the idea of "fit." Banks should plan for the accompanying:

- A reliable and even recruitment methodology.

- As Company is changed by quick innovation propels, progressing ability up-degree is required.
- Another age of laborers will team up with a more established age in the work environment. Banking, as I would see it, is a cooperative exertion, and this new situation will require social movements and, therefore, change the board.

**Retaining and Developing Employees:** We could possibly track down the most obviously qualified people, then, at that point, the test is to keep them and develop them. Representative picking up, observing and assessment, reward framework, move dealings, ability improvement, and correspondence are on the whole parts of this issue.

- Training and Development:** The quick extension of banks requires the recruiting of productive and thoroughly prepared representatives to satisfy client demands. Banks are becoming into monetary centers for their clients, permitting them to grow in size and become notable in the worldwide market. To draw in clients, banks are consolidating conventional administrations, for example, SMS banking, ATMs, web banking, need banking, and demat with cutting edge administrations, for example, SMS banking, ATMs, web banking, need banking, and demat. Therefore, we can presume that it addresses the issues of everybody from the least fortunate to the most well off citizenry. All inclusive banks have developed into an advanced store, giving essentially all financial administrations under one rooftop.
- Performance Management:** The financial area is one area where the presentation examination framework gets a great deal of consideration. A few nationalized banks have adjusted or are currently reconsidering their exhibition evaluation frameworks. Most banks that use the traditional

system evaluate their officers based on the following characteristics:

- Job Knowledge
- General Intelligence
- Initiative and resourcefulness
- Monitoring and colleagues relationship
- Business capacity to create customer relationship.
- Capacity to evaluate business proposals.

### Suggestions

The financial business has developed from a couple of banks fundamentally occupied with store acknowledgment and exchange money to a thorough and multi market with countless business banks, monetary firms, and concentrated banks occupied with an assortment of item activities. Banking, in the same way as other coordinated businesses, requires multi-facet work to meet its different expert and backing staffing needs. Notwithstanding these advantages, there are as yet a couple of holes in the financial business' HRM approaches and techniques. Here are a few specific suggestions in view of this review:

- The necessities of the association and the requirements of the individual ought to be adjusted. Absolute heartlessness toward individual inclinations prompts aggravation sooner or later, which adversely affects hierarchical progress. While execution should be compensated; non-execution should be punished or chastised. Advancements should generally be founded solely on execution.
- An "representative execution survey framework" that is uniform, unprejudiced, and adjusted is required. This framework as a matter of fact, needs a total upgrade. Staff should be energetic and considerate while managing customers. Banks should have a distinct construction for progression arranging and profession

advancement. Attitude shifts are expected at the most significant levels.

- c) To turn out to be more HR cognizant, private Sector Banks ought to permit the HRD division to work freely, with the top individual being a fruitful financier and a genuine HRD proficient absent any trace of predispositions. Receptiveness and straightforwardness in private worries, high respect for human nobility, a group loped administration approach that cultivates a feeling of having a place and trust, and two-way correspondence.
- d) Banks ought to have a framework set up that recognizes and meets a representative's preparation needs at each progression of their expert turn of events. In the HR Department, have unique R&D wings for progressing inside and unfamiliar innovative work. HR approaches are being investigated, explored, and implemented. Government and prestigious associations ought to manage grant programs for magnificent HR arrangements and Strategies and so forth.

## Conclusion

To sum up, organizations from one side of the planet to the other are hustling to apply the most recent administration strategies, frequently to the mark of abuse. The significant undertaking as of now confronting banks, as well as some other organization, is to lay out a social design that makes information resources as the essential power for change. Individual or human limit improvement is a significant piece of limit building, and limit advancement programs are quickly turning into an indicator of association adequacy. To take the financial business to a higher degree of splendor, particularly notwithstanding progressively complex arising intricacies, a blend of new advancements, further developed credit and chance examination methodology, income the board, item portfolio, inner control and outside necessities, and, not least, HR are vital. In the financial area, HR's principle objective is to assist organizations with working on their exhibition, which is

estimated not just concerning monetary proportions of hierarchical viability, yet in addition as far as the degree of banking and money they provide. Human capital attributes like as capacities, outlooks, and instruction assume a significant part in deciding the adequacy of the monetary area. The capacity of banks to give worth to not entirely settled by the nature of their HR. Human resources, not at all like cash and innovation, should be esteemed as an exceptionally important asset to accomplish an upper hand. The essential spotlight ought to have been on coordinating key preparation with corporate systems. Overseeing change, building responsibility, acquiring adaptability, and helping collaboration are all HRM procedures. Enlistment, arrangement, and execution the board are different techniques that involve the apparent pieces of HRM. In any case, in spite of being benevolent, the rising showcasing direction has not been all around coordinated with thoroughly examined Human Resource Practice and arrangements in the setting with some well Human Resource Strategies. It's implied that without such Human Resource Policies, Banking Organizations would not be able to fulfill the developing needs of clients around the world.

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# SILK INDUSTRY IN INDIA– IMPACT OF COVID

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## Abstract

The silk industry in India is one of the largest generators of employment and foreign exchange. It is spread across 52630 villages.

India has a rich and complex history in silk production and its silk trade which dates back to 15th century. Sericulture industry provides employment to approximately 8.7 million persons in rural and semi-urban areas in India. Of these, a sizeable number of workers belong to the economically weaker sections of society, including women. India's traditional and culture bound domestic market and an amazing diversity of silk garments that reflect geographic specificity has helped the country to achieve a leading position in silk industry.

The states of Karnataka (8,219 metric tonnes), Andhra Pradesh (6,550 metric tonnes), West Bengal (2,002 metric tonnes), Tamil Nadu (1,185 metric tonnes) and Jammu & Kashmir (141 metric tonnes) were the major producers of mulberry silk in India during 2012-13. In the same year, Jharkhand (1,047 metric tonnes), Chhattisgarh (381 metric tonnes), Odisha (99 metric tonnes) and the North-eastern states produced non-mulberry or wild silks.

**Key Words:**Silk Industry, Jharkhand, Problems, Challenges. Central Silk Board

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## Introduction:

India is second to China in terms of production of raw silk after China India is the only county that produces five different types of silks in the world. Mulberry silk is produced predominantly in southern states of Karnataka, Tamil Nadu, Telangana, and non-mulberry varieties (Vanya silk) such as Tussar is produced in Chhattisgarh, Jharkhand, Odisha, and West Bengal. Moga silk is specific to Assam state and Eri silk is grown in Meghalaya and Nagaland. Mulberry silk constitutes nearly 70 per cent of the total silk produced in India with Karnataka leading the production of mulberry silks. Realizing the huge employability potential spawning across the value chain of the silk industry, that could put the country on economic growth trajectory, the Government of India established the Central Silk Board (CSB) soon after the

country attained Independence, and with it a series of policies.

With low capital requirement and remunerative nature of production from rural on-farm and off-farm activities, and an ever growing culture bound domestic market, silk industry has been central to the socio-economic development of large agrarian population, providing employment to 9.4 million people in rural and semi-urban areas.

Unlike seasonal crops, sericulture can be done round the year and harvested as many as 5–6 times a year. With attractive prices for cocoons at '550 per kg in present day, sericulturists find it lucrative than growing any other cash crops. An estimated 35,820 MT of raw silk was produced during 2019–20, which fell by almost 30 per cent during the pandemic.

Though part of the raw silk demand is met with imports, much of silk exports earnings is from silk garments, silk carpets and silk wastes, which totalled to '1466 crore in 2020–21.

The industry which has received funding from convergence of various ministries such as the Ministry of Rural development, Ministry of Textiles, and schemes such as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Seri-forestry has given sustainable livelihood to farmers, in particular to women of marginalized communities in the states of Jharkhand, Odisha, West Bengal, Chhattisgarh, Maharashtra, Andhra Pradesh and Bihar by way of 36,000 jobs. Around 36,154 farmers including 2497 women farmers were given help to raise 1521 hectares (ha) Tussar plantations in private wastelands. Under Special projects, 14,227 commercial seed rearers produced 2240 lakh of reeling cocoons. Further expansion of programme under the rural livelihood mission will include 35,000 women farmers.

### **Silk Production Process**

Silk production is done in two phases, pre-cocoon phase and post cocoon phase. In the first phase, sericulturists do mulberry plantation and rear disease free silkworm seeds that are made to grow on mulberry leaves. Great care is taken towards the initial seeds and the mulberry plantation since the quality of silk depends on the leaves that are fed to the silkworms.

Silkworms go through four different stages of growth from eggs to moth and at caterpillar stage spin a cocoon around them. The spun thread excreted by the silk gland of the silkworm consists of primarily two proteins—fibroin, the fibre and sericin, the adhesive between cocoon and the fibre. Reeling comes in the post cocoon phase. Within fifteen days of cocoon spinning, silk is reeled from the cocoons to obtain best quality silk. One roll of silk can be produced with 10 kg of cocoons. The reeled silk goes to weavers and made into finished products for the consumers' market. Since centuries, reeling of silk threads is being done on reeling machines installed at homes of

silk industrialists. A simple process of reeling involves cooking the cocoons in hot water and while the cocoons are still hot, the silk fibres are held with fingers and reeled into threads. With the advent of automation in all fronts of the industry, there are now high capacity automated reeling machines with high productivity and yield rate, needing minimum human intervention.

### **Government Schemes Across the Silk Value Chain**

Silk Samagra, a Central Silk Board's initiative, is an integrated scheme towards development of sericulture industry in the country that encompasses maintenance of the Basic Silkworm Seed Farms supplying seeds to the States, R&D, training, transfer of technology, IT initiatives, market development, quality testing and certification, export, brand promotion, and upgradation.

### **Research and Development**

For value addition and for import substitute to meet domestic demand of this Queen of Textiles, the Government of India in recent years has put emphasis on research and development on multiple fronts, viz., high yielding, climate resilient, higher photosynthetic efficient mulberry varieties, better quality disease resistant silkworms of hybrid and new seed germ, with better cocoon yield, shells with better quality silk filament lengths and less wastage.

The research projects in collaboration with countries such as Bulgaria, Russia, the USA, Japan, Sweden and Australia that use state-of-the-art technology, viz., genetics and molecular characterization techniques have given successful outcomes. Productivity enhancement of mulberry from 50 MT/ha/yr to 62 MT/ha/yr, development of bivoltine (breeding twice a year) and multivoltine varieties (many times a year) of silkworm with targeted traits, improvement of disease free cocoon yield by 1.5 times, identification of viral disease markers and gene markers for hybrid (cross breed) silkworms, understanding

of viruses infecting Tussar and humidity tolerance in silkworm, understanding of fibroin for enhanced healing properties are some of the achievements in this regard.

### **Opportunities in Jharkhand**

RANCHI: Jharkhand, known for producing quality silk, is now heading towards becoming a hub of silk sarees. The Jharkhand State Khadi Board (JSKB) has already taken the initiative. According to the officials, the production of silk sarees was started for the first time at the Chandil Training and Production Centre set up by JSKB, where extracting threads from the cocoons to designing and production of silk sarees are being done. Though the production is limited at this point, it is likely to expand gradually to other centres. Officials said that it will not only employ the local weavers but also provide a market for the sarees woven by them. Notably, tasar cultivation, which actually had been a traditional practice among tribal communities for ages, is also being revived to improve livelihood opportunities for them. In terms of quality, silk sarees produced here are considered to be the best in class. Apart from creating jobs, the JSKB is also encouraging the local handloom and handicrafts industry through women empowerment and distributed sewing machines among 329 women across the state under the Shilpi Rozgar Yojana. "They were given six months of hands-on training regarding the use of sewing machines. During the training period, these women were given a stipend of Rs 150 per day. In addition, beneficiaries were also provided raw materials for making lacquer bangles, dokra art items along with equipment for making paper bags," said JSKB CEO RK Besra. Women empowerment is one of the focus areas of this government, he added. The CEO further added that, through the promotion of handicraft products and distribution of sewing machines, the government envisions creating a self-sustainable system for the women of the state. For the first time in Chandil, the Board has started production of sarees, he said. He also said that the state

government aims to expand the project at other locations in the as well.

### **Impact of Covid**

The global pandemic of Covid-19 has affected the existing modus operandi of various textile sectors by posing restriction of social gathering, migration of laborers as well as affecting all the stakeholders right from farmers to traders/exporters in the value chain of textile sector and at the same time it has opened new window of opportunities which were previously less explored. The government has conducted a study viz. 'Impact of Covid-19 pandemic on Indian silk industry' to ascertain the crisis caused to the sector. It has been observed that there was a production decline and monetary loss at every stage of the value chain. The industry has faced various problems like loss in production, crash in cocoon and raw silk prices, transportation problem, non-availability of skilled workers, problems in selling raw silk and silk products, working capital and cash flow problems, non-availability of raw materials, reduction in demand for silk fabric, cancellation of export/import orders besides export and import restrictions. Since, textile sector being highly unorganized sector therefore, the government has not made any formal assessment with regard to the losses incurred by the sector.

To withstand in COVID 19 pandemic, the Government of India has announced a special economic package viz. AatmaNirbhar Bharat Abhiyaan for boosting economy of the country and making India self-reliant. Relief and credit support measures have been announced for various sectors including MSMEs. The weavers & artisans/karigars can avail benefits of these relief and credit support measures to revive their businesses which have suffered due to lock down necessitated by Covid-19 pandemic. Taking a step towards realizing "Atmanirbhar Bharat", Handloom Export Promotion Council has endeavoured to virtually connect the Handloom Weavers and exporters from different corners of the country with the International Market. With more than 200 participants from different regions of the country showcasing their products with unique

designs and skills, THE INDIAN TEXTILE SOURCING FAIR was organised on 7, 10 and 11th August. The show has already attracted considerable attention of the International Buyers. In order to support the handloom and handicraft sectors and to enable wider market for handloom weavers/artisans/producers, steps have been taken to on-board weavers/artisans on Government e-Market place (GeM) to enable them to sell their products directly to various Government departments and organizations. A social media campaign #Vocal 4 handmade was launched on the 6<sup>th</sup> National Handloom Day by the Government, in partnership with all stakeholders, to promote the handloom legacy of India and to ensure people's support for the weaving community. The Chief Ministers of all States and UTs have been requested to instruct their State Handloom Corporations/Co-operatives/Agencies to make purchases of the finished inventory available with the handloom weavers/artisans so as to put some ready cash in the hands of the weavers to enable them meet their household needs. To deal with the pandemic crisis, the Government endeavours to provide online marketing opportunities to our weavers and handloom producers. Chaupals/e-Chaupals have been organised in weavers concentrated areas by the Weavers' Service Centres (WSCs) across the country to create awareness amongst the handloom weavers about the schemes of Government of India and to facilitate them. Further, to promote e-marketing of handloom products, a policy frame work has been designed under which any willing e-commerce platform with good track record can participate in online marketing of handloom products. Accordingly, 23 e-commerce entities have been engaged for on-line marketing of handloom products.

Government is implementing various policy initiatives and schemes for supporting the development of textile industry. These schemes and initiatives which promote

technology upgradation, creation of infrastructure, skill development and sectoral development in the textile sector, create a conducive environment and provide enabling conditions for textile manufacturing in the country. Thus, government of India only facilitates the textile industry for development and modernization by providing subsidy on investments made under various Schemes. Funds are released to achieve the desired objectives under various schemes on year to year basis. The textile agencies/organisations in the States involved in textile activities are the beneficiary agencies of above schemes. Proposals of eligible beneficiary agencies duly recommended by the State Directorate of textiles are considered for financial assistance as per the guidelines of the schemes.

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# VIOLENCE EMPATHY AND POLITICS

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## Abstract

Is violence an essential part of politics? In the pre-medieval and medieval world, succession was decided on the strength of the sword. On the basis of this, the thinkers of Western countries considered violence to be essential for the attainment of power and governance. But, with emergence of democracy in the modern era, new perspectives emerged on the essentiality between 'politics' and 'violence'. The promoters of these new ideas were great politicians and freedom fighters like Martin Luther King and Mahatma Gandhi. In India's freedom struggle, Mahatma Gandhi successfully combined non-violence and morality in practical politics. Apart from India, bloodless revolutions were carried out by the supporters of democracy in many countries of the world.

In this research paper, an abstract study of the perspectives of the world's great thinkers has been done on the interrelationships of politics, state power and violence. And an attempt has been made to establish that democratic values and humanity should be given primacy over violence in modern world politics.

Violence means a behaviour of man that is intended to hurt or kill somebody or some groups. To M.K. Gandhi, violence can be done by action or thought. Meaning thereby, violence is a behaviour of man that is motivated by several factors to hurt or kill somebody or some groups physically or mentally. Violence has been an important means to accomplish political objectives right since beginning in politics. It is empathetically inherited to politics. Violence and politics both are as two aspects of coin. Because, a powerful leader means he has more power to hurt or kill somebody or some groups. A powerful country means a country which have more power to destroy other country. Many political philosophers have also accepted that violence is an essential means to achieve political objectives. Violence is often seen in politics to fulfil political objectives e.g. to establish Hegemony, to protect their rule, to get liberty, to get political, economy and social justice, to protect their country, to protect their leadership etc.

**Key words** Violence, Empathy, Politics, M.K Gandhi, Doctrine of two sword, Niccolo Machiavelli, Thomas Hobbes, Mao-Tse-Tung, Hans J. Morgenth, Karl Marx

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Violence means a behaviour that is intended to hurt or kill somebody. To M. K. Gandhi, if a person hurts other person by speaking is also a kind of violence. Meaning thereby violence can be done by action and thought also. Psychologically violence is motivated by many evil factors. It is an aggressive behaviour of man which is intended to hurt or kill somebody by physically or mentally. Moralists say violence is a negative aspect of

human being but in politics it is a positive and essential phenomena which is empathetically inherited. Violence is an essential and important effective means to accomplish political objectives.

In ancient Indian political thought we see that there were four ways to accomplish

objectives-Sam, Dam, Dand and Bhed.<sup>1</sup> Among these four Dand method was concerned with violence and politics.

In past Indian as well as world political scenario we can see that Monarchy was established by the means of Sword or violence. Violence was the most effective means for expansion of state territory and accruing kingship. Atharva veda says – “war begins in the mind of man.”<sup>2</sup> Right since beginning violence has been an effective part of politics. In the origin of state also force has played important role. Openheimer simmal, word like political scientists have also accepted force has been an important element of origin of state. They accept that the origin of state has been due to struggle among groups of men.

In ancient and medieval political era we see that Nand Dynasty, Maurya Dynasty, Gupta Dynasty, Khilji Dynasty, Lodi Dynasty, Mughal Dynasty etc. all were established by the means of sword or violence.

In western medieval political through we see that there was Doctrine of two sword. In the Roman Catholicism, the doctrine (or theory) of the two swords is an exegesis of Luke 22:38 elaborated in the Middle Ages. It can be understood as a particular justification for the Gelasian doctrine of "the sacred authority of the priesthood and the royal power". The political power of ruler was identified by sword. It means political power was associated with violence.

In western political thought we see that Niccolo Machiavelli, an eminent and first modern political thinker, said that human nature is egoist, selfish, ungrateful, fickle, deceitful and avaricious. In this context he say “Men are so rascally can forget the murder of his father rather than loss of his patrimony meaning thereby.”<sup>3</sup> Machiavelli admits Human is rascal and immoral. He further says – “Man

is highly influenced by fear rather than Love”. In such type of human nature state and ruler can not survive with their identity without breaking Moral, religious and ethical value. So Machiavelli observes that there is no place of religion and Morality in Politics, because if a ruler goes through religious and moral values, he can’t achieve the political objectives and even he can’t rule.

To Machiavelli, a ruler should have no bond of religion and Morality. He was the first philosopher who admits theoretically Murder is also just in politics. Thus, he has broken the wall of Medieval age political thought and became a modern political thinker. In nutt shell Machiavelli adopted violence in politics emphatically. To him, for the security and peace of the state immoral and unreligious works are also just.

Thomas Hobbes, an eminent English Political Philosopher, advocated that Human Nature is Egoist, Nasty, Brutish and Solid.<sup>4</sup> Therefore life of man is short and solitary. Meaning thereby he admits human nature is not good and due to such kind of human nature every where there is perpetual war and anarchy. In such human nature and nature of state a ruler should be like Leviathan. Meaning thereby a ruler should be immoral and cruel to handle the anarchist situation and to protect the life of people. In his philosophy we find that ruler is cruel and immoral. So he can do violence for protection of the life of the people. Karl Marx, an eminent political philosopher and father of communism, has advocated that to abolish capitalism and establishment of communism violence and bloody revolution is essential and just. According to Karl Marx there is continuous exploitation of worker class by capitalist class. He admits that exploitation is the main factor of Economic inequality in the society.<sup>5</sup> The capitalist class have many tricks of exploitation and in situation poor becomes more poorer and rich becomes more reacher. That is why, there are two classes in the

<sup>1</sup> Ramayana, 2/73/17 ; 4/54/6; 5/41/2; 2/100/68

<sup>2</sup> Atharva Veda

<sup>3</sup> <https://web.archive.org/web/20131014123327/http://plato.stanford.edu/entries/machiavelli/>

<sup>4</sup> Thomas Hobbes: Moral and Political Philosophy, <https://iep.utm.edu/hobmoral/>

<sup>5</sup> Singh Rustam, Violence and Marxism: Marx to Mao ISBN, 978-9350023778

society e.g. Have's class (capitalist class) and Havenotes class (Proletariate Class). A simple worker cannot escape himself from the trap and tricks of exploitation of capitalist class. Hence, to Marx, there is only way to become free from exploitation is violence and bloody revolution. To Marx, violence and bloody revolution is a remedy to abolish capitalism and establishment of communism. In communism the means of production and distribution will be in the hand of proletariat class or state. Finally there will be no class or classless society and withering away of the state. Thus, Karl Marx has accepted violence is an important factor of politics and moreover an essential or soul means of communism.

Mao-Tse-Tung, an eminent leader of communism, had accepted violence as a means of establishment of communism in the world. He said – "Power Comes out from the barrel of Gun",<sup>6</sup> it denotes political power comes through violence. To him, without violence and struggle it is not possible to bring or establish communism. He emphasized on continuous Guerrilla war for establishment of communism and communistic objectives. In India Naxal Movement started from Naxalbari against the exploitation of capitalist and zamindar. Primarily it was a movement of peasant but now it is spread all over India. Naxal movement is also based on communistic ideology and wants to establish communistic rule in India.<sup>7</sup> Naxalites are struggling and doing continuous Gueerila war and violence against capitalism. Naxalite movement in India seeks for Economic, Political and Social Justice. Hans J. Morgenth, an eminent realist Modern international thinker, has also accepted that there is continuous race of Balance of Power in the world. Each and every country is in the race of increasing their power to enhance modern arms, ammunition,

combat plains, tanks and Nuclear weapons. In this situation a country should not be in illusion of idealism. He accepts war is spontaneous and natural. So it is better for a country to inhance their power and be ready for war to protect their national interest. He also accepts that a country should attack first against his enemy country and should not wait for enemy's attack. Meaning thereby, Hans J. Morgenthau advocates that a country should be ready for war and violence as realist rather than being an idealist.

Charls Darwin, an eminent English Scientist and father of Evolution theory, has also accepted the rule of "Struggle for existence, and "Survival of fittest". It denotes that there is continuous struggle in the nature and only powerful survive because he is fittest and weak cannot survive. Hence, it can be said power of struggle is necessary.

#### **Generally violence occures in politics for following reasons :-**

- a) Violence to take revenge from enemy.
- b) Violence to fight against violence like iron cuts iron or Tit for Tat.
- c) Violence for protection of their honour.
- d) Violence to kill or hurt exploiter.
- e) Violence against a group or community for Protection of their group and community.
- f) Violence against competitor to remove from their way.
- g) Violence against leader to protect own leadership.
- h) Violence against spy to protect own country.
- i) Violence to accomplish to their objectives or self interest.
- j) Violence against enemy.
- k) Violence against government by public to protect the country from dictatorship.
- l) Violence for protection of religion.
- m) Violence for protection of their race and caste.
- n) Violence of Military against present rule to establish military rule in country.

<sup>6</sup> Li, Gucheng, ed. (1995). *A glossary of political terms of the People's Republic of China (illustrated ed.)*. Chinese University Press. p. 325. ISBN 978-9622016156.

<sup>7</sup> Namrata Goswami (27 November 2014). *Indian National Security and Counter-Insurgency: The use of force vs non-violent response*. Routledge. pp. 126–. ISBN 978-1-134-51431-1.

- o) Violence against conspiracy.
- p) Violence for protection of their rule.
- q) Violence to protect their region from outsider.
- r) Violence to protect their language and culture.
- s) Violence for protection of their rights.
- t) Violence for getting political, economic and social justices.
- u) Violence of a country for getting independence.
- v) Violence of proletariat class to establish communism.
- w) Violence of public for change of rule.

But, if in the context of India, things get a little different. Under the leadership of Mahatma Gandhi, India achieved freedom through non-violent movements in the freedom struggle against the British rule. Emperor Ashoka successfully conducted his rule through non-violence. Modern India also sticks to the policy of not attacking first. Violence has been an essential element in the transition of power for hundreds of years. But, in a democratic system, the change of power takes place through valet in a very peaceful manner. In the modern world, whichever country tried to become a world-leader through violence, it has paid a heavy price for violence. America suffered heavily in the Vietnam War. Similarly, during the first and second world war the aggressive countries like Japan, Germany, Italy etc. had to pay a heavy price for the aggression. Where has the war brought Afghanistan to a stand? Whatever may be the end result of Russia's attack on Ukraine, but the immediate effects of this war on Russia are very bad. War and violence are like darkness. No matter how moral the darkness, it cannot bring light. There is no way to peace. Peace is the way.

Therefore, in a nutshell, it can be said that even if war is necessary for freedom from injustice, tyranny and exploitation, it should be used only as a last option. The reaction to war is war itself. War gives thrones to kings as a gift. But the brunt of this always lies with the marginalized people. Whether war is moral or

immoral, its ultimate victims are women, children and the poor.

The thinkers of modern political science have considered war and violence as an important component of politics, but the Indian ideology of glorifying war for any purpose is different from the West. In India, war has been considered appropriate against injustice, tyranny and to protect the nation. Chanakya's Arthashastra also allows the policy of SAM, DAM, DAND and BHED to be used only against anti-nationals, enemies of the country and criminals.

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# TEACHER'S COMPETENCY IN NUMERACY DIAGNOSIS OF PREPARATORY LEARNERS: A CONCEPTUAL FRAMEWORK FOR TEACHER EDUCATION PROGRAMME

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## Abstract

Various endeavours were made to achieve quality elementary education e.g., Sarva Siksha Abhiyan (2005), Samagra Siksha Abhiyan (2018). Padhe Bharat Badhe Bharat (2014), Right to education 2009 were implemented. Despite of constitutional provisions and subsequent measures taken for it, National Policy Education-2020 expressed great concern over the foundation literacy and numeracy as an Urgent & Necessary Prerequisite to Learning. The global education development agenda reflected in the Goal 4 (SDG4) of the 2030 Agenda for Sustainable Development, adopted by India in 2015 - seeks to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" by 2030. (NEP-2020). Literacy and Numeracy till grade 3<sup>rd</sup> has been emphasised by the NEP-2020. It is referred as an urgent & Necessary Prerequisite to Learning. Grade 4<sup>th</sup> learners just switch from 3<sup>rd</sup> Grade. Grade 3<sup>rd</sup> is the defined destination to reach in terms of Literacy and Numeracy. Most of the studies have been focussed on the status of the attainment of foundation numeracy. Which not enough to deal with the problems. Presently teaching learning is mostly delimited to content delivery and emphasis on marks scoring attitude. The diagnosis of the learning and accordingly remedial measure have been lesser preferred. Diagnostic competency is seldom discussed theoretically and practically in present Teacher Education programme. This totally depend upon the how the Teacher preparation deal to it. There is need of special focus on Teacher's competencies in diagnosis during Teacher education and training. The present paper intends to elaborate conceptual framework for Teacher education ensuring the development of skill to identify the learning difficulties and errors which learner commits and its appropriate remedies. Such skills comprise of important aspects e.g., review of related literatures, review of learning context of primary school students, Pedagogical content knowledge, programme learning approach, comfortable accessibility and development of diagnostic test to diagnose the learning difficulties. There is urgent need of restructure the teacher education for preparing teachers for foundation and preparatory level taking the target fixed by NEP-2020 to achieve foundation numeracy.

**Keywords:** Foundation Numeracy, Numeracy Diagnosis Competency, Preparatory Learners, Teacher Education Programme

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## Introduction

Various endeavours were made to achieve quality elementary education e.g., Sarva Siksha

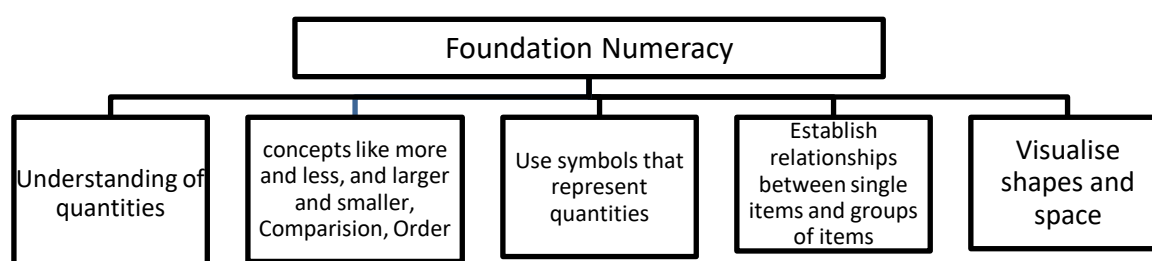
Abhiyan (2005), Samagra Siksha Abhiyan (2018). Padhe Bharat Badhe Bharat (2014), Right to education 2009 were implemented. The quality elementary education couldn't be

realised on floor despite of constitutional provisions and subsequent measures taken for it. The global education development agenda reflected in the Goal 4 (SDG4) of the 2030 Agenda for Sustainable Development, adopted by India in 2015 - seeks to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all by 2030. NEP-2020 has expressed the grave concern on foundation numeracy and literacy as dimensions of foundation capacities and termed that we are currently in a learning crisis. It declared the highest priority to achieving Foundational Literacy and Numeracy by all students by Grade 3. It can be termed as vision of universalization of foundation literacy and numeracy. Various literature of past research produced the evidence of poor status of these two knowledges. NEP-2020 summarized that various governmental, as well as non-governmental surveys, a large proportion of students currently in elementary school - estimated to be over 5 crores in number - have not attained the ability to read and comprehend basic text and the ability to carry out basic

addition and subtraction with Indian numerals. ASER-2019 reports that only 54.4% of government school learners and 82.7% private school's learners can recognize the numerals at least. Knowledge of foundation numeracy is the one of core knowledge as basis for all round development of a young citizen of the nation. The knowledge of attainment level or the attainment test will be not be enough to ensure numeracy till grade 3. There is need of diagnosis of learning in educational process. Unfortunately, this area is lesser preferred but there is need of special ability developing teacher education which emphasise over the competencies of diagnosis of the numeracy learning.

**Foundation Numeracy:** It means understanding how maths is used in the real world of daily life. NIPUN BHARAT (2021) defines Foundational Numeracy as the ability to reason and to apply simple numerical concepts in daily life problem solving. According to it when children acquire the skills shown in Figure-1 are assumed as they achieved foundation numeracy.

**Figure1. Components of Foundation Numeracy**



Sense of programme, mostly it is dealt superficially. The non-detention policy up to grade 8 added further ignorance toward diagnosis of numeracy learning. The practice of diagnosis in learning in schools found rarely, created no practical example, poor motivation toward it. NIPUN BHARAT (2021) observed the major determining factors for effective foundational Mathematics learning are awareness and understanding of concept of early Mathematics skills among stakeholders, teacher's and teacher educator's

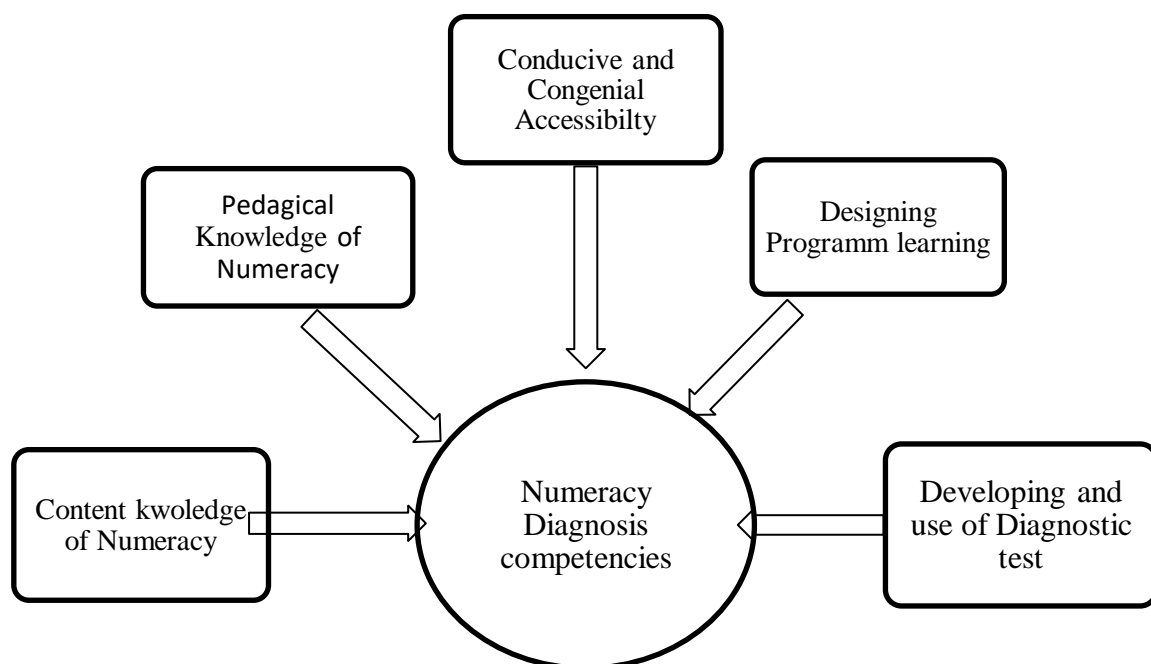
competence. The knowledge of the problem faced by learners, identification of learning difficulties and locating the fault in solving task related to numeracy, expressing it in measurable/testable form and proper remedies to mitigate the discrepancies in numeracy shown by learners, collaboration skills are some of important dimensions of diagnostic competency. How to motivate the learner, reinforce the learning and the congenially accessible behaviour of the teachers are the major components of diagnostic competency.

It couldn't be completed without the sound pedagogical content knowledge of the foundation numeracy. Hence teacher must have comprehensive knowledge of the contents theoretically as well as practically. Teacher must have sound knowledge of Sociological and Psychological context of learning Numeracy. Must have sound knowledge of contents and nature of foundation numeracy and its hierarchy in learning. S/he shall have the skills to apply appropriate tool and technique of teaching for maximum participation by learners. Teachers to be engaged into numeracy diagnosis shall have such a behaviour that he can be accessible to learners conducive and congenially. Child can put express his/her learning problems in numeracy without any hesitation and without any fear phobia with his/her teacher. Mathematics must be most favourite teacher among young learners. These teachers also must develop good rapport among learners about maintaining the confidentiality of faults and demerits of learner. S/he should not reveal the private information of the learners in public. It will encourage the learners to put their issue frankly with his/her teacher. The skill of programme learning will help the teacher to

identify the learning. Teacher must have the sound aptitude of review of literature related to the past researches and experiment related to numeracy diagnosis endeavours. S/he should have quantities, its numeral representations and ability to compare the quantities will lead the understanding of it. Sorting in ascending or descending order, sense of maximum/highest/largest and minimum/lowest/smallest etc are also the part of it. Numeracy shall include the cognitive development of understanding of system and components of it. These skills are very important for the development of logical thinking, reasoning in daily life, criticality, creativity, communication and problem-solving skills in subsequent levels of learning.

**Numeracy Diagnosis Competencies:** The diagnosis of the learning and accordingly remedial measure have been lesser preferred. Diagnostic competency is seldom discussed theoretically and practically in present Teacher Education

**Figure-2. Numeracy Diagnosis competencies**

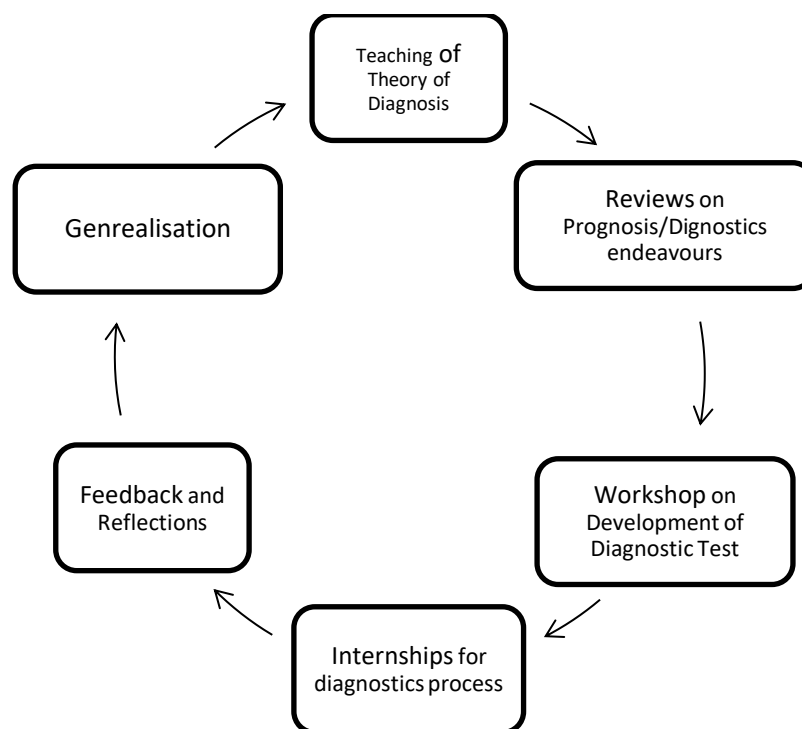


Knowledge of all hierarchy of the contents related to numeracy which includes Pre-Number Concepts; Numbers and Operations on Numbers; Shapes and Spatial Understanding; Measurement; Patterns; Data Handling; Mathematical Communication. Such knowledge will help teacher to identify, locate the error committed by and difficulty faced by the learners in a very professional manner. Further, teacher should have the good aptitude to explore the local mathematical context to link the contents with real life/daily life of the learners. S/he can interact with society, can collect the data related to numeracy from immediate society of school and can connect it into the diagnosis. On the basis of various data collected and reviewed by the teacher s/he will have the ability to design contextualized diagnosis test to identify the key problems/difficulties faced by the foundation and preparatory learners. It may be of kind of oral/written performance test based on the vast review and analysis of teaching learning contexts.

### **Teacher Education Programme:**

Teacher Education for foundation and Preparatory Education must be formulated such that till grade 03 Coherence with the learning during Early childhood care and education. A spiral learning approach need to be emphasized till the preparatory level education. Teacher Education of Teachers for both levels i.e., for foundation and Preparatory Education shall have special focus on development of diagnostic competencies in prospective teachers. A spiral approach to curriculum of teacher education will be more suitable, which begins from foundation and end to

preparatory level. Curriculum should be distributed in three parts Theoretical, Practical and Research of diagnosis. Prospective teacher shall be engaged into all three parts with equal importance. The entire curriculum will be implemented as mentioned in Figure-3. All three parts will be intercorrelated and very reflective in approach. Prospective teacher shall be engaged into search for application knowledges of the theoretical basis of Numeracy diagnosis. Theory of Diagnosis will include the Congenial and conducive behaviour of Math teacher, Theories of Motivations, Programme learning of Numeracy. The application knowledge can be verified experimentally in collaboration of concerned schools so that the very realistic kind of finding can be obtained. The activity of diagnosis specially numeracy diagnosis is very sensitive and delicate with respect to the psychological characteristics of young children. They shall be assigned the task of review various experimentations of related to diagnostic programme so that sound insight and intact kind of new endeavours can be stepped up. Such review will comprise of documents analysis, discourse analysis and consultations with the experts offline/online available. Prospective teacher must be equipped with the practical knowledge of psychological and sociological bases of learning during early years. With the insight of these knowledge, they will develop prognosis test at the very beginning of the entry of young learners of foundation numeracy. The data of prognosis test will make the diagnosis specific with the immediate learners.

**Figure-3: Model of Teacher Educator Competency in Numeracy Diagnosis**

The prognosis record will be used as SWOT analysis of the entrants. At least three workshop each one week long should be organised for numeracy diagnosis for more valid and reliable results. In first workshop, Draft of diagnosis shall be prepared on the basis of feedbacks from formative assessment written and observation based. It will be prepared taking the components of foundation numeracy mentioned in Figure-1. It needs wide and in-depth observation skills among teachers to make more targeted diagnosis. In second successive workshop the drafted diagnosis test be open for discussion among inter and intra pedagogical experts to make the test more specific, relevant, worthy and comprehensive. It can be termed as item analysis and try out phase. It will enhance the participatory attitude and increase the efficacy on the teachers. During third workshop, feasibility, usability, manuals development for more objectivity. All three workshops are intended to develop the insight of numeracy diagnosis, positive attitude toward it, to lessen the inertia of change, to develop the readiness among the teachers. The development of diagnosis test can be of two kinds, purely hypothetical or through pilot study in the

schools. School based internship for at least two weeks may be prescribed focussing over the diagnosis process. During internship, internee will be engaged in developing diagnosis for foundation numeracy and applied it as part of action research. They must be oriented well in advance with the various components of numeracy diagnosis as mentioned in Figure-2. According they will behave with the young children and act appropriately. The post test for attainment and the experiences of internee will give feedback and it can be evaluated in terms of effectiveness of the Numeracy diagnosis. Before starting the internship, the Institute of Teacher Education shall organise the attainment test and prognosis to analyse the status of capability of the learners. The findings of diagnosis done by different trainees will be converged and generalised for a particular group of learners through collaborations. Such generalisations will lead to new theory of diagnosis. This approach will develop the Numeracy diagnosis competency in the trainee of the Teacher Education programme. It is further enriched with the help of ICT integration in the whole activities.

### Concluding remarks:

Numeracy diagnosis is the need of the present circumstances arise due to poor level of foundation numeracy among substantial number of young learners. It cannot be ignored at any cost. The foundation numeracy will be building block of life skills and new knowledge of 21<sup>st</sup> century. Competency in numeracy diagnosis among prospective teachers as well as in-service teacher need to be developed and enriched with high priorities. A continuous supervised teacher education programme is required which should be enriched with research and action research. At Post graduate and Doctoral level Research on numeracy diagnosis competency need to be encouraged for excellence in professional development of prospective and in-service teachers as well.

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# COMPARATIVE PERFORMANCE EVALUATION OF SELECTED LARGE CAP, MID CAP AND SMALL CAP FUNDS IN INDIA DURING THE COVID-19 PANDEMIC PERIOD: A CASE STUDY

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## Abstract

In mutual fund investment, investors can earn decent amount of return facing small amount of risk as the funds are managed by efficient fund managers. During the pandemic period all the financial sectors in India have impacted badly due to COVID-19. The main objective of this article is to measure the performance of the selected large cap, mid cap and small cap regular growth open ended equity schemes during the period of pandemic caused by COVID-19. To measure the performances, three mutual fund companies have been considered. To measure the performance average monthly return, S.D, CV and different performance ratios like Sharpe, Treynor and Jensen alpha have been considered. It is found that small cap funds performance for all the three companies ranks first followed by mid cap funds and large cap funds. In case of mutual fund companies SBI ranks first in all types of equity funds and HDFC ranks 2<sup>nd</sup> in case of mid cap funds and ICICI ranks last in case mid cap funds. In case of small cap funds ICICI ranks 2<sup>nd</sup> and HDFC ranks last.

**Key words:** Large cap, Mid cap, Small cap, Assets Under Management (AUM), Risk free return, Net Assets Value (NAV) etc.

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## Introduction

According to the Securities and Exchange Board of India (SEBI) Regulation 1996, "Mutual Fund is a fund established in the form of trust to raise money through the sale of units to the public for investing in securities including money market instruments or gold or real estate assets." Among all the financial instruments available in the market, a mutual fund is one of the most attractive instruments that play a major role in the development of the country (Bahil and Rani, 2012). Direct investment in equity involves high risk and high return and sometimes involves high amount of capital outlay. Due to high risk and high capital outlay in direct equity market it may not be viable investment avenue for the small investors. These problems can be

overcome in case of investment in mutual fund. A mutual fund company issues small unit to the small investors and collect and create a pool of funds and then invest in capital market in different securities and distributed the return among the investors. In this form of investment investors face low amount of investment risk and earn handsome return as the investment functions are managed by efficient fund manager. In India maximum mutual funds are open ended and are equity funds. Equity fund can be classified in 11 categories but out of these 11 categories three categories, namely large cap, mid cap and small cap are most important. As on 31.3.21 there are total 1735 mutual funds (AUM-Rs.32,17,194.64 Crores) are operating in India. Out of these total 1735 funds 1018 schemes are open ended scheme (AUM Rs 3069127.28 crores), 696 are close ended schemes (AUM-

Rs.147911.31 crores) and 21 are interval schemes (AUM-Rs.156.06 crores). As on 31.3.21 there are 32 large cap schemes (AUM-Rs.180427.69 crores), 27 mid cap schemes (AUM Rs.1, 16, 000.45) and 24 small schemes (AUM-Rs.69481.01 crores) are operating in India. According to the data of AMFI, the number of folios with 43 fund houses rose to 9, 78, 65,529 at the end of March 2021 from 8,97,46,051 in March 2020 i.e. added 81,19,478 investor accounts in 2020-21, added 72.89 lakh investor accounts in 2019-20, added 1.13 crore investors account in 2018-19, 1.6 crore accounts in 2017-18, over 67 lakh folios in 2016-17 and 59 lakh in 2015-16. According to the SEBI a fund be considered as large cap fund when it invest at least 80% of its total assets in equity and equity related instruments of large cap companies, a fund can

be considered as mid cap fund when it invest at least 65% of its total assets in equity and equity related instruments of mid cap companies and a fund can be considered as small cap fund when it invest at least 65% of its total assets in equity and equity related instruments of small cap companies. Again, large Cap companies are those which are 1<sup>st</sup>-100<sup>th</sup> companies in terms of full market capitalization, mid Cap companies are those which are 101<sup>st</sup>-250<sup>th</sup> companies in terms of full market capitalization and Small Cap companies are those which are 251<sup>st</sup> company onwards in terms of full market capitalization. Following table shows the current status of large cap, mid cap and small cap funds existing in India as on 31.3.2021-

**Table 1: Status of large cap, mid cap and small cap mutual funds scheme in India as on 31.3.2021**

Types of funds	No. of Scheme	%	No. of folios	%	Assets Under Management (AUM) (INR in Crore)	%
Large Cap	32	38.55	1,05,81,870	47.46	1,80,427.69	49.31
Mid cap	27	32.53	66,60,657	29.87	1,16,000.45	31.70
Small Cap	24	28.92	50,55,627	22.67	69,481.01	18.99
<b>Total</b>	<b>83</b>	<b>100</b>	<b>2,22,98,154</b>	<b>100</b>	<b>3,65,909.15</b>	<b>100</b>

**Source: AMFI**

Before investing in equity fund it is very important to evaluate its past performance. Again pandemic COVID-19 has affected all the sectors of the economy of our country as well as global economy. So, it is very important to determine the effects of pandemic COVID-19 on the performance of mutual fund. In this back drop the main objective of this article is to evaluate the performance of selected equity funds belongs to large cap, mid cap and small cap during the pandemic COVID-19 period.

### Review of Literature

**Kale and Uma (1994)** the objective of the study was to evaluate the performance of 77 scheme managed by 8 mutual funds. They found that growth scheme yielded 47% CAGR, tax planning scheme earned 30% CAGR, balanced scheme earned 28 % CAGR

and Income scheme earned 18% CAGR during the study period. **NalinpravaTripathy (2004)** the objective of the study was to evaluate the performance of 31 tax planning mutual fund schemes operating in India. The study period was 1994-95 to 2001-2002 and she found that the fund managers were unable to generate excess return compared to market due to inefficient portfolio selection and diversification. **Vyas (2012)** the main objective of the study was to evaluate the investor's behaviour and perception towards mutual fund selection in Indore City and to identify the factors responsible for investment in mutual funds. He found that 48.2% investors have their investment in equity fund, 23.7% investors have investment in debt fund, 26.4% in balanced fund and 1.7 % in other types of funds. He also found that liquidity, flexibility, affordability, transparency and return potential of the funds are the most

important factors towards the selection of mutual fund as an investment avenue. **Sahil Jain (2012)** the main objective of the study was to analyse the performance of 45 equity funds offered by 2 private sector companies and 2 public sector companies during the period of April 1997 to April 2012. To analyse the performance he has used risk and return of the scheme and Capital Assets Pricing Model (CAPM). He concludes that HDFC and ICICI were the best performer and UTI was the average performer and LIC was the worst performer.

**M.S. Annapoorna and Pradeep K. Gupta (2013)** the main objective of the study was to evaluate the performance of the mutual fund schemes ranked 1 by CRISIL and to compare the performances with the SBI domestic term deposit rates during the period of 2008-2013. They found that in most of the cases the mutual funds failed to generate return equal to the SBI domestic term deposit rate.

**Objectives of the study:** Following are the main objectives of the study-

- To measure the risk and return of the selected mutual fund during the study period.
- To compare the risk and return of the selected mutual funds along with the market risk and return.
- To compare the performance among large cap, mid cap and small cap funds within the same mutual fund company and with other mutual fund companies.
- To measure the fund performance with the help of Share, Treynor and Jensen ratio.

### Data Base and Research Methodology

**a) Study Period-** The study period is from 1<sup>st</sup> January 2020 to 1<sup>st</sup> June 2021 i.e. the pandemic period due to spread of COVID-19 virus.

**b) Sample design-** In this study I have chosen large cap, mid cap and small cap open ended, regular growth equity fund for study of three mutual fund companies namely HDFC mutual fund, SBI mutual fund and ICICI mutual fund. Mutual fund companies have been selected on the basis of highest Assets Under Management

(AUM) on 1<sup>st</sup> January 2020. For determining the market return Nifty 50 index has been considered.

### c) Methodology

Data used in this study is secondary in nature and collected from different websites like AMFI, NSE, RBI etc. Data have also been collected from different journals, books, newspaper etc. Performances of the selected mutual funds have been measured on the basis of monthly Net Assets Value (NAV) and the market return has been calculated on the basis of monthly NSE 50 market index. To calculate the mutual fund return, risk and measuring performance following tools have been used in this study-

$$\text{Return (R}_p\text{)} = \frac{\text{NAV}_t - \text{NAV}_{t-1}}{\text{NAV}_{t-1}}$$

Where  $R_p$  is the return of the mutual fund on **monthly basis**

NAV = Net Assets Value

t is the time period

### Market Return

$$(\text{R}_m) = \frac{\text{Market Index}_t - \text{Market Index}_{t-1}}{\text{Market Index}_{t-1}}$$

Where  $R_m$  is market Return on **monthly basis**

t is the time period

**Risk free rate of return ( $R_f$ )** is rate of return where risk of investment is consider Zero, like treasury bill, bank interest rate on deposit etc. In this study RBI bank rate (4.5%) is assumed as the risk free interest rate. So, **monthly risk free rate of return** =  $4.5/12 = 0.375\%$

A standard deviation is a measure of dispersion of a data set relative to its mean. Standard Deviation has used to measure the risk of the investment.

$$s = \sqrt{\frac{1}{N-1} \sum_{i=1}^N (x_i - \bar{x})^2}$$

Beta ( $\beta$ ) represents the degree of volatility of the particular mutual fund in relation to the market fluctuation. Beta more than 1 indicates

that volatility of the portfolio is more than the market, Beta less than 1 indicates that volatility of the portfolio is less than the market and beta equal to 1 indicates that volatility of the portfolio is equal to the volatility of the market.

We can measure beta with help of the below formula

$$\text{Beta } (\beta) = \frac{\text{Covariance}}{\delta m * \delta m}$$

**Covariance** is used to measure the variance between two variables. Positive covariance indicates that the two variables tend to move in the same direction and negative covariance indicates that the two variables tend to move in the opposite direction. Covariance between the two variables X and Y can be measured by-

$$\text{Cov}(X, Y) = \frac{\sum (x_i - \bar{X})(y_j - \bar{Y})}{n - 1}$$

#### Co-efficient of variation (CV)

CV implies the ratio of standard deviation of a data set to its expected mean. It actually implies risk-to-reward ratio. It is used by the investors to select the best investment option from the available alternatives. Lower the CV indicates the best investment option.

$$CV = \frac{S.D}{Mean}$$

#### Performance Ratio:

Following three performance ratios have considered for determining the selected fund performance-

**Sharpe Ratio** measures risk premium of the portfolio compared to its risk.

$$\text{Sharpe's ratio} = \frac{R_p - R_f}{\delta_p}$$

Where,  $R_p$  = Return of the portfolio

$R_f$  = Risk free rate of return

$\delta_p$  = Risk involved in the portfolio

**Treynor's Ratio** measures the risk premium of the portfolio for each unit of systematic risk taken on by a portfolio i.e. beta. Mutual fund

Schemes with higher Treynor ratio implies indicates better performance.

$$\text{Treynor's ratio} = \frac{R_p - R_f}{\beta_p}$$

Where

$R_p$  = Return of the portfolio

$R_f$  = Risk free rate of return

$\beta_p$  = Beta of the portfolio

**Jensen's performance index** or **Jensen's alpha** indicates the difference between particular scheme return and market return after adjusting the risk. A **positive Jensen alpha** indicates that fund managers stock selection has given better risk adjusted return i.e. fund manager stock selection has beat the market by their stock selection skills.

$$\text{Jensen's performance index } (\alpha) = R_p - [R_f + \beta(R_m - R_f)]$$

#### d) Hypotheses

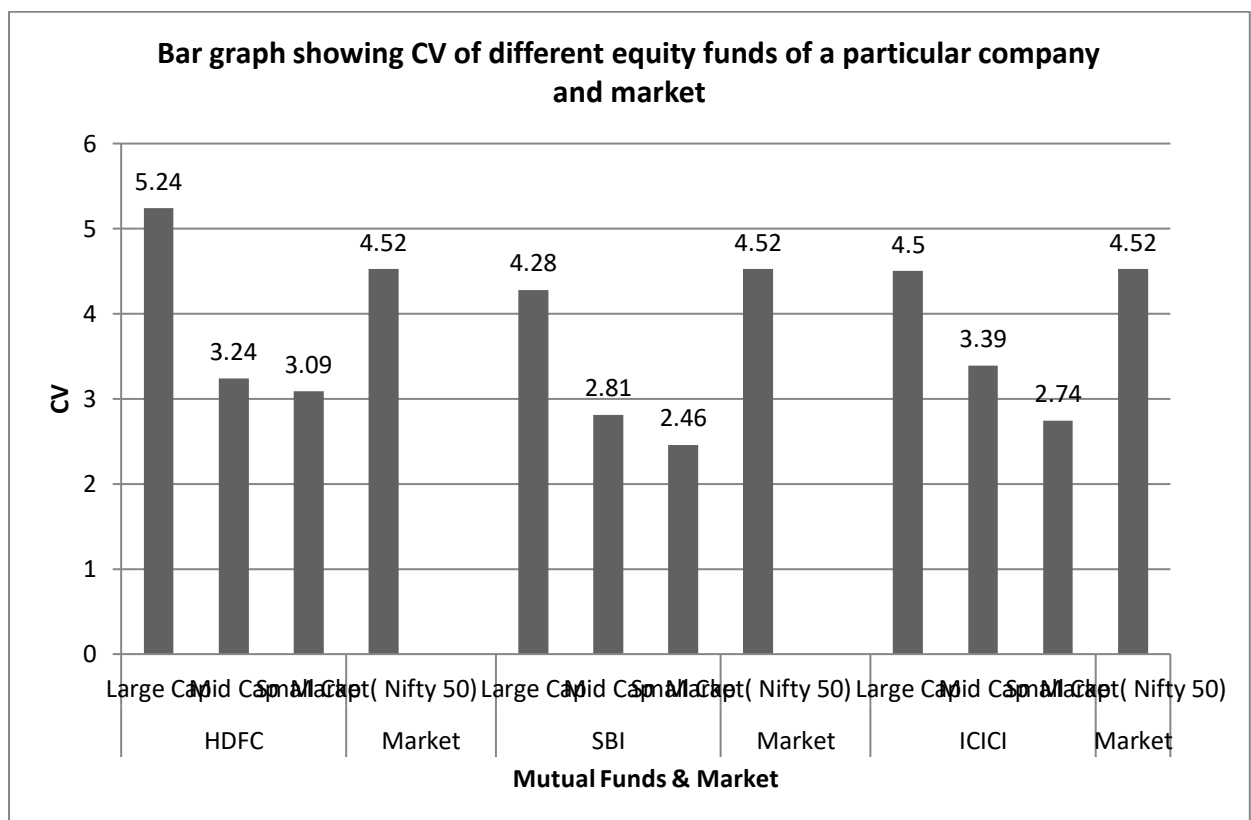
- **H01: Null Hypothesis-**  
There are no significant differences in performances among the large cap, mid cap and small cap equity funds of a particular mutual fund company.
- **H11: Alternative Hypothesis-**  
There are significant differences in performance among the large cap, mid cap and small cap equity funds of a particular mutual fund company.
- **H02: Null Hypothesis-**  
There are no significant differences between the performances of large cap equity fund, mid cap equity fund, small equity fund and market index.
- **H12: Alternative Hypothesis-**  
There are no significant differences between the performances of large cap equity fund, mid cap equity fund, small equity fund and market index.
- **H03: Null Hypothesis-**  
There are no significant differences in performance of the similar types of equity funds of the different companies.
- **H13: Alternative Hypothesis-**  
There are significant differences in performance of the similar types of equity funds of the different different companies.

## Findings and Discussion

**Table 2: Comparative Evaluation of Different Mutual Fund Schemes Based on Risk, Return and Performance Ratios**

	HDFC			SBI			ICICI			Market( Nifty 50)		
	Large Cap	Mid Cap	Small Cap	Large Cap	Mid Cap	Small Cap	Large Cap	Mid Cap	Small Cap	Large Cap	Mid Cap	Small Cap
Return	1.65	2.79	3.20	1.97	3.22	3.51	1.82	2.76	3.71	1.85		
S.D	8.65	9.05	9.90	8.43	9.05	8.65	8.19	9.37	10.16	8.37		
CV	5.24	3.24	3.09	4.28	2.81	2.46	4.5	3.39	2.74	4.52		
Sharpe's ratio	0.15	0.27	0.29	0.19	0.31	0.36	0.18	0.25	0.33	-		
Treynor's ratio	1.26	2.37	2.59	1.60	2.87	3.3	1.49	2.23	2.95	-		
Jensen's index( $\alpha$ )	(0.27)	0.86	1.22	0.07	1.34	1.69	(0.03)	0.75	1.41	-		
Beta ( $\beta$ )	1.13	0.95	1.09	1.07	0.99	1.02	0.97	1	1.01	-		
Covariance	79.44	66.79	76.56	75.25	69.21	71.02	68.22	70.06	70.82	-		

Source: Own calculation based on AMFI and NSE data.

**Figure 1: Bar Graph Showing Co-Efficient of Variation (CV) of Different Equity Funds of A Particular Company And Market**

Source: Based on table no.2 data

Table no. 2 and figure no.1 show that different types of equity funds of a particular mutual fund company has different Co-efficient of

variation i.e. different types of equity funds performing differently from the risk return ratio perspectives. In this table it is observed

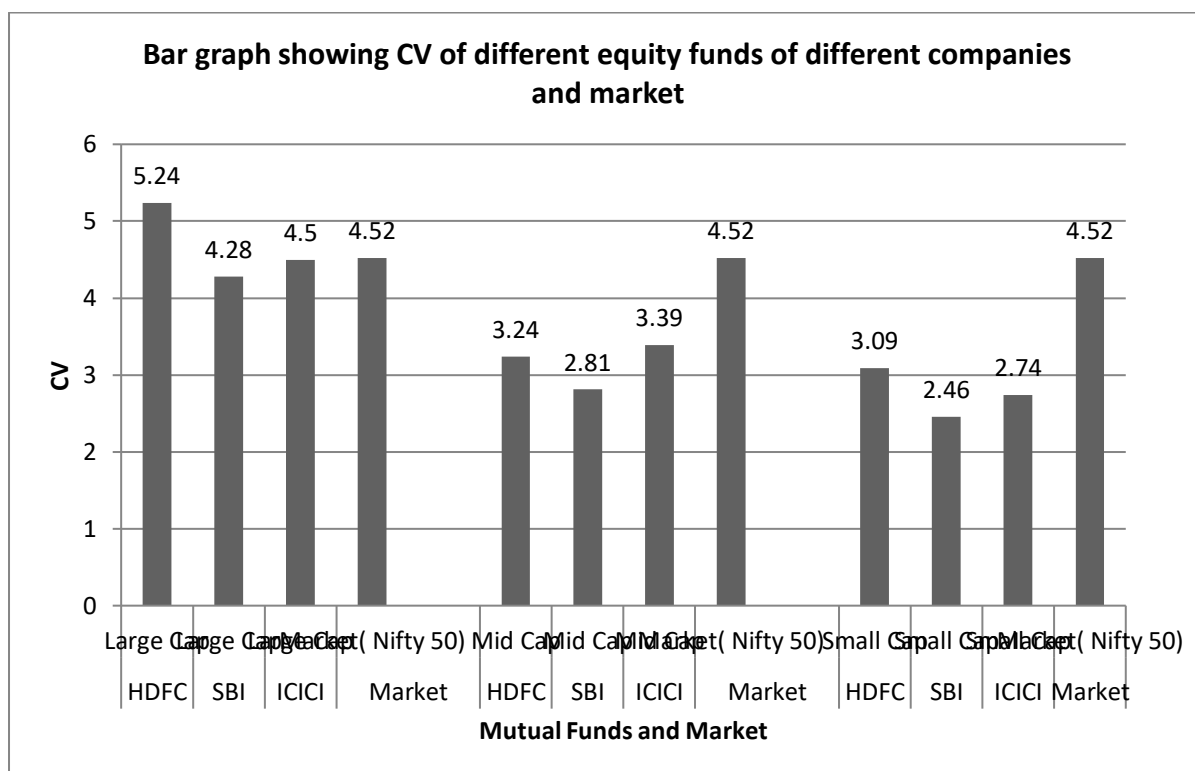
that in case of all the three mutual fund companies small cap equity fund has lowest Coefficient of variation followed by mid cap equity fund and large cap equity fund. So, it may be conclude that small cap equity mutual fund is the best performer.

It is also observed that coefficient of variation of all types of equity funds of all the three companies except large cap fund of HDFC is lower than the market coefficient of variation. So, it may be conclude that all the equity mutual funds of all the companies except large cap fund of HDFC performed better than the market.

Therefore, it is conclude that there are significant differences in performance among the large cap, mid cap and small cap equity funds of a particular mutual fund company. Therefore, I **reject the null hypotheses (H01) and accept the alternative hypotheses (H11).**

It is also conclude that there are significant differences between the performances of large cap equity fund, mid cap equity fund, small equity fund and market index. Therefore, I **reject the null hypotheses (H02) and accept the alternative hypotheses (H12).**

**Figure 2 :Bar graph showing Co-efficient of Variation (CV) of different equity funds of different companies and market**



Source: Based on table no.2 data

Table no. 2 and figure no. 2 show that performance of similar types of equity funds (e.g. large cap) of different companies performed differently as the coefficient of variation of them are different. It is observed that in case of large cap funds CV of SBI is lowest followed by ICICI and HDFC. It is also observed that in case of mid cap funds CV of SBI is lowest followed by HDFC and ICICI. It is observed that in case of small cap

funds CV of SBI is lowest followed by ICICI and HDFC. Therefore, it is concluding that there are significant differences in performance of the similar types of equity funds of the different companies. Therefore, I reject the null hypotheses (H03) and accept the alternative hypotheses (H13).

**Table No. 3: Ranking of the mutual fund schemes based on different performance Ratios**

Large Cap				Mid Cap				Small Cap			
Ranks	Sharpe	Treynor	Jensen	Ranks	Sharpe	Treynor	Jensen	Ranks	Sharpe	Treynor	Jensen
1	SBI	SBI	SBI	1	SBI	SBI	SBI	1	SBI	SBI	SBI
2	ICICI	ICICI	ICICI	2	HDFC	HDFC	HDFC	2	ICICI	ICICI	ICICI
3	HDFC	HDFC	HDFC	3	ICICI	ICICI	ICICI	3	HDFC	HDFC	HDFC

Source: Based on table no. 2 data

On the basis of different performance ratio it is found that SBI performance is the best and ranks 1<sup>st</sup> in case of all the three types of equity funds. In case of large cap equity funds SBI is the only mutual fund company that provides positive Jensen alpha ( $\alpha$ ). In case of large cap and small cap equity fund ICICI ranks 2<sup>nd</sup> and HDFC ranks last. But, in case of mid cap equity fund HDFC ranks 2<sup>nd</sup> and ICICI ranks last.

### Conclusions

Mutual fund is becoming an important and attractive destination for investment day by day. Every year a large number of investors account are adding to the mutual fund. But, before accepting any investment decision it is important to evaluate the return and risk associated with these investment decisions. This article tries to analyse the performance of the most important three equity funds of selected three mutual fund companies during the pandemic COVID 19 period. The results show that all the three types of equity funds of all the selected three mutual fund companies perform much better than the risk free rate of return and market return as well. Out of the three equity funds small cap fund outperformed the other two equity funds. As per performance ratios all the equity funds of SBI outperformed the other two companies. The main limitations of the study are that it is considered only three mutual fund companies and considered only main three equity funds. The study is purely based on secondary data and the period of study confined only to the certain short period of time.

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# A STUDY OF THE PERCEPTION OF RURAL INVESTORS TOWARDS CAPITAL MARKET IN HARYANA

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## Abstract

This paper analyses the habit of investment in capital market of students studying in graduation and post-graduation and their fathers belong to rural area in Sirsa district. The study reveals that students have more intention to invest in capital market than fathers. For proving this Pearson's coefficient of correlation and charts are used. This study also reveals that as the students of rural area are study about capital Market and their curiosity to invest in capital market are increasing. This increasing habit to investment of students will help to provide small funds to producer sector of economy through financial system. It will help in injection in circular flow of income and it will tend to investment multiplier and growth in GDP of our country. In conclusion this study explains that if we promote small investments then these will help government to pass effective budget.

**Keywords:** Capital market, economy, financial system, injection, multiplier, GDP.

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## Overview of Indian financial system

### Post liberalization era (After 1991)-

Government of India decided a new economic policy in 1991, which was known as L.P.G.(Liberalization, Privatization, Globalization) policy. Due to L.P.G. policy, revolutionary changes have been shown in the Indian Financial System. The philosophy of economic development of the country has changed fundamentally. Major economic changes like free economic, delicensing of industries, market-oriented economy, trade liberalization, privatization of government enterprises, reduction in subsidies, reforms in banking sector, global economy etc., were gradually implemented and they had far-reaching impact on the structure of corporate industrial sector in India. Therefore, the era after liberalization is known as "Economic reforms" era. The prime motive of economic reforms was to abolish financial restrictions and to financial system barriers free. In the present scenario, majority countries of the world have implemented the liberalization – economic reforms policy. Due to liberalization policy, the Indian financial system is poised for integration with savings pool in India and abroad. The notable development in the Indian

financial system during this era has been presented under following points.

- Important economic reform was deregulating interest rates in the economy and reducing statutory liquidity ratio and cash reserve ratio. Foreign banks were permitted to start a branch in India. Authorities of Securities and Exchange Board of India were increased. The prime motive behind such economic reform was free market economy.
- Regarding banking reforms, bankers were given many liberties about their functioning and rules of financing were made simple and easy.
- In 1992, National Stock Exchange was established and in 1994 it started its functioning.
- In 1991, Investment information and Credit Rating Agency of India was established, so that the task of selection of investment for investor become easy.
- In 1992, commercial banks and financial institutions were permitted for money market mutual fund operations.

- Under interbank term system, all the banks were permitted to raise capital.
- Certificate of deposits were encouraged.
- Many government enterprises and corporations were transferred into public enterprises.
- The scope of SEBI was extended in order to give protection to investors against financial risks. In 1992, Capital issues (Contract) Act was repealed and along with it, office of Controller of Capital Issue (CCI) was also repealed. SEBI, established in 1988, acquired a statutory status in 1992. SEBI is an independent and autonomous statutory body with a definite mandate which requires it-
  - a) To protect the interest of investors in securities and
  - b) To regulate the securities market.

**Money Market-** Money market is a very important segment of Indian financial system. A money market is a market for short-term funds and for financial assets that are close substitutes for money. Here short term means a period up to one year and substitute for money means any financial assets that can be quickly converted into money with minimum transaction cost and without loss in value.

**Capital Market-** According to Gitman and Joehek "The market for relatively long-term (greater than one year) instruments is called capital market"<sup>3</sup>

**Stock Market in India-** The capital market facilitates free trading, buying and selling in all securities. It has two mutually supporting and indivisible segments. They are the primary market and the secondary market. In the primary market, individual companies issue new securities to raise funds. Hence it is also called the new issue market. The secondary market also known as the stock market which deals with the securities that already been issued by individual companies, which are listed in stock exchanges. In the primary market, companies directly interact with public while in the secondary market investors interact only with the stock brokers. In the both primary market and secondary market, the capital market intermediaries, (investment or merchant bankers, stock

brokers etc.) play an important role. The secondary market conveys information to the investors about the price and risk of the issued securities. It provides useful signals about listed companies to investors to act in the primary market<sup>1</sup>. The Indian capital market really developed from the mid-1980s with the introduction of the new Stock Exchanges. The thrust of new economic policy makes the Indian industry competitive by the quality of products, productivity, growth and efficiency. During that time, debentures and public sector Bonds became a powerful instrument for mobilization of resources in the primary capital market. Consequently, the secondary market also began to grow fast with the primary market. The number of Stock Exchanges were increased. The number of listed companies on stock exchanges and their market capitalization increased significantly. However, until 1991-92, the securities market did not develop in consonance with the rest of the economy for the following reasons. The first reason was trading and settlement infrastructure remained poor, trading on all Stock Exchanges was through open oral transaction. The second reason was the regulatory structure was fragmented and administered by different agencies. There was no apex regulatory authority for regulation and inspection of the securities markets. The third reason was the practice of forward trading created unnecessary speculation. The large number of irregularities in securities transactions deducted in 1992. The investigation exposed many loopholes in the existing system<sup>2</sup>.

### Review of Literature:

**Gaikwad (2015)** this study attempted to analyze the savings and investment habits of women in rural area. The focus of study was to understand the habits of rural women. This study described the thinking of rural women about savings and investment. According to this research study women did not have sufficient knowledge about share market and mutual fund and that's why they preferred to invest in real estate and bank accounts for better return and high liquidity. There was a variation in the view of rural women regarding the liquidity profitability and stability of investment avenues. It showed that women still very conservative in their investment

approach and pattern of investment was still very restricted and their current investment was in the insurance, gold/silver, bank deposit. This means that rural women prefer safety while they invest in assets. They take advice from friends and family members to choose investment avenues. The biggest limitation of this study was that data was collected from rural women and they had low level of literacy. **Lodade (2008)** this study was conducted to reveal income, saving and investment behavior of rural landless BPL families in Khatav Taluka (Maharashtra). The main focus of this study to reveal number of sources of income in least developed areas and their contributory role in income size. This study also explains the concept of income saving and investment. Through this study it could also be noticed that landless BPL families had saving habits. The landless BPL families prefer to invest in gold and silver for security and liquidity. **Unny C.J.(2002)** from this research study could be observe that the share of investment in non-farm business or physical assets is greater in Kerala. The main focus of the study to examine the sources of income, consumption pattern and investment pattern of rural households in Kerala. It was found that maximum households used to receive income from sources other than occupation of the head of the household. That study discloses that if household has more members and dependents then family would low savings and investments. It also established correlation between education level and saving and investment. Through this study it can be noticed that households prefer physical savings but in the form of residential or business purpose. Lack of funds was the main problem of saving and investment. **Dalakoti(2010)** this research study focuses on impact of household savings and investment behavior on the economic development of Uttarakhand. Results of study was revealed significant relation between demographic variables and saving and objective data are collected to the region. It also explains that there was significant difference between rural and urban saving pattern due to difference in awareness. Study also explained that perception of investors toward banking services is positive and SC/ST/OBC class households had less saving diversification as compared to other categories. From this study

we could also know that high majority save money for the motive of retirement and education/marriage of their children. **Sekar(2010-14)** the objectives of this research was to study the pattern and return on investment in share in Thanjavur district with special preference to NSE. This research was done from 2010-2014. From this study it was found that 70% of trading contracts of franchisee prefer both NSE and BSE whereas 30% of franchisees prefer only BSE. The main source of information for investors was newspapers. In Thanjavur under graduation students also invest money in capital market according to this study. People also prefer to invest in real estate. Most of the investors in Thanjavur used to look after the safety of their investment rather high return. **Kamaludeen(2015)** the focus of this study was to describe investors' behavior on unit linked insurance policy/plan (ULIPs) market. This research study disclosed that male age less than 30 years and undergraduate are more interested in unit linked insurance policy/plan. This study also focused on investors' cognitive behavior toward ULIPs. Government employee ULIPs investors have more view important factors of investing in ULIPs than other occupation. Through this research study we can know about the concepts of Unit fund, Unit, NAV. **Perikala (2019)** this paper analyzed the risk-return relationship of Indian equity market. S&P BSE Sensex and C&X Nifty for the period 2008-09 through 2017-18. It used annualized main return, maximum return and minimum return as return variables. The results of both indices are same for the period except 2013-14 in which C&X Nifty outperformed. Through this study it could be notice that Indian equity market yielded negative return in the year 2008-09. The main objective of study to assess the performance of Indian equity market in term of risk return relationship and to inform the investors that one index is better. **Urmila (2017)** this study was conducted to evaluate the Income, consumption, and investment pattern of households in rural Haryana. From this study it is revealed that there was a significant positive relation between income and consumption of rural households in Haryana. There was a positive and significant relation between income and investment of households in rural Haryana. With the increasing in the income of households, consumption and

investment are also increased, and consumption and investment highly dependent on income. This study also focused on economic investment and financial investment, which are categories of investment. **Arora (2017)** this research study was conducted to describe the important aspects of FDI (Foreign Direct Investment) on economic Haryana before and after new industrial policy of Haryana 2005. It examines the role of FDI on economic growth in Haryana for the period from 2005-06 to 2013-14. Through this study we can see that the maximum amount of FDI was flowed in the power and oil refining sector, information technology, automobiles and electronic goods. This study showed that high Gross State domestic product attracts more FDI increases the Gross State Domestic Product of Haryana. The gross state fixed capital formation can attract more foreign investors. Excise duty also affected FDI and Government revenue. **Chotaliya (2017)** this research study was conducted to know investment the perception toward the investment in equity market. In this study found that investors preferred the less volatile stocks, investment in Equity stock was positively affected by positive return but not higher than the affect of negative return. From the study it can be noticed that more investors performed fundamental analysis than technical analysis. The business news channels had the highest influence on financial decisions. The respondents strongly believed that Indian share market is more attractive than other global financial market. Return had more influence on women investors. Study also reveals that investment in equity market and number of earning members in family was independent but level of income and investment in equity market was dependent. Investors whose age was between 35-45 years had highest tendency to speculate.

**Research Gap-** In above literatures not consider the benefits of small investment from rural area in India. No comprehensive research has been done on the topic to the best of my knowledge. The researcher has been made an attempt to fill this gap.

**Objective of the Study-** To study the perception of rural investors towards capital market in Sirsa District.

## Hypothesis of the study

- **Hypothesis of the Study-Null Hypothesis ( $H_0$ ):** There is no significant difference among rural investors towards capital market.
- **Alternative Hypothesis ( $H_a$ ):** There is a significant difference among rural investors towards capital market.

**Research design-** the research design is exploratory cum descriptive because this study explores that not only institutional investments are important for economy as well as small investments are play the important role in high populated countries like India and China.

**Variable defined-** The study uses the key variables like age, income, and investment of fathers and family size, gender, expected income and investment by students. These variables are very essential in meeting the objectives of the study. As a part of computations, the study relies on SPSS Software to compute the said variables and Pearson's correlation of coefficient. The main variables are in our study are income of fathers of students and investment by them in capital market and expected income of students and their readiness to invest in capital market.

**Statement of the Problem-** India is an agriculture-based economy there is a great problem of unequal distribution of income and wealth few people in rural area are educated and wealthy and other are wealthy but not educated what they think about investment in capital market and other avenues of investment.

## Sample Profile and Data Collection-

In the present study, a sample of 76 respondents were taken. Judgement sampling technique was used for selecting the sample respondents. Primary data will be collected through a structured questionnaire. Respondents were taken for this study from the Sirsa districts of Haryana state. Secondary data needed for the study were collected through journals, newspapers, books, reports, conference papers, websites, Reserve Bank of India, etc.

**Table 2: Percentage of Different Livelihoods Of Fathers**

Labour	36.85
Farmer	48.68
Employee	14.47
Total	100

**Table 3: Percentage of income Level of fathers**

1-100000	56.58
100001-200000	38.16
200001-300000	2.63
300001-400000	2.63
Total	100

**Table 4: Portion of income invested by fathers**

0-9	77.63
10-19	19.74
20-49	1.31
50-60	1.32
Total	100

**Table 5: Education level of students**

Under graduate	50
Post graduate	50
N	100

**Table 6: Knowledge of financial market to students**

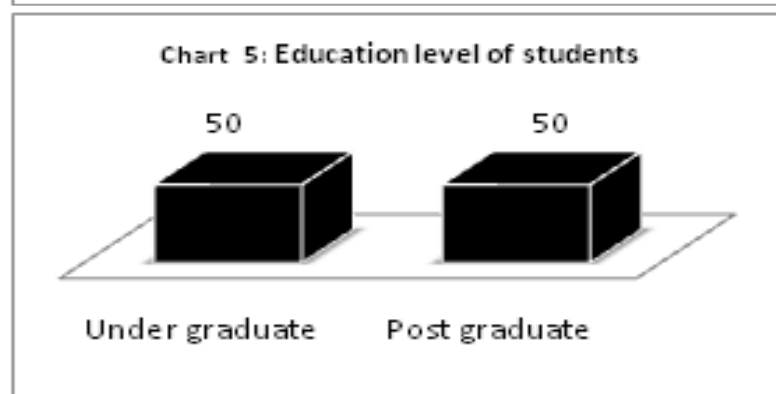
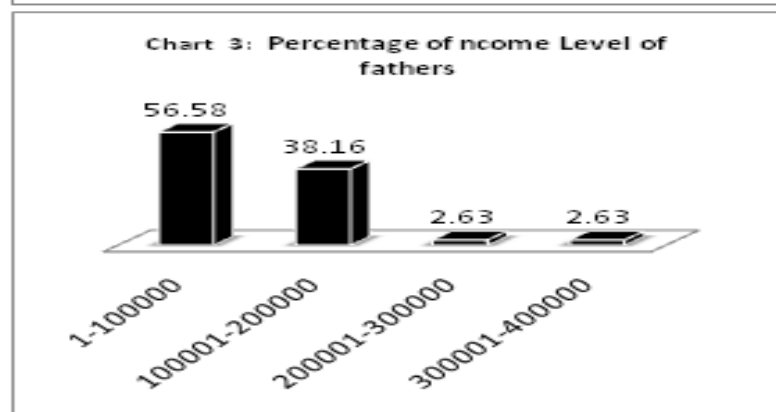
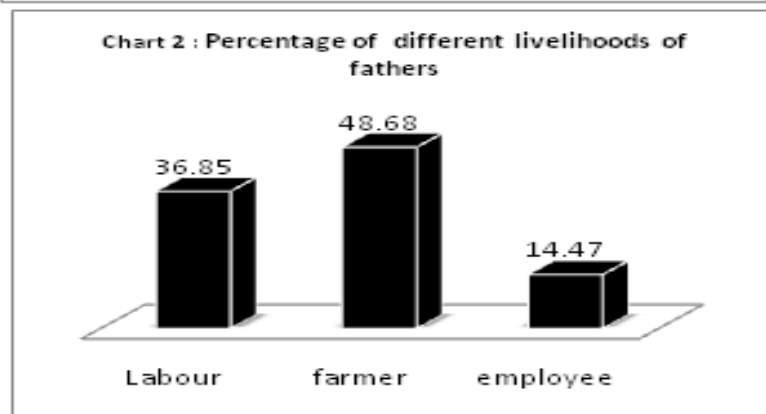
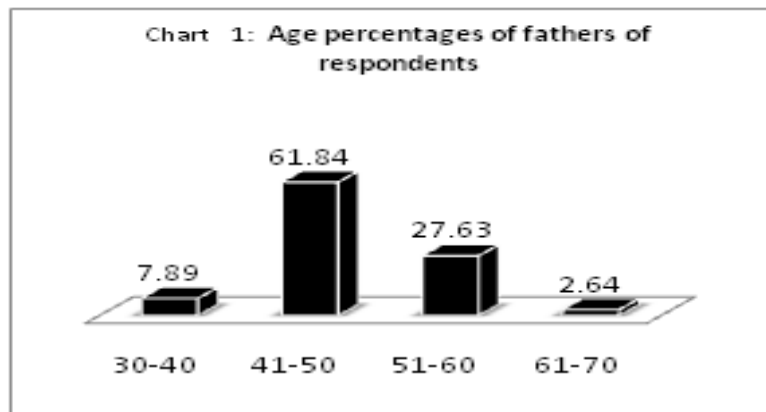
Yes	56.58
No	43.42
N	100

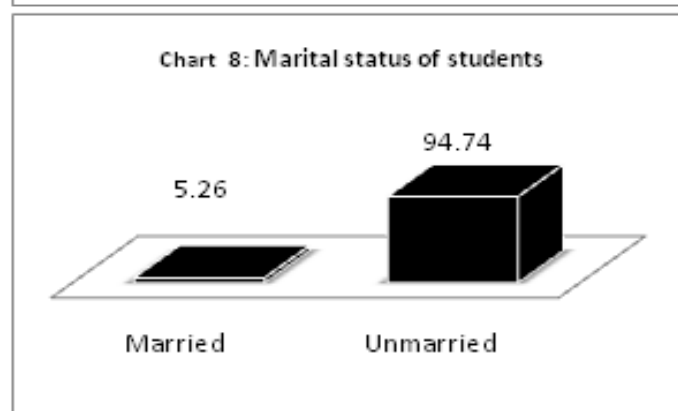
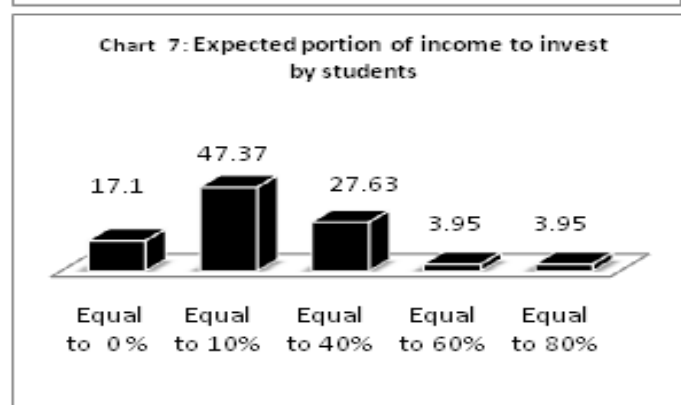
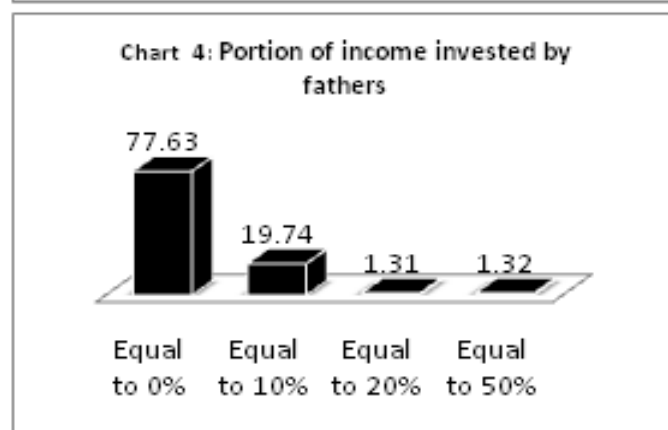
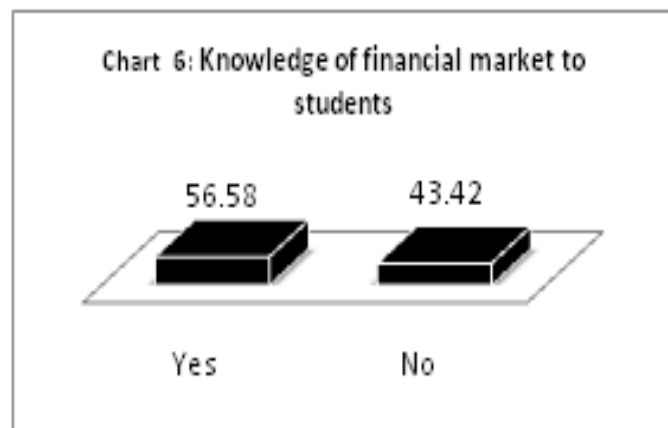
**Table 7: Expected portion of income to invest by students**

0	17.1
10	47.37
40	27.63
60	3.95
80	3.95
N	100

**Table 8 : Marital status of students**

Married	5.26
Unmarried	94.74
N	100





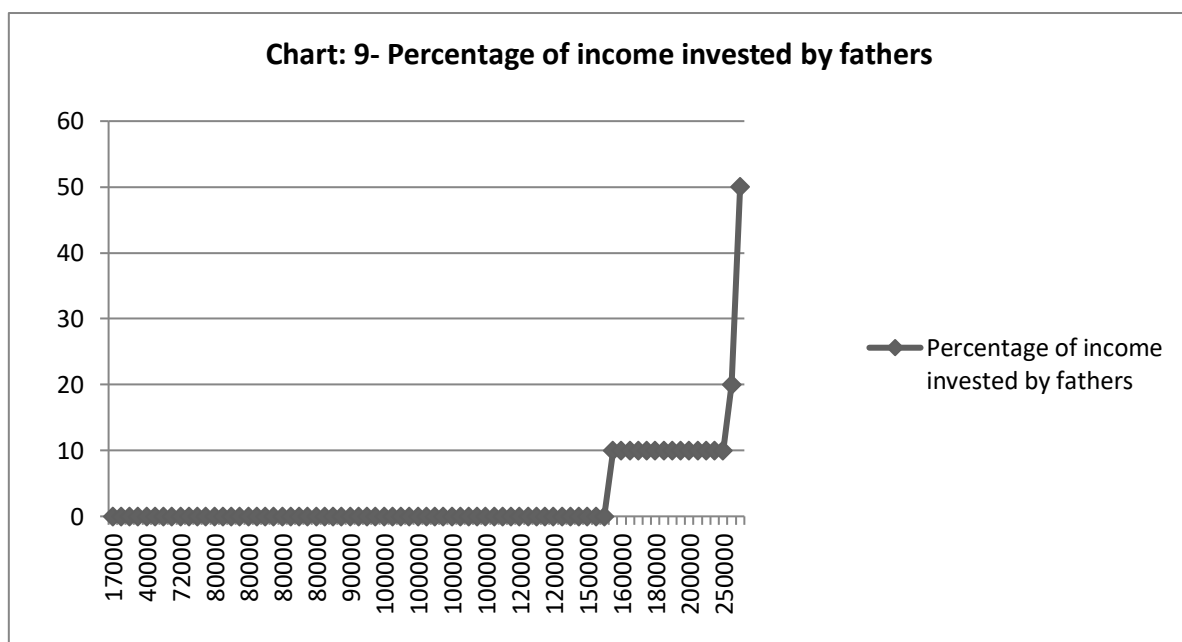
From above Bar charts different types of information can be noticed, these are:

- In table:1 and chart:1 it can be noticed that 7.89% respondent's fathers have attained the age of 30-40 and 61.84% between 41-50, 27.63% between 51-60 and 2.64% between 61-70 years.
- In table: 2 and chart: 2 it can be seen that, 36.85% of respondent's fathers are labors, 48.68% are farmers and 14.47% are employees.
- Through table :3 and chart: 3 we can see different levels of incomes of fathers that is showing that 56.58 % are between 0-100000, 38.16% between 100001-200000, 2.63% between 200001-300000 and 2.63% between 400001-500000.
- In table: 4 and chart: 4 it can be noticed that 77.63% fathers invest 0%, 19.74% of fathers invest 10%, 1.32% are 20% and 1.32% are 50% in capital market.
- In table:5 and chart: 5 it can be noticed that 50% of students are in graduation and 50% are in post graduation.
- The next table: 6 and chart: 6 are being shown that 56.58% of students have knowledge of financial market and 43.42% students have no knowledge of financial market.
- The table: 7 and chart: 7 are being shown that 17.11% of students are willing to invest 0%, 47.37% are 10%, 27.63% are 40%, 3.95% are 60% and 3.95% are 80% in capital market.
- The last table: 8 and chart: 8 are shown that 5.26% of students are married and 94.74% are unmarried.

## RESULT AND DISCUSSIONS

**Table: 9: Correlations between income and investment of fathers**

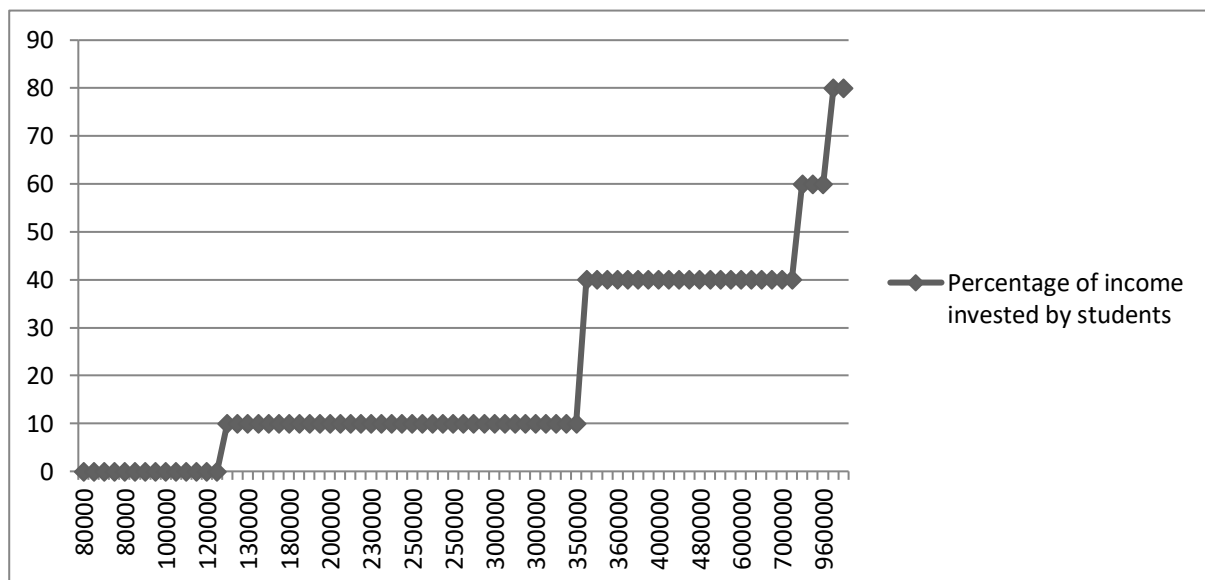
		Income of father	Investment by father in %
Income of father	Pearson Correlation	1	-.019
	Sig. (2-tailed)		.868
	N	76	76
Investment by father in percentage	Pearson Correlation	-.019	1
	Sig. (2-tailed)	.868	
	N	76	76



**Table: 10-Correlations between income of students and investment**

		Student expect to earn income	Investment in capital market by student
Student expect to earn income	Pearson Correlation	1	.250*
	Sig. (2-tailed)		.029
	N	76	76
Invstment in capital market by student	Pearson Correlation	.250*	1
	Sig. (2-tailed)	.029	
	N	76	76

\*. Correlation is significant at the 0.05 level (2-tailed).

**Chart 10: Percentage of income invested by students**

Through this study we can say that the data collected from students is processed in SPSS and MS-excel and can see that after applying correlation analysis and trends of charts there is negative correlation in income of fathers of students and percentage of income invested in capital market, there is low degree of correlation between expected income of students and percentage of income invested or ready to invest in capital market. The main reason behind the difference between investment attitudes of students and their father is the level education. Therefore, we reject the null

hypothesis ( $H_0$ ) and accept alternate hypothesis ( $H_a$ ) and conclude that relationship between income of fathers and investment habit is negative and on the other hand students' expected income and investment is positive.

### Conclusion

The study analyzes the relationship between portion or percentage of income earned by fathers or expected to earn income by students in future period would prefer to invest in capital market.

**Table 11: Hypothesis testing resport**

Hypothesis	Whether accepted or rejected
Null hypothesis ( $H_0$ ): There is no difference between habits of investment in Capital market of fathers (in present) and their children (in future) of rural area in Sirsa district.	Rejected
Alternate hypothesis ( $H_a$ ): There is a significant difference between habits of investment in capital market (in fathers in present) and their children (in future) of rural area in Sirsa district.	Accepted

The results indicate that in future as the students of rural area in Sirsa district will familiar with capital market the chance of increasing small funds from rural area may be play an important role in capital market and in Indian economy.

**Limitation of the study-** This study paper is depends upon a limited number of students and they do not represent the whole population in rural area of Sirsa district. Data is not fully based on present situation but also depend on the expectations of respondents.

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# ANALYTICAL STUDY OF THE AQUA INDUSTRY IN ANDHRA PRADESH BEFORE AND DURING COVID 19 SCENARIOS

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## Abstract

Several studies have revealed that the rise of aquaculture has resulted in significant socioeconomic advantages such as higher income, employment possibilities, foreign exchange revenues, and enhanced nutrition, among many other things. Aquaculture is the farming of aquatic organisms, including fish, molluscs, crustaceans, and aquatic plants. COVID-19 related lockdowns have brought the entire world to a halt. To combat the spread of this fatal virus, governments have implemented several restrictions, such as social isolation instructions via lockdown, limiting transportation services, limiting working hours for industries and restrictions on the mobilisation of human resources etc. As a result, Covid 19 has influenced all sectors of the world. The aquaculture industry was also harmed due to Covid 19 sanctions and restrictions. The agro-climatic conditions of Andhra Pradesh are favourable for the growth of the aquaculture sector. The state produces around 30.82 per cent of national fish output and is a large shrimp exporter in India, contributing 36.21 per cent of the total value of the country's seafood exports in 2020-21. In this study, we attempt to analyse Andhra Pradesh's freshwater fisheries and brackish water prawn culture from FY 2016 to 2021. The data revealed that the aquaculture industry performed well in FY 2017-18. Production grew at a slower pace in FY 2018-19 and 2019-20. After that, there was only a modest improvement in 2020-21 which was heavily impacted by the first wave of COVID 19 lockdown. Though the impact of the second wave of covid 19 moderated, the aqua industry registered a negative growth which has never been witnessed in the previous five years. Thus, it is found that there are mixed outcomes recorded before and during Covid 19 lockdown period. To eliminate output disparities in the aqua industry across all districts in Andhra Pradesh, the state government may take initiatives to interconnect rivers to promote freshwater aquaculture, concentrate on improving less productive districts in brackish water prawn production and issue liberal and ease of doing business guidelines to the aquaculture industry and allied sectors. As a result of the industries' output, exports, and nutritional advantages of aqua products the state's economic growth and people's well-being will benefit on a macro level.

**Key Words:** Aquaculture industry, Covid-19 lockdown, employment, exports, economic growth.

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## Introduction

The Food and Agricultural Organisation of the United Nations has defined Aquaculture as the farming of aquatic organisms, including fish, molluscs, crustaceans, and aquatic plants

(FAO 1990). Aquaculture interacts with the environment. Existing studies have revealed substantial socio-economic benefits arising from the expansion of aquaculture. These benefits include increased income, employment, foreign exchange earnings and improved nutrition (Pullin, 1989). Currently,

about 580 aquatic species are farmed all over the world, reflecting a richness of genetic variation both within and across species. Eighty per cent of present aquaculture production comes from creatures at the bottom of the food chain, such as herbivorous, omnivorous, and molluscs. Based on its dynamic performance over the previous 30 years, and with relatively consistent harvests from capture fisheries, the fisheries sector's future development will most likely come from aquaculture. Small-scale fisheries and aquaculture make critical contributions to development in the areas of employment, with over 41 million people worldwide. Aqua products constitute an important source of nutrients for the poor and often being the cheapest form of animal protein and trade, with a third of fishery commodity production in developing countries destined for export (Cambria Finegold). Fisheries and aquaculture activities can be casual and small-scale, or highly structured and industrial (FAO2020). Since its approval 25 years ago, the fisheries and aquaculture sector has changed dramatically, with a constant increase in demand and consumption of aquatic food, as well as a shift in the source from capture to culture. Aquaculture production is now 200 per cent larger, fish trade is 300 per cent larger, and per capita consumption is nearly 40 per cent higher than in 1995. Aquaculture has become the world's fastest expanding food-producing sector. As a result, fish consumption has increased at double the pace of population growth, resulting in a net contribution to our food and nutrition.

COVID-19 related lockdowns have brought the entire world to a halt. In the year 2020, the world economy, including India's, would have shrunk dramatically. To combat the spread of this fatal virus, governments have implemented several measures, including social isolation instructions via lockdown, limiting transportation services for critical services, limiting company opening hours etc. On the one hand, we can say that due to such restrictions, only our country with a large population can able to limit the spread of Covid-19, but it is also important to consider the impact of a total shutdown on the aqua industry, which includes the seafood,

freshwater, and brackish water fishery sectors, as well as the majority of fishery-dependent allied industries, which are dealing with a bleak demand outlook and face a shortage of supplies. Due to disturbances in the fish harvest, market, and supply chain, India's blue economy, particularly the small-scale fishing industry, has shrunk.

In this regard, we should review FAO's most recent announcement "As we investigate the effects of the COVID-19 epidemic and how to rebuild a better society for everybody, it is critical to recognize that we are not on pace to eliminate hunger and malnutrition. Since 2014, the number of undernourished individuals has gradually increased, and urgent action is required to enable a transition that makes nutritious meals cheap and accessible to all. The pandemic is complicating matters, with considerable extra effects on food production systems and related livelihoods. If we are to meet the United Nations Sustainable Development Goals (SDGs) by 2030, we must concentrate our efforts. The fisheries and aquaculture industry has much to offer to achieve all of the SDGs, not just SDG 14, because fish and fish products play an important, expanding, but an often unacknowledged role in combating hunger, malnutrition, and poverty". (Food and Agriculture Organisation of the United Nations Rome, 2021)

### **Review of literature**

Alam, G.M. &Sarker, Md&Gatto, Marcel & Bhandari, Humnath&Naziri, Diego. (2022) Using the PRISMA technique, researchers conducted a comprehensive literature assessment of the overall implications of COVID-19 on the fisheries and aquaculture sectors in developing nations. According to their research, COVID-19 has posed numerous challenges to fish supply chain actors, including a lack of inputs, technical assistance, an inability to sell the product, a lack of transportation for the fish supply, export restrictions on fish and fisheries products, and a low fish price. The demand and supply sides of the fish food chain have been disrupted as a result of COVID-19's various restriction measures, resulting in lower livelihoods and

economic vulnerability. This report proposes policy suggestions to address the COVID-19-induced crisis in the fisheries and aquaculture industry to aid stakeholders in coping with, adapting to, and developing resilience to pandemics and other shocks. The market and economic sides of the fish food chain have been disrupted as a result of COVID-19's various restriction measures, resulting in lower livelihoods and economic vulnerability. The proposed policy suggestions to address the COVID-19-induced crisis in the fisheries and aquaculture industry to aid stakeholders in coping with, adapting to, and developing resilience to pandemic influenza and other shocks.

Anukriti Nigam (2021) According to the findings, the main issues experienced by stakeholders during the lockdown were fish seed shortages, feeding limits, insufficient logistical help, movement-related restrictions, a lack of inputs, and so on. The report also emphasises the importance of effective networking among stakeholders and the steps that fish producers must take to prepare for the unexpected. They also proposed a legislative framework to improve the planning and management of the freshwater aquaculture sector to move it toward sustainability.

BandlaSeshagiri, MVS Nagireddy, V RamachandraRaju, S Nagireddy, PV Rangacharyulu, Ramesh Rathod and V Ratna Prakash, (2020)The prolonged lockdown had a considerable effect on stocking, pre-and post-harvesting activities. Aqua farmers' challenges have been exacerbated by a shortage of labour, a lack of materials, a lack of transportation, and a decline in marketing. Domestic fish shipping has been reduced by 85%. Leading Indian urban fish markets employ less than 10% of their employees. Hatchery managers avoided pre-monsoon breeding, which resulted in a one-third decrease in seed output. Farmers were losing between 10% and 18% of their production expenses. The vast majority of farm labourers are migrant labourers. Farm maintenance and machine operations have been impeded due to a shortage of manpower. Fish harvesting has been halted, causing a delay in seed supply. Even though the government has exempted fisheries from the

lockdown, farming activities have been hampered owing to social distancing difficulties. Retail markets and female fish traders' livelihoods were severely damaged. The entire statewide lockdown imposed to stem the spread of COVID-19 has harmed aqua farmers' morale while also damaging the Indian economy. (Impact of nationwide lockdown on freshwater aquaculture in Andhra Pradesh, India).

Purkait, Soumyadip&Karmakar, Sutanu& Chowdhury, Supratim& Mali, Prasenjit&Sau, Dr-Surya (2020) researchers said that the COVID-19 pandemic represents an unprecedented shock to the economy and health-care system. The disruption of the demand and supply chain for agricultural commodities such as fish and fisheries products as a result of the state wide lockdown would directly affect 14.5 million people employed in the industry. The scale of the diverse influence covers domestic fisheries production, distribution, and marketing, marine capture fisheries, seed supply, and seafood export. This working paper attempts to highlight the multidirectional economic repercussions of the pandemic on the fishing industry and a series of policy recommendations to mitigate this shock.

SamikSundar Das, Amar Jyoti Mahapatra,(2020) The authors want to investigate the impact of the Covid-19 epidemic and the ensuing lockdown on Odisha's Agriculture and Allied (A&A) sectors, which comprise horticultural crops, livestock, and fishing sub-sectors. They sought to describe how challenges to the Odisha economy were addressed and to give guidance for past actions by the Government of Odisha's Department of Agriculture & Farmers Empowerment. OECD Policy Responses to Coronavirus (2020) analytical outputs generated by the organisation as The COVID-19 epidemic has a significant impact on all elements of the fish supply chain, threatening employment, revenue, and food security. To alleviate the immediate economic and social problems that the crisis is causing in the seafood business, government and industry solutions are required. Governments must also maintain long-term goals for preserving

natural resources and ecosystems, as well as the profitability of fisheries. Supporting the finances of the most vulnerable rather than subsidised inputs or fishing efforts, and providing that evidence-based management is maintained and enforced. Transparency in policy measures will aid in the development of trust in the future of fish value chains and markets, as well as the potential to learn from the crisis to improve the capacity and resilience of fisheries and aquaculture. Mariappan, Kumaran&Rajamanickam, Geetha& Antony, Jose & Vasagam, K & Pr, Anand&Ravisankar, T. & Angel, Raymond & De, Debasis&Muralidhar, M. & Patil, Prasanna& KK, Vijayan. (2021) Covid 19 coincided with India's peak shrimp farming season, which accounts for 60% of the country's yearly shrimp production, therefore the impact was significant. During the study year, the shrimp aquaculture sector suffered an estimated economic loss of 1.50 billion USD, according to the report. In the current season, shrimp output and export performance are predicted to fall by 40 per cent. Short- and medium-term technological and legislative approaches, such as PMMSY, are proposed to mitigate the impact of COVID-19-related lockout and limitations. Rajeeb K. Mohanty, Krishna G. Mandal and Amod K. Thakur(2020) narrated that due to covid19 restrictions, and large improvements in the air quality index, it has helped to reduce air pollution levels in major industrial cities (60–70%). This has also helped to reduce global carbon and greenhouse gas emissions. The riverine water quality has improved by 40–50% in terms of dissolved oxygen, biological oxygen demand, coliform bacteria levels, and suspended particulate matter. These short-term environmental gains may potentially represent greater damage to the ecosystem under the 'as normal' post-lockdown scenario.

**Need for the study-** After a thorough study of the existing research literature, it was observed that some of the aspects have been researched and analysed about the condition of the aquaculture industry during the

Covid-19 lockdown period, till now there is no study concerning the pre and during Covid-19 lockdown impacts on Andhra Pradesh's Aquaculture Industry. As a result, we took the step of analysing the Pre and Covid-19 Scenario of the Aquaculture industry in Andhra Pradesh.

### Objectives of the study

The objectives of the study are:

- a) To examine the aqua industry's output in Andhra Pradesh from 2016 to 2021.
- b) To study the production trend before and during the Covid 19 Lockdown.
- c) To make relevant recommendations to the government to improve the aqua industry's growth and readiness for impending pandemic crises.

### Methodology

This study examined aquaculture in Andhra Pradesh before and during Covid-19 situations and the study was carried out based on secondary data gathered from the Government of Andhra Pradesh's Economic Survey conducted over the previous five years. Andhra Pradesh state has reorganised all districts, resulting in 26 districts from 13 districts on April 4, 2022. The data and analysis in this research are strictly limited to old districts, i.e. around 13 districts of the state. In this study, the time preceding 2020-21 has been considered the Pre Covid era, while the period following 2020-21 has been considered the Covid era. This study is confined to investigating the culture of freshwater fish, prawns, and brackish water prawns in 13 districts of Andhra Pradesh.

### ANDHRA PRADESH INLAND FISH & FRESHWATER PRAWN(2016-2021)-

The agro-climatic features of Andhra Pradesh are favourable for the growth of the fisheries and aquaculture industries. The state produces around 30.82 per cent of national fish output and is a large shrimp exporter in India, contributing to 36.21 per

cent of the total value of the country's seafood exports in 2020-21. Andhra Pradesh is a major producer of inland fish and

freshwater prawns. The statistics for inland fish and freshwater prawns are shown.

**Table 1: Distict wise total production of Inland Fish & Freshwater Prawn**

S. N	District	Inland Fish & Freshwater Prawn (In Mts.)						Total Production
		2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	
1	Srikakulam	27398	34278	70834	78498	102189	65587	378784
2	Vijayanagarama	17258	20857	35840	20435	31204	15727	142321
3	Visakhapatnam	24879	23142	50334	37743	57420	34450	227968
4	East Godavari	80434	114367	208577	217815	230156	197043	1048392
5	West Godavari	783349	100495	1126182	1257691	1413255	1248250	5929222
6	Krishna	712844	914427	950522	1021663	1134449	851264	5585169
7	Guntur	31163	46705	79929	88097	92160	61993	400047
8	Prakasam	19974	37116	32524	37652	55230	26053	208549
9	SPS Nellore	128969	182456	241403	219461	258814	167791	1198894
10	YSR Kudapa	27990	4456	5336	3287	3897	3900	48866
11	Kurnool	4060	30482	47975	1625	44870	36046	165058
12	Ananthapuram	6450	8194	9147	6824	8069	6122	44806
13	Chittoor	3912	6686	4355	39703	5037	2313	62006
<b>Total</b>		<b>1868680</b>	<b>2428133</b>	<b>2862958</b>	<b>3030494</b>	<b>3436750</b>	<b>2716539</b>	<b>16343554</b>

**Source:** Last Six years (2017-21) economic surveys of Govt. of Andhra Pradesh.

**Table 2: District wise Brackish Water Shrimp In Andhra Pradesh (In Mts.)**

SI No	District	Brackish Water Shrimp (In Mts.)						Total Production
		2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	
1	Srikakulam	2666	3348	9639	10557	10973	12195	49378
2	Vijayanagarama	1521	1805	358	187	254	131	4256
3	Visakhapatnam	4090	4818	6577	5979	6793	8510	36767
4	East Godavari	46144	60146	72165	76645	78007	68032	401139
5	West Godavari	31201	32053	24852	31338	31674	30351	181469
6	Krishna	102856	140269	229618	250729	251816	191625	1166913
7	Guntur	38905	49664	59839	73200	72234	53432	347274
8	Prakasam	31336	42288	39817	45382	54101	46278	259202
9	SPS Nellore	58551	82084	86118	86065	86926	76968	476712
10	YSR Kadapa	0	0	0	0	0	0	0
11	Kurnool	0	0	0	0	0	0	0
12	Ananthapuram	0	0	0	0	0	0	0
13	Chittoor	0	0	0	0	0	0	0
<b>Total</b>		<b>317270</b>	<b>416475</b>	<b>528983</b>	<b>580082</b>	<b>592778</b>	<b>487522</b>	2923110

Source: Last Six years (2017-21) economic surveys of Govt. of Andhra Pradesh.

From 2016 to 2022, the overall output of brackish water was 2923110 Mts. Krishna

district had the greatest total production with 1166913 Mts, followed by SPS Nellore with

476712 Mts. Because several districts in Andhra Pradesh lack a coastline zone, there is no brackish water aquaculture in such districts, which include YSR Kadapa, Kurnool, Ananthapuram, and Chittoor. In 2016-17, the total output of brackish water shrimps in Andhra Pradesh was 317270Mts. In 2017-18, it climbed by 31.3 per cent over the previous year, reaching 416475 Mts. Production climbed by 27 per cent in 2018-19, reaching 528983Mts. The production in the 2019-20 Covid-19 starting time was 580082 Mts, a 9.7 per cent increase over the previous year 2018-

19. The output of brackish water shrimp in 2020-21 was 592778 Mts, a 2.2 per cent increase over the previous year. In 2021-22, output grew at a negative rate of 17.8 per cent with 487522 Mts. compared to the previous year, 2020-21.

### Findings and suggestions

The following findings Suggestions and Conclusions have been drawn from the study:

- In the state of Andhra Pradesh, it is found that out of a total of 13 districts only three districts Viz. West Godavari, East Godavari & Krishna contributed 76.8% of the total Aqua Production. The main reason is that these three districts have plenty of water resources from prominent rivers Krishna and Godavari. Hence the government should take the

initiative to connect all the rivers of the state. As a result, the state's aqua sector will certainly flourish on a massive scale.

- b) The aquaculture industry performed well in the FY 2017-18 in terms of freshwater fish, prawn and brackish water prawn production. Production grew at a slower pace in FY 2018-19 and 2019-20. After that, there was only a modest improvement in 2020-21. The aqua industry registered a negative growth that has never been witnessed in the previous five years due to the lockdown imposed by the government during the first wave of COVID 19. Thus, it is found that there are mixed outcomes recorded before and during Covid 19 lockdown period.
- c) In Andhra Pradesh, nine of the 13 districts have coastal areas and the remaining four do not come under coastal regions. However, only two districts in the state viz. Krishna and West Godavari, contribute 53.64 per cent of the state's total brackish water prawn output. If the government focuses on improving other coastal districts to improve the brackish water prawn production, it will hugely lead to the creation of direct and indirect jobs, aqua product exports, and foreign exchange gains.
- d) Restrictions on the mobilization of human resources, logistic challenges and a ban on overseas import and export activity during the covid 19 lockdown period caused a huge loss to the aqua industry. As fish farming is done in large areas, the practice of social distancing is naturally followed. It is suggested that the government may exempt the farming community from the Covid sanctions and restrictions. If done so the supply chain mismatch does not arise and consumers shall get protein-rich produce which will boost their immunity and help them shield themselves from the adverse impact of covid 19 pandemic.

## Conclusion:

The aqua industry contributes to the country's economic growth through increasing employment, exports, foreign exchange balances, and lowering the country's current account deficit by exporting aqua products to other nations. On the other hand, providing food security to the country through high nutritional contents of food is possible with aqua products. To eliminate output disparities in the aqua industry across all districts in Andhra Pradesh, the state government may take initiatives to interconnect rivers to promote freshwater aquaculture, concentrate on improving less productive districts in brackish water prawn production and issue liberal and ease of doing business guidelines to the aquaculture industry and allied sectors. Hence, the government should include this industry on its list of important and core sectors. As a result, the state's economic growth and people's well-being will benefit on a macro level.

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# 75 आज़ादी का अमृत महोत्सव

