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Editorial

Computer Engineering Science is NOT ultimate Nirvana

"Don't bend; don't water it down; don't try to make it logical; don't edit your own soul according to the fashion. Rather, follow your most intense obsessions mercilessly."
― **Franz Kafka**

Yesterday a news that caught my attention was that *'All 10 toppers of JEE prefered Computer Science in IIT-Bombay'*. CSE is the branch that these best students of the country have earned through years of hard work. But the question is, were all of them really interested in CSE? Or is this selection part of the ideology - "do what others are doing". If I think back, we all do it. In fact, psychologists have a name for this phenomenon, "Imitation Theory of Desire." It basically says that a man does not know what he needs, instead, he decides to give utmost importance to what others consider desirable. The propensity to copy is much stronger in our lower middle class of India than in wealthier societies. In prosperous societies where individuals can make more free choices, the tendency of copying others is very high in the lower middle class societies.

It is difficult to say that some of these students will get better results if they choose the branch of their interest instead of CSE. This is a counterfactual question, one that is impossible to answer until the technology is developed to someday restart one's life.

For those who feel that computer science is the ultimate nirvana, I want to highlight a few things. Finding someone above 40 in top IT companies in India is a rare sight (as per my experience). This means that after the age of 40 the chances of unemployment are very high. A 40 year old CSE professional is more vulnerable than a 25 year old CSE professional, as youth have more energy and are available in the market with more latest technology at relatively lower salaries. That's why that 40 year old computer engineer can be easily thrown out of the job market. And this fear is at every level. If you are 40 Plus, hundreds of people are standing behind you to take your place.

It is surprising that even after knowing that after the age of 40 years, students pursuing computer science will not get better job options and will be out of the market sooner or later, yet there is no reason to do so in India. There is a strange craze from the beginning. Students get relatively lower ranks in IITJEE they take admission in CSE in private universities. And such students have to face many problems. The fees of private universities in India are phenomenally high. For these average students studying with loans, their future is like an undeclared burden. You will be surprised to know that there is a huge shortage of specialist teachers to teach chemical engineering, electrical engineering, civil engineering etc. in the premier IITs and NITs of the country. The main reason for this is that the number of meritorious students studying in these fields is continuously decreasing. In India even today, students were groomed as professionals for lower level jobs. The sad thing is that in a country like India the number of students going for serious research is still very less. People make big preparations keeping short term goals in mind.

Indian parents want their children to grow up and earn a lot of money by working in a big company. For many parents, their children are the means to fulfill their own dreams. They pay more attention to their dreams than the interest of the children. These parents do not hesitate to go to any extent for this. You see, how many children are committing suicide in Kota, how much the trend of drugs and alcohol is increasing among them.

Advertisements of various private universities are cleverly woven as if computer engineering science is the ultimate nirvana. And you will be entitled to 10 lakh annual package just by enrolling with them. As a smart mind, the new generation should be able to understand the real motives behind the clever messages, advitorials and news on social media.

The country wants you to fight the forces of oppression and victimization of the poor through the latest information communication system and technology. Unfortunately you yourself become a victim of the new information mafia. And, sooner or later you yourself become a part of the same exploitative society and prepare war strategy for them.

IIT is not a kind of machine which produces only greedy creatures who only smell of money and material wealth. Its divine aim is to transform the lives of the underprivileged sections of our society and we expect the same from you.

Editor

Dr. M.K Choubey

Jamshedpur

1 May 2023

INDEX

INDIAN PARLIAMENT: PRODUCTIVITY AND PERFORMANCE DURING MODI GOVERNMENT

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Abstract

Parliament is known as core part of any democracy. It is the parliament through which the government try to address the issues and takes the policy decision related to development and to solve the problems in the form of bills and amendments. In this way, it can be found that the Indian parliament performs anchor role in the development as well as to solve the several local and national problems. In this perspective, this paper has analysed and evaluated the performance of Indian parliament. In this regard, it has done the study of Indian parliament at three fronts, *first* at the front of sittings and utilising the time, *secondly*, it has examined the various amendments and bills introduced and passed by the parliament, and *lastly* it has tried to study the discussions and debates in the parliament.

Key Words: Parliament, Democracy, Bills, Lok Sabha, Rajya Sabha, Productivity and performance

Introduction- Parliament is known as the mirror of government. It is parliament through which government represents its agenda and programme in front of the nation in the form of new laws (legislation) and debate on important issues. In federal country it also provides common platform to discuss the problems. It also represents, the development direction of the country by the government. Parliament performs many vital functions in the democracy. Apart from discussing and passing bills into laws, it also checks the functioning of the executive and closely monitors the activity of government. These activities represent and reflects the directions and development and the progress of the nation. It takes the responsibility of the nation and its citizens. The activity at the parliament represents the operation of government. During election campaign and after winning the 2014 Lok Sabha elections, the National Democratic Alliance (NDA), led by Bhartiya Janta Party (BJP) emerged as single largest political party. The NDA had formed the government at Centre. During that announced that they will take necessary initiatives to curb the corruption, black money and ensure the minimum government with maximum governance, accountability and development of all '*Sabka Saath Aur Sabka Vikash'*.

Productivity of Parliament- The productivity of the any government can be measured and verified on the basis of activity, performance and function. The activity of the government can be verified at three levels *first*ly om the basis of amendments and bills introduced and passed by the government, *secondly* at the degree of utilisation of time and *thirdly* at the front of debates and discussions in the parliament.

In the 16th Lok Sabha, the BJP emerged has emerged as a single largest party and a weak opposition. In 2017, the BJP has evolved as a single largest party in the Rajya Sabha. This thing has resulted to establish the majority of BJP in both houses. This thing has paved the smooth and productive functioning of the Parliament. It has also removed all the hurdles to overcome from the issue of disruption and adjournment of both the houses. During the 16th Lok Sabha's five-year period (2014 -2018), the Lower House has witnessed total 331 sittings, in which total 1612.61 hours used and 435.64 hours vanished (mentioned in the table 1). This lost of hours due to disruptions is not only the loss of money but also the important time of the both the houses. In these five years, the highest time lost by the Lok Sabha during (May 2017 - April 2018), in the period the house has lost 172.33 hours.[1]

Similarly, according to the Press Information Bureau, during this period Rajya Sabha had total 329 sittings in which it has passed 154 bills, whereas Lok Sabha has passed 205 bills.[2] According to the study of PRS Legislative Research, the 16th Lok Sabha have performed the function of total number of 1,615 hours which is 20 percent more than the 15th Lok Sabha.[3] This thing represents two important fact that the one party majority in the parliament makes impact on the utility of time in terms of less disruptions and the better performance in terms of discussions and passing of the bills.

Table 1: 16th Loksabha sessions, sitting hour

Session	No of Sittings	Time Lost	Sitting Hours
I	6	0.16	23.51
II	27	13.51	167
III	22	3.28	129.27
1V	35	7.04	242.54
V	17	34.04	47.27
VI	20	8.37	117.14
VII	16	4.45	105.26
VIII	13	0	93.43
IX	20	6.33	121.23
X	21	91.59	19.26
XI	29	8.12	178
XII	19	29.57	76.41
XIII	13	14.51	61.48
XIV	29	127.45	34.05
XV	17	8.26	112
XVI	17	62.42	46.48
XVII	10	16.54	38.28
Total	**331**	**435.64**	**1612.61**

Source: Statement of the work 2019, accessed from Lok Sabha website http://pprloksabha.nic.in/StatofWork.aspx

Moreover, in the 16th Lok Sabha the parliament has witnessed most of the debates and disruption on the incidents like Dadri lynching incident (law and order), Secularism, National Herald case, intolerance, agrarian crisis, Land Acquisition Ordinance, and suicides by farmers in various part of the country, issue related to establish the seperate Telangana State High Court, the issue of tapping of parliamentarians phone and calls by the Privilege Committee, Vyapam scam, and the appointment of Governor at the Bihar—Govenor appointed without the consultation with the State Government.

But during the period of 2017-2018, the parliament has witnessed continuous disruptions. The term "guillotine" used by Lower house speaker Sumitra Mahajan. Though at this time the house has passed the grants without discussion. Whereas, in the first one year of 17th Lok Sabha and the emergence of second phase of NDA government (2019 May-2020 April), had taken total 80 sittings, in which 520.60 hours were used. The most important thing noticed in the 1st Session there was no time lost. Whereas, in 2nd and 3rd sessions witnessed total 36.69 hours' time lost. In 1st session, the Lok Sabha functioned around 281 hours, it is highest in compared to any other session of past 20 years in the Parliament.[4]

Bills and Amendments- During the period, the 16th Lok Sabha, has passed total 133 Bills and 45 Ordinances were promulgated. The government has tried to address the major issues like corruption, black money and governance. In last five years, the parliament has passed many bills in which some important are on the on the subject of tax reforms like 'Goods and Services Tax, 2017'. On the subject of the demand and movement done by the Andhra Pradesh and Telangana People, the government passed 'Andhra Pradesh Reorganisation Bill, 2015'. On the other hand, to punish for the heinous crime, the parliament passed 'the Juvenile Justice Bill, 2014'. On the issue of environment, the government has passed, 'the Indian Forest Amendment Bill, 2017' and to check the corruption the government passed 'Insolvency and Bankruptcy Code (Amendment) bill, 2017'. To enhance the education system, the government passed 'the Indian Institute of Management Bill, 2017'. Apart from this, some other important bills passed by the government are 'the Indian Trusts (Amendment) Bill, 2015', 'the Indian Institute of Petroleum and Energy (IIPE) Bill, 2017', 'the Real Estate (Regulation and Development) Bill, 2013' 'Sugar Cess (Amendment) Bill, 2015', and 'the Atomic Energy (Amendment) Bill, 2015'

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Table 2: Sessions of Sixteenth Lok Sabha, Bill introduced in the Parliament and Number of Government Bills passed

Sessions of Sixteenth Lok Sabha	Bill introduced in the Parliament	Number of Government Bills passed
First	0	0
Second	20	13
Third	16	18
Fourth	25	24
Fifth	10.	06
Sixth	09	13
Seventh	12	10
Eighth	04	10
Ninth	14	13
Tenth	10	4
Eleventh	24	23
Twelfth	17	14
Thirteen	17	13
Fourteen	05	05
Fifteenth	21	20
Sixteen	12	14
Seventeenth	03	05
Total	**219**	**205**

Source: Statement of the work 2019, accessed from Lok Sabha website
http://pprloksabha.nic.in/StatofWork.aspx

In five years (2014-2018), the parliament has passed many bills. In which some most important and pertinent bills were related to stop the financial scams especially in the finance and banking sector. Most such bills passed to stop the monetary fraud by Nirav Modi's of amount Rs 11,500-crore, same as there was scam in Punjab National Bank (PNB) and the Vijay Mallya's case of fraud and laundering of amount Rs 9,000 crores. To address these corrupt ratices the government has passed the bills like 'Insolvency and Bankruptcy Code (Amendment) Bill, 2017' and Banking Regulation (Amendment) Bill, 2017'. These bills are the step towards to prohibit the persons from fraud, burglary, scams and participating in the liquidation process. Thorough these bills, the government has tried to solve the issue of bad loans and provides the authority to initiate the method to recover the bad loan. Along with this, the government has also passed Specified Bank Notes (Cessation of Liabilities) Bill to bring the transparency in the financial sector

The parliament has also passed legislation on the subject of governance and transparency. The parliament has passed 'The Aadhaar

(Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016'. This bill has bot introduced as normal bill but as the money bill in the Lok Sabha. Due to this, the Upper House have no power to reject or amend the bill except to give the suggestions and those suggestions are not mandatory to accept. On this bill, Pratap Bhanu Mehta has said that this is a subversion of "the spirit of the Constitution." Apart from this, according to the Shri P D T Achary (former Secretary General of Lok Sabha) has mentioned as a concern about the attempts to pass the normal bill as money bill as a means to erode the nature of Parliamentary nature and misuse the money bill and decrease the role of the Rajya Sabha.[5]

On the subject of reforms in education, the government has tried to establish the new technical institutions in the model of PPP. During this period, the parliament has passed 'Indian Institutes of Information Technology (IIT) Bill, 2017'. This Bill has introduced the 15 new Indian Institutes of Information Technology (IIT) education institutes in India. According to the bill the institutes are based on the model public-private partnership (PPP). The government has mentioned these institutes as the institutions of national importance.[6] This bill has also established the ties between the Union, State, and private partner to establish the institutes. This bill has mentioned the capital investment to establishing the institute will be borne by Union, State and Private partners at the ratio of 50:35:15. The parliament has also tried to do the reform in taxation system. In the regard, the parliament has amended 101st Constitution Amendment in 2016 as 'the Constitution (101 Amendment) Act, 2016'. This act allows both to both the Union and States to impose the Goods and Services Tax (GST). This amendment in the taxation system has replaced various Central and State taxes such as the Sales Tax, Service Tax, Excise Duty, Entry Tax and Entertainment Tax etc. with the GST.

However, during 2019-20, the first year of 17th Loksabha, the bill passed one of the most historic bills that is 'the Jammu and Kashmir Reorganisation Bill, 2019.' With the help of this bill the special status of Jammu And Kashmir State has been removed. It has removed the article 370 and changed the nature of Jammu And Kashmir State to union territory. According to this new bill, the Parliament have the power to make laws on any subject related to Union Territory of Jammu and Kashmir like it has with the other Union territories.[7] In this time another major bill passed is the Code on Wages bill, 2019'. Through this bill the Union government has tried to regulate the wage and bonus payments of all employees of industry, trade, or manufacture. On the subject to road safety and protection of life has also been passed the 'The Motor Vehicles (Amendment) Bill, 2019'. The basic objective of the bill is to provide for road safety and security to all the citizens.[8] In terms of consumer protection the parliament has passed one important bill 'the Consumer Protection Bill, 2019', with the help of this bill the has tried to protect the consumers rights especially the rights related to protection against hazardous goods to life and property; purity, quantity, potency, and the standard of goods.[9]

However, in parliament many important bills are pending and not passed form several years, for example the Indian Medical Council (Amendment) Bill, 1987, the Lokpal and Lokayuktas and Other Related Law (Amendment) Bill, 2014, the Factories (Amendment) Bill, 2014, the Prevention of Corruption (Amendment) Bill, 2013, The Provisions of the Municipalities (Extension to the Scheduled Areas) Bill, 2001. The Women's Reservation Bill--Also known as the Constitution (108th Amendment) Bill, 2008. This bill had provisions like 33 percent reservation for the women in the Lok Sabha and State Assemblies. Interestingly, the Bill was passed by Rajya Sabha in 2008, but the Lok Sabha hadn't voted on the bill. Thus, the bill lapsed after the Congress-led UPA government lost power in 2014. In 2014 election manifesto the BJP has mentioned that 33 percent reservation in parliamentary and state assemblies. But till now after forming the government NDA led BJP government has not taken any initiative regarding the women's reservation. In the 16th Lok Sabha, there are only 60 (11.1 percent) are women in which 69.7 percent women are relatives who are already in politics. Moreover, according to the Geneva-based Inter-Parliamentary Union (IPU), global ranking India stands at 148 out of 193 United Nation members.

Conclusion- The Parliament of India occupies a unique position. It is one of the pillar institutions of Indian democracy. During the period (2014-19), it has performed key role in the development and the growth of nation at several fronts. The 16th Lok Sabha has witnessed the least disruptions and the time lost in compared to previous parliament. The 16th Lok Sabha has lost only 16 percent of its scheduled time to disruptions, which is better than the 15th Lok Sabha (37 percent), but it is worse than the 14th Lok Sabha (13 percent). Along with this, the legislative business, of the Lok Sabha was second highest in share in terms of time on legislation in history. Parliament is also known for its discussions, in this period proper discussions on bills has been taken place and the bills not passed in a hurry. In this whole affair it has been found that Shiv Sena, AIADMK and Congress MPs asked more questions, and Shiv Sena, BJP and Biju Janata Dal MPs participated in more debates.

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SAUDI-LED INTERVENTION IN YEMEN WAR: THE FIGHT FOR SURVIVAL

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Abstract
The Yemen crisis since 2011 is a multifaceted conflict that has devastated the country and its people. At its core, the conflict is a political and military struggle for power, with various factions vying for control of the country. However, the involvement of external actors, particularly Saudi Arabia, has complicated the conflict and contributed to its protraction. The crisis began in 2011 with protests demanding political reform, which eventually led to the resignation of the president and the formation of a transitional government. However, this government failed to bring stability, and the Houthi rebels took control of the capital and other areas in 2014. As a result, a coalition of Arab nations led by Saudi Arabia intervened in 2015 to reinstate President Hadi's widely acclaimed government. However, the coalition led by Saudi Arabia has come under fire for a number of alleged human rights breaches as well as for its role in Yemen's humanitarian crisis. The Houthis are thought to be supported by Iran, which makes efforts to find a peaceful solution more difficult. The conflict has evolved into a proxy war between Saudi Arabia and Iran. Despite numerous attempts at negotiation and ceasefire agreements, the conflict continues to rage on with no end in sight.

Keywords: Political Struggle, Military Struggle**,** Coaliion, Humanitarian Crisis, Airstrike, Conflict, Non-state Actors, Civil War, Houthis, Internal Actors, External Actors.

Introduction

The Yemen crisis, which began in 2011, is a complex and multi-faceted conflict that has devastated the country and its people. At its core, the conflict is a political and military struggle for power, with various factions vying for control of the country. However, the involvement of external actors, particularly Saudi Arabia, has complicated the conflict and contributed to its protraction. In 2011, Yemenis took to the streets to demand political reform and an end to the autocratic rule of then-president Ali Abdullah Saleh. The protests, part of the wider Arab Spring movement, eventually led to Saleh's resignation and the formation of a transitional government. However, this government was unable to bring stability to the country, and a power vacuum emerged as various factions competed for control. In 2014, Houthi rebels, a Shia Muslim group from the north of the country, launched a military campaign to take control of the capital, Sana'a, and other areas. They were effective, and by 2015 Sana'a had a de facto government in place. A coalition of Arab nations led by Saudi Arabia intervened militarily as a result to restore President Abdrabbuh Mansur Hadi's internationally recognised administration.

Many allegations of human rights breaches have been made against the Saudi-led coalition, including indiscriminate bombing of civilian areas, the use of starvation as a weapon of war, and the blockading of ports, which has led to a humanitarian crisis. With over 24 million people in need of aid, the UN has dubbed the situation in Yemen as the biggest humanitarian disaster in history.[1] The conflict in Yemen has also become a proxy war among Saudi Arabia and Iran, with the Houthis believed to be backed by Iran. This has further complicated efforts to find a peaceful resolution to the conflict. Despite numerous attempts at

[1] United Nations Office for the Coordination of Humanitarian Affairs. "Yemen." https://www.unocha.org/yemen

negotiation and ceasefire agreements, the conflict continues to rage on, with no end in sight.

The Saudi-Yemen crisis is a complex and long-standing conflict that has had far-reaching consequences in the Middle East and beyond. A coalition of Arab nations led by Saudi Arabia entered in Yemen's ongoing civil war in 2015, sparking the start of the conflict. Yemen had been embroiled in conflict since The Saudi-led coalition has been fighting against Houthi rebels who had taken control of much of Yemen, including the capital city of Sana'a. The crisis has resulted in a humanitarian catastrophe, with millions of Yemenis facing famine, disease, and displacement.[2] The roots of the Saudi-Yemen crisis can be traced back to Yemen's history of internal division and regional rivalry. Yemen has been plagued by political instability and conflict for decades, with competing factions and militias vying for power.[3] The Houthi rebellion was fuelled in part by political and economic grievances, as well as sectarian tensions between the Zaidi Shia Houthi group and the Sunni-dominated Yemeni government.[4]

The Saudi-led intervention in Yemen has been controversial, with many criticizing the coalition's tactics and the high civilian death toll resulting from airstrikes.[5] The United Nations has also expressed concern over the humanitarian situation in Yemen, calling it the world's worst humanitarian crisis.[6] Despite efforts to broker a ceasefire and peace talks, the conflict in Yemen continues to this day, with no clear end in sight.

Politics of Yemen

Yemen has been plagued by political instability and conflict for decades, with competing factions and militias vying for power. The current conflict, which began in 2014, has its roots in a political transition that followed the 2011 Arab Spring protests. The transition, which was brokered by the Gulf Cooperation Council (GCC) and supported by the international community, aimed to end the 33-year rule of President Ali Abdullah Saleh and usher in a new era of democracy and stability.[7] The transition, however, was fraught with challenges and tensions between competing factions, including the Houthis and the southern separatist movement, as well as the newly formed government.[8] The Houthi rebellion, which began in 2004, gained momentum during this period, with the group taking control of much of northern Yemen, including the capital city of Sana'a, in 2014.[9]

The current conflict in Yemen is complex and multifaceted, with multiple regional and international actors involved. The Saudi-led coalition, which includes several Arab states, intervened in the conflict in 2015, in support of the internationally recognized government of President Abdrabbuh Mansur Hadi, who was ousted by the Houthis.[10] Iran has been accused of supporting the Houthis, providing weapons and training to the group, although the extent of

[2] United Nations, "Yemen Humanitarian Crisis," Nations Office for the Coordination of Humanitarian Affairs, last accessed February 21, 2023, https://www.unocha.org/yemen-humanitarian-crisis.

[3] Gregory D. Johnsen, The Last Refuge: Yemen, Al-Qaeda, and America's War in Arabia (New York: W.W. Norton, 2013), 29-33.

[4] Robert F. Worth, "Yemen's Descent, and the Unravelling of an American Alliance," The New York Times, January 3, 2015, https://www.nytimes.com/2015/01/04/world/middleeast/yemens-descent-and-the-unraveling-of-an-american-alliance.html.

[5] Human Rights Watch, "Yemen: Coalition Airstrikes Violate Laws of War," Human Rights Watch, January 22, 2022, https://www.hrw.org/news/2022/01/22/yemen-coalition-airstrikes-violate-laws-war.

[6] United Nations, "Yemen Humanitarian Crisis."

[7] Peter Salisbury, "Yemen's Failed Transition," Carnegie Endowment for International Peace, August 19, 2015, https://carnegieendowment.org/2015/08/19/yemen-s-failed-transition-pub-61068.

[8] Helen Lackner, "Yemen in Crisis: The Politics of Chaos," Middle East Report 281 (2016): 2-9.

[9] Stacey Philbrick Yadav, "The Yemeni Houthi Movement," Middle East Institute, February 2016, https://www.mei.edu/publications/yemeni-houthi-movement.

[10] United Nations, "Yemen Crisis," United Nations, last accessed February 21, 2023, https://www.un.org/en/sections/issues-depth/yemen-crisis/index.html.

Iranian involvement is disputed.[11] The conflict has resulted in a humanitarian catastrophe, with millions of Yemenis facing famine, disease, and displacement.[12] Efforts to broker a ceasefire and peace talks have been ongoing, but a lasting resolution to the conflict remains elusive.

Turnaround in Yemen

The conflict in Yemen has been ongoing for nearly a decade and has resulted in a humanitarian catastrophe, with millions of Yemenis facing famine, disease, and displacement. However, in recent years, there have been some signs of a potential turnaround in the conflict. One key development has been the negotiation of a ceasefire agreement in Hodeidah, a crucial port city that serves as a lifeline for much of the country's humanitarian aid.[13] The ceasefire agreement was brokered by the United Nations and signed by the Houthis and the Yemeni government in late 2018, and while it has been violated at times, it has largely held.[14] This has allowed for the resumption of some humanitarian aid, as well as the reopening of key transportation routes.

Another positive development has been the resumption of peace talks between the warring parties. The talks, which are being held under UN auspices, began in Sweden in 2018 and have continued sporadically since then, with the most recent round taking place in Oman in 2021.[15] While no comprehensive peace agreement has yet been reached, the fact that the parties are still talking is a positive sign. In addition, there have been some efforts to address the underlying issues driving the conflict. In 2019, the Saudi-led coalition announced a unilateral ceasefire and a willingness to engage in peace talks, signalling a potential shift in strategy.[16] The United Nations has also been working to address the humanitarian crisis, with the UN Office for the Coordination of Humanitarian Affairs estimating that it needs $3.85 billion to provide assistance to Yemenis in 2023.[17] While the conflict in Yemen is far from resolved, these recent developments offer some hope that a sustainable peace may be possible in the future.

Role of Saudi Arabia in Yemen Crisis

Saudi Arabia has played a significant role in the ongoing conflict in Yemen. The Saudi-led coalition, which includes several other Arab states, has been fighting against Houthi rebels since 2015, with the aim of restoring the internationally recognized Yemeni government to power.[18] The conflict has had devastating consequences for Yemeni civilians, with millions facing famine, displacement, and disease. One of the key ways in which Saudi Arabia has been involved in the conflict is through its military intervention. The Saudi-led coalition has conducted airstrikes on Houthi targets and has also provided military and logistical support to Yemeni government forces. Saudi Arabia has justified its intervention by claiming that it is necessary to counter Iranian influence in Yemen, as the Houthis are believed to have received support from Iran.[19]

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[11] Stratfor, "The War in Yemen and the Role of External Actors," Stratfor, February 20, 2020, https://worldview.stratfor.com/article/war-yemen-and-role-external-actors.

[12] United Nations, "Yemen Humanitarian Crisis."

[13] Al Jazeera, "Yemen: The Hodeidah ceasefire agreement explained," Al Jazeera, January 9, 2019, https://www.aljazeera.com/news/2019/1/9/yemen-the-hodeidah-ceasefire-agreement-explained.

[14] United Nations, "Yemen Crisis," United Nations, last accessed February 21, 2023, https://www.un.org/en/sections/issues-depth/yemen-crisis/index.html.

[15] The National, "Yemen's rivals hold first direct talks in Oman," The National, January 27, 2021, https://www.thenationalnews.com/gulf-news/yemen-s-rivals-hold-first-direct-talks-in-oman-1.1161796.

[16] Reuters, "Saudi Arabia announces ceasefire in Yemen, says ready for political solution," Reuters, April 8, 2021, https://www.reuters.com/world/middle-east/saudi-arabia-announces-ceasefire-yemen-says-ready-political-solution-2021-04-08/.

[17] United Nations, "Yemen Humanitarian Crisis."

[18] "Yemen crisis: Why is there a war?" BBC News, December 19, 2018, https://www.bbc.com/news/world-middle-east-29319423.

[19] "Yemen crisis: Who is fighting whom?" Al Jazeera, January 29, 2021, https://www.aljazeera.com/news/2019/3/26/yemen-crisis-who-is-fighting-whom.

In adding to its military intervention, Saudi Arabia has also played a role in shaping the international response to the conflict. The country has been a major donor of humanitarian aid to Yemen, and has also lobbied other countries to support the Yemeni government and the Saudi-led coalition.[20] However, Saudi Arabia has also faced criticism for its role in exacerbating the humanitarian crisis in Yemen, including through its blockade of the country's ports.[21] Another factor in Saudi Arabia's involvement in Yemen is the kingdom's rivalry with Iran. While Iran is a major Shia Muslim nation, Saudi Arabia regards itself as the head of the Sunni Muslim world.[22] Yemen's conflict has been seen by many as a proxy war between Saudi Arabia and Iran, with both sides using the conflict to advance their own interests in the region. Overall, Saudi Arabia's role in the Yemeni conflict has been significant, both in terms of its military intervention and its diplomatic efforts. While the conflict is far from resolved, it is likely that Saudi Arabia will continue to play a key role in shaping the future of Yemen.[23]

Iran-Houthi Relations in Yemen

Iran-Houthi relations in Yemen refer to the political and military ties between the Islamic Republic of Iran and the Houthi movement, also known as Ansar Allah, in Yemen. The relationship between Iran and the Houthis has been a subject of debate and controversy, with some accusing Iran of providing financial and military support to the Houthis to destabilize the region. Others argue that Iran's involvement in Yemen is limited and that the Houthis are an independent group fighting for their own interests.

The following are some key points related to Iran-Houthi relations in Yemen:

1. Iran has provided financial and military support to the Houthis, which has been a source of tension between Iran and other regional powers.[24]

2. The Houthis have reportedly received weapons and training from Iran, and some of the missiles and drones used by the Houthis have been of Iranian origin.[25]

3. Iran denies supporting the Houthis militarily and maintains that its involvement is limited to providing humanitarian aid and political support.[26]

4. Some experts argue that Iran's involvement in Yemen is aimed at countering Saudi influence in the region, rather than supporting the Houthis directly.[27]

5. The Houthi movement has its own agenda and does not take orders from Iran, but Iran's support has likely contributed to the group's resilience and success in the Yemeni conflict.[28]

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[20] "Yemen: Humanitarian Crisis," Council on Foreign Relations, last updated October 26, 2021, https://www.cfr.org/backgrounder/yemen-humanitarian-crisis.

[21] "Yemen conflict: How Saudi Arabia's air campaign has left civilians struggling to survive," The Independent, April 4, 2019, https://www.independent.co.uk/news/world/middle-east/yemen-conflict-saudi-arabia-air-campaign-civilians-children-death-toll-a8852621.html.

[22] "Saudi Arabia and the UAE are killing Yemenis. Congress should make them stop," The Washington Post, September 26, 2019, https://www.washingtonpost.com/opinions/saudi-arabia-and-the-uae-are-killing-yemenis-congress-should-make-them-stop/2019/09/26/ab11f912-dfb4-11e9-8dc8-498eabc129a0_story.html.

[23] "The Yemen conflict as a proxy war," Middle East Institute, June 8, 2020, https://www.mei.edu/publications/yemen-conflict-proxy-war.

[24] Michael Knights and Alex Almeida, "Iran's Fingerprints on Yemen's Missiles," Combating Terrorism Center at West Point, December 18, 2017.

[25] Mark N. Katz, "What Iran's Support for the Houthis Means for the War in Yemen," Middle East Institute, February 5, 2021.

[26] "Iran's Supreme Leader Tells Yemen's Houthis to Build Stronger Future,"Reuters, December 28, 2019.

[27] Dina Esfandiary and Ariane Tabatabai, "The Myth of Iran's Influence in Yemen," Foreign Policy, April 24, 2018.

[28] Peter Salisbury, "Iran's Relationship with the Houthis: A Limited Partnership," Chatham House, March 21, 2019.

6. The United States and other Western powers have accused Iran of fueling the conflict in Yemen and have imposed sanctions on Iran as a result.[29]

Iran-Houthi relations in Yemen are complex and controversial, with differing perspectives on the extent and nature of Iran's involvement in the Yemeni conflict.

Yemen crisis: Assessment and Repercussions

The Yemen crisis is a complex political and humanitarian situation that has been continuing since 2014. It is a civil conflict between the Houthi rebels, who are aligned with former president Ali Abdullah Saleh, and the Yemeni government, which is internationally recognised and is led by President Abdrabbuh Mansur Hadi. The crisis has had severe repercussions on Yemeni civilians, with an estimated 233,000 people killed and over 3 million displaced since the conflict began.[30] The following are some key points and footnotes related to the Yemen crisis:

1. The conflict in Yemen is primarily a power struggle between rival factions, but it has also been influenced by regional powers such as Saudi Arabia and Iran.[31]

2. The Saudi-led coalition, which includes the United Arab Emirates, has been fighting on behalf of the Yemeni government, while Iran has been accused of supporting the Houthi rebels.[32]

3. The conflict has created a humanitarian crisis, with millions of Yemenis suffering from food and medicine shortages, and facing the threat of famine.[33]

4. The COVID-19 pandemic has worsened the situation, with healthcare facilities in Yemen ill-equipped to deal with the outbreak and vaccinations hard to come by.[34]

5. The United Nations and other international organizations have been working to provide aid to Yemen, but the crisis has been compounded by the difficulty of delivering aid to conflict zones and the diversion of aid by warring factions.[35]

6. The Yemen crisis has had regional and global repercussions, including an increase in terrorism and extremism in the region and the exacerbation of tensions between Iran and Saudi Arabia.[36]

The Yemen crisis is a complex and ongoing conflict that has had severe repercussions for Yemeni civilians and the region as a whole. Despite efforts by international organizations to provide aid and resolve the conflict, the situation in Yemen remains dire.

Conclusion

The Yemen crisis is a protracted conflict with multiple layers of complexity. It involves regional rivalries, religious and sectarian tensions, and struggles for power and control within Yemen itself. The conflict has had severe humanitarian consequences, including food and medicine shortages, displacement, and threats of famine, and has compounded the effects of the COVID-19 pandemic in Yemen. The international community has attempted to provide aid and broker a political settlement to the crisis, but the situation on the ground remains dire. The Yemen crisis is an example of the devastation that can be wrought by

[29] "U.S. Imposes Sanctions on Iran's Central Bank as Tensions Remain High," NPR, September 20, 2019.
[30] "Yemen Crisis: Who is Fighting Whom?" BBC News, April 11, 2019.
[31] Alexandra Stark, "The Yemen Conflict and the Role of Regional Powers," Wilson Center, April 18, 2019.
[32] Declan Walsh, "U.S. Approves Arms Sales to UAE and Saudi Arabia, Despite Civilian Deaths in Yemen," The New York Times, May 24, 2019.
[33] "Yemen Crisis Appeal," UNICEF, accessed February 21, 2023.
[34] "Yemen: COVID-19 Threatens Already Vulnerable Communities," Médecins sans Frontières, December 17, 2021.
[35] "Yemen: Humanitarian Response Plan 2022," United Nations Office for the Coordination of Humanitarian Affairs, accessed February 21, 2023.
[36] Elham Fakhro, "Yemen: A Geopolitical Quagmire," Al Jazeera, June 24, 2019.

internal conflicts, particularly in vulnerable countries with weak infrastructure and limited resources. The crisis has not only impacted Yemen and its citizens, but has also had regional and global repercussions, including an increase in terrorism and extremism in the region, and the exacerbation of tensions between Iran and Saudi Arabia. Resolving the Yemen crisis will require a concerted effort by all parties involved, as well as the international community. This includes a commitment to dialogue, an end to hostilities, and a focus on providing aid and support to Yemeni civilians. The Yemeni people have suffered for too long and deserve a chance to rebuild their lives and their country.

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INDIAN NEW FOREIGN POLICY IN 2023 - CHALLENGES AND RESPONSES

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Abstract

Foreign policy is often directed for the purpose of ensuring national security. Governments forming military alliances with foreign states in order to deter and show stronger resistance to attack. Foreign policy also focuses on combating adversarial states through soft power, international isolation, or war.[1]

The paper presented here, discusses how in the last few years, there have been major changes in India's foreign policy and it has been rapidly breaking the image of a soft state. The way India threatened Pakistan with a surgical country on the issue of its security. India's modern foreign policy has challenged China through the Quad. India is also giving critical help to the neighbors and small countries of Africa and Pacific region. The Government of India, despite its Hindu image, is strengthening its relations with the Muslim countries of the Gulf and countries like Egypt. This shows that India's foreign policy is now independent and will not compromise with its national interests at any cost.

The presented paper explains the current foreign policy of India and analyses the Indian response.

Keywords- Indian foreign policy 2023, Ukraine issue, Indo-Pak, India- China relations, QUAD, Pacific forum, Covid vaccination policy, Russia.

Since India gained independence in 1947, the world has changed beyond recognition. From the bipolar world of the U.S. and Soviet Union to a brief unipolar period when American hegemony reigned, to one where China and the United States are moving toward another bipolar competition, distracted by multipolar illusions.

In today's chaotic world, India faces the challenge of defining its unique foreign policy identity, and shaping the contours of its engagement to balance the national interest with moral values.

Current Challenges to India’s Foreign Policy- Due to the growing chaos in the world, India has been facing various challenges regarding its foreign policy. The biggest challenge lies in balancing the moral values of the Cases like these make it difficult to choose between morals and politics. Russia is a trade partner for India and going against it, India can jeopardize its relationship with the country. Hence, Indian Foreign policy faces a challenge from the Russia-Ukraine conflict. At home front India is going through an economic crisis with growing unemployment and disputes. And being a young nation, it is highly critical that we become stronger internally before becoming a strong external force. India continues to face territorial disputes with its neighbors, particularly China and Pakistan, which challenge the foreign policy of India. The threat of terrorism from across the border, especially from Pakistan, continues to challenge India’s security and foreign policy objectives. Now Canada and UK governments are also supporting soft terrorism in their respective countries.

Discussion

In the Modi era, India rejigged its foreign policy, moving from non-alignment to a more assertive interests-based alignment. While maintaining its strategic autonomy and interests, India is now reflecting its thoughts confidently on Europe, the US, and the world order. This year saw many glimpses of this shift in foreign policy in interviews and speeches of External Affairs Minister Dr. S Jaishankar. His statements on India-China relations, Russia-Ukraine tensions, and the Eurocentric world order, also made significant changes in India's global standing. Many world leaders when talking about independent foreign policy today, give the example of India, including former prime minister of Pakistan, Imran Khan.

Some of the diplomatic responses by Dr. S Jaishankar that laid out India's foreign policy, providing it leverage through strategic competition:

Now Foreign policy of India is beginning to reflect India's socio-economic concerns, global cultural diplomacy. Now India's India's foreign policy aims to uphold greater fairness and justice and transparent world.[2] In last 14 years India has beginning to reflect lot of the deep socio-economic concerns, have in India. Now the country aims to transforming the world within the country also transform the world outside. But it's not something any country can do alone. India's vaccine diplomacy during the Covid 19 pandemic is a great example of developing good rapport with other countries, specially with African and small countries like Fiji.

Pacific focus- There are many small Pacific countries, generally remained overlooked by the rest of the world. They are the Commonwealth of the Northern Mariana Islands, the Federated States of Micronesia, Fiji, French Polynesia, Kiribati, the Marshall Islands, Nauru, New Caledonia, New Zealand, Palau, Solomon Islands, Tonga, Tuvalu, Vanuatu, and Wallis and Futuna.

Now India is focused on the Pacific region because of the Indo-Pacific initiative. FIPIC was launched in 2014 during Prime Minister Narendra Modi's visit to Fiji, and includes 14 island nations located around the Pacific Ocean. Under this initiative, India is expected to provide Fiji and other Pacific nations with assistance to deal with climate change and disaster management tools. Recently, in February 2023, Indian foreign minister S. Jaisankar visited Fiji to reconsolidate the relationships.

India's new foreign policy has focus on development and people: Now India's foreign policy development and people-centric and helping neighbours.

If any Indian faces any problem in a foreign country, they will not worry as they have faith that the Indian government is ready to help them. They have to just apply on the "madad" portal and our teams will quickly respond.

India's new muscular foreign policy

The present government aims to make India the leading global power in the next 25 years. It is found the Canada and UK for promoting Sikh separatists' activity as part of vote bank politics and named China for the military threat it poses to India after its unilateral armed belligerence in East Ladakh in May 2020. Foreign Minister S Jaishankar, while addressing a program in Delhi, gave advice to neighboring countries China and Pakistan. He said that we cannot allow terrorism under any circumstances. He also besieged Canada on the issue of Khalistan.[3]

The Indian diplomats were also wary of bluntly calling out countries like Canada, UK, and Australia for turning a deliberate blind eye towards anti-India activity in their countries. Even though the muscular foreign policy does not fetch votes in a politics-obsessed country like India, PM Modi and his foreign minister Jaishankar has never shied from airing their sharp views when it comes to the national interest.[4]

Fact is that now China and Pakistan are taken aback at India's on ground reactions. In past India just frothed and fumed at a terrorist attack instigated by Pakistan and went back to the negotiating table with Islamabad after a few months. Today, Pakistan fears military retaliation from India in case of a terror attack either in Jammu and Kashmir or in the hinterland. The 2016 surgical strikes and the 2019 Balakot air strikes[5] are not the only two examples of muscular India.

China too never expected India to display military and diplomatic muscle synchronized with the economic rise of its adversary. The 2017 military stand-off at Doklam in aid of

Bhutan and the extraordinary bravery displayed by Col Santosh Babu and his men at Galwan on June 15, 2020, has forced communist China to rethink about India. There is one more thing that is seriously bothering the Communist Party of China about India and that is its ever-growing relationship with the US. Recent visit of PM Modi to United states will further strengthening the Indo US ties.[6] Charting a Technology Partnership for the Future, Powering a Next Generation Defense Partnership, Catalyzing the Clean Energy Transition, Deepening Strategic Convergence tec are the new areas of tie up between India and US.[7]

It is due to a clear understanding of India's national interest and vision for the future that PM Modi has been able to forge deep ties with Quad countries, whose mission is much bigger than only containment of China. The turn in the foreign and military policy of Japan and the no change in policy towards China despite a government change in Australia are all examples of the inherent strength of Quad. And the collaboration that the public sees in the open is just the tip of the iceberg. While India has been able to distinguish between friends and competitors, PM Modi has ensured that the country is no longer treated as a soft power by any third country. The voice of India matters today. (The *Quadrilateral Security Dialogue (*QSD), commonly known as the Quadis a strategic security dialogue between Australia, India, Japan and the United States that is maintained by talks between member countries. The dialogue was initiated in 2007 by Japanese Prime Minister Shinzo Abe, with the support of Australian Prime Minister John Howard, Indian Prime Minister Manmohan Singh and U.S. Vice President Dick Cheney. The dialogue was paralleled by joint military exercises of an unprecedented scale, titled Exercise Malabar. The diplomatic and military arrangement was widely viewed as a response to increased Chinese economic and military power.)

India is strong enough to make its own choices- In GLOBESEC 2022 Bratislava Forum when a reporter asked where India fit into the two global power blocs- which is one, the US-led and second, the China-led. S Jaishankar said that it is not necessary for a country like India, with one-fifth of the world's population, to join any of the axes. In GLOBESEC 2022 Bratislava Forum, take dig at Europe. S. Shivsankar said that Europe has to grow out of the mindset that Europe's problems are the world's problems, but the world's problems are not Europe's problems. This statement by S. Jaishankar made the most headlines this year, not only in India but around the world. At the same GLOBESEC 2022 Bratislava Forum, another reporter posed a question to EAM asking why Europe would help India knowing that it doesn't come with its full support to Ukraine. S Jaishankar replied in a pragmatic way highlighting the hypocrisy of Europe, "Europe has been singularly silent on many things which were happening, for example in Asia. You could ask why anybody in Asia would trust Europe anything at all".

State of the border will determine the state of the relationship- The state of border will determine the state of relationship between India and China, External Affairs Minister S Jaishankar said in 2023 amid an over three-year military standoff along the Line of Actual Control in eastern Ladakh.[8] India is not looking for help from anyone in order to deal with China as its border, as was made clear by EAM S. Jaishankar at the GLOBESEC 2022 Bratislava Forum.Now foreign policy experts believe the Dr. S Jaishankar totally changed the rulebook of Indian foreign policy from a defensive posture to what is called "calculated aggression".[9]

Conclusion: In the last few years, there have been major changes in India's foreign policy. India is now rapidly breaking the image of a soft state. The way India threatened Pakistan with a surgical country on the issue of its security. India's modern foreign policy has challenged China through the Quad. India is also giving critical help to the neighbors and small countries of Africa and Pacific region. The Government of India, despite its Hindu image, is strengthening its relations with the Muslim countries of the Gulf and countries like Egypt. This shows that India's foreign policy is now independent and will not compromise with its national interests at any cost.

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SUHASINI GANGOPADHYAY AND THE COMMUNIST MOVEMENT IN INDIA: SOME QUESTIONS

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For all Indians, independence meant the dawn of a new era, an era in which one dream – one ideal – was mixed. August 15, 1947 marks the beginning of a long journey on a new path, which promises to live anew, beyond the extreme poverty of the pre-colonial period, the path of a long friend of the freedom movement. Independence does not mean only political autonomy. To be financially self-reliant, socially secure, intellectually developed and morally integrated. In this context of freedom movement as a whole, the desire of women and men to unite is observed in parallel. The contribution of people from different strata of society to realize this freedom is undeniable. In my article I am going to mention the outstanding contribution of one such personality, almost forgotten today, Suhasini Gangopadhyay. This great personality threw himself into the freedom movement of India and later the communist movement with great energy. There, crossing the lines of caste-gender-religion-caste, transcending the boundaries of financial status of rich and poor, bridging the intellectual gap of the so-called educated-uneducated, the movement was united in its own nature religion against the brutal brutal tyranny of the English monarchy. It took strong will and sincere efforts of people from all walks of life to gather fuel for the fire called freedom movement.

It is noteworthy that the trend of this movement was never one-sided. From a close examination of history, we can know that the wave of movement arose at all levels, sometimes at the regional level or sometimes at the national level. Movements like – Santal, Kol – Vil – Munda rebellion, Tevaga movement were not as successful against the British power but still its success cannot be ignored. Because as much as there was passion, there was a lack of practical planning skills, lack of strong leadership and vision. On the other hand, the movement at the national level was divided mainly into non-violent and armed revolution.

In the history of colonial Bengal and India as a whole in the 19th century, the parallel participation of women with men in the struggle for independence has always played an important role. The women's liberation movement in India began mainly with the renaissance of liberal ideals, and at the center of this renaissance was the influence of the industrial revolution in Europe.1 It is believed that the industrial revolution was the first time women in the West had the opportunity to enter the labor market, as well as against rulers, exploitation, long-term deprivation, and oppression. Women's movement arose. Behind the women's liberation movement in India was the western social movement, the movement for women's education, the movement for the right to vote and other rights. [2]

In the 19th century, women's emancipation was more strongly expressed. In 1830, the issue of women's education and rights was raised by the Chartist movement in England, not only that, but also in the ideals of the French Revolution of 1789, the strong voice of women's emancipation probably sounded.[3] French philosopher Rousseau (1711 - 78), Voltaire (1690 – 1778) the issue of women's rights also comes up in the writings of others. In 1869, John Stuart Mill (1806 – 1873) in his famous book 'The Subjection of Woman' celebrated the equality of men and women with reason. Karl Marx in his 'The Civil war in France', Thomas Paine in his 'The Rights of Man' and even in

Frederick Engels's 'The Origin of the Family, Private Property and the State' (1884), women's rights, better than that, equal rights to men. Highlighting the issue, Marx had already raised the issue of women's rights at the international level in 1868. In the Indian context, Raja Rammohan Roy (1772-1833), Keshav Chandra Sen (1834 – 1884), Ishwar Chandra Vidyasagar (1820 – 1891) continued the program of women's liberation movement. From the end of the nineteenth century and the first part of the twentieth century, women-centered issues prevailed in various newspapers and magazines of Bangladesh as a means of women's liberation. Looking at women's rights in the 19th century, some Indian male reformers took a leading role in educating Indian women - women's education and women's rights. Dayananda Saraswati in North India, Annie Besant and her Theosophical Society in the South, Mahadeva Govinda Ranade in West India with his Pratharna Samaj, Brahm Samaj in Bengal also took vows in girls' education. From the beginning of the twentieth century, the participation of women in the nationalist movement became an important matter.[4] In Bengal, especially from the Swadeshi movement, this participation process became more effective. Bankimchandra's 'Anandmath' on the nationalists of Bengal and the patriotic praise expressed in that book somehow act as motivation for women in the freedom movement. In this phase, women's revolutionary activities were limited to sheltering male revolutionaries, looking after them, providing news, arms, etc. From the 19th century to the 20th century, ordinary middle-class women participated in Indian politics to a greater extent. Women's participation in the struggle for freedom played an important role in the history of colonial Bengal and the whole of India in the 19th century. Women's emancipation centered on the transition of women's political consciousness, the issue of women's equality with men took a new dimension in Indian history in 1906 at the Calcutta session of the Congress. In this session, Mrs. Sarojini Naidu questioned, regarding women's equal rights with men, the reflection of this new thinking can be seen in various places such as contemporary magazines 'Bamabodhini', 'Bharat Mahila' etc. In some short stories, novels and writings of the poet Rabindranath Tagore, the suffering of women and their discrimination in the patriarchal society is also presented in a new way. Indian women's participation continued to increase from the period contemporaneous with World War I. In the context of the Indian national movement led by Gandhiji and parallel to the non-violent movement as well as the armed revolutionary movement, women actively participated. Annie Besant and Sarojini Naidu are the two women who have left an outstanding mark on Indian politics since the First World War. In 1917, Mrs. Naidu led a delegation to London to meet Indian Secretary Montagu and demanded women's suffrage and in the same year the Women's India Association made its debut as a women's organization.[5]

After Gandhi's rise in Indian politics, women's participation increased considerably. The sheer power of Gandhiji's appeal transcended the boundaries of the upper middle-class families and influenced the women of Andaramahal too. Through the constructive program of the Non-Cooperation Movement, women from various quarters engaged themselves in spinning cloth for the boycott of foreign cloth.

In addition to Gandhiji's movement, the field of armed revolutionary movement that was created in India at that time, women's activism was also noticeable. In 1932, Pritilata Waddedar played an important role in looting the Chittagong Armory under the leadership of Surya Sen. Acting as his co-fighters were stalwarts like Shanti Ghosh, Suniti Chowdhury, Veena Das and Suhasini Gangopadhyay. Aruna Asaf Ali disobeyed Gandhiji's order and joined the path of armed revolution. In 1942, when the Communist Party was labeled 'illegal', rural women began to join the movement. During the Tevaga movement of 1946, women's participation increased significantly.[6] Even in villages, 'Mahila Atramaksha Samiti' was formed. The women of the house also joined this movement of the farmers. Women started the struggle in different districts of Bengal, regardless of Hindu-Muslim, with weapons like janta, banti etc. Not only in Bengal but also in the Telangana movement (1946 – 1951) the participation of (lower class) women was significant. Together with the communists they raised their demands. In my present article I would like to mention one such hero, who was a very active member of the Communist Party and above all one of the stars of the history of

India's freedom movement – but history has not remembered him. Smt Suhasini Gangopadhyay was one of the main women fighters of the communist movement in India. Whose words are hardly found in the history of the Communist Party and the independence of India.

Smt. Suhasini Gangopadhyay was born on February 3, 1909 in Khulna district of British India. His father was Shri Avinash Chandra Ganguly and mother was Shrimati Sarla Sundari Devi. He passed his matriculation from Dhaka Eden School in 1914, then while studying Intermediate of Arts, he got attracted to the revolutionary movement in Bengal and moved to Calcutta. While in Calcutta, he came in the company of Mrs. Kalyani Das and Mrs. Kamala Dasgupta and joined the 'Yugantar Party'. And at the same time became a member of the 'Kharti Sangh'. It was during this time that he started training in the armed revolutionary movement under the supervision of Kamala Dasgupta and Kalyani Das, and joined Raja Srish Chandra Nanda's Satan club.[7]

In 1929, he started living with Rasik Das in the French colony of Chandannagar, avoiding the eyes of the British. On April 18, 1930, he participated in the looting of the Chittagong Armory. After returning from Chittagong, he again took refuge in Chandannagar. Along with revolutionary Shasadhar Acharya, she disguised herself as Shasadhar Acharya's wife at the behest of the Chhatra Sangh. In June 1930, Mrs. Gangopadhyay gave shelter to revolutionaries Anant Singh, Loknath Bal, Anand Gupta, Jiban Ghoshal etc. But the British police came to know all these plans, the disguised revolutionary Shasadhar Acharya, Mrs. Suhasini Gangopadhyay and others were caught by the police.[8]

After a brief imprisonment, Mrs. Gangopadhyay joined the revolutionary Veena Das in the assassination of the then Governor of Bengal, Stanley Jackson. In 1932, as per the plan, Mrs. Gangopadhyay and Veena Das went ahead to kill Mr. Jackson, but this time too the plan failed. According to 'Bengal Criminal Law and Amendment (BCLA) ACT', Suhasini Gangopadhyay was arrested and kept in Hijli Detention Camp from 1932-1938. Suhasini Devi remained steadfast in her ideals despite enduring the inhuman torture of the British police.[9] After being released from Hijli in 1938, she joined the communist movement in India. But he was equally respectful of non-violent or Congress leaders who participated in India's freedom movement.[10] Mrs. Gangopadhyay was again arrested in 1942 for harboring Congress leader Hemanta Tapadar. Revolutionary Hemant Tapadar was a leader of Quit India movement, Suhasini sheltered him in his house, -- and he was a man of such broad mind and consciousness in terms of political ideals. After returning from imprisonment from 1942 to 1945, he actively started leading the communist movement in India. He trained not only female members but also many male communist members. Between 1945-1947, this hero led the communist movement in India from the front. As a result he was ordered to serve short prison terms in 1948 and 1949. He was again arrested under the West Bengal Security Act. Although released shortly thereafter.

He spent most of his life in freedom movement and revolutionary activities. Injured in a road accident in 1965, Mrs. Gangopadhyay was admitted to Kolkata's P.G. He died on March 23, 1965 due to tetanus in the hospital. [11]

Smt. Suhasini Gangopadhyay was one of the fighters of the communist movement in India. His work ethic, liberal political spirit, courageous spirit and above all leadership skills made him timeless – true, but the history of the communist movement in India does not remember him today. But this trend in Indian history is not new. How many women revolutionaries do we still remember in the history of India's freedom movement? Since independence, the communists started to overemphasize class discrimination, which is why they have always neglected the issue of gender discrimination. The communists have shown this narrowness of their vision in the case of the movement in Bengal and even the movement in India. When the textile factories of Bombay, Surat, Ahmedabad created problems with women workers, the mill owners subjected women workers to mental and physical torture, while the communist trade union leaders were active in the interests of the workers, they were generally indifferent to the improvement of the condition of women workers. 12 Even in the Telangana movement when As women prepared for militant uprisings alongside men, the Communist leadership ordered women to wage the struggle from within the confines of the family.

There is no clear answer as to why women members were discriminated against in the communist movement in India. We do not find women leaders as we find communist male leaders in the history of Bengal and India. Even if we look at the history of the communist movement of communist countries outside India, we see the neglect of women's leadership, according to the communist leadership, the seed of all India's problems lies in class discrimination, but would it be possible to solve the political-economic-social-problems of India only by solving the problem of class inequality? Class discrimination was central to the leaders' thinking. But the issue of gender discrimination seems to be very uncomfortable for the Communist leadership. Communist ideology based on class discrimination and gender discrimination is considered as a sub-category of class discrimination. So the gender based unequal competition at the social level continues.

Since Indian independence we have had relatively few women communist leaders who have represented India, how many women members have we had who have represented India at the provincial or regional level? While we are almost oblivious to figures like Suhasini Gangopadhyay today, there are far fewer women communists than we can remember or find mention of in history as male communist leaders. Why are their words forgotten in the history of the communist movement in India? Women's upheaval is confined within the family bond. Perhaps the leadership thought that gender discrimination would be resolved only if class discrimination was resolved, but in reality it was not and it is from this perspective that the communist movement in India as well as the world needs to be explained.

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UMBILICAL RELATIONSHIP OF NATURE & LITERATURE – A RESEARCH STUDY ON DEPICTION OF NATURE IN ENGLISH LITERATURE

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Abstract:
The umbilical relationship of nature and literature is conceived within the ecosystem where Man and Nature are interdependent in their co-existence. This philosophy of nature ethics had excellently and impeccably been dealt in English Literature through different forms of writing. There is an interdependency of all living beings in our natural ecosystem to lead a healthy and harmonious life. One should not destroy the nature for any reason. The importance of nature and ecological balance is important for the healthy life on earth. So to carry forward the above discussion, in this, chapter, I am going to deal and highlight the development & depiction of nature in different ages of English Literature as well as Indian English writing- the exposition of Nature as a serious issue focused by different writers in their work of art.

Keyword- interdependency, exposition, exposition, umbilical, impeccably, nature ethics.

Introduction:

*“*What we call ‘nature’ is…’denatured’… [‘Nature’] is a vast, sprawling mesh of interconnection without a definite center or edge” (Morton 8). Timothy Morton makes this bold claim in the first pages of his book, The Ecological Thought. Erstwhile his argument seemed to be layered, but later it was synchronized that “nature” is never in isolation, nor does it has its own distinct entity which is separate from humans; rather, it’s entity encompasses and absorbs humans, nonhumans, and all other existing forms within the vast interconnected web of ecology. In other words, the ecological thought recognizes that the mere existence of one being—human, nonhuman, or any other existent form—demands the connectedness of the other.

Depiction of Nature in English Literature- Pastoral poetry aggregates & incorporates one of the first literary genres aiming at calibrating the reader to close propinquity to Nature. This poetic genre was established in Hellenistic Alexandria. Philo Judaeus or popularly Philo of Alexandria (end of 1st century. B.C – beginning of 1st century. A.D), provides us with a piece of information indicative of the large population of Alexandria estimating that there were approximately one million Jews residing in Egypt and that two out of the five quarters of the city were Jewish (Lesky, 1964). Additionally, the fact that the population of Alexandria was not exclusively Greek should also be taken into consideration. Suggestively, according to Walbank, Alexandria constituted *“…a cosmopolitan agglomeration of people and the heart of the Ptolemaic administration, with a large population of Macedonians and other Greeks, Jews as well as native Egyptians….” (Walbank, 1981).*

The establishment of Pastoral Poetry by Theocritus is also endorsed by Hans-Joachim Gehrke, member of the Heidelberg Academy of

Sciences, according to whom Theocritus, the pioneer of this new literary genre, along with the undoubted contribution of his successors, presented Europe with the artistic landscape of Arcadia. Within this climate of "confinement" of the person into a purported gateway of communication, that was missing, was a reconnection with Nature, to be ardently sought for. As Lesky denotes *"firstly the city dweller had to realize the loss of Nature within the castles of the Hellenistic city so as later to succeed in generating something equal to Theocritus' Iddyls"*[3] *(Lesky, 1964).* As a result, the systematic cultivation of pastoral poetry was then inaugurated by Theocritus in Alexandria. Here the word "systematic" manifests that even before Theocritus there were shreds and traces of pastoral poetry to be found in Sicily and in Sparta (Bulloch, 1985). Within the general atmosphere of the period (the age of the successors of Alexander the Great), which was characterized by extreme social-military catastrophe, and under the influence of psychological tension inevitably provoked by civil life, it was quite natural for pastoral poetry to take shape since it would bring the reader closer to the life of the lost paradise of Nature among shepherds, fipple flutes, songs, blooming trees and flowers as well as breathtaking landscapes; images that would facilitate the respiration of the soul from the racket and the psychological suffocation of the city. This genre of poetry would definitely give the reader at least the illusion of returning and rebounding with Nature and invoke a sense of ecological consciousness which today seems to be lost

Many poets, such as Bion, Moschus, or Virgil emulated Theocritus even since the Alexandrian (Lesky, 1964) and the Roman imperial age (Albrecht, 1999) proves how much, on a psychological level, the detachment and disassociation from the natural dwelling has cost to humankind. Moreover, the expansion of the spiritual movement of Arcadianism in the European continent in the following years, exhibits nothing less than the craving and aspiration of man to reunite with Nature.

Man and environment compatibility goes all the way back to the early stages of creation in which the Holy Books framed human beings' accordance with the environment. The beginning of the first book of Bible has often been regarded as the origin of God's precept on man to master and enslave all living forms on the surface of the earth. Many people observe this as the first mention of the Western man's whereabouts with nature. However, this assumption proved to be quite different in non-western tribal cultures as their amalgamation to nature proved to be complementary in contrast with the judgmental essence of the Judeo-Christian tradition.

During the middle ages, the portrayal and ideas concerning nature were commonly present in the works of Geoffrey Chaucer. Chaucer's understanding of the environment was not limited to the physical locations but also it was deeply rooted to spiritual and religious approach. There are numerous references to nature in Chaucer's works. In ***Troilus and Criseyde***, the poet writes:

"O blisful light, of which the bemesclere
Adorneth al the thriddeheven faire!
O sonneslief! […] In hevene and helle, in erthe and salte see
Is felt thi might, if that I weldescerne;
As man, brid, best, fish, herbe, and grenetree" (Chaucer, 2015)

In this stanza of the poem, nature is described as stunning and delightful, but within a context where time stands still as it is associated with the Goddess Venus. In fact, ***Troilus and Criseyde*** is not the only work by Chaucer which bears natural themes and ramifications. Chaucer's ***Parlement of Foules*** is another poem which contains numerous references and mentions related to nature. In the poem, nature is seen to be personified, possessing her own identity, ethic and aspirations. The embodiment of nature has created a heaven-like image which is alive like a human being. The poet often speaks with nature by personifying her and emphasizing her liveliness as in the following stanza:

"Now pes," quod Nature, "I comaundeheer!
For I have herd al youreopynyoun,
And in effect yit be we nevere the neer" (Chaucer)

In this poem, Chaucer vividly exposes the interconnection between humans and their natural environment. Nature is personified as a human being who possesses her own ideas, ethics and ethos. Thus, Chaucer contemplates nature as a living entity like any other. The importance and concern he gives to nature is clearly detectable here as the word **"nature"** appears nineteen times within the poem. Moreover, Chaucer's most famous work ***The Canterbury Tales***, begins with a marvelous example of poetry:

"Whan that Aprill with his shouressoote
The droghte of Marche hath perced to the roote,
And bathed every veyne in swichlicour,
Of which vertuengendred is the flour; (Chaucer, 2004)

Chaucer begins his poem by portraying a setting of spring. He contributes a fresh description of the season in sequential and in contiguous terms. He mentions the months of March and April and also includes some astrological and astronomical elements in this poem. Above all, rather than an emblematicdescription of the natural setting, Chaucer chooses to draw a landscape in the reader's mind concerning the cycle of nature using a cryptic and enigmatic style. The advancement of spring is declared in an oblique and rhetoric style as a cyclical event which epitomizes rebirth and resurgence of the cycle of life.

Nevertheless, Chaucer was not the only author who had deeply connected nature to his works. Another example of Early English literature which encompassed a deep connection with nature is the Arthurian romance of ***Sir Gawain and the Green Knight***. It is quite conceivable to read this famous poem as a form of nature writing. The poem contains various paired resistance, such as *"human-non-human", "hospitable-hostile" and "inhabited-wild" (Popescu, 2014: 47-48).* Here the protagonist, Sir Gawain, refuses to bond with nature, his counterpart Sir Bertilak does not abstain from any interaction with the environment. Dan NicolaePopescu affirms that:

"The ethical binomial Gawain-Bertilak exemplifies a dual cultural approach to nature: with Gawain, the natural element is presumably hostile and must be subdued at all cost, while with Bertilak, a man-nature consensus is desirable, where man's stewardship of nature is non-invasive, co-operative and respectful at all times." (48)

The compatibility between nature and human is stressed but at the same time the conflict of human defiance against nature is displayed through these characters. It is quite feasible to read Sir Gawain and the Green Knight as a fragment of nature writing. Overall, the poem tends to point out the resemblance and affinity between seasonal modulations of nature with the several phases of human life. However, nature replenishes herself in a consistent and continual cycle of seasons and productivity whereas humans fade away in mortality and fatality. It must also be kept in mind that ***Sir Gawain and the Green Knight*** is a Medieval, Christian poem. Thus, the impression towards nature is strictly shaped by the Judeo-Christian tradition which alleged man's predominance over nature. Popescu quotes from Lynn White's famous 1967 article where he openly accused Christianity for the ecological catastrophe. At the beginning of the poem we meet Gawain who is on his way to the Green Chapel, the poet comments:

"In the wilderness of Wirral – few thereabouts that either God or other with good heart loved. And ever he asked as he fared, of fellows he met, if they had heard any word of a knight in green, on any ground thereabout, of the green chapel; (...) The knight took pathways strange by many a bank un-green; his cheerfulness would change, ere might that chapel be seen. (701-02)"

The poet comments on the wilderness, a location, he depicts and illustrates as a place that is isolated from civilization. These bizarre and curious lands contain lots of daring adventure but also plethora of danger and peril:

"Sometimes with dragons he wars, and wolves also, sometimes with wild woodsmen haunting the crags, with bulls and bears both, and boar other times, and giants that chased after him on the high fells. Had he not been doughty, enduring, and Duty served, doubtless he had been dropped and left for dead "(720-23)"

This stanza reveals and affirms the human struggle and strife with the non-human environment: serpents, dragons, wolves, bears, boars, giants and trolls. Not only are they destructive creatures but they also force the traveler to be detached from nature. The living creatures which seem to be representatives of nature are seriously hostile and antagonist towards all human activities. George states that:

"The poet obviously privileges the human over the environment, as we would expect. Yet such privileging functions to remove humanity from its natural relationship to the ecosystem. The human relationship to the environment is a reciprocal one, with humanity altering the environment. […] The journey itself is a significant task, yet we get only a few lines of the poem that reveal Gawain in a non-civilized setting. […] The message is clear; human kind belongs in a tightly-controlled habitation, not in the wild natural world."

An effort to estrange humans from their natural environment is noticeable here. As a result, nature appears hostile to humans as well. It is as if all living creatures including the weather take a contra-stand against Gawain. Each and every element of nature is conferred as an enemy to be defeated and conquered.

During the Elizabethan era, literature and art bloomed. Britain developed as a country of artists by raising and enriching various poets and playwrights. The foremost representative of the Elizabethan age, undoubtedly, is William Shakespeare. Shakespeare made comprehensive use of nature imagery and symbolism in most of his works, including his sonnets. In one of his most exalted pastoral plays, ***As You Like It***, Shakespeare depicts an intriguing and alluring perspective about the nature in the conversation between Oliver and Charles:

"CHARLES They say he is already in the Forest of Arden, and a many merry men with him; and there they live like the old Robin Hood of England. They say many young gentlemen flock to him every day, and fleet the time carelessly, as they did in the golden world. (As You Like It I.I 105-109)"

Evidently, in these lines, Shakespeare imputes positive qualities to the natural sphere. **The Forest of Arden,** represents, Shakespeare's actual place of residence, Warwickshire but at the same time it refers to the romantic setting of Greenwood, the location of Robin Hood and his bandits and hooligans. **The Golden World** is another reference which adverts to the good old times when there used to be impeccable consensus between humans and nature . This was a time when humans did not work since nature provided them with the food supplies they needed to go on with their lives. Moreover, the country contradicted with the city when the duke senior moves to the Forest of Arden:

"DUKE SENIOR Now, my co-mates and brothers in exile, Hath not old custom made this life more sweet Than that of painted pomp? Are not these woods More free from peril than the envious court? Here feel not we the penalty of Adam, The seasons' difference; as the icy fang and the churlish chiding of the winter's wind, Which when it bites and blows upon my body." (As You Like It II.I 1-18)

Nature not only emerges in Shakespeare's comedies and tragedies but also in his Sonnets. Shakespeare's Sonnets possess and acquire various implications, references and explicit mentions of nature and all sorts of natural elements. Conceivably, one of Shakespeare's most well-known sonnets worldwide is Sonnet 18 which encompasses various references to the environment. The Sonnet starts with a benign touch and advances with several metaphors, analogy and personifications of nature:

"Shall I compare thee to a summer's day?
Thou art more lovely and more temperate:
Rough winds do shake the darling buds of May,
(Shakespeare, Sonnet 18)

Apparently, Shelley was trying to raise awareness about the environmental problems of his age. It was also during the same period that the problem of species extinction came to be recognized by the masses.

Referred to as **'Poet of Nature'** by Shelley and the Victorians, William Wordsworth was the preeminent poet who possessed an ecological awareness. Living in an age of Britain's Industrial Revolution, caused a great brunt on the poet to reflect its effect on nature and people. Therefore, most of Wordsworth's poems were involved with ecological notions, and this is quite distinct in his most acclaimed poem ***I Wandered Lonely as a Cloud:***

"I wandered lonely as a cloud
That floats on high o'er vales and hills,
When all at once I saw a crowd,
A host, of golden daffodils;

Beside the lake, beneath the trees,
Fluttering and dancing in the breeze." [18]*(Wordsworth, 1888)*

Apparently, it could be observed in the above stanza that nature was of primary importance for Wordsworth. Words like clouds, daffodils, trees and breeze all highlight the sphere and notion of nature. Since most of his works appropriated with a pastoral context, the poet made efficient and impressive use of metaphors, similes and personifications of natural elements. Jerome Mac Gann comments on the relationship between Wordsworth's poetry and nature and affirms that:

"Ecological nature is Wordsworth's fundamental sign and symbol of his transcendent Nature because the objective natural world – the fields of chemistry, physics, biology – contains for human beings, whose immediate lives are lived in social and historical fields, the images of permanence which they need. Like Coleridge, however, Wordsworth translates those ecological forms into theological realities: nature as Nature, the Active Universe and the manifest form of the One Life." [19]*(Mac Gann, 2001: 300)*

Percy Bysshe Shelley was born in 1792, and was the master poet of English Romantic era and is believed as a lyrical poet of English language by the great scholars and critics. Shelley has a special view about beauty and he expresses his perspective about it in poems like ***"To a Skylark"*** and ***"Ode to the West Wind"***, that in them he uses such metaphors from nature and makes a relationship between his feeling and art. Poetry can be adopted as the technique of expounding imagination and caprice, fantasy and illusion is the real origin of sympathy. While handling nature, Shelly describes the things in nature as they occur and never colours them to make it artificial. In fact, he gives them the characteristics of human life through his personifications, but he does it inadvertently for he feels that they are human beings who are able of doing the duty of human beings. His mythopoeia power had made him the best romanticist of his age. In ***Ode to the West Wind***, he personifies Nature as the **Destroyer and the Preserver**, and in **The Cloud**, the cloud is a possessor of mighty powers. He also believed in the healing aspect of Nature and this is revealed and voiced in his ***Euganean Hills*** in which he is healed and soothed by the natural scene around him and also the imaginary island. In ***The Recollection,*** the same idea of the healing power of Nature is applied. Shelley's subversive diligence can be observed in ode **"*To Skylark".*** According to Shelley, the bird, Skylark, who sends off spontaneous melody from heaven and evokes higher and higher, can never be a simple bird. It is for the poet, a joyful spirit that begins its upward flight at sunrise and becomes imperceptibly invisible at the evening like the stars of the sky. In addition, it is compared with moonbeam whose presence is rather felt than seen. It's a paradise bird of bliss and by singing it spreads its influence through the world.

Virgil's Pastorals and Georgics were an important model here, as it was Horace's *Epode II*, which famously begins "Happy the Man" (who leaves urban cares behind for a life in the country) and which echoes through any number of eighteenth-century accounts of the pleasures of a country life. While this is not the place for long excursions into the history of pastoral poetry, one thing to keep in mind is that from its classical origins, pastoral sets in place a series of powerful oppositions. The most powerful of these, perhaps, is that between the country and the city, the one imagined as simple and virtuous, the other as complex and corrupt. The complication here is that landscape might be equated with the countryside, and the countryside in turn with a set of values distinct from the city, but such distinctions may be no more than a fantasy of absence. That is, while representation of the country becomes a repository for urban desires of simplicity, virtue, and ease, or of georgic's more robust insistence on the powerful productivity of the land, those virtues may have their existence primarily in the imaginings of urban society.

We can see changes in emphasis, certainly, but the problem of how to justify pleasure and leisure in the face of moral claims for usefulness and work remains powerfully in place. The larger issue for us, then, is that representations of the land as landscape are an implicit invitation to explore opposition and difference. In these terms, an image of landscape that aligns itself with "nature" or the pleasures of the country is constantly implicating itself in an account of what it is not. This inevitably complicates apparently easy oppositions between country and city, virtue and corruption, nature and artifice, because those oppositions are themselves an expression of relation—and we might think about landscape in this way, too.

Apparently we see that the Romantic poets often showed the nature as free, powerful and beautiful world that is different from the human. Especially romantic poets liked to portray the sea in this sense, its boundless scope and majestic power, the wind, which has unlimited power and freedom, and the mountains and the birds with their grandeur and sublime beauty. In this case, the freedom and the power of natural elements have a figurative meaning, associated with free and powerful human spirit.

An eco-critical approach conveys the impersonal relationship that humans have with nature and environment which offer them the unavoidability of their existence. Despite giving the reverence to nature for everything the humans get, they over exploit nature and natural resources in the name of development and advancement leading to the un-repairable hazards to the environment and putting the entire planet in danger. Many poems written in India during different periods, from diverse perspectives and tones at the end advocate the same urgency and need for the harmonious relationship between man and nature. No one can live in isolation. All living and non-living organisms are connected with each other in the ecological system. If this cycle of ecology gets disturbed, then entire universe will face a gigantic problem. And therefore, the conservation of environment and natural resources is the need of the time and the immediate concern for the betterment of the planet.

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TRIBAL PHILOSOPHY ANDODIA POET BHIMA BHOI

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Abstract- Bhima Bhoi nourished by diverse circulating myths and influenced by specific narrative strategies and contexts. Taking into account the legendary character of the circulating stories, the question of dating the historical Bhima Bhoi remains still unanswered. One can assume that he was born in the mid- 19th century. In data only two passages of his 'Stuticintamani' does gives brief data on account of his childhood. He acknowledges that he is an orphan. But he remains ambiguous and is playing with religious metaphors when he says that his father was the "beginning less lord" and his mother was "primal energy". Tribal Odia poet, who recited, down to earth Sublimated Couplets, away from materialistic prosperity and even Concurrent materialistic worship rituals of statues.But have strong faith in service to mankind and Submission to the ultimate power. Although he was less educated with formal education, he was experienced a lot with tribal life style and co-existence with nature and accordingly he preached a philosophy of shapeless ultimate Power, which was a brand new concept in Odisha and Odia literary arena, the land of Lord of Jagannath and within Hinduism Simultaneously. His 'Alekh Mahima Dharma' of Nihilistic concept stamped a great impact upon common men of Odisha and his philosophical idea gathered sizeable member and existing till date in parallel.

Key words- Tribal Poet Bhima Bhoi, Nihilistic philosophy, social inequality, dhyana

Introduction-Bhima Bhoi nourished by diverse circulating myths and influenced by specific narrative strategies and contexts. Taking into account the legendary character of the circulating stories, the question of dating the historical Bhima Bhoi remains still unansweredBhimaBhoi (1850-1845) was a Tribal Odia poet, who recited, down to earth Sublimated Couplets, away from materialistic prosperity and even Concurrent materialistic worship rituals of statues. But have strong faith in service to mankind and Submission to the ultimate power. Although he was less educated with formal education, he was experienced a lot with tribal life style and co-existence with nature and accordingly he preached a philosophy of shapeless ultimate Power, which was a brand new concept in Odisha and Odia literary arena, the land of Lord of Jagannath and within Hinduism Simultaneously. His 'Alekh Mahima Dharma' of Nihilistic concept stamped a great impact upon common men of Odisha and his philosophical idea gathered sizeable member and existing till date in parallel. 'Mahima Dharma' (Dharma of Glory) is one of the most important living religious traditions of Odisha. It originated in the 19th century as an indigenous reform movement, emerging out of the many devotional and mystical traditions of India. The earliest authentic testimonies of this movement are the compositions in Odia of Bhima Bhoi, a saint and poet, who popularized 'Mahima Dharma', particularly in western Orissa. He lived during the second half of the 19th century and became a disciple of Mahima Gosain (or Mahima Swami), the actual founder and first teacher (guru) of Mahima Dharma. It is generally accepted that after the death of his guru, Bhima Bhoi founded his own hermitage (asram) at Khaliapali, a little village in western Orissa, in 1877. It is there that he composed his most beautiful and original part of Mahima Dharma's devotional literature, 'Stuticintamani' and 'Bhajanamala', which are still sung today. As is often found within the Bhakti tradition, BhimaBhoi claimed religious authority while remaining a householder, having even progeny. He disregarded social norms of caste and community. He rejected ritualized piety and initiated women into his community. Because of his social engagement and poetry, he is remembered today as Santa Kabi.

Legendary Origins- The life and teaching of Bhima Bhoi nourished by diverse circulating myths and influenced by specific narrative strategies and contexts. Taking into account the legendary character of the circulating stories, the question of dating the historical Bhima Bhoi remains still unanswered. One can assume that he was born in the mid- 19th century. In data only two passages of his 'Stuti chintamani' does gives brief data on account of his childhood. He acknowledges that he is an orphan. But he remains ambiguous and is playing with religious metaphors when he says that his father was the "beginning less lord" and his mother was "primal energy" . He hides real, biological, origin and relates himself to the divine. BhimaBhoi's first two disciples were the two brothers Hari Panda and Basudev Panda, born into a Brahman family. Gradually more and more came to see him. 'Dhuni gharas' (homes for the sacred fire of the ascetics) and 'Tungis' (Places of worship) were built. The hagiography then explains that, day by day, the name and fame of Bhima Bhoi spread over the area, and many men and women to his village and received initiation into this new dharma. Among the people who so attracted was a beautiful young girl named Annapurna of Madhi grama, of the kingdom of Dhenkanal. It is generally accepted that she, too, came from a Brahman community and that she was very kind and gave religious instructions to the lay devotees (Bhaktas). Annapurana, or Adi Mata (Adi Mata, "Primordial Mother") as the 'Bhaktas' call her in devotion, is certainly the most important among his followers, especially among his female disciples. She was his principal spiritual consort of companion and was referred to as female divine energy (Shakti).

Themes of Bhima Bhoi's Poetry- Besides Mahima, the key word gives the 'Mahima Dharma' its name is 'Alekha'. 'Alekha' can be translated as "the indescribable." It stands for the absolute one (alekha paramabrahman) that cannot be defined, seen, or described, much less written about. Alekha is related to alakh (from Skt. alaksya, without characteristics or invisible). For Bhima Bhoi, brahman is far more than an abstract notion, indescribable as it might be; it is full of heat and light, and the poet is transformed into oneness with it. Conceptually, there is sometimes no clear distinction between brahman, the ultimate, and Brahma, the creator at a lower level, as the neuter and masculine genders are also indistinguishable. Hence, the formless Brahman is also identified with the lord in more personalized terms: pervades Bhima Bhoi's theological language. He is also called Alekha Purusa or Mahapurusa ("Great Person"), who dwells in the void. Like Brahman, Purusa is to be experienced mystically.

'With eyes wide open
See the form of the formless person,
You will be enlightened,
Judging with your insight.
(BhMa.50.5; trans. Baumer & Beltz, 2010, 335).

It is really remarked that, 'Bhima Bhoi inherited not only the notion of Purusa as the personal God also the Vedic associations of the cosmic man in whose body the entire universe is contained or from whose limbs it was created'(i). It is not only a theo- cosmology but also a mystical perception of the Supreme Being that is condensed in the image of the cosmic Purusa:

'His head is the dense void,
His belly the earth,
and the underworld his feet.
From the pores of his skin
emerge clusters and clusters of worlds,
and the tallest mountains rise and set'.
(Stc. 13.5; trans. Baumer&Beltz, 2010, 119)

Although these lines are reminiscent of the Purusasukt (RV. 10.90), Bhima Bhoi's version is different, as if emerging from his own vision. Thus, the impersonal and of the divine are closely interwoven in the thought and experience of the poet. It would only be a conceptual artifice to separate the lord from his manifestation, the human- divine guru. All the negative characteristic of the ultimate reality, be it named alekha, brahman, of Purusa, culminate in the concept of sunya, or void.Sunya is perhaps the most pervasive term in BhimaBhoi's philosophy and mysticism, and it has led to a simple presumption of a Buddhist in influence on him (Vasu, 1911). Sunya is far from being a mere negative conceptual term for the ultimate reality; it occurs in different contexts and at different levels of experience or spiritual practice (sadhana). As a theological concept, it is often combined with brahman or Purusa and refers to a mystical monistic principle rather than to the emptiness as conceptualized by the Budhist doctrine of depending origination.

‘Beyond word he is, and beyond thought.
His body is the void.
Who can find him in the scriptures?
Who can find him within thought or form?’
(StC. 45.17; trans. Baumer&Beltz, 2010, 209)

Again and again, the lord is called embodiment of the void (sunya dehi); therefore, he has a personal aspect to whom one can pray and whom one can ask to be merciful (StC. 77.14). Not only has the lord the void as his body, but he also moves in the void, which is all-encompassing. This sunya is empty space, the closest symbol of brahman (caked akasa or kha in the→Upanisads). The lord is sunyavasi (dweller in the void), and he roams freely in the void (BhMa.5). Symbolically this empty space is called the temple of the void (sunyamandira), not to be misunderstood to be the actually empty temple at Joranda of the same name. Bhima Bhoi speaks of the opposite of any concrete structure, much more so of any idols worshipped therein. What he means is this:

‘See what ignorance! Being mere humans,
They make relationships with lifeless idols.
Yet we pay no attention to the one
Who created out body and life from the
void.’(ii)

Sunya is that “primal abode” in which the lord- and the guru- roams “untouched by illusion or delusion” (BhMa. 58;80). They are also clear indications of different stage or degrees of void corresponding to different levels of experience. Thus Bhima Bhoi says the following:

‘The way lies in the void within the great void, and in the formless, indescribable state is the reunion.’(iii)

This sunya can only be realized by process of unknowing- that is, a practice beyond attachment and passion, completely indifferent to worldly objects, and desire less and indifferent: nirveda sadhana (also the title of one of Bhima Bhoi’s works). The tern nirveda has sometimes been mistaken for a negation of the → Vedas. Whatever criticism Bhima Bhoi may have against the Veda, it concerns mainly the orthodoxy of ritualism and caste rigidity. ‘Nirveda’ means both an approach beyond knowledge and detachment and dispassion. In Bhajanamala 7 it is said:

‘He roams the temple of the void,
The one without form or features.
You cannot reach his two feet,
Just cling to the one. (chorus)
The indescribable city is his home.
O wise men, remember,
It is neither hot nor cold. (1)
His flow of nectar, pure and
Untouched, unseen and nameless
Tastes sweet to the core. (2)
The wise brood bewildered
Seeing his deceptive stride,
Faster than an eye-blink,
Quicker than lightning.’ (3)

Message- In fact, the narrative of the blind Bhima Bhoi fits into the canon of hagiography promoted by the Indian bhakti tradition. His blindness is less an attribute that refers to his physical appearance or to his abilities than a metaphor for his religious attitude, his devotion, and his spiritual humility. Bhima Bhoi is often depicted as the first social revolutionary of modern Orissa who fought against social injustices and tried his best to reform Indian society. He indeed questioned hierarchies, kings, Brahmans, caste, and the role of women in Oriya society. Bhima Bhoi opposed distinctions based on caste (jatigata bibheda) while accepting disciples from all communities, even untouchables. In his view, there was only one caste- that is humanity (manavajati). In other words, there are only men and women. It is often said that his critique of caste provoked people to sanction him. They could not beat the fact that he accepted people from all communities and that he treated them equally. Interestingly, R. Samantary (1976, 9) relates the tale of the well, mentioned above, to Bhima Bhoi’s social protests. In this argument, Bhima Bhoi was beaten up and thrown into a well because he was acting against established social norms. Furthermore, Bhima Bhoi rejected the ritual use of the tulsi plant, which is prime symbol of the Sanskritic and Brahmanic Hindu identity. He also considered→ pilgrimage (punyatirthabirodhi) useless. Holding close on to the nirguna concept of God, Bhima Bhoi opposed any kind of idol worship (murtipuja). He dissociated himself from the high castes and the Brahmans, saying that members of the Mahima Dharma should never accept food from the house of Brahmans.

The Lay Guru- Considering the development of the Mahima Dharma movement in its tis totality, the originality of Bhima Bhoi is his status as a householder and religious guru. As a lay leader, he kept himself voluntarily separated from Joranda and its monastic order.Institutional Splits with the Mahima Dharma movement ,while systematically comparing the two groups, one discovers several differences of philosophy, theology, and institutional and social order .Hinduism and Mahima Dharma and underlines that the "new" message of Mahima Swami offers a path of pure, rational, and no ritualistic monism. In other words, Mahima Dharma is the completion of the ancient Vedas and Upanishads. Unorthodox asrama of BhimaBhoi stands in contrast to the highly organized and strictly regulated monastery of Joranda. It is not surprising that in this different setting, the polemics of Bhima Bhoi against the religious establishment have been deliberately ignored. Mahima Dharma in Joranda is undoubtedly part of the Hindu mainstream, a group as distinct as the Nath yogis or other ascetic group. The Mahima Dharmis in western Orissa still-though to a lesser degree- keep something of their innovative and revolutionary spirit.

It can be concluded that, near about two hundred years ago the Tribal thinker and saint poet of Odisha, 'Bhima Bhoi' imagined about the presence of the almighty in every atom, thats why he opposed to limited miniature of any God, Godesses or temples and the ritualistic corruption of priests attached there with. The example of success of his 'Nirguna' theory and 'Mahima Dharma'till date is that thousands of his followers following his path heartily and the spiritual concept still prevails in Odisha and border areas of Jharkhand and Chhattisgarh.

End notes-

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MOKSHAVADA: IT'S RELEVANCE IN THE PRESENT CONTEXT

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Ever since time immemorial, humans have been fascinated by the strange rhythms and astonishing sights of nature, thinking that some unseen force might be the cause of it. It is difficult to determine when this research began, but there are two types of research. First one, we call ***'science'*** by breaking down matter and finding its fundamental nature, by knowing its uses and rules, by determining its properties and by knowing the law of its change according to the different conditions of its properties.

The second form of inquiry is for the individual to immerse himself with in, to look for the cause within and to identify its connection with himself, connecting all things to its vastness. We call this ***'yoga'***. Funnily enough, by breaking down matter, ***science*** discovers the truth, whereas by identifying the elements within nature and outside nature; a ***yogi*** can feel that truth. One's journey from the periphery to the center. Another's journey is from the center to the periphery. Due to the difference in travel, the style of speech also varies. The language of science is like mathematics, full of logic and authenticity. A yogi's language is symbolic, poetic or mystical. A scientist is a yogi by nature. His stream of research is not less than a **yoga studio.** A Yogi like that is essentially a scientist. We can call yoga is science because consciousness is the essence of science and applies many scientific principles to achieve that feeling. Consciousness is the name of the active, awake and subtle state of matter. Matter is the name of the inactive, dormant and gross state of consciousness. While the laws of matter are called science, the science of consciousness is called spirituality.

By balancing the body, mind and emotions of the man's conduct, thought, work, study and effort; It elevates the consciousness to an inexpressible joy, which we call spirituality. By attaining a calm and undisturbed state of spirit or consciousness, we can include all the accomplishments of purifying the body, mind and emotions. Be it literature, art or any other form, the adoration of divine compositions written for the welfare of man and nature and expressed in aesthetic sense is found in all ages.

The highest sense of spirituality is the attainment of enlightenment, although this is not the end of the spiritual journey. There is no end to this endless journey. The feeling of all those who have acquired knowledge is the same. To this day, all the people who have acquired knowledge have traveled within themselves and found that knowledge. There is no other way to attain enlightenment than to travel within oneself.

One cannot attain supreme knowledge by studying the scriptures alone. To attain supreme knowledge, one has to go through four levels. First, *self efforts*. Self or own study. Who am I? Why was I born in this world? Where I came from and where I am going again. As long as I am in this world, what will I do? Which life is meaningful, which life is pleasant. What life brings joy and what leads us to sorrow. If we can know based on our life experience, then we can call it **- SWADHYAYA**. The scriptures written by sages who are masters of this science, provide help in this direction. We can do self-study by combining both the truths mentioned in the scriptures and our personal experiences. This is the first step on the path to self-knowledge.

Second, step ***SATSANG.*** Satsang means to sit in the company of an enlightened being with other like-minded individuals who are spiritually thirsty. To partner with them and discuss their experiences and obstacles on the way to the benefits of science, get motivation and encouragement from them from time to time to try to overcome it. Satsang holds a lot of importance in the spiritual journey. The journey may be different, but the goal is the same. Fellow travelers who pursue the same goal become allies of each other, even though the attainment of the goal, or Brahmanubhava, is personal.

The third step is to be at the feet of a Satguru or **A ENLIGHTENED MASTER**, to perform spiritual practice under the direct guidance of a Buddha Purusha or enlightened master. When one experiences a Buddha's words in one's heart, or participates in a satsang and suddenly feels one with him, one's heart is filled with reverence for that great man. Admiration (Shraddha (eventually turns into devotion. An ordinary person takes shelter of a Sadguru and becomes a disciple or sadhaka with a desire for peace and freedom from worldly turmoil. Under the Guru or Master's constant guidance, through rigorous austerities, he one day realizes that the entire universe has been created by an infinite power. This eternal, infinite energy is permeating all around. No one can see this undivided power; but its position is everywhere. The entire universe is surrounded by this divine energy. It is invisible. It is undivided. It is the root of all. It is the spirit, the soul. The sages of the Upanishads refer to this energy as Brahma. In our ancient scriptures, it is called Nirkara. The existence of this formless energy is everywhere, even within us. We can feel it. It is nothing but cosmic consciousness, the inner energy.

The fourth step is self-realization. The consciousness that exists within oneself, establishing unity with the cosmic consciousness, is the experience of becoming one with it. The quality of consciousness is to know. In all of us, the one who knows everything is the ***Gyata***. That which is worth knowing is knowledge ***Gyeya*** and that which is known to us is knowledge ***Gyan***. Gyata, Gyeya and Gyan - when all these are united and gathered at one point, then self-knowledge of a person takes place. Through the practice or sadhana, one realizes that he is a special part of this vast cosmic consciousness. As a result of the final unfolding of self-consciousness, this indeterminable feeling and oceanic ignorance becomes clear to the individual, becoming available to the cosmos. A righteous person attains enlightenment. The universe becomes one. This is the highest experience of life, the highest attainment. There is no limit to that greatness. That is infinite. Human life is very short. It is impossible for man to fathom the immensity, the magnitude of which even after possessing the supreme knowledge. Therefore, all the Buddhas have said, Charivati, Charivati.

In a state of full wakefulness, with the body still, the mind calm and emotionless, if a sadhaka continues the practice of gazing into closed eyes for long periods of time, the visible darkness within his closed eyes gradually becomes like the vast sky of a deep dark night. This is the form of spirit or consciousness, which has no form, no shape, no color. By constantly seeing this formless, Nirakar, pure consciousness, one does not even know when a person becomes sane or attains to a state of thoughtlessness. This state is called meditation in the scriptures. Meditation is not an achievement. It's a state of no mind. It is attainable by abandoning all achievements and reaching inaction. When the body is still, the mind is calm and the emotions are still, and the consciousness is in its purest state, that state is called meditation. A person who becomes aware of meditation experiences a sudden joy; and this joy seems so precious to him that all worldly things seem insignificant before him. In exchange for everything, he expresses the desire to repeatedly attain the calm, pure state of consciousness. One becomes devoted to the Sadguru for showing the way to lead to that state. This is the first and most important experience on the spiritual path. This feeling cannot be expressed in words. So, no matter how many ways the Saints, sages try to say it, it remains unintelligible to the reader. Only by being in the presence of a living Guru can one attain this divine experience. That is why all the saints have repeatedly declared in their free voice to bow down at the feet of Sadguru.

From his own experience, the living Master shows the path to self-awareness. He goes on to explain the rules of regulating the body, mind and emotions - the movement of breath, the regulation of air movement of the Ida, Pingala and Susmana Nadi, and the introduction of the void, the formless, the embodied or the formless. Among them, introduces Nada or Omkara. It gives a glimpse of divine light manifested in it. The seeker finds within himself that the pure form of consciousness. That is the central essence of his life and he can make it possible that consciousness pervades the entire universe invisibly.

This vast, eternal, infinite cosmic consciousness has different dimensions. Sometimes it appears in the form of divine sound and sometimes as divine light. In the state of deep meditation, the sadhaka sees the inner light within himself. And Devine consciousness is immortal. Its essence can be made available by the Sadhaka within himself. He knows that one day this body may merge into the earth, but consciousness never dies. At different times the sadhaka perceives that consciousness "Brahma" differently. In front of that divinity of cosmic consciousness, all the trivial matters of the world seem insignificant.

The Universal Consciousness that pervades the vast void, is chanted in the form of a divine sound. This divine sound is a quality or dimension of that consciousness. Because Omkara is the creator of all of us. From the cosmic consciousness, our consciousness is also constantly echoing within us. Saints of all ages have given different names to this divine sound. In the Vedas and Upanishads, it is defined as the sound of Universe. In Srimad Bhagavad Gita, Krishna calls it the Holy Voice, while Patanjali calls it ***Pranava*** Voice. Medieval Indian sages named it ***Shabad, Rama***, ***Nam***, ***Hari*** etc. Kabir calls it shabad. Mirabai called it ***Ramratan Dhan***.

On the spiritual journey, the knowledge of Omkar is a vital asset. There is no depth in meditation until one listens to Omkara. From the day the sadhaka is able to hear the voice, his journey accelerates. The stream of that Devine sound is within us. It cannot be found by looking outside. All external sounds are frictional sounds, it means they are produced by the friction of two objects. Even the sounds we make out of our mouths are created by the friction of our vocal cords and air. All the sounds of the outer world are made of the vibrations of two things, but the sound of Omkara is the sound of our soul or consciousness. It is also the voice of the vast cosmic consciousness, which is unharmed. In absolute solitude, when our consciousness is not guided by the five senses, it turns upon itself, that is, when a person is self-absorbed, then he can know and feel this divine song being sung within him. This sound goes on continuously. This is the voice of our soul. A quality of our consciousness. This is Krishna's flute in symbolic form. The day a person becomes acquainted with the inner nature of self-consciousness, the contours of his life change dramatically. By listening to this sweet voice, discernment becomes available to the humble. When he becomes one with the sound of this voice in spirit, that state is what we call Samadhi. The eighth and final limb of yoga is Samadhi. A seeker can gain self-recognition. Who am I, the reply comes from within. I am pure consciousness-soul, this reply comes. Therefore, in different texts of Yoga science, the explanation and majesty of Omkar or Ramanama, all the sages have declared with free voice about the divine sound. There are four main communities that originated in India. Sanatan, Buddha, Jain and Sikh. There are many differences in behavior and thoughts between them. But there is no difference about one thing. That is Omkara. This divine sound has been described all in the sects that originated in India and outside as well. In the Bible it is described as The Word. In Persian religion it is called Ahur Mazda. In Islam it is referred to as Bange Asmani, which means the sound of the sky.

Omkara is the essence of spirituality. No matter how much one does work, no matter how much one organizes ways of worshiping God in one's conduct of life, one's self-knowledge does not occur until one is able to hear that divine voice within oneself. Therefore, all saints also mention this Omkara, Shabad repeatedly in their hymns. By listening to Omkara, one is persuaded to enter the grave and attain spiritual enlightenment. A person can be freed from the evils of anger, desires, envy, hatred etc. Freed from all the disorder, he can do all the best and make a difference in his life. If the soul or consciousness becomes one with the Supreme Consciousness, then all the sorrows and pains of life will go away automatically. Freed from confusion, one can become accessible to joy, and this joy will one day lead him to heaven. Divinity will emerge in the person. That is the reason why so much importance has been given to the omkara as the focal point of the sadhana. It is very much relevant to achieve or to attain Moksha in the present context because now-a-days everywhere we can find stress, anxiety, desires etc more and more.

In Sanskrit scriptures, there is talk of four purusharthas. The ultimate effort in that is Moksha or salvation. Moksha means no more desire. At the time of a person's death, if wishes remain, then he is reborn to fulfill those wishes. If there are no desires left at the time of death, then the person will not take birth again. Will be free from this cycle of birth and death. That is called salvation.

But the six enemies (Shad Ripu) within a man create the biggest obstacle in the path of attaining the highest state Moksh. Being in the cycle of desires, anger, greed, attachment, jealousy, malice, a person remains engrossed in the web of Maya all his life, and cannot get free from it. If a person can get rid of these 6 tendencies within his control by practicing meditation consciously, then he can attain salvation. The step-by-step guidance given by Patanjali for this, is written in his book Yoga Sutras. Under the direct guidance of an adept Sadguru, if a seeker continues to practice Yoga, and gradually defeats all the enemies within and leads a blissful life, then he will attain salvation. Therefore we can say Mokshvada is more relevant in the present context.

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CONOMIC EMPOWERMENT: A MASTERKEY OF WOMEN EMPOWERMENT

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Introduction

Before we go into the discussion of economic empowerment of Women, let us throw some light on women empowerment. Women empowerment is recognized globally as key factors to achieve progress in socio-economic and political spheres.(Mishra and Dutta,2021).The concept of women empowerment has occupied a significant place in the domain of discussion, analysis and research in today's society. 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).

However, in recent times, it has become a trend to speak and discuss the topic of women empowerment. In fact, it has become the cry of the day because of the fact that women should really be empowered. There is no denying the fact that it is necessary from the social point of view and also from other points. However, it must be said that the term 'empowerment' is one of the most debated and discussed word in the present day society. In fact, it is a contemporary buzzword. Women empowerment is a buzzword in all societies, developed as well as developing. Empowerment is the most frequently used term in the development literature of recent times. It is also widely interpreted concept because of the multidimensional and multi faceted character. (Kaur, 2010). In the present day time, the word women empowerment has become a hot cake. (Chakrabarty and Bhutia, 2007). It has also become the slogan of the day. (Chakrabarty and Bhutia, 2007). Again, Empowerment of women appears to be a much publicized clichéd of the 21st Century. (Makwana, 2011). As we all know that thewomen 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).

So far as the dictionary meaning of the term empowerment is concerned, it refers 'to enable' (Oxford Dictionary, 1962).It should be pointed out that the word **empower** is not a new one. In the true sense of the term, it came into the vocabulary in mid 17th century bearing a legalistic connotation **"to invest with authority, authorize."** Immediately after that the term was being used in a more general way to refer to the meaning **"to enable or permit."** The term 'empower' literally refers to the power or authority given to a person to have independent control over his/her own life or the situation he/she lives in. It enables people to understand the reality of their environment and shape that environment if needed. However, the term Empowerment is in usage since the seventeenth century connoting 'invest with authority/power' which later assumed socio psychological dimension as "an enabling factor".

Women's economic empowerment

At this point let us clarify as to what do we mean by Economic empowerment of women. So far as economic empowerment is concerned, it refers that it is economic independence with regard to their expenditure for herself, for family matters or the social matters. It may also be regarded as their capacity regarding financial transactions. Concomitant with economic independence come the respect of the women in family and the society. Tornqvist and Schmitz have tried to define women's economic empowerment as a "process, which increases women's real power over economic decisions that influence their lives and priorities in society". (Tornqvist, A. and Schmitz, C. (2009). There is increasing recognition that economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare. There is no doubt about the fact that economic empowerment substantially increases women's access to economic resources, involvement in other financial services, to acquire property and productive assets. It also leads to skill development and availability of information regarding the market issues. Again, women's economic empowerment is also a good kit to undertake sound public policies.

It is of course due to their opportunities in the job market which is the result derived from their access into the domain of education that undoubtedly opens the vistas of economic independence and this independence is the master key of real women empowerment. If we speak from the aspect of the Millennium Development Goals, women's economic empowerment is a prerequisite for sustainable development.

Importance of economic empowermen

If we try to focus on the importance of women's economic empowerment, the very first thing that we should mention is financial literacy. The aspect of financial literacy is undoubtedly a very important and essential tool for women's economic empowerment. It provide the women with necessary knowledge and a proper capability to understand the financial know how and provide the skill as how to manage personal finances, including budgeting, saving, investing, and managing the entire financial activities for the family. We may point out some of the important reasons as to why financial literacy is important for attaining women's economic empowerment. They are:

Economic Empowerment is a must, especially for the downtrodden women. It is, in the true sense of the term, one of the best ways for the women to realize their potential capabilities and exercise their rights. It opens new vistas to the women which greatly allow them to explore beyond their daily and general survival needs. It helps to make them more and more independent with regard to their way of financial decision making regarding the ways of living. It must be pointed out that when the actual potential capability of the women is realized by themselves, it automatically leads to the improvement of their assets and capabilities. It also leads to the aspect of freedom of choice. This freedom of choice leads to take necessary action which is proper and viable. The main objective of economic empowerment is to liberate the women from the clutches of vulnerable situation, make an improvement of the standard of living of themselves and the family as well. It is therefore clear that it ultimately contributes to the overall economic development of the nation.

Women economic empowerment and gender equality

One of the most significant challenges of the modern society is to gain gender equality. Without gender equality, proper development of the society would remain a far dream. Abolition of gender based discrimination in all institutions and structures of the society and participation of women in policy and decision making processes at domestic and public levels are few dimensions of Women empowerment. (Peerzade and Parnde, 2005). Women empowerment and economic development are closely related: in one direction, development alone can play a major role in driving down inequality between men and women; in the other direction, empowering women may benefit development. (Duflo, 2012).It is therefore natural to crave for gender equality. If we seek for gender equality, economic empowerment of women is a must and it is without any doubt, one of the most fundamental components of achieving gender equality which will ultimately lead to women's empowerment in the broader sense of the term. It has been rightly said that if women participate in the domain of economy identically with men, it would lead to perfect development of the society in general and the family in particular. In this connection we must mention that focusing on women's economic empowerment alone will not automatically lead to enhanced gender equality. At the same time it is also necessary to address other wider elements of power imbalances in the society and to find out the root causes of inequality. If we fail to detect the root causes, the entire road map to gain gender equality and that of economic empowerment of women would remain next to impossible to achieve. It is also necessary on the part of the policy makers and decision makers to give a proper attention in this regard which ultimately shapes the entire gamut of the process.

Road map-in order to gain gender equality and women's economic empowerment, we need to follow a sound road map which would properly lead us to the proper destination.

We have to follow the following properly.

1. For a proper economic empowerment, it should be carefully kept in mind that the way to enhance women's economic empowerment is not just by increasing female employment opportunities, but at the same time we should be concerned about the strong and immediate need for the adoption of the 3Rs approach. This refers to Recognize, Reduce, and Redistribute the total system of the society
2. It is possible to achieve economic empowerment of women by facilitating women's work as an investment in public-sector care infrastructure. It could also result in a significant increase in women's economic and social welfare as they put a step forward in the formal work sector.
3. To achieve economic empowerment of women, one of the methods can be to encourage women's entrepreneurship which is considered pivotal to have women-centric and women-friendly policies, tax incentives, and significant interventions in place so as to provide easier access to banks and other financial institutions. This would definitely facilitate the process.
4. To achieve economic empowerment of women it is necessary to tag the dimension of gender equality which is considered as the key to fundamental human rights. It is sine qua non in the journey towards a more peaceful, progressive, and sustainable world. It is therefore clear that gender equality must be given proper weight age in order to boost women's economic empowerment.

It should be mentioned at this point that the National Committee on Women Empowerment set up by the Confederation of Indian Industry (CII) carries on their works schedule with industry sector in order to boost and strengthen women's role and participation in the economic sphere and community affairs, focusing on gender equality, prevention of sexual harassment at the workplace, which would bring a radical metamorphosis in the area of women empowerment at the community level. It is noteworthy that the CII has instituted an annual CII Woman Exemplar Award for women who have worked towards development initiatives in the fields of education and literacy, health, and micro enterprises. This would definitely act as an important motivating force not only for the existing but also for the aspiring female entrepreneurs to come forward.

Benefits of economic empowerment

a. The first benefit of Women's economic empowerment is definitely a central factor in order to realize and properly assess the details of women's rights and gender equality. Economic empowerment is one of the most powerful routes for women to achieve their potential and advance their rights. (Golla, et al, 2011). It has been rightly pointed out that women's economic empowerment provide the opportunity to participate in an equal manner in the existing markets. It provides with ample opportunities to access to and exert necessary control over the productive resources. It also gives them an opportunity to control and make proper management of their own time, lives and bodies. In addition to these, it gives an opportunity for ventilating their voice and gives a proper platform for meaningful participation in economic decision-making at all the levels, right from the household matters up to the international institutions.

b. Empowering women from the economic point of view would substantially close gender gaps in the world of work. This is also a key to achieve the 2030 Agenda for Sustainable Development and also achieve the Sustainable Development Goals, particularly Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all; also Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health and Goal 10 on reducing inequalities.
c. It is known that when more women work, economy would automatically grow. It is an established fact that women's economic empowerment substantially boosts production rate, increases economic diversification and income equality in addition to other positive development outcomes.
d. It is also an established fact that increasing women's and girls' educational attainment contributes to women's economic empowerment and more inclusive economic growth. It is also an established fact that education, up skilling and re-skilling in the life course of the women significantly help them to keep pace with rapid technological and digital transformations which greatly affect the job market. These are truly critical for women's and girl's health and wellbeing, as well as their income-generation opportunities and participation.
e. Women's economic equality is in most of the cases a positive factor for good business. Again, the companies which employ adequately educated and trained women can derive great benefit from increasing employment and leadership opportunities for women. It contributes to the increase of organizational effectiveness and growth. It has been seen that the companies having three or more women in senior management functions usually score higher in all dimensions of organizational performance.

Methods - Now the million dollar question that comes to the surface is how to attain economic empowerment for the women. This may be achieved through the following mechanisms.

i. **Poverty eradication-** The first mechanism is poverty eradication. It is a reality that majority of the women belong to the category of below the poverty line. In many cases they have to face situations of extreme poverty in view of intra-household and social discrimination and macroeconomic policies. It is therefore clear that the women should be addressed who are below the poverty line and provisions for poverty eradication are sine qua non to get rid of the situation. It is the need of the hour to resort to the women oriented programmes. At the same time mobilization of poor women and convergence of services for amelioration of their conditions should be taken up. There should also be arrangement for economic support measures to enhance their capabilities to be self sufficient and it is only by this way the curse of poverty may be eradicated.

ii. **Micro credit-** In order to enhance the process of economic empowerment of the women, it is necessary that there should be more and more women's access to credit for the purpose of consumption and production. This is possible only if there are new and strengthened micro-credit mechanisms. The micro-finance institution should be in the picture so that the outreach of credit is enhanced substantially. There should also be other supportive measures in order to ensure adequate flow of credit through the extension of financial institutions and banks. This should be done so that all women who are below the poverty line may get

iii. **Women and economy-**It is also necessary that women's perspectives should be given proper attention while designing and implementing macro-economic and social policies by institutionalizing their participation in such processes. It is also necessary that their contribution to socio-economic development as producers and workers should be recognized with due measure in both formal and informal sectors. Again, appropriate policies relating to employment and their working conditions should be duly estimated.

iv. **Globalization-**The aspect of globalization has brought in several new challenges in the process of the realization of the goal of women's equality, the aspect of gender impact which has not been systematically evaluated fully. There is an urgent need for re-framing policies for access to employment and quality of employment. In fact, the benefits of the fast growing global economy have, in the true sense of the term, been distributed in an uneven manner. This has led to wider economic disparities between men and women. Globalization has pushed us towards the feminization of poverty, increased gender inequality, deteriorating working conditions and unsafe working environment. It has been so especially in the informal economy and rural areas. It is therefore necessary that strategies should be designed so that the capacity of women is enhanced up to the optimum level. This would empower them to meet the negative social and economic impacts which are the direct outcome of the globalization process in general.

v. **Women and agriculture-** Women constitute a substantial part in the agricultural process right from the time of sowing seeds till harvest is cut from the field. It is necessary that they should be properly trained in the entire process so that they can be properly equipped in their assigned tasks. There should be adequate programmes for training of the women with regard to soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal

vi. **Women and industry-** In the domain of industry also the women play a very crucial role. An estimation of the contribution of women would reveal the fact that the important role played by women in electronics, information technology, food processing, agro industry and textiles has been highly crucial in the development of these sectors. They should be accorded all pervasive and comprehensive support in the fields of labour legislation, social security and other support services so that it becomes possible on their part to take part in different industrial sectors.

vii. **Arrangement to ensure women participation in economy-**Another method of women's economic empowerment is that there should be adequate arrangement to ensure women participation in financial matters. Usually, the women are less likely than men to have formal bank accounts and take out loans. It is a fact that even if the women open and maintain a bank account but in most of the cases there is male control and domination. Since there is no or less financial literacy, they are not adequately equipped in this regard. It is therefore necessary that there should be economic literacy on the part of women which would lead towards the path of economic empowerment. Avenues of credit access and bank accounts would substantially open economic opportunities for women. Financial literacy programs, reforming laws that allow women to apply for loans without a male relative's permission, improved gender-disaggregated data, and promoting the development of digital payment systems can all help to promote women's financial inclusion which would ultimately contribute to the process of women empowerment.

viii. **Recognition of unpaid labor as work-** Another step towards economic empowerment of the women is a proper recognition of the unpaid care work including household duties like cooking, cleaning, water and fuel collection, child care and elder care which are in most of the cases carried out by women. Unpaid care and domestic works aren't seen as real work.

ix. **Enterprenership-**It is seen that the women are much less who aspire to be entrepreneurs. One of the reasons of this may be that they have to face more challenges and obstacles when they try to start a new business. Therefore, it is necessary that the women should be allowed in more and more number to be enterpreurs.

x. **Adequacy of opportunities**-There should be adequate opportunities which should be available to the women so that they can get equal access to education, training for new skills, opening of new technologies, management positions, benefits, and above all entrepreneurship. Women's economic empowerment can be achieved through equal access to control over critical economic resources and opportunities and elimination of structural gender inequalities in the labor market including a better share of unpaid care work.(Tornqvist and Schmitz (2009)Finally, the workplaces should be free of sexual harassment and violence, safe, up to health standards and promote equal pay. There should be more employment and leadership opportunities. It can therefore be said that if the businesses are proven to grow and be more effective, it would lead to women's economic empowerment.

xi. **Support services-**In order to help the women to get economic empowerment, it is necessary to arrange some support services. There should be adequate provision of support services for women including child care facilities like the establishment of crèches at work and educational institutions, homes for the aged and the disabled should be expanded and improved in order to create a congenial environment so that it is possible to ensure their full cooperation in social, political and economic aspects of life. In addition to the above, there should also be women-friendly personnel policies in order to encourage the women community so that they can participate more and more effectively in the developmental process.

Conclusion

While concluding, it should be said that boosting women's economic empowerment is key to achieve gender equality, but pervasive social norms and discrimination continue to keep women from thriving in the workforce. Women are less likely to work than men and women's participation in the labor force is limited in developing and developed economies alike. Again, women's economic empowerment helps women and girls to gain the skills, resources, and opportunities to participate equally in markets and to control and benefit from their earnings. It is known that women's full economic participation helps businesses perform better and supports economic growth overall. It is to note further that women's economic empowerment helps the women and girls to gain skills, resources, and opportunities to participate equally in markets and to control and benefit from their earnings. It is known that women's full economic participation helps businesses to perform better and supports economic growth in an overall manner. Therefore, it can be said without any iota of doubt that economic empowerment of the women is a must for the society in order to get complete success in the development process.

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"THE CHILD IS FATHER OF THE MAN": UNDERSTANDING THE IMPORTANCE OF CHILDHOOD AND CHILDREN'S RIGHTS THROUGH LITERATURE

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Abstract
Literature and humanity share a perpetual bond. If literature is to be called the mirror of a society, human actions in a society must be its reflections. While human rights has been a critical subject dealt by and through literature, the special interest in children's rights shown by literature and literary figures is indeed a sight to behold with awe! We may observe across centuries of literary meditations an endless list of works and literary treatises on childhood and children's rights. The current study under consideration takes into consideration a number of important literary figures and their creations to highlight *'where'*, *'why'*, and *'how'* much literature has been itself a forever stronghold of innocent fancies and a peaceful home for the multitudes of unacknowledged dreams lost in the childhoods of many. Moreover, this study also proposes that it is literature through which some of the finest commentaries can ever be made on the rights of children.

Keywords: Literature, humanity, perpetual bond, human rights, children's rights, dreams, commentaries

Overview-The relationship between literature and human rights in general has been studied by scholars in various ways. Whereas, if we focus on the relationship between literature and children's rights in particular, we would require a preliminary survey of the relationship between literature and human rights at first, and then we may concentrate on the ways in which children's rights relate, resonate, and reverberate through literature. William Wordsworth was thirty one years, eleven months, and nineteen days old on the night of 26th March in 1802 when he composed the poem *My Heart Leaps Up*. Technically, there are only nine lines in the poem, meaning, it is a very short composition. However, the seventh line of this poem has now become a popular reference to concentrate and debate on the significance of childhood in human life. The line goes as: "*The Child is father of the Man*" (Wordsworth). This line has been quoted by hundreds of Wordsworth scholars and many general interest readers, motivational speakers, popular artists, singers, painters, and even politicians and activists. Literature, as a mirror of society, reflects the social realities within which human beings are begotten, brought up, and binded. This is a study of how and why literary works depict and engage with children. As an extension to this position, along with a number of references to some of the important literary figures and their thought on childhood and children, this study also attempts to hypothesize that literature was, is, and shall be one of the most crucial instruments in asserting the rights for children, along with human rights in general.

Discussion-There is little doubt on the active roles played by writers in promoting human rights through their works. We may begin with playwrights like William Shakespeare, poets like William Wadrsworth Longfellow, authors like Charles Dickens, and continue to include even journalists and seasonal writers as well into the list. These are only some of the random references to begin with; what in rationale for this current study we may propose just at this point of our observation is that literature is the only medium through which the most effective communication on and of human rights can ever take place. The same can be said regarding that of children's rights. In fact, children's lives and experiences have been observed, recorded, and articulated by the greatest literary figures across centuries in their celebrated works. We may, in this case, refer to a huge number of literary figures; however, for the scope of this study, a select few writers, playwrights, and poets would serve the best end.

In Maya Angelou's collected poems published by Random House New York, at least forty nine different unique references are present there— all made on different eccentricities and concepts concerning childhood, children, and premature experiences in human life. That said, we may now engage with one of the most celebrated Russian literary figures, playwright and poet, Mr Anton Pavlovich Chekov. Just for a reference, in Mr Chekov's collected works compiled and published by Delphi Classics in the year 2014, we may trace as many as one thousand two hundred and eighty two references, or say mentions, to child, children, childhood and so on. We may now capture in our imaginations the perpetual role being played by literature in upholding the moments and experiences of children and childhood across time and space. While Miss Angelou's approach to children and childhood can be studied with a focus on the elements and aspects of children's rights woven in them from a feminine lens, in Mr Chekov's works the eccentricities and experiences of childhood find universal expression— Miss Angelou, for obvious reasons, tethers her experiences to that of her creative expressions through the poems. Mr Chekov uses childhood as a canvas to make the audience and reader connect the dots of meanings themselves. Two references to two distinct contexts and objective outlook provided by these two celebrated literary figures might serve our current purpose to further the discussion. Therefore, we may look into examples from both these literary figures' works, in order to at first understand their subjective observation on the same terrain— childhood. In her poem *To Beat the Child Was Bad Enough*, Miss Maya says:

> *A young body, light*
> *As winter sunshine, a new*
> *Seed's bursting promise,*
> *Hung from a string of silence*
> *Above its future.* (Angelou 152)

These are the lines from the eponymous poem's first stanza. In these lines, we may get an overview of how and what a child resonated with Miss Angelou's philosophy on the children; she would use the child's physical description to capture the psychological outfit in a very ecstatic style. Whereas, in Mr Chekov's *The Cherry Orchard*, which was the last play composed by him and translated by Julius West in the year 1916, he visualizes the world through a child's very sublime vision. The central character in this play, Madame Lubov comments on her childhood, in *Act One*:

> *LUBOV. [Looks out into the garden] Oh, my childhood, days of my innocence! In this nursery I used to sleep; I used to look out from here into the orchard. Happiness used to wake with me every morning, and then it was just as it is now; nothing has changed. [Laughs from joy] It's all, all white! Oh, my orchard! After the dark autumns and the cold winters, you're young again, full of happiness, the angels of heaven haven't left you.... If only I could take my heavy burden off my breast and shoulders, if I could forget my past!* (Chekhov)

This specific dialogue captures in its entirety, a very humble worldview of the child. However, a contextual in-depth critique of this dialogue would also assign us to engage with many other different standards of psychological dimensions associated with the character, whatsoever. To further these two examples, we may extend the childhood symbolism as a literary motif through a few other select examples from some of the other popular and celebrated literary figures from different time periods.

In John Milton, one of the most respected creative figures of his times and ours, we may experience yet one of the timeless genius, whose thought on childhood keeps perplexing us even after three hundred and forty eight years after his death. His seminal works like *Paradise Lost* as well as *Paradise Regain'd* have been much discussed and studied variously. However, a systematic study on the relationship of his thought to children's rights remains yet one abloom field of discovery. We may try figuring out a whole world of outstanding philosophies in Mr Milton's *Paradise Regain'd*, nevertheless, this text is very important also in the way that in it we have a lot centered on and about childhood, and these references ought to serve innumerable debatable ends on the concepts and imaginations of childhood and children's rights till date. In his *Paradise Regain'd*, Mr Milton would state that "...the childhood shews the man, As morning shews the day…" (Global Language Resources, Inc.) Perhaps one of the yet outstanding observations on the importance of a childhood is in these words; there is no doubt that if a child is brought up with all the necessary requirements for a sound childhood, they could turn into one of the most sound contributors to the greater human cause, but, the way in which Mr Milton puts the concern in his classical words is always a delight to read. In a likewise manner, we may encounter childhood centric thought in the famous Irish playwright Mr Heaney's works.

The famous Irish poet, playwright, and translator, Mr Seamus Heaney conveys through his words a very lofty imagination of childhood. Other than being a man of amazing humbleness and creativity, he "...attracted a readership on several continents and…won prestigious literary awards and honors, including the Nobel Prize." (PELLETIER and Heaney) We may find an amazing track to study glimpses of this great poet's childhood through his own life as well as through his wonderful creative inputs in the forms of poems. His own life has been a great teacher to raise in him a sensitivity that the children are soft, their feelings are lofty, and they must have always deserved to be treated as compassionately as possible. *The Nobel Prize Foundation's* website page dedicated to Mr Heaney comments that his "...father was notably sparing of talk and his mother notably ready to speak out, a circumstance which Seamus Heaney believes to have been fundamental to the "quarrel with himself" out of which his poetry arises." (The Nobel Prize Foundation) Perhaps this was a threshold for Mr Heaney to gradually engage himself with meditations on the rights of children and their feelings about the world around them. In his amazing poem *The Railway Children*, Mr Heaney pens down some of the perpetually relevant expressions concerning childhood experiences through poetry. In the poem, Mr Heaney observes the tiniest thoughts in the children's minds. The children speak:

> *We were small and thought we knew nothing*
> *Worth knowing. We thought words travelled the wires*
> *In the shiny pouches of raindrops… (Heaney)*

In the above quoted lines, Mr Heaney's words are close enough to make us guess this is how children imagine things. Children are used to tiny imaginations of their surrounding objects and environment, and this is the starting point in their lives where adequate care and guidance is required to erect a notch base of learning-questioning system in them which would further lead them into growing into the noblest minds they ought and deserve to be. This is universally experimentable and this experiment has been proven with results outstanding.

Conclusion-Literature, if we consider it as the mirror of society, along with the reflections of beauty and grace, must also reflect the anomalies in our society. After reading literary works or critically observing them through various methods, our task is not done, but a whole world of questions must follow. Are the children of present times as imaginative as the former decades? Well, this question is quite difficult to handle for various reasons, including two primary ones; firstly, if nature plays a role to generate imagination in children, then, we might not expect a similar power of imagination to exist in our children as of the former times. For example, we may take into consideration the times of Mr Wordsworth, not necessary to go further back into Mr Shakespeare's times. The environment in which Mr Wordsworth or his contemporary children were born and raised up, even though it was deteriorating on various fronts, it was still largely fresh and abundant with nature's original gifts like the butterfly of Mr Wordworth's lyric *To a Butterfly*, published in 1807, or the skylark of Shelley's *To a Skylark*, published in 1820. In his *To a Butterfly*, Mr Wordsworth calls the butterfly as "Historian of my infancy!" (Wordsworth) In *To a Skylark*, Mr Shelley claims the skylark as "...a Poet hidden/In the light of thought…" (Shelley) Secondly, if we have already started to consider technology as the muse of our childrens' imaginative power today, we may happily bid farewell to centuries of imagination and creative cultivation spreading across the perpetual domains of philosophy, poetry, songs etc. Maybe the present times confine our children with limits set by a digital screen, a plastic toy, or a dusty ceiling in some metropolis. Well, we may not completely disagree with the fact that the planet has already come ahead to a certain point in its existence where crises and scarcity dominate the essence of nature and its resources. Child labour is not a new problem in our world; the works of Mr Dickens verily display the reflections of a time in human history when London was a hell for innumerable children. Our present cities are also no less than the London of Mr Dickens' times. *International Year for the Elimination of Child Labour's* website reports:

> *According to data from Census 2011, the number of working children in India in the age group 5-14 years is 10.1 million (3.9% of the total child population), of which 5.6 million are boys and 4.5 million are girls. However, among children in the age group of 10-14 years reported as neither working nor attending an educational institution, girls (4.6 million) outnumber boys (3.9 million). (International Year for the Elimination of Child Labour)*

Emma Griffin reports on child labour in early 19th-century Britain which was published by the *British Libray's* website. She reports:

> *Research has shown that the average age at which children started work in early 19th-century Britain was 10 years old, but that this varied widely between regions. In industrial areas, children started work on average at eight and a half years old. Most of these young workers entered the factories as piecers, standing at the spinning machines repairing breaks in the thread. A few started as scavengers, crawling beneath the machinery to clear it of dirt, dust or anything else that might disturb the mechanism. (Griffin and Forster)*

If we observe the one-decade old report on the condition of children in India and the above report on the children of 19th-century Britain, we might fail to draw a significant difference between the two. This would in fact highlight to us one of the unsolved and most challenging issues of our world, where the technologies have advanced more than predicted, the children are still deprived of their childhood and we are not even ready to predict if a day is coming when childhood would be the same for all the children! Mrs Elizabeth Barrett Browning has left us the most relevant question for all times on the issue of children's rights. Her poem *the Cry of the Children* was published in 1843 in which she asks:

> Do you question the young children in the sorrow,Why their tears are falling so ? (Browning)

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A STUDY ON: AQUATIC ECOSYSTEM, ITS FEATURES, FUNCTIONS & THREATS

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Abstract:
An ecosystem is a natural unit of living and non-living parts that interact to produce a stable system. Ecology is the study of ecosystems, or how living things relate to the environment and to one another. Understanding this relationship is important because living things and non-living things depend upon and impact each other. Ecosystems operate from day to day by exchanging energy. The energy exchanged within an ecosystem is recycled between the physical and biological components. The plants within an ecosystem convert the sun's energy into food, and are in turn grazed upon by animals, which are consumed by predators. Microorganisms within an ecosystem, such as fungi and bacteria, also exchange energy within the ecosystem by breaking down waste material to substances that can be used by plants for food. In this way, each element within the ecosystem depends on the others for survival.

Aquatic ecosystems are the ultimate sinks for the contaminants. Water contamination is the outcome of human activities such as urbanization, industrialization, and agricultural activities. The overuse of pesticides and fertilizers and sewage from residential and industrial areas ultimately find its way to aquatic environment. Thus results in the degradation of the water quality and leads to the spread of infectious diseases such as dysentery, diarrhea, and jaundice. Contamination in aquatic environs is one of the leading types of pollution which has significant negative health issues and mortality. Water has a natural capacity to neutralize the contamination, but when contamination becomes uncontrolled, water will lose its self-generating capacity. Therefore, there is a need for regular monitoring and controlling of pollutant discharge into the nearby aquatic environs.

Keywords : Ecosystem, ecology, watershed, surface water, hydrologic cycle, evaporation, transpiration, precipitation, surface runoff, percolation, porous, aquifer, groundwater, spring, pond, phytoplankton, zooplankton, photosynthesis, Pollution, Aquatic ecosystem, Wastewater, Agro-industrial effluents, Remediation.

Introduction: An ecosystem is defined as a functional unit wherein all living organisms interact with their surroundings and one another to sustain themselves in the environment. In a broad sense, an ecosystem can be categorized as a land/terrestrial ecosystem or a water/aquatic ecosystem. Many lives are undoubtedly supported by water. Furthermore, aquatic creatures are those that can thrive in water. They also rely on water for food, shelter, reproduction, and a variety of other life functions. Aquatic ecosystems contribute to a large proportion of the planet's biotic productivity as about 30% of the world's primary productivity comes from plants living in the ocean. These ecosystems also include wetlands located at lake shores, river banks, the ocean shoreline, and any habitat where the soil or vegetation is submerged for some duration. When compared to terrestrial communities, aquatic communities are limited abiotically in several different ways.

- Organisms in aquatic systems survive partial to total submergence. Water submergence has an effect on the availability of atmospheric oxygen, which is required for respiration, and solar radiation, which is needed in photosynthesis.
- Some organisms in aquatic systems have to deal with dissolved salts in their immediate

environment. This condition has caused these forms of life to develop physiological adaptations to deal with this problem.

- Aquatic ecosystems are nutritionally limited by phosphorus and iron, rather than nitrogen.
- These are generally cooler than terrestrial systems which limit metabolic activity.

Aquatic Ecosystem- The aquatic ecosystem definition states it is a water-based environment, wherein, living organisms interact with both physical and chemical features of the environment. These living creatures whose food, shelter, reproduction, and other essential activities depend on a water-based environment are known as aquatic organisms.Water plays a significant role in the management of world-scale ecosystem processes in aquatic systems, connecting the atmosphere, lithosphere, and biosphere by transferring material between them and allowing chemical reactions to occur. Water has unique physicochemical features that reflect the water body's quality. The physicochemical characteristics of an aquatic ecosystem determine how well it functions and how long it can support life forms. In the same way as sediments in terrestrial ecosystems provide substrate, nutrients, and a home for live aquatic resources, sediments in aquatic ecosystems are equivalent to the soil in terrestrial ecosystems. Sediments are significant catalysts in environmental food cycles and the two water quality dynamics.The quality of sediment has a direct or indirect impact on the functioning of an aquatic ecosystem. The many physicochemical properties of sediment determine its quality. Similarly, the biotic mix of an aquatic environment determines how well it functions. In the aquatic environment, they serve as a trophic level and a source of energy. Fish have a significant ecological role in the whole food web at the trophic level.Some of the most common aquatic organisms are — nekton, plankton, and benthos. Additionally, lakes, oceans, ponds, rivers, swamps, coral reefs, wetlands, etc. are a few popular aquatic ecosystem examples.

Features of Aquatic Ecosystem: An aquatic ecosystem is an ecosystem that exists in water. It is a community of plants and animals interacting with one another and their physical environment. The physical environment of an aquatic ecosystem includes the water itself and the land or other body of water adjacent to it.The water in an aquatic ecosystem is home to various aquatic plants. Aquatic plants provide food and shelter for aquatic animals and play an important role in the physical environment of the ecosystem. Some aquatic plants, such as algae, are photosynthetic and produce oxygen. Others, such as water lilies, provide a place for animals to hide and reproduce. Aquatic animals are also diverse and include fish, amphibians, reptiles, and mammals. Aquatic animals use the water and the plants in it for food and shelter. They also play an important role in the physical environment of the ecosystem. Fish, for example, eat algae and other plants and help circulate water and nutrients.The physical environment of an aquatic ecosystem also includes the land or other body of water adjacent to it. The water in an aquatic ecosystem often flows into and out of this adjacent environment. For example, a river can affect the water temperature and the amount of oxygen in the water.Aquatic ecosystems are water-based ecosystems. This include all forms of water, from oceans and seas to ponds and rivers. Aquatic ecosystems are incredibly diverse, supporting a wide range of plant and animal life.

Some of the key features of aquatic ecosystems include:

- **Liquid water:** Aquatic ecosystems are based on water, a unique and essential element for life.
- **Variety of habitats:** Aquatic ecosystems include a variety of habitats, from deep oceans to shallow marshes.
- **Rich biodiversity:** Aquatic ecosystems support a wide range of plant and animal life, including many species found nowhere else.
- **Complex food webs:** Aquatic ecosystems are highly complex, with a variety of different species all interacting with one another.
- **Sustainable resources:** Aquatic ecosystems provide a wide range of essential resources, including food, fresh water, and shelter.

Salient features of the aquatic ecosystem-
Freshwater or saltwater can be used to make them.

- They serve as a home for a variety of aquatic animals.
- The majority of the vegetation is made up of algae and corals.
- They have a lot of biological diversity, which makes them the most productive and wealthiest ecosystems on the planet.

They help regulate the hydrological cycle and act as a pollution filter, among other things.

Types of Aquatic Ecosystem: In general, there are two types of aquatic ecosystems, namely marine ecosystems and freshwater ecosystems. Both marine and freshwater ecosystems are further divided under different aquatic ecosystems.

Marine Water Ecosystem: This particular ecosystem is the largest aquatic ecosystem and covers over 70% of the earth's total surface. This ecosystem is relatively more concentrated in terms of salinity. Nonetheless, the body of aquatic organisms is well-adjusted to saline water, and they may find it challenging to survive in freshwater, The following categories comprise the marine ecosystem.

Ocean Ecosystem: Pacific Ocean, Atlantic Ocean, Indian Ocean, Arctic Ocean, and the Southern Ocean are the five major oceans on earth. Notably, the Pacific Ocean is the largest and deepest of these five, while the Atlantic is the second largest in terms of size. Also, the Southern Ocean harbors the largest population of Krill among them. Other than that, the oceans serve as home to aquatic organisms like — turtles, crustaceans, plankton, corals, shellfish, blue whale, sharks, tube worms, reptiles, etc.

Estuaries: Typically, it is the meeting point of a sea and rivers, which makes the water slightly more saline when compared to freshwater and more diluted when compared to themarine ecosystem. Biologically, estuaries are considered to be productive as they stimulate primary production and trap plant nutrients. Some examples of estuaries include — tidal marshes, river mouth, and coastal bays.

Coral Reefs: These are fondly referred to as the Rain Forest of Oceans as they harbor a wide diversity of aquatic flora and fauna. A coral reef is an aquatic ecosystem made up of corals that form reefs. Coral polyps are held together by calcium carbonate in the formation of reefs. Stony corals, whose polyps cluster in groups, make up the majority of coral reefs.

- The animal phylum Cnidaria includes sea anemones and jellyfish, and coral is part of the class Anthozoa. Corals secrete hard carbonate exoskeletons that support and protect them, unlike sea anemones. Warm, shallow, clear, sunny, agitated water is ideal for most reefs. At the beginning of the Early Ordovician, 485 million years ago, coral reefs displaced the Cambrian's microbial and sponge reefs.

Coastal Ecosystem: Coastal ecosystems are formed when land and water meet. The structure, variety, and energy flow of these ecosystems are all unique. The bottom of the coastal environment is dominated by plants and algae. Insects, snails, fish, crabs, shrimp, lobsters, and other animals make up the fauna. It is one of the major aquatic ecosystems and is quite distinct in terms of structure and diversity. The coastal ecosystem is formed in the union of land and water. Coastal ecosystems harbor a variety of plants and algae and serve as a home to snails, shrimps, crabs, lobsters, and fish.

Freshwater Ecosystem: This aquatic ecosystem covers less than 1% of the earth's surface and is broadly divided into — wetlands, lentic and lotic ecosystems.

- **Swamps and Wetlands:** These are marshy areas that are often covered in water and harbor a variety of flora and fauna. Wetlands are known to be a home of water lilies, marshes, swamps, Northern Pikes, dragonflies, Green Heron, etc.

- **Lentic Ecosystems:** It includes standing water bodies like ponds and lakes and is a home to both floating and rooted plants, algae, and invertebrates. All standing water habitats, such as lakes and ponds, are included in lentic ecosystems. Algae, rooted and floating-leaved plants, and crustaceans like crabs and shrimp live in these habitats. Frogs and salamanders, as well as reptiles like alligators and water snakes, can be found here. Salamanders, frogs, water snakes, and alligators are commonly found in lentic ecosystems.
- Lotic Ecosystems: These aquatic ecosystems are characterized by rapid flowing water moving in one direction. They are a hub of a wide variety of insects like beetles, mayflies, and stoneflies, among others. Also, it harbors species like river dolphins, beavers, otters, eel, minnow, and trout.

Functions of Aquatic Ecosystem: Aquatic ecosystems play a significant role in the biosphere. They are responsible for cycling and distributing a significant amount of the Earth's water. They also provide a habitat for many species and are a vital food source for many people.Aquatic ecosystems are also responsible for cleansing water and regulating the Earth's climate.Aquatic ecosystems are responsible for cycling and distributing a significant amount of the Earth's water. The water in aquatic ecosystems is constantly moving and cycling through the system.This movement and cycling are necessary to maintain the ecosystem's balance. The water in aquatic ecosystems also plays a vital role in regulating the Earth's climate.Aquatic ecosystems also provide a habitat for a large number of species. These ecosystems are home to various fish, amphibians, reptiles, and invertebrates. These species play a vital role in the health of the ecosystem. They help to keep the ecosystem in balance, and they provide a source of food for other animals.Aquatic ecosystems are also a vital source of food for many people. These ecosystems provide a source of protein, vitamins, and minerals. They also provide a source of income for many people. Aquatic ecosystems are an important part of the global food supply.Aquatic ecosystems are incredibly important, and they serve a variety of functions.

Some of the most important functions of aquatic ecosystems are as follows:

- Play a critical role in regulating the Earth's climate.
- Provide a habitat for an incredible diversity of plants and animals.
- Help to clean the water and recycle nutrients.
- Provide recreational opportunities for people.
- Aquatic ecosystems are an important source of food for people and animals.

These pointers highlight the importance of aquatic ecosystem -

- Facilitates recycling of nutrients.
- Helps to purify water.
- Recharges groundwater.
- Is a habitat for aquatic flora and flora.
- Mitigates flood.

Threats of Aquatic Ecosystem: The health of an aquatic ecosystem is degraded when the ecosystem's ability to absorb a stress has been exceeded. A stress on an aquatic ecosystem can be a result of physical, chemical or biological alterations to the environment. Physical alterations include changes in water temperature, water flow and light availability. Chemical alterations include changes in the loading rates of bio-stimulatory nutrients, oxygen-consuming materials, and toxins. Biological alterations include over-harvesting of commercial species and the introduction of exotic species. Human populations can impose excessive stresses on aquatic ecosystems.

Human Activities Resulting in Contamination of Aquatic Ecosystems: Anthropogenic activities such as "deforestation," "filling and construction of canals," "dams," "roads and bridges," "agricultural," and "industrial and domestic activities" result in contamination of aquatic environments. Human settlements, industries, and agriculture are the main sources of water pollution.

Agrochemicals: The ever-increasing "demand for food has led to the land clearance and the expansion of agriculture" which have "contributed to the higher pollution loads in the water". Increase in the population growth has increased the food demand, which has resulted in the increase in the quantity of agrochemicals used to increase the production. The "unsustainable use of agrochemicals" ("fertilizers, pesticides, herbicides and plant hormones") to rise the production has resulted in "greater pollution masses" in the environment, including "rivers," "lakes," "aquifers," and "coastal waters". More importantly, "agricultural areas gather an extensive variety of agrochemicals from nearby fields" due to "run off," "direct drift," and "leaching," and these areas are "the principal receivers of agrochemicals".

- **Nutrients:** When fertilizers are applied at a higher rate than they are fixed by the soil, or taken up by the crops or when they are taken off through surface runoff from the soil surface leads to water pollution. Excess nitrogenous fertilizers and phosphate fertilizers can leach into groundwater or reach into surface water bodies through surface runoff. If organic manure is applied in excess in the agricultural fields, it will lead to diffuse water pollution. Mostly, manure is not stored in confined areas and during heavy rainfall events it can be washed into waterways via surface runoff. The high-nutrient concentration together with other substances results in the nutrient enrichment eutrophication of lakes, reservoirs, ponds, and coastal waters, which leads to excessive growth of aquatic plants—algae blooms that destroy other aquatic plants and animals. The excessive build-up of nutrients may also increase the adverse health effects, such as blue-baby syndrome- due to high levels of nitrate in drinking water. Nitrate from agriculture leaches into the groundwater is the most common chemical contaminant in the world's groundwater aquifers.
- **Pesticides:** Pesticides such as "insecticides," "herbicides, and fungicides" are applied extensively in agriculture fields in several nations and get washed into aquatic ecosystems and pollute the water resources. They contain carcinogens and other poisonous substances that may kill aquatic life or may be absorbed by them and pass through the food chain until they become toxic to humans. Millions of tons of pesticides are used in agriculture fields. Acute pesticide poisoning causes significant human morbidity and mortality worldwide, especially in low income countries, where poor farmers often use highly hazardous pesticides.
- **Salts:** Through irrigation, accumulated salts in soils are transported into receiving water bodies by drainage water and cause salinization. The intrusion of saline seawater into groundwater aquifers as a result of excessive groundwater extractions for agriculture is another important cause of salinization in coastal areas. Highly saline waters alter the geochemical cycles of major elements such as carbon, iron, nitrogen, phosphorus, silicon and sulphur with overall impacts on ecosystems. Salinization can affect freshwater biota by causing changes within species and community composition and results in decline of the biodiversity of microorganisms, algae, plants and animals.
- **Emerging Pollutants:** New agricultural pollutants such as antibiotics, vaccines, growth promoters and hormones have emerged in the last two decades. These pollutants can reach water via leaching and runoff from livestock and aquaculture farms, as well as through the application of manure and slurries to agricultural land. Today, more than 700 emerging pollutants and their metabolites and transformation products are listed as present in European aquatic environments. Agriculture is not only a source of emerging pollutants, it also contributes to the spread and reintroduction of such pollutants into aquatic environments through wastewater reuse for irrigation and the application of municipal biosolids to land as fertilizers. The potential risks to human health posed by exposure to emerging pollutants via contaminated agricultural products needs attention.
- **Sewage:** The greatest volume of waste discharged into the aquatic ecosystems is sewage. Sewage contains industrial wastes, municipal wastes and domestic wastes which include wastes from baths, washing machines, kitchens and faecal matter. Fresh water sources serve as best sinks for the discharge of these wastes. The release of sewage has led to the increase in water pollution and depletion of clean water

resources. Huge loads of such wastes are generated daily from highly populated cities and are finally washed out by the drainage systems which generally open into nearby rivers or aquatic systems. It has resulted in extensive ecological degradation such as a decline in water quality and availability, intense flooding, loss of species, and changes in the distribution and structure of the aquatic biota.

The negative impact of sewage is based on the composition and concentration of the contaminants as well as the volume and frequency of wastewater effluents entering water bodies. Sewage is comprised of several microorganisms, heavy metals, nutrients, radionuclides, pharmaceutical, and personal care products. Sewage is primarily organic in nature; owing to the organic load of sewage, the oxygen concentration in the receiving waters is reduced, thus sewage is said to have a high BOD. The effect of maltreated sewage on surface water is largely determined by the oxygen balance of the aquatic ecosystem, and its presence is essential in maintaining biological life within the system. Low dissolved oxygen concentration can affect functioning of some fish species and can eventually lead to the death of fish population.

Some Decaying "organic matter" and "nutrients" such as nitrites, nitrates, and phosphorus in sewage can induce eutrophication of water courses. Eutrophication can lead to growth of plants and algae blooms in the aquatic ecosystem. Algal blooms result in toxin production. Fish species feeding in water contaminated by algal toxins will absorb these toxins and are subject to mass mortality. Due to eutrophication turbidity of the water increases, plant and animals' biomass increases, sedimentation rate increases, species diversity decreases, and anoxic conditions may develop, and this could give rise to change in dominant species of the aquatic biota. Sewage effluent entering into surface waters contains a variety of pathogenic organisms that could result in the transmission of waterborne diseases when such contaminated water is used for domestic and other purposes thus is detrimental to human health and the society at large. Some pathogens contaminate water resources, via runoff.

- **Heavy Metals:** Heavy metals enter the aquatic ecosystem from both natural and anthropogenic sources. Entry may be as a result of direct discharges into both fresh and marine ecosystems or through indirect routes such as atmospheric deposition and surface run-off. Important natural sources are volcanic activity and weathering of rocks. "Heavy metals are natural constituents of rocks and soils and enter the environment as a consequence of weathering and erosion. The development of industry and agriculture promotes the rapid increase of heavy metal pollution. Aquatic heavy metal pollution usually represents high levels of Mercury, Chromium, Lead, Cadmium, Copper, Zinc, Nickel etc. in the water system. Arsenic, Cadmium, Copper, Mercury and Zinc are the five metals with most potential impact that enter the environment in elevated concentrations through storm water and wastewater discharges as a consequence of agricultural and industrial activity. Heavy metals have high ecological significance because they are not removed from water, but accumulate in the water reservoirs and thus enter the food chain. Under certain environmental conditions, heavy metals may accumulate to a highly toxic concentration and cause ecological damage. Once released in aquatic environments, they are generally bound to particulate matter, which eventually settle down and become incorporated into sediments and are released into the water under the suitable conditions such as pH values and Eh, leading to further contamination of aquatic environment. Some heavy metals may transform into the persistent metallic compounds with high toxicity, which can be bioaccumulated in the organisms, magnified in the food chain, thus threatening human health. Various harmful effects including abnormal development of fetus, procreation failure, and immune deficiency has exhibited due to aquatic metal exposure. Some heavy metals, including mercury, chromium, cadmium, nickel, copper, and lead, introduced into water systems may pose high toxicities on the aquatic organisms.

- **Eutrophication:** Eutrophication is a leading cause of destruction of many freshwater and marine ecosystems in the world. It is characterized by excessive plant and algal growth due to the increased availability of one or more limiting growth factors needed for photosynthesis, such as sunlight, carbon dioxide, and nutrients. Eutrophication occurs naturally over centuries as lakes age and are filled in with sediments. However, human activities have accelerated the rate and extent of eutrophication through both point-source discharges and non-point loadings of limiting nutrients, such as nitrogen and phosphorus, into aquatic ecosystems, with dramatic consequences for drinking water sources, fisheries, and recreational water bodies. The known consequences of cultural eutrophication include blooms of blue-green algae (cyanobacteria), tainted drinking water supplies, degradation of recreational opportunities and hypoxia. The most obvious effect of cultural eutrophication is the creation of dense blooms of noxious, foul smelling phytoplankton that reduce water clarity and harm water quality. Algal blooms limit light penetration, reduce growth and cause death of plants in littoral zones and also lower the success of predators that need light to catch prey. Furthermore, high rates of photosynthesis associated with eutrophication can deplete dissolved inorganic carbon and raise pH to extreme levels during the day. Elevated pH can in turn 'blind' organisms that rely on perception of dissolved chemical cues for their survival by impairing their chemosensory abilities. When these dense algal blooms eventually die, microbial decomposition severely depletes DO, creating a hypoxic dead zone, lacking sufficient oxygen to support most organisms. Dead zones are found in many freshwater lakes including the Laurentian Great Lakes during the summer. Hypoxia and anoxia as a result of eutrophication continue to threaten profitable commercial and recreational fisheries worldwide. Some algal blooms pose an additional threat because they produce noxious toxins. Toxigenic cyanobacteria, including Anabaena, Cylindrospermopsis, Microcystis, and Oscillatoria (Planktothrix), tend to dominate nutrient-rich, freshwater systems due to their superior competitive abilities under high nutrient concentrations, low nitrogen-to-phosphorus ratios, low light levels, reduced mixing, and high temperatures. Poisonings of domestic animals, wildlife and even humans by blooms of toxic cyanobacteria have been recognized throughout the world. Also, cyanobacteria is responsible for several off-flavor compounds found in municipal drinking water systems as well as in aquaculture-raised fishes, resulting in large financial losses for state. In addition to posing significant public health risks, cyanobacteria have been shown to be poor quality food for most zooplankton grazers in laboratory studies, thus reducing the efficiency of energy transfer in aquatic food webs and potentially preventing zooplankton from controlling algal blooms.

- Eutrophication is also associated with major changes in aquatic community structure. During cyanobacterial blooms, small-bodied zooplankton tend to dominate plankton communities, and past observational studies have attributed this pattern to anti-herbivore traits of cyanobacteria. However, the biomass of planktivorous fish is often positively related to nutrient levels and ecosystem productivity. Piscivorous fishes tend to dominate the fish become increasingly dominant with nutrient enrichment. Thus, an alternative explanation for the lack of zooplankton control of cyanobacterial blooms could include consumption of zooplankton by planktivores.

- **Plastics and Microplastics:** Among the several human pressures on aquatic ecosystems, the accumulation of plastic debris is one of the most apparent but least studied. Plastics generate significant benefits to the human society, but due to its durability, unsustainable use and inappropriate waste management plastics accumulate extensively in the natural habitats. Because of high mobility, plastic debris has practically permeated the global marine environment, including the polar region, mid-ocean islands, and the deep sea. The sources of marine plastics are not very well characterized. Rivers transport considerable amounts of plastics and thus contribute significantly to the marine plastics pollution. Plastics are dumped in huge volumes in beaches, lakes, navigation channels and other forms of water masses. The volume of plastic is even bigger in lowincome countries with poor waste disposal regulations. In the marine environment, plastics of various size classes and origins are omnipresent and affect numerous species that become entangled in or ingest plastics as well as an aesthetic problem. Recent studies suggest that risks of microplastics in the marine environment may pose more threat than macroplastics. Potential sources of MPs include wastewater treatment plants, runoff from urban, agricultural, touristic, and industrial areas, as well as shipping activities, beach litter, fishery and harbors. Another potential source is sewage sludge that typically contains more MPs than effluents. A broad spectrum of aquatic organisms are prone to MP ingestion ranging from plankton and fish to birds and even mammals, and accumulate throughout the aquatic food web. Due to their large surface-to-volume ratio and chemical composition, MPs accumulate environmental chemicals from the surrounding environment including metals and persistent, bio-accumulative, and toxic compounds transferring these contaminants from water to biota. Plastic particles are also dominated by certain human pathogens like specific members of the genus Vibrio. Therefore, MPs can act as a vector for waterborne human pathogens influencing the water quality. In addition, plastics contain and release a multitude of chemical additives and adsorb organic contaminants from the surrounding media. Compounds such as MPs can transferred to organisms upon ingestion, this may increase the chemical exposure of the ingesting organism and thus, toxicity.

- **Oil Spills -**An "oil spill" is defined as the discharge of liquid petroleum hydrocarbons into the environment, mainly in the marine ecosystem caused by human activity. Environmental pollution caused by an oil spill is detrimental. This is because petroleum hydrocarbons are toxic to all forms of life and harm both aquatic and terrestrial organisms. The pollution of marine environments has caught the attention of researchers and environmentalists. This is due to the severe impact of oil spills on marine life. Oil spills, which result from damage, transportation accidents and various other industrial and mining activities, are classified as hazardous waste. They are considered to be the most frequent organic pollutants of aquatic ecosystems. Oil spills can occur from multiple sources including "oil tankers" (35.7%), facilities (27.6%), "non-tank vesI sels" (19.9%), "pipelines" (9.3%), and other sources (7.4%) (Benko and Drewes 2008). Marine ship-source oil spill can occur as a result of ship accidents or operations, or the intentional discharge of oily wastes into oceans.

Conclusions- The degradation of aquatic ecosystems is largely due to human activities. Increased urbanization and industrialization are greatly responsible for water pollution. Human contribution to water pollution is enormous, such as dumping of solid wastes, industrial wastes, and domestic wastes. Water pollution is a major concern to the world. Environmental education is very important to reduce the pollution of aquatic ecosystems.

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ISSUE OF MIGRATION, CITIZENSHIP AND REFUGEES BETWEEN INDIA AND BANGLADESH: NRC AND CAA,2019

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Abstract: The problem of migration and refugees is one of the prominent issues of the present states that have often linked with their sovereignty, independence and even existence. According to a UN Department of Economic and Social Affairs report (2009), India was ranked ninth in terms of number of international migrants. India has received refugees and migrants from Afghanistan, Bangladesh, Bhutan, Nepal, Pakistan and Srilanka. The influx of such a large number migrants particularly in the Border States has proved to be a huge challenge for India with serious implications for its resources and national security. It has substantially contributed to changing the demographic pattern in the north- eastern states of India, where the locals feel overwhelmed by the outsiders. Under this background the present paper made an attempt to understand the migration and refugee issue between India and Bangladesh and their impact on the north-eastern states of India. The paper will focus into the emergence of the refugee problem, its causes and impact of migration and refugees between these two States.

Key words: Migration, Refugee, Stateless, Inter-State Relation

Introduction: The issue of migration and refugee between India and Bangladesh has been a matter of concern since many years. It is one of the bones of the contention between these two nations. The migration from Bangladesh to India takes place in various phases and a number of ethnicgroups like Chakmas, Hajongs, Hindu Bengalis, have been migrated from Bangladesh to different parts of India and particularly Northeast India in different periods. The start of the migration can be traced back to the Liaquat –Nehru Pact (1950) which stated that minorities in the both countries should be provided complete equality which also included the freedom of movement. However issue of migration assumes more importance particularly after the India's role in the liberation of East Pakistan. After the creation of Bangladesh an extensive migration was witnessed and has remained a continuous process due to fear and insecurity among the Hindus. In fact, about ten million Hindus took refuge in India during the liberation war of Bangladesh. Similarly Chakmas and Hajongswere displaces fromChittagong Hill Tracts of East Pakistan (now Bangladesh)in the early 1960sbecause of Kaptai Hydroelectric dam on Karnaphuli river,and later due to religious persecution .They had initially crossed over to the lushai hills districts of Assam (now Mizoram). But fearing trouble between the Mizoram and the Chakmas, the Assam Government sent them toTirap(presently known as arunachal) division of Northeast.Under this background the present paper propose to study the influx of migration of refugees from Bangladesh to India. A special focus has been laid on Hindu Bangladeshi refugeesThe main objective of this paper is to understand the causes and impact of such migration on North-Eastern states of India.

MIGRATION, REFUGEES, CITIZENSHIP: MEANINGS: Migration is a movement of people from one place to another for long or short-duration settlement. A refugee is a person who is forced to migrate to another country from his/her original habitat because of displacement. The displacement can be due to reasons such as persecution because of status as an ethnic minority, natural calamities, state policies, external aggression, social strife, etc. Citizens are those natives of a country who are granted legal rights to live in that country and enjoy all the entitlements by the state. Refugees are sometimes granted citizenship in the country of their migration, and sometimes they remain permanently as refugees. Citizenship could be acquired by birth, naturalisation or application. When the migrants are accepted by the hosts, they are granted citizenship which means enjoying all the rights and entitlements that the original citizens have. The Citizenship Act of India 1955, while defining Indian citizenship, also defined 'illegal immigrants. According to this Act, an illegal immigrant is the one who enters into India without a valid passport or other travel documents or such other document or authority as may be prescribed by or any other law in that behalf or without a valid passport or other travel documents or authority as may be prescribed by or any other law in that behalf but remains therein beyond the permitted period of time. The illegal migrants are also referred to as infiltrators. The host country can prosecute them, or they can be deported to the country of their origin.

Migration: Migrations into Northeast India took place in two phases: One, during the colonial period, and two, after independence

Migration in Pre-Independence Period : Migration into Northeast India from other regions of undivided India began in the third decade of the nineteenth century following the occupation of territories that later constituted Assam. This migration occurred with the patronage and encouragement of the British. They encouraged and patronised people from other regions to engage in various economic and administrative activities: tilling the land, working in tea plantations, doing unskilled labour, service in public institutions, army, trade, etc. The colonial authorities realised that migration of peasants was necessary for cultivating the massive uncultivated/ wasteland which they discovered at the time of occupation of Assam in 1824. In order to generate revenue by increasing agricultural productivity, they decided to cultivate the wasteland. For this purpose, the colonial authorities decided to populate Assam with migrants from neighbouring Bengal districts and settle them in the wastelands of Assam. The colonial authorities also recruited indentured labour from other parts of the country to work in the tea plantation. Besides, for farming land and tea plantation, there was migration to Northeast of collar workers, artisans, traders, dairy farmers, merchants and speculators, labour force working in the petroleum and coal industries of Assam. The migration of people from outside Assam was thus able to transform the demography of the province. The recruitment continued till 1950. Migration for specific activities generally took place on a regional basis. Migration and settlement of dairy farmers and ex-army men came mainly from Nepal. Migration of White-collar workers/salaried employed in the government as well as plantation sectors mainly took place from Bengal. Tea plantation migrant workers mainly belonged to the mixed population, mainly of tribals from India's Eastern and central provinces. In the plain areas of Assam like Brahmaputra valley and Barak Valley, migration was initially of landless agriculturists of Bengal who were encouraged to come and settle in these lands. Assam witnessed a larger share of this migration. The tribal areas such as Nagaland, Mizoram, Tripura did not experience in large scale migration from other parts of India except government officials and Christian missionaries. While migration for farming and into the tea plantation sector was linked with land and rural economy, migration into cities was linked to urban economy – services in offices, trade and business, other kinds of activities. Migration and settlement into the capital region of Shillong (Meghalaya) and Imphal (Manipur) was largely that of government officials, traders and merchants (as there was no prohibition in settlement). Colonial interests moulded the British migration policy in the Northeast. Although the colonial authorities encouraged outsiders (people from other regions) to Northeast India, they did not allow it into every part of the region. The British regulated it by introducing the Inner Line Permit System, which prohibited the entry of non-tribals into tribal areas. Due to such policy, different areas in the Northeast witnessed different levels of migration.

Migration in Post-Independence Period: After the partition, the people who moved from other regions into Northeast India can be categorised into three types: migrants, refugees, and illegal migrants. As a refugee, by definition, is a person who migrates from his/her country to another country; with East Bengal becoming a part of a new country after the partition (Pakistan), migrants came to be categorised as refugees. Apart from the refugees and illegal migrants from the neighbouring countries such as East Pakistan or Myanmar, migration from other parts of India continued after Independence labouring classes, white-collar workers, skilled and unskilled labour force, managerial groups, entrepreneurs, businessmen, traders and speculators from other parts of India. Tea estates, major oil refineries at Guwahati, Digboi and Bongaigaon, tertiary sectors involving infrastructural needs like the expansion of roads etc., attract migrant labourers from the other regions. Educational institutions in the states of northeast India such as central universities and other central government offices like the Railways, Postal sector, Banking sector, the telephone sector also attract migration of middle-class employees to northeast India from other parts of the country

Refugees: The entry of refugees into Assam started after the partition of the country in 1947. Indeed, the people who were simply considered migrants into Assam from another part of British India in the pre-Independence period came to be known as refugees after East Bengal became East Pakistan in 1947 and Bangladesh in 1971. As you read section 7.2 of this unit, refugees, by definition, are displaced migrants from other countries. Partition of India and communal riots that accompanied it displaced many people (Hindus) in East Pakistan. The displaced people migrated to Assam as refugees. The first substantial influx of refugees took place following the Noakhali Riots in October 1946. The stream of refugees decreased considerably after the riot. But the outbreak of fresh communal violence in the 1950s resulted in increasing the number of refugees into Assam, mostly in the Cachar district. The largest number of the refugees came from Sylhet, followed by those from Mymensingh and Dhaka. The number of refugees declined following the signing of the Nehru-Liaquat Khan Pact of 8 April 1950. The Nehru-Liaquat Pact envisaged security, freedom and protection of property of the minorities in both countries. However, the Nehru-Liaquat Pact could not stop the process of movement of the refugees into Assam. During the Bangladesh war of 1971-72, lakhs refugees entered Assam and West Bengal. While many of them returned to Bangladesh after the war, it is presumed that a chunk of this population did not go back and settle in these provinces. In Tripura, the migration of Bengalis resulted in the demographic transformation of the state. In all states of the region, there is resentment against the influx of refugees. Apart from Assam, the Arunachal Pradesh and Mizoram also witnessed the arrival of Chakma and Hajong refugees from East Pakistan in the 1960s. Their displacement leading to their migration, was caused by dam construction in the Kaptai river. During the second half of this century, a large number of Rohingyas have come to Tripura, Assam and Mizoram.

Citizenship: Emergence of Citizenship issue: The citizenship issue in Assam arose immediately after the commencement of the Indian Constitution in 1950. There were complaints of continuation of illegal migration into Assam even after the partition. The Government of India took different measures after the partition to deal with the question of citizenship. Among these were the Foreigners Act 1948, The Foreigners Order 1948, Immigrants (Expulsion from Assam) Act 1950, The Citizenship Act 1955, Permits System, PIP (prevention of infiltration of Pakistanis) Scheme 1965, The Foreigners (Tribunal) order 1964, The Foreigners (Tribunal) Amendment order 2012, The Passport (Entry into India) Act 1920, The Citizenship (Registration of citizen & Issue of National Identity Cards) Rules 2003, The Citizenship Rules 2009, Foreigner Tribunal and illegal migrants (Determination Tribunal), and Illegal Migrants (Determination Tribunal) (IMDT) Act 1983. A category of 'D' voters was used to detect, deport and intern the suspected infiltrators. According to a Government report during 1951-61, a total of 2,20691 Pakistani infiltrators entered Assam, of which 122476 were detected and deported by June 1965. Between 1985 and July 2005, after the formation of IMDT, a total of 112791 persons were referred to as foreign nationals, of which 12846 were declared to be so, and 1547 actually deported. Between 1985 and July 2012, a total of 61774 persons have declared D voters, of which 6590 persons were actually declared foreigners. Evidently, there were endeavours to detect and deport foreign nationals all along the period. The government also established a number of Detention Camps where 'doubtful' citizens were incarcerated till their citizenship was proven or were deported. But there were gross human rights violations in these camps. In 1951, the National Register of Citizens (NRC) was prepared to keep the record of genuine citizens of India in Assam. The Citizenship Act 1955, which envisaged the citizenship laws in India, was enacted five years after the commencement of the Constitution. The makers of the Indian Constitution did not give a complete code of citizenship and left modification and regulation of citizenship rights to the Parliament. Therefore, under Article 11 of the Constitution, the Parliament passed in 1955 a comprehensive law to deal with citizenship. The main objective of the Act is to provide for the attainment and termination of Indian citizenship. The provisions of the Act may be broadly divided into three parts i.e., acquisition of citizenship, termination of citizenship and supplemental provisions. The Act provides five modes of acquiring the citizenship of India. The modes are acquiring citizenship by birth, descent, registration, naturalisation, and incorporation of territory. The Act also provides for loss of citizenship by renunciation, termination and deprivation. The citizenship Act of India 1955 took due care of the previous history and geography of the country, which had undergone two hundred years of colonial rule and vivisection during independence. Those who were inhabitants of parts of India, which had now become another sovereign country, were not deprived of Indian citizenship, if they decided to migrate to this part of India. The citizenship laws were changed as per the provisions of the Assam Accord signed in 1985. According to the changes, all those who migrated to India from Bangladesh before March 1971 were considered citizens. Citizenship became a dominant issue in Northeast India during the Assam Movement (1979-1985). As citizenship is about the right of individuals to reside and vote, own, inherit and transfer property, etc., the detection and deportation of foreign nationals from Assam are related to the question of citizenship. The leaders and supporters of the Assam movement argued that their citizenship rights were adversely affected because the illegal migrants (non-citizens) had encroached upon their rights: usurped their land, economic opportunities, and got themselves illegally included in the voters list. Inclusion of illegal migrants/non- citizens in voters' lists harmed the rights of the indigenous people. By-election to Mangaldai Lok Sabha constituency for the first time triggered the six years of anti-foreign movement in Assam. The Congress government passed IMDT Act 1983 to identify the illegal migrants and deport them to Bangladesh. The leaders of the Assam movement disapproved of the IMDT on the following grounds: the Assamese opinion was not taken into consideration while passing this Act; the onus of proving the charge of illegal citizenship was on the complainant, not on the illegal migrant. The foreign national issue continued to prevail even after the Assam Accord was signed in 1985: a large number of foreign nationals were still present in Assam. The issue reemerged at the centre stage of politics in 1998 when the report of Lt. Gen S.K. Sinha, then Governor of Assam, which he sent to the President of India, had become public. Lt. Gen. Sinha's report mentioned that about a crore of illegal Muslims had infiltrated into Assam with a grand design of Pakistan laying claim to the territory; lakhs of Bangladeshi nationals were staying illegally in Assam. This might reduce the indigenous Assamese into a minority. Fears grew in the indigenous communities that the rise in the Muslim population in Assam would decrease the number of indigenous communities. Against this background, in 2005, a petition was filed by Sarbabanda Sonowal, AGP leader (who later joined BJP and became chief minister of Assam) in the Supreme Court challenging the validity of the IMDT Act, 1983. The Supreme Court declared the IMDT Act null and void in the same year. Citizenship is giving citizenship rights to the citizens and denying it to the non-citizens such as illegal migrants. Illegal migrants have been defined in Assam Accord as those who infiltrated illegally after December 24, 1971. However, the stream that infiltrated illegally between January 1, 1966, and December 24, 1971, was not to be deported and was to be given Indian citizenship after a lapse of ten years. In other words, to declare a person an illegal immigrant, it has to be proved that a person is not an inhabitant of India and had entered and/or stayed in India without authority irrespective of the country, language, religion he/she belongs to. However, if anyone has the documents to show that he/she is an inhabitant of India, and therefore a legitimate citizen according to the country's citizenship laws, he/she could not be accused of being a foreign national and illegal immigrant. Despite that, the Assam continued to complain about the large-scale entry and presence of illegal immigrants since India's independence.

Historical Background of Migration from Bangladesh to India: The migration from Bangladesh to Northeast India has its own history. Initially, migration had started in the late 19th century British India and subsequently continued upon the partition of India, and even after the creation of East Pakistan in 1947 and Bangladesh in 1971.Though this migration had been taking place historically, these people were not recognised as Bangladeshi migrants until 1971. The Hindu Bangldeshis migrants from Bangladesh mostly settled in three Indian states, namely, West Bengal, Assam and Tripura. In the beginning most refugees came from the urban areas, but later the pattern changed. In fact, between 1911 and 1931, more than a million Bengalis migrated from Mymensing to the low density districts of the Brahmaputra valley in Assam and by 1951, more than half a million Bengalis had migrated to Assam. After that the introduction of the passport system in October 1952, first by Pakistan and then by India, further fuelled fear among the potential migrants, which led to their movement to India. The torture of Pakistan army over the linguistic and religious minorities also led massive flow of refugees from East Pakistan to India. About 10 million refugees arrived in India, out of which 80% were Hindus. In the following tables' state –wise breakup of theses refugee arrival has been shown:

Table 1.1 Percentage distribution of East Pakistani refugees in different Indian states (Until November 1971)

State	Number of Refugees	Percentage
West Bengal	7,500,000	76
Tripura	1,400,000	15
Meghalaya	700,000	6
Assam	300,000	3
Total	9,900,000	100

Source: Partha,S.Ghosh (2016:21)

Table 1.2-Non-Muslim refugees from East Pakistan to India, 1947-August1970

Year	Number of refugees
Partition to 31st December 1961	4,078,000
1962	13894
1963	18243
1964	693142
1965	107906
1966	7565
1967	24527
1968	11649
1969	9768
1970 (Until August 1970)	159390
TOTAL	5124084

From the above table it is clear that migrants or refugees from East Pakistan, consisted mostly Hindus .This influx continued even after the creation of Bangladesh that those who migrated from Bangladesh began to be considered illegal Bangladeshi migrants. Though there is no reliable figure on the exact number of migration from Bangladesh in India. An analysis of population growth and developing statistics for Bangladesh and India in the last four Census of 2011, 2001, 1991, and 1981, shows reasonable increase. Most of them have settled in states along the border with Bangladesh, and some subsequently moved to other parts of India, including its remote corners.

Causes of Migration between India and Bangladesh: Collective violence is one of the main causes of migration between these two countries. Besides these regional imbalances and other kinds of disparities like Political instability, fear of riots and terrorism in Bangladesh inhuman attitude and activities of the political leaders, domination of religious fundamentalists in

Bangladesh worked as push factor for migration from Bangladesh to India. On the other hand Indian political patronage to the migrants for vote bank has worked as pull factor for Bangladeshi migration.Sanjay Bhardwaj in his article Illegal Bangladeshi Migration: Evaluating India-Bangladesh Approaches discuses some of the immediate causes of migration into different states of Northeast India.

- **Lack of demarcation of borders:** India and Bangladesh shares longest border connection. It covers a length of 4,096.7 km abutting five Indian states viz. West Bengal (2,216.7 km), Tripura (856 km), Meghalaya (443 km), Mizoram (318 km), and Assam (262 km). Not being fully demarcated on the ground, the boundary, in many places, cuts through rivers, mountains, char lands, agriculture lands, and public institutions, and has resulted in the emergence of many enclaves on the border areas. Effective policy of such long and complex border is difficult. Thus the lack of permanent boundary pillars and fencing on the border creates patrolling problems, and facilitates illegal movement across the border.
- **Identity Crisis:** The emergence of Bangladesh in 1971 as an independent country, with secularism as one of the pillars of the constitution, did not change the fate of the Hindus in that country. The forced imposition of Islamisation has led to identity crisis among the religious minorities. The Bangladeshi identity was forged by taking recourse to Islamic loyalties that were first crystallised during the movement for Pakistan and later by a process of systematic Islamisation by the ruling military and political regimes.
- **Rise of Islamic Fundamentalism:** Various factors were responsible for the resurgence of Islamic intolerance in Bangladesh in the last decade, as manifest in the name of terrorist activities, extremism and communalism. After the 2001 elections, there was a tremendous increase in the attacks on minorities, moderate Muslims and democratic forces. The BNP alliance was notably supported by the Jamaat-i-Islami, and the Islamic OkiyoJote. The Islamist The growth of Islamic fundamentalism and extremism was fuelled by the constant economic underdevelopment, poverty and unemployment in the country. The religious fundamentalist forces were able to use the unemployed and illegal immigrants for small incentives.
- **Socio-Economic Complexities:** Migration is primarily a product of economic and political crises that push people into leaving their homelands, usually involuntarily. Poor governance, economic disparities and frequent political confrontation and stand-off in the country also caused migration from Bangladesh. The frequent strikes, boycotts and political violence have reduced the scope of employment even for daily wagers. These factors compel the people to move towards an emerging India for better employment opportunities and stability. The Indian economy is growing at a faster rate and the migrant workers get plenty of employment in the construction, agriculture and tertiary sectors.

Impact of Migration on North Eastern States: The huge influxes of Bangladeshi migrants have large socio-political implication impact on North-eastern States. Some of these are discussed below:

- Demographic Impact: Among the different states of Northeast India the impact of illegal migrants has been most marked in Assam. Assam has been traditionally been a migrant receiving region because of its chronic labour shortage and resource affluence, including fertility of the soil. Though there is no documented data on the number of illegal migration, it is assumed that out of 26 million people residing in Assam, around 6 million are Illegal Bangladeshi migrants. In case of Tripura the migration changed the demographic character of the state altogether. The process of non-tribal population however had its origin much earlier. It has started in the beginning of the 20th century when both Muslim and Hindu Bengali migrants had started arriving in princely state of Tripura in large numbers, threatening the numerical dominance of tribal population. Again, thousands of Chakmas and Hajongs fled to Arunachal Pradesh and Mizoram Tripura following the construction of the Kaptai hydroelectric dam and the ethnic conflict in Chittagong Hill Tracts during the 1970s and 1980s. At present there is a huge increase in illegal migration in different states Northeast India which is shown in the following table. For example, Arunachal Pradesh had a population of 8, 64, and 558 in 1991 which had gone upto 13, 82,611 by 2011. Manipuri population was 1 million 837 thousand in 1991 and it has gone up to 2 million 721 thousand in 2011. Meghalaya's population has gone up from 17, 74,778 to 29, 64,007 in 2011. Mizoram's population registered an increase of 29.18% during this period. 43. Nagaland's increase is most shocking. From 12, 09,546 it has gone up to 19, 80,602. All these figures clearly show the dominance of Bangladeshi migrants in to different states of Northeast India (Sarma and Bhuyan).

- Conflicts: Migration of Bangladeshis into India, especially into Assam and Tripura, has led to numerous clashes, most of which revolve around the land and language issues. The resentment of the Bengalis in Tripura has led to even greater violence than in Assam, perhaps because of the fact that the original majority communities of Tripura have now been reduced to minorities. Incase of Assam the Assam Movement; Bodoland land movement had its roots in influx of migrants from Bangladesh to India.
- Environmental Degradation: The huge influx of migrants from Bangladesh to India is one of the main cause deforestation in Northeast India Large areas of forest land were encroached upon by the immigrants for settlement and cultivation. A growing population places increasing pressure on the land from which the requirements such as food, fuel wood and timber are met. As requirements of food increase, even marginal lands need to be put under the plough.
- Terrorism: The border between India and Bangladesh is virtually open at many points which give opportunity to the terrorist organisations Northeast India to have their base in Bangladesh. All major groups of North-East including United Liberation Front of Assam (ULFA), National Socialist Council of Nagaland (Issac&Muivah) (NSCN) (IM), National Democratic Front of Bodoland (NDFB), All Tripura Tiger Force (ATTF), National Liberation Front of Tripura (NLFT), Peoples' Liberation Army (PLA), Revolutionary Peoples' Front (RPF) of Manipur and Kamtapur Liberation Organisation (KLO) etc., have been finding safe havens in Bangladesh. NSCN (IM) had, in the post, received delivery of huge quantities of arms on the beaches of Bandarban district of Bangladesh through international arms suppliers. Leaders of ULFA and NDFB like ArabindaRajkhaba, PareshBarua, RanjanDoimaryfrequently visit and live in Bangladesh. Arrested ULFA leaders like PradipGogoi have confirmed how ISI operatives used to arrange air travel of ULFA cadres from Dhaka to Karachi for purposes of indoctrination and training. AnupChetia of ULFA, who had been arrested in Dhaka in 1997 during Sheikh Hasina's regime had later applied for political asylum in view of favourable political climate following installation of Khaleda Zia led BNP government in 2001

Role played by the states in resolving the migration Issue: Although India has traditionally been providing shelter to refugees from other countries in the region, it has yet to develop any national refugee laws. Both India and Bangladesh has not signed the UN Refugee Convention of 1951. However several agreements have been signed between these two nations regarding issue of migration like Immigration Act 1950, 1974, 1983.In case of India the issue makes seasonal appearance during the election time which otherwise remains business of the Border Security Force and Foreign Tribunal who are authorised to deal with this issue as mandated by the state. Whoever party come in to power have also always used this issue as a way to come into power. +In 2014 Loksabha election BJP vowed to resolve the issue if they come into power. In one of the election rally NarendraModi said ‘ As soon as we come to power at the centre , the detention camps housing Hindu migrants from Bangladesh will be done away with''. In 2017 the Central Government submitted a bill regarding amendment of the citizenship Act 1955 in Loksabha. The bill saysHindus, Sikhs, Buddhists, Jains, Parsis and Christians not to be treated as illegal immigrants. Never the less this will definitely raise many problems and many ethnic conflicts. Therefore state must consider this issue in an integrated manner in order to understand the implications of human flows, to maximise their benefits, as well as to respond to their challenges.Besides, the following recommendation can be helpful in strengthening the issue between these two nations:

- Border fencing must be completed forthwith on a war footing. The Annual Report 2012-13 indicates that the entire 2,762.11 km India-Bangladesh border has been fenced37. In reality, the fencing and Border Security Force (BSF), with limited resources, cannot stop the infiltration. The existing Border Security Force posts and the BSF water wing should be strengthened (Bhardwaj,2014).
- The Central Government should appoint a National Immigration Commission to frame a National Migration Policy and a National Refugee Policy. The Commission should examine ways of strengthening the Foreigners Act 1946, as well as feasibility of Identity Cards for both citizens and non-citizens and Work Permits for migrants.
- The whole migration issue must be seen from humanitarian aspect. An effective development strategy, goodgovernance and institutionalisation of liberal democratic values in Bangladesh can address the problem of migration to a large extent.
- The Illegal Migrants Determination by Tribunal (IMDT) Act of b1983 should be repealed.
- The issue ofillegal Bangladeshi migrantsisoftenlookedthrough the political prism in India and used for vote-bank politics, especially at the state level. Govt. must evolve a comprehensive policy to deal with the problem of illegal migration. This policy should be hammered out after nationwide consultations and consensus building involving all political parties, state governments, communities and NGOs.
- The member countries of SAARC can adopt convention or declaration on refugees in which member states would agree to ratify the 1951 Refugee Convention.

The NRC and CAA, 2019: Both NRC (National Register of Citizens) and Citizenship Amendment Act, 1919 (CAA, 2019) are about citizenship. As mentioned earlier, the NRC was first prepared in 1951. The Parliament passed the Citizenship Amendment Act (CAA) 2019 to amend the Citizenship Amendment Act, 1955. The CAA proposes to grant citizenship to persecuted religious minorities – Hindus, Sikhs, Buddhists, Jains or Christians from Afghanistan, Bangladesh and Pakistan. **T**he NRC is a contemporaneous register prepared by the officers appointed under the provisions of the Census Act in the course of census operations. In 2005 the first proposal to upgrade the NRC of 1951 was made in a tripartite meeting between the AASU, Assam government, and the central government. Its immediate context was the tripartite meeting of the Supreme Court's verdict, which declared the IMDT Act, 2013 null and void. The court verdict was on a petition filed by Sarbanand Sonowal to challenge the IMDT Act. Subsequent meetings were held to discuss the citizenship issue in 2011 and 2013 by the then Assam Chief Minister Tarun Gogoi to update the NRC. But the process of updating of NRC by the Gogoi government in 2012 was halted following the protests in Dhubri and Goalpara, and riots between the Muslims and Bodo tribals in Bodoland areas in 2012 and 2014. In 2014 a new organisation called *Assam Sanmilita Mahasangha*, filed a petition in the Supreme Court to examine the constitutional position of the laws of citizenship in India and to upgrade the National Register of Citizens prepared in 1951 for Assam. The Supreme Court delivered judgment on these petitions in December 2014, which allowed upgrading of the NRC of 1951 to resolve the issue of the citizenship and illegal immigration. The upgrading of the NRC, 1951 had become necessary of its limitations. Its enumeration was a hurried one, in which the register of citizens of the entire nation was prepared in an impossible span of mere twenty days: between 9th February and 28th February, 1951. It was a casual attempt and a by-product of the Census Act of 1948, and the untrained census enumerators issued a slip for every entry in the census. Thus, the register was prepared based on the slip. In due course, even the process of tallying the slip was abandoned at the orders of the

Registrar General of Census. The Guwahati High Court held in 1970 that the NRC, 1951 was inadmissible evidence according to the Evidence Act. Because of the Supreme Court's verdict of 2014, the Assam Government started enumeration of the NRC. The NRC enumeration results were declared in 2019, by which more than 19 lakh population of Assam was declared illegal. Simultaneously another legislation called Citizenship Amendment Act (CAA) the Government of India passed in 2019. Citizenship was given to the persons belonging to five persecuted religious minorities from the three countries (mentioned earlier) that had arrived in India before 2014. The CAA 2019 was opposed by all the states of northeast India as they feared that the Act would grant citizenship to refugees whom they seek to expel from their territory. In other parts of the country, it was opposed on the ground that excluding Muslims it was violating the secular spirit of the Indian Constitution. The CAA 2019 is among the latest of such attempts. As mentioned in sub-section 7.5.1, the Government of India took several measures on the question of citizenship after Independence.

Conclusion: The issue of migration between India Bnagladesh has been a burning issue for Northeast India. To deal with the problem India will have to take the initiative to enter into a bilateral agreement with Bangladesh under which the two countries would agree to take back their nationals staying illegally in the other country after due verification process. However Considering Prime Minister Narendra Modi's interest in developing the eastern part of India, we can hope that present NDA government will take proper initiative to solve the problem immediately.

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PROBLEMS AND CHALLENGES OF WOMEN WORKING IN AN UNORGANISED SECTOR

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Abstract

Women workers in an unorganised sectors are the major chunk of work force yet they are devoid of the basic amenities that should be provided. The impediments is giving rise to many other problems including the impact on productivity. We are mainly focussing on the apathies and the cause of the issues which have created an obstacle for the women worker to prosper and to be treated equally. The problems are many and they are being dragged for many years. Social security measures and other rights are missing which otherwise could have provided a boost to the plight of women worker in unorganised sectors. Women's workforce participation globally has been demonstrated to be a potent driver of the economic growth and development of a country. Research shows that there is a significant association between a country's GDP and female labour force participation. The impediments for workforce participation of women in the Indian context include gaps in educational attainment, social norms, restrictive institutional frameworks, and income levels, among social, economic, and policy-related factors. In the manufacturing sector, these challenges are compounded by challenges related to physical safety, infrastructural gaps, legal and regulatory challenges, shift working.

Keywords: Unorganised sector, Women worker, social security measures

Introduction

The problems being faced by the women workers in the unorganised sector are numerous, with their vulnerability further, accentuated by their gender. Their work is marked by irregular employment, uncertain terms and Condition, lack of clearcut rights and obligations and inaccessibility to social security benefits. However, despite continuous efforts of the State, the social and economic status of women in the unorganised sector is lacking far behind their male counterparts. Their contribution to the economy is still largely unrecognised. Though they constitute a majority of the workforce in this unorganised sector, they are subjected to various kinds of discrimination, inequitable pay, and harassment, which arises due to lack of education and technical skills. (Mohapatra, 2004) They are exploited, paid meagrely, and forced to work for long hours, i.e., 10-12 hours in case of migrants, and 8-10 hours in case of local workers. (Saran and Sandhewar, 1990)

Literature review

Dr. R D Dubey (2014) studies that, rights of women workers in unorganised sector: legal issues and challenges. The study seeks to assessed the various aspects like formal and informal sectors employment, status, and identification of women in unorganised sector, discrimination of women in various sectors like in the form of domestic workers, construction workers and agriculture workers, the role or contribution of women's to the Indian economy, women suffer vital disadvantages compared to men, reasons of women's engagement and problems with context to poverty and low wages. He highlighted the various rights of women with constitutional provisions, social security acts and some other legislation. He also mentioned several decisions of Supreme Court of India with special context to various rights of women workers in the unorganised sectors. He concluded that the female workers, especially who belongs to rural areas are facing many serious problems in the form of insecurity, wage discrimination, inadequate health care facilities, lack of continuity, unfair working condition, exploitation etc. Furthermore, he also said that the proper implementation of laws, polices and schemes are necessary at the central and state level.

S. Monisha & PL. Rani (2016) in this research paper authors mainly focused on women working in unorganised sector- a conceptual study. They want to explained dual responsibilities of women at their home and work place. They stated three objectives for the study on the basis of living, working and economic conditions of women in the unorganised sectors, the various problems faced by the women in unorganised sectors and the various social security measures for the welfare of women of unorganised sectors. He mentioned about the four categories of unorganised labour in the form of occupation, nature of employment, especially distressed category, and service category. They mainly focused on various problems faced by the women workers in unorganised sectors like, exploitation, harassment at workplace, no maternity benefit, not getting proper training, facing discrimination due to gender inequality, women workers of unorganised do not have benefit like organised sectors, poor wage, poor working condition, absence of social security measures etc.

Prof. V Sudesh & Mrs. Dhanlakshmi C. V. (2019) Authors of this study mainly focused on abuse and exploitation of domestic women workers in India with human rights perspectives. They highlighted the significant role of women especially in contributing domestic work. Furthermore, they said that domestic services are one of the oldest, age-old and most important occupations for women around the world. But sometimes this work is to be considered as part time occupation for women in India. They also explained, because of some numerous factors women in India take up jobs as domestic servants. After that the study also focused on abuse and exploitation towards domestic workers in the various forms such as, no weekly offs, no defined work time, no decent wages, sexual and physical abuses and harassment, termination of work etc

Problems being faced by the women worker-In the given research paper k, an attempt has been made to identify the problems faced by women working in the unorganised sector resulting in vulnerability are as follows:

Insecure employment-Women in the unorganised sector do not have a stable and secure employment, thus rendering them devoid of a stable income. The unorganised sector is fast expanding, while the organised sector is shrinking, contract, casual, temporary, part-time, piece rated jobs and home-based work etc are increasingly replacing permanent jobs. The workers in the unorganised sector, a large number of who are women, have no job security. Work is often unskilled or low skilled and low paid. Availability of work is irregular; when work is available, they have to work for long hours. Especially in the manufacturing sector, which employs more women employed over men, their work is highly irregular, tough, and uncertain. Most of them are employed only for stipulated time period and remain without work for considerable about of time of the time, due to lack of paid work.

Irregular & low wages: Women in the unorganised sector are employed both on daily wages as well as on piece rate. In a daily wage system, a woman in urban areas gets a minimum of Rs. 400 and a maximum of Rs. 250 per day, with working hours starting at 8:00 am in the morning and ending during the sunset. There is no concept of paid maternity or medical leave. Women in the unorganised sector are discriminated against by their employers in matters of remuneration. Despite the fact that they work for the same duration as the men and carried out equally strenuous tasks, they get paid lesser amount than their male counterparts. For 10-12 hours of work per day, women in the construction industry get paid a meagre Rs. 200 to Rs250. Data on Condition of women working in the unorganised sector have examined the wage levels and earnings of women workers are identified that the daily wages are below the minimum rate of wages. In the unorganised sector casual women workers tend to be the least protected and have the lowest level of earnings.

Long working hours: Long hours work in the unorganised sector beyond the labour and regulatory norms are common in India. In Manufacturing sectors there are fixed hours of work but there are no laws to act as guidelines for the working Condition of Manufacturing labourers. In case of non-Manufacturing sectors such as fireworks, match making, power looms and so on, workers started their work very early in the morning at 6.00 a.m. and continue till late evening. In other Real estate sector, the work is organised in such a way (mostly on piece rate) that women work for 12 hours per day to get at least Rs 250-300. Though, the Factories Act, 1948, the Minimum Wages Act, 1948 and the Shops and Establishments Act stipulates that no adult worker shall be required to work more than 48 hours in a week, these provisions relating to working hours have been violated frequently. The working hours in the unorganised sector are not fixed, thus affecting the family life as well as health of the women working in this unorganised sector. They work anywhere between 8-10 hours a day, with little or no time for child care. Women labourers with new born are forced to leave them unattended in the construction sites, and feed them without being noticed by their employers, for fear of cut in their pay.

Occupational hazards and health issues: In the unorganised sector, the workers in general and women in particular are forced to work in hazardous and unhygienic working Condition. The working Condition in the unorganised sector are the main causes to have an adverse effect on the health Condition of the women workers. Low nutritional intake due to low income, constant physical labour increases health problems for the women workers in the unorganised sector resulting in risks of their life. Lack of resources to pay for the health care often forces the poor workers either to forego it or become indebted. Unavailability of leaves often forces these women to neglect their health Condition and continue working. With regard to women home workers, it was reported that health problems like frequent headaches, body ache and back pains, which are caused by their posture and duration of work and which may be signs of more severe internal ailments. In some of the sectors like real estate and mining industry, the working Condition can be called as horrible for workers in general and women workers in particular. The factory owners do not take proper care of the women workers. They do not provide them facilities like safety equipment. In mining industries and several manufacturing units, they are exposed to harmful chemicals without being provided any protective device, such as gloves, face mask etc. Similarly, workers are also found to be suffering from skin diseases as they have to work constantly in adverse conditions. In manufacturing sector due to extensive use of mechanisation, women workers suffer from certain specific health hazards. Women working in the construction sites have no access to clean toilet facilities or drinking water. The unhealthy working Condition not just affect their health, but also their children's health and wellbeing, as they too are brought along to the workplace. Occupational illness and diseases have also been reported among workers in many industries of unorganised sector. Thus, the unorganised women workers are prone to occupational hazards. While certain countries have social security entitlements in place for the unorganised workers, developing economies such as India are yet to come up with.

Lack of bargaining power: Illiteracy and lack of knowledge are factors that force women in the unorganised sector to reluctantly abide by their employer's terms and Condition. Their lack of awareness is also a reason why it is difficult to organise these workers. Since they are seen as the weaker gender, women in this sector are not heard out, nor do they voice their opinion for fear of losing their job. Lack of organisation or least unionisation among the unorganised women workers is a big problem for themselves. In spite of their contribution to employment and gross domestic product among others the lack of their rights and legal status has tended to adversely affect their future prospects. This is due to lack of organisation or least organised in the sense that they are not able to voice their feelings or dissent against the attitude of employers in order to protect their interests.

Non-applicability of social security measures: There are many times when a worker cannot economically active. Due to biological circumstances such as modernity, sickness, or old age; on account of personal calamities such as widowhood, or an accident; social or natural calamities such as unemployment, flood, fire drought or high unemployment or closure of an industry. During these spells of risk, the worker especially women worker needs support, in the form of some social insurance to survive the crisis and resume work after it. Social security measures are indispensable for unorganised workers to protect them from contingencies and deprivation.

But unfortunately, the existing social security legislations are not applicable to most of the unorganised sectors. There are no social security measures to provide risks coverage and ensure maintenance of basic living standards at times of crises such as unemployment or health issues. The Factories Act, The Mines Act, etc are some of the laws, which contain provisions for regulating the health of the workers in an establishment. The Employees' State Insurance Act and the Workmen's Compensation Act provide health benefits and compensation to the workers in cases of ill-health and injuries etc. But in the unorganised sector where the majority of women workers are concentrated, no occupational safety and health safeguards are in place. Even in the organised sector, where these are applicable, safeguards are rarely provided for the workers, either male or female. Usually, the safety devises are designed keeping the male workers in view and become unsuitable for women workers. Besides, the social aspects of work are not considered risk factors.

Lack of quality employment due to fraudulent acting of contractors: Many unorganized sectors are not registered with the government and the employment term of workers is not regular. No act like Bonus act, Pension act, Provident fund act, Maternity act, Factories act are followed in unorganized sectors. Unorganized segment is not managed by the legal system and subsequently taxes are not collected. The working hours of workers are not settled. In addition, now and again they need to chip away at Sundays and occasions. They get day by day compensation for their work, which is nearly not exactly the compensation recommended by the Government.

Conclusion- The above study describes that various problems face by women in unorganised sectors with different forms like gender inequality, lack of education and knowledge, discrimination on different base, low wages, long working hours, and in day-to-day life they are a daily struggle to meet basic needs for our family members. The study also shows there are law/legislations and welfare schemes for the labourers in unorganised sectors. But the question is that whether women have got equal rights with compare to men at workplace of unorganised sectors? So, the answer is no, because the existing of inequality on different base are already available in the present scenario also. Women worker need to be identified and brought under the ambit of legal and social provisions. If the problems of women labour in unorganised sector is addressed then it would bring prosperity to the area concerning since it would give boost to the economy. It seems that addressing the above given problems are no more obligatory but necessary steps that need to be taken to address the menace and bring win- win situation for the all the stake holders of the society at large. Women worker face grave problems. Their condition is highly volatile and have constraints related to their work such as insecurity, wage discrimination, absence of medical and accidental care, lack of continuity etc. this is due to their seasonal intermittent nature of work, low level irregular patterns of earning and administrative structure. It is also clear that self-awareness and education are the key factors which will change the dynamics.

Suggestions

- Requirement of social security measures to the women labourers in the unorganised sectors.
- Proper implementation of law/legislations and schemes for the welfare of women labourers in the unorganised sectors.
- There should be an awareness campaign to educate the workers about the working hours and regulatory body should have a vigilance to make it executable.
- There should be regulation body to look after the contractor which are one of the root causes of all the exploitations.
- Women worker should be made aware of their rights and should have the legal umbrella to assert their rights. This would help them to have bargaining power.
- Strict monitoring and compulsory health and safety provisions should be ensured at the working place.

- A separate women grievance cell headed by a woman should be established in every organization sector and in case of unorganized sector women to form self-help groups for their protection.
- Necessary amendments are required to be made in labour laws.
- There should be proper regulation of unorganized sector industries, which ensure job security, healthy work environment and at least minimum wages, maternity, and child care benefits.

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AN INTRODUCTION TO INTERSECTIONALITY

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Abstract
It has been suggested that our experiences of the social world are shaped by our ethnicity, race, social class, gender identity, sexual orientation, and numerous other facets of social stratification. Some of these social locations afford privilege (e.g., being white) while others are oppressive (e.g., being poor), and an individual may be relatively privileged in one or more aspects of their life, while simultaneously experiencing prejudice, discrimination, or oppression stemming from other aspects of their social background or identity. These various aspects of social inequality do not operate independently of each other; they interact to create interrelated systems of oppression and domination. This chapter provides an introduction to the concept of intersectionality, which refers to how these various aspects of social location "intersect" to mutually constitute individuals' lived experiences, shape identities and create societal systems of oppression, domination and discrimination.

Keywords: Intersectionality, Gender, Race, Transgender, Discrimination

Introduction:
Intersectionality is a feminist theory which analyzes various forms of oppression and hierarchies of power. In addition to gender, it takes into account a number of sociodemographic factors and examines how these factors may simultaneously interact. This theory highlights the power relationships which exist between various groups. It calls for reflection regarding the positions and privileges someone has where they live. The theory of intersectionality has aroused a great deal of interest and has led to debates which help advance analysis within feminist and social movements.

Definition and its origin:
The term 'intersectionality' is not yet in everyday usage, but awareness is growing in academic and policymaking contexts. It is essential that the term is clearly defined before it is applied to Scottish policymaking, and the implications for research and data analysis are understood.The term 'intersectionality' has its roots in Black feminist activism, and was originally coined by American critical legal race scholar Kimberlé Williams Crenshaw in 1989. Crenshaw used the term intersectionality to refer to the double discrimination of racism and sexism faced by Black women, critiquing the "single-axis framework that is dominant in antidiscrimination law.. Feminist theory and anti-racist politics" for its focus on the experiences of the most privileged members of subordinate groups. Specifically, Crenshaw highlighted legal cases wherein women were required to choose between bringing a claim of racism or sexism and could not say that they had been discriminated against due to the combined effects of race and sex.

Crenshaw provided the following definition of intersectionality:

"Intersectionality is a metaphor for understanding the ways that multiple forms of inequality or disadvantage sometimes compound themselves and create obstacles that often are not understood among conventional ways of thinking."

As intersectionality has gained popularity, it has been interpreted and discussed in various ways – e.g., as a theory, methodology, paradigm, lens or framework. Moreover, many different definitions have been proposed. In general, however:

Intersectionality promotes an understanding of human beings as shaped by the interaction of different social locations (e.g., 'race'/ethnicity, Indigeneity, gender, class, sexuality, geography, age, disability/ability, migration status, religion).

These interactions occur within a context of connected systems and structures of power (e.g., laws, policies, state governments and other political and economic unions, religious institutions, media). Through such processes, interdependent forms of privilege and oppression shaped by colonialism, imperialism, racism, homophobia, ableism and patriarchy are created. Intersectionality is based on Several Key Tenets: Human lives cannot be explained by taking into account single categories, such as;

- Human lives cannot be explained by taking into account single categories such as gender, race, and socio-economic status. People's lives are multi-dimensional and complex. Lived realities are shaped by different factors and social dynamics operating together.
- When analysing social problems, the importance of any category or structure cannot be predetermined; the categories and their importance and must be discovered in the process of investigation.
- Relationship and power dynamics between social locations and prodesses (e.g. racism, classism, heterosexism, ableism, ageism, sexism) are linked. They can also change over time and be different depending on geographic settings.
- People can experience privilege and oppression simultaneously. This depends on what situation or specific context they are in.
- Multi-level analysis that link individual experiences to broader structures and systems are crucial for revealing how power relations are shaped and experienced.
- Scholars,, researchers, policy makers, and activists must consider their own social position, role and power when taking an intersectional approach, this reflexivity,, should be in place before setting priorities and directions in research policy work and activism.
- Intersectionality is explicitly oriented towards transformation, building coalitions among different groups,, and working towards social justice.

Principles of Intersectionality:

Kimberle Crenshaw in her 1991 paper 'Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color' Crenshaw set out **three types of intersectionality; structural, political,** and **representational.**

Structural intersectionality:

Structural intersectionality examines how social structures, such as legal and educational systems, work to create differences in how minority groups experience areas of their life compared to the most privileged group.

For instance, up until 1965 in the United States of America, African Americans' right to vote was not protected under federal law. This meant that on a local level, many African Americans were barred from voting, preventing them from expressing themselves politically. This structural inequality enforced the oppression African Americans faced as they could not create political or social change through voting. When women fought for and gained the right to vote in 1920, under the 19th Amendment, African American women were not included in this. The exclusion of African American women from the women's suffrage movement highlights how the intersection of race and gender leads to different levels and forms of discrimination. Although white women were oppressed by the patriarchy, they themselves oppressed black women by not including them in their fight for suffrage.

Political intersectionality:

Political intersectionality acknowledges how, in a political context, systems of oppression conflict and cross over depending on the factors which make up the identity of an individual. For instance, a woman of colour will experience different forms of oppression than a man of colour in the political arena, due to her gender and racial identity intersecting.

Political intersectionality highlights how when social issues are dealt with politically, it is important to include and address everyone in the solution. For instance, in the case of voting rights for women, it is important to ensure all women have the right to vote, not just white women.

Representational intersectionality-

Representational intersectionality underpins the importance of representing people of different genders, races, sexualities, and abilities in art, literature, film and television, alongside politics and in positions of power.By representing people of different identities in the media, different stories and experiences can be portrayed to wider audiences. This representation encourages people to understand the experiences of others, and how different factors which make up one's identity can intersect to influence their experience of life.

Below are some examples of the ways in which intersectional inequality can occur in society:

Gender and disability- Neurodevelopmental disorders such as autism spectrum disorder and attention deficit hyperactivity disorder (ADHD) are well-known disabilities. However, these are commonly thought of, and mostly diagnosed in males compared to females. This is partly due to the preconceived idea that these disabilities were male disorders. Much of the early research, theories, and diagnostic criteria comes from studying male samples, thus females who may have had these disorders were mostly ignored. Since there is not as much research into how autism and ADHD presents in females, many do not get diagnosed until they are much older, if at all. So, a woman with ADHD or autism may feel oppressed in a healthcare setting when seeking a diagnosis. They may generally feel intersectional oppression for being a woman with a disability which is stereotyped as being a male disorder.

Age, gender, and poverty-Child marriage is an example of how gender and age can intersect with poverty. In developing countries, young girls are particularly vulnerable to the practice of forced marriage, many being married before the age of 18. Therefore, young girls in these poverty-stricken areas may feel oppressed by the intersecting factors of being young, female, and poor.

Race and social class-Intersectional analyses can demonstrate how there are racial inequalities for people of color and the opportunities that are available to them. For instance, black people may often find that they face oppression for their race, but even more so if they are also from a working-class background. If they face oppression for being black, and they are not wealthy enough to afford college tuition, for instance, this affords them less opportunities compared to white people who are from a wealthier background and could afford college tuition. People of color from a working-class background can face further inequalities if intersected with other factors such as physical disability, their age, and their gender.

Crime and race-Social class, age, gender, and race do not affect crime rates in isolation; they work together to shape the experiences of individuals as well as the larger society. When it comes to crime, people of color may face different levels of inequality from many intersecting factors. For instance, a black person who is from a poorer geographical region may be more likely to face criminal charges for something due to being black and not being wealthy. Likewise, gender and age can also intersect with race which makes it more likely for a black man of a certain age range to be stopped and searched by police, or to face greater punishment for a crime, compared to if a white person of another age range may for the same crime.

Transgender and gender non-conforming violence-In 2020, a report found that there were a record number of violent and fatal incidents against transgender and gender non-conforming people. What was found was that a significant number of these victims were black transgender women (Human Rights Campaign, 2020). This is the result of misogyny, racism, and transphobia, each of which can intersect and oppress these individuals.

Strenths of Intersectionality: Through intersectional theory, new and more complete information can be generated to gain a better understanding of the origins, root causes, and characteristics of social issues.Intersectionality enables more effective and efficient responses to solving growing social inequities compared to an approach which tries to fit people into one box.

Intersectional theory expands upon previous ways of understanding the relationship between social structures. For example, the ‘dual systems’ theory was developed to understand the co-existence of systems of oppression based on gender and class – the idea that patriarchy and capitalism are two distinct systems that coexist together.

Intersectionality suggests that the effects of gender and class cannot be reduced to the effects of either set of social relations alone and that everyone is marked by multiple social structures. Thus, intersectionality criticizes and improves on the concept of 'dual systems.'Through intersectionality, researchers, policy makers, and social change leaders can be encouraged to move beyond single identifying factors or group-specific concerns which are not thorough enough to explain human life.

The impact of policies and laws can be more inclusive of all types of people and social groups and people are less likely to fall through the cracks through an intersectional approach.

Criticisms of Intersectionality: Shortly after the distribution of Kimberle W. Crenshaw founding texts, intersectionality became a key concept in Anglo-Saxon feminism. Intersectionality meshes well with identity politics — an approach which focuses on the occurrences of injustice experienced by various minority groups.This theory has, however, been the subject of criticism. As it initially emerged to highlight the experience of Black American women, race implicitly be the most important aspect. Feminists from other contexts express reservations regarding this theory, viewing it as relating to the American reality and not necessarily having universal resonance.

The Marxist criticism of intersectionality focuses on the lack of a theory to help explain the origins of power relations and oppression. While intersectional analysis allows the identification of where the domination is occurring, it does not explain why it is occurring. Author Martha E. Gimenez rejected the principle that there is no hierarchy of oppressions. Rather, she contended that class is not equivalent to race and gender. According to her, some power relations are weightier and have more consequences than others.Jasbir K. Puar, a theorist and Professor of Women's and Gender Studies at Rutgers University, suggests shifting from the concept of intersectionality to that of assemblage, which. According to her, intersectionality has not been successful in removing white women from their predominant position in feminism and racialized women remain feminism's "others." Jasbir K. Puar challenges the idea that intersectional analysis can cross national and regional frontiers and be universally applied. When this issue is raised, she contends that, insofar as the privileged categories of intersectional analysis are the product of colonial agendas and specific violent regimes, the possibility exists that intersectionality's journey outside its original framework is another way of imposing the theoretical models of the West on the rest of the world.There are other issues involved in the application of intersectionality, such as the multitude of different terms used: intersections, intersecting systems of privileges and oppression, simultaneous oppressions, interconnected inequalities, etc. These many interpretations may create an impression of vagueness and ambiguity, but may also be seen as a strength.

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CHILD SEXUAL ABUSE IN SCHOOL: EFFECTS AND THE ROLE OF THE PARENTAL SUPPORT

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Abstract

Child Sexual Abuse is a widespread problem with grave life-long outcomes.The victims of abuse experience trauma which affects their social and psychological well-being. The effects of Child Sexual Abuse usually include low self-esteem, a feeling of worthlessness,a lack of trust in adults and an abnormal or distorted view of sex.The effects can be strong that the child may even become suicidial.Children who have suffered from sexual abuse are also at an increased risk of future abuse and may become child abusers themselves. Recognizing the extent and the seriousness of the problem of Child Sexual Abuse,there has been a proliferation of school-based prevention programs.In conjunction with the children's programs,there have also efforts to develop a parent educational component.Because parents are logical ones from whom children may seek help,educating them about abuse issues can be a important part of prevention.So,the purpose of this paper is to examine Child Sexual Abuse in school and the various factors that may interact with these effects.It also critically observe the possible parental roles in abusive prevention and address the issues that might arise from this involvement.These include the deskilling of parents,the use of gender-neutral terms which serve to obscure who actually abuses and who is held responsible for preventing abuse,and the reaction to intervention in the family.

Key words: Sexual Abuse, Children, Effects, Family, Parent, Prevention, Program etc.

Introduction- The term 'child' can be used to mean either an offspring or someone who has not reached full economic and aural status as an adult in a society. Individuals in the latter state are passing through an age-related period known as childhood. This is the period where behavior and activities of a person's built is personality.So, emotional, physical and sexual abuse can have an impact across an entire lifetime.

Childhood sexual abuse is a subject that has received much attention in recent years.28 to 33% of women and 12 to 18% of men were victims of childhood or adolescent sexual abuse(Roland,2002,as cited in Long, Burnett, and Thomas,2006).Sexual abuse that does not include touch and other types of sexual abuse are reported less often, which means this number of individuals who have been sexually abused in their childhood may actually be greater.(Maltz,2002).Sexual abuse can be hard to define because of the many different forms it can take on,the difficult levels of frequency,the variation of circumstances it can occur within and different relationships that it may be associated with.Maltz(2002) gives the following definition: "Sexual abuse occurs whenever one person dominates and exploits another by means of sexual activity or suggestion"(Maltz,2001a,as cited in Maltz,2002,p.321).The definition of child sexual abuse formulated by the 1999 WHO Consultation on Child Abuse Prevention which stated that: "Child Sexual Abuse is the involvement of a child in sexual activity that he or she does not fully comprehend, is unable to give informed consent to,or for which the child is not developmentally prepared and cannot give consent,or the violates the laws or social taboos of society.Child Sexual Abuse is evidenced by this activity between a child and an adult or another child who by age or development is in a relationship of responsibility,trust or power, the activity being intended to gratify or satisfy the needs of the other person.This may include,but is not limited to:

- The inducement or coercion of a child to engage in any unlawful sexual activity;

- The exploitative use of a child in prostitution or another unlawful sexual practices;
- The exploitative use of children in pornographic performance and materials.
- Physical force/violence is very rarely used, rather the perpetrator tries to manipulate the child's trust and hide the abuse.
- The perpetrator is typically a known and trusted caregiver.
- Child sexual abuse often occurs over many weeks or even years.
- The sexual abuse of children frequently occurs as repeated episodes that become more invasive with time.Perpetrators usually engage the child in a gradual process of sexualizing the relationship over time(i.e.grooming)
- Paedophiles are individuals who prefer sexual contact with children to adults.They are usually skilled at planning and executing strategies to involve themselves with children.

The "Child sexual abuse accommodation syndrome", proposed by Summit, has been invoked by a number of researchers to explain why children's disclosures is sometimes problematic or retracted. According to its author,the typical pattern of events is as follows: the child is forced to keep the sexual abuse a secret and initially feels trapped and helpless.These feelings of helplessness and the child's fear that no one will believe the disclosure of abuse lead to accommodative behavior.If the child does disclose,failure of family and professionals to protect and support the child adequately,augment the child's distress and may lead to retraction of the disclosure.Disclosure of sexual abuse in children can be purposeful or accidental.Disclosure is often initiated after an enquiry about a physical complaint,for example,pain when washing the genital area or a bloodstrain in the panties.Child sexual abuse disclosures are usually a process rather than a single event.When children do disclose it is usually to their mother;however the mother may also be the victim of abusive behavior by the same perpetrator.Alternatively,disclosure may be to a close friend,peer,or teacher and other members of school etc.

Effects of Childhood Sexual Abuse- Childhood sexual abuse has significant negative and pervasive psychological impact on its victims.The majority of sexual abuse happens in childhood,with incest being the most common form(Courtois,1996,as cited in Maltz,2002).The impact of childhood sexual abuse varies from person to person and from case to case,while the nature and severity of the sexual act may cause more serious impact,many other factors may influence the degree of damage the victim experiences.Other factors may include the perspective of the individual,the individual's internal resources and the individual's level of support.(Courtois,1988,as cited in Ratican ,1992).Although not all forms of childhood sexual abuse can take on many different forms that still exploit the victim sexually and cause harm.The perpetrator may exploit the child by introducing them to pornography prematurely,assaulting them through the internet,or manipulating them into taking pornographic photos.The nature and dynamics of sexual abuse and sexually abusive relationships are often traumatic.When sexual abuse occurs in childhood it can hinder normal social growth and be a cause of many different psychosocial problems.(Maltz,2002).

There is a strong,albeit complex relationship between child sexual abuse and adverse mental health consequences for many victims.Negative mental health effects that have been consistently associated with child sexual abuse include post-traumatic symptoms(Canton-Corter and Canton,2010;O'Leary and Gould,2009;Ullman,Fllipas,Townsend,and Starzynski,2007);depression(Fergusson et al;2008;Nelson et al;2002);substance abuse(Lynskey and Fergusson,1997;O'Leary and Gould,2009);helplessness,negative attributions,aggressive behaviours and conduct problems;eating disorders (Jonas et al;2011);and anxiety (Banyard,Williams,And Siegel,2001;Nelson et al;2002).More recently child sexual abuse has also been linked to psychotic disorders including schizophrenia and delusional disorder (Bendall,Jackson,Hulbert and Mc Gorry 2011;Lataster et al;2006;Wurr andPartridge,1996)as well as personality disorder(Cutajar,2010 b.)child sexual abuse involving penetration has,in particular,been identified as a risk factor for developing psychotic and schizophrenic syndromes (Cutajar et al;2010a).

Some earlier studies and reviews(Briere and Zaidi,1989,Fondacaro and Buller,1995) reported mixed findings,but other factors such as co-existing child physical abuse,family dysfunction,depression,and the consequences of disclosing child sexual abuse-were often not considered.Maker,Kemmelmeier and Peterson(2001) highlighted that victims of child sexual abuse are at greater risk of adult sexual assault and that the negative psychological outcomes attributed to child sexual abuse may in fact be more strongly associated with sexual assault in adulthood "as measures of psychological functioning may be more sensitive to the effects of recent sexual trauma than the impact of more distal child abuse.''

A study done on the prevalence and predictors of sexual dysfunction in the United States revealed that victims of sexual abuse experience sexual problems more than the general population.They found that male victims of childhood sexual abuse were more likely to experience erectile dysfunction,premature ejaculation,and low sexual desire,and they found that women were more likely to have arousal disorders(Laumann,Piel and Rosen;1999)Some research findings suggest that male victims of child sexual abuse may experience different and,in some respects,more adverse mental health outcomes than female victims.For example, J.Hunter(1991) found that male victims were more likely than women to experience anxiety,rumination and worry.Gold et al.(1999) found that relative to their respective normative samples,male survivors drawn from a clinical sample demonstrated greater symptomatology compared with women survivors on measures of interpersonal sensitivity,depression,anxiety and phobic anxiety.Hillberg et al.(2011) concluded that while a series of meta analyses have failed to demonstrate difficulties,there is empirical evidence of gender differences at least in victims perceived mental health consequences.This finding is consistent with research that suggests that male survivors of child sexual abuse are more susceptible to internalizing effects,while women are more likely to experience externalizing effects.(Dorahy and Clearwater,2012;Romano and De Luca,2001).The difference may be related to gender norms that make it difficult for men to discuss sexual abuse, and possibly even to a cultural bias that sees women's,but not men's promiscuity as an "externalising" problem.

Research has long indicated a relationship between childhood abuse,including sexual victimization and subsequent alcohol and substance abuse(Muller and Fleming,1998).Victims of childhood abuse and neglect generally have been reported to be at greater risk of abusing alcohol and drugs(Min Farkar,Minner,and Singer,2007),and survivors of child sexual abuse are at a heightened risk of developing an alcohol disorder and with an earlier age of onset(Zlonik et al,2006).

In adolescence,child sexual abuse has been associated with early onset consensual sexual activity,unprotected sexual intercourse,multiple sexual partners and teenage pregnancy(Senn,Carey,and Vanable,2008;Upchurch and Kusunoki,2004).In adulthood,similar sexual risk behaviours have been documented for survivors of child sexual abuse (Arriola et al,2005;Cohen et al,2000;Fergusson,Horwood,and Lynskey,1997).For example,Wyatt,Guthrie,and Notgrass(1992) found that victims of child sexual abuse were more likely to engage in group sex and partner swapping on a frequent basis and in other types of sexual behaviours that increase the risk of sexually transmitted infections(STI).There is also evidence that gay men and bisexual men who were sexually abused in childhood were more likely than their non-abused counterparts to engage in unprotected anal sex,to trade sex for money or drugs,to self-report having HIV,and to have been involved in non-sexual violence.(Jinich et al.,1998,Kalichman,Gore-Felton,Benotsch,Cage and Rompa,2004).These findings are consistent with other research which suggests that child sexual abuse is associated with later sexual risk behavior in men as well as women(Senn et al;2008).Tongue thurst into the other person's mouth,fonding one's own or another person's breasts or genitals,masturbation,and rhythmic pelvic thrusting.Distinguishing inappropriate from developmentally appropriate,i.e. normal,sexual behaviours is often very difficult.There is a growing body of research on.Sexualized behavior in children and its relationship to sexual abuse.Sexualized behavior in children could be defined as problematic when:

- it occurs at a greater frequency or at a much earlier stage than would be developmentally appropriate (e.g. a 10year old boy versus a 2year old boy playing with his penis in public,or a 6 year old girl masturbating repeatedly in school);
- it interferes with the child's development(e.g. a child learning to use sexual behaviours as a way of engaging with other people);
- it is accompanied by the use of coercion,intimidation or force (e.g.one 4year old forcing another to engage in mutual fondling of the genitals or an imitation of intercourse);
- it is associated with emotional distress(e.g.eating or sleeping disturbances,aggressive or withdrawn behaviors);
- it reoccurs in secrency after intervention by caregivers.

There are some children who are raised in child abuse, but who manage to do unexpectedly well later in life regarding the preconditions.Such children have been termed dandelion children,as inspired from the way than dandelions seem to prosper irrespective of soil,sun,drought,or rain.Such children are of high interest in finding factors that mitigate the effects of child abuse.

Role of parental support- Parenthood, described by one author as the 'last stand of the amateur' (Koller 1974,as cited in Warren 1983a),is the one occupation common to the majority of the adult population for which no training or educational qualification is required.The underlying societal assumption is that child-rearing skills and feeling protective towards children are natural and instinctive (Bowlby 1971,as cited in Corby 1993),requiring no additional instruction.

Clearly, most children are well cared for by their parents, although there are periods and occasions in the lives of most parents when extra help and support is needed to assist them to care for their children (Smith 1997).There are however some children for whom a parent's 'instinctive' desire to protect is unrealized, or for whom support is not forthcoming; these children become exposed to the risk of child maltreatment (Tomison 1996c).

Recognizing the extent and the seriousness of the problem of child sexual abuse,parent education is currently advocated as a significant component of any comprehensive set of preventive services for parents at high risk of abusing or neglecting their children (Dubowitz 1989;Chak and King 1998).There have been strong calls for programs to educate parents about child sexual abuse (Klein & Hickman,1986),and substantial efforts have gone into developing such parental education in conjunction with children's programs in the schools (Brassard,Tyler,& Kehle,1983).Because parents are logical ones from whom children may seek help,educating them about abuse issues can be an important part of prevention.David Finkelhor (1986,p.229) identifies the following three advantages of prevention education for parents.First,if parents learn to educate their own children,the repetition of information from a trusted source can be more effective than the isolated classroom experience.Second,if parents learn to recognize the signs,they may more easily identify abuse if it occurs.Third,parents may learn to react in more helpful ways to discovery of abuse.Though the last two advanatages are relevant only after abuse has already occurred,they might help prevent recurrence since abuse is frequently not an isolated event.In addition,Finkelhor speculates that parent education programs might actually reduce the chance that adults will become abusers. Caren Adams and Jennifer Fay (1986) also argue for parental involvement,suggesting that one-to-one communication,adjusted to the individual child,can enhance the effectiveness of classroom programs.They also emphasize that parents need the appropriate information so they can recognize signs of abuse,know how to respond to a child's questions,correct a child's misconceptions,and avoid contra- dicting accurate information.Certainly,parental education to school prevent programs for children seems to be important if such programs are to have maximum impact in preventing abuse.One study found 75% of parents surveyed were positive about their children to attending a play on child sexual abuse,and no parents were negative.The authors of this study concluded that: "There was no evidence from the study to substantive the fears expressed by school professionals that children and parents would not be receptive to education about preventing abuse of children''(Swan,Pres,&Briggs,1985,p.404).These authors also cited a study in which 87% of parents questioned supported teaching sexual abuse prevention in the schools (Finkelhor,1983).Therefore,it does seem likely that parents could be enlisted to support the school programs.

Parent education is generally assumed to benefit families in two ways:by increasing parents' knowledge of child development and appropriate methods of child-rearing,problem solving and home management;and by reducing parental stress via the expansion of the social support networks available to parents.(DePanfilis 1996;Reppucci,Brinter & Woolard 1997).Parent education,in the form of family support,is one method used to reduce situational stress by training and educating 'at risk' parents on alternative behavioural management techniques and personal coping skills(Altepeter & Walker 1992).Parents are educated to 'systematically and consistently implement various techniques which are based on respondent and operant learning principles in managing their children's behavior'.The intention is to provide parents with effective child-rearing and disciplining techniques which are presumed to be more effective than those they employed prior to training.Parents are encouraged to utilize their skills to manage their children's behavior more effectively,thus minimizing or preventing subsequent behavioural problems(Altepeter & Walker 1992).Other benefits of such an approach have been an increased sense of parental competence(Blechman 1984,as cited in Altepeter & Walker 1992),while the increased use of positive reinforcement of children's behavior by parents leads to a greater number of positive parent-child interactions in the parent-child relationship(Eyberg & Robinsob 1982).

If one strategy to enlist parental support is to treat parents as nonabusers,then it must be specify that most abusers aren't male.As Finkelhor (1984,p.120)points out, "Sexual abuse is a problem which incriminates a particular sex-men-a rather uncomfortable fact for many men to deal with.It makes it harder for them to work enthusiastically on this problem and to avoid defensive responses which can transfer blame from the male offenders to the(often female)victims.Since men occupy powerful policy-making positions,gender politics of sexual abuse can often hamper effective policies and action."The common use of the gender-neutral term "parent'' obscures the fact that the majority abusers are male.It would be a dangerous way of denying the reality that it is primarily men in this society who sexually abuse children.Prevention efforts aimed at the female parent,who is probably not the perpetrator are unlikely to succeed.

Closer examination revealed that those actually engaging in the sexual activity were the male alone in 81% of the cases, the female alone in 11%, and both in 9%(although in that 9% it was not clear whether the woman actually had sexual contact.)Women were often listed as perpetrators if they "allowed"abuse to occur.Furthermore, mothers may be listed as abusers if they provide "inadequate or inapproprite''supervision and fail to protect their children from sexual activities with others, including "voluntary''activity with other minors (Finkelhor &Hotaling, 1984,p.28).

There has been a relative lack of emphasis on the role of fathers or other family members,except in the case of sexual abuse (Tomison 1996a).The majority of studies investigating families,and parenting in general,have focused predominantly on mothers and children as sources of data (Warren 1983b;McBride & Darragh 1995).The changes to the role of fathers have been linked with social demographic changes and, in particular,the changes in women,s lives(including the restructured labour market and the increasing numbers of young children who have mothers working outside the home),changes in family formation,and debates about equal opportunities for women (Speak,Cameron & Gilroy 1997).Such trends have put pressure on fathers to participate in the care of their children regardless of their personal preference (Presser 1988) or level of child-rearing skills. So,there is a need to develop programs specifically for fathers as a means of increasing their participation in child-rearing.Such programs need to equip fathers with the parenting skills they need,provide them with alternative role models for fatherhood and offer opportunities for peer support,which is often not available for fathers (Levant 1988;McBride & McBride 1993).The programs should also offer men insight into the positive influences they can have on their children's development and the benefits for themselves of spending time caring for,and rearing,their children (McBride & Darragh 1995).

Conclusion- Child Sexual Abuse is a widespread problem with seriously damaging life-long outcomes.In India, the issue of child sexual abuse is still a taboo.Here majority of the people remain silent about the issue.This silence is due to the fear of indiginity,denial from the community,social stigma and gap in communication between parents and children about this issue.So,parent education is much needed in this context.Overall,to prevent child sexual abuse,we should follow some prevention tips.These are-

- When children are taught they are special and have the right to be safe, they are less likely to think abuse is their fault and more likely to report an offender.So, teach children about their rights is a very important matter.
- Too often,intervention occurs only after abuse is reported.Greater investments are needed in programs that have been proven to stop the abuse before it occurs-suh as family counseling and home visits by nurses who provide assistance for newborns and their parents.
- When children are abused their trust in others is broken.This affects how they form relationships in the future.So, listen to them.It takes courage for a child to tell about abuse.Reassure them they are right to tell you.
- Don’t ask lots of questions.Let them tell you in their own words at their own pace.
- Make sure the child is safe and let them know you will do your best to stop being harmed.

Lastly, I would say that the parental education, based on a realistic portrayal of the facts of child sexual abuse, would greatly benefit the children.It is a goal worth pursuing.

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INEQUALITIES BASED ON GENDER IN INDIAN CONTEXT

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Abstract- Inequalities prevails throughout the globe in different purview, different angles and in different colours. In addition to social and economic or ethnicity related differences in western countries, gender and caste related differences and inequalities of privilege prevails rampantly in India. Again although it is on downward movement nowadays gender related inequalities still prevailing up to remarkable mark, which is a matter of concern. In this article I would like to discuss the different angles of gender based discrimination along with some examples and descriptions in eminent literary works.

Keywords- Inequalities, Caste, Social status, Gender, Indian Context

Women are always considered as a 'Being' who is bound to accept societal norms. They are kept in a category of deprived, uncivilized, and a woman under the veil. Very small percentage of women enjoy or have the liberty of decision making, her own body rights and control over others in this patriarchal society which is highly dominated by men. The nationalist or Freedom movement created a huge and a very powerful impact not only to the men's but also to women to create an equatorial balance between the genders. The women like men cooperated and their contribution to the nationalists' movement was enormous. They themselves organized many groups, organized campaigns, faced the police to break salt law, abolish foreign policy and goods and impoverished liquor shops and there was political involvement of women. When the feminist movement approached Britain around (1918-1981) , women stood together and gave rise to a new movement – "Feminism" which created a deep impact not only in Britain but also to other parts of the world namely Africa, America and especially India. RHowever, lie two centuries of struggle for the recognition of women' cultural roles and achievements for women's social and political rights marked by such books as- Mary Wollstonecraft's 'A Vindication of the Rights of Women', Margaret Fuller's- 'Women in 19th Century' and Simone De Beauvoir's - 'The Second Sex'(1949). As Simon De Beauvior puts- "One is not born but rather becomes a woman… It is cultivated as a whole that produces this creature… which is described as feminine". He simply says… it is not necessary that only female should be involved or be a feminist, it can be anyone, it can be male… but they simply see female as a negative object or 'Other' who is a dominating material in the hands of men's… and they only knows women should only represent care and humanity to opposite sex. The social categorization includes age group, sex, and race which also leads to form of stereotyping, prejudice and discrimination of mental breakdown.

Both language and society are influenced by each other. Language plays an important role in society, helps us to communicate, understand, helps to maintain a social existence and also reflects the reality of society or the entity of a language for an individual. Hence "LANGUAGE IS CULTURE". Women's through culture as shown in the patriarchal system that they have low social status marginalized situations and positions. The difference in interaction approves that women's speech is shown unimportant or has less importance due to their unequal hierarchical status, but men's speech shows power, interruptions, dignity, and can dominate the women's conversation. 'Society showed women as an object of loyalty, support and lack of desires.'*[(3)] Feminist have argued that sexist language exists in every culture. The use of the gendered title (Mrs or Miss) , difference in colour (pink and black) reflects not only the sexism but also the ideas and expectations about gender roles, career selection and goals for males and females in the community we are living in.

Literature played a very immense role throughout history, it not only created a balance through publication of different journals supporting women but also supported the publication of women writers. As shown in the Petrarchan sonnets in the history of English Literature, women are always shown as beautiful, pleasurable and perfect like goddesses with no flaws and flaunts. It always showed the external materials of a female body rather than internal. It was only in 19th century in England when writers like Aphra Behn, George Eliot, Virginia Woolf, The Bronte Sisters, Toni Morrison and Alice Walker in Africa, Sylvia Plath in America and Sarojini Naidu, Toru Dutt, Kamala Das, etc.,in India came as a weapon to the society to deal with the psychological, inner conflicts of mind and physical norms to shown the stereotypic images focused by the society to consider themselves as women.

The question of race and sexist language practice is always a topic of discussion. Women in England writing under their male pseudonym shows how women are not even allowed to represent themselves in society as there was no one to read them because of their 'Other Sex', it shows the biological and dominance approach of power in the patriarchal system. The male centered society controlling the womens in society is a norm or it is still continuing but the power of religion is shown more through language and literature than from society. Due to women's suffrage in Russia, USA, UK, Germany, Ireland and so on they got freedom earlier than in India and Africa. African writers like Toni Morrison in Bluest Eyes puts the eager to become like Britain women to look pretty and fair shows how religion is linked with biological aspects. In India, when feminist writing approached not only genders of different groups but also religions too participated to create awareness. Still, a very small group of muslim women got freedom over their choice and subgroups or tribal language are still seen as an 'alien' language because there is no script and only an oral representation. There are four tribal languages- Santali, Mundari, Kurmali and Kurukh and these languages are still celebrated by tribal groups and new languages have been invented and folk songs and tribal literature is still rising in a favourable manner. But they are becoming endangered as spoken by a smaller group of people and considered the oldest language, but they only enjoy the patronage and promotion by the states and people in the field of education. Religion also shows how it is closely associated with the state which makes a government more likely to discriminate against minority religions. It also shows schemes of government which flavours more on one religion giving them higher percentage or reservation which tend to be intolerant of other religions.

'Women themselves are taught in the process of being socialized, to internalize the reigning patriarchal ideology that is, the conscious and unconscious presuppositions about male superiority and so are conditioned to derogate their own sex are to cooperate in their own subordination'.(4) Women are considered weak in every society i. e, the Indian society, the women who strengthen and bring hope and change the society for their own desire and needs are known 'feminists'. It is not that the work of a feminist is only for her own requirements or her rights. It also as Anderine Rich quotes- "The aim of feminism is to recognize the wrong perceptions created by men about women". (5) Women of 1981 because they created and developed an awareness of their accessories inside and outside the family.

However, the Western thought of feminism or the Western movement carries a sharp difference in the Indian context. As in the feminist movement in England there was a difference in racism as black women's were not allowed to be a part of feminist movement because of their black skin colour, but Indian society not only divided the gender stereotypes but also created a complex production of race, socio-cultural aspects, caste system and injustice more towards women. 'Indian women negotiate survival through an array of oppressive patriarchal family structures, age and relationship to men through family of origin, marriage and patriarchal attributes".(6)

The medieval and modern age of India shows how women are more oppressed and judges the limitations of women, the barriers in the society for them. The Aryan age shows women more privilege, delight and bliss for the Indian women. They were allowed and free to choose their husbands, no inheritance of caste system and no gender discrimination but medieval age shows the cruelty of society towards women as in '*Sati*' first seen in Bengal (a woman should be burned alive after death of his husband). It reflects not only the gender biases but also the inhuman acts and brutality of one woman towards another for property. Womens are obliged to die for society.

Women Studies as sponsored by UGC has become a part of a curriculum in many colleges and universities. It deals with the gender issues, women's issues, challenges they face, development of stereotypic mentality, oppression of women in society, caste system, categorization of women sexuality and involvement of women. In 1974- a report was made called "TOWARDS EQUALITY" published by the committee on the status of women in India. In 1961 – The National Conference in women studies initiated with the idea of forming the Indian association of women studies came into being from an interdisciplinary and intersectional perspective. The Western Literature also influenced Indian writers and poets. As in India there was no feminism movement like other countries but records show it appeared in mid seventeens. The works of Virginia Woolf- a Doll's House, Mary Wollstonecraft- A Vindication Of The Rights of Women, Margaret Fuller- Women in 19th Century and Simon De Beauvoir- The Second Sex, Kate Millet's- The Sexual Politics and many shows the inner consciousness and inner conflicts of women faced by the society which is far away from their external works. The Indian poets like Kamala Das's – 'The Old Playhouse'. An Introduction shows the desires of women for love, the needs she wants from her husband and the identification of herself as 'I'. The letter 'I' reflects the power of men over women as they have no existence of herself in society. 'I' is only for men and for their purpose. Women's activist awareness and language found an example of arousing quality and spirituality in Kamala Das as she was offering voice to all around voiceless women. The other Indian writers like Anita Desai- have sensitive portrayals of women characters showing them heavy handed in the society by inner strife. Mahasweta Devi- reflects the social and political issues of women about awareness and participation of women in the outside world. Meena Kandaswamy- deals with the intersection of caste and gender in Indian society as in her famous work Ms Militancy.

Women are always sequenced by caste and customs. There are activists like Raja Ram Mohun Roy who took the initiative to abolish the '*Sati Pratha*'. As men are shown to be more powerful than women, it is the duty of men to protect from dangers and social aspects of evil, a woman can happily carry her tradition. It is not about boundations but inner satisfaction as womens are always devoted doesn't reflect on being pressurized. The men of the family or brother shown are more superior to women or girls and they have less access to political, social, economic and less affirm to family matters. The birth ratio shows India has 943 females available against 1000 males per 2011 census because of infanticide, poor care of children and child bearing women. "*Beti Bachao Beti Padhao " not* only led India to educate girl children but also increased the birth rate.

Conclusion- Being living in the modern era and in a full fledged society the domination of men still more or less exists. The universities, the campaigns, governmental schemes created a lot of awareness to save girl child and concerns regarding women's health and issues, which helped the women to enjoy their rights, still being in the 21st century our roots are still in the past. The challenges of gender and society, race, religion, culture, language, ethnicity, communities, caste system and so on are deeply rooted in our minds. The questions of equality of caste and communities, caste system and women, language difference in society and equality of gender are still a matter of great concern which should be sorted not by governmental programmes but by an individual and society.

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DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN THE MSME SECTOR IN INDIA

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Abstract: Ministry of Micro, Small & Medium Enterprises, popularly known as the engine of growth in the country and incubators of entrepreneurship has emerged as the torchbearers of women empowerment on a global platform. On the eve of International Women's day 2018, Ministry of MSME launched Udyam Sakhi, a network for nurturing social entrepreneurship creating business models revolving around low-cost products and services to resolve social inequities. The MSME portal cater needs of around 8 million Indian women who have started or running their own businesses through its platform for entrepreneurship learning tools, incubation facility, training programs for fundraising, providing mentors, one-on-one investor meet, provide market survey facility and technical assistance. To put it in nutshell, it can be easily inferred that Indian Government has been incessantly involved in revolutionising the role of women outside the four walls of their home. Women, nowadays, take risks, trust their vision and settle for nothing less. Women are the pillars of society and when women are empowered, the whole world is empowered Ministry of Micro, Small and Medium Enterprises (MSME) is empowering women entrepreneurs through its different schemes helping women spark their talent and build their own identity. The participation of women in the economy is essential for the sustainable development of any country. Women entrepreneurs in the MSME sector play a crucial role in generating employment, increasing productivity, and promoting economic growth. However, despite their significant contributions, women entrepreneurs still face many challenges that hinder their development and growth. This paper aims to review the current state of women entrepreneurship in the MSME sector, analyse the challenges faced by women entrepreneurs, and propose strategies to overcome these challenges.

Women Entrepreneurs Enterprises: In 1988, for the first time, the definition of Women Entrepreneurs Enterprises was evolved that termed an SSI unit /industry-related service or business enterprise, managed by one or more women entrepreneurs in proprietary concern, or in which she/ they individually or jointly have a share capital of not less than 51 percent as partners/ shareholders/directors of a private limited company/members of a cooperative society, as a women enterprises. Women Entrepreneur have been on the Indian business seen for quite some time now and have achieved remarkable success. However, their number in relation to the overall number of small scale enterprises is still very small. Women Entrepreneurs, as a group, came into prominence in the late 1970's. The information contain in the Third All India SSI Census shows that about 25 percent the small enterprises were owned by Women. Industry group wise, the most popular activity of Women Entrepreneurs was food processing followed by garment making. Realising the great untapped potential, the Government has been making concerted efforts to channelize the skill and talent of Women towards economic and business generating activities.

Developing Women Entrepreneurship: Days are gone when women in India remained confined to within four walls of their homes and their immense strength and potential remained unrecognized and unaccounted for. Now, they are increasingly participating in all spheres of activities. The fact remains that the citadels of excellence in academic, politics, administration, business and industry are no longer the prerogative of men in India. The general consensus that is emerging in all discussions relating to the development of women is that promotion of women entrepreneurs should form an integral part of all development efforts.

There ae several institutional arrangements both at the centre and the state levels like nationalized banks, state financial corporations, state industrial corporations, district industry centres and voluntary agencies like FICCI's Ladies Organisation (FLO), National Alliance of Yong Entrepreneurs (NAYE) which have been engaged in protecting and developing women entrepreneurs in the country. Added to these are national and international women associations set up with a purpose to create a congenial environment for developing women entrepreneurship in rural and urban areas.

Small and Medium Business Enterprises: Small and medium business enterprises occupy a pivotal role in the growth of an economy by contributing in multifarious ways towards income generation, employment and balanced regional development. SMEs in their endeavour to tap export markets need strong vision, commitment and entrepreneurial leadership with dedicated and committed teams. The entrepreneur and the whole team need to be convinced that in spite of all associated challenges, strategic shift to tap global market would be the key to long-term business growth.Small and large-scale enterprises are two legs of industrialisation process of a country. Hence, small-scale enterprises are found in existence in every country. Small-scale enterprises have been given and important place in the framework of Indian planning since beginning both for economic and ideological reasons.

The definition of small and medium enterprises has undergone change over the years, mainly because of investment in plant and machinery and the number of employees employed. Keeping in view their contribution and importance in the overall economic growth, Micro, Small and medium Enterprises Development (MSMED) Act, 2006, was enacted, wherein Micro, Small and Medium Enterprises (MSME) have been classified into two broad categories.

a. Manufacturing Enterprises: - These are enterprises engaged in the manufacture or production o goods pertaining to any industry specified in the first schedule to the Industries (Development and Regulation) Act, 1951. The Manufacturing is defined in terms of investment in Plant and Machinery.
b. Service Enterprises: - These are enterprises engaged in providing or rendering services and are defined in terms of investment in equipment.

Some Context on the current situation of women entrepreneurship in MSME's: These days women entrepreneurship in Micro, Small, and Medium Enterprises (MSMEs) has been steadily growing worldwide. However, it's important to note that the specific state of women entrepreneurship in MSMEs can vary across countries and regions. Here are some key points to provide context on the subject:

a. Increasing Participation: Women's participation in entrepreneurship, including MSMEs, has been on the rise globally. Women are increasingly venturing into diverse sectors and industries, launching and running their own businesses.
b. Economic Impact: Women entrepreneurs in MSMEs contribute significantly to economic growth and development. They generate employment opportunities, drive innovation, and contribute to the overall prosperity of communities and nations.
c. Challenges Faced: Despite progress, women entrepreneurs still face various challenges. These challenges can include limited access to finance and capital, lack of business networks and mentorship, cultural and social barriers, and balancing work and family responsibilities.
d. Access to Finance: Access to finance remains a significant hurdle for women entrepreneurs. Many women face difficulty in obtaining loans, credit lines, and venture capital due to various reasons such as limited collateral, gender bias, and

financial institutions' risk assessment criteria.

e. Supportive Initiatives: Governments, organizations, and international bodies have recognized the importance of supporting women entrepreneurship in MSMEs. Various programs, initiatives, and policies have been introduced to provide financial assistance, training, mentoring, and networking opportunities for women entrepreneurs.
f. Networks and Mentorship: Building strong networks and access to mentorship can play a crucial role in women entrepreneurs' success. Connecting with like-minded individuals, mentors, and industry experts can provide valuable guidance, support, and opportunities for growth.
g. Representation and Leadership: Encouraging women's representation and leadership in MSMEs is essential for creating inclusive and diverse business environments. Empowering women to take on leadership roles and providing equal opportunities for growth and advancement can have positive impacts on businesses and the broader economy.

Challenges faced by women entrepreneurs in the MSME sector

Women entrepreneurs in the MSME sector face several challenges that can hinder their growth and success. Here are some common challenges:

a. Limited Access to Finance: Access to capital is often a significant barrier for women entrepreneurs. Financial institutions may have biases or discriminatory practices that make it difficult for women to secure loans or investment. Women often have limited collateral and face challenges in meeting the stringent requirements of financial institutions.
b. Gender Bias and Stereotypes: Women entrepreneurs often face gender bias and stereotypes, which can undermine their credibility and hinder their access to opportunities. They may encounter scepticism from investors, customers, and suppliers, and struggle to gain trust and recognition in male-dominated industries.
c. Balancing Work and Family Responsibilities: Women are often expected to balance work and family responsibilities, which can be a significant challenge when running a business. The dual role of managing both household duties and business operations can lead to time constraints, limiting their ability to focus fully on their enterprises.
d. Limited Networks and Mentorship Opportunities: Women entrepreneurs may face challenges in building networks and accessing mentorship opportunities. Traditional business networks are often male-dominated, making it harder for women to connect with influential contacts, access business knowledge, and find mentors who can provide guidance and support.
e. Lack of Role Models: Limited visibility of successful women entrepreneurs can impact aspiring women entrepreneurs. The absence of relatable role models can make it challenging for women to envision themselves as successful business owners and may contribute to self-doubt and a lack of confidence.
f. Sociocultural Barriers: Sociocultural norms and biases can create additional hurdles for women entrepreneurs. These barriers can include limited mobility, restrictive societal norms, and cultural expectations that limit women's ability to engage in business activities or make independent decisions.
g. Limited Technical Skills and Training: Access to quality business training and technical skills development programs is crucial for entrepreneurial success. Women entrepreneurs may face challenges in accessing such training due to financial constraints, limited availability of programs tailored to their needs, or cultural barriers.

Addressing these challenges requires a comprehensive approach involving supportive policies, access to finance, gender-responsive business support programs, mentorship initiatives, and efforts to challenge gender biases and stereotypes. Creating an enabling environment that fosters gender equality and empowers women entrepreneurs can contribute to their growth and overall economic development.

Strategies for developing women entrepreneurship in the MSME sector to foster the development of women entrepreneurship in the MSME sector, various strategies and initiatives can be implemented. Here are some key strategies:

a. Access to Finance: Facilitate increased access to finance for women entrepreneurs by implementing policies that promote gender-responsive lending practices. This can include targeted loan programs, microfinance initiatives, and venture capital funds specifically designed to support women-owned businesses. Simplifying loan application processes, offering flexible repayment terms, and providing financial literacy training can also enhance women's financial inclusion.
b. Capacity Building and Skills Development: Offer entrepreneurship and business management training programs tailored to the needs of women entrepreneurs. These programs can focus on enhancing their technical skills, financial literacy, marketing strategies, and leadership abilities. Accessible and affordable training opportunities can equip women with the knowledge and confidence necessary to launch and grow their businesses successfully.
c. Mentorship and Networking: Establish mentorship programs that connect experienced entrepreneurs, both male and female, with aspiring women entrepreneurs. Mentors can provide guidance, advice, and support based on their own experiences, helping women navigate challenges and make informed decisions. Additionally, creating networking opportunities, such as business forums, conferences, and industry-specific events, can foster connections and collaborations among women entrepreneurs.
d. Policy and Regulatory Support: Implement supportive policies and regulations that promote gender equality in entrepreneurship. This includes eliminating gender bias, discriminatory practices, and barriers to business ownership. Governments can provide incentives, tax breaks, and preferential procurement opportunities for women-owned businesses. Ensuring equal access to government contracts and public procurement can also create new business opportunities for women entrepreneurs.
e. Access to Markets and Supply Chains: Support women entrepreneurs in accessing markets and supply chains by providing information about procurement opportunities and facilitating connections with potential buyers and suppliers. Collaboration with larger corporations and public-private partnerships can create pathways for women-owned businesses to participate in supply chains, boosting their visibility and economic viability.
f. Awareness and Visibility: Promote the visibility of women entrepreneurs through media campaigns, awards, and recognition programs. Highlighting success stories of women entrepreneurs can challenge stereotypes, inspire others, and attract attention from potential investors and customers. Creating platforms to showcase women-owned businesses can help raise their profile and increase market opportunities.
g. Collaboration and Supportive Ecosystems: Foster collaboration among stakeholders, including government agencies, financial institutions, business associations, and non-profit organizations. Developing a supportive ecosystem that offers comprehensive support, such as business incubators, co-working spaces, and access to business development services, can enhance the growth and sustainability of women-owned MSMEs.

By implementing these strategies, policymakers, organizations, and communities can create an enabling environment that empowers women entrepreneurs, promotes gender equality, and contributes to overall economic growth and development.

Successful women entrepreneurs in the MSME Sector:

Falguni Nayar: Founder and CEO of Nykaa, an e-commerce platform for beauty and wellness products. Nykaa was launched in 2012 with the aim of providing customers with a wide range of authentic beauty and wellness products from various brands. Nykaa has become a leading brand in the industry, offering a wide range of cosmetic and personal care products.

Kiran Mazumdar-Shaw - Founder of Biocon: Kiran Mazumdar-Shaw is the founder of Biocon, one of India's leading biotechnology companies. She started her entrepreneurial journey in 1978 with a vision to make healthcare affordable and accessible. Despite facing initial challenges, Mazumdar-Shaw successfully grew Biocon into a global enterprise with a focus on research, development, and manufacturing of innovative biopharmaceuticals.

Suchi Mukherjee: Founder and CEO of Limeroad, an e-commerce platform that focuses on fashion and lifestyle products. Limeroad, founded in 2012, aims to provide a unique shopping experience by combining social discovery with an extensive product range. Limeroad has gained popularity for its innovative social shopping concept.

Through Limeroad, Suchi Mukherjee has made significant contributions to the MSME sector in India, specifically in the online fashion and lifestyle retail space. Her innovative approach and vision have helped shape the e-commerce landscape in the country.

Shradha Sharma: Founder and CEO of YourStory, a media platform that showcases stories of entrepreneurs and startups in India. YourStory was founded in 2008 with the mission of providing a platform for entrepreneurs to share their journeys, insights, and experiences. YourStory has become a trusted source of information and inspiration for aspiring entrepreneurs.

Richa Kar - Founder of Zivame: Richa Kar is the founder of Zivame, an Indian online lingerie retailer. She launched the company in 2011, aiming to revolutionize the lingerie shopping experience for Indian women. Despite the initial taboo associated with the lingerie industry in India, Kar persevered and transformed Zivame into a successful e-commerce platform, offering a wide range of intimate wear and empowering women to make informed choices.

These are just a few examples of successful women entrepreneurs in the MSME sector. Their stories highlight the determination, innovation, and resilience displayed by women who have overcome challenges and made significant contributions to their industries. Their achievements and contributions have been instrumental in shaping the entrepreneurial landscape of the country.

Here are a few examples of successful women entrepreneurs in the MSME sector in State of Jharkhand:

Jamuna Tudu - Founder of Van Suraksha Samiti: Jamuna Tudu, also known as "Lady Tarzan," is an inspiring social entrepreneur from Jharkhand. She founded Van Suraksha Samiti, an organization focused on forest conservation and women empowerment. Jamuna Tudu mobilized women from her village and neighbouring villages to form self-help groups and actively participate in afforestation efforts. Her work has not only led to the restoration of forests but has also empowered women by providing them with livelihood opportunities through eco-tourism and forest-based enterprises.

Aruna Tirkey, Founder, Ajam Emba: Aruna Tirkey, a rural development professional, the restaurant is possibly the best and one of the very few places in the capital city of Jharkhand that serves great tribal food. In the Kudukh language, spoken by the Oraon tribe, 'ajam emba' stands for 'great taste'.

She opened the restaurant with the goal of popularising Adivasi cuisine, which she believed was lacking. Since then, she has experimented with local vegetables in addition to bringing back certain vintage recipes and meals.

Aruna Tirkey hopes to bring innovation to indigenous cuisine for wider societal adoption. She has not only started a new dining trend in Ranchi, but has also been empowering women from the state’s rural areas by training them in culinary arts.

Shobha Kumari founder of Srijan Handicrafts: Shobha Kumari from Ranchi, Jharkhand launched Srijan Handicrafts in 1993, to popularise hand-made dolls made using clay, sawdust, and cloth, and showcase India's cultural diversity.. Shobha Kumari has empowered thousands of underprivileged women with her art. In the process, she has also empowered thousands of women from marginal communities.

These examples highlight the entrepreneurial spirit and social impact created by women entrepreneurs in Jharkhand. It's worth noting that there may be many more successful women entrepreneurs in the MSME sector in Jharkhand.

Conclusion:

The development of women entrepreneurship in the MSME sector is essential for economic growth, employment generation, and women empowerment. Women entrepreneurs still face many challenges such as discrimination, limited access to funding and resources, social and cultural barriers, and lack of networking opportunities.

Women are the pillars of society and effective measures should be taken to encourage them as it would lead towards women empowerment.

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DIGITAL BANKING SERVICES IN INDIA – CHALLENGES AND OPPORTUNITIES

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Abstract: Technology has transformed business-to-business and within-business interactions, too, enabling reconfiguration of design, production, marketing, delivery, and service functions through distributed supply chains, freelance design, outsourced manufacturing, and contract warehousing and delivery. These reconfigurations are mediated by online marketplaces and distributors, and assisted by back-end support operations and data analysis that together drive better risk assessment, faster fulfillment and more efficient customer service. The post liberalization competitive culture in India has forced all banks realize that in order to remain competitive and provide the most excellent services to their customers, they need to encompass the most recent technology in place. This cutting-edge competition, rapid changes in technology and the hectic lifestyles have changed the facade of banking as Digital Banking Services. This paper aims to present the opportunities and challenges of going digital in the Indian banking sector along with some recommendations to overcome these challenges. The paper concludes that in future, digital banking will not only be acceptable but the most demanded mode of conducting transactions.

Keywords: Digital Banking, IMPS, Fintech, E-Banking, Digilocker, Digitalization.

Digital Evolution – An Introduction

Digital Banking may be viewed as adoption of various existing and emerging technologies by the banks, in concert with associated changes in internal operations as well as external relationships for providing superior customer services and experiences effectively and efficiently. Today we find ourselves in a digital wonderland, where the milkman accepts wallet payment without a fuss, a man buys a geometry set worth about Rs 100 for his daughter using a credit card and the vegetable vendor uses QR code based “Scan & Pay” utility.

The new innovative digital technologies and futuristic thought processes have given birth to whole new businesses and social dimensions. Projects such as Make in India and Digital India are now the buzzwords to a bright and sustainable industrial and financial progress of our nation. As part of its impetus for Digital Transformation in India, Government also encourages technology adoption / up gradation while providing connectivity with high speed bandwidth to every nook and corner of the country. This has exposed the full potential of the hitherto untapped market in India.

Latest technology and service offerings in the new age Digital Payments space by the Banks, such as Unified Payments Interface (UPI) including BHIM (Bharat Interface for Money) which is a Mobile App developed by National Payments Corporation of India (NPCI), Bharat Bill Payment System (BPSS), mobile money, e-wallets, payment aggregation etc. have created a revolution by themselves. Currently there are several technologies, infrastructure and processes available to enable banks to become super-efficient and dependable banks. Adaptation and implementation of highly capital intensive global technologies, infrastructure and processes are decisive in order to remain ahead of the curve.
Transition and Interoperability related issues viz. from traditional banking to state of the art digital banking such as data integrity, authentication (including third party authentication) and trust factors in a digital banking environment are gaining importance. Digital banking provides

mission critical solutions to bankers for their short term and long term business and technological requirements. Today, aspects such as enhanced customer satisfaction and value through unified customer experiences, faster output, infinite banking volumes, financial inclusion, operational efficiencies, scale of economy etc. are being sought after, by leveraging digital banking and mobile technologies. Becoming a digital bank can improve efficiency and provide a better customer experience.

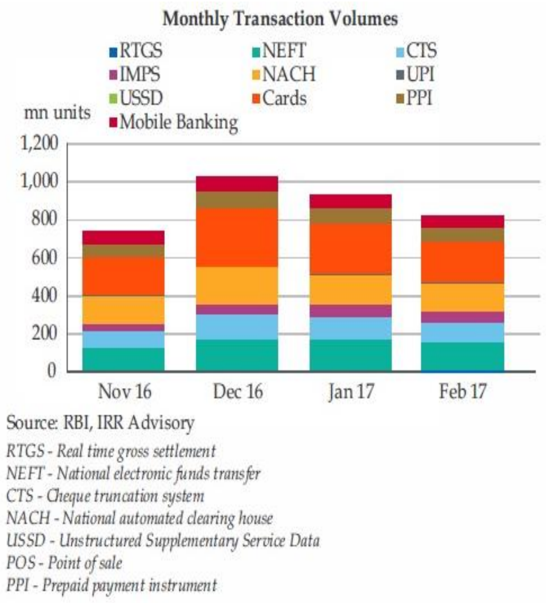
Digital Banking in India

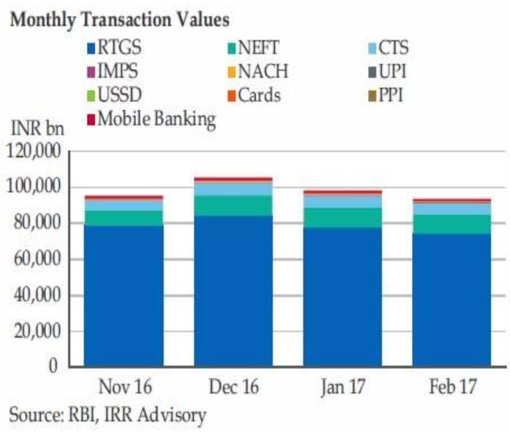
The buzz word in India today is creating a cashless future. Buoyed by the successful acceptance of demonetization, the Government of India (GoI) is now pushing digital transactions. The GoI has set a target of 30 billion digital transactions in the next financial year (FY20) through multiple facilities, including platforms such as Aadhar Pay, Unified Payment Interface (UPI), Immediate Payment Service (IMPS) and debit cards. GoI has also launched a mobile application (Bharat Interface for Money - BHIM) for facilitating e-payments through bank accounts. The payments industry is thus seeing a lot of action from various fintech players to leverage on GoI's digital push.

The traditional banking industry is thus facing the impact of digital technology. To remain contemporary and relevant, several commercial banks have already started aggressively innovating digital products and services for customers. Meanwhile, India today offers a unique architecture for digital banking which is not available in the US or China. This architecture includes an existing eKYC (know your client) system and the Aadhaar authentication framework, a signature and digilocker, the Unified Payments Interface - which allows for swift payment across banks - and finally, a consent architecture system, where information is made freely available to anyone else for use.

India thus today stands at the cusp of a banking revolution through rapid penetration of digital banking. However, if one looks at the total payment transactions done in the months post demonetization, it is apparent that the big digital push has not happened. RBI has started reporting payment transaction statistics for all modes of payments since November'16 - the volume and value of various types of transactions are shown in chart 1.

Chart 1: Monthly transaction volumes





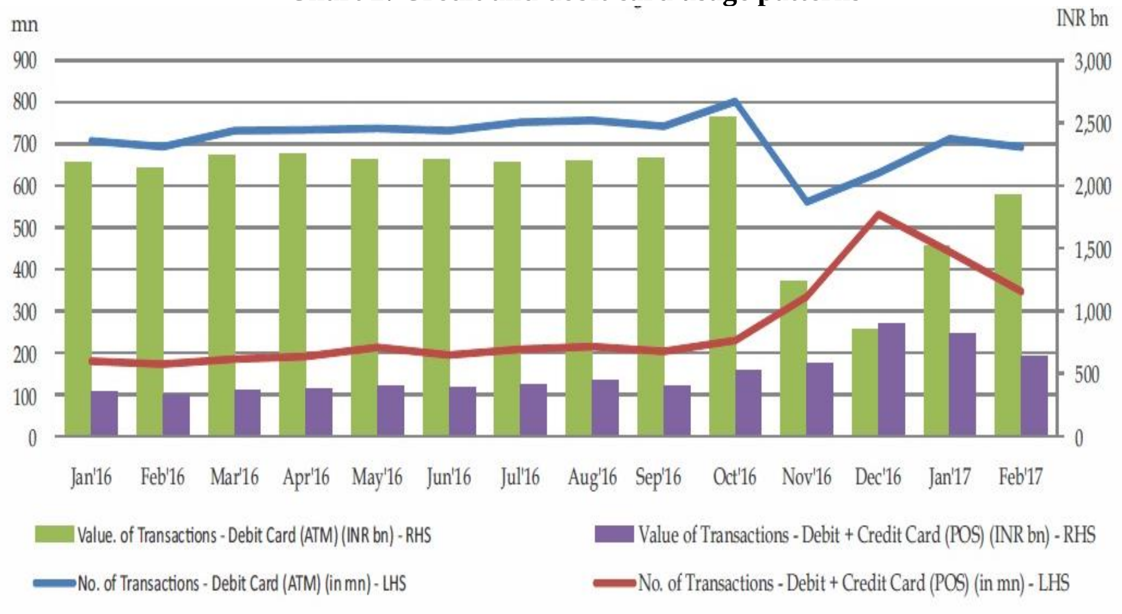
It is interesting to note that a total of 744mn transactions (including cheque payments) were done in India in Nov'16, which increased to 1,028mn in Dec'16, only to drop subsequently to reach 820mn in Feb'17. Of course, the data is representative since the information on mobile banking payments have been aggregated for only 5 banks. From the exhibit, it is apparent that

NEFT, CTS, NACH and cards account for the bulk of the transactions by volume (~76%), while RTGS, NEFT and CTS account for ~89% of the transactions by value. Based on the above data, it is apparent that banks continue to dominate digital transactions in India. Volume-wise, digital transaction has seen over 20% reduction between December'16 to February'17, while value-wise the drop has been ~11% during the corresponding period. Further, to reach 25 billion transactions, the number of transactions needs to increase 2.5 times from current levels in the next one year.

Experts feel that increased smartphones penetration in India will drive digital banking in India. The smartphone user base in India crossed 300mn in 2016 and is expected to reach 500mn over the next 5 years. Thus, digital banking has the potential to ride on smartphone user base and grow exponentially over the next few years. In November, mobile banking accounted for 9.7% of total transactions by volume, only to drop to 6.9% in the next 3 months. Value-wise, mobile banking continued to account for 1.2~1.3% of total transactions.

The key issue is that the technology interfaces and other advances are merely enablers and not drivers for shift to digital payment. India continues to be primarily a cash economy, suffers from intermittency in a digital infrastructure, and there is reluctance from a large section of the population to embrace digital payments. Even spending through cards has not seen increased traction although they have been around for over two decades. IRR Advisory has analyzed the usage patterns for debit and credit cardspost-Janaury'16. The same is presented in chart 2.

Chart 2: Credit and debit card usage patterns



Source: RBI, IRR Advisory

As on February 2017, India had 840mn debit cards and 29mn credit cards. From Exhibit 2, it is apparent that Indians use primarily debit cards, and that too for ATM withdrawals. The usage of cards for POS transactions increased sharply immediately post demonetization, but has then seen downward correction. Assuming that an average individual uses his credit or debit card 2.5 times a month, the percentage usage of debit and credit cards for POS transactions was ~10% of total cards in FY'16 till demonetization. If one assumes that people using debit or credit cards increased their usage in the period post-demonetization - say from an average of 2.5 times a month to 3.5 times in November and 5 times in December - then there is only a marginal increase of ~1% in card population usage for POS sales post demonetization.

Hence, while India may be prepared to transform into a digital economy and may have set up enablers in place, the drivers which can convert people into embracing digital banking are missing. In a country where 3% of the population files income tax returns and only 1% people actually pay income tax, there will be a lot of resistance to actually shift to a cashless India.

People need to be incentivized so that they find an economic merit in moving to digital payments. For example, GoI may consider providing a percentage cashback of value or a reduction in excise duty to buyers who buy over digital gateways. The financial incentive has to be lucrative enough for people not to pay in cash, while providing GoI detailed information on a person's spending to provide opportunity to bring under the tax purview and increase net revenues for the GoI. However, to ensure the same, all bank accounts, credit and debit cards, and other digital payment avenues available for an individual should be linked to his Adhaar and PAN card. This, of course, brings in the scary possibility that the State can be monitoring your every move in the near future!

Finally, there is no doubt that digital banking has brought in amazing customer experience. However, increased levels of cyber threats have the potential for causing significant disruptions in their services apart from risks related to sensitive customer information and internet frauds. It is therefore important to see how information technology systems and data security risks are monitored and managed. Regulations on digitalization in India are at a nascent stage and their evolution would also be important in charting the way forward for disruptive innovations in the Indian banking space.

Digital Banking Services and Solutions-The efforts in this area proved to be beneficial, and so the banks took another leap towards creating their own space on the internet by designing a website. The website opened up a way for many features like opening new accounts online, downloading the necessary forms, and also applying for online loans. Under the digital banking umbrella, with time, there were many new features added, such as income tax filing, bill payments, transfer of funds, opening recurring accounts, fixed deposit, etc.

With the advent of technology, many people prefer to do everything online. From online shopping to online dating, people just love to do everything from their couch. Digital banking has offered many comfortable features and possibilities to people. The mentioned below advantages of Digital banking highlight the importance of this crucial technology in our times. The online banking feature provides you the luxury for banking anytime and anywhere. Throughout the year, the website services are offered round the clock for internet banking; except for time needed for website maintenance. On the internet banking page, you can see the summary of your real-time bank account. This mode of banking helps to keep a check on the bank account at any time. Even if you want to make some payments, change your mailing address, or contact details, all that you need to do is click on few pages.

1. **Advanced banking options and solutions**

These days, there is a lot of competition in the banking sector, and most banks want to have an edge over other banks to be successful. Therefore, the banks come up with advanced websites that have several banking options. Some of the sturdy features of digital banking on advanced websites are loan calculators, premium calculators, financial planning tools, tools to help analyse investments, budgeting, forecasting, and also tax preparation, etc. This helps a consumer to keep alert with many different features in an effortless way. As a result, most of the financial planning can be done efficiently without the need to personally visit a bank.

Along with the above mentioned benefits, online banking is also an eco-friendly option. With the help of digital banking, a lot of paper is saved and other such areas like office space, travel, and so on are made greener.

a. **Highly beneficial option for businesses-** Many businesses have built their brands and are thriving only because of the digital banking. If we did not have the luxury of online banking, the businesses like Amazon and eBay may not be in existence today. However, now the businesses can enable online payments option and every process is made simple after that. The businesses can see their banking activities such as the deposits, wired funds, bank checks, and so on. So rather than waiting for monthly statements, the businesses can take instant decision about their functioning. The errors and delays can be quickly sorted out before any negative impact to the business.

b. **Increased productivity in business-**With the help of digital banking, most businesses do not have to rely on the bank operation timings. Now the payments can be made and received even in the odd hours. There are also some processes like paying bills or making regular payments that can be automated in the digital banking platform. As a result, the businesses are able to save a lot of time on the manual processes and this has a great impact on their productivity.

c. **Easy transfer of payments-**One of the most important things for businesses these days is time, and so they want to use it on something that is providing them more value. The digital banking helps the businesses to easily transfer payments in their employee bank accounts. Some of the regular transfers can also be automated, and so the professionals are able to use their valuable time on something that is more important. As a result, the internet banking adds more value to most of the businesses.

2. Mobile banking options and solutions

Banks come up with several advanced apps that help in online banking from the smart phones. As a result, the customers can do online banking from anywhere and at any time. The banks make mobile friendly websites and features that help customers to bank efficiently. With just a few clicks on the mobile phones, the money can be transferred and bills can be paid with great ease.

a. **Made everything easy-**With the help of digital banking, now shopping, travelling, eating, healthcare, entertainment, business, etc. have become more efficient. Almost every purchase these days can be done with the help of internet banking. With the advancement in digital technology, now most people do not even visit their banks as the maximum amount of their work is done online or is automated. Digital banking has made everything easy for everybody.

b. **Wide range of potential-**Above mentioned are just some of the areas that we have seen in the digital banking. However, when we see the growth rate and applications in online banking, we can get a fair idea about what all things we can expect in the future. Even with hundreds of features to offer, it is right to say that digital banking has many more features to offer in the future.

This huge revolution in the banking world has benefited one and all. From the employee working in a small office to a businessman running a million dollar business, online banking has proved to be important in their success. With so many benefits offered for us, it is highly impossible for us to think a world without digital banking. However, still there are a lot of people that are reluctant to use digital banking or there are some who do not know how to make the best use of this important feature. Digital banking is the face of advanced technology, and so it is vital to embrace it in most of our personal and business banking areas.

Challenges for Digital Banking Services

- Security Risk: The problem related to the security has become one of the major concerns for banks. A large group of customers refuses to opt for e-banking facilities due to uncertainty and security concerns. According to the IAMAI Report (2006), 43% of internet users are not using internet banking in India because of security concerns. So it’s a big challenge for marketers and makes consumers satisfied regarding their security concerns, which may further increase the online banking use.
- The Trust Factor: Trust is the biggest hurdle to online banking for most of the customers. Conventional banking is preferred by the customers because of lack of trust on the online security. They have a perception that online transaction is risky due to which frauds can take place. While using e-banking facilities lot of questions arises in the mind of customers such as: Did transaction go through? Did I push the transfer button once or twice? Trust is among the significant factors which influence the

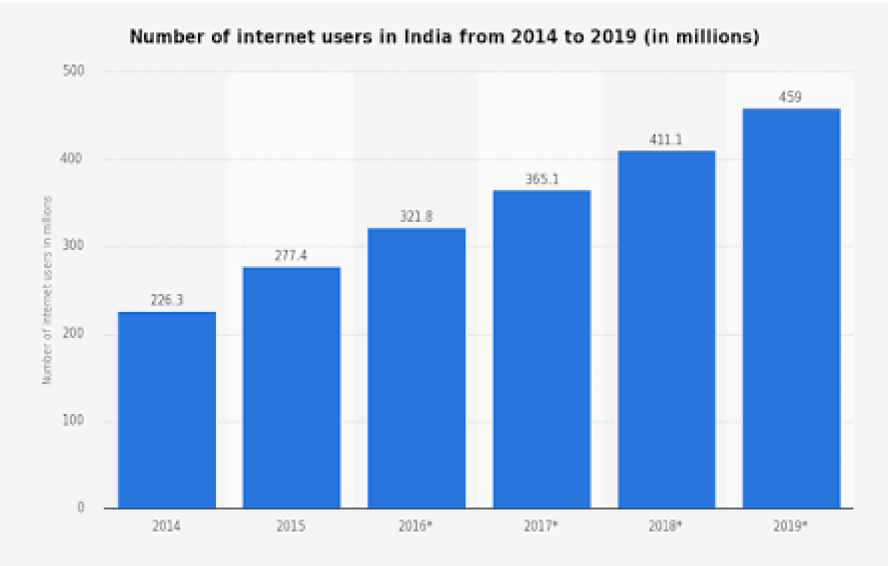
customers‟ willingness to engage in a transaction with web merchants.

- Customer Awareness: Awareness among consumers about the e-banking facilities and procedures is still at lower side in Indian scenario. Banks are not able to disseminate proper information about the use, benefits and facility of internet banking. Less awareness of new technologies and their benefits is among one of the most ranked barrier in the development of e-banking.
- Privacy risk: The risk of disclosing private information & fear of identity theft is one of the major factors that inhibit the consumers while opting for internet banking services. Most of the consumers believe that using online banking services make them vulnerable to identity theft. According to the study consumers‟ worry about their privacy and feel that bank may invade their privacy by utilizing their information for marketing and other secondary purposes without consent of consumers.
- Strengthening the public support: In developing countries, in the past, most e-finance initiatives have been the result of joint efforts between the private and public sectors. If the public sector does not have the necessary resources to implement the projects it is important that joint efforts between public and private sectors along with the multilateral agencies like the World Bank, be developed to enable public support for e-finance related initiatives.
- Availability of Personnel services: In present times, banks are to provide several services like social banking with financial possibilities, selective up gradation, computerization and innovative mechanization, better customer services, effective managerial culture, internal supervision and control, adequate profitability, strong organization culture etc. Therefore, banks must be able to provide complete personnel service to the customers who come with expectations.
- Implementation of global technology: There is a need to have an adequate level of infrastructure and human capacity building before the developing countries can adopt global technology for their local requirements. In developing countries, many consumers either do not trust or do not access to the necessary infrastructure to be able to process e-payments.
- Non- Performing Assets (NPA): Nonperforming assets are another challenge to the banking sector. Vehicle loans and unsecured loans increases N.P.A. which terms 50% of banks retail portfolio was also hit due to upward movement in interest rates, restrictions on collection practices and soaring real estate prices. So that every bank have to take care about regular repayment of loans.
- Competition: The nationalized banks and commercial banks have the competition from foreign and new private sector banks. Competition in banking sector brings various challenges before the banks such as product positioning, innovative ideas and channels, new market trends, cross selling ad at managerial and organizational part this system needs to be manage, assets and contain risk. Banks are restricting their administrative folio by converting manpower into machine power i.e. banks are decreasing manual powers and getting maximum work done through machine power. Skilled and specialized man power is to be utilized and result oriented targeted staff will be appointed.
- Handling Technology: Developing or acquiring the right technology, deploying it optimally and then leveraging it to the maximum extent is essential to achieve and maintain high service and efficiency standards while remaining cost effective and delivering sustainable return to shareholders. Early adopters of technology acquire significant competitive advances Managing technology is therefore, a key challenge for the Indian banking sector.

Opportunities for Digital Banking Services

- Untapped Rural Markets: Contributing to 70% of the total population in India is a largely untapped market for banking sector. In all urban areas banking services entered but only few big villages have the banks entered. So that the banks must reach in remaining all villages because majority of Indian still living in rural areas.
- Multiple Channels: Banks can offer so many channels to access their banking and other services such as ATM, Local branches, Telephone/mobile banking, video banking etc. to increase the banking business.
- Competitive Advantage: The benefit of adopting e-banking provides a competitive advantage to the banks over other players. The implementation of e-banking is beneficial for bank in many ways as it reduces cost to banks, improves customer relation , increases the geographical reach of the bank , etc. The benefits of e- banking have become opportunities for the banks to manage their banking business in a better way.
- Increasing Internet Users & Computer Literacy: To use internet banking it is very important or initial requirement that people should have knowledge about internet technology so that they can easily adopt the internet banking services. The fast increasing internet users in India can be a very big opportunity and banking industry should encash this opportunity to attract more internet users to adopt internet banking services. Chart 3 shows evidence of increasing number of internet users in India.

Chart 3: Internet users in India



- Worthy Customer Service: Worthy customer services are the best brand ambassador for any bank for growing its business. Every engagement with customer is an opportunity to develop a customer faith in the bank. While increasing competition customer services has become the backbone for judging the performance of banks.
- Internet Banking: It is clear that online finance will pickup and there will be increasing convergence in terms of product offerings banking services, share trading, insurance, loans, based on the data warehousing and data mining technologies. Anytime anywhere banking will become common and will have to upscale, such up scaling could include banks launching separate internet banking services apart from traditional banking services.
- Retail Lending: Recently banks have adopted customer segmentation which has helped in customizing their product folios well. Thus retail lending has become a focus area particularly in

respect of financing of consumer durables, housing, automobiles etc., Retail lending has also helped in risks dispersal and in enhancing the earnings of banks with better recovery rates.

Digital Banking – a boon or bane

Going by the deep penetration within a relatively lesser turnaround time, state-of-the-art digital payment systems are nowpoised to take quantum leaps inthis new era that is largely driven by the ubiquitous Internet. These disruptive dynamics and revenue models are literally the new game changers - causing tangible and tactical shifts across major verticals. E-commerce and M-commerce success is largely attributed to the phenomenal growth of various digital payment technologies such as card payments, electronic fund transfers, payment gateways, e-Payments, smart cards, mobile money wallets etc. Pivotal to embracing such new age payment systems are the people, technologies, and processes that have together created vast, robust and dependable networks and seamless systems that guarantee humongous transactional volumes at breakneck speed, with dependable security and counterchecks built around them.
All these and rest are taking India to the threshold of the big league and to make the country battle ready to compete with the most influential industrial and financial powers of global businesses. With digital banking and mobility, the need is no longer to "leap-frog" but to "deep-dive" into the future. Going digital and mobile for a Bank is no longer an option, it's a simple bare necessity - to collaborate and flourish. Today's challenging digital payments ecosystem has become a burgeoning marketplace.

Banks have already started evaluating the reduction in number and size of branches (both the number of units and the size of existing facilities). In addition, the investment in digital technology to replace more expensive human interactions is also being considered. This includes, but not limited to, tablets for universal bankers, automated teller machines and digital kiosks to facilitate account opening and customer inquiries. To be successful in a digital environment, banks focus on improving their digital maturity across various dimensions of customer service.

Challenges of Digitalisation

Secure banking based on technology and its ramifications including cyber-crimes in today'sdigital banking landscape has to be reviewed continuously. The dark side of being digital i.e. cyber security risks are to be taken care and risk mitigation measures need to be strengthened. Advanced fraud detection mechanisms and the possibility to leverage personalized security preferences and alerts will have to become more widespread.

For any security enhancement to be accepted and efficient will require that the user experience is not impacted. Banks should consider investigating and implementing additional layers of security that will reduce the potential for device and account level fraud. While ready to manage breaches, the goal should be to reduce the potential for losses and customer impact. Use of advanced data analytics will help in combating several issues mentioned above. Adoption of technology and convincing the customers to opt for self-service modes of banking is the biggest challenge. In addition, consumers are becoming impatient with banks who offer irrelevant products/solutions without proper study of customer understanding.

While new generation banks are performing better and better with contextual offers that are based on collected insights, consumers expect no less from traditional banks. Also the need to reduce costsand increase efficiency is assumingmore significance than ever. In thisregard, improving a bank's digitalmaturity ensures higher efficiencyin its processes such as creditoffering, improved interaction and customer experience.

Renewed skills development of workforce and investments into training and manpower development is the need of the hour. Customer segmentation is another aspect which will not only facilitate ease of interaction, but also enable targeted product placement, thus increasing the likelihood of further acceptance. All the while, it is important to be conversant with the regulatory, security, technology and business challenges that await both - traditional banks as well as the latest entrants such as payment banks. Taking digital banking to the unbanked is another task, a social obligation. Achieving financial inclusion targets by innovative use of digital banking thereby promoting rural banking in a more comprehensive manner cannot be forgotten.

Status post demonetization

Recent demonetisation exercise of higher denomination notes by the government has really accelerated the transformation of digital banking in India. Growth in the number of digital transactions has been exponential since November 2016. Backed by Government thrust, people of India finally seem to have accepted/embraced digital economy. Demand for cash is diminishing slowly. New payment initiatives such as Aadhaar-linked cashless payment solution which enables a merchant to facilitate Aadhaar based payment for cashless purchases by customers called 'Aadhaar Pay' and 'Bharat QR', an integrated payment system using the customers' mobile phone to pay through debit or credit card by scanning a code at the merchant's place etc., have come to stay. However with all these revolutionary new technologies, improvement in operational efficiencies in order to ultimately increase bottom lines and shareholder value will remain a challenge for all banks. Role of analytics and innovative revenue models need to be further fine-tuned.

To reap maximum advantage in an increasingly digital society, it is imperative that banks must demonstrate superior performance in all spheres of customer service.

Conclusion:

While the final structure of a digitally transformed financial services sector could take different forms, the degree to which banks continue to play a role will depend on a combination of initial conditions and adaptability. Digital banking is about all this but also much more. It calls for a complete change of mind set among bankers, but the clock has already begun ticking for them. Fintech start-ups have already begun eating away at their markets from the bottom. They can either stand in the way of this digital revolution in financial services, or join in. The wave of digital banking in India helps you remain paperless and do all you wanted to do with the bank account using the new age mobile banking. The services of Digital Banking are not only to make banking accessible to all citizens of the country but also meant to bring the millions who are still unbanked into the financial system.

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GLOBALIZATION AS A KEY FACTOR OF GLOBAL WARMING AND ENVIRONMENTAL CRISIS

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Abstract: Globalization refers to how the world has become more connected economically, politically, socially and culturally over time. Through globalization Trade, ideas, people, technology, disease, services were shared across theworld. The standard of living changed; countries became interdependent. Globalenvironmental issues such as environmental degradation, climate change, and global warming have posed a threat to the global economy. The primary sourceof these problems is greenhouse gas emissions. These emissions are the result of human activity. The objective of the study was to investigate the symmetric and asymmetric relationship between globalization and greenhouse gas emissions. According to the results of impulse response functions, economic globalization has a significantly more relationship with greenhouse gas emissions than social and political globalization. A policy should be developed that allows only the positive effects of globalization while prohibiting the negative effects of globalization.

Keywords: Environmental degradation, Globalization, Greenhouse gas emissions, Environmental Education.

Introduction: Today's environmental problems mostly arise from human activities. Pollution and the depletion of natural resources, dwindling plant andanimal biodiversity, the loss of wilderness, the degradation of ecosystems, and climate change are all the environmental concerns caused by humans (Cochrane, 2007).With the help of technology and science human has transformed and destroyed nature for centuries. However as a result of this destruction, serious environmental problems threaten the future of his own future. At this point technology is helpless to save the earth. The deterioration of the environment produced by technology is a technological problem for which technology has found, is finding, and will continue to find solutions. Hundreds of millions of dollars have been devoted to improve the quality of theenvironment and that much more will be spent in the future. Despite these intense efforts expended in 'saving the environment', it is questionable whether current scientific and technological approaches can be sufficiently effective in solving numerous environmental crises.Globalization, which is partly synonymous with rising international trade, has fostered the rapid production, trade and consumption of material goods in unprecedented quantities. This hasweighted the ecological footprint of human activities around the world. While it's still difficult to assess the impact of globalization on the environment, it's quite obvious in some areas. Today globalization's negative environmental effects are more apparent.

The effects of globalization on the environment

Increased Transport of Goods-One of the primary results of globalization is that it opens businesses up to newmarkets in which they can sell goods and source labor, raw materials, and components.Both of these realities mean finished products travel farther now than ever before—potentially halfway around the globe. In the past, products were more likely to be produced, sold, and consumed more locally. This increased transport of goods can impact the environment in several ways, including:

- **Increased emissions**: The farther a product travels, the more fuel is consumed, and a greater level of greenhouse gas emissions is produced. According to a report by the International Transport Forum,CO2 emissions from transport will increase 16 percent by 2050. These emissions contribute to pollution, climate change, and ocean acidification around the world and have been shown to significantly impact biodiversity.
- **Habitat destruction**: Transportation—especially when land-based— requires infrastructure like roads and bridges. The development of suchinfrastructure can lead to issues including habitat loss and pollution. The more ships that travel by sea, the greater the chances for major oilspills or leaks that damage the delicate marine environment.
- **Invasive species**: Every shipping container and vessel presents an opportunity for a living organism—from plants to animals to fungus—to hitch a ride to a new location where it can become invasive and growwithout checks and balances that might be present in its natural environment.

Economic Specialization

One oft-overlooked side effect of globalization is that it allows nations and geographical regions to focus on their economic strengths, content in knowing they can turn to trading partners for goods they don't produce themselves. Thiseconomic specialization often boosts productivity and efficiency.Unfortunately, overspecialization can threaten forest health and lead to seriousenvironmental issues, often in the form of habitat loss, deforestation, or natural resource overuse. A few examples include:

- Illegal deforestation in Brazil due to an increase in the country's cattleranching operations, which requires significant land for grazing
- Overfishing in coastal areas that include Southeast Asia, which has significantly contributed to reduced fish populations and oceanic pollution
- Overdependence on cash crops, such as coffee, cacao, and various fruits, which has contributed to habitat loss, especially in tropical climates
- It's worth considering that globalization has allowed some nations to specializein producing various energy commodities, such as oil, natural gas, and timber. Nations that depend on energy sales to fund a large portion of their national budgets, along with those that note "energy security" as a priority, are more likely to take intervening actions in the market in the form of subsidies or laws that make transitioning to renewable energy more difficult.
- The main by-product of these energy sources comes in the form of greenhouse gas emissions, which significantly contribute to global warming and climate change.

2. Decreased Biodiversity-

Increased greenhouse gas emissions, ocean acidification, deforestation (and other forms of habitat loss or destruction), climate change, and the introductionof invasive species all work to reduce biodiversity around the globe.

According to the World Wildlife Fund's recent Living Planet Report, the population sizes of all organisms—including mammals, birds, fish, amphibians, and reptiles—have decreased 68 percent since 1970. Latin America and Africa—two rapidly developing regions important to global trade—have seen disproportionate levels of biodiversity loss, especially among environmentally sensitive fish, reptiles, and amphibians.While this decrease in biodiversity has many causes, it's widely believed that the issues listed above have contributed in part.

Increased Awareness-While many of globalization's environmental effects have been negative, its increase has heightened environmental awareness worldwide. Greater connectivity and higher rates of international travel have made it easier than ever for individuals to see the effects of deforestation, habitat loss, and climate change on the environment. This, in turn, has contributed to new laws,regulations, and processes that limit negative effects.

THE ROLE OF MNCs-Globalization has allowed societies to enjoy many benefits, including increased global cooperation, reduced risk of global conflict, and lower commodity prices. Unfortunately, it also leads to serious negative effects on the environment.Because globalization cannot be ended or reversed, the situation is likely to worsen unless nations, governing bodies and other bodies are forced to enact laws and regulations limiting the negative effects.Businesses and industries operating globally are encouraged to take any voluntary action to reduce the likelihood of negative outcomes. Doing so not only gives the organization more control over its initiatives, but can also be a powerful marketing and communication tool. Investing in renewable energy and packaging, adopting responsible land-use management and shifting the production of goods closer to the end customer are all potential options that businesses can and should consider. The challengis to balance the desire to accept corporate social responsibility with the need to make a profit and run a successful business.

It has made so many changes in our lives that it is impossible to reverse them. The solution lies in developing effective mechanisms that can test the extent towhich it can affect the environment. Researchers believe that the answer lies inthe problem itself, which means that globalization itself can support the creation of better infrastructure that is economically feasible and environmentally friendly. Globalization is about competition, and if some privately owned companies can take the lead in becoming environmentally friendly, it will encourage others to follow suit.

In most cases it has been reported that developed countries use developing countries and underdeveloped countries to their advantage. For example, in these countries, the MNC's get cheap labour and availability of resources in abundance to increase their profits which lead to affect the developed countries because they have skilled labour and are available to them at the high price. Sothey look for labour available at low cost and make them skilled in the field. We become interdependent through globalization so if the economic growth ofone country affects the other then at the same time globalization has a huge impact on the environment both positively and negatively. But globalization has helped to increase the environmental damage we are facing. Today, some national, international policies have been formulated to mitigate the effects of globalization on the environment.

Increased greenhouse gas emission-Climate change is a major environmental problem that has connectivity through greenhouse gas emissions – excessive maintenance of solar energy in the atmosphere due to the accumulation of certain gases, especially CO2.

The main source of CO2 emissions is industrial production, transportation and deforestation but it is also considered as a source of development in the 20th century and especially in recent times.

Globalization encourages Deforestation

Logging and burning of trees reduces the amount of CO2 converted to oxygen by plants. Converting rainforests / oxygen houses into farmland or concrete forests for the production of goods, and meeting the market demand in one wayor another, almost twice the size of Paris per day for agricultural purposes, especially in developing countries. In Brazil, for example, a few years ago most of its farming was export-oriented. Brazil's soybean exports to China increased from 15,000 to 6 million tons.

One of the reasons for the increase in the number of natural disasters like hurricanes, hurricanes, floods and earthquakes is also global warming; themelting of glaciers increases the sea level. Coastal areas are at high risk. Rising temperatures could soon lead to the extinction of living species, such as penguins, snow leopards, dolphins, whales, and polar bears, which are declaredendangered. It feels bad to know that this cute animal will only have to pay for its life due to human activities and it will leave an incredible mark on the world ecosystem.

Table 1-Data in a short table.

Country	Variables	Mean	Max	Min	STD	Skewness	Kurtosis	J-B
China	CO_2	2.620	4.979	0.94	1.338	0.435	1.635	5.347*
	Globalization	3.698	4.163	3.06	0.385	−0.182	1.478	4.995*
USA	CO_2	0.539	0.909	0.27	0.186	0.478	2.149	3.345
	Globalization	4.261	4.410	4.07	0.112	−0.306	1.628	4.605*
India	CO_2	1.038	1.203	0.86	0.087	−0.077	2.264	1.154
	Globalization	3.718	4.130	3.38	0.288	0.323	1.391	6.136**

Effect of Globalisation; Economic, Social, Political-The process of globalization benefits economic growth by advancing economic, social, and political development within a country; however, globalization is also increasing CO_2 emissions, resulting in climatic change and environmental degradation. Consequently, the nexus between globalization and the environment is generating increasing levels of concern. Understanding this long-term relationship is essential for decision-makers striving to achieve sustainable development. To pursue such development, environmental, social, and economic factors must be considered .Directly and indirectly, the process of globalization positively or negatively impacts the environment in three distinct ways: the income effect, the technique effect, and the composition effect. In the income effect, globalization results in CO_2 emissions as a consequence of increasingly open trade and foreign investment. In the technique effect, globalization assists countries in manufacturing eco-friendly products through the inflow of energy-efficient technologies, thereby reducing CO_2 emissions. However, the development of information and communication technology (ICT) does not reduce the consumption of energy during operations; therefore, the greater the development of ICT, the higher the consumption of energy, which can result in more CO_2 emissions being ejected into the atmosphere. In the composition effect, globalization induces various forms of production depending on the comparative advantages for countries. Consequently, strict regulations to protect the environment in developed countries encourages enterprises to move their production activities and operations to developing countries where environmental regulations are weaker. This leads to the pollution haven effect, whereby polluting industries move from developed to developing countries. The composition effect also influences economic activity and CO_2 emissions, depending on the degree of pollution from agricultural, industrial, and services sectors within in a country. Economic activities generate fewer CO_2 emissions as a result of shifting from energy-extensive sectors to technology-intensive sectors. The fact that globalization is linked to different components of activities means that previous studies investigating the nexus of globalization and the environment have employed disparate approaches, leading to mixed results anddiverse inferences.

Within globalization, the economic, social, and political aspects of activities, including the trade of goods and services, the arrival and departure of international tourists, ground processing and handling of aircraft, and internet usage can alter the environment. For example, the United States introduced protectionist policies which impeded globalization during tariff wars in 2018. Inthe same year, China implemented environmental policies as ecological civilization is enshrined in its constitution. In 2020, tourism activities were reduced due to the emergence of the COVID-19 pandemic. Recently, the State Council in China released a report revealing its official aim to build an additional160 airports, anticipating that 400 airports would be operational before the year 2035. In India, environmental protection has become a challenge a new Draft Environmental Impact Assessment notification was released by officials which revealed that public consultation in several projects was lacking. Regional conflicts can be linked to economic and political circumstances at either a regional or global level. Since 2014, a conflict between Ukraine and Russia has been taking place; the Russian invasion of Ukraine in 2022 has altered the economic and political circumstances of the European region and the wider world. Specifically, the conflict has impacted political decisions, such as military deployment and action by the North Atlantic Treaty Organization, the United States, and China. In addition, it has caused chaos in the global supply chain. Disruption to supply from upstream suppliers is also affecting the production ofgoods because the region supplies natural gas, metals, and raw materials for themetal and technology industries worldwide. The above discussion reveals three aspects of globalization impacting the environment, highlighting the importance of decisions or events in a specific country.

WAY-OUT from GLOBAL WARMING.

Alternative Energy Sources-The hazards caused by global warming are tremendous. Excessive use of fossil fuels such as coal, natural gas and oil play a part in it too. The usage of fossil fuels should be discontinued immediately. The most significant solution to put an end to this disaster is the use of alternative energy sources. They include wind, solar, bio mass, geothermal and hydro. The most noteworthy point in using these sources is their clean nature. They do not produce any sort of pollutionor toxic gases that can lead to global warming. They are environmentally friendly and pose no threat to ecological balance. However, their high installation and setup costs may drive energycompanies away from them at first but in the long run they are surely beneficial for everyone. Most importantly, fossil fuels will deplete oneday and sooner or later, we have to turn to renewable energy sources for energy production. Thus, the eventual solution to end global warming is to use alternative energy sources.

Environmental Education and Its Role in Solving Environmental Problems. In the 1960s, awareness of the negative impacts of mankind on the natural environment rose, and environmental policies and programmes worldwide were developed. People became more aware of their own impact on the environment in their everyday life and, in parallel, their influence on the way their local community is run. The idea emerged that a citizen could influence public decisions that impact ones quality of life (at least in democratic countries). That is when the need for environmental education emerged, covering two aspects: inform people of environmental systems and educate them so that they adopt a more responsible attitude towards the environment. The idea was not to dictate how to behave but to help people make informed choices.

Environmental Education (EE) is a process aimed at developing a worldpopulation that is aware of and concerned about the total environment and its associated problems, and which has theknowledge, attitudes, motivation, commitment, and skills to work individually and collectively toward solutions of current problems and the prevention of new ones (Matarasso and Dung, 2002: 4). In 1977, the goals of environmental education were agreed in the Tbilisi Declaration at the Intergovernmental Conference on Environmental Education held at Tbilisi. They were amended at UNESCO meetings in the Asia-Pacific region in order to capture the notion of sustainability. The three goals of environmental education agreed upon are (Institute for Global Environment Strategies, 2004):

- To foster clear awareness of, and concern about, economic, social, political and economic interdependence at local, regional, national and international/global levels;

a) To provide every person with opportunities to acquire the knowledge, values, attitudes, commitment and skills needed to protect and improve the environment;
b) To develop and reinforce new patterns of environmentally sensitive behaviour among individuals, groups and society as a whole for a sustainable environment.
c) Saving rainforests is the key to saving our planet.
d) We are dedicated to putting conservation technologies into the hands ofcommitted partners on-the-ground to help combat:

- Deforestation which accounts for 17% of all global carbon emissions.
- The greatest species extinction crises since the time of the dinosaurs.
- Historic droughts that affect upwards of 20 million people in major cities in South America such as Sao Paulo (directly related to the destruction ofthe Amazon rainforest).[3]
- The destruction of Indigenous Reserves which comprise 20% of the Brazilian Amazon rainforest, now increasingly targeted by illegal loggers and poachers because they are still intact.
- Economic losses of GDP $2-5 trillion per year attributed to downgrading rainforest to pasture and less productive land use.

Conclusion: This study draws novel findings and fruitful implications to combat environmental challenges based on a large body of material review. It is important to mention that this poll is based on elements for country environmental protection (revenue, renewable and non-renewable energy, economic growth, urbanization, and commerce). Other elements, such as forests, technical breakthroughs, energy efficiency, industrial growth, economic openness, etc., may impact climate change. International commerce, technical development, and industrialization are all considered factors of energy-related greenhouse gas emissions in general. A future study might focus on these aspects to see how they affect environmental quality.

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IMPACT OF ATMANIRBHAR BHARAT SCHEME ON JHARKHAND ECONOMY

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Abstract

The relation between economic growth, social progress and environmental protection represents a key to development. Growth is not a means to an end: it is designed to serve people, promote development and reduce poverty. Government and private sector supports qualitative growth that targets the promotion of economic, social and environmental aspects. Creating jobs and incomes is crucial for development. Most developing countries struggle with high unemployment or underemployment. Many people can barely live from what they earn. This is why creating new jobs, but also improving incomes and working conditions for existing jobs, is hugely important. Pro-development integration into global trade as well as foreign direct investment can facilitate this process. Innovations and technologies contribute to economic growth and employment, but also to overcoming other key problems of development. This also includes technologies for improving environmental protection. **Atmanirbhar Bharat Abhiyaan** or **Self-reliant India** campaign is the vision of new India envisaged. **Atmanirbhar Bharat is** a nation giving and kick start to the Atmanirbhar Bharat Abhiyaan for special economic and comprehensive package of INR 20 lakh in India. The aim is to make the country and its citizens independent and self-reliant in all senses. Economy, Infrastructure, System, Vibrant Demography and Demand is five pillars of Aatma Nirbhar Bharat Abhiyaan. The government took several bold reforms such as Supply Chain Reforms for Agriculture, Rational Tax Systems, Simple & Clear Laws, Capable Human Resource and Strong Financial System.

Keywords: Atmanirbhar Bharat Abhiyaan; Environmental Protection; Government and Private Sector

Introduction

Employability is the lifelong, continuous process of acquiring experience, new knowledge, purposeful learning, and skills that contribute to improving your marketability for enhancing your potential to obtain and maintain employment through various shifts in the labor market. It is based on a set of individual characteristics. It is not equivalent to employment; rather, it is a prerequisite for gainful employment. Essentially, employability is your relative ability to find and stay employed, as well as makes successful transitions from one job to the next, either within the same company or field or to a new one, at the discretion of an individual and as circumstances or economic conditions may dictate. *When India speaks of becoming self-reliant, it doesn't advocate a self-centred system. In India's self-reliance; there is a concern for the whole world's happiness, cooperation and peace. The government has announced a Rs. 20 lakh crore economic package under the 'Aatma Nirbhar Bharat Abhiyaan', to aid our country out of the Coronavirus crisis.*

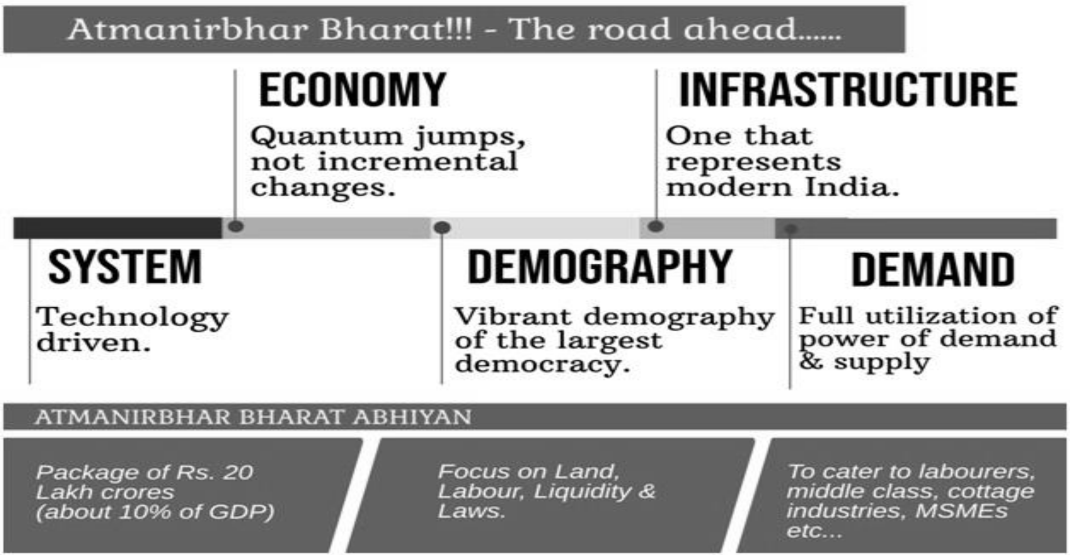
Objectives of Atmanirbhar Bharat Abhiyan-

The key objectives of the 'Self-reliant India' (Atmanirbhar Bharat Abhiyan) mission are as follows:

- Develop India into a global supply chain hub.

- Build the government's trust in the private sector capabilities and prospects.
- Establish 'good force multipliers' for Indian manufacturers.
- Enter the global markets to export goods including agriculture, textiles, clothing and jewellery.
- Determine adequacy of each sector (e.g., defence, agriculture, healthcare, infrastructure, etc.), with the help of FY22 budget, to achieve self-reliance.

Understanding Employability and the Economy-Each factor of production is used differently, and labor or human capital can be used either in the process of manufacturing a product or providing a service within an economy. The distinction between labor and capital may relate to the fact that labor usually refers to blue-collar laborers/workers, while human capital generally means white-collar workers. Labor and human capital is in limited and scarce quantities. For labor/human capital to be used efficiently, it warrants the acquisition of knowledge, skills, and capabilities that employers need in our current economic times and knowledge-driven economy. Firms and businesses are running leaner, with fewer organizational layers, and they are prone to rapid restructuring, striving to adapt to their shareholders' profit-maximizing goals, meeting their constituents' needs, and surmounting the challenges of the ever-changing business landscape.



5 pillars on which Atmanibhar Bharat is to be based: India's self-reliance will be based on five pillars:

1) Economy
2) Infrastructure
3) Technology driven system
4) Vibrant demography
5) Demand

Importance of Employment in Economics

As economies develop, employment moves from the primary to the secondary and then the tertiary sector. In the Netherlands, for instance, most workers (74%) are employed in the tertiary sector whereas in Vietnam, the majority of workers (60%) are employed in the primary sector. Within any country at any particular time, some industries will be expanding and some will be contracting. For instance, in India, employment in textiles is declining whilst it is increasing in ICT and software. This change requires workers to be occupationally and geographically mobile.

Recently, most countries have persistent Job shortage and Unemployment problem. And apparently, since the employment does not increase while the economy grows, this phenomenon called as 'Jobless Growth'. Due to chronic high unemployment in most countries, it has become as important and imminent question in Economics, how Employment growth is affected by Economic growth. Growth is not a means to an end: it is designed to serve people, promote development and reduce poverty. Creating jobs and incomes is crucial for development. Most developing countries struggle with high unemployment or underemployment. Many people can barely live from what they earn. This is why creating new jobs, but also improving incomes and working conditions for existing jobs, is hugely important. Pro-development integration into global trade as well as foreign direct investment can facilitate this process.

Innovations and Technologies-Innovations and technologies contribute to economic growth and employment, but also to overcoming other key problems of development. This also includes technologies for improving environmental protection. In recent years, the significance of employment has rightly been reflected more closely in the focus of development policy debates. The world faces the "urgent challenge" of creating 600 million productive jobs over the next decade in order to generate sustainable growth and maintain social cohesion, according to the annual report on global employment by the International Labour Organization (ILO). The Global Employment Trends Report also said the world faces the additional challenge of creating decent jobs for the estimated 900 million workers living with their families below the poverty line, mostly in developing countries. Secure jobs with social benefits and fair pay offer a way out of poverty, which explains why employment is a key pillar of development. Another important thing is improved infrastructure and a more effective financial systems and education institutions which facilitates the establishment and growth of companies that create jobs. The income generated as a result boosts the economy and employment.

Indian Economy through 'Atmanirbhar Bharat' Strategy-The forecast for the global economy is becoming gloomier as observers are seeing a distinct possibility of recession in the near future. The Russia-Ukraine conflict further accentuated the galloping inflation to raise the cost of living to challenging levels globally, triggering fears of a global recession. In the US, inflation in June was 9.1%, much above the consensus expectation of 8.8%. A survey by the US brokerage company Goldman Sachs predicts a 30% chance of America seeing a recession in the next 12 months. Similarly, Bank of America Securities' economists have also estimated a 40% chance of recession hitting America in the coming year. These statistics make it quite evident that the Federal Reserve will have to step up its efforts to control inflation. Predictably, the US Federal Reserve is expected to raise interest rates by 100 basis points at its upcoming meeting later this month, according to major analysts. The rate hikes are expected to dent consumption and inhibit growth. The depressing indications have heightened the fears of a severe global recession. However, the Indian economy is poised to continue resiliently on its growth path. Through the Atmanirbhar strategy, the country is earnestly preparing to accomplish its goal of achieving a GDP of $5 trillion in the next few years. A rise in domestic demand and international investment are expected to be the primary growth drivers. The Indian government has extended invitations to several businesses to establish manufacturing facilities in India, which is bound to boost the country's economy and generate employment. The government of India is endeavouring to realize the country's manufacturing potential through flagship programmes like Make in India and the Production Linked Incentive (PLI) schemes. Besides, the government is emphasising on capital spending to support the economy in the Covid pandemic's aftermath.

GSDP of Jharkhand in 2020-21 and 2021-22

The COVID-19 pandemic has caused disruption in the national and the state economy. Because of the pandemic, the ensuing lockdown and the fear and restrictions caused it, the Gross Domestic Product of the country and its states contracted sharply in the first two quarters of the current financial year (2020-21). The sign of recovery, however, has become visible since October, 2020. The recovery is expected to take a V shape in the coming quarters. By the end of the next financial year the GDP/GSDP of the country and its states will more than compensate for the loss incurred due to the pandemic. The agricultural sector has been performing well. Sectors such as auto and capital goods which were hit hard during the lockdown, are expecting a turnaround in their earnings. The other sectors have also shown improvement in their production and earning. The consumption of electricity and petroleum is surging towards normalcy. So, though the growth of GDP/GSDP is expected to contract in the current financial year (2020-21), it will show rapid improvement in the next financial year. Nonetheless these two years are not normal years; consequently the forecast of their GDP/ GSDP cannot be done on the basis of historical data.

Rural Support and Development in Jharkhand-A notably lofty allotment under the rural infrastructure development fund is an action that will accelerate growth of infrastructure for agriculture and related industries and give a stimulus to rural networking. Rural Consumption has put up comparably powerful in the last couple of months and any action to help this further is a welcome one. The budget crusade well for consumption and rebirth of the economy, to create a strong Bharat. It executed well, all the estimates emphasized by the finance minister will direct the supply side on food and agriculture that will operate domestic demand and consumption with these actions coming in, therefore, optimistic that industries crank up and the economy set about to sprint once again.

Atmanirbhar Bharat Scheme on Jharkhand

In an example of 'Atmanirbhar Bharat,' a village located in the Maoist hotbed Khunti in Jharkhand is becoming self-reliant in meeting its water needs. Guni village has adopted measures of water conservation by taking advantage of the 'Deen Dayaal Upadhyaya Swawalamban Yojana' (DDUSY) of the Rural Development Department and increasing their farm-productivity through community farming. Due to the water conservation measures, the village was awarded 'National Water Award' in the Best Village Panchayat Category East Zone.' Villagers talk about a 'trench-cum-bund' that they have built on about 400 acres, which has significantly increased the water table in the region. This has enabled them to cultivate three crops in a season. Government motivators made us understand exactly what we needed to do. The all village wells used to dry up in March 2022. After the measures, there has been no shortage of water for irrigation purposes. The village is completely free from open defecation and liquor sale and consumption of tobacco products. The Gram Sabha decided to keep the village streets clean and involved kids and adults. Experts say the villagers are being mobilised to make them self-sufficient.

Conclusion

India ranked 63rd out of 190 countries in the World Bank's 'Ease of Doing Business 2020' survey, indicating a favourable business environment in the country. The recent government reforms, such as allowing private companies to operate in key industries, introducing agriculture initiatives & labour reforms and enabling commercial coal mining, serve as strong pillars to aid development of India's economy and present huge opportunities for the country to become self-reliant. The government's call for atma nirbharta (self-reliance) has acquired a new salience and ironically, achieving it requires astute global interlinkages and perhaps even more dense global networks for a country that houses a sixth of humanity. In Jharkhand about 72 lakh people have come out of multidimensional poverty in a ten-year-period from 2005-06 to 2015-16. The percentage of the multidimensionally poor in the state has decreased from 74.7 per cent in 2005-06 to 46.5 per cent in 2015-16. Jharkhand is one of the low income states of the country. There is a great disproportion in the share of the state in turns of area, population and the income of the country. While, the geographical area of the state is 2.4 per cent of that of the country (2.5 per cent if we leave the areas occupied by Pakistan and China) and about 2.7 per cent of the population of the country lives in the state, its GSDP constitutes of only about 1.6 per cent of the GDP of the country .

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INPUT TAX CREDIT-THE CORE ASPECT IN GOODS AND SERVICES TAX

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Abstract: Input Tax Credit (ITC) is the core aspect of goods and services tax (GST). It eliminates the cascading effect of taxes. As GST is a destination based tax, such tax is ultimately payable in the State/Union territory where goods/services are consumed. ITC also ensures that tax is collated in the state/union territory in which goods/services are consumed. Simply, ITC implies credit of input tax paid on inward supply of goods/services against the output tax payable on outward supply of goods/services. Every person registered under GST Act, is entitled to take credit of input tax. But the tax-payer has to fulfill certain conditions and to follow the rule of order of utilization of ITC to minimize the payment of GST in cash. In this research paper an attempt has been made to study how ITC are utilizing by the tax-payers for payment of output tax liability in different situations.

Key Words: Input Tax Credit, Cascading Effect, Destination Based Tax, Order of Utilization

Introduction

Goods and Service Tax (GST) is levied on supply of goods or services or both. GST is a destination-based tax not origin based tax because this tax is based on the principle that tax is levied where goods and services are consumed, not where goods and services are produced. It is a tax on only value addition at each stage, the seller of goods and services providers can claim the input tax credit of taxes which he has already paid at the time of purchasing goods and taking services. In GST, the whole system is developed in such a way that the cascading effect can be avoided and final tax burden goes to the final user of goods and services. The seller or service provider collect taxes from their customers and deposit it to the exchequer. Input Tax Credit (ITC) is based on VAT concept of allowing input tax credit on inputs, inputs services and capital goods. Input means any goods other than capital goods used or intended to be used by a supplier in the course or furtherance of business. Output supplier of goods /services can avail credit of Central Goods and Services Tax (CGST), State Goods and Services Tax(SGST), Union Territory Goods and Services Tax(UTGST) and Integrated Goods and Services Tax(IGST) charged by input supplier of goods and services. All person registered under GST Act, is entitled to take credit of input tax. But the tax-payer has to follow the rule of order of utilization of ITC to minimize the payment of GST in cash.

Objectives of the Study:

The following are the main objectives of the Study:-

- To understand the concept of input tax credit (ITC) as the core aspect in eliminating the cascading effect in GST.
- To know how GST is worked in intra-state and inter-state supply of goods and services by utilizing ITC.
- To explain how input tax of IGST,CGST,SGST/UTGST and Compensation cess is utilized for payment of output tax liability of IGST,CGST.SGET/UTGST and compensation cess.

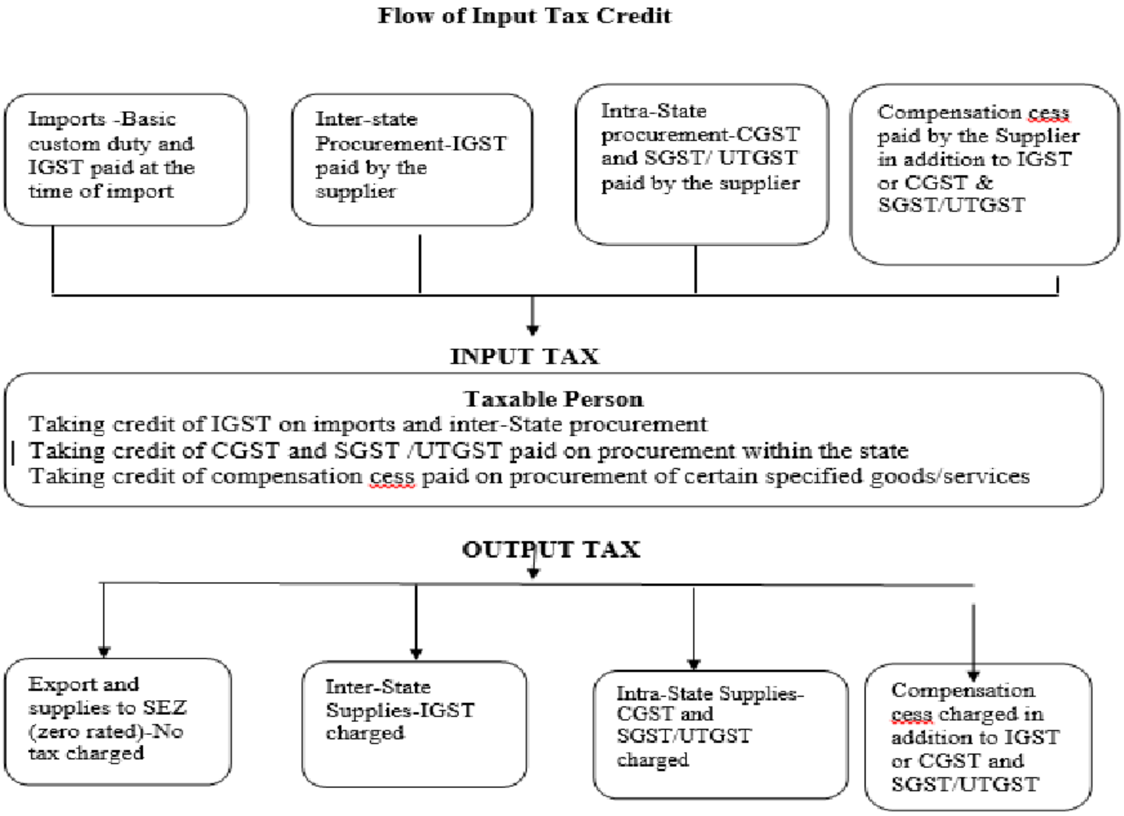
Methodology of the study: This study is based on mainly secondary data. A descriptive and analytical research methodology has been used for this research paper. The secondary data has been collected from books, journals, newspapers etc. In order to enrich the study the related websites and articles have been searched. Editing, classification and tabulation of the data collected from the above mentioned sources have been done as per requirement of the study.

Input Tax Credit (ITC): According to section 2(63) of CGST Act, "input tax credit" (ITC) means credit of input tax. Input means any goods other than capital goods used or intended to be used by a supplier in the course or furtherance of business. Input Tax in relation to registered person, means CGST, SGST, IGST or UTGST charged on any supply of goods or services or both made to him and includes- a) IGST charged on import of goods: b) tax payable under reverse charge mechanism under CGST Act, IGST Act, respective SGST Act and UTGST Act. However input tax does not include the tax paid under composition levy. ITC is the credit of tax paid on inward supply of goods or services or both against tax payable on outward supply of goods or services or both subject to certain conditions and restrictions as provided in CGST Act. ITC is eligible only when it is credited to electronic credit ledger of taxable person. Electronic credit ledger is the input tax credit ledger in electronic form maintained at the common portal for each registered taxable person. When a GST registered person buys a product or services from a registered dealer, he pays tax on the purchase. On selling, he collect the tax , adjust the taxes paid at time of purchase with the amount of output tax(tax on sale) and balance liability of tax(tax on sales minus tax on purchase) has to be paid to the government. This mechanism is called utilization of input tax credit. The following example will make the concept clear. Suppose X, a registered dealer in West Bengal purchases goods from certain dealer in West Bengal for an amount of Rs. 5,00,000(exclusive GST) and sells goods within the state West Bengal for Rs 8,85,000(inclusive GST) in June 2022,GST rate is 18%. GST payable for the month of June is as follows.

Table-1: Concept of Input Tax Credit

	CGST(Rs.)	SGST(Rs.)
A. Output Tax (tax on sales): [CGST: Rs.8,85,000×9/118 SGST: Rs.8,85,000×9/118]	67,500	67,500
B. Input Tax(tax on purchases) [CGST: 9% of Rs. 5,00,000 SGST: 9% of Rs. 5,00,000]	45,000	45,000
GST Payable through Electronic Cash Ledger(A-B)	22,500	22,500

Here input CGST of Rs.45, 000 is adjusted against output CGST of Rs.67, 500.The balance of Rs. 22,500 is payable as CGST .Similar treatment is made in case of SGST payable.



Conditions for Taking Input Tax Credit- One has to satisfy the following conditions for taking input tax credit (ITC)-

1) **Registered Person-**ITC is available only to a registered person. Goods or services or both supplied to the registered person must be used or intended to be used by such person in the course or furtherance of business. The registered person will be entitled to take credit of input tax only when it is credited to the electronic credit ledger of such registered person.
2) **Tax Invoice-** ITC shall be available by a registered person on the basis of the following documents-
   - An invoice issued by the supplier of goods/services.
   - An invoice issued (when tax is payable by the registered dealer under reverse charge mechanism).
   - A debit note issued by a supplier.
   - A bill of entry (or any similar documents prescribed under the Customs Act) for the assessment of IGST on imports.
   - An Input Service Distributor invoice or Input Service Distributor credit note or any document issued by an Input Service Distributor.
3) **Uploading-**ITC shall be availed by a registered person only if all the applicable particulars (as specified in rules pertaining to issue of tax invoice) are contained in the aforesaid documents. Under rule 36(4), ITC pertaining to input invoices/debit notes which is available to a registered dealer for a tax period cannot exceed the following.-
   - 120% of eligible credit available in his Form GSTR-2A (applicable from October 9, 2019 to December 31, 2019).
   - 110% of eligible credit available in his Form GSTR-2A/2B (applicable from January1, 2020 to December 31, 2020).
   - 105% of eligible credit available in his Form GSTR-2B (applicable from January1, 2021 to December 31, 2021).
   - 100% of eligible credit balance in his Form GSTR-2B (applicable from January1, 2022).GSTR-1 is the return form to be furnished for reporting details of all outward suppliers. On the basis of the data uploaded by input supplier in Form GSTR-1, Form GSTR-2A/2B is generated for the recipient.

4) Fraud-No ITC can be available by a registered person in respect of any tax that has been paid in pursuance of any order where any demand has been confirmed on account of any fraud, willful misstatement or suppression of facts.
5) Receipts of goods/services- ITC is available only if registered person has received goods/services. If goods are delivered to such person before or during the movement of goods (either by way of transfer of documents of the goods or otherwise), it shall be deemed that registered person has received goods. Likewise, it shall be deemed that the registered person has received services where services are provided by the supplier to any person on the direction of, and on account of, such registered person. Where the goods against an invoice are received in lots or installments, the registered person shall be entitled to take credit upon receipt of the last lot or installment.
6) Time of supply- ITC is available as soon as goods/services received. However, a registered person shall not be entitled to take ITC in respect of any invoice (or debit note) for supply of goods/services after- November 30 following the end of financial year to which such invoice or debit note pertains: or furnishing the relevant annual return, whichever is earlier.
7) Failure to make payment to supplier- The recipient of input goods/services should make payment to the supplier within 180 days from the date of issue of invoice by the supplier. If the payment is not made within 180 days, input tax credit will have to be reversed
8) No ITC if tax on inward supply is not paid- No registered person shall be entitled to ITC in respect of any supply of goods/services to him unless the tax charged in respect of such supply has been actually paid to the government, either in cash or through utilization of ITC admissible in respect of the said supply.
9) No ITC if return is not furnished- No registered person shall be entitled to ITC if he has not furnished the return prescribed in section 39.
10) Tax component of capital goods- When the registered person has claimed depreciation on GST component of capital goods and plant and machinery under provision of Income-tax Act, the ITC on said GST component shall not be allowed.
11) When Input Tax Credit (ITC) is not Available:- ITC is available on almost all inward supply of goods/services used for making outward taxable supply .However , a negative list of few items as stated in section 17(5) are given below-
12) Motor vehicles for transportation of persons having approved seating capacity of not more than13 persons including driver. This rule is applicable even if such motor vehicle is not purchased but taken on lease.
13) Vessels and aircrafts (subject to a few exceptions).
14) Services of general insurance, servicing, repairs and maintenance relating to the above vehicles, vessels or aircraft (subject to a few exceptions)
15) Supply of goods or services pertaining to food and beverages, outdoor catering, beauty treatment, health services, cosmetic and plastic surgery, leasing, renting or hiring of motor vehicles, vessels or aircraft referred to above(subject to a few exceptions).
16) Membership of club, health and fitness centre.
17) Travelling benefits to employees on vacation such as LTC or home travel concession
18) Works contract services when supplied for construction of an immovable property other than plant and machinery.
19) Goods/services received by a taxable person for construction of an immovable property other than plant and machinery on own account including when such goods or services are used in the course or furtherance of business.
20) Goods or services on which tax has been paid by a person covered by composition scheme.
21) Goods or services by a non-resident taxable person (except on goods/services imported by him).
22) Goods/services used for personal consumption.
23) Goods lost, stolen, destroyed, written off or disposed of by way of gift or free samples
24) Any tax paid in accordance with the provision of section74.129 and130. .

25) How GST is worked by Utilizing ITC in Intra-state and Inter-state supply of Goods/ Services?
26) Levy of GST depends on the type of supply i.e. intra-state supply, inter-state supply, import and export. When the goods or services are supplied from one state to another, it is called inter-state supply. IGST is applicable in this case. When the location of supplier and the place of supply of goods or services are in the same state or same union territory, it is called intra-state supply. In this case, dual GST is followed. For supply within the same state, CGST & SGST is applicable and for supply within the same territory, CGST&UTGST is applicable. IGST will also be applicable on import and export of goods and services in certain cases. According to section 12(1) and section 13(1), of CGST Act, the liability to pay GST would arise at the time of supply of goods and services. So, to determine the GST liability of a taxable person, it is necessary to know whether the person supplies goods or services or both inter-state, intra-state, or in the form of import or export. Lets we see how GST is worked in intra-state and intra-state supply of goods and services by utilizing ITC.

Case- 1(Intra-State Supply)-Let Mr. A of Kolkata supplies goods to Mr. B of Burdwan. Taxable values of supply are Rs.10, 00,000. GST rate is assumed 12%. This is Intra -State Supply. If A does not have any input tax credit. GST will be as fallows-

Taxable value of supply	10, 00,000
Add: CGST @ 6%	60,000
SGST (W.B.)@6%	60,000
Total amount charged by A	11, 20,000

A will remit CGST of Rs. 60,000 and SGST of Rs. 60,000 to the account of Central Govt., and Govt. of West Bengal by using single challan.

Case-2 (Inter-State Supply)-Suppose B of Burdwan supplies the same goods to C of Patna after making value addition@20%. This is Inter - State supply because Burdwan is in West Bengal but Patna is in Bihar. GST rate is assumed the same, 12%. GST will be follows (as in the invoice of B)-

Taxable value of supply- (10, 00,000 + 20%)	Rs. 12, 00,000
Add: GST -IGST@ 12%	1, 44,000
Total Amount charged by B	13, 44,000

In this case, B will remit IGST to the Central Govt. as fallows: –

		Rs.
Tax on output		1, 44,000
Less: Tax credit-	Rs.	
CGST on input -	60,000	
SGST on input -	60,000	1, 20,000
Payable by B in cash (Through internet banking)		24,000

West Bengal, the exporting state will transfer SGST credit of Rs. 60,000 utilized in the payment of IGST to the Central Govt. This is internal transfer, Tax payers. B and C are not supposed to take any action on this account.

Case – 3(Intra-State Supply)-Suppose C of Patna supplies the same goods after making value addition @10% to Mr. D of Gaya. This is Intra-state transaction.GST rate is same, 12%. GST will be as follows:

Transfer value of supply (Rs. 12, 00,000 + 10%)		Rs. 13, 20,000
Add. GST-		
CGST@6%	79,200	
SGST (Bihar)@6 %	79,200	1, 58,400
Total amount charged by C		14, 78,400

In this case, C will remit CGST to the

Central Govt. and SGST to Bihar Govt. as follows-

	CGST(Rs)	SGST (Rs.)
Tax on output	79,200	79,200
Less: Tax-credit	79,200	64,800
Payable by C in cash (Through internet banking)	NIL	14,400

Out of IGST credit of Rs. 1, 44,000, amount utilized towards payment of CGST is Rs. 79,200 and the rest amount Rs.64, 800 (Rs. 1, 44,000- Rs. 79,200) is utilized towards the payment of SGST. The Central govt. will transfer IGST credit of Rs. 64,800 utilized in SGST payment to Bihar govt. This is an internal transfer. C and D are not supposed to take any action on this account.

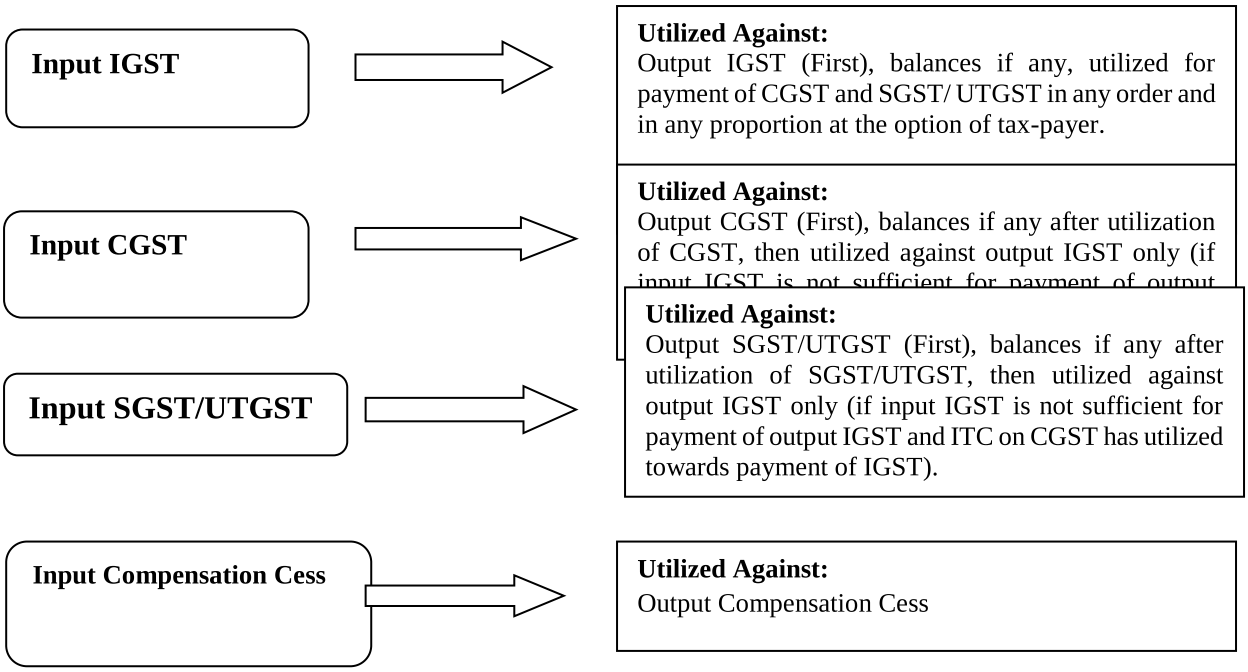
Table-2: Revenue Generated by the Central Govt. West Bengal and Bihar Govt

	Revenue Generated By		
	Central Govt. (Rs)	**West Bengal Govt**. (Rs)	**BiharGovt.**(Rs)
For supply of Goods by A to B	60,000	60,000	--
For supply of Goods by B to C	24,000	--	--
Transfer by W.B. Govt. to Central Govt.	60,000	(-) 60,000	--
For supply of Goods by C to D	NIL	--	14,400
Transfer by Central Govt. to Bihar Govt.	(-)64,800	--	64,800
Total	**79,200**	**0**	**79,200**

How Input Tax Credit is Utilized for Payment of CGST, SGST, UTGST AND IGST ?In order to determine the net GST liability of a supplier for a tax period, the concept /order of utilization of ITC has to be kept in mind. Input Tax credit can be utilized as follows:-

Component of Input Tax Credit	**How to Utilized**
Input Tax credit of IGST	It can be utilized for payment of IGST, CGST and SGST on outward supply. Input tax credit on account of IGST shall be first utilized towards payment of IGST, and the amount remaining, if any, shall be utilized towards the payment of CGST, and SGST/UTGST, as the case may be in any order and in any proportion at the option of the tax-payers.
Input Tax credit of CGST	It can be utilized for payment of CGST first and the balance for payment of IGST on outward supply. Input tax credit on account of CGST shall be utilized towards payment of IGST, only after the ITC available on account of IGST has first been utilized fully.
Input Tax credit of SGST	It can be utilized for payment of SGST first, and the balance for payment of IGST on outward supply. Input tax credit on account of SGST shall be utilized towards payment of IGST, only after the ITC available on account of IGST and CGST has first been utilized fully.
Input Tax credit of UTGST	It can be utilized for payment of UTGST first, and the balance for payment of IGST on outward supply. Input tax credit on account of UTGST shall be utilized towards payment of IGST, only after the ITC available on account of IGST and CGST has first been utilized fully.
ITC of GST compensation cess	It can be utilized only for payment of GST compensation cess.

Order of Utilization of Input Tax Credit (Rule 88A)-Order of utilization of input tax credit is given by rule 88A. It allows utilization of input tax credit of IGST towards the payment of CGST and SGST/UTGST in any order subject to the condition that the entire input tax credit on account of IGST is completely exhausted first before the input tax credit on account of CGST or SGST/UTGST can be utilized.



The following two examples will make the concept clear about how ITC will be utilized for payment of output tax liability in GST.

Example-1, suppose we have obtained the following information from the records of Mr. X, a GST registered dealer for the month of April, 2023:-

ITC balance in electronic credit ledger on April 1, 2023-IGST: Rs. 1, 50,000, CGST: Rs. 90,000. SGST: Rs.80, 000. GST on outward supply for the month of April 2023-IGST: Rs.1, 22,000, CGST Rs. 1, 05,000, SGST: Rs. 1, 05,000. Lets we compute the amount of GST payable for April 2023 as per ITC order of utilization.

Table-3: Utilization of Input Tax Credit

Details	Total(Rs.)	IGST(Rs.)	CGST(Rs.)	SGST(Rs.)
GST on Outward Supply(Output Tax)	-	1,22,000	1,05,000	1,05,000
Less: ITC of IGST	1,50,000	1,22,000	15,000	13,000
Balance	-	NIL	90,000	92,000
Less: ITC of CGST	90,000	-	90,000	-
Balance	-	NIL	NIL	92,000
Less: ITC of SGST	80,000	-	-	80,000
Balance Payable by Electronic Cash Ledger	-	NIL	NIL	12,000

ITC balance of IGST of Rs, 28,000(Rs.1, 50,000-Rs. 1, 22,000) may be utilized in any manner for payment of CGST and SGST as no restriction is imposed in rule 88A. Here ITC of IGST balance of Rs. 15,000 is utilized towards payment of CGST to make minimum payment of GST in cash.

Example-4: Mr. Y, a registered dealer in West Bengal, has the following balances in the GST accounts:-

Table-4: Utilization of Input Tax Credit-ITC balance in electronic credit ledger on April 1, 2023-IGST: Rs. 78,000, CGST: Rs. 92,000. SGST: Rs.91, 000.GST on outward supply for the month of April 2023-IGST: Rs.86, 400, CGST Rs. 86,400, SGST: Rs. 86,400.The amount of GST payable for April 2023 as per ITC order of utilization will be as follows-.

Table-4: Utilization of Input Tax Credit-

Details	Total(Rs.)	IGST(Rs.)	CGST(Rs.)	SGST(Rs.)	ITC C/F
GST on Outward Supply	-	86,400	86,400	86,400	
Less: ITC of IGST	78,000	78,000	-	-	-
Balance	-	8,400	86,400	86,400	
Less: ITC of CGST	92,000	5,600	86,400	-	-
Balance	-	2,800	NIL	86,400	
Less: ITC of SGST	91,000	2,800	-	86,400	
Balance Payable by Electronic Cash Ledger	-	NIL	NIL	NIL	1,800

ITC balance of CGST of Rs. 5,600(Rs.92000-Rs. 86,400) is utilized towards payment of IGST. As the ITC balance of CGST is not available/sufficient for payment of IGST, so out of ITC balance of SGST of Rs, 4,600(Rs,91,000-Rs,86,400),Rs. 2,800 is utilized towards the payment of IGST and the remaining balance of Rs.1,800 is carried forward to the next tax period. ITC balance of SGST cannot be utilized for payment of output CGST.

Some Important Points Relating to ITC:

- ITC is eligible only if it is credited to the electronic credit ledger of registered person.
- Input Tax credit of SGST/UTGST cannot be used for payment of CGST, Similarly, ITC of CGST cannot be used for payment of SGST/UTGST.
- If a person supplies taxable goods/services and exempt goods/services, he can avail only proportionate tax credit.
- ITC of SGST of one state will not be available for paying SGST of another state. This situation will arise in case of taking separate registration by a taxable person who supplies goods or services or both from different States or Union Territories.
- ITC is available as soon as inputs or input services are procured. It is not necessary to wait for ITC till the date of inputs or input services are used in production or actually sold.
- ITC is not allowed to a taxable person who is exclusively engaged in dealing with exempt or nil rated supply. However if such taxable person is engaged in zero rated supply (i.e. export or supply to SEZ unit or SEZ developer) ITC is available.
- Unutilized portion of ITC of IGST, CGST, SGST, UTGST and compensation cess will be carried forward for the next tax period.

Conclusion

GST introduced in India is dual GST, because the Central Government and the State Government /Union Territory is levied GST according to the relevant provisions of the Act. But the administrative control in case of a particular taxpayer is exercised either by State Government/Union territory or by Central Government authorities. Taxable event under GST is depends on supply of goods/services or both. As GST is a destination based tax, such tax is ultimately payable in the State /Union territory in which goods /services are finally consumed. In case of intra-state supply of goods/services or both, CGST and SGST/UTGST is chargeable simultaneously. But in case of inter-state supply of goods/services or both, IGST is chargeable. ITC is the core concept of GST as it eliminates the cascading effect of taxes. In simple term, ITC actually implies credit of input tax (IGST, CGST, SGST/UTGST and compensation cess) paid on inward supply of goods/services against the output tax (IGST, CGST, SGST/UTGST and compensation cess) payable on outward supply of goods/services. ITC ensures that tax is collected in the State/Union Territory in which goods/services are consumed. Every person registered under GST is eligible to take credit of input tax only if it is credited to electronic credit ledger of the registered person. Taxpayers have to follow the order of utilization of ITC for properly utilizing the credit of input tax paid on inward supply and to minimize the payment of GST through electronic cash ledger.

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THE NEW NATIONAL EDUCATION POLICY 2023 IN INDIA

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Abstract- The National Policy on Education (NPE) is a policy formulated by the Government of India to promote and regulate education in India. The policy covers elementary education to higher education in both rural and urban India. The first NPE was promulgated by the Government of India by Prime Minister Indira Gandhi in 1968, the second by Prime Minister Rajiv Gandhi in 1986, and the third by Prime Minister Narendra Modi in 2020. The paper presented here gives brief introduction of new education policy

Key words- NEP, Objectives, key benefits, impact on students

Introduction-Since the country's independence in 1947, the Indian government sponsored a variety of programmes to address the problems of illiteracy in both rural and urban India. Maulana Abul Kalam Azad, India's first Minister of Education, envisaged strong central government control over education throughout the country, with a uniform educational system. The Union government established the University Education Commission (1948–1949), the Secondary Education Commission (1952–1953), University Grants Commission and the Kothari Commission (1964–66) to develop proposals to modernise India's education system. The Resolution on Scientific Policy was adopted by the government of Jawaharlal Nehru, India's first Prime Minister. The Nehru government sponsored the development of high-quality scientific education institutions such as the Indian Institutes of Technology. In 1961, the Union government formed the National Council of Educational Research and Training (NCERT) as an autonomous organisation that would advise both the Union and state governments on formulating and implementing education policies.[1]

The New National Education Policy is a watershed moment in India's educational system. After 34 years of following the same norms, the Ministry of Education (previously known as MHRD) made significant changes to our education policy on July 29, 2020. The Indian government adopted the New National Education Policy for 2023. Hence, it is only logical that the question "What this New National Education Policy genuinely is?" must be coming to people's minds. This is where our post comes in to help them find an answer. We will go through all of the major features of the New National Education Policy in this section. Also, we shall discuss the NEP 5+3+3+4 structure in detail. Hence, students who wish to comprehend the government's education policy should read this article.

Table 1 New education policy at a glance[2]

Title	Description
Name of the Education Policy	National Education Policy 2023
Organized by	Ministry of Education, India
The motto of the Policy	Educate, Encourage and Enlighten
Launch Date	29 July 2020
Number of Editions of Education Policy in India	3 (1968, 1986, and 2020)
Major Amendment From the Last Education Policy	Replacement of 10+2 Structure by 5+3+3+4 Structure
Four Pillars of the Policy	Access, Equity, Quality, and Accountability
Aim of the Policy	100% Youth and Adult Literacy

The National Education Policy's primary purpose is to raise the standard of education in India to a global level, allowing the country to emerge as a leader in knowledge-based sectors. This goal is reached by the National Education Policy's universalization of education. To that purpose, the government has enacted various revisions to the former education policy as part of the National Education Policy 2023, with the goal of improving education quality and enabling children to have a good education.

Principles of New Education Policy[3-]

- Determine and nurture each child's potential.
- Increase children's reading and numeracy knowledge
- Providing flexible learning opportunities.
- Spend money on public education.
- Improve education quality
- Introduce children to Indian culture.
- Do excellent research, teach good governance, and empower children
- Transparency in education policy
- Emphasize the usage of technology and evaluate
- Teach many languages
- Improve your child's creativity and logical thinking.

Benefits of the New Education Policy 2023

The following are the benefits and features of this policy:

- The former education policy has been replaced with the New National Education Policy, which was implemented by the Ministry of Education.
- The Ministry of Human Resources will now be known as the Ministry of Education.
- The national education policy will now make education universal, with the exception of medical and law studies.
- Formerly, the pattern of 10 plus two was followed, however under the new education policy, the pattern of 5 + 3 + 3 + 4 will be adopted.
- There was once a Science, Commerce, and Arts stream, however this will no longer be the case.
- Students can study accounting alongside physics or arts if they so desire.
- In six standard, computer languages will be taught to students.
- Every schools will be outfitted with digital technology.
- All forms of content will be translated into regional languages, and virtual labs will be built.
- The NEP will cost 6% of GDP to execute.
- If desired, the learner would be able to study Sanskrit and other ancient Indian languages.
- Board exams will be held twice a year to relieve the student of the stress.
- Artificial intelligence software will also be utilised to facilitate learning.
- The M. Phil degree from higher education is being phased out.
- The pupil will be taught three languages determined by the state.
- The National Council of Educational Research and Training will develop the national curricular framework for schooling.
- Several institutions will be established to carry out the National Education Policy.
- Particular emphasis will be placed on the children's education and talents.

New Education Policy 2023: Major Reforms[5-]

The Majo Reforms in Education Policy according to the NEP 2023 are listed below.

- There will be no discernible divide between the arts, sciences, academic, vocational, curricular, and extracurricular disciplines.
- Foundational Reading and Numeracy will be prioritised.
- The 10+2 structure is replaced by a 5+3+3+4 model.
- No state language is imposed on students studying in any state.
- Students are permitted to take the Board Examinations twice.

- Instead of 1.7%, the government will spend 6% of the country's GDP on education.
- The fund for gender inclusion will be completely established.
- The government would go above and above to ensure that gifted youngsters receive a suitable education.
- The undergraduate courses will last four years.
- A 4-year integrated B.Ed Course will be required to apply for the position of teacher.
- A Common Admission Examination for admission to HEIs will be implemented.
- The Master of Philosophy programme will be phased out of the educational system.
- In Secondary School, pupils will be able to choose from a variety of disciplines such as arts and crafts, vocational courses, and physical education.
- The PARAKH (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development) organisation will define the standards for Board Examinations. The government will make Indian literature and other classical languages part of the educational curriculum.
- Instead of every academic year, students' exams will be held only in classes 2nd, 5th, and 8th.
- Understanding Modern Education

The 5+3+3+4 Structure: The replacement of the 10+2 structure with the 5+3+3+4 structure is the most eye-catching alteration in the NEP 2023. For a long period, the 10+2 has been used in our educational system. As a result, a total shift in that structure may be bewildering for the children. We will try to explain the meaning of the 5+3+3+4 structure and how it differs from the old 10+2 structure below.The administration has divided student education into four segments under the new Pedagogical and Circular Structure. Secondary, Middle, Preparatory, and Foundational are the four sections. These four stages of schooling will be critical components of students' educational development throughout their school careers. The following is how these four stages of student education will be divided.
The Foundation Stage is the first step of education for children. Students will be groomed for 5 years in this programme. These five years will include three years of Anganwadi/Pre-Primary/Balvatika, as well as first and second grade.The preparing stage will be the second stage. This stage of education will also span three years. The third, fourth, and fifth grades will lay the groundwork for the intermediate and secondary phases.The third stage of education will be middle school. This is for students in grades 6th through 8th. These three years will prepare pupils for the ultimate part of their education, secondary school.The secondary stage will be the final part of students' schooling lives; instead of two years, students will have four years from Class 9th to Class 12th to complete their secondary education.

Significance of 5+3+3+4 Structure-By the 5+3+3+4 structure, the government hopes to place a greater emphasis on pupils' cognitive growth. The government will flesh out the schooling phases of kids through this system for their advantage. In contrast to the 10+2 framework, the 5+3+3+4 structure will enhance students' foundations from the foundational to secondary stages. This new framework will also assist students in fully exercising their right to an education. Because the structure caters to children aged 3 to 18 rather than 6 to 14. As a result, the pupils will be helped from the start of their school life.Aside from that, this structure will be useful in significantly enhancing student retention rates. With the implementation of this framework, more students will remain at their respective institutions throughout their academic careers. In short, this new framework will benefit students in every way imaginable. Furthermore, a higher literacy rate under this system will only benefit our country's future.

New Education Policy 2023: Digital Inclusions- Digital techniques of teaching have recently been a component of schooling due to technological advancements. Let us have a look at the digital techniques that the government will adopt to improve education through NEP 2023.

The government will create a NETF (National Educational Technology Forum). This conference will aim to improve digital teaching methods in various schools by presenting new and innovative ideas.The government will establish a new organisation that will work across the country to offer more resources for digital education.There will be technology integration to improve the many operations in the classroom.

NEP 2023: State-Wise Implementation- Let us take a look at all of the states that have implemented NEP since its inception. In 2021, Karnataka became the first state to issue an order pertaining to the implementation of NEP 2022.Madhya Pradesh later agreed to establish a New National Education Policy on August 26, 2021. Uttar Pradesh Chief Minister Yogi Adityanath has stated that the NEP will be States including as Maharashtra, Andhra Pradesh, Rajasthan, and Assam are also working to adopt the New NEP. Meghalaya's chief minister stated that the state will soon be the first to fully implement the New National Education Policy.

Effect of New Education Policy 2023-Here are the effects of the new education policy 2023 on different concerned categories: The NEP will have an impact not only on pupils, but also on teachers and educational techniques. According to NEP 2023, a B. Ed degree is required to work as a teacher in a school. The eye-catching aspect of this is that this B.Ed course must be a 4-year integrated course. Because of this strategy, only qualified teachers will be hired for schools, which will undoubtedly aid in shaping pupils' futures.

On UG and Higher Education Students-The NEP 2023 will also have an impact on students pursuing UG and Higher Education. According to the policy, a UG degree would last four years and will be multi-disciplinary, holistic, and flexible. Furthermore, students will be given many opportunities to withdraw from the degree programme. For example, students will receive a certificate upon completion of a one-year vocational or professional field course. They will receive a diploma after two years and a Bachelor's degree after three years. The duration of PG courses shall be limited to one to two years. Moreover, the Master of Philosophy programmes will no longer be available. The most ambitious decision in this programme for college-level education is the phase-out of the college affiliation system over the next 15 years. Furthermore, a new authority will be established to oversee all higher education courses, with the exception of legal and medical courses.

For Teaching in Mother Lounge- One of the most significant changes in the NEP is that pupils will be able to study in their mother tongue or regional language until the fifth grade. Furthermore, the administration has stated that this ceiling can be raised to the eighth grade. Students will understand what professors are teaching them better if they study in their native tongue. This policy will also help pupils learn more about their native language. All applicants who want to join the National Education Policy site must follow the method outlined below. Input all of the information requested in the form, including your name, date of birth, Aadhar number, mobile number, email address, address, district, city, and PIN code. After completing all of your information, select the Register option.

Conclusion-The National Education Policy 2023 is a long-overdue and comprehensive reform that intends to make the Indian education system more inclusive, flexible, and learner-centered. The new strategy is intended to address present issues and shortcomings in the education sector and to provide quality education to all students, regardless of socioeconomic background. The strategy proposes a comprehensive and integrated approach to education that focuses on skill development, multi-disciplinary learning, and encouraging creativity and critical thinking. It also emphasizes the use of technology and digital resources to improve learning.

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AUDIT OF CRYPTO CURRENCY: A THEORETICAL OVERVIEW

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Abstract:

The first decentralized cryptographic currency, Bitcoin, was introduced by pseudonymous developer Satoshi Nakamoto in 2009, Since then, the world has, so far, witnessed the advent of numerous crypto currencies. As of March 2022, there were more than 9,000 crypto currencies available in the marketplace. Of these, more than 70 claim a market capitalization of hopping $1 billion or more. Accordingly, crypto have emerged as a profitable form of investment asset offering effective diversification opportunities for individuals and corporates. Even then, this new financial innovation is always surrounded by controversies for various issues. Accounting for crypto currencies is also one of them. The present article is a humble attempt to highlight all such debatable issues associated with recognizing measuring and disclosing crypto currency transactions with reference to existing national and international accounting regulations.

Introduction:

Bitcoin is an innovative payment method invented by unidentified programmer, or group of programmers, under the name of Santoshi Nakamoto. It allows people to send or receive money through internet, even to someone they don't know or don't believe. Money can be exchanged without being linked to a real identity. The mathematical field of cryptography is the basis for Bitcoin's security. These bitcoins can be traded for goods for or servces with vendors who accept Bitcoins as payment. Bitcoin-to –Bitcoin transactions are heavily encrypted hash code transactions which are exchanged across a peer to peer network which verifies and monitor the transfer between users. Bitcoions of each user is stored in a program holding an address through which users sends or receives bitcoins. These programs are called digital wallets. Every digital wallet has a priate key know only to the user. In order to deal with the inflation, bitcoin network is mathematically designed to generate not more than 21 million bitcoins. By initiating a transfer request from the customer's wallet to a bitcoin address in the vender's wallet one can spend their bitcoins. The bitcoins value can fluctuate quickly. As of this writing, one bitcoin equals to 59073.97 indian Rupee. The paper aims to study the dynamics, trends, regulatory aspects of bitcoins.

Objectives of the study:

1. To underastand the Blockchain Audit.
2. To highlight the Forensic Audit and investigation
3. To study the accounting treatment in crypto currencies.

Research methodology: The data for the study are collected purely from secondary sources. Secondary sources include news lets; authenticate websites, research journals, internet and others. Data have been collected in accordance with the objectives mentioned above. The study is partly exploratory and partly descriptive in naure.

Bitcoins in India

Reserve Bank of India(RBI) has issued a notice acknowledging that crypto currencies is posing legal, regulatory and operational challenges. In August 2013, a spokesperson wrote in an email that bitcoin was under surveillance. On 24 December 2013, the Reserve Bank of India issued an advisory to the Indian pubic starting to be cautious in buying or selling of virtual currencies, incuding bitcoin. In India, there are about 30,000 active users of Bitcoins for transactions, according to 'Coinsecure- A Bitcoin Company'. Consecure is the leading bitcoin exchange, wallet and payment gateway in India that works with vendors to facilitate transactios through the currency.

RBI regulations:

According to RBI, Bitcoins can be treated as currency, Derivatives, Securities or negotiable instrument. RBI has cautioned the users, holders and traders of Virtual currencies including Bitcoins, about the potential, operational, financial, legal, customer protection and security related risks and threats that they are exposing themselves to Income tax department has conducted searches at the Bengaluru Bitcoins exchange and ended up as an intrusive meeting showing its inention of taxing the mining activity ot bitcoins. Enforcement Directorate has conducted searches at Ahmadabad office of BuySellBitCo.in for the violation of FEMA provision.

Block chain audit:

A Block chain security audit is secure technology that supports high-value transactions taking place on a block chain. The process involves the use of sophisticated code analysis that identifies any loopholes in the system and eliminates any vulnerabilities in these applications.

A block chain audit is an excellent tool to asses a company's operations and ensure that the records are as accurate as possible. While information secured externally is generally trust worthy, it is still possible for human errors to affect recorded transactions unlike a traditional database, a block chain is immutable, so the processing of data is highly accurate. A black chain auditor's role is to mitigate risks associated with the accuracy of digital assets.

Block chain –powered audits are more collaborative cost effective and reliable Block chain audits help improve the efficiency and reliable of the verification process and allow auditors to focus on strategic advisory service rather than controlling information.

Fundamentals of crypto currencies

Crypto currency is a form of digital currency that existing only virtually and uses cryptography to secure any transaction undertaken in it. The transactions in crypto currencies are recorded in a public or distributed ledger with the use of block chain technology which prevents it from being counterfeited or double spent. In a block chain's distributed ledger, records are always kept in multiple nodes i.e., computers. These nodes verify and store data. Each time a new transaction is completed, the record is added to a block of data. The block is then added to a chain. The entire ledger is updated whenever a new transaction occurs.

Differences between cryptocurrecy and lackchain technology

The differences between the two lies in their names. The former one is a digital currency in a virtual environment which enables one to transact and the latter is a technology without any monetary value. Block chain is a distributed ledger that can store any kind of data.

Appllications of cryptocurrency and block chain technology

The application of the crypto currency is looming large. The penetration of the crypto currency is being observed in varied sectors such as education, travel and tourism, real estate, gaming, retail, fast food restaurants, social media. The application is also gradually gaining prominence in forensic operations. Forensic accounts can work with crypto market on the issues such as insurance claim accounting, cyber loss, investigation, valuation of damages, fraud and corruption, litigation support and expert witness testimony.

Role of cryptocurrency and blockchain technology in financial forensic

Crypto currency is an asset and not a liability. Forensic accountants are required to trace the originality of the transactions through the utilization of the facility of crypto currency. The viability of the audit is questioned due to the non availability of the documents and evidence in the hands of the entity. The traditional audit loses its weightage due to malpractices involved in it and the same can be attributed to The failure of the organization to equip the auditor/s with sufficient inputs or the non-judicious and unscrupulous work culture adopted by the auditors. With the emergences of the crypto currency, Bitcoin and maintenance of the safe and secured database due to the implementation of the block chain technology the distortion of facts and figures can be arrested at large and transparency can be restored in the operation and performance. Crypt currency insurance market is also evolving with newer policies and financial forencics are also carving out its niche in crypto.

Need for forensic audit and investigation

Forensic audit is done at the behest of the organization when the urgency to unearth the frauds occurred in the organization. Statutory audit is aimed at substantive and compliance procedure whereas the forensic audit goes a step beyond these two and becomes investigative in nature and necessitates in-depth checking. While performing the forensic audit the auditors are most often facing the challenges of the availability of the information as the companies may or may not provide the needful updates due to intentional suppression or can be negligent in record keeping. Had the organization taken up the responsibility of maintaining the documents under the block chain technology then retrieval of the same would have been at ease. Success of the investigation primarily depends on the intensity of the disclosure of facts made by the organizations.

Benefits of blockchain in improving the audit

- Provides a better approach to auditors
- Focusing on testing of controls
- Realtime data accessing
- Speeds up the auditing process
- Authenticates the records for scrutiny
- Maintains transparency and accuracy
- Avoids routine and duplication of work
- Saves valuable time if the auditor.

Accounting treatement

The accounting treatment in crypto currencies can be explained as follows:

a. Crypto currencies as Inventories: If crypto currencies are identified as inventories, they shell be initially recognized as "cost as defined in IAS 2. The cost of purchased crypto currencies "would typically comprise the purchase price, irrecoverable taxes and other costs directly attributable to the acquisition of the inventory (e.g. block chain processing fees)" (Ernst & Young, 2021). Subsequently, on every reporting day, the crypto currency inventory will be valued at the "lower of cost and net realizable value" and be reported as a current asset. Additionally, disclosure under IAS 2 shall have to be made.
However, if the crypto inventory is held by a commodity broker trader, it will be valued at "fair value less costs to sell only" (IFRS Foundation, n.d-a.).Accordingly, disclosure under IFRS 13 will matter.
b. Crypto currencies as Intangible Assets: Following IAS38, crypto currencies "should be measured initially at cost" (IFRS Foundation, n.d-d). The cost of acquiring crypto currencies would typically include the purchase price and related transaction costs (e.g., block chain processing fees). When crypto currencies are acquired in exchange of another non-monetary assets, the cost is measured at fair value unless the transaction lacks commercial substance or fair value is not determinable reliably. In such cases, the same is measured at the "carrying amount of the asset giving up" (IFRS Foundation, n.d-d).

On subsequent measurement, a firm may follow either "cost model or revaluation mode". Under cost model crypto holdings shall be measured at "cost less accumulated impairment" (IFRS Foundation, n.d-d) only as amortization is not allowed for infinite life assets. Impairment testing shall be done at the annually. Subsequent to an impairment, if the value of the asset increases, the entity must record an impairment reversal as per IAS 36, Impairment of Assets. Under revaluation model crypto currencies will be measured at their fair value on the date of revaluation less any subsequent impairment losses" (IFRS Foundation, n.d-d). The resultant gain shall be booked in revaluation reserve through Other Comprehensive Income (OCI). The corresponding balance of revaluation reserve will be transferred directly to retained earnings (not through Income Statement) on derecognition of the crypto holdings. However, a decrease below cost will be recorded in profit and loss. Subsequent losses after initial gain will first be deducted from revaluation reserve followed by net income (loss). Relevant disclosure requirements under IAS 38 and IFRS 13 shall also apply.

Under US GAAP, crypto currencies are accounted for as per ACS 350, Intangibles-goodwill and other, "as an infinite life intangible asset" (FASB, n.d.). Accordingly it is initially recognized at cost. Though amortization does not apply, on subsequent measurement, it is tested for important at least annually. The difference between carrying amount and fair value is treated as impairment loss. Consequently, the asset is measured at cost less accumulated impairment loss. Impairment reversal is, however, not allowed under US GAAP. In India, additional disco

Conclustion and suggestions

In an audit involving crypto currency-based transaction, effort should be made to escalate the crypto currency competence level via training and education, hiring the audit team experts and also to create a crypto aware culture within the audit firm. During the audit planning stage, the auditors should analyse and provide careful consideration for compensating controls. With the development of new crypto currencies, the audit procedures should be continuously reviewed and updated to consider additional risks which remained unmitigated.

The growing acceptance of crypto currency among corporate entities (for example, Tesla reported a purchase of bitcoin worth $1.5 billion in January 2021, Micro Strategy had $6 billion bitcoin in April, 2022), are making its accounting complicated. This is because, corporate holding of crypto currencies may invite additional complexities like transaction of crypto assets, inter-subsidiary dealings in crypto currencies etc. keeping this in mind, in USA, the FASB on May 11, 2022 has added a project to its technical agenda to develop crypto currency accounting guidelines. On October 12, 2022, FASB members have agreed on fair value-based measurement of crypto currencies though a formal guideline is still due. IFRS Interpretation Committee is also acting in similar spirit. Hopefully, a lot of ambiguity will be removed once the specific guidance is available in this regards. Till then, crypto currency accounting will remain a challenge for the accountants.

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A STUDY ON THE CONTRIBUTION OF THE REAL ESTATE INDUSTRY IN THE OVERALL INDIAN ECONOMY

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Abstract

The Indian real estate industry is a key driver of the country's economy. With its diverse sub-sectors, including residential, commercial, retail, and hospitality, the industry is a major employer and contributes significantly to the country's GDP. In this article, we will delve into the contribution of the real estate industry to the overall Indian economy and the factors that impact its growth.

The paper gives a brief description of the contribution of the real estate industry in the overall Indian economy

Key Words: Indian Real-Estate Industry

Overview of the Indian Real Estate Industry: The Indian real estate industry is one of the fastest-growing sectors in the country. According to a report by the National Real Estate Development Council (NAREDCO), the sector is expected to reach USD 1 trillion by 2030. The industry has been growing at a compound annual growth rate (CAGR) of 10.5% over the past few years. The growth can be attributed to several factors such as increasing urbanization, rising income levels, and a growing middle class.

Contribution of the Real Estate Industry to the Indian Economy: The real estate industry is one of the largest contributors to the Indian economy. It contributes around 7-8% to the country's GDP, making it the second-largest employer after agriculture. According to a report by the Ministry of Housing and Urban Affairs, the sector contributed INR 14.85 lakh crore to the country's GDP in 2020. The report also states that the sector has the potential to generate 17 million jobs by 2025.

The real estate industry also plays a crucial role in the country's infrastructure development. The sector has been instrumental in the development of smart cities, airports, highways, and other key infrastructure projects. According to a report by Knight Frank, the Indian real estate sector has attracted an investment of USD 6.3 billion in the first half of 2021, which is a 60% increase compared to the same period last year.

The sub-sectors of the Indian real estate industry have contributed significantly to the country's economy. The residential real estate sector is the largest sub-sector and contributes around 80% of the industry's revenue. The sector has witnessed robust growth over the past few years due to increasing urbanization and a growing middle class. The commercial real estate sector, which includes office and retail spaces, has also witnessed significant growth. The hospitality sector has also contributed to the industry's growth, with the rise in domestic and international tourism.

Factors Affecting the Growth of the Real Estate Industry:

Several factors affect the growth of the real estate industry in India. The most significant of these are as follows:

1. Government Policies and Regulations: The real estate sector is highly regulated in India, and government policies have a significant impact on its growth. The introduction of policies such as the Real Estate (Regulation and Development) Act (RERA) and Goods and Services Tax (GST) has brought transparency and accountability to the

sector. However, some policies such as the high stamp duty and registration charges in some states have slowed down the growth of the sector.

2. Interest Rates: Interest rates play a crucial role in the growth of the real estate industry. A reduction in interest rates leads to a decrease in home loan rates, which in turn increases the demand for housing. However, an increase in interest rates leads to a decrease in the demand for housing, leading to a slowdown in the sector's growth.
3. Economic Factors: Economic factors such as inflation, GDP growth, and employment rates also affect the growth of the real estate industry. A growing economy with a stable inflation rate and high employment rates leads to an increase in the demand for housing, leading to the sector's growth.

Conclusion:

In conclusion, the Indian real estate industry is a significant contributor to the country's economy. The sector has witnessed robust growth over the past few years and has the potential to generate millions of jobs in the coming years. The sub-sectors of the industry, including residential, commercial, retail, and hospitality, have all contributed to the industry's growth.

Several factors impact the growth of the real estate industry, including government policies and regulations, interest rates, economic factors, and demographic changes. The introduction of policies such as RERA and GST has brought transparency and accountability to the sector, while economic factors such as a growing economy with stable inflation rates and high employment rates lead to an increase in the demand for housing.

Despite the challenges faced by the sector, such as the COVID-19 pandemic, the Indian real estate industry is expected to continue its growth trajectory. With the government's focus on affordable housing and infrastructure development, the sector is expected to reach new heights in the coming years.

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SOCIO ECONOMIC CONDITION OF TRIBAL COMMUNITIES IN WEST SINGHBHUM DISTRICT JHARKHAND

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Abstract:
The tribes are consider as the lowest section of Indian society since in ancient times due to various factors such as geographic and cultural influence the remain disadvantage due to variety of factor including geography and culture influences, Isolation in adequate health facilities inability to meet basic needs lake of control over resources and assets, lake of education lack of skill malnutrition lack of Shelters poor excess of water and sanitation vulnerability to socks violence and crime lack of access to resource lack of access to proper infrastructure facilities and technologies and lack of political freedom and voice. All these challenges can make their living a difficult task. Considering these issues, the government is trying to help the tribes through different welfare schemes. This paper tries to analyze the socio-economic status of the tribal communities, the government schemes put forth by the governments of west singhbhum Jharkhand for the welfare of tribal communities.

Keywords: Socio-Economic Conditions; Welfare Schemes; Tribes, West singhbhum, Jharkhand.

Introduction

India is a country which has people of different cultures, religions, traditions, languages, castes and creed. Even in India, every state has its own culture and traditions. Among them, tribal people are one such group that needs to be emphasized. Due to the presence of these tribes, India receives various flavours and real treasures. The tribal peoples of India are also known as “Adivasis”, which literally means ‘Indigenous People’ or ‘Original inhabitants of a given region’. Major population of the tribes is found in Chhattisgarh, Orissa, Jharkhand, Madhya Pradesh, North Eastern states and the Andaman and Nicobar Islands. Social development paves the way for economic development. The tribes always face difficulties in their socio-economic development due to various factors like geographical and cultural isolation, lack of proper health facilities, inability to satisfy basic needs, lack of control over resources and assets, lack of education and skills, malnutrition, lack of shelter, poor access to water and sanitation, vulnerability to shocks, violence and crime, lack of access to proper infrastructure facilities and technologies and lack of political freedom and voice. Social sector comprising of sub-sectors like access to education, health and medical care, housing and water supply is very much essential for their economic development. The state of Jharkhand consists of 33 million people in its total area. Among these, 26% of the population are Scheduled tribes, and 78% of people belong to the rural areas. Since the 1881 Census, Jharkhand’s tribal population has witnessed a constant decline. The 2011 Census reported a count of 8,645,042 Scheduled tribes of a total population of 32,988,134 in the state. Among all other Indian states and Union territories, Jharkhand holds 6th rank in terms of the Scheduled tribe population. West singhbhum is one of the oldest district of Jharkhand, After the British conquest of Kolhan in 1837, a new district was consequently to be known as Singhbhum with Chaibasa as it’s Headquarter.West Singhbhum the largest district of Jharkhand state is situated in the South Eastern part of state under Eastern plateau and hill region. It is located between

210 58’ and 230 36’ North latitude and 850 0’ 860 54’ East longitude and lies in the South Chhota Nagpur division with the sub divisional Head Quarter at Singhbhum Sadar, Porahat and Saraikela. The district is bounded on north by Khunti district, on the east by Saraikela-Kharsawan district, on the southby Keonjhar, Mayurbhanj and Sundergarh districts of Orissa and on the west by Gumla district of Jharkhand. Besides the districts headquarter of Chaibasa, the other towns in the district are: Chakradharpur, Chiria, Gua, Jhinkpani, Kharsawan, and Kiriburuand Noamundi. West Singhbhum district is divided in 18 administrative blocks inhabited by approx 12 lakhs people. The district has about 2016 villages. It has a sex ratio of 985 females per 1000 males. The tribals constitute more than 50.5% of the total population of the district. One fourth of the population falls under backward classes, while Minorities (Muslims and Christians) form 5%. As per Census, 2011 the predominant Tribes found in this district are Santhals, Oraons, Mundas, Ho and Kharias. The languages spoken are Santhali, Mundari, Kurukh, Khortha, Nagpuria, Sadhri, Khariya, Ho, Mahto, Karmali, Hindi, Urdu, Bangla etc. The linkages between tribal people, livelihood dependence on forest resources and poverty is complex and requires locally specific analysis (Singh et al., 2007) [8].In order to understand the contribution of forest and its potential to integrate with its agriculture production system to increase tribal livelihoods, socio-economic upliftment, nutritional security, environmental conservation, migration restrain and rural development, the agroforestry is emerging as one of the best alternatives for maximization of output from land resources. Kareemulla (2009) [3]. reported that the natural resources development in farmer’s and common property resource lands through water conservation, plantations, micro and minor irrigation, renovation of water bodies, land development, irrigation facilities, flood and drought control and rural connectivity under the National Rural Employment Guarantee Scheme (NREGS) created ample employment and income opportunities for rural mass enhancing their livelihood assets (physical, natural, financial, human and social capital) and social security and reducing unemployment, migration and poverty in West Singhbhum district of Jharkhand

The tribes main source of income in the district is from the Agriculture sector, the Tribes at Jharkhand practice wage earning for their sustenance. Infact, the majority of the tribal earn their living through daily labour in the different industries and mines in the territory. It is to be noted that the conditions of the people engaged as daily labour are better than the people who depend on agriculture. Furthermore, the Tribes at Jharkhand is known to possess a panchayat, takes decisions on behalf of the entire society. This paper tries to focus on the socio-economic conditions of the tribes of West Singhbhum district Jharkhand the welfare schemes put forth for them by the government.

Objective of the study-The main objective of this study was to investigate the socio economic status of Tribal Communities and through government schemes,

Socio economic status of tribal communities of West Singhbhum: On one hand, these communities are rich in traditional knowledge and cultural practices that have sustained them for generations. However, they have also faced significant challenges in terms of poverty, limited access to education and healthcare, and discrimination. One of the main sources of livelihood for many tribal communities in West Singhbhum is agriculture, but their agricultural practices are often limited by factors such as lack of irrigation facilities, poor soil quality, and unpredictable weather conditions. This has led to high levels of poverty, malnutrition, and food insecurity among these communities. In addition, the shortage of first-class training and healthcare has additionally contributed to their marginalization. Many tribal children drop out of college at an early age, and illiteracy quotes amongst those groups are high. Get admission to to healthcare is also confined, with inadequate healthcare infrastructure and a shortage of clinical personnel. The government of Jharkhand has carried out various schemes and initiatives to enhance the socio-financial status of tribal communities inside the state, which include West Singhbhum. These encompass programs geared toward enhancing agricultural productiveness, presenting get admission to to schooling and healthcare, and selling traditional handicrafts, farming and other livelihood alternatives. A look at aimed to find out the socio-economic status of scheduled tribes in West Singhbhum District of Jharkhand kingdom located. That majority of the sample households have been male headed and Worked as farmers and agricultural labour. The profits variety of Farmers was Rs. 6000 to Rs. 10000 rupees per annul, and labors earned lesser than that. There has been a decline inside the sex ratio in this community, and households had a choice for son. As they had No different assets of profits, they attempted to take loans and the institutions took advantage of this and charged better interest rates (3 Per cent). The researchers encouraged that, government need to take measures to sell the economic balance among the schedule tribes with the aid of offering higher banking offerings and switch of technology.

The Economy of Tribal community- The tribal economy depends on many factors rather than just one. The tribes depend on various sources for their sustenance. Following are the primary sources of income for the tribes in Jharkhand:-

- **Agriculture:** Agriculture is the primary means of subsistence for the tribals in Jharkhand. Several tribes including the Santhals, Oraons, Mundas, Banjaras, Bediyas, Binjhiyas, Birjias, Hos, Kanwars, Parhiyas and Savars are active in agriculture. Paddy, maize, wheat, marua, kurti, gondli, pulses and vegetables are the main crops they cultivate. Still, they lack sufficient agricultural land, irrigation systems, farming equipment, fertilizers, etc. They do farming using traditional methods. In my opinion, they don't produce enough crops. This is because the necessary equipment and expertise is not there. Therefore, tribes in Jharkhand depend on other forms of income as well. The Oraon tribes are skilled farmers and are mainly found in the western region of Jharkhand. In addition, they specialize in growing vegetables and other profitable crops.
- **Forest Produces: Tribal** economies are based mostly on forest products. Primitive tribes' primary source of subsistence is the collection of forest products including Mahua, Tendu leaves, Khukhdi, Bahera, Gungu leaves, Pithore, Honey, Wax, and herbs. They use forest products for food, and some tribes make money by selling these products at the neighborhood market. The accessibility of forest products has diminished as a result of deforestation. The primary sources of revenue for tribes living in or close to forests are mahua and tendu leaves.
- **Hunting**: Jharkhand's tribes depend on hunting for both sustenance and a living. A few tribes, particularly the Birhors, make their living primarily on trapping and killing wild animals. They hunt animals including birds, monkeys, rabbits, sahi, deer, and kharha. They are good hunters. They hunt using the coast and the net. Hunting is significant to tribal economies.
- **Fishing:** Specific tribes, including the Asur, Bedia, Bhumij, Baiga, Ho, Karmali, Kharia, and Oraon, have taken up fishing as a secondary profession. They typically fish for food. Nonetheless, they sell the extra fish they capture for a profit. To capture fish, they utilize a net, a fish hook, and a fishing line. They produce these tools on their own. A key source of income is fishing. It aids tribal economies. Due to the use of pesticides and fertilizers by farmers, this profession is now at the point of becoming distinct.
- **Livestock:** Animal grazing is also a means. Many rounders take it up as a sub-profession. They are mainly goats, pigs, Chicken, Rabbit, Duck, Sheep, Pigeon, Ox, Buffalo, and Cow etc. Works on the financial condition of the attached number. Some tribes' rear cattle for sale for food, customs, and wishes. They recognize them in the local market and earn some money. The Quarterly also supports the industry. The tribes involved in animal husbandry work are Asur, Banjara, Baiga, Chiki Bariyak, Birjia, Kharwar, Saur Paharia, Kora, Kisan, Mal Paharia, Santhal, Munda and Oraon etc. They mostly preferred low cost executives. Like chatterbox, shubh, chickens etc. Because, they are not able to maintain karts or grazing, treatment and other facilities. it's pet emergency money. Mainly the have their own beliefs in festivals, leaves and any other event or situation.

- **Lobour Work:** Almost all the tribes are engaged in labour. They do manual labor while not doing agriculture. The primary sub-occupation of the tribal is daily wage labour. They do manual labor in factories, hotels, brick-kilns, farms, mines and other establishments. Also, they do jobs like beedi rolling, stone cutting and rickshaw pulling in urban areas. They mainly do manual labor in nearby cities or states, although they also travel long distances in search of jobs. After finishing their agricultural work, people migrate to other nearby states in their free time in search of employment.

Tribal Problems-Tribes of West Singhbhum are backward from the social and economic point of view. They have less significant transformation in their society till now. For this, following problems are appreciable:-

a) Tribes work in agriculture to support themselves, but because they rely on old techniques and equipment, lack access to agricultural land, technology, irrigation and other services, they are unable to produce enough food.
b) There is a lack of sincere effort from the government regarding the development of tribes.
c) They suffer from unemployment and have low levels of literacy.
d) Terrorism affects most of their communities, which is one of the main reasons for backwardness.
e) Although wild animals and forest products contribute significantly to tribal economies, their availability has declined due to deforestation, poaching and hunting. This is not encouraging for the tribal people.

Welfare schemes by the Government of Jharkhand for the tribal communities

- **Adivasi Mahila Sashaktikaran Yojana:** "Tribal Women Empowerment Scheme" is a government scheme in India aimed at empowering tribal women. The scheme was launched in 2001-02 as a part of the National Policy for Empowerment of Women. The primary objective of this scheme is to improve the socio-economic condition of tribal women by providing them education, training, health care. Economic opportunity. The scheme also aims to promote the participation of tribal women in the decision-making process, especially in matters that concern them. Under this scheme, various initiatives are taken to provide education, vocational training and employment opportunities to tribal women. It also aims to improve the health and nutritional status of tribal women and their families. The scheme also provides assistance for formation of Self Help Groups (SHGs) and provides them financial assistance for income-generating activities. The Tribal Women Empowerment Scheme is implemented by the Ministry of Tribal Affairs in collaboration with the State Governments. The scheme has benefited many tribal women across the country and helped in the overall development of tribal communities. The Tribal Women Empowerment Scheme is implemented by the Ministry of Tribal Affairs in collaboration with the State Governments. The scheme has benefited many tribal women across the country and helped in the overall development of tribal communities.
- **Adivasi Shiksha Rinn Yojana-**The Government of India created the Tribal Education Loan Scheme (ASRY) program with the intention of providing education loans to the Scheduled Tribe (ST) students of India. The Nation Schedule Tribal Finance and Development Corporation (NSTFDC), a government-owned non-profit, established the program in 2012 and is in charge of carrying it out.
- **Micro Credit Scheme for self-help:** A program known as a micro-credit program for self-help provides small loans to individuals or organizations that often do not have access to standard banking services. The major goal of the initiative is to encourage microfinance and give low-income

people the ability to launch or expand their enterprises, resulting in higher income and economic expansion.A program known as a micro-credit program for self-help provides small loans to individuals or organizations that often do not have access to standard banking services. The major goal of the initiative is to encourage financial intermediate and give low-income people the ability to launch or grow their enterprises, resulting in higher income and economic expansion.

- **Tribal Forest Dwellers Empowerment:** Tribal forest dwellers can be empowered through a number of actions, such as legal recognition of their land rights, increasing their access to facilities and goods, enhancing their capacity for sustainable forest management techniques and other means of subsistence encourage. Partnerships between government, civil society and community-based groups can be used to accomplish this. Empowering indigenous forest dwellers has many benefits. This could result in increased biodiversity conservation, reduced poverty and improved food security. Furthermore, it can promote the resilience of communities, cultural preservation and social cohesion in general.
- **Eklavaya Modal Residential School:** In India, the Eklavya Model Residential School (EMRS) is a government-funded educational initiative aimed at providing access to high-quality education to students in tribal areas. The programme, named after the famous self-taught archer Eklavya from the Indian epic Mahabharata, was introduced by the Ministry of Tribal Affairs in 1998. Students from marginalized tribal groups often face great challenges in school due to poverty, isolation and cultural differences. The main goal of EMRS is to help these children get an education. The initiative provides free education, accommodation and other facilities to indigenous children from classes VI to XII. Traditional tribal knowledge is combined with modern education in the curriculum used in EMRS schools.

Demography

Population data of West Singhbhum district surveyed from 8 villages of two blocks namely Chaibasa and Jhinkpani indicated population of male members more as compared to female population in all the studied villages Table 1). Village-wise percentage distribution of male and female population indicated that out of eight villages, maximum male population was found in Sakasai and Surjabasa village followed by Tutugutu and Bargutusai. In case of female maximum percentage was found in Surjabasa followed by Lupungutu. Total male and female population based on eight study villages are shown with pie chart (Figure 1) showed dominance of male members to the tune of 56%, whereas female member represented only 44%.

Table 1: Population data of Chaibasaba and Jhinkpani blocks

Population	Study blocks of West Singhbhum									
	Chaibasa Block				Jhinkapani Block				Total	%
	Sakasai	Bargutusai	Lupungutu	Guera	Kelende	Raghunathpur	Tutugutu	Surjabasa		
Male	79	71	70	68	67	69	74	78	576	56.14
Female	54	53	59	56	57	52	57	62	450	43.85

Caste Profile-Distribution of social class of respondents from Sadar and Jhinkpani Block presented in Table 2 indicated that in both the blocks Schedule Tribe and Backward caste were dominant castes in all the villages, whereas very less member of Schedule Caste (SC) resides in the study areas. The status of social class calculated in percentage also indicated that all the villages were dominated by schedule tribe population which varied from 70- 85% in comparisons to other castes (SC and OBC).

Table 2: Caste profile of Sadar and Jhinkpani blocks

	Study blocks of West Singhbhum										
	Chaibasa Block				Jhinkapani Block				Total	Mean ± SE	%
	Sakasai	Bargutusai	Lupungutu	Guera	Kelende	Raghunathpur	Tutugutu	Surjabasa			
ST	1	2	1	1	1	2	2	2	12	1.5 ± 7.77	7.50
SC	16	16	17	15	17	16	14	15	126	15.75 ± 77.78	78.75
OBC	3	2	2	4	2	2	4	3	22	2.75 ± 13.43	13.75

Table 3: Family size of Sadar and Jhinkpani blocks

	Study blocks of West Singhbhum										
	Chaibasa Block				Jhinkapani Block				Total	Mean ± SE	%
	Sakasai	Bargutusai	Lupungutu	Guera	Kelende	Raghunathpur	Tutugutu	Surjabasa			
Small	3	6	5	4	5	5	4	6	38	4.75 ± 0.36	23.75
Medium	15	12	10	13	12	12	12	11	95	11.87 ± 0..58	59.37
Large	2	2	5	3	3	3	4	3	27	3.37 ± 0.42	16.87

House types- In the study it is observed that most of the respondents have Kuchcha houses (Table 4). The percent distribution of house in two studied blocks has again indicated dominance of Kucchha houses to the same extent (67.5%) in both blocks, whereas Pucca houses were11.25% and 15% for Sadar and Jhinkpani blocks, respectively (Figure 7). On the other hand, mixed type of houses were found as 21.25% for Sadar and 17.50% for Jhinkpani block. The Kucchha houses found mainly in Guera village whereas, Pakka house were more in Sankosai and Lupungutu village. The mixed houses (Kucchha and Pakka) were more in Sankosai and Lupungutu whereas, less in Guera.

Table 4: House type of Sadar and Jhinkpani blocks

	Study blocks of West Singhbhum									
	Chaibasa Block				Jhinkapani Block				Total	%
	Sakasai	Bargutusai	Lupungutu	Guera	Kelende	Raghunathpur	Tutugutu	Surjabasa		
Kuchha	10	15	12	17	13	16	14	11	108	67.50
Pucca	4	2	1	1	3	2	3	4	21	13.25
Mixed	6	3	3	2	4	2	3	5	31	19.37

Table 6: Occupation of Sadar and Jhinkpani blocks

	Study blocks of West Singhbhum										
	Sardar Block				Jhinkapani Block				Total	Mean ± SE	%
	Sakasai	Bargutusai	Lupungutu	Guera	Kelende	Raghunathpur	Tutugutu	Surjabasa			
Agriculture	18	17	15	16	14	14	18	15	127	15.87 ± 0.58	79.37
Labour	1	1	4	2	2	3	2	3	18	2.25 ± 0.36	11.25
Private Job	1	1	1	1	3	2	0	1	10	1.25 ± 0.31	6.25
Govt. Job	0	1	0	1	1	1	0	1	5	0.68 ± 0.18	3.12

Conclusion- Therefore, it can be concluded that socio-economic conditions of tribal population of West Singhbhum is basically dependent upon agricultural practices including agroforestry practices for livelihood support due to less landholdings. The level of poor education also forces them to work as agricultural labourer for economic support.

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