ISSN 2229 - 385X

RESEARCH HORIZONS

VOL - 6
June 2011

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Maniben Nanavati Women's College
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OUR GOALS

- To facilitate acquisition of knowledge and skills
- To encourage holistic development of staff and students
- To create value oriented and socially responsible citizens
- To enable economic independence

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Vol. 6

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June 2011

Editor : Dr. Harshada Rathod

Editorial Office : Maniben Nanavati Women's College,
Vallabhbhai Road, Vile Parle (W)
Mumbai - 400 056.

E-mail : mnwcollege@hotmail.com
website : www.mnwc-sndt.org./ www.mnwc-sndt.com

ISSN No. : ISSN 2229-385X

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Place of Publication	:	Mumbai
Periodicity of its Publication	:	Annual
ISSN No.	:	ISSN 2229-385X
Printer's Name	:	**Shree Art Printers**
Publisher's Name & Address	:	Maniben Nanavati Women's College, Vallabhbhai Road, Vile Parle (W), Mumbai - 400 056.
Nationality	:	Indian
Editor's Name and Address	:	Dr. Harshada Rathod Maniben Nanavati Women's College, Vallabhbhai Road, Vile Parle (W) Mumbai - 400 056.
Nationality	:	Indian

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ISSN 2229-385X

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RESEARCH HORIZONS 2012

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- Contributions: **A. Section I –** Academic papers are invited from the faculty of Arts(Languages, Humanities and Social Sciences) and Commerce in English, Hindi and Gujarati (Max. 10 typed sheets).

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- The FIRST page of the paper should contain full name of the contributor, designation, name of institution, contact numbers, address (office and residence), e-mail id, the title of the paper & subject.
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- After the research paper is scrutinized by the expert panel, it is sent to the contributor. The contributor is then required to incorporate the suggested changes, if any and send it to us within a week of the receipt of the paper at : researchhorizons3@yahoo.co.in

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Smt. Sunderbai Hansraj Pragji Thackersey

(11-06-1885 to 12-01-1980)

Smt. Sunderbai, **a soul of religion and education, selfless service and philanthropy, had lived a meaningful life, just short of only five years, to become a Centenarian.**

At just the blooming age of 12 years, she was honoured with the nuptial sanctity in the year 1897, with ***Shri Hansarj Pragji Thackersey,*** *the grand son of Shri Thackersey Muljiseth. At a very young age, Shri Hansarj Pragji Thackersey had settled down well in business and won laurels in zthe social and political arena as well.*

At the age of 39 years, having lived a wedded life for 27 years, the cruel fate snatched away from her, Sheth Shri Hansraj. At that time, though miserably bereaved of the life's partner, her profound faith in Almighty and her religious mental spirit, accorded in her great courage and strength, to take up faithfully and creatively all the responsibilities of unfulfilled assignments and cherished dreams of her loving counter-part.

She created a Trust, ***"Hansraj Pragji Thackersey Education Fund"*** *in memory of her late husband and from its corpus, set up the Hansraj Pragji Thackersey Girl's School.*

She channelised her wealth for many good causes. Her donations for the development and maintenance of educational institutions in Dwarka and a college at Nasik are worth the note in the history of the progress of education for girls.

She had made a royal donation to Vanita Vishram, at Bombay and Surat, and offered her devoted services, for about three decades, on its Managing Committee.

She also encouraged many students to go abroad for studies or business. For more than half century, this spacious building at Maharshi Karve Road (Queen's Road) stands monument, now housing the Gujarati medium ***H. P. T. Girl's School,*** *an English medium -* ***The Blossoms Sunderbai Thackersey English High School,*** *and a large Assembly Hall, popularly known as* ***Sunderbai Hall.***

She was also one of the pioneers and the main supporter of the Bhatia General Hospital, which she equipped with the latest equipment and made it as one of the leading hospitals. Here she rendered her services as the Hon. Secretary for many years.

She, under the close association with Lady Premlila Thackersey, her nearest relative, the founder of the S.N.D.T. Women's University, Mumbai, had directed her donations to this University and to-day, in her memory, stands SHPT School of Library Science and SHPT College of Science at Mumbai and one of the Sections of Polytechnic of this University at the Juhu Campus. She was a member of the Senate of this University, for a number of years.

The heritage she has left behind her, is benevolently utilised with the same zeal and spirit, bearing in mind her ideals of life, by her devoted loyal Trustees, who execute her cherished dreams, with no axe to grind.

She had lived a life in the service of humanity,
keeping her goal, "Work is Worship".

FOREWORD

It is fair to say that knowledge is enough to make a productive career, but nowadays, competition is so tough that higher education is must to make a mark at the higher level. It doesn't really matter whether you are interested in social sciences, pure sciences, computers or management, higher education will provide you that extra bit of edge to pick up the required speed at corporate level. But the main question is how to make your higher education more productive? Research in higher education carries its own importance. Academic excellence depends upon continuous research efforts. At MNWC, we encourage research activities. Our faculty members have been contributing research papers at national level and also at international level. Research articles by the faculty members have been published in peer review journals.

I am very happy to inform you that our journal 'Research Horizons' is entering into the 10th year of its publication. On the occasion of its 10th anniversary, I take the proud privilege of announcing that 'Research Horizons' has attained the ISSN status.

I must congratulate the members of the editorial board for their hard work and dedication. Their continuous efforts have resulted into the journal receiving more and more papers from Gujarat, Maharashtra and affiliated colleges of Mumbai & SNDT University. The journal has been multi-lingual and multi disciplinary in nature which is one of its own kind. I thank our esteemed contributors for putting in their sincere efforts in writing their research papers and wish them a great success in their future endeavours.

We are grateful to Shri Chandrasen Merchant for providing financial assistance to this journal for last ten years.

Dr. Harshada Rathod

Principal

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ISSN 2229-385X

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Experiences In Corporate Debt Restructuring Across The Globe

Dr. Sunita Sharma
Head, Department of Commerce
Maniben Nanavati Women's College, Mumbai.

All over the world non-performing loans have been a matter of concern for depositors, bank employees and management, governments and the public at large. The Reserve Bank of India and Ministry of Finance, Government of India have been alarmed by the growing magnitude of non-performing loans (NPLs). Steps have been taken to reduce the amount of NPLs and one step taken is Corporate Debt Restructuring (CDR) mechanism.

This paper discusses in Section I why do individuals and firms borrow. Section II explains the menu of approaches recommended by the World Bank. Section III summarizes the Genesis of Corporate Debt Restructuring Mechanism in India, progress report of CDR cases industry – wise and bank-wise and concludes.

Section I : Why Do Individuals and Firms Borrow ?

Individuals and firms borrow from external sources to satisfy their ambitions for acquiring goods, services and social status. Their own savings are not sufficient to satisfy their ambitions. Hence, they rely on external sources of finance.

Different organization such as the following require external finance:

1) Proprietorship: e.g. Subhiksha Stores started by Mr. S. Ramchandran. He has established 1600 discount retail stores all over India and borrowed Rs. 700-750 crores.

2) Partnership: The well-known Godrej group has borrowed from several banks for a long period for their partnership firms.

3) Private Ltd. Companies: The Somaiya Group borrows regularly from banks to keep their firms like Godavari Sugar a float.

4) Public Ltd. Companies: The largest borrowers of funds from banks are large corporates like Hindalco, Tata Steel and several others.

5) Special Purpose Vehicles: Now a days there is public private partnership in several infrastructure projects, like Sethu Samudram Ship Canal, which are guzzlers of large amount of funds.

6) Multi National Corporations (MNCs): Most of the MNCs come from the Triad – U.S.A. , European Union and Japan. They borrow globally and spend globally.

7) Leveraged Buy Outs (LBO): In the U.S.A. many firms borrowed heavily from banks to buy under performing American firms and use this leverage to improve the performance of such firms for the benefit of the shareholders.

8) Non-Banking Finance Companies: They also borrow from banks

9) Mergers and Acquisitions: This activity gathered a lot of steam during last five years. Mergers and Acquisitions (M & A) activities remained buyout during 2006-07 on the back of strong growth prospects, healthy internal cash generation and the desire to obtain efficiency gains through economies of scale.

Once again Dabhol power plant, abandoned by Enron Ltd., is revived by Ratnagiri Power Ltd. It has approached the bankers to restructure the rupees 7500 crore loan taken by the company in 2005. As per the original schedule Ratnagiri Gas had to pay Rs. 1100 crore as principal amount and another Rs. 1491 crore in interest by the end of 2009. Now its lenders – IDBI, ICICI Bank, State Bank of India and Canara Bank have agreed that the company can make this payment by 2010 or 2011.

A well integrated structure of financial institutions has evolved in the country comprising eleven institutions at the national level and forty-six at the state level. They provide financial products and services to the corporates. The Corporate Debt Restructuring mechanism was evolved from August 23, 2001.

Section II : Recent International Experiences in Corporate Restructuring :

The World Bank has published as chapter 3 an article by Ira Lieberman, Mario Gobbo, William P.Mako, and Ruth L. Neyens. The title of the article is "Recent International Experience in the use of the Voluntary workouts under distressed conditions" (pg 59-98). These authors review the recent experience with voluntary corporate workouts (Similar to our corporate debts restructuring scheme).

- The London Approach: The United Kingdom entered a period of industrial recession during the mid-1970s and commercial banks experienced a rapid build up in nonperforming loans. Banks of England used moral suasion. Instead of being a regulator it acted as a diplomat and catalyst During the early 1990s it formalized the rules which were latter on described as the London approach. The key features of the London approach were Voluntary resolution, due diligence, standstill, lead bank and creditors committee, new money, seniority of claims and sharing of losses, financial restructuring, operational restructuring. The London approach provides a mechanism to preserve value for creditors and shareholders and save jobs as well as productive capacity.
- Corporate Restructuring in Korea: When contagion from the East Asian crisis spread to Korea in 1997 it found an economy with a crisis waiting to happen. The financial system was weak and subordinate to the strong industrial coriglomerates-chaebols-that dominated the economy. Most of the chaebols were technically bankrupt.
- The main problem Korean government faced was a systemic crisis which involved the banking and the corporate sector. On the financial sector side, the government created the Korea Asset Management Corporation (KAMCO) in 1997 to lift highly distressed assets off the books of the banks: On the corporate side, there was a very large and complex problem : how to resolve excessive indebtedness of Korean industry without resorting to bail outs

The Government segmented the problem as follows:

1) Highly indebted companies were allowed to enter the court supervised insolvency process.
2) The largest or top five chaebols – Hyundai, Samsung, Daewoo, SK and LG- were required to submit capital structure improvement plans (CSIPs) to the government. They have also been asked to bring down debt equity ratio from a very high level to 2:1 over a period of three years.
3) The next tier of chaebols titled 6-64, ranked by the size of their assets and categorized on the scale of A (satisfactory) to E (extremely unsatisfactory) of these 59 chaebols 41 went into a voluntary restructuring program. Similar to the CSIPs of the top five, fifteen were assigned to a workout program, and three went into court receivership.
4) In addition to CSIPs, the government sought to reduce overcapacity in industry by forcing them into a series of asset swaps.
5) Finally, the government dealt with small and medium companies, by requiring the banks to roll over their loans, provide grace periods for repayment, and inject liquidity into the sector. Korean economy was liberalized to invite foreign direct investments and facilitate corporate restructuring.

- **Corporate Restructuring Turkey: The Istanbul Approach** :The Turkish crises, which began in February 2001 led the government to intervene in some 19 private banks and to restructure major state banks. The banking regulation and supervision Agency (BRSA) adopted a program to audit and flush out non performing loans in the non intervened banks. While the intervened banks were acquired by the State Deposit and Insurance Fund (SDIF) which in effect became a public asset management agency. The Istanbul approach was announced on June 1, 2002 but completed towards the end of September. At the heart of Istanbul approach is a framework agreement that is inter creditor agreement approval by BRSA and signed in June 2002 by 34 commercial banks, non bank financial intermediaries, as well as intervened banks and state banks.

At the end of 2003 a total of 34 cases had been considered for workouts under the Istanbul approach, involving some 161 separate companies. Loans equal to $ 4.6 billion were restructured,

- **Corporate Restructuring in Mexico :** Following reprivatization of the Mexican banks in 1992, credit expanded very rapidly, reaching a peak of $ 117.8 billion in 1994. Faced with an acute shortage of foreign reserves, in December 1994 the Mexican central bank allowed the peso to float against the dollar. The resulting sharp rise in interest rates and the cost of foreign debt created a liquidity crisis that was exacerbated

by a slump in domestic demand. The crisis known generally as the "tequila crisis", forced a number of the groups, which had diversified and grown very rapidly in the early 1990's to restructure their debts.

The Mexican Bankruptcy Law, a weak law, permitted many debtors stave off creditors claims almost indefinitely and it was used as a threat or weapon more often than creditors did. In December 1995 the Mexican government created an institutional structure known as Unidad Coordinadora deal Acuerdo Bancario Empersarial (UCABE) to orchestrate the voluntary restructuring of 30-40 of the largest debtors. The Mexican Banking Commission and FOBAPROA (a bank support fund, in effect an asset management agency), responsible for purchasing distressed assets from Mexican banks, also helped to organize the banks so that they could deal with their large cases using a unified approach. UCABE was a mediator in large cases of corporate restructuring,

- **Poland :** Poland adopted a decentralized bank led approach. During the transition reforms of 1991, the portfolio's of most banks, deteriorated rapidly. In March 1993, with the assistance of the World Bank, the Act on Financial Restructuring of Enterprises and banks was adopted to supplement and accelerate court – based bankruptcy and liquidation options. Poland focused on the bank conciliation procedure, unique in central Europe, with effect from 1993 to 1996. This new law provides the bank with three new tools, or instruments, for use in the workout process: (a) bank – led conciliation agreement, (b) the public sale of nonperforming loans on the secondary market, and (c) debt – for – equity swaps

The overall conciliation process took about two years, and by mid – 1995 the workout process resulted in a relatively healthy banking sector and in faster economic growth.

- **Conclusion :** Lessons Learnt from the financial crisis in emerging markets :As seen in case of Korea the key is to segment the problem and address the need of different types of firms:
    - Widespread failures of small and medium business can have a severe effect on low – income families in the absence of adequate social, safety net.
    - Midcap and large companies produce much of a country's goods and services, employ large numbers of workers and are the key to recovery, Distressed firms invariably require rollover and extension of banks credit. This helps them to ride out the (temporary) crisis
    - Very large firms must be dealt with on a case by case basis (Cukrova, Daewoo) but baling out such firms can be expensive, and may undermine credit discipline. The involvement of private sector expertise –is likely to be necessary.

Section III

Reserve Bank of India scheme on Corporate Debt Restructuring: The Reserve Bank of India (R.B.I) issued a circular No B.P.B.C.15/21.04.114/2000-01 on August 23, 2001. This circular outlined the CDR scheme Banks are also asked to publish in their annual accounts under "notes on account" the following information in respect of CDR undertaken during the year.

- Total amount of loan assets subjected to restructuring under CDR.
- The amount of standard assets subject to CDR.
- The amount of sub- standard assets subject to CDR.

On 27th August 2008 the prudential guidelines issued by the R.B.I on restructuring of advances are:

Genesis of CDR Mechanism in India - Objectives of the Scheme :

- To ensure timely and transparent mechanism for restructuring of corporate debts of viable entities facing problems, for the benefit of all concerned.
- To aim at preserving viable corporates that are affected by certain internal and external factors.
- To minimize the losses to the creditors and other stakeholders through an orderly and co-ordinated restructuring programme.

Triggering CDR Mechanism :

The CDR mechanism is a voluntary non-statutory system based on Debtor-Creditor Agreement (DCA) and Inter-Creditor Agreement (ICA) and the approvals by super majority of 75 % creditors (byvalue) which makes it binding on the remaining 25 % to fall in line with the majority decision. The CDR mechanism covers

multiple banking accounts, syndication / consortium accounts, where all banks and institutions together have an outstanding aggregate exposure of Rs. 200 million and above. Even cases filed in Debt Recovery Tribunals / Bureau of Industrial and Financial Reconstruction/ and other suit-filed cases are eligible for restructuring under CDR.

Legal Basis of CDR : The legal basis of the CDR system is provided by the Debtor-Creditor Agreement (DCA) and Inter Creditor Agreement (ICA). All banks / financial institutions in the CDR system agree to enter into the legally binding ICA

Similarly, debtors are required to execute the DCA, The DCA has a legal 'stand still' agreement binding for 90/ 180 days whereby both the debtor and the creditor agree to 'stand still'

Progress report of CDR, as on September 30, 2010 is given in Table 1.1 while industry – wise classification of approved cases is given in Table 1.2

Table 1.1

Progress Report of CDR Cases (as on September 30, 2010)

(Rs. Crore)

Total References Received		Cases Rejected / Closed		Cases under finalization of Restructuring Packages		Total Cases Approved (including case withdrawn /exited/ merged after approval)	
No. of cases	Aggregate Debt	No. of cases	Aggregate Debt	No. of cases	Aggregate Debt	No. of cases	Aggregate Debt
276	120864	34	7220	22	8492	220	105152

Source: http://www.cdrindia.org/addreading.htm

Table 1.2

Industry-wise Classification of Approved CDR Cases (as on September 30, 2010)

Sr. No.	Industry	No.	Aggregate Debt (Rs. Crore)	% of Share
1	Iron & Steel	25	36673	34.88
2	Fertilizers	8	8454	8.04
3	Textiles	49	9038	8.60
4	Petrochemicals	3	5493	5.22
5	Refineries	1	4874	4.64
6	Cements	6	4663	4.43
7	Telecom	7	5250	4.99
8	Sugar	20	5328	5.07
9	Power	7	3836	3.65
10	Chemicals	13	2717	2.58
11	Metals (Non-ferrous Metals)	5	2171	2.06
12	Electronics	2	2132	2.03
13	Infrastructure	9	5166	4.91
14	Pharmaceuticals	6	2130	2.03
15	Paper / Packaging	12	1680	1.60

16	Cables	7	765	0.73
17	Automobiles	2	551	0.52
18	Auto Components	7	563	0.54
19	Wood Products	1	463	0.44
20	Engineering	6	454	0.43
21	Ceramic Tiles	5	333	0.32
22	Ship Breaking	1	176	0.17
23	Rubber	3	167	0.16
24	Hotels	2	147	0.14
25	Forgings	1	112	0.11
26	Glass	2	82	0.08
27	Plastic	2	214	0.20
28	Retail	1	470	0.45
29	Battery	1	35	0.03
30	NBFC	1	115	0.11
31	Other (Diary, Jewellery)	5	900	0.86
	Total	220	105152	100.00

Source: http://www.cdrindia.org/addreading.htm

As pointed out,in Table 1.1 & 1.2 there are now 276 reported cases (220 + 56) for CDR. The total amount tied up in these delinquent cases is Rs. 1,20,864 crores. What a staggering amount. Looking at Table 1.3 ICICI Bank & SBI Group account for large amounts under CDR. It appears from the table 1.3 the higher the rank of the bank in the public image, the larger the amount under CDR.

Table 1.3

Corporate Debt Restructuring (CDR) in 2009 - 10

(Rs. In crores)

Sr. No	Annual Report 2009 -10 Pg. No	Name of the Bank	No. of A/cs -1	Amount under CDR -2	Amount sacrificed -3
		SBI AND ITS ASSOCIATES			
1	169	State Bank of India	3870	18999.23	675.25
2	135	State Bank of Bikaner & Jaipur	08	215.65	20.60
3	87	Sate Bank of Hyderabad	167	1692.04	86.39
4	-	State Bank of Indore	(merged with SBI)		
5	BS-34	State Bank of Mysore	12	362.14	37.83
6	51	State Bank of Patiala	22	677.73	85.74
7	-	State Bank of Saurashtra	(merged with SBI)		
8	137	State Bank of Travancore	1	18.78	4.03
		NATIONALISED BANKS			
9	130	Allahabad Bank	11	417.22	40.73
10	155	Andhra Bank	4	81.02	4.57

11	104	Bank of Baroda	7	355.76	20.83
12	103	Bank of India	12	819.79	71.61
13	56	Bank of Maharashtra	3	133.68	8.96
14	122	Canara Bank	67	1571.72	50.3
15	1.75	Central Bank of India	8	393.41	16.15
16	159	Corporation Bank	5	105.31	27.29
17	106	Dena Bank	14	630.92	14.82
18	99	Indian Bank	04	163.87	14.92
19	98	Indian Overseas Bank	12	335.6	11.77
20	102	Oriental Bank of Commerce	11	354.30	13.7
21	42	Punjab & Sind Bank	02	28.44	3.42
22	143	Punjab National Bank	14	1706.37	187.22
23	154	Syndicate Bank	11	260.19	10.83
24	203	Union Bank of India	06	176.19	19.43
25	108	United Bank of India	6	167.02	10.07
26	116	United Commercial Bank (UCO Bank)	7	206.57	36.02
27	155	Vijaya Bank	9	58.80	5.01
28	122	IDBI Bank	29	3509.69	101.67
		Important Private Banks			
29	64	AXIS Bank (UTI Bank)	4	162.58	12.01
30	72	HDFC Bank	-	34.78	-
31	F-26	ICICI Bank	33	8130.94	50938
		TOTAL	4359	69187.21	2100.52

Source : Annual Reports of the above mentioned Banks.

Size and Performance of Private Corporate Sector : The RBI publishes regularly data relating to financial performance of private corporate sector since 1950-51. Recently it has published in three volumes Selected. Financial Statistics of public limited companies during 1974-75 to 1999-2000 for selected industries. According to Vol. 1 on company finances the number of public limited companies as on 31.03.1999 the size of paid up capital (PUC) of these companies was found to be skewed with a few large companies with high P.U.C. accounting for the bulk of the coverage in total P.U.C. There were 49,439 public limited companies having a paid up capital of Rs. 103,431 crores. The range-wise distribution of P.U.C. of these public limited companies is as follows:

Table 1.4

Range-wise distribution of P.U.C. of manufacturing companies

Range	Public Limited Companies	
	Number	PUC (Rs. Crores)
Belou Rs. 50 Lakh	34827 (70.4)	5274 (5.1)
Rs. 50 lakh to under Rs. 1 crore	3789 (7.7)	2753 (2.6)

Rs. 1 crore to under Rs. 5 crore	7069 (14.3)	17368 (16.8)
Rs. 5 crore to under Rs. 25 crore	3165 (6.54)	30649 (29.7)
Rs. 25 crore and above	589 (1.2)	47357 (45.8)
Total	49439 (100.0)	103431 (100.0)

Source : Department of Company Affairs (mentioned by RBI, Vol. I Pg. 3)

As seen in the above table i.e. 1.4 , 7.6 % of the companies account for 75.5 % of the paid-up capital. The table has not given the breakdown of the size of Rs. 5 crore to Rs. 25 crore. Companies covered under CDR are likely to have a paid up capital of Rs. 10 crores and above, assuming the debt-equity ratio may be greater than one.

Debt Equity Ratios of Companies and Industries in Certain Years : The Debt-Equity ratio during 2000-01 to 2009-10 was 52.7 – 70.5 % on an average. This is lower than the ratio during the decade 1990-91 to 1999-2000; the ratio was 58.7 - 99.5 %. Thus the corporate sector has reduced its reliance on debt. But RBI report 2006-07 comments as follow, "While the overall reliance on debt flows has declined in recent years, the share of bank borrowings in total borrowings has risen from 27.5 % on an average to 35.0 % by the 20th century. It has gone up to 61.7 % in 2004-05". The trend towards CDR is unmistakable, the double whammy of global and domestic economic slums has led to a number of corporate entities getting referred to the (CDR) cell.

Table 1.5

Debt Equity Ratios of selected industries for 1999-2000 (in percent)

Sr. No.	Name of Industry	No. of Cos.	Debt / Equity Ratio
1	Tea	52	21.2
2	Sugar	20	103.9
3	Jute Textiles	14	200.6
4	Cotton / Blended Textiles	106	87.2
5	Silk & Rayon Textiles	64	150.3
6	Engineering	535	76.2
7	Motor Vehicles	68	.35.9
8	Electrical Machinery , apparatus appliances etc.	154	63.1
9	Machinery other than transport & electrical.	135	29.2
10	Foundries & engineering workshops	85	219.5
11	Ferrous / non-ferrous metal products	81	102.6
12	Paper & paper products	304	65.8
13	Chemicals	79	30.6
14	Medicines & Pharmaceutical preparations	131	79.3
15	Basic industrial chemical	20	84.9
16	Chemical fertilizers	25	157.0
17	Cement	33	73.9

18	Rubber & rubber products	56	129.5
19	Construction	34	128.1
20	Electricity generation & supply	10	133.0
21	Information Technology	309	5.6
22	Trading	4	62.1
23	Shipping	9	57.2
24	Diversified	14	47.8

Source : RBI, Selected Financial Statistics Public Ltd. Cos. 1974-75 to 1999-2000 Vol. III Pg. R074 – R119

From the above table 1.5 it is clear that some industries like foundries & engineering workshops, jute textiles cement, paper & paper products, construction, electricity generation and shipping had high debt / equity ratio. It appears that the companies having high debt equity ratios occupy a pride of place in CDR ranking. We cannot but **conclude that CDR may have to become a permanent feature of the Indian economy in the first quarter of the 21st century.**

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Inter -State Variations In Land Degradation In India: An Assessment

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1. Introduction:

Environment degradation, in most of the developing countries including India, is becoming a major constraint on future growth and development. Land degradation is a disinvestment in the stick of land if more value than replaced (by nature or man) is extracted from it. Land degradation is linked with soil erosion, water erosion, water logging, industrial pollution, shifting cultivation, grazing etc. Furthermore, land resources are common to and linked with other resources like water, forest etc; poor management of any related resources would affect land quality. On the other hand, agricultural practices directly affect the land quality. While the former is associated with inter-sectoral linkages, the latter one is of the worst affected among the natural resources in India. Some aggregate estimates put the extent of soil degradation at about 190 million hectares of the 297.3 million hectares of the total land area in India during the year 1994(1). Almost 2/3 of the land is degraded in one form or other. More importantly, the extent of degradation is not only increasing overtime, but also growing at an increasing rate. In this scenario, it is worth to measure and identify to what extent land degradation is occurred in India? What is a trend of land degradation? What is the status of land degradation? Whether extent of and change in it is upward and positive? What is land degradation state wise and category wise (i.e. is type wise)?

One know the state wise total land degradation and grant total land degradation, it would help to estimate the appropriate cost of land degradation and to make a proper plan on it to reduce land degradation.

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Therefore in order to know the answer for some of the above questions following objectives are set:

(i) to review the relevant studies on land degradation,

(ii) to examine and assess the extent of land degradation in India,

(iii) to identify and assess the interstate variations and levels in land degradation in India, and

(iv) to pinpoint result of watershed programme for development of graded land.

The paper is based on secondary data. The data source were (a) the ministry of agriculture, (b) United Nations Development(UNDP), (c) Food and Agricultural organization (FAO), (d) National Remote Service Agency (NRSA), (e) National Bureau of soil survey and land use planning, Nagpur, (f) books and (g) articles in research journals.

The Degradation categories such as water erosion, water logging, salt, marshy, gullied, land with or without scrab, mining/industrial waste, shifting cultivation, posture and grazing and degraded land under plantation crops are included in study. In all 27 states including Union Territories are covered in the study. They are (1)Andhra Pradesh (2)Arunachal Pradesh, (3)Assam, (4)Bihar, (5)Goa, (6)Gujarat, (7)Haryana, (8)Himachal Pradesh, (9)Karnataka, (10)Kerala, (11)Madhya Pradesh, (12)Maharashtra, (13)Manipur, (14)Meghalaya, (15)Orissa, (16)Punjab, (17)Rajasthan, (18)Sikkim, (19)Tamil Nadu, (20)Uttar Pradesh, (21)West Bengal,(22) Jammu & Kashmir,(23) Mizoram,(24) Nagaland,(25) Tripura,(26) Delhi, and(27) Union Territories. Ratio approach and comparative approach are used as analytical and interpretation technique.

For this study purpose, land degradation means land/affected by (1)Salt, (2)Water logging, (3)Marshy/ Swampy, (4)Gullied/taverous, (5)Land with or without scrub, (6)Mining/industrial waste, (7)shifting cultivation, (8)postures and grazing and (9)plantation crops.

This paper is organized in 7 sections as under:

Section-I, Introduces problem of land degradation and states objectives of the study, methodology of the study and plan of the study.

Section-II, examines the existing literature review on land degradation.

Section-III, Assess statewise the extent of land degradation in India.

Section-IV, Studied spatial distribution of states as per levels of land degradation.

Section-V, examined type wise extent of land degradation in India.

Section-VI, Watershed programme for development of graded land.

Section-VI ,Conclusions of the study.

2. Review of literature:

Given the wide agro-climate diversity of India, the variations in the extent of degradation across regions or states are quite high, observed by Chopra (2) and land degradation takes place largely in the form of soil erosion due to water. This is evident from Punjab and Haryana are experiencing declining wheat yields due to soil degradation UNSO (3) pointed out that (i) there is a link between land degradation and sustainable agriculture development (ii) low household incomes are associated with low land productivities, (iii) poverty and declining land quality. This is called vicious circle of poverty and land degradation. This is attributed mainly to the population, agriculture and environment hexus. UNSO further observed that increased population density without technological progress has led to shortened fallow periods, deforestation and soil degradation. As against Tiffen et.al (4) argued that appropriate institutional arrangement could halt or reduce degradation even under the conditions of increasing population pressure. It is often argued that the poor degrade the environment more due to their greater reliance on the natural system and also due to their high discount rates of future returns, consequent upon the absence of alternative income sources. This is not true, though poor heavily depends on natural resources but their utilization so marginal it cannot degrade the environment. On the other hand, business of forest is a major cause of degradation. Jodha(5) pointed out that poor have very limited capacity of degradation. Factors like the existing institutional structure, awareness and attitudes of the poor people towards natural resources and environment influence the discounting of future

significantly. [Vyas (6), Leanch and Mearns (7)]. The study of Reddy (8) clearly showed that higher dependence does not necessarily mean higher use of resources. The poor though depends on natural resources, their use of natural resources is less. Marginal and small farmers use their land less intensively, hence less degrading. Whereas big farmers use more water and fertilizers, hence they degrade land at faster rate, as well as at larger greater extent. It means access to water is another important factor in degrading land, observed by Reddy.

A study on land degradation is linked with grazing, shows mixed responses. Larger farmers are found to be developing larger area for fodder crops to support their livestock, observed by Reddy et.al (9). Whereas the lower size class farmers and landless who cannot afford growing fodder crops, opt for small raminents that can survive even on degraded commons. This study clearly shows that lower size class farmers who keep small ruminants are not the agents but victims of degradation (10). Environmental Kuznets Curve(EKC) pertain to urban environment while land degradation in the agrarian economics, haven't received due attention(11). In India agricultural sustainability moves cyclically as the level of development increases (12). In many cases land degradation is observed in terms of deciding land use intensity, high input use and declining profits (Joshi and Jha (13), Joshi (14), pagiola and Bendaoud (15)]. Thus state wise land degradation study is less addressed by researcher. Hence this study attempt to assess the state wise and category wise land degradation and its input on agri productivity.

3. State wise assessment of the extent of land degradation.

The data available on land degradation is of two types (16) One is the estimates based on the universal soil loss function and the other is based on remote sensing technique provided by the National Remote Sensing Agency(NRSA). According to first estimates, the extent of soil degradation in India is about 187.8 million hectares in 1994 and in 1997 it was to the extent of 200 hectares. It comes to 60 percent of the geographical area of India and hence it seems it is over estimates of the estimated degraded land. This source state that about 75 percent area was degraded due to water erosion and another 10 percent of the area is degraded due to water logging and salinity. Universal soil function estimate shows that land degradation

is large extent, it is up to 60 percent and this is mostly happened due to water erosion (i.e. 75 percent). This indicates there is no uniformity among the experts about extent of land degradation. However National Bureau of soil survey and land use planning, Nagpur estimation is systematic and relevant. Hence this study /paper is based on this estimation only. The extent of land degradation for the year 2005 across states is presented in Table 1.

Table.1

State wise extent of land degradation in India: 2005

(Area in Thousand hectors)

Sr No	State (1)	Land degradation (2)	% to All India (3)
1	Andhra Pradesh	14992	10.21
2	Arunachal Pradesh	4503	03.07
3	Assam	2213	01.51
4	Bihar+ Jharkhand	6283	04.28
5	Goa	162	00.11
6	Gujarat 8	133	05.54
7	Haryana	1467	01.00
8	Himachal Pradesh	4178	02.84
9	Jammu & Kashmir	7020	04.78
10	Karnataka	7631	05.20
11	Kerala	2608	01.77
12	M. Pradesh+ Chhattisgarh	26210	17.85
13	Maharashtra	13055	08.89
14	Manipur	952	00.65
15	Mizoram	1881	01.28
16	Meghalaya	1208	00.82
17	Nagaland	995	00.68
18	Orissa	6122	04.17
19	Punjab	1280	00.87
20	Rajasthan	11368	07.74
21	Sikkim	234	00.17
22	Tamil Nadu	5334	03.63
23	Tripura	628	00.43
24	Uttar Pradesh + Uttarkand	15324	10.44
25	West Bengal	2752	01.87
26	Delhi	82	00.06
27	Union Territories	205	00.14
	All India	146820	100.00

Source: National Bureau of soil survey and land use planning, Nagpur.

It can be reveals from Table.1 that the highest land degradation was seen (in absolute term) in Madhya Pradesh and lowest in Delhi to the extent of 26210 thousand hectors and 82 thousand hectors respectively. The degradation of land in Uttar Pradesh, Andhra Pradesh, Maharashtra, Rajasthan and Gujarat were to the extent of 15324 thousand hectors, 14992 thousand hectors, 13055 thousand hectors, 11368 thousand hectors and 8133 thousand hectors respectively. They were in order of degradation rank to second, third, fourth, fifth and sixth respectively. These 6 states of India (Madhya Pradesh being first) observing very high land degradation. The land degradation in these states was between 8133 to 26210 thousand hectors.

Further from Table.1 (col.2) it was found out that land degradation between 4178 to 7631 thousand hectors was observed in Himachal Pradesh (4178), Arunachal Pradesh (4503), Tamil Nadu (5334), Orissa (6122), Bihar including Jharkhand (6283), Jammu & Kashmir (7020), and Karnataka (7631) thousand hectors respectively. In this range 7 states fall.

The states such as Assam, Kerala and west Bengal observed 20 to 40 lakh land degradation. The extent of land degradation in these states was to the extent of Assam 2213 thousand hectors, Kerala 2608 thousand hectors and West Bengal 2752 thousand hectors respectively.

Land degradation in Punjab, Meghalaya, Mizoram, and Haryana was to the extent of 1280, 1208, 1881, and 1467 thousand hectors respectively. It was between 10 lakh to 20 lakh. Less than 1 lakh land was observed as degraded in Goa (162 thousand), Manipur (952 thousand), Nagaland (995 thousand), Sikkim (234 thousand), Tripura (628 thousand) Union Territories (205 thousand) and Delhi (82 thousand) respectively.

In 2005, the total land degradation in India was to the extent of 146820 thousand hectors. It was 44.7 percent of total geographical area of India. Table.1 col.3 shows that the major contributors in land degradation in India are Madhya Pradesh, Uttar Pradesh, Andhra Pradesh, Maharashtra, Rajasthan and Gujarat. These 6 states share was to the extent of 17.85 percent, 10.44 percent, 10.21 percent, 8.89 percent, 7.74 percent and 05.54 percent respectively: total being 60.67 percent. The highest and lowest share of degradation was seen in Madhya Pradesh (17.85 percent) and Delhi (0.06 percent) respectively. Less than 1 percent degradation share were observed in Goa (0.11 percent), Manipur (0.65 percent), Meghalaya (0.82 percent), Nagaland (0.18 percent), Punjab (0.87 percent), Sikkim (0.17 percent), Tripura (0.43 Percent), Delhi (0.06 percent) and Union Territory (0.14 percent) respectively. Interstate variations in land degradation is wide it was to the extent of Maximum and minimum 17.85 percent (Madhya Pradesh and 0.06 percent (Delhi) respectively.

4. Spatial distribution of states as per level of degradation:

One more important measure of spatial distribution is ratio of degradation. This means land degradation as a percentage to geographical area of state. It is calculated as under

$a = b/c \times 100$

Where,

a = land degradation ratio

b = land degradation

c = Geographical area

The level of land degradation is calculated on the basis of land degradation ratio i.e. percentage of land degradation to geographical area. The higher the percentage (ratio) the higher the level of degradation. States were distributed into 4 levels namely, very high, high, moderate and low level. The following table gives the methodology for land degradation distribution level and allocation of states as per it.

Table.2

Spatial level distribution methodology

Level	Percentage
Very high level	66-100
High level	41-65
Moderate level	31-40
Low level	00-30

On the basis of the above methodology, land degradation ratio and level of land degradation and spatial distribution of states is calculated. The land degradation ratio is presented in Table.3. The states are arranged in the descending order according to the land degradation ratio scores obtained by each state.

Table .3 shows that land degradation ratio had varied from 89.3 percent for the Mizoram to 24.8 percent for the Union Territory. It means that highest land degradation was seen in Mizoram, whereas lowest land degradation is in Union Territories in India as per this criterion. Mizoram, Himachal Pradesh and Kerala indicate very high land degradation to the extent of 89.2 percent, 75 percent and 67.1 percent respectively. Whereas low land degradation was observed in Union territories, Punjab and Assam. It was to the extent of 24.8 percent, 25.4 percent and 28.2 percent respectively.

The extent of land degradation as a percentage to geographical area was to the extent of in west Bengal 31.0 percent, Sikkim 33.0 percent, Rajasthan 33.2 percent, Orissa 39.2 percent, Karnataka 34.8 percent, Jammu & Kashmir 31.6 percent, Haryana 33.2 percent and Bihar 36.2 percent respectively.

Land degradation between 41 to 60 percent was observed in Nagaland, Tripura, Madhya Pradesh, Delhi, Andhra Pradesh, Meghalaya, Arunachal Pradesh, Uttar Pradesh, Goa, Manipur, Maharashtra, Gujarat and Tamil Nadu.

Thus variation in land degradation in India is vary , it is wide and state to state it is differentiate.

Table.3

Land degradation ratio: 2005

(% land degradation area to geographical area)

Sr.No	States/U.T	Land Degradation ratio	Level
1	Mizoram	89.2	Very High
2	Himachal Pradesh	75.0	Very High
3	Kerala	67.1	Very High
4	Nagaland	60.0	High
5	Tripura	59.9	High
6	Madhya Pradesh	59.1	High
7	Delhi	55.4	High
8	Andhra Pradesh	54.5	High
9	Meghalaya	53.9	High
10	Arunachal Pradesh	53.8	High
11	Uttar Pradesh	52.0	High
12	Goa	43.9	High
13	Manipur	42.6	High
14	Maharashtra	42.4	High
15	Gujarat	41.5	High
16	Tamil Nadu	41.0	High
17	Karnataka	39.8	Moderate
18	Orissa	39.3	Moderate
19	Bihar	36.1	Moderate
20	Haryana	33.2	Moderate
21	Rajasthan	33.2	Moderate
22	Sikkim	33.0	Moderate

23	Jammu Kashmir	31.6	Moderate
24	West Bengal	31.0	Moderate
25	Assam	28.2	Low
26	Punjab	25.4	Low
27	Union Territories	24.8	Low
Total	India	44.7	High

Table.4 presents spatial distribution of states as per level of land distribution.

Table.4

Spatial distribution of states as per level of land degradation: 2005

Level of Land degradation	Name of states	No of states		Average land degradation
		No	%	
Very High level	Mizoram, Himachal Pradesh, Kerala	3	11	77.1
High level	Nagaland, Tripura, Madhya Pradesh, Delhi, Andhra Pradesh, Meghalaya, Arunachal Pradesh, Uttar Pradesh, Goa, Manipur, Maharashtra, Gujarat, Tamil Nadu	13	48	50.8
Moderate level	Karnataka, Orissa, Bihar, Haryana, Rajasthan, Sikkim, Jammu & Kashmir, West Bengal	8	30	34.6
Low level	Assam, Punjab, Union Territories	3	4	26.1
	Total	27	100	44.00

4.1 Very high level of land degradation:

It can be seen from Table 3 and Table 4 that 3 states had very high level of land degradation. The states of Mizoram, Himachal Pradesh and Kerala have very high level of degraded land. It is between 67.1 percent to 89.2 percent, indicating highest land degradation in India. In all 11 percent states shown very high land degradation level which indicates average degraded land in these state is 77.1 percent, needs urgent action.

4.2 High level of land degradation:

13 states indicated this level of land degradation in India upto 2005. It means out of 27 states including Union Territories, 48 states falls in this level. The majority states land degradation achieved this level. Land degradation in these states is 41 percent to 60.0 percent. Nagaland shows 60 percent land degradation where as Tamil Nadu indicates 41 percent respectively. Within high level of land degradation variation is a wide 8 states show above 50 percent and 5 states shows above 40 percent land degradation in India. The states such as Nagaland, Tripura, Madhya Pradesh, Delhi, Andhra Pradesh, Meghalaya, Arunachal Pradesh, Uttar Pradesh, Goa, Manipal, Maharashtra, Gujarat, and Tamil Nadu are indicates this level.

Overall Table 3 and 4 clearly pointed out that out of 27 states including Union Territories, 16 states are indicating high + very high level of land degradation and needs quick course of action on it: as average land degradation in these states found more than 50 percent.

4.3 Moderate level of land degradation:

It is seen from Table 3 and Table 4 further that out of 27 states/Union Territories studied here, 8 come under this category. They are Karnataka, Orissa, Bihar, Haryana, Rajasthan, Sikkim, Jammu & Kashmir and West Bengal respectively. Within this category, highest and lowest land degradation was to the extent of 39.8 percent in Karnataka and 31.0 percent in West Bengal respectively. In fact land degradation in these states

show that it is more than 30%. Definitely in real sense it is also high level. Overall 30% states falls under this category, averaging 34.6 percent land degradation.

4.4 Low level of land degradation:

Table 3 & 4 further shows that 3 states are indicating the low level of land degradation in India. It is to the extent of 28.2 percent in Assam, 25.4 percent in Punjab and 24.8 percent in Union Territories respectively. The average land degradation in these state was 26.1 percent, 11 percent states (3 in number) showing low level of land degradation. However it is also almost 25 percent and above. It means above 1/4th land is degraded as compared to geographical area.

5. Type wise extent of land degradation in India:

There are several estimates for the extent of degraded lands reported by various agencies in the country. These estimates vary largely due to variation in approach and methodologies of estimation. According to the National Remote Sensing Agency (NRSA) the extent of degradation has increased from 22.31 million hectors in 1980-82 to 35.49 million hectors in 1988-89. This estimation is about 10.80 percent of the geographical area in 1988-89, on the other hands, National Bureau of soil survey and land use planning shows that it has increased upto 44 percent. According to it water and wind erosion, water logging, soil acidity are the major contributors in land degradation. The type wise extent of land degradation in India is presented in Table.5

Table.5

Type wise extent of land degradation: 2005

	Category	Area in "000" hectors	Percent (%)
1.	Water erosion	93680	63.80
2.	Wind erosion	9483	6.46
3.	Water logging	14299	9.74
4.	Salinity Alkalinity	5944	04.05
5.	Soil acidity	16033	10.92
6.	Complex problem	7381	05.03
	Total	146820	100

Source: National Bureau of soil survey and land use planning, Nagpur, 2005

It can be seen from Table.5 that

1. Out of total 146.82 thousand hectors land degradation, water erosion was 93680 thousand hectors which is 63.80 percent followed by wind erosion, which is to the extent of 9483 thousand hectors. It is 6.46 percent of total land degradation. Together more than 70 percent.

2. 14299 and 5944 thousand hectors were under water logging and salinity alkalinity. This 9.74 percent and 4.05 percent of total land degradation.

3. Soil acidity is the third measure contributor in land degradation. It is 10.92 percent of land degradation.

4. Complex problem contribute 7381 thousand hectors. It's share is 5.03 percent.

6 . Watershed programme for development of degraded land:

The above analysis clearly shows that the problems of land degradation are prevalent in many forms throughout the country. For this purpose various watershed development programmes are being implemented by mainly three ministries, namely, Ministry of Agriculture, Ministry of Rural development, and Ministry of environment and forests for development of degraded lands in India. Since inception upto Xth plan, an area of 50.89 million hectors has been developed with an expenditure of Rs 19251.28 crore. The scheme wise achievement made up to IXth Five year plan, during Xth Plan and since inception upto XIth plan are given in Table 6.

Table.6

Degraded lands developed during IXth and Xth five year plan and target for XI th plan: Area in lakh

Ministry	Progress upto end ofXth plan (2002-07)	Target for XIth Plan(2007-12)
Agriculture and co-operation	187.73	70.50
Rural development	320.56	240.00
Environment and forests	000.70	010.00
Total	508.99	320.50

It can be reveals from table 6 that 508.99 lakh degraded land was developed upto Xth five year plan (2002-07) and brought under cultivation. Of these, 187.73 lakh hectors, 320.56 lakh hectors and 0.70 lakh hectors was developed by agriculture and co-operation, rural development and environment and forest ministry respectively. The target for XIth five year plan is kept by same ministry to the extent of 70.5 lakhs hectors, 240.0 lakh hectors and 10.0 lakh hectors respectively total being 320.5 lakh hectors. If this is achieved then 829.49 lakh hectors degraded land will be brought under cultivation.

7. Conclusions:

It can be concluded from the above assessment that

1. The extent of land degradation is between 26210 thousand hectors and 82 thousand hectors in India.
2. The highest and lowest land degradation is observed in Madhya Pradesh and Delhi.
3. 6 states namely Madhya Pradesh, Uttar Pradesh, Andhra Pradesh, Maharashtra, Rajasthan and Gujarat are mainly contributing in land degradation in India as their share in land degradation is more than 60 percent.
4. Extent of interstate variation in land degradation in India is wide. It is to the extent of 17.85:0.06 between Madhya Pradesh and Delhi based on percentage share.
5. As per percentage of land degradation to geographical area Mizoram was highest land degraded state In India followed by Himachal Pradesh and Kerala, whereas Union territories was least land degraded. 3,13,8 and 3 states show very high, high, moderate and low land degradation level in India. In other words, 11 percent states have very high land degradation, 48 percent states indicates high land degradation. 30 percent and 11 percent states were moderate and low land degradation. The average land degradation in very high level was 77.1 percent, whereas it was 50.8 percent in high level,34.6 percent in moderate level and 26.1 percent in low level respectively.
6. There are wide inter-state variations in the land degradation in India. The average land degradation (ratio) decreases with the decrease in the level of land degradation.
7. Typewise or process wise land degradation shows that water erosion, wind erosion, soil acidity, salinity alkalinity, water logging is the main contributors of land degradation in India.
8. The problems of land degradation are prevalent in many forms throughout the country: which includes water erosion 93680 thousand hectors, wind erosion 9483 thousand hectors, water logging/flooding 14299 thousand hectors, salinity/alkalinity 5944 thousand hectors, soil acidity 16033 thousand hectors and complex problem 2381 thousand hectors (Table.5)
9. About 508.99 lakh hectors degraded land developed upto end of Xth plan (2002-07) jointly by agriculture and co-operation ministry, rural development ministry and environment ministry. They kept target for XIth plan to the extent of 320.50 lakh hectors.

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Conceptual Development Of Lead Bank In India

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Introduction

Banking institutions are playing important role in the development of the national economy as a whole. They have now shifted from their traditional approach to the modern one as they are now profit earning as well as social institutions. They are the important agencies in completing the various Government schemes announced for the development of agriculture, SSI, and persons below poverty level. The study of the banking development is made fewer than three broad groups viz. development of banks before nationalization, progress of the banks after nationalization and changes in the banking policies after 1991. Banking is a subject of interest for every one as it is related with the flow of money which makes fluctuations in the society affecting the various sections.

This paper deals with the review of available literature on the lead bank in India. The review has been taken near about 09 Research articles, 01 thesis and 09 books. Many authors, researchers, scholars, thinkers, economists, philosophers, social reformers, political leaders, and bank managers even some students have made substantial contribution to the various aspects of the subject. Touching to the various aspects of the working of banks, many authors have made valuable writings from different angles like deposit ratios, investment in open market, interest rate policies, NPA policies etc. In this research paper, the writing on the lead bank scheme, rural development and Government sponsored schemes are reviewed.

Ai) Review of Books and Thesis

Dr.B. P. Sharma, has made the critical analysis of the working of commercial banks, especially after nationalization, the title of the book is "The Role of commercial banks in India's developing economy" which is published by S. Chand & /co. (Pvt) Ltd., New Delhi.[1]

The study exemplifies in a striking manner most of the typical problems of deposit mobilization, management development, post nationalization and financing of the priority sector which are faced by banks in India. Suggestions for future improvement have been highlighted so as to provide suitable guidelines for the future balanced growth of banking in the developing economy of the country which is challenged by poverty and concentration of economic power, on the one hand and inspired by the idea of socialism without tears on the other.

S. M. Desai is another author, who has written book on "Rural banking in India" which is published by Himalaya Publishing House, Bombay.[2]

In this book the author has made an attempt to analyses and critically assesses the role played by various organized and unorganized banking and other institutions in rural areas of India. He has analyzed the various problems and issues that have cropped up, the manner in which they are being tackled and has made an attempt to indicate the manner in which the problems should be dealt with, if rural banking is to become an effective instrument of rural reconstruction and development. He threw light on various aspects of lead bank schemes, viz. Area approach to agricultural finance, lead bank schemes, aims and objectives, progress of the lead bank scheme, criticism of lead bank, lead bank scheme and Regional Rural Banks etc.

Dr. H. B. Shivamaggi- has studied the problem of rural development keeping in view the role of banks. The title the Book is "Banking and Rural Development".[3] He has made the studies in two parts. In Part I he touched the basic issues pertaining to rural economy and in Part-II he has studied the role of the banking institutions. He found that the problems in rural area are more critical. Small farmers landless Laborers, drought proven areas and tribal areas, are having gigantic and difficult problems. The role of commercial bank, co-operative institutions and other agencies has become more complicated. Now the banks and other institutions will have to change their outlook. They are not only for advancing loans but also for development planning. The challenges faced by the banks and their limitations along with suitable recommendations are studied in this book.

M. LaxmiNareasaiah, G. Venkata Naidu have prepared their research paper on 'Role of Banking in Rural Development' which is published in book form by Discovery Publishing House, New Delhi.[4] In their

research work they found that "in case of IRDP programme, it appears that the informal sector still continues to bedevil the rural credit in a significant way. Experience shows that the only way to do away with the informal sector is by diffusing the net work of the institutional credit to large sections of our society. Simplifying approaches as well as procedures, multipurpose, multi-programmes and multi agencies are no-doubt required to tackle this gigantic problems, what is more important in this context is the co-ordination among different agencies to avoid multiple finance to the one hand and the same individual. Designing suitable schemes, duly identifying the target groups, proper implementations of the schemes and their monitoring, timely recoveries, periodical evaluation and taking remedial measures are all equally necessary for the success of any scheme".

"Advanced study in Money and Banking" theory and policy Relevance in the Indian Economy written by Perminder Khanna. Atlantic Publishers and distributors, New Delhi.[5] this book is a complete treatise on banking and global financial developments with special reference to DMCS and the Indian economy. It provides an in valuable, up to date and refreshing approach to key development issues pertaining to monetary theory, banking and policy matters. The analytical study of the main operational ratio of banks for the period of 1998 to 2003, gives an overview of the bank street scenario, up-to-date economic models provided in the book enable the readers to have an easy and accurate understanding of the subject. The various policies of Government of India are critically studied by the author.

'Lead Bank Scheme and rural development with special reference to Latur District,[6] is the title of the thesis submitted by Prof. Khandgave N. G. to Dr. Babasaheb Ambedkar Marathwada University, Aurangabad for the award of Ph. D. degree. In his thesis he tried to find out the role of lead bank in the development of rural area with special reference to Latur District. He found that the lead bank has played a key role in the development of the rural area. He also found that there are many drawbacks in the implementation of the various programmes undertaken for the development: Various drawbacks were listed by him and finally he made valuable suggestions to make lead bank scheme more fruitful, for bringing the people above poverty level.

"Banking facing the facts" is the title of the books written by Prof. B. L. Mathur.[7] In this book he has discussed the various issues pertaining to the new challenges and struggle. The object of the book is to make the readers get acquainted with banking sector as a whole in the light of existing policy of their development. The author made analysis of the working of the banks in the light of the new economic reforms. Reserve Bank & India, commercial banking, Rural Banking co-operative banking, and their changing role have been discussed in this book. Finally the author concluded that "the bank have entered in such as era under which they are fully committed and devoted to provide services in variety and manner never visualized'.

Mauri M. L. has written a book on "Poverty Alleviation Programmes, Agricultural Development in India',[8] in this book she has touched the various programmes announced by the Government for poverty alleviation. She has discussed the importance and viability of such programmes. The various difficulties which are faced by the lending institutions are thoroughly discussed in this book. Finally some suggestions are made by the author to make such programmes more successful.

"Development of Agriculture and allied sectors an integrated Area approach" written by Arora R. C. in another important book.[9] The author has stated some valuable suggestions for the development of agriculture and allied sectors. He concentrated on one important aspect that is 'integrated area approach' without which the various programmes for the agricultural development may not be successful. "The importance of allied sectors in additions is agriculture cannot be neglected" said the author.

Sharma S. K. and Malhotra S. L. have made deep study of the problem of rural development.[10] they have made detailed discussion on integrated Rural Development Approach with its limitations in implementation. Also the future strategies and perspective have been discussed by them. They advocated that there should be proper coordination in various agencies formal as well informal, keeping pace with the plans and policies laid down by the Government. The authors have concluded that there is a need to change the outlook of all the agencies which are involved in the developmental process of rural India. There is a need to strengthen the rural agencies.

Review of Research papers

Banking sector reforms 'A critical overview' this is the title of the research article prepared by M. G. Bhide, A Prasad, Saibal Ghosh, which is published in EPW. Vol- No. XXXVII No.5 Feb. 2-8-2002.[11] they have made the following observation regarding the recovery of loans and advances.

"Operationally, it seems imprudent to treat all non-performing loans as a single catch all category Broadly they can be categories as loans to agricultural sector, directed lending loans to small enterprises and loans to corporate sector. Many of the directed loans are subsistence loans, where default rates are high and recovery prospects not bright. As regard loans to agricultural borrowers, legal impediments often prove to be challenging proposition for banks to recover their dues. Loans to small enterprise become difficult to recover due to inordinate judicial delays. Even if court decree can be obtained towards recovery by the time the charge of the assets is taken, its realizable value is significantly diminished because of several reasons including depreciation of the assets, Lack of the borrower's co-operation, limited market value of assets with the concomitant effect that such decrees not executed".

There is another important article based on survey prepared by M.P. Vasimalai, K. Nareder on 'Micro finance for povertyReduction'[12] in which the Kalanjiam a way of prosperity (SHG) is discussed. Kalanjiam is a Tamil word, which means prosperity and also "granary where people store their wealth and grains to use in times of need." The Kalanjiam programme is a unique programme that goes beyond the narrow financial delivery approach. In this article explains initiatives under this programme are flexible and tailored to the needs of the poor, the attempt is also to address existing 'leakages" in the earlier system of money lending so as to improve the borrowing capability of the poor. Working through self help groups, it's a way to instill democracy by encouraging a grass root leadership. It was also found to the researchers that there was substantial growth in the family income of the members. The status of the women in the family was upgraded.

More than 80% of the members of the group observed that they had developed skill to solve issues at family. There was a considerable change in the level of communication and community organization skills of the members.

A. S. Ramsastri, A. Samuel and S. Gangadharan have discussed important issue in the paper titled as "income stability of scheduled commercial Banks".[13] Where they have taken the review of the reforms in Indias banking in post 1991 period. They have stated that the banks should increase competitive strength, by way of earning profit. They should reduce their non-performing assets by way of taking strong steps. They must maintain stability of income sources. If the banking institutions are to be sounder they must reduce their NPA and increase the profit, but while doing this, they should not neglect the social aspect also.

"The position of Rural Finance specially the Role of state and state owned institutions" is the title of the paper prepared by Satish.[14] He has found that "Government has a critical role to play in development of agricultural and rural financial institutions. But the state involvement in the management and implementation of rural financial system has proven expensive and inefficient. Subsidized credit programmes which are part of state intervention in rural financial markets undermine the institutional sustainability of financial institutions, distort rural finance market and discourage savings mobilization and fail to develop market driven sources of funding. The revitalization of the state owned rural financial institution is possible without a wholesale structural and ownership change.

The state should create an environment in which the lending to agricultural becomes a business proposition to financial institution, 'wholesale remission of debts', insistence on subsidized interest rates and statements discouraging loan repayment should be avoided.

"Performance Appraisal of commercial Banks" by Bheemana gouda is another important article published in Southern Economist.[15] In his article he has touched an important issue of 'NPA' where he concluded that "Reduction of Non-Performing Assets (NPAS) is the need of the hour to improve the profitability of the banks. Narashinham committee has underscored the need for moving to zero net NPA level for the banks which have international presence." Further he concluded that, "finally, the performance of the banks cannot be measured in absolute terms of profitability and banking network. It is also very much important to achieve social goals along with the economic goals to alleviate poverty from the country by providing credit facilities to priority sector particularly to weaker sections of the society."

Dr. Y. V. Reddy, Deputy Governor, RBI has suggested some important notes for improving the working of the public sector Banks.[16]The title of the article is "Public Sector Banks and the Governance the Challenges"[16] In this article he opined that 'to bring about greater transparency in bank's published accounts the Reserve Bank should direct the Banks to state clearly the position of NPAS and provisions as well as lending to sensitive sectors that is priority sectors. Keeping in line with the emerging regulatory and supervisory standards, the Reserve Bank has initiated certain macro level monitoring techniques to assess the true wealth of the institution.

"Access to Bank credit" is the title of the paper prepared by Pallavi Chawan.[17] She has made analysis of the loans and advances given to Dalit Rural households.[17] She found that the commercial Bank credit to weaker sections has gone down from 9.5% (of Net Bank credit) in the year 1991 to 6.5% in 2006. Similarly the number of accounts in case of dalit was 18% in 1993 which were reduced to 12.2% in 2001 and again in the year 2006 it was only 6.7%.

According to the all India Debt and investment survey, for dalit households, commercial banks were the most important source of credit in 1992. There was however a sharp fall in the share of debt from commercial banks between 1992 and 2002. The data showed that there is growing failure on the part of the domestic banks to meet the targets set for weaker sections after 1991. These changes since the early 1990s indicate a marked departure from the trend that had evolved since the early 1970s, when India adopted the policy of social and development banking".

This article has shown a different picture of Dalit households, indicating that the percentage of Dalit in the total priority sector is going down

Rajlaxmi Kamath has discussed the issue of financial inclusion in the system. In her paper titled as "Financial Inclusion vis-à-vis social banking.[18] the author stated that the banking sector in India is making a concerted effort to increase the degree of financial inclusion in the system. Financial inclusion is defined as the process of ensuring access to timely and adequate credit and financial service by vulnerable groups at an affordable cost. A successful strategy for financial inclusion has to incorporate the lessons learnt from the past policies pursued under social banking. Under social banking credit to the vulnerable sections was used as a tool for poverty alleviation in the rural areas. There were many difficulties in recovery of the advances. Today we know that the viability of a loan depends not only on credit but also on complementary activities like financial counseling, insurance, savings and other extension activities provided to the borrowers. Financial inclusion thereto has to go beyond the provision of credit to the poor".

Prof. Mihir Shah, Rangu Rao and P. S. Vijay Shankar have taken the review of rural credit in 20th century India.[19] They concluded that "the rural credit in 20th century, India finds a remarkable continuity in the problem faced by the poor throughout the period. These include dependence on various money lenders and the operation of a deeply exploitative grid of interlocked imperfect markets. We articulate the theoretical and historical case for nationalization of banks and provided evidence of its positive impact on rural credit and development. Certain excesses led to the reforms of the 1990s, which did increases bank profitability but at the cost of the poor and backward regions. While the microfinance institution model is unsustainable, the self-help group bank linkage approach of M. F. can make a positive impact on security and empowerment of the disadvantaged. Much more than MF is however needed to overcome the problems that have persisted over the last 100 years".

Concluding Remark

This is in short the review of books, thesis and research papers. Only those books and articles have been reviewed in this study which has some relevance with the present study that is rural development, development of Agriculture, small entrepreneurs and Government sponsored schemes for poverty alleviation in urban as well as rural areas. Review of banking has many shades. The development of rural areas with agriculture development and allied activities is one aspect of the developmental process. Touching to this aspect the review of literature is made.

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SWOT Analysis of NGOs In Creating Awareness Among Urban Poor Consumers

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1.1 Introduction-

Each one of us is a consumer in some or the other way. All of us have an immutable stake in consumerism. Therefore, none of us can afford to be apathetic to the subject of consumerism. But the fact is that we are very indifferent and adopt a very callous attitude at the time we make purchases. It may be due to the reason that we continue to live in a seller's market. So, we can imagine the condition of the poor consumers in the market.

In most modern societies today one can say that the principal modern consumer theory is the consumers' sovereignty. Consumers' sovereignty sets out from the primaries of consumption. What this means is that consumer defines, through his own supreme will, both consumption and production as well as stocks in trade. Yet, in India it cannot be said that consumer is the king, nor can it be said that consumerism is a mounting force in the economy as it is, say, in the United States and France. Here, it is the manufacturers and the traders who have been and continue to be supreme. The consumers are at the receiving end. No doubt, the consumer sufferings can be tackled by legislative action and an alert administrative machinery and judiciary. But the problems and difficulties are many. There are too many producers, distributors, traders and far too many consumers who have to act in coordination to ensure a measure of success. Effective government machinery can implement the laws and take prompt administrative action in case of irregularities and where the law provides, to punish the wrong-doers.

But it is obvious that the real job would have to be done by a local authority and a local agency at the local level. There is indeed a need for watchdogs in the market place. The consumers and their associations can play this crucial rule. Everything ultimately hinges on the attitude and the public spiritedness of the consumer. Education of the consumer in what to buy and how to buy is, therefore, important. Further, the consumers must avoid conspicuous consumption and become alert on their own.

The Indian consumer is unwilling to volunteer service. In fact, the Indian consumer grumbles but seldom acts. But the poor consumer does not even grumble and is indifferent to what is happening to him and around him in the market. The consumers have been given the throne but they are not occupying it. Do they expect that somebody will make them sit there or if they are made to sit there, would they make use of their sovereign powers!

A consumer, who can't claim, has no right to complain. A consumer who believes in pathetic surrenders or 'forget it' or 'leave it' attitude, fails to arrest a malady which has dimensions larger than what he suffers. An educated consumer is no exception. Such people are always ready to grumble, but do not want to take any step by themselves. They always expect that "someone else" will take the step. This shows how ignorant and helpless poor consumer must be in the market place.

1.2 NON GOVERNMENT ORGANISATIONS (NGOS)

NGOs can be broadly defined as groupings of individuals and institutions who come together around a specific theme, subject, philosophy or profession. Such NGOs can be regional, national or global. The key resource that NGOs bring with them is the collective knowledge and wisdom of its members, who are nodes in vast, in many cases global, networks.

It is ability of NGO to experiment freely with innovative approaches and, if necessary, to take risks. It is their flexibility in adapting to local situations and responding to local needs and therefore able to develop integrated, as well as sectoral projects. It is their good rapport with people, rendering micro-assistance to very poor people as those who are most in need, and tailor assistance to their needs. It is their ability to communicate at all levels, from the neighbourhood to the top levels of government. It is their ability to facilitate active participation and to recruit both experts and highly motivated staff with fewer restrictions than the government.

Such advantages enable NGOs to reach people and communities far more effectively than government departments or programmes. But their activities and actions are few and far in between. There is a pressing

need to understand the forces and processes that shape the organization and operations of NGOs in order to scale-up and replicate their 'people-centered' actions.

1.2.1 Functions of NGO's :

NGO's are concerned with consumer protection to be effective must shoulder the following responsibilities:

- Keep vigilance over the distribution of essential commodities.
- Educate consumers about brand selection and the ranking of products according to merit and performance.
- Provide information to the buyer about the release of stocks of essential commodities.
- Attend to the breach of guarantees/warranties given by producers and distributors by forming a legal action committee to redress such grievances of their members.
- Conduct short-term course for the members about their rights and also appreciation of products.
- Act as liaison between the Government, Business Community and Consumers to promote harmonious relations between them.

Model 1.1

Relationship among Consumer Problems, Consumer Rights & Role of NGO

Consumer Rights	NGO	Consumer Problems
1) Right to Safety 2) Right to be Informed 3) Right to choose 4) Right to be heard or right to representation 5) Right to seek redressal 6) Right to consumer education 7) Right to basic needs 8) Right to healthy environment	There is a wide gap between Consumer Rights and consumer. Because of this gap consumer gets exploited. NGO acts as a link between consumer and their rights. NGO helps to bridge this gap by creating awareness among urban poor consumer.	1) Rampant Adulteration 2) Duplicate Products 3) Artificial Scarcity 4) Warrantees and Guarantees 5) Spiraling Price 6) Supply System 7) Misleading and Deceptive Advertisement 8) False or Incomplete Information Rough Behaviour and Undue Conditions

Model 1.1 explain that, there are eight rights for consumers. A consumer right means the benefit which they enjoy while purchasing from market. In other words consumer rights are the way to protect themselves from unfair treatment and exploitation from shopkeeper. Further there are various problems faced by urban poor consumer. Government has made many Acts and Laws so the urban poor consumer can exercise their rights. Many urban poor consumer are not aware with this rights, Acts and Laws. NGO acts as a link between consumer and their rights. NGO helps to create awareness about consumer rights among the urban poor consumer. There is an urgent and increasing necessity to educate and motivate the consumer to be wary of the quality of the products, and also the possible deficiencies in the services of the growing sector of public utilities. In short, the consumer should be empowered with respect to his rights as a consumer.

In order to be able to position the consumer in such a state, there is every need not only to evolve legal remedies but also provide reliable and exhaustive information, which he can access without much effort and expense. Recognizing the importance of the problem, the Government of India and State Government have initiated steps to introduce dispute redressal mechanism by way of Consumer Protection Ac, but a lot more has to be done in the area of creating awareness on the part of the consumer to facilitate his seeking suitable remedy wherever there is a need. This becomes more important in the rural areas, where there is wide spread illiteracy.

Model 1.2

SWOT analysis of NGO in creating awareness among urban poor consumer

Strength	Weakness
1) NGO 's simplified procedure and personal attention of staff play significant role in creating consumer 2) Majority of consumers are satisfied awareness. with service/help provided by NGO. 3) NGO reach at grass root level. It reaches to very low level of consumer.	1) NGO lacks organic growth. 2) Operating in limited geographical areas. 3) Absence of financial support to NGO from government etc. 4) Non- appointment of professionals. 5) Lack of efficient planning.
Opportunities	**Threats**
1) Now government is tightening its 2) Huge potential in achieving the goals of poor consumer protection. 3) Hugh number of consumer waiting to be included under the area of NGO.	1) Socio-economical factors becoming obstacles in functioning. monitoring. 2) Loosing public c confidence due to political fears. 3) Weakening the role, because of unscientific steps. 4) Success is decline due to lack of economies of scale.

Source- Primary data

The above model 10.2 explains the success and various factors of failures. With the coming and present opportunities NGO can overcome on its threats. Thus the ongoing is certainly tough for the NGO in the changed scenario. But lessons learnt from some of the successfully run NGOs and also by finding innovative specific solutions to their problems these can overcome their weakness and threats and capitalize its opportunities and threats to active their objectives of NGOs in a more significant manner.

NGO can be achieved by an emphasis on their mediation and consultation roles, but without disregarding the social welfare role.

- **The Social Welfare Role -** where relief and charity are key actions. NGOs in this role can be seen as initiating internal programmes and projects. Major secondary actors who would support the NGO in this role include international donor agencies and other charity institutions.
- **The Mediatory Role -** where communication as a skill is important for development and social action. NGOs in this role can be seen as participating or taking up external programmes and projects. Major secondary actors include government agencies and other formal institutions.
- **The Consultative Role -** where support documentation and dissemination of information and expertise is critical. NGOs in this role can be seen as working in collaborative programmes. Local experts/ professionals/resource persons play major secondary roles here.

1.3 Conclusion

It is observed that most of the urban poor sample consumers have never seen any consumer organization or NGO promoting consumer awareness programmes while the remaining consumers do not have any idea in this matter. Most of the urban poor sample consumers are not interested in gaining knowledge

on consumer awareness, only a few are interested in doing so. There are some sample consumers who do not want to say anything in this matter. Most of the consumers do not have any knowledge regarding the awareness of the remedies available to the aggrieved consumers and those who are aware of such remedies are aware that goods can be replaced or refund of the price paid is available as remedy to the aggrieved consumers. There are various reasons for unawareness of consumer rights among sample urban poor respondents like lack of time to spare for such matters of consumer awareness, lack of interest of the respondents, illiteracy, no education in the field of consumer awareness etc.

It is the Government that has to take an active interest in the promotion of such bodies in every village and town. Care must be taken that vested interests do not infiltrate into these bodies and defeat their very purpose. On the whole, the NGOs can and should take initiative to bring together official and non-official workers available at grassroots level with a view to brining about greater and better convergence in the delivery of services to the urban poor consumer.

With the development of standardization and the consumer protection efforts of the government, the consumer organization is in a better position to play important role in protecting and educating the consumer. Thus through the Consumer Awareness Programmes, Consumer Guidance Cell, Seminars and Workshops in schools and colleges in helping out the NGO's to create awareness among the consumers.

NGO perform better than the government in reaching the urban poor consumer and responding to their needs in a more participative, innovative and cost effective manner. But it is also a fact that NGOs can never be in substitute for government in poverty alleviation of urban poor consumer. In fact, the effectiveness of NGOs which have performed better than government in poverty alleviation of urban poor consumer can be partly attribute to crucial role of the State machinery/ government departments in poverty alleviation of urban poor consumers.

In terms of concrete actions and projects, this would entail three broad approaches: publicize, interact, and support:

- **Publicize:** awards programmes, press campaigns, placards, posters, notice boards, media exercises (photographs, video, films, articles), non-formal activities: street dramas, newsletters, bulletins, documentation of case studies etc.
- **Interact:** formal and informal community group meetings, forums/workshops, site visits, interviews, etc.
- **Support:** minigrants, internships, training in leadership and other organizational/operational skills, surveys and other means of information gathering etc.

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Need For Social Security System For Mumbai Textile Mill Workers

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ABSTRACT

Today Multiplexes and Shopping Malls can be found in every nook and corner of Mumbai. These modern centres of shopping and entertainment are standing tall in the same places where upto mid-1980's there were textile mills which were flourishing and functioning efficiently with thousands of workers working in those textile mills. Mumbai and Ahmedabad had traditionally developed as centres of cotton textile mills due to its nearness to the cotton growing regions. Places in Mumbai such as Girangaon, Dadar, Naigaum, Parel, Lalbaug, Lower Parel, Worli, Chinchpokli, Cotton Green, etc. were known and developed due to the presence of textile mills. Everything was going on very well until the Mumbai Textile Mills employees' union strike led by Shri. Datta Samant in mid-1980's. Employees union of textile mills one after the other joined the strike. Textile production came to a standstill. Day after day, month after month and year after year passed by but the negotiations never ended and the settlement never took place between the employees union and the company's management. The result was strikes and lock outs resulting in massive unemployment of textile mill workers. It resulted in not only loss of job and livelihood but several social impacts on the entire family members of those textile workers. Unemployed mill workers had to sell/ donate their blood and/ or kidney in order to support their family and to pay their minor school going children school fees. Women had to undergo abortion and kill the fetus since now due to loss of job of the sole wage earner in the family due to strike they could no more support a newcomer. The textile strike also forced many to migrate back to their villages. Many mill workers committed suicides as they couldn't support their families. It also resulted in increase in the underworld criminal activities in Mumbai. In Mumbai, which is called as the City of Gold, the mill workers who had yesterday given us cloth to cover our body are today literally thrown on the streets. The hard fact is that just like after extracting the juice from a fruit, the residue pulp is thrown away in the same way industrialists and government in India after extracting labour and taxes from the employees have discarded them on the streets. This is a class struggle between the haves and have nots. In this class struggle, the labour class is suffering due to the exploitation met towards them by the capitalist class. Who is to be held responsible – the politicians, industrialists, union leaders, the State Government, the Central Government or everyone of us? What has the society given back in return for the hard work and generations of labour of mill workers and their families. Has the contribution of 3 to 4 generations of textile workers towards the city of Mumbai and India gone unnoticed? Have they received due share in the economic development and prosperity of Mumbai? Have they received due returns for timely payment of taxes to the government? Ex-MLA's and ex-MP's are entitled for their lifelong pension. But who will think of the social security system of the common man in the society. Many mill workers were waiting with only one hope that today or tomorrow their mills will reopen or atleast they will receive their due compensation. Remember it's "Now or Never". In USA there is privatization and capitalism but even then there is existence of a proper social security system. In India in this LPG model there is no social security system existing in place for private sector employees and unorganized labour. Social security is primarily a social insurance program providing social protection or protection against socially recognized conditions, including poverty, old age, disability, unemployment and others. Time has come to give justice to the mill workers and their family members. It's never too late to rectify our mistakes and we will be able to address this issue through a proper social security system and compensating the mill workers for unemployment and other losses.

INTRODUCTION

In the economic development of Mumbai textile business have contributed a significant role which cannot be forgotten. Mumbai had the largest number of textile mills in India hence in the culture of Mumbai

the culture named "Girangaon" is automatically included. The textile mill workers residing in Girangaon, Dadar, Naigaum, Parel, Lalbaug, Lower Parel, Worli, Chinchpokli, Cotton Green, etc. form an important component of this culture of Mumbai. What happened to the mills and textile industry, in which many of the workers and their families have worked for over a century? What of the long heritage of productive culture, and the traditions tied to these historic neighbourhoods, which nestles in the heart of Mumbai's growth as a great industrial metropolis, have they been extinguished? On the other side of the fantasy of market-led progress is a vast sea of retrenched workers and underpaid contract labourers who cannot be reabsorbed in the new economy. But it was through the labours of these workers that this city rose to prominence as India's largest industrial metropolis, whose productive activities are now in ruins. Exactly 30 years back the wheels of the textile mills in Mumbai came to a standstill. 30 years back there was a conspiracy hatched by mill owners and corrupt politicians in which they planned to close the textile mills and the textile workers strike was only an excuse given in order to close down the textile mills. Incidentally, the successive governments have taken measures, helping mill owners to sell off their lands for a huge profit and not even one-tenth of the share of the consideration amount was passed on to the mill workers as compensation. In fact the poor and innocent textile workers were made scapegoats in this conspiracy. The mill workers were not even given a chance to defend themselves against such an unexpected tragedy which struck them. In fact the role of the government is to protect the interest of the common man and not to support the corrupt mill owners. But the poor mill workers were shocked to witness the role of the government during the Mumbai textile mill strike where the government supported the corrupt mill owners to close down the mill and sell off the mill land which had reached sky rocketing prices in Mumbai city. It was one of the darkest phase in the history of Mumbai and the future generations will never forget and excuse such corrupt politicians and mill owners. The mill owners have closed down the textile mills in Mumbai sold it off and have invested abroad in other countries businesses. They have not only cheated the poor mill workers but the entire nation. In order to fill their own pockets as well as the pockets of politicians of the ruling party; the mill owners ruined the life of the entire family of textile workers. Was that justified? Was it ethical? Was it morally acceptable? Laws should be made more strict and legal actions should be initiated against such corrupt mill owners and politicians so that nobody in future dare to repeat such a thing.

TRANSFORMATION OF BOMBAY "A TEXTILE CITY" TO MUMBAI "A CITY OF MALLS"

Liberalisation and globalisation have not only refashioned our lifestyles, but also our urban landscapes. The textile mills of Mumbai today are identified with approximately 500 acres of prime land they occupy in the centre of the city worth crores of rupees. In the era of economic liberalisation, when Mumbai became the financial capital of India the land prices soared bringing mill land into sharp focus. In the old industrial lands of Central Mumbai, gleaming high-rises now compete with chimney stacks in the urban skyline, a symbol both of "progress" and "change". A decade from now, luxury apartments, shopping malls and entertainment arcades will have covered the last remnants of the mills that built Mumbai. The people who worked in the mills, too, will have been pushed out of sight. Their problems, however, would not have disappeared, and their desperation could end up taking an ugly form. Today a post-industrial dream which styles Mumbai a new Hong Kong or Singapore or Shanghai fires the imagination of our globalising elites - a dream which is premised on the murder of a productive economy, culture and history that lie at the heart of our metropolis.

DEATH OF AN INDUSTRIAL CITY - BOMBAY

During the Bombay textile strike of 1981-84 the struggling workers of Bombay also understood to their dismay that how the ruling classes and industrial capitalists could unite to act against the economic rationality, as understood by the working class. The classical working class workers lived in close proximity to one other and most of them worked close by. They got their news through word of mouth, some through newspapers and probably radio. Their children woke up with mill siren while men and women set out for a hard days work for very little pay that kept them far away from obsessive consumption. After work they sat together and ate at the community eatery. Yes, they were different, divided by caste, regional and religious identities and yet they represented the working class outlook if not consciousness. All these do not exist any more. However, industrial production continues to flood markets. Today we find factories in isolated areas and people are hired from far-flung localities. When their shift ends workers scatter in trains, trucks and buses to their rural homes. There is no sense of community and no one wants to be considered working class. Young workers do

not think about the union as their fore-fathers and father once did. They lack the sociological imagination to understand why things are the way they are. They are interested in themselves, consumption and little else. Their heroes are the heroes of a hegemonic capitalist system.

FACT FILE : BOMBAY TEXTILE STRIKE - 1981

It was business as usual in Bombay when textile mill workers on September 27, 1981 struck work for a day to demand higher bonus coupled with earlier demands of wage revision and improvement in working condition. Militancy was in the air but no one anticipated that the textile workers would open a chapter in the history of Indian labour. On October 20, 1981 the Bombay Mill Owners Association and the monopoly trade union Rashtriya Mill Mazdoor Sangh (RMMS) announced bonus agreement. According to the agreement, the 47 private textile mills in the city were to pay a total amount of Rs 20.62 crore to their 1.75 lakh workers, while 13 state owned mills were to pay sum of Rs 2.40 crore to their 30,000 workers. Nine of the private mills announced that they would pay 17.33 per cent bonus, four agreed to pay 15 per cent, three mills were to pay 14.5 per cent and one mill 14 per cent. The remaining mills were to pay between statutory minimums of 8.33 per cent to 12.5 per cent. The agreement was not satisfactory to workers. The next day, workers from 15 mills staged a sit down dharna. This action prompted the Communist Party of India affiliated Mumbai Girni Kamgar Union gave a call for indefinite strike. On October 23, 1981 hundred of workers from the Standard Mills marched for several kilometers to the residence of militant trade union leader Dr. Datta Samant, asking him to take over the leadership of their struggle. Reluctant Dr. Samant finally agreed to lead the textile workers and struck an immediate rapport with thousands of workers by lashing out at the monopoly RMMS union in the first gate meeting outside Standard Mills. In matter of days workers from mill after another flocked behind Dr. Datta Samant and he emerged to be the undisputed leader of the textile workers in Mumbai. One hundred and fifty thousand mill operatives, including thirty thousand women and children, have been on strike and locked-out of the textile mills of Bombay. Months that followed Dr. Datta Samant's entry into the textile industry witnessed protracted labour mobilisation against all economic odds. During those months the behavioral pattern of the city's working class was almost unexpected among the rulers and mill owners. After six months of continuous strike and unspeakable suffering only 7 per cent of the total textile workforce had resumed work according to an estimate released then by the Mill Owners' Association. While fighting for greater pay and better conditions for workers, Datta Samant and his allies also sought to capitalize and establish their power on the trade union scene in Mumbai. Although Datta Samant had links with the Congress and Maharashtra politician Abdul Rehman Antulay, Prime Minister Indira Gandhi considered him a serious political threat. Datta Samant's control of the mill workers made Indira Gandhi and other Congress leaders fear that his influence would spread to the port and dock workers and make him the most powerful union leader in India's commercial capital. Thus the government took a firm stance of rejecting Datta Samant's demands and refusing to budge despite the severe economic losses suffered by the city and the industry.

SOCIAL EFFECTS

What some social analysts described as the last upsurge of the working class in Bombay, the textile strike left an imprint on the labour movement of India. The history that was created during those days had many obscured layers hidden in the wounds of the working class psyche. The capitalist has its case well documented. While the working class side of the story dwelt largely in their spirit and action. They rarely expressed anger, frustration, logic, strategies or sheer will to survive without wages for years in words. These feelings and emotion continue to simmer in their memories, which needed to be recorded. Of 2.5 lakh odd workers who participated in the struggle, very few are there to speak about that phase of their lives. The prolonged strike at one stage had sparked off reverse migration. Initially the workers stayed back in Bombay with the hope that the mills would start today or tomorrow. Workers who could not find any other means to feed themselves during the strike chose to go back home from where they had migrated in search of a better future. People who had thought that their term of service was over and who had a large family to be fed they went to villages to look after their lands and they settled there and never thought about the strike. Some resigned. There are many who have gone back to their villages and are struggling to eat a single meal. Unemployed mill workers had to sell/ donate their blood and/ or kidney in order to support their family and to pay their minor school going children school fees. Women had to undergo abortion and kill the fetus since

now due to loss of job of the sole wage earner in the family due to strike they could no more support a newcomer. There are some who just gave up and committed suicide. In September 2000, three workers at Mafatlal Mills committed suicide and more deaths seem certain to follow. The workers who built this city have no place in it anymore. It may be noted that Arun Gawli, a dreaded underworld don was himself a son of textile mill worker just as his 'boys', most of them are the second generation of the locked out mill workers. This age belongs to the mill owners because they have diversified into other industries at the cost of the mills and the workers have nowhere to go. If government has bothered to do anything about stopping the sale of mill land, some of the workers have been saved. Nothing happens to the mill owners. They are doing well for themselves because they are in other industries. On the other hand growth of forces like Shiv Sena in Girangaon, which was traditionally considered a Marxist citadel of Mumbai shows how workers chose to regain their strength through communal and regional identity politics.

INTERVIEWS OF TEXTILE MILL WORKERS

(1) Sindhutai, an ex-worker of Phoenix mill says, "My entire family was in the mills. My father, my mother-in-law, my cousins, everyone. I joined Phoenix Mills in 1972 in place of my mother-in-law. The workers suffered terribly during the long drawn out strike. There was no sign of the end of the strike. In many families, both parents were mill workers. Children had to leave school. Or take up small jobs, and mill workers' wives would go out to work as domestic workers here and there". However she would not say much about how exactly she managed her family or how her children grew up in their difficult times.

(2) Arun Mane's will to live finally broke when he found he could no longer afford to send his four children to school. Like his co-workers at Mumbai's historic Tata-run Svadeshi Mills in Girangaon, 38-year-old Mane had received no wages since August 2000, when the textile unit stopped all operations. Pawning family jewellery, cashing savings collected after decades of hard graft, or working as porters at the nearby Kurla railway station, Svadeshi's 2,800 factory floor employees have struggled to survive. Mane was not the first in Mumbai's dying mill lands to cross the fragile line between desperation and despair.

NEED FOR SOCIAL SECURITY SYSTEM FOR TEXTILE MILL WORKERS IN MUMBAI

Textile mill workers in Mumbai are the most vulnerable group. Economic, psychological and social confidence building is therefore immediately necessary. Social Security programmes for them to some extent will relieve the pain of being dependent. Comprehensive administrative arrangement, poling up funds form various sources and delivering the benefit under professional supervision and control are the other immediate requirements besides ensuring that the available benefits reach out to them.

SOCIAL SECURITY IN INDIA

Modernization and urbanization have resulted in radical socio-economic changes and given rise to new conflicts and tensions consequent upon the erosion of age old family and fraternal security. The transition from agricultural economy to an industrial economy brought in special accompanied problems that called for social security. When individual was unable to take care of his own needs, the society realized the importance of protecting the individual and his family. While the programmes of Social Security are to guarantee income maintenance or income support. The purpose of any social security measure is to give individuals and families the confidence that their level of living and quality of life will not erode by social or economic eventuality; provide medical care and income security against the consequences of defined contingencies; facilitate the victims physical and vocational rehabilitation; prevent or reduce ill health and accidents in the occupations; protect against unemployment by maintenance and promotion of job creation and provide benefit for the maintenance of any children. The International Labour Organisation (ILO) defines Social Security as "the security that society furnishes through appropriate organization against certain risks to which its members are perennially exposed." This definition of ILO clears and centers on provision of support to an individual or to his/her family to protecting them falling into contingent poverty which is that the individual is not otherwise poor but for the contingency. The contingencies of social security as delineated by ILO are medical care, sickness benefit, unemployment benefit, old age benefit, employment injury benefit, family benefit, maternity benefit, invalidity benefit and survivors benefit. The social security legislation in India derives their strength

and spirit from the Directive Principles of the State Policy as contained in the Constitution of India. Article 43 of the Constitution speaks of state's responsibility to provide social security to the citizens of this country.

SOCIAL SECURITY ASSISTANCE AND BENEFITS

Assistance and benefits both in the form of cash and kind will help ameliorate the condition of the vulnerable persons who have to bear additional economic and social cost due to their inability.

The cash benefits by way of assistance could be in the form of the following:

a) Scholarships to the children.
b) Old age pension to the aged and widows.
c) Unemployment pension.
d) Assistance to the education.
e) Cash subsidies for self employed.
f) Retirement pension.

The benefits in the form of kind could be in the form of:

a) Concessions and support in various activities.
b) Concessions in transport.
c) Medical assistance.
d) Medical insurance.
e) Reservations and Concessions in services.
f) Special skill upgradation programmes.
g) Special schools and Teacher Training centers.
h) Tax rebates for the affected persons.

Based on the international best practices and India's specific requirements there is an urgent need to formulate the following types of benefits and programmes:

i. Universal old age defined benefit Pension Scheme as social assistance should be thought of based on national average wage that guarantees poverty alleviation among the persons;
ii. Universal medical benefits in the public hospitals, free treatment to the affected persons by corporate hospitals could be thought of a pre-condition for grant of license to the corporate hospitals;
iii. Universal Unemployment Assistance to the affected persons with means test will definitely alleviate poverty among the affected persons employable. However, a scheme of discontinuance of the benefit in the event of non-acceptance of employment may be thought of to protect them from falling into unemployment trap;
iv. Tying up with corporate hospitals to extend medical care at a confessional rate, where they have a capacity to pay, and subsidizing cost of surgical treatments in the hospitals;
v. Social assistance to the children of affected persons and scholarship schemes for them if they are school going;
vi. Pre-examination training to enable them to sit in competitive examinations along with other candidates;
vii. Special Employment and Skill upgradation programees for the affected persons;
viii. Bank credit at subsidized rate of interest for the self-employment projects taken up by the affected persons;
ix. Reservations in services and other concessions provided needs to be effectively implemented;
x. Incentives to be given to employers encouraging employment of such persons.

FINANCING OF THE SCHEMES

The approach to financing the schemes designed for the affected persons as also launching of new social security schemes for the affected persons which should be broadened and the following options including the traditional budget allocations out of the Government funds need to be explored:

a) Finance from the general revenues or tax financed as a major source;

b) Collection of cess from the industries, employment in which leads to occupational diseases and work hazards;

c) Special tax on luxury items and those items consumption of which are injurious to health;

d) Contribution from employed to establish a separate fund for welfare;

e) Donations from charitable organizations;

f) Donations from international donors and agencies;

g) Employer share of contribution at enhanced rates for the programmes designed to address contingent poverty.

SOCIAL SECURITY AND COMMON PEOPLE OF INDIA

Where is social security in India even 63 years after Independence? Politicians talk a lot on the subject of social security but there is no such thing in India - here everyone has to fend for himself. Social security is a budget head under which funds are earmarked and conveniently diverted to other budget heads that provide better returns. Taxpayers have PANs for those who file IT returns, this could be extended to cover all citizens whether he is a taxpayer or not. If this is done, there would be more accurate figures of the total population and ready identification of who-is-who with respect to above poverty line or below poverty line. Right now, it is all guesswork. Why can the government not consider allotting Social Security Numbers (SSNs) to one and all? Allotment of SSNs could streamline plenty of work, provide reasonably accurate data and eliminate corrupt practices. A Social Security system in India on the lines of developed economies is the need of the hour. The need for Social Security is undisputed in a large country like ours where the Human Development Index is low. However, the right model and effective way of implementing the system has never been attempted- education and housing, government infrastructure to mange a large social project which covers PAN India, all contribute significantly in ensuring any proposed system to be successful. Creating huge awareness about such a need at the individual citizen level itself is a herculean task. How it can be achieved depends on a large outlay, independent body with the right budgetary allocation and proper accountability to tax payers. As we observe that the existing system of administration in India has been unable to deliver the prosperity to most of the Indian people due to small number of vested interest, political ideologies that have segregated the society in different wings. Most importantly - none of these ideologies work for the benefit of Common People of India or the universe. The ideologies such as "Independence Movements", "Garibi Hatao", "Ram Mandir", "North East Movements", "Violent Movements", "Samajwadi Movements", "Separatist Movements", "Communism Movements", "Religious Movements", "Dalit Movements" and numerous others have not been able to achieve prosperity and justice to the common man of India. Though, with the help of these popular ideologies, their leaders are successful to achieve desired political platforms of vested interests. Can we realize that "what does a common man expects in a living environment?" We may not find that a common man needs more than the basic life security, family security, health care, education, employment, housing, water, electricity, roads, corruption free administration. It seems amazing that after 63 years of independence, none of the basic measure or accountability of the livelihood for millions of Indians has been secured by any administration. More amazingly this serious matter of urgency is not the agenda of any people group or political group. Therefore a Pro-People system such as "Social Security System" or a similar system that enables our country India to provide Social and Economic Security to all citizen's through mutually accountable and Pro-People Governance should be in place. Social Security is not a new concept but on behalf of all people of India, the system which keeps India on the path of prosperity has to be implemented. 52 countries have been observed where Social Security is the best method of providing the allocated Food Security, Housing Security, best Health care, best Education, Self employed Society run by "Pro-People Government System". Therefore India should stand committed to get the similar System of

Social Security to all its citizens. We hope that one day the common man of India becomes aware of his rights, we hope that one day the political parties work for the prosperity of each common citizen of our land, we hope that happiness and good livelihood exist for all people of India and this unique universe.

CONCLUSION

Social security reforms have attracted increasing attention over the past decade in the face of globalization and industrial restructuring, labour market trends resulting from liberalization in India, and the implications for social security and social safety nets. They highlight the need for Social Security System for this vulnerable segment of the workforce i.e. Textile Mill Workers. Many mill workers are waiting with only one hope that today or tomorrow their mills will reopen or atleast they will receive their due compensation. Many mill workers committed suicides as they couldn't support their families. Time has come to give justice to the mill workers and their family members. It's never too late to rectify our mistakes. Remember it's "Now or Never".

(Note: The erstwhile name of Mumbai City was Bombay which was changed in the year 1995.)

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Role of Actuaries In General Insurance Business

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1.1 Introduction

Insurance is a means of protection of the economic value of assets. It is a method of spreading over a large number of persons, a possible a financial loss, which cannot be borne by an individual. Insurance is a specialized contract. It is an agreement between two parties. One party is an insurance company who takes the insurance of other party known as insured party. Insured party may be individual or a businessman.

In case of insurance contract, the premium paid by the insured party is the consideration for insurance contract and against the premium the insurance company agrees to pay compensation in case uncertain event happens in the future. The basic principles of the insurance contract are: utmost good faith, insurable interest, indemnity, subrogation, contribution.

Insurance is understood as coverage by contract whereby one party undertakes to indemnify or guarantee another against loss by a specified contingency, the amount for which it is insured. Insurance can therefore cover life, health, goods, travel, and equipment– anything of value to the person or organization making the coverage.

1.2 Actuary

An actuary is a business professional who deals with the financial impact of risk and uncertainty. Actuaries have a deep understanding of financial security systems, their reasons for being, their complexity, their mathematics, and the way they work. The actuarial Society of India refers to the Oxford Dictionary, which states that an "Actuary is a person whose job involves calculating insurance risks & payments for insurance companies by studying how frequently accidents , fire, deaths, etc., will happen".

Actuaries evaluate the likelihood of events and quantify the contingent outcomes in order to minimize losses, both emotional and financial, associated with uncertain undesirable events. Since many events, such as death, cannot be totally avoided, it is helpful to take measures to minimize their financial impact when they occur. These risks can affect both sides of the balance sheet and require asset management, liability management, and valuation skills. Analytical skills, business knowledge and understanding of human behavior and the vagaries of information systems are required to design and manage programs that control risk.

Now in India, actuary plays an important role in insurance sector, where actuary perform various difficult tasks by managing various risks in insurance. The opening of the insurance sector has also thrown a great challenge to the actuarial profession in India. The demand for actuarial skills & knowledge is growing up exponentially & the actuarial profession in India is gearing up its activities to meet this demand.

The actuary is a specialist who:-

- Combines an understanding of risks & mathematical technique to develop financial products to manage these risks. (Insurance Policies)
- Price these products. (calculating insurance premium rates)
- Compute reserves to be held for liabilities of companies undertaking these financial risks.

1.3 Objectives of study

- To Study the role of Actuary in insurance.
- To understand the requirement of Actuaries in insurance.

- To study various Powers & Duties of Actuaries

1.4 Research Methodology

The data collection has been done through secondary sources. The data has been collected from books, articles in newspapers, Journals, Magazines, publications of Government of India and internet.

1.4 Responsibilities' of Actuary

1.4.1 General Responsibilities of an Actuary

- One who accepts the role of actuary is responsible for a multitude of items. They will review statistical information relating to rates dealing with mortality, sickness, accidents, disability and retirement.
- They will take the information that they obtain from reviewing statistical data and relay the information to individuals who need such items to successfully pursue insurance-related interests.
- The general role of the actuary is to compile the data which they collect in such a manner that it helps companies deal with payment and coverage issues.

1.4.2 Specific Duties of an Actuary

There are a variety of specific duties which an actuary must carry out on a daily basis.

- The first duty which an actuary must undertake in their job role is to review a variety of documents. These documents relate to statistical information, insurance plans, annuity plans, pension plans, contracts and company policies. The overall goal in reviewing these various document is to construct guidelines for which the companies can follow with their customers and employees.
- Once the actuary has reviewed all of the pertinent documents, the individual must then construct concise tables evidencing the results of the intense document review. The tables will diagram the statistical evidence as well as highlight the recommended route to pursue with regard to disbursements, premiums and retirement funds.
- An additional specific duty of an actuary is to determine company policy and explain such policy and its aspects to those who will benefit from it. The actuary may also work on the policy so that it adequately works to benefit those affected by the policy.
- An actuary may also do consulting work and help various companies with their statistical needs and company policy construction. One who is an actuary may work for a specific corporation or many different companies and corporations.
- Actuaries may also be asked to testify as expert witnesses in various forms of litigation. Their testimony most often relates to the lifetime earnings an individual would have seen based on a variety of factors.
- One who fulfills the role of an actuary may also have to testify before public agencies with regard to new or revised legislation affecting the companies and corporations which it works for. This frequently occurs when a new law is about to be passed or the company wishes a particular piece of legislation to become law.
- The actuary is also the go to individual for any questions relating to their job responsibilities asked by the customers of the company. If the questions are best answered by the actuary, then he/she will do so in order to present straightforward information to the public.
- An actuary must also develop mathematical ideas and formulas so that the proper data can be assessed. The actuary must use his/her mathematical abilities to format equations which will aid in the resolution of an issue.

1.5 Traits Which All Actuaries Should Possess

There are many beneficial traits which an actuary should possess. First and foremost, an actuary needs to possess wonderful mathematical skills. Since they will be dealing a great deal with statistical equations and data, having such mathematical skills will help them to excel in their responsibilities.

- Good analytical skills are another important trait which an actuary should possess as it will help them in their job role. As they will need to analyze a variety of documents, having analytical skills which are more than adequate will greatly benefit them in the long run.

- An actuary is an individual who should possess good public speaking skills as well. In their daily job duties, not only will they need to analyze documents and data but they will also have to report such data results to company officials and members of the public. Therefore, in order to best get their opinions and conclusions across in a straightforward, easy to understand manner, good public speaking skills should be a prerequisite to taking on the role of actuary.
- Creativity is something which actuaries should possess. From time to time, they will need to aid company officials in the drafting of company policy and make changes to the policy. With a little bit of creativity, an actuary will be able to take the documentation and put such a spin on it that it is formed into a proper and valid policy.
- One who is an actuary should also have wonderful research skills. Since many of the documents that they need to analyze will not just pop into their laps, it is important that actuaries can do good research and find out what they need to know with regard to statistics and pertinent documents in an efficient and expedient manner.
- An actuary should also have good working computer skills. Since much of their work will involve computers, it is important that the actuary not only be familiar with computers but know how to maneuver around with them as well.

1.6 Conclusion

An actuary is an individual who has many duties and responsibilities concomitant to their position. If one in this job role has excellent analytical, comprehension, mathematical and public speaking skills, they will most likely be individuals who excel at their job and produce the highest quality work product possible. If one has all of these aforementioned skills, the position of actuary may be the perfect one to fill.

Actuarial techniques provide powerful tools to better manage and regulate the affairs of a general insurance company. This fact is now recognized by IRDA. Prudent regulations help all the stakeholders. Though not mandatorily required, Actuaries are also used for reviewing / framing reinsurance arrangement. They also help in the analysis of the effect of policy excess and bonus/malus. They can help in predicting investment outcomes.

Currently, most actuaries in Indian general insurance companies are involved in activities prescribed by regulations relating to the development and pricing of new products, and the provisions for claims on the balance sheet and the investments of assets. If one in this job role has excellent analytical, comprehension, mathematical and public speaking skills, they will most likely be individuals who excel at their job and produce the highest quality work product possible. Looking towards the future, actuaries will be able to assist in other areas of the company like setting reinsurance strategies, determining risk based economic capital required and assist in the management of the company's capital base.

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A Research Study Designed To Analyse The Customer Preferences In Education Loan Market: The Loan Preferences Of The Students Studying In South Mumbai Colleges.

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Abstract:

The Indian banking landscape has changed irrevocably. The market is ripe for the emerging set of new-age middle class customers with their rising aspirations and expectations of world class services from the banks. This paper discusses the preferences of the consumers while selecting the banks for the purpose of education loans. The paper analyses the preferences of the students while deciding upon the banks based on various criteria's such as services, interest charges, the procedural formalities, mortgage, repayment options, documentations etc. The paper provides insights on the points, preferences as well as the various criteria's based on which consumers compare and conclude their decision making. The paper also discusses about the students views and their expectations from the banks while taking an education loan.

Keywords: Contemporary Education, Professionalism, Case Study method, Industrial Collaborations, Mortgage options.

Introduction

Today, banks face their toughest competition ever. Moving from a sales philosophy to a holistic marketing philosophy. And the cornerstone of a well conceived marketing orientation is strong customer relationships. According to John Chambers[1], Customer centered organizations are skilled in market engineering and not just product engineering[2].

Education loan has become an important tool for the students to fulfill their dreams of higher as well as technical education. The education which might otherwise seem expensive and unaffordable becomes easier and possible due to the benefit of education loans. The demands of the contemporary education[3] can be filled by the use of research methodologies[4], case studies[5], industrial visits[6], collaborations[7] and professionalism[8] which requires lots and lots of investment, consequently increasing the cost of education and repercussions fall on the student's pockets.

Objectives of the Study-

The main objectives of the study were to understand the customer preferences in the education loan market, to analyze the loan preferences of the students studying in south Mumbai colleges, to compare the loan preferences of the students and to interpret the broad lines based upon which the students opt for banks and finally decide the bank from which they apply for loans.

Factors responsible.....

Demands of Globalisation

The demands placed by globalisation have also lead to banks providing a wide array of services and the tough competition contributes to more specialised services being offered by the banks.

The banks are establishing themselves beyond the borders which pose a great competition for the domestic bankers. Therefore, they struggle to match themselves with the global bankers.

Demand for education loan

The demand for the education loan has been following a rising trend since past number of years. The rising demand for education loan has also seen a facet of increasing trend due to the immense increase in the expectations of the industry as well as the growing need for the higher as well as technical education.

The increasing cost of the higher and technical education as well as most importantly the rise of foreign universities and as well private colleges. The fees charged by the premier institutions is also quite high which

becomes unaffordable for a large number of students coming from the middle class or fixed income backgrounds.

Education loans provide an easy and simple way to them to turn their dream of higher and technical education into a reality.

Not only is this due to the increasing impact of globalization there a large number of students who also aim for going for their further education in the foreign universities. But due to cost barriers earlier they had to hold back themselves.

But due to the easy procedures and the simplest documentations and formalities they are opting for the education loans so as look forward to the foreign universities.

Corporate World

The changing demands and expectation of the corporate world is also creating a vast amount of pressure on the minds of the students and thereby forcing them to apply to foreign universities.

The more prominent impact is also from the fact that the way the corporate world is inviting the foreign educated Indians to join their organisations at esteemed posts.

Most importantly the corporate world is also offering these students big bucks, which is becoming an attractive offer for these students to take up jobs. Therefore they are more interested in applying to foreign universities for their further education.

Pressure from the peer group

There are also lots of instances wherein the main reason for taking up the foreign university education option is also due to the pressures ranging from the peer group. Students also apply to foreign universities because their friends are applying or colleagues in their present educational levels.

The benefit of continuing their further education along with their friends also provides them companionship as well as a sense of security and confidence. Generally the fear of a different country, language barriers, cultural barriers and most importantly being away from home makes most of the students nervous about going to a foreign country and continuing their education from there. Whereas when their friends are also there along with them the whole scenario looks interesting and studies become more fun.

Increasing Need for Further education

The need for further education has been increasing over the past few years. Now a day's large numbers of students are applying for getting further education. The shift and the concern towards further education have also been due to the impact of Globalisation. The Globalisation has given birth to specialization. The increasing demand for professional education has given rise to lots and lots of new professional courses coming up in the educational world.

Due to the demand for specialized knowledge, a basic qualification is no longer enough. Therefore, the increasing trend of students interested in getting a further education has taken importance.

Further education because it is specialized and because there are lots of experts who are involved, research, industry associations, collaborations is expensive. This gives the need for education loan.

This is the reason, due to which there is direct association between the increasing need for further education and the increasing needs for education loans. These are two factors depended on each other. Increase in one factor, has a direct impact on the other and vice versa.

Services

The relation between the bank and its clients is like a beacon throughout which provides nuggets to the consumers. Today a large number of students coming from middle class backgrounds with a mindset of thinking and planning out-of-the-box and the attitude which can lead to disruptive and positive changes in strategic environment of the world class organisations just need a little financial support to turn their dreams into realties. To grapple themselves with the new demands of new courses and the coursework, the students expect their bankers to be flexible and cooperative for a solution to their financial problems.

The different services which the consumers expect while selecting a bank for education loan. Such as simpler procedures, lesser documentations, lesser securities, quick procedures etc.

The consumers prefer simple procedures. The consumers do not want complicated procedures. Also the procedural formalities should not involve longer times. If the procedural formalities are long enough specially in the case when the education loan is involved the consumers sometimes may not have the time and therefore, due to this they may miss out the deadlines as well as may lose the opportunities.

Past Literature

In retrospect there has been a wonderful collection of thought leading, intellectually challenging as well as exciting publications on the areas like Financial Management, Securities Analysis, Portfolio Management, International Lending, Financial Services, Investment Analysis, and so on. As we kick-off 2011, here are some philosophies and their approaches.

Khan (2006) has discussed the rules and regulations involved in housing finance. Khan (2009) also provides more insights into the procedures in housing finance. But apart from him majority of authors have written more about Corporate Finance, Risk Analysis, but no where have they discussed on the area of Education loan. Pandey (2005), Chandra (2009), Maheshwari (2006) have all talked about Financial Concepts and different aspects of Capital Budgeting. Avadhani (2006) and Saxena (2008) have supported views on Corporate Finance. The different techniques of Financial Valuation have been argued by Maheshwari (2009). IIBF (2007) have concentrated more on Financial Planning, similarly, Apte (1995) presented different Financial Instruments along with Kuchhal (1982), Madhura (2008) and Srivastava (2005). Again Avadhani (2006) provided a gist of different forms of lending.

Though education loan serves as an invaluable and distinguished support for the consumers in shaping their next paradigm shifts and in persistently supporting them to follow their professional aspirations, still there nothing much written in the form of literature about it. On the contrary the association between the banks and the consumers is so strong that it is like a beacon throughout which provides nuggets to the consumers.

Sample size and Sample type

The data was collected from 200 students studying in the south Mumbai colleges from all backgrounds Commerce, Arts and Science. The students from whom data was collected were from second and third year of their bachelor degree. Since these students were near to their plans of pursuing higher education.

Research Methodology

The changing consumer preferences have also caused lots of banks to provide different types of services. This paper presents the survey conducted from among 200 students studying in south Mumbai colleges to know their preferences while taking education loans. The different expectations which these students have while comparing different banks for the purpose of applying for education loans.

To calculate the results of the research a survey was conducted with the help of questionnaire method by using interviewing technique. The information was gathered to know the customer preferences in the education loan sector. The questionnaire included the questions to enquire various preferences the customers have while applying for education loans such as duration of procedures, security, brand loyalty, flexible payment options, simplicity in procedures etc. And the different services which they look for while selecting a bank for the purpose of education loan.

Research Results

Table1 : Quick procedure

	Number	%AGE	Cum %
Agree	180	90	90
Disagree	20	10	100



Table 2: Security

	Number	%Age	Cum
Agree	150	75	75
Disagree	50	25	100



TABLE 4: Brand Loyalty

	Number	%Age	Cum
Agree	30	15	15
Disagree	170	85	100

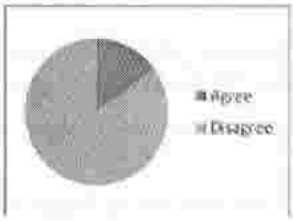


TABLE 5: Flexible Repayment Options

	Number	%Age	Cum
Agree	160	80	80
Disagree	40	20	100

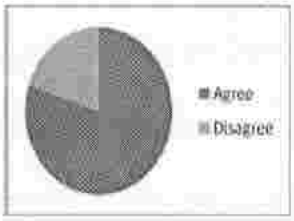
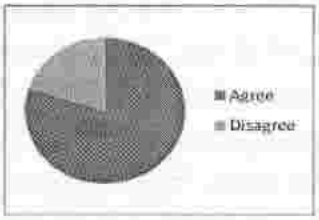


TABLE 6: Simplicity in Procedures

	Number	%Age	Cum
Agree	110	55	55
Disagree	90	45	100



Analysis & Interpretations!

The technology mania, emerge of creative land, new launches, aggressive marketing[9], the entry of foreign banks and gearing up of the private sector banks have accelerated the ad spending by the banking sector, a phenomena which had been dormant till now, despite being in existence for as long as 100 years. And the credit of all this goes to rise in the consumer expectations and preferences in terms of service quality and other value added services. The survey gave insights into the importance of services oriented strategies such as quick procedures, flexible repayment options, mortgage options etc.

Though on the contrary the results also showcase that a large number of consumers are quite comfortable with large amount of documentations and procedures. Evidently also because due to increase in the number of frauds and manipulations, this phenomena is more of a ritual to be carried on religiously.

On the side of being loyal most of the consumers accepted the reality that when it comes to banking, they will prefer better services and value added features than sticking to their existing bankers.

Future Scope.....

The classic paradigm of offering the kind of service expectations and aspirations the consumers have from the bankers of today is crossing miles. In the words of Mahatma Gandhi, "Be the change you want to see in the world." The technological advancements, online transactions, E-Commerce[10], Interbank relations, customer friendly atmosphere and the most prominently value added services gave a push to the banking sector and apparently would help them in bagging accolades coupled with increase in the turnover for the future. These interesting insights will hopefully serve a journey from then, now and beyond.....

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(Endnotes)

[1] John Chambers is the CEO of CISCO Systems.

[2] Product engineering

is the

different strat

egies aimed at product such as technical and strategic and so on.

3Contemporary education is the modern education with practical oriented approach.[4]

Research methodology is the use of different techniques in the research.[5]

Case Study is the study of different situations and their analysis.

[6] Industrial visits benefits students by giving them practical exposure.

[7] Collaborations are the networks between institutions and Industry for Industrial Experience.

[8] Professionalism is the specialised courses introduced to provide detailed insights into one area.

[9] Aggressive marketing means powerful marketing strategies used to influence consumers.

[10] E-Commerce is the electronic form of business transactions.

Micro Finance For Livelihoods - Experience Of NABARD

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Introduction:

Finance is the root of the economic growth and credit is considered to be its branch. The latter grow vertically, which helps the former to inflate horizontally. In other words, the rapid growth of finance system depends upon the strong and sound system of credit policy in an economy. Credit is a basic lubricant that helps to provide a push to the development process. It is the fourth basic prerequisite after food, cloth and shelter for the development of people. Providing credit to the needy people at the right time helps in speed development of people. Providing credit to the needy people at the right place helps in speed development of the society. As the one third of population in our country is living in the rural areas, so there is much necessity for inclusion of rural people in the finance system. To solve the above problem the self help group bank linkage programmes approach of NABARD started in 1992, which not only helps to improve the village economy but also make the rural finance system more massive and sociable for common people.

An attempt has been made in this study to analyse the process of SHGs Bank linkage programme of NABARD in rural area. Section I focuses on concept of MF and livelihood, Section – II presents the NABARDs initiatives in livelihood creation through SHGs. Section III highlights NABARDs experience in implementing livelihood programmes. Section IV indicates issues related to livelihood. Section V discusses about NABARDs future plans to upscale the livelihood programmes, Section VI gives conclusions.

Section I

Concepts of microfinance and livelihood

According to Marguerite S Robinson, author of 'The Microfinance Revolution: Sustainable Finance for the Poor' microfinance refers to small – scale financial services – primarily credit and savings – provided to people who farm or fish or herd; operate small enterprises or micro enterprises where goods are produced, recycled, repaired or sold; who provide services; who work for wages or commissions; who gain income from renting out small amounts of land, vehicles, draft animals or machinery and tool; and to other individuals and local groups at the local level of developing countries, both rural and urban."

Thus the core and focus of microfinance is livelihood creation. Vijay Mahajan, Mona Dikshit and Kaushiki Rao define Livelihood as "a set of activities a household engages on a regular basis in order to generate adequate cash and non cash income to maintain a minimum desired standard of living, both on a day – to – day basis and over a longer period of time". Therefore Concept of livelihood for SHG members could be viewed in terms of declining share of consumption loans in total loans and resorting to income and gainful employment generating activities.

Section II

NABARD's initiatives in Livelihood creation through SHGs

NABARD launched a Pilot Project for promotion of Micro Enterprises (MEs) among members of mature SHGs in 2005-06 in nine districts across nine states of the country to understand the processes which might facilitate the preparation of a blue print for promotion of ME among members of matured (more than three years old) SHGs was employed by MART. Under the pilot project, promotion of MEs, was proposed to be undertaken through suitable identified NGOs having potential to function as Micro – Enterprise Promotion Agency (MEPA) with the overall technical assistance for the project from Marketing and Research Team (MART). 3M model which was employed by MART addressed three basic needs of micro finance, micro market and micro planning to help poor in starting economic activities for livelihood promotion with the help of NGOs / development agencies.

The Major findings of the Pilot Project were as follows:

a) 77.45% of the micro – entrepreneurs received training in farm and off farm sector / activities

b) Number of IGAs/ MEs started covered 64% of the members trained 7,1777

c) 98% of the members which started IGA / Micro Enterprises were credit linked with banks. The average amount of credit per ME across the nine States was Rs. 17,080.

d) Choice of traditional activities was encouraged in order to build on existing capacities and capabilities. Identified SHG members undertook training for improvement of skills and started enterprises in traditional activities which they have been pursuing prior to the commencement of the ME Pilot Project. These included mainly farm and off farm activities (diary, goatery, vegetable cultivation etc.) which constituted approximately 77% of the micro – enterprises promoted.

e) As compared to Farm Sector fewer Non Farm Sector Activities were taken up as they required more sophisticated skills, markets and marketing skills.

Livelihood finance is a comprehensive approach to promoting sustainable livelihoods for the poor that includes financial services, agricultural and Business Development Services (BDS) and institutional development services. Financial services should include a minimum of savings, funds transfer, financial counseling, affordable credit and comprehensive micro – insurance (health, crops and livestock) cover. As the SHG model was successful, most of the livelihood programmes chose SHGs as the preferred delivery route for all related services. Many of the organisations have registered successes and introduced innovative approaches and practices e.g. Myrada, Dhan Foundation, Sewa, SERP, etc. However, livelihood programmes require huge investments in capacity building, access to markets, technology, arrangements for monitoring and impact, assessment and coordination, government support for social security and infrastructure development. This involves coordination of numerous organizational efforts particularly for savings in cost. Nabard is addressing the issue of marketing SHG products in a multi- pronged manner. Nabard has been implementing several livelihood promotion programmes financed under the purview of Watershed Development Fund (WDF), Tribal Development Fund (TDF), Farm Innovation Fund (FIF), Umbrella Programme for Natural Resource Management (UPNRM) etc.

Section III

NABARD's experience in implementing livelihood programmes

There are a substantial number of credit – linked SHGs that are over three years old and stabilized in their credit and savings operations. It is necessary that members of such SHGs be encouraged to scale up Income Generation Activities and diversify their income earnings. Many NGOs are trying to promote micro enterprises among SHG members but as their marketing abilities, skills and experience are rather limited, some hand – holding or training is needed. The critical constraining factor, besides the low level of appropriate skills, is that SHG members face a lot of problems in appropriately marketing their produce. There is a need to evolve a methodology for promoting micro enterprises to create livelihood and employment opportunities among SHG members, besides imparting relevant financial skills and developing their risk- taking abilities. In this direction, Nabard had initiated a pilot project in nine districts across nine states through professional marketing agencies. Though the project did show encouraging results, it was observed that there was a general preponderance towards farm sector activities and products for local markets. There is a need to review and upscale such efforts. However, it need to be said that not every SHG member can be an entrepreneur and a sizeable number of such people are better off as wage earners as they have no risk appetite or initiative to become entrepreneurs. Therefore livelihood promotion efforts include the need for enhancing employment opportunities in rural areas.

Section IV

Issues Related to Livelihood

The graduation of SHG members from "borrowing for consumption" stage to borrowing for starting or supporting livelihood is a natural progression in the credit profile of the SHG members. An impact evaluation study conducted during 2006 – 07, covering 310 members from 56 matured SHGs (which were at least three year old) in Chittoor, Nizamabad and Warangal districts of Andhra Pradesh revealed that 70% of the members had initiated or supported Income Generating Activities (IGA) but only 28% of them had ventured into micro – enterprises (MEs; An ME implied an IGA by creation of an asset with or without credit support). These enterprises were stand alone or family owned MEs like dairy, pickle shop, flour mill, etc. Average loan amount availed by members with MEs and IGAs was Rs. 24,089 and Rs. 17, 171. The net income accrued and the employment generated through the ME households were higher by 70% and 81% respectively as compared to non – IGA households who availed the average loan of Rs. 8,210 only.

Evaluation studies on micro – entrepreneurship among SHG members in Gujarat and Jammu and Kashmir also revealed that with the passing of time, SHG members shifted from consumption to production loans for setting up IGA/ ME. In Gujarat, the percentage of bank loans utilized in asset creation improved from 8% in the first linkage to 67% by the fifth linkage. The percentage of members graduating to micro enterprises activities included dairy, flour mill, rickshaw, grocery shop, brick klin, mandap decoration, etc. varied between 29% in Gujarat and 32% in Jammu & Kashmir. IGA household undertook purchase of inputs for farm enterprises, mushroom cultivation, etc., and the proportion of such members was 35% and 39% members in Gujarat and Jammu & Kashmir, respectively.

In certain quarters it is viewed that access to financial services, including credit may enable rural poor to start or expand a micro – enterprise and will allow them to rise above poverty. Experience shows that microfinance plus is a necessity and in successful endeavors, backward – forward linkages were made available to the group members. Graduation of SHG members into entrepreneurs requires intensive training and handholding on various aspects like understanding of markets, potential mapping, fine tuning of skills and entrepreneurship management. In Gujarat and Jammu and Kashmir, absence of rotation on leadership, declining membership of SHG over time, lack of product diversification, use of low level technology, inadequate infrastructure etc. were some of the constraints identified in promotion of MEs. While in Andhra Pradesh, absence of strong support system for supply of raw material, technology up gradation, capacity building of entrepreneurs and marketing arrangements were the major constraints.

The example of BASIX, which is working with over a million poor households. For the first five year since inception in 1996, BASIX took the approach of primarily delivering micro – credit to its customers. After five years of pursuing this approach, BASIX carried out an impact assessment the year 2001. The results of this were rather disappointing. Only 52% of the customers, who had received at least three rounds of micro – credit from BASIX, showed a significant increase in their income (compared to a control group), 25% reported no change in income levels and 23% reported decline in their income levels. BASIX then carried out a detailed study of those who had no increase or even a decline in income and found that the reason for this could be clubbed into three factors:

1. Un – managed risk in their lives and livelihoods
2. Low productivity, in terms of poor yields and higher costs, and
3. Unfavorable terms in input and output market transactions.

This showed that there is a need for risk mitigation, yield enhancement, cost reduction, and bringing rural producers together for better bargaining at the market place. Hence in 2002, BASIX revised its strategy, to provide a comprehensive set of livelihood promotion services to rural poor households. BASIX reaffirmed that credit is necessary but not sufficient condition for livelihood promotion. It revised "Livelihood Triad" Strategy included provision of financial services beyond credit – such as insurance; provision of agricultural, livestock and non – farm enterprise development services and institutional development services for producer organizations.

By march 2010, BASIX had two million micro – insurance and half a million customers for agriculture, livestock, and non – farm enterprise development services. Over 20% of its income come from insurance and livelihood promotion services. Economies of scope added to economies of scale. This enabled BASIX to reduce its interest rates, even as its borrowing cost went up.

Despite India's high economic growth rate, around 37% of total population and 41.8% of rural population is estimated to be below poverty line as per the Tendulkar committee report. The poor primarily are dependent upon agriculture and other natural resource – based activities for their livelihood. Thus natural resource management (NRM) plays an important role in livelihoods of the poor and therefore it is possible to have 'green livelihoods' if the activities are designed in a sustainable manner. The most critical elements here are the access to and equitable management of local resources in a viable and sustainable way and to design suitable livelihood interventions for the rural poor. With this in mind, National Bank of Agriculture and Rural Development (NABARD), with assistance from the German Development Cooperation (GDC) viz., KfW and GtZ, has designed a unique product named 'Umbrella Programme on Natural Resource Management (UPNRM)'.

UPNRM provides a package comprising capacity building, marketing support, infrastructure support and facilitation cost in the form of adequare margin to the facilitation agency (called 'channel partner') and risk mitigation strategies like insurance of asset as well as life of the ultimate borrower.

The response of UPNRM so far has been quite good as 27 projects have already been sanctioned which are spread over from Tamil Nadu to Andaman and Nicobar.

Section V

NABARD's future plan to upscale livelihood programmes

Nabard has been working on livelihoods for long. While microfinance is just one sphere of activity in which people's mobilization through the SHG – Bank Linkage Programme, was possible. Besides, Nabard have pioneered water shed development and Wadi development in the farm sector which focuses on livelihood. The starting point of all these could be enabling access to finance which microfinance does but the end result is always directed towards livelihood enhancement. Similarly, the non – farm sector, managed a host of products and processes such as cluster development, Rudseti, REDP, Drip etc, focusing on livelihood issues in rural areas.

Greater access to bank finance for the SHGs should become the route for livelihood promotion as the average loan size per SHG member is Rs. 5,500 while the per SHG borrowing is Rs. 76,000 only. On the other hand, it also has to be appreciated that micro- enterprise development is not just an issue of access to finance. It is perhaps more important to ensure systematic access to the market to ensure the success of livelihood related interventions which is easier said than done. Successful marketing would necessitate aggregation, grading and sorting of produce in case of farm produce as also partnerships with private agencies. The success of e – Choupal by ITC and eKutir by Intel and Grameen Foundation of Bangladesh are classic examples in this regard.

In the non farm sector, marketing becomes a more complex issue. The marketing strategies for non – farm products required by masses could be again through cluster development and appropriate partnerships. However, the strategy for marketing handicrafts and more unique team have to be different and more exclusive in nature. To put it in simple terms, you cannot expect handicrafts items to be sold in large retail chain outlets but you can expect utility items like bags, slippers, etc. to be sold from these places. Our focus has been and will continue to be multi – pronged with regard to rural livelihood promotion, given the extreme complexities of the job in hand.

NABARD also looks forward to partnering with new generation training agencies and grassroots level NGOs / NBFCs, for identifying and supporting state – specific initiatives for livelihood promotion efforts particularly through the SHG or micro- enterprise mode. NABARD also recognize the important role played by the corporate sector in forgoing public private partnerships in this regard particularly in synergistic relations for skills upgrading and access of discerning and complex markets.

Section - VI

Conclusions

Livelihood promotion is a complex process and requires a comprehensive approach to promote sustainable livelihoods particularly in rural areas. Under NREGA, the Government of India assures a wage of Rs. 100 for 100 days unskilled labour employment to any person willing to work in rural areas. In this scenario, it is expected that any IGA adopted in rural areas should at least provide Rs. 10,000 per annum to the entrepreneur.

During 2006, the Micro Enterprise Development Programme (MEDP) was launched for development of sustainable livelihood for SHGs. The MEDP are short duration (3 to 13days), location specific programmes on skill upgradation / development for sustainable livelihoods/ venturing micro – enterprises by matured SHG members. It is a supplemental effort to upgrade/ develop skill and preliminary business acumen of SHG members in order to enable them to cope up with the issues in relation to successful enterprise for income generation / livelihood.

As per announcement made in Union Budget for 201 0- 11, Government of India has enhanced the corpus of Micro Finance Development and Equity Fund (MFDEF) from the existing Rs. 200 crore to Rs. 400 crore in the ratio of 2:2:1 by NABARD, RBI and Commercial Banks. The fund is housed and managed by NABARD. NABARD has planned to upscale and consolidate the SHG – Bank Linkage Programme and Microfinance interventions.

There are examples which have proved that SHG Federations could play an important role in nurturing of groups, in increasing the bargaining powers of group members and in livelihood promotion.

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Fragmentation Of Production In Asia

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Abstract

During the last decade or so, an important form of international exchange has acquired special attention- international outsourcing. Trade in Parts, Components, Accessesories (PCA) has exhibited a dynamism exceeding that of trade in final goods. Trade in PCA has opened up new avenues of trade in the developing countries in which, Asia is emerging as an important hub. We investigate this phenomenon in a sample of 8 fast growing economies in Asia: China, India, Indonesia, Malaysia, Philippines, Singapore, Thailand, and Republic of South Korea for a period from 1994 to 2006. The trends in PCA exports at 5-digit level of diaggregation are used to study the export structure of the sample countries. China has emerged as a principal destination for manufactured exports in the region. Singapore and Philippines are important players in the region in the exports of PCA. Electronic goods constitute about three fourths of the total exports of PCA in countries like Malaysia, Philippines and Singapore. Exports of Electronic parts are much larger than that of Automotive parts in PCA exports. The values of the Lafay index of specialization reveal that the comparative advantage has changed rapidly between 1994 and 2006. It is against this backdrop that we argue that there is need for a paradigm shift in the trade policies formulated and implemented by the governments.

JEF classification: F15, F23

Key words: Product fragmentation, specialization, policy

1. Introduction

World trade has grown at phenomenal rates. During the last decade or so, yet another form of international exchange has acquired importance- international outsourcing. Trade in Parts, Components, Accessesories (PCA) has exhibited a dynamism exceeding that of trade in final goods. Trade in PCA opened up new avenues of trade in the developing countries. It provided an opportunity to the developing countries to produce competitively components of the final good, a 'slice' of a good if not the whole good.

Given these dramatic changes we argue that there is a need for a paradigm shift in the trade policies. The rest of the paper is organized as follows. Section 2 presents literature review. Section 3 provides empirical analysis of trade in PCA in and among the sample countries. Section 4 we conclude by suggesting some policy measures.

2.0 Review of Literature

There is vast literature on 'Fragmentation of Production' covering its myriad aspects. Ng and Yeats (1999) report that production sharing in East Asia is considerably greater than is generally recognized, confirming to factor intensity theory i.e. countries with relatively low wages generally have a higher and more extensive revealed comparative advantage in assembly operations, which are generally labour intensive in nature. Lemoine and Kesenci (2002) findings corroborate China's production sharing as, much above all regional process.

Jones et al. (2004) provide theoretical explanation and empirical testing of the great increases in trade in Parts and Components which supports the expansion of intra-industry trade.

Kimura (2005) employs a gravity approach to confirm their claim that differences in location advantages and service links costs play a significant role in determining the magnitude of trade in Machinery and Parts in East Asia. Athukorala (2006) finds that 'Fragmentation' trade had grown faster than total world trade in manufactured goods and the degree of dependence of East Asia in this new form of international specialization is proportionately larger than that of North America and Europe. Leitão et al. (2010) analyze vertical intra industry (VIIT) within Portuguese automobile parts and components for traders and European Union, the BRICs and the US during period 1995 to 2005. The study concludes that income differences between trade partners are important drivers of fragmentation in parts and components. Our contribution to this already vast body of literature is to provide evidence of the importance of PCA exports in South East and East Asian countries and to suggest policy measures to give further boost .

3.0 Exports of Parts, Components, Accessesories: An Empirical Analysis

Jones and Kierzkowski (2000) define the term, "fragmentation", as splitting up of a previously integrated production process into two or more components, or fragments. Such fragmentation is made possible by utilizing activities from the "service" sector. There are many factors at work which have strengthened and spread the process of fragmentation on global basis. For instance, reduced trade and regulatory barriers because of the requirements of WTO membership and the increasing number of regional trading blocs has facilitated migration of production to low cost countries in South East Asia and East Asia. Many developing countries undertook extensive liberalization programmes in the early 1980s and 1990s, opening doors to high degree of competition. Trade impediments in South East and East Asia, particularly those imposed on machinery parts and components have been steadily lowered. Economies of scale have led to finer and finer division of labour, wherein a 'slice' of the product to be produced, which requires less skill is outsourced to low wage countries. Importantly, technical progress has lowered the costs of service links.

Logistics have played a strategic role in the process of fragmentation. Logistically friendly countries are more likely to have better global value chain integration and attract export oriented foreign direct investment. Networked system depends crucially on efficient logistics that enable optimal degree of specialization, outsourcing and seamless integration production (Logistic performance Report, 2010).Given the importance of logistics in the process of fragmentation we briefly discuss the logistic performance indicator (LPI) in the 8 sample countries.

===Table 1===

The logistic performance index (LPI) and its indicators provide an in depth cross country assessment of the logistic gap among countries. The LPI is measured on a 5 point scale, where a score of 1 indicates the worse performance for a given dimension. LPI and its indicators reflect significant differences among developing countries at similar levels of development. Among developing countries, logistic overachievers are also those experiencing economic growth led by manufacture exports(Logistic performance Report, 2010). Table 3 shows the LPI and its indicators in the 8 sample countries. Comparing the LPI of country with the average LPI on the basis of income groups, we find that the LPI of Malaysia (3.44) belonging to upper middle income group of countries (World Bank classification) is far above the average LPI of 2.89 for the countries in this income bracket. In fact, the LPI of Malaysia is quite close to the average LPI of countries belonging to high income group. The performance of Malaysia in related indicator such as timeliness, international shipping, and infrastructure remains above average. China, Philippines and Thailand who belong to low middle income category of countries, have a higher than average LPI for the region.

3.1 Data and Empirical Analysis

Having examined the various factors which have largely assisted the process of fragmentation, we now provide a clear picture of the trade developments in the sample countries for the years 1994, 1998, 2002 and 2006.For the purpose of our analyses we have selected a sample of eight countries from the South East and East Asian regions. They are: China, India, Indonesia, Malaysia, Philippines, Singapore, Thailand and Republic of South Korea. The data for empirical analysis is taken from UN comtrade. The analysis of trade advantage in PCA is carried out at SITC 5 digit level of disaggregation Revision 3. For computing the share of PCA in manufacturing exports we follow the classification given by Athukorala (2003). Accordingly, 225 products have been identified as PCA at SITC 5 digit level of disaggregation , Revision 3(SITC 7:168 and SITC 8 : 57).

In this section we highlight the increasing share of PCA in their total exports. We therefore examine the: A) Intra regional exports of manufactured goods in the sample countries, B) the percentage share of PCA in manufacturing exports, C) the percentage share of Electronic and Automotive parts in PCA exports.

Results of the Empirical Analysis

A) Intra regional exports of manufactured goods in the sample countries

In view of the rapidly increasing intra Asia South –South trade, we proceed to study the trends in the intra regional trade of the sample countries. We examine the origin and destination of manufactured exports in the total exports of the sample countries at SITC 1 digit level of disaggregation. It provides to some extent the evidence of the fragmentation process.

===Table 2===

Manufactured exports constitute 75 percent of China's exports to Singapore followed by Malaysia with a share of 73.4 percent in 2006. The percentage share of manufactured exports of Malaysia to China has increased by 40.8 percent from 1994 to 2006, but the share of Singapore at 63.7 percent, makes her an important partner. China is also an important destination of manufactured exports from Philippines whose share has increased from 3.3 percent in 1994 to 86.4percent in 2006 coming at par with Malaysia. Thus China is emerging as an important destination of manufactured exports from Philippines, Singapore and Malaysia. There is thus a heavy concentration of manufactured exports in intra regional trade.

B) The percentage share of PCA in manufacturing exports

We now proceed to examine the share of PCA in manufacturing exports computed at SITC 5 digit (Rev.3) level of disaggregation. From Table 3 we observe the following:

In 2006, Philippines emerged as a country which had the largest export share (63.0%) of PCA in its manufacturing exports and not far behind was Singapore (62.8%).

In 1994, Malaysia occupied the leading position. But in a short span of 4 years, Philippines took over as leading exporter in PCA.

The share of PCA in manufactured exports of China was 19.8% in 2006.The share of PCA exports in total exports of Philippines, Singapore at 63 percent and 62.8 percent is double that of Thailand and Rep. of Korea.

===Table3===

C) The percentage share of Electronic and Automotive parts in PCA exports

The global electronic industry throughout the 1990s experienced rapid growth of revenue, consolidation of lead firms and geographic expansion. In the East and South East Asian context, trade in PCA which, constitute at least a fifth of manufacturing exports are concentrated in four tariff lines: Office machines and Automatic data processing machines, Telecommunication equipment parts, Thermionic, cold and photo cathode valves and Automobile parts. We compute the share of electronic and automobile parts in PCA exports for the years 1994 and 2006. Reading across rows and column of Table 4 we find:

The percentage share of Electronics in PCA exports of Malaysia, Philippines and Singapore is 92.9%, 91.7% and 88.8% in 2006.

Thermionic, cold and photo cathode valves account for three fourth share in electronic exports of Malaysia, Philippines and Singapore.

The total share of electronics exports in PCA exports in China has grown from 69.8percent in 1994 to almost 80 percenrt in 2006.

India has the largest share of automotive parts (30.2%) in 2006, amongst the sample countries, followed by Thailand and Rep of South Korea. The share of Philippines, Malaysia and Singapore is less than 5 percent.

===Table 4===

Thus, we see that there is a wide variation in the share of electronic goods and Automobile parts. According to Lall et al (2004) the electronic industry is fragmenting faster than autos, largely for technical reasons: high value to weight ratios and lower capability needs for 'fragmentation' process. Automobile parts require heavy investment in design capabilities and information and communication technology, research and development. Further, trade regime in electronics is more open as compared to the protectionist regime of trade in automobile parts. This explains the variation in the shares of electronic parts and automobile parts in PCA exports of sample countries.

6.0 Conclusions

The new pattern of international trade resulting from international production networks indicates the strong involvement of East Asia economies. Intraregional trade has increased rapidly.China has emerged as a principal destination for manufactured exports in the region. Singapore and Philippines are important players in the region in the exports of PCA. Electronic goods constitute about three fourths of the total exports of PCA in countries like Malaysia, Philippines and Singapore. Exports of Electronic parts are much larger than that of Automotive parts in PCA exports. The values of the Lafay index of specialization reveal that the comparative

advantage has changed rapidly between 1994 and 2006. There is tremendous scope for India to further boost exports of automotive parts. Thus, there is plenty of evidence which supports our premise that Asia is an important hub for PCA exports.

To maintain their competitive advantage in exports of PCA, it is imperative to design and implement policies, which will foster cooperation and growth among the developing Asian countries. The external dependence of the countries in South East Asia and East Asia must be curtailed. Expansion of domestic demand by ensuring greater participation of all segments of the population in income generation will help.

The st ate machinery must be geared to improve and expand trade logistics, only than a strong regional trade dynamism can be sustained. In this context regional cooperation in areas of trade and transport facilitation would indeed go a long way in enhancing existing trade volumes. Dissemination of information is vital for efficient functioning of markets. Regional cooperation through creating new regional information networks and institutions and strengthening the existing ones will further help in consolidating Asia's position as hub for international products sharing.

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Table 1: Logistic Performance Index

Country	Overall LPI	Customs	Infrastructure	International Shipments	Logistic Competence	Tracking Tracing	Timelines
China	3.49	3.16	3.54	3.31	3.49	3.55	3.91
India	3.12	2.7	2.91	3.13	3.16	3.14	3.61
Indonesia	2.76	2.43	2.54	2.82	2.47	2.77	3.46
Malaysia	3.44	3.11	3.5	3.5	3.34	3.32	3.86
Philippines	3.14	2.67	2.57	3.4	2.95	3.29	3.83
Singapore	4.09	4.02	4.22	3.86	4.12	4.15	4.23
Thailand	3.3	3.02	3.16	3.27	3.16	3.41	3.73
Rep. of Korea	3.64	3.33	3.62	3.47	3.64	3.83	3.97
All High income	3.55	3.36	3.56	3.28	3.5	3.65	3.98
Upper middle income	2.82	2.49	2.54	2.86	2.71	2.89	3.36
Lower middle income	2.59	2.23	2.27	2.66	2.48	2.58	3.24

Source: Trade logistics and Facilitation, World Bank 2010

The Scores are from one to five, one being the worst performance for the given dimension

Table 2: Intra Regional Exports of Manufactured Goods (As percentage of total exports)

Origin	Destination	1994	1998	2002	2006
China	India	12.5	25.7	37.1	50.7
	Indonesia	32.5	26.2	42.7	43.1
	Malaysia	41.2	52.1	70.3	73.4
	Philippines	25.6	44.7	52.7	56.3
	Singapore	41.4	65.9	71.3	75.1
	Thailand	35	43.1	62.4	56
	Rep. of Korea	25.5	38.2	49.5	49.7
Indonesia	China	1.05	2.1	5.9	6.7
	India	0.5	1.5	2.7	4.5
	Malaysia	21.1	21.3	26.4	22.9
	Philippines	3.9	10.5	22.8	20.9
	Singapore	48.1	49.2	57.6	49.5
	Thailand	11	30.6	24	25.6
	Rep. of Korea	3.3	0.96	5.96	4.7
Philippines	China	3.3	39.6	78.1	86.4
	India	5.7	45	63	44.4

Origin	Destination	1994	1998	2002	2006
India	China	2.5	5.7	6.4	4.8
	Indonesia	15.4	13.4	10.4	5.7
	Malaysia	21.3	20.8	18.8	19.3
	Philippines	12.2	10.1	6.5	11.5
	Singapore	28.1	32.5	23.5	17.5
	Thailand	7.9	10.2	8.7	12.2
	Rep. of Korea	6.4	6.5	6.2	7.4
Malaysia	China	12.3	28.7	49.6	53.3
	India	36.3	21.9	20	21.9
	Indonesia	46.1	43.6	34.4	25.9
	Philippines	36.9	71	58.3	45.8
	Singapore	70.1	73.9	76	63.7
	Thailand	41.4	63.4	61.9	50.8
	Rep. of Korea	23.9	27.9	47.5	27.5
Singapore	China	33.8	57.3	62.8	72.7
	India	45.1	51.3	63.3	62.1

	Indonesia	22.2	30.9	58	52.5
	Malaysia	9.6	94.7	90.8	86.3
	Singapore	36.2	91.6	90.4	75.2
	Thailand	20.7	88.7	90	69.9
	Rep. of Korea	13	67.1	77.2	64.1
Thailand	China	10.5	40.7	35.9	40.1
	India	13.4	24.5	43.6	46.6
	Indonesia	20.7	7.5	32.7	44.8
	Malaysia	47.7	49.1	48.5	46.9
	Philippines	45.5	52.3	53.7	60.4
	Singapore	82.8	72.6	67.7	57.5
	Rep. of Korea	32.4	37.9	49.7	42.2

	Indonesia				58.2
	Malaysia	69.3	71.8	73.4	67.4
	Philippines	50.3	70.1	62.7	55.8
	Thailand	61.5	70.9	69.5	67.3
	Rep. of Korea	54.3	68.6	80.2	80.9
Rep. of Korea	China	28.1	29.2	48.6	57.9
	India	33.7	49	59.9	61
	Indonesia	30.9	32.4	39.9	25.7
	Malaysia	64.8	86.5	75.9	73.3
	Philippines	41.4	72.5	66.3	60.6
	Singapore	77.9	73.4	74	72.1
	Thailand	42.4	48.4	60.7	43.8

Source: Author's calculation based on UN comtrade

Table 3:

Share of Parts and Components ands Accessories (PCA) in Manufacturing Exports (1994 - 2006)

Country / Year	1994	1998	2002	2006
China	8.2	11.9	18.3	19.8
India	8.9	8.3	12	13.8
Indonesia	8.9	15.9	20.1	18.2
Malaysia	44.3	47.9	52.3	47.4
Philippines	30.7	64.6	62.1	63
Singapore	40.7	46.3	52.9	62.8
Thailand	22.7	36.9	36	31.5
Rep. of Korea	31.6	33.3	31.9	33.2

Table 4 :
Electronics and Automotive Exports (As Percentage share of PCA , 1994 and 2006)

Description (SICT)	Year	China	India	Indonesia	Malaysia	Philippines	Singapore	Thailand	Rep. of Korea
Office Machines and Automatic data	1994	48.3	9.9	14.2	22.1	3.5	25.8	42.1	3.1
processing Machines (ADP)	2006	24.0	4.9	12.8	23.9	14.1	16.8	6.4	12.1
Televisions, Radio – broadcasters,Receivers,	1994	22.8	2.1	24.7	11.4	7.9	14.3	18.4	8.7
gramophones & telephone equipment	2006	22.9	3.7	13.5	6.3	2.4	4.7	6.7	20.7
Thermionic, Cold & Photo cathod ValvesCold	1994	29.1	16.4	29.9	62.7	79.3	50.2	14.2	78.4
& Photo cathod Valves	2006	33.8	21.6	37.1	62.6	75.1	67.3	46.0	45.5
(62) Total: Electronics 1994	69.8	28.4	68.2	96.2	91.0	90.4	74.8	90.0	
	2006	79.6	30.2	62.7	92.9	91.7	88.8	69.6	78.0
Automobiles	1994	7.5	36.3	18.4	1.0	6.6	2.3	13.8	2.86
	2006	8.7	30.2	19.8	1.3	5.4	1.8	13.1	12.9

Source: Author's calculations based on UN comtrade

Jobless Recovery And Alternatives For Full-Employment In India

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An Abstract:

This research paper aims to review 2 important aspects of modern times in a post-crisis situation, namely 'jobless' recovery and alternatives to full-employment. The focus is on India on account of its recent high growth syndrome in an era of plummeting American and European growth stories. Surprisingly, whatever the pace of recovery across the globe, an interesting emerging universal phenomenon is joblessness and a re-thinking of the concept of full-employment. This trend is not sudden despite its shocking prominence as it is the result of an almost overall shift from the plan to the market in different countries and also due to structural reforms initiated by policies of privatization, de-nationalization, and globalization.

India is no exception to this functional and structural change process started in 1991 that led to industrial and labor reforms with drastic implications on the employment scenario. The severity of the impact becomes greater when implemented by the government itself as macroeconomic policy choices are favorable for capital and technology largely monopolized by the private sector causing a further schism between man and machine. It also challenges equity and social justice as inclusive growth cannot be realized in a developing nation like India on account of flexible labor policies that increase the vulnerability of labor and monopoly of capital. The consequences are grave in a system lacking the welfare state and social security for the unemployed. The economy is poised at a 9 % growth rate set to accelerate to double digits, on one hand and rising unemployment, on the other. Besides, the divisions between different segments of workers-the old and new; men and women; young girls and married women; and between different castes, classes, and regions is rising at an alarming rate and creating several socio-cultural and political problems of a destabilizing nature.

The avowed Keynesian goal of full-employment has become a relic of economic history as blind market policies of Neo-liberal capitalism continue unquestioned. Even slow recovery in the economy and modest profits are witnessed sans full-employment, security, and life-time guarantees for labor. Countries like India have been widely using flexible, contractual, and part-time employment as the supply of labor far exceeds its demand. Also, encouragement is given to self-employment and micro-credit funded entrepreneurship to absorb the unlimited supplies of labor that cheapen and hasten our economic growth process. Developed nations are crawling back to recovery at the cost of labor that continues to be unemployed or under-employed or under-paid.

Keywords: jobless recovery, alternatives to full-employment, India.

Introduction

This research paper aims at reviewing 2 important aspects of modern times in a post-crisis situation, namely 'jobless' recovery and alternatives to full-employment.

The focus is on India on account of its recent high growth syndrome in an era of plummeting American and European growth stories. Surprisingly, whatever the pace of recovery across the globe, an interesting emerging universal phenomenon is joblessness and a re-thinking of the concept of full-employment. This trend is not sudden despite its shocking prominence as it is the result of an almost overall shift from the plan to the market in different countries and also due to structural reforms initiated by policies of privatization, de-nationalization, and globalization. India is no exception to this functional and structural change process started in 1991 that led to industrial and labor reforms with drastic implications on the employment scenario. The severity of the impact becomes greater when implemented by the government itself as macroeconomic policy choices are favorable for capital and technology largely monopolized by the private sector causing a further schism between man and machine. It also challenges equity and social justice as inclusive growth cannot be realized in a developing nation like India on account of flexible labor policies that increase the vulnerability of labor and monopoly of capital. The consequences are grave in a system lacking the welfare state and social security for the unemployed. The economy is poised at a 9 % growth rate set to accelerate to double digits, on one hand and rising unemployment, on the other. Besides, the divisions between different

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Jobless Recovery

The trans-millennium transition of international economies has occurred at a fast pace in our borderless world, most of the outcomes and repercussions of which have been sudden and unexpected with multi-dimensional effects. India is no exception to this change process it was drawn into due to compelling situations at home and abroad. Surgical measures at the behest of international donors were adopted via the implementation of the 'New Economic Policy' in 1991. In fact, the late eighties had shown signs of labor market imperfections, alarming and ever growing rates of unemployment, and persistent dichotomy in the pre-global era.

The visibility of these dichotomies was intensified in the nineties as capital, technology, and borders became porous and highly mobile, but the labor component lagged behind. Not only was this 'human lag' experienced due to inter-sectoral imbalances between the rural and the urban segments, but also a divide that was intra-sectoral in the urban areas between industry versus tertiary sector; and more specifically within the industrial sector's organized/ formal segment and its unorganized/ informal one. Worst still, informalization that was expected to fade away as industrialization and development proceeded since the predictions of the early seventies by Keith Hart in his Kenya Mission (Hart, 1973) was falsified in the Indian case, as the informal sector not only grew as an independent entity parallel to its formal counterpart accounting for over 90 percent of the employment scenario, but also presented itself within the formal sector (Ramanujam, 1998).

The general strategy aimed at providing level playing field to the private sector to bring in foreign capital, technology, and investment was ushered in order to promote high growth. Unfortunately, it created a 'jobless growth' with glaring inequalities. The pattern of industrialization accentuated sectoral imbalances hastened by a technology-intensive growth. Thus, open unemployment and under-employment were natural consequences of an open economy. The share of organized sector jobs is rapidly falling, while that of the unorganized segment continuously rising, as evident from figures of 95 percent of employment (NSS, 1993-94, and 1999-2000). Also, the trend of informalization of the formal sector due to sub-contracting, back-processing, and out-sourcing of production is seen leading to a setback to the quantum, quality and security of employment. Today, the dictum of the labor market revolves around more work, less pay, uncertain incomes and dismal levels of living for the working class. A new kind of competition is seen to emerge at the level of professionals and skilled labor that is willing to be exploited due to the 'hire and fire' policies, as well as weak trade unionism, accelerating the divide between rich and poor workers (WDR, 1995).

Employers and investors in the name of efficiency and cost cutting resort to rationalization, downsizing, restructuring of employment; along with outsourcing, contractualization, home working, part time jobs, and job sharing that retard the growth of employment. Burgeoning population and lack of requisite education, skills, and training worsened the divide between the masses of workers and classes of professionals in the IT, pharmaceutical, banking, insurance, and other sunrise sectors. The backlog of unemployment inherited by the previous plans and the new amounts of unemployment created a vicious cycle of unemployment, poverty, debt that was too large for any singular plan or policy to tackle.

The blind acceptance of flexible labor policies propagated by the World Bank model without ascertaining the ground realities is proving to be disastrous, particularly in the absence of social security or a welfare state (Deshpande, 1996). Market oriented models are known to mechanize and globalize the primary sector leading to a threat to livelihoods of the masses. International agencies of the Fund-Bank and the WTO put conditionalities of increased market access, reduction in subsidies and food security, patenting of farm products and processes that erode the precarious socio-economic conditions of our rural masses (Bhalla, 1996 and

Ghose, 1999). It has also straitjacketed India into the service sector, thereby producing asymmetries in industrial growth and employability (Institute of Applied Manpower Research, 2002). Thus, severe inter-sectoral imbalances drastically result in a dampening effect on the quantum and quality of employment. All this creates structural retrogression, deceleration, and anomalies in the labor market on account of increasing casualization, feminization, and informalization of work.

Other disturbing trends also arise due to rigidities in policies leading to sluggish growth in employment (Ahluwalia, 2000) in the post-reform era accompanied by structural changes in employment in the industrial sector in favor of unregistered enterprises that lead to flexibilization of work and an undermining of organized labor power (Nagaraj, 1994). Few economists point to initial gains in employment and wages that prove to be marginal on a larger canvass of sluggish employment growth with its correlations in poverty, inequality, and basic living conditions (C.P.Chandrasekhar and Jayati Ghosh, 2002).

The Neo-Liberal market policies imposed by international agencies have proved to be disastrous on the labor and employment front. The Exit Policy has been misused by the private sector employers as an opportunity to change labor laws and downsize workforce (Chossudovsky, 1997). Its proposed safety net for displaced and vulnerable workers by way of the National Renewal Fund did not successfully cover the 4 to 8 million public and private sector workforce, who were unemployed by the 'Voluntary Retirement Schemes-VRS and Golden Handshakes' thrust upon them. The public sector is quickly implementing the compulsory VRS's and disinvesting itself, thereby worsening the deceleration in employment. The public sector is competing with its private counterpart towards the flexibilization of labor, thus clearly brings out the lack of humane policies followed by the government, questioning the efficiency and equity trade-off in the new millennium. Faulty public sector policy outcomes or failures in the timely implementation of appropriate measures could create several short, as well as long run disequilibria in the labor market that cause permanent distortions in economic growth and development with bearings on societies and polities. A soft State subjugated by foreign aid-granting agencies promising to provide a 'one size fits all' solution may have helped pull the nation out of crisis in the nineties, but will eventually cause greater structural retrogression and long-run damage. Thus, alternate strategies of 'glocalization' (Stiglitz, 2002, and 2003) and investment in human development and empowerment would provide lasting solutions to India's development problems. A meso analysis of linking the macro level with the micro is called for a midway solution between growth and efficiency.

The newly proposed National Commission on Employment of Unorganized Sector Workers' Bill (NCEUS, 2007) has yet to be implemented as a few disparate voices have appealed to the Prime Minister to work for the labor in this burgeoning segment of global India's reforming economy in order to provide them with basic welfare. However, its successful implementation involves multi-parties like the Central and State governments' contribution along with that of the employer's and workers which in itself is one of the major reasons for its delay.

Thus, 'India Shining' may lose its glitter if the human angle is marginalized as the signs of a global meltdown are hitting our financial and capital markets from stories of boom to bust, and also jeopardizing our exports and oil pool deficits; thereby worsening inflation and living conditions of the masses due to falling employment and lack of social security measures or guarantees of livelihood (Ahluwalia, 1998; Despande, 1998; Despande et al, 2004; Fallon, P. and R. Lucas, 1991; SNCL, 2002).

Alternatives to Full-Employment

Different models of economic growth like Harod-Domar have stressed the accentuation of savings-investment ratio for speedy growth. The labor-surplus theory of Arthus Lewis seconded by the Vakil-Brahmananda models of using surplus labor supplies for development were totally ignored in favor of heavy growth and industrialization model of Mahalanobis for India that caused severe unemployment of masses and also failed to deliver the promised targets of growth, savings, investment, and exports.

Globally, different variables have been used to measure the firm's growth; sales and employment being the most widely used (Janssen, 2009). Better firms' growth stories contribute to the creation of jobs and wealth (See Gallagher and Miller, 1991; McMahon, 1999; Storey et al., 1987) depending upon what measure of growth has been adopted. The growth of the firm could be the result of an increased demand for its products or services. Theoretically, sales growth is chronologically the first form of growth and precedes employment growth. It is also possible for a firm to increase its sales without hiring additional personnel and without acquiring other resources by sub-contracting or outsourcing (Delmar, 1999). Similarly, production and productivity can also be increased without additional hiring as capital is used to replace labor to cut costs largely in developed countries (Wiklund, 1999) or mute trade unionism and collective bargaining in developing ones.

Developing nations like India should transcend the narrow boundaries of economic growth and income levels towards human development, happiness, and well-being already in practice in the Nordic countries. The materialistic interpretation of economic histories of nations since the times of Karl Marx has been reinforced with an onus on 'top heavy' trickle-down theories that have failed and repeatedly excluded masses of people, especially women. India needs to take cognizance of the 'decent work deficit' and orient policies towards a humane and sustainable development. Our policy-makers need to implement alternative approaches of seeking full-employment, as well as revisit the definition of full-employment. It is not enough for labor to be working and earning a meager wage under inhuman, indecent, uncertain work conditions, policies, and mundane environments that make employment loose its dignity and respect. We should not be happy with the growth in jobs in the BPO segment or outsourced units as these form a meager 1 percent of total jobs generated, and are highly irregular and determined by wild fluctuations of business cycles of the Western employers/companies.

Many European nations are revisiting the very definition of full-employment as people seem to be happier doing part-time, home-based, flexi-jobs that ensure that everyone gets employment that is meaningful and gainful. Also, no one then is over-worked or tired be it the top managers who do not get overtime or the bottom of the rung workers who do receive overtime. India desperately needs this paradigm shift as we are witnessing an increasing trend of over-worked dis-contended labor that is adversely affecting long-productivity of the firm and mortality and morbidity of workers and their fragmented family lives. Stress-related diseases and excessive materialism is on the rise that could endanger the 'demographic dividend' India boasts of in present times. Thus, alternatives to full-employment involve lesser or probably half-day jobs that are meaningful so that every worker gets a decent job.

Another alternative to full-employment that suits our growing women in the workplace is flexi-jobs or part-time employment that can be largely home-based to enable mothers to retain jobs or take to newer ones that are in sync with their family requirements. This will enrich our labor force and put lesser burden on 'male-dominated' or 'man as bread-earner' connotations by also giving dignity to mothers; thus, helping us evolve better and happier societies.

An attempt needs to be made to analyze the ramifications of changing economic structures and production processes that are highly interconnected due to the flattening of ideologies and inter-connectedness between markets. Also, a positive connection can be seen between women and economic development as female employment is on the rise, and also due to the fact that more men are losing their formal sector jobs (on account of closure of the formal sector enterprises or informalization of the formal sector, as well as mushrooming of the informal sector) that are increasingly taken over by women. Thereby, a gendered review and revisit gains special significance in this year of the ILO's campaign of 'Gender Equality at the Heart of Decent Work' (ILO, 2009) particularly for reforming nations like India. It will enable us to explode the myth of women being mere beneficiaries of the development process or dependent on the 'primary' male earners, as the reverse is true and is mirrored in high growth rates emerging from the informal sector's growth, of which women form a 95 percent majority (NSS, 2003). In a globalizing world, it becomes difficult to conceptualize labor as on one hand, the 'new' economy is seen to use old forms of labor that are reformed and transformed; while on the other, 'new' forms of informal, casual, footloose labor (Samaddar, 2009), majority being women are in vogue. Also, the present global financial meltdown questions the importance/ relevance of economics.

Economic growth is not the sole starting point leading to socio-cultural or political development of nations. Also, changes in the economic and extra-economic factors would cause definite labor market changes that have larger repercussions on traditional female labor market participation and stereotyping of gender roles. This is true almost universally, more so in case of emerging economies of South and South-East Asia as more women join the labor force, especially in the informal segment as men lose employment in the formal and organized sections of the labor market (Nair, 2008). These developments in the labor market have wider socio-economic repercussions that redefine patriarchy and gender stereotypes. Like their western counterparts, more Asian men are now taking to household responsibilities as women's paid market activities are on the rise and in many a cases the headship of the poor households is shifting to the woman (See Sparr, 1994).

Domestic reform policies promoted by the 'New Economic Policy' of 1991 in India brought about drastic changes in domestic industry, agriculture, monetary, fiscal, and trade that promoted the dictum of 'free entry and exit'. Relaxed entry norms led to the end of the infamous 'license-permit raj' system thus, infusing the much-needed private and foreign capital that trebled the economic growth rate. Paradoxically, our borderless world has created several discontented segments, moreover in the developing world (See

Stiglitz, 2002, 2003). However, in countries like India, the relation between capital and labor got further strained with unemployment, and all forms of irregular, casual, and informal employment as heirs apparent. This changing work profile in terms of nature of work and worker has defied traditional definitions of labor and employment. A majority of work is generated in the informal sector to the tune of 93 percent with 1 percentage increase every 5 years. Expectedly, the Report on Conditions of Work and Promotion of Livelihoods in the Unorganized Sector pointed out that agricultural labor accounts for a major share of this due to the fact that 74 percent of India resides in her villages; but surprisingly, 38 percent of this informal labor is found in the formal sector, 90 percent majority of which are constituted of women (See National Commission for Enterprises in the Unorganized Sector, 2007; NSSO, 2001). The paradox of the Indian democracy is that the labor union movement has become toothless in a labor surplus economy due to new rules of work that defy decent work and undermine the status of workers increasingly dictated by the WTO and its multilateralism. The most important changes in the mode of production and exchange relations world-wide and especially in Asian nations like India has deepened the chasm between labor and capital, on one hand and increased the invisibility, insecurity, uncertainty, lack of guarantee of decent work, especially with respect to women workers.

The declining role of Governments and labor unions coupled with patriarchal modes of production and societal behavior have made ILO's dream of decent work for all with gender equality at its heart beyond the realm of the toiling masses. The laborer is no longer a source of surplus as propagated by the Classical economic wisdom or Lewis' model of 'development via unlimited supplies of labor' (See Harris, J.R. and Todaro, M.P., 1970; Lewis, 1954, Marx, 1983), but has itself become surplus. Globalization has considerably weakened labor movements all over the world due to 2 peculiar developments-First, increased labor mobility and migration has made labor more vulnerable and floating/ footloose and thereby increased its vulnerability and exploitability (Breman, 1996; Ranis, G. and Stewart, F.,1999). Second, even with labor tied to specific geographic locations, increasingly footloose capital and technology has increased the vulnerability of labor, especially in developing nations which have become nerve centers of the new outsourced production processes and sites as capital flights to more attractive destinations of low wages, poor standards, and non-unionized labor constantly hasten the race to the bottom thereby eroding 'decent work'.

We need to accept the reality that post-crises, it is difficult to push global economies back to the earlier levels of full-employment. There is an intrinsic trade-off between inflation and employment; further worsened in growing economies like ours as more rapid the recovery, higher will be both inflation and unemployment (Poole, 1971). This will jeopardize our stability of growth as high inflation robs people of their purchasing power, more the case with the poor and vulnerable. Also, rising unemployment depresses demand, particularly of the wage-earners in an increasing inequitable growth scenario. Thereby, India needs to give gainful employment and living wages to the people at the bottom of the pyramid, accentuated by opportunities of self-employment and entrepreneurship for the young and talented. Governments and private sector employers need to give training-cum-skill development to the youth and the older laborers to keep a balance between age and gender distribution of labor, as well as enrich workers via training that is paid by the employer. Thus, differential wages can be used as a positive incentive to gainfully utilize all human resources.

Concluding Remarks

The Indian experience in terms of its employment and labor market scenario is unique on account of several historical, ideological, socio-cultural, economic, technological, and political factors. Historically, India still suffers from the scars of colonialism that enslaved the nation politically and economically for nearly two centuries. India was a readymade source of cheap raw materials and market/ dumping ground in the yesteryears that destroyed the base of small-scale industries and unemployed millions of craftsmen and artisans. Over six decades post-independence, the scenario of exploitation of workers and denial of 'decent work' in a Neo-liberal global era has worsened and become more complex due to globalization, outsourcing of production, and further divide between owners of capital/ technology and producers of goods and services (labor). The claims of the 'New Global Economy' contend that old forms of labor are being transformed and reformed, on one hand; while informalization, casualization, and dispossession of labor are here to stay (Samaddar, 2009) contrary to the ILO's Kenya Mission that predicted this to be a temporary phase that would become invisible/ insignificant with development and modernization (See Hart, 1973) . It has become a dilemma for modern policy-makers as not only has the informal sector proliferated, but there is rising informalization of the formal sector too, especially in India (See Chakarbart, A. and B. Dasgupta, 2007; ILO, 1991; Ministry of Finance, 2008).

Contrary viewpoints are put forth by a few economists who feel that the new complex global network of production based on outsourcing and sub-contracting is actually making global capital more vulnerable than

before to disruptions in the global circuit of production and circulation, thus increasing the bargaining power of the working class (See Silver, 2003, and Webster et al, 2008).

Changing global realities of the nineties and beyond witnessed a surge in Neo-Liberalism and the Fund-Bank policies of 'One-Size Fits All' as a panacea for all reforming economies. Globalization became omni-potent and omni-present and was believed to be the harbinger of the 'trickle-down effect' on the masses of toiling workers in poverty and deprivation. A few new jobs were created in new industries, both of which have become precarious and uncertain especially in times of the recent financial crisis that jeopardized livelihoods and degraded working conditions.

The Global Employment Report clearly shows a deceleration of employment that would continue unabated despite of bailout packages as the magnitude of this crisis far exceeds all the preceding ones back to the Great Depression and beyond. Our inter-connected world and porous borders have spread the contagion and its disastrous effects on employment and livelihoods far beyond the imagination of economists and policy-makers. The ILO's Philadelphia Declaration of 1944, "Poverty anywhere is a threat to prosperity everywhere" has proved to be a global reality of our times and could be traced as one of the major reasons for chaos, break-down, violence, and terror that have permeated national boundaries. Nearly half of the world's 2.8 billion workers are unable to earn enough to lift themselves and their families above the $ US 2 a day poverty line. World political and social stability is difficult to envision if such large numbers of people continue to be trapped in cycles of poverty or see few opportunities in a global system that seems discriminatory and unfair. Thus, decent work becomes an urgent goal to be realized for all workers. Its time to recognize rights at work, dignity of employment, social dialogue, empowerment and social protection of new forms of labor and enterprises that are largely self-owned or community based away from the dominant forms of public or private sector ownership.

The magnitude of the crisis has increased manifold as the number of actors and areas of production and investment have expanded into a vicious circle of dependence. The developing countries, especially India and China that account for positive growth rates in a recessionary world have their sets of development challenges and dilemmas. A gendered view of globalization needs to be taken in order to account for the increasing share of women's work in the formal, informal, as well as home-based segments (Nair, 2008). The call for promotion of 'Decent Work agenda' by the ILO seems to be a distant dream, especially in terms of this year's mission of 'Gender Equality at the Heart of Decent Work' largely due to feminization of work (See Ramanujam et al, 1998; UNDP, 1995) and the informal sector that has further masked the visibility of women as workers-both paid and unpaid, as home based workers, care-givers (SEWA, 1996); and creators of invaluable human capital via their reproductive function.

An urgent appeal needs to be made to enforce and ratify ILO Conventions in all nations, as well as the implementation of domestic measures like accounting of women's work mainly in the informal sector and care economy into National Income account statistics, gendering of budgets and data sets to measure actual work, as well as supplementary measures of time use surveys and 'economic' headship of families in place of the existing cultural one. Besides, socio-cultural reforms like reversal of 'gendered' roles of man as bread-earner and woman as householder; and provision of support systems to the working woman in terms of crèches, day-care centers, health, and education-cum-skill development would go a long way in promoting human and gender development. 'Meso' approaches to imbibe best international practices and procedures in the macro arena; along with micro/grass root level action is indeed the best way of realizing the dual goals of decent work and gender equality. We need to also look at the changing global scenario and learn from 'best practices' followed internationally in order to devise 'glocal approaches' that best suit our local needs. One must always learn from the mistakes of Neo-Liberalism that tried to homogenize national realities and merge uniqueness by devising policies of 'one size fits all' as ground level experiences have reiterated the fact that, 'No One Size Fits All'.

We need to look at European proposals to spread the work around by implementing a slightly shorter workweek seem at first sight to address the matter more rationally. But such proposals do not face the fundamental irrationality of the whole social system based on market relations. While reacting to one manifestation of this irrationality (the fact that some people work long hours while others are jobless), they tend at the same time to reinforce the illusion that most present-day work is normal and necessary, as if the only problem were that for some strange reason it is divided up unequally. The absurdity of 90% of existing jobs is never mentioned.

In a sane society, the elimination of all these absurd jobs (not only those that produce or market ridiculous and unnecessary commodities, but the far larger number directly or indirectly involved in promoting

and protecting the whole commodity system) would reduce necessary tasks to such a trivial level (probably less than 10 hours per week) that they could easily be taken care of voluntarily and cooperatively, eliminating the need for the whole apparatus of economic incentives and state enforcement.

Some recent actions in France and Austria (which as usual have been almost entirely unreported in the American media) present a refreshing contrast to the usual "progressive"appeals for equal wage slavery. Probably, the time of an idea has come as we re-look at the definitions of employment and unemployment (Knabb, www.bopsecret.org;9/5/11).

The Centre for Development Alternatives in India is looking at alternatives to the traditional full-employment via the strategy of NREGA as more inclusive and local employment solutions will help address the dual problems of rural unemployment and poverty that transmit as migration and urban poverty-unemployment nexus. We need to create lower wage jobs in local areas as the cost of living is lower and needs are less sophisticated and materialistic in nature (Hirway, CFID presentation).

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Eco-Capitalism, Ecological Industrialization Or Gandhian Economic Thought? : A Question Of Choice.

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> If we want to try to save the biosphere from total ruin, and humanity from more hunger, exploitation, oppression, wars,civil wars, and ethnic cleansings, creation of a tolerably good human society and an ecological economy are no longer matters of dreaming; they have become necessities of survival.
>
> **- Saral Sarkar**

The above quote implies that it is too late to discuss preventive measures when it comes to environmental crises because their intensity and gravity have already created a great threat to the existence of the planet which in turn has compelled human beings to rethink/redesign their economic choices. It is an acute challenge for humanity to prioritise fundamental economic choices. Whether it is a developed economy like USA, UK, Canada or a developing economy like India, there is a need to rethink and redesign economic activities in the context of the present environmental, ecological and other economic problems. This paper tries to discuss very briefly three different economic ideologies below. The question that arises in this context is - which to select?

1. Eco-capitalism
2. Ecological Industrialization
3. Gandhian Economic Thought.

1. Eco- capitalism

If we look at the history of economic thought, we can say that the idea of eco-capitalism is the result of four important factors: (1) The ineffectiveness of pure capitalism to address basic economic problems of equality, poverty, unemployment etc. (2) The need to pay attention towards ecological exploitation. (3) The increasing importance of the concept of sustainable development (4) End of socialism. As Saral Sarkar points out:

> Whereas in the second half of the 1970s and the early 1980's radical ecologists dominated the discourse and projected an eco-radical society or economy opposed, and alternative, to industrial society, by the middle of the 1980s, ideas of ecologically restructuring or modernizing industrial society became dominant. This was strengthened through the idea of sustainable development. And since the end of 'socialism', many leading environmentalists are visualizing eco-capitalism as their goal. **(Sarkar 2)**

Eco-capitalism is defined on Wikipedia as follows:

Eco-capitalism is one of several strategies of the green movement and green parties. The central idea is capital exists in nature as "natural capital" (the self renewing productive eco-systems that have measurable ecological yield or tangible benefit to humans) on which all wealth depends. Other forms of capital that created by humans (like infrastructural capital and financial capital) simply extend and optimize this natural capital with creativity, training and trust. In this view nature's services are the base of service economy.

Moreover, the basis of eco-capitalism is to create policy instruments to resolve environmental problems where public goods are difficult to protect. It uses certain tools like pollution certificates, ecological tax-reforms to fight the problem of environmental degradations.

But eco-capitalism has its own limitations. To quote Saral Sakar:

> most theorists of eco-capitalism say that the main mechanism used until now, namely regulations to control environmental behaviour, has proved inadequate."
>
> **(Sarkar 141)**

2. Ecological Industrialisation

Growing realization of scarcity of the natural resources and limits of the capacity of nature to neutralise pollution and limits of technological environmental protection has given rise to another ideology called ecological industrialization which emphasizes that new growing industrial economies need to be adjusted to these new important constraints. According to Hardin B.C. Tibb the aim of industrial ecology is:

> To interpret and adapt an understanding of the natural system and apply it to the design of the manmade systems, in order to achieve a pattern of industrialization that is intrinsically adjusted to the tolerances and characteristics of the natural system. The emphasis is on the form of technology that works with nature not against them... **(qtd. in Sarkar 119)**

Following are few important aspects of ecological industrialisation listed by Saral Sarkar:

Industrial clustering

Thinkers like Fritjof Capra have advocated the idea of industrial clustering which in a way is an extension of the idea of recycling. According to Capra:

> We must build up our industries in such a way that the waste of one industry becomes raw material for another. Wastes and resources in the whole system must be passed on cyclically. **(qtd. in Sarkar 119)**

Dematerialisation or Material balance

This ideology is advocated by a group of ecologists who are not against industrial society and capitalism. According to this ideology, the impact of economy on environment is almost proportional to the amount of resources it consumes and therefore, according to them the general policy for environmental protection should be to increase resource productivity and reduce resource consumption; this is also called dematerialisation. This tries to propose a balance.

In the context of dematerialization there is a measure called MIPS has been developed. MIPS – Material intensity per unit of service- is a universal measure for assessing and comparing the environmental impact of infrastructures, products and services. MIPS takes into account the total materials and energy input in kilograms or tons for the whole life cycle of the object concerned.

Both these aspects of ecological industrialization suffer from limitations as industrial clustering is not possible with all production cycles. On the other hand, the idea of dematerialization is more attractive as it suggests more production with less use of resources but the measurement of MIPS is not simple.

3. Gandhian Economic Thought

Present day environmental and economic crisies are the result of producer behavior and ever expanding consumer desires which have resulted in heavy industrialization and exploitation of natural resources. Ecocapitalism and Ecological industrialism have their own limitations so far as their capacity to solve these problems is concerned. What we need to choose is an inclusive and holistic ideology. Economic thought of Mahatma Gandhi is holistic and all-inclusive.

Gandhiji's views are contrary to traditional economic thinking. The prime consideration in Gandhiji's ideas is supremacy of man. Some say that Gandhiji was against the mechanization and thereby industrialization. But this is not true. Gandhiji was not against machines but against the exploitative nature of machines. He welcomed the use of machines on the condition that machines should not replace man and not only must they save the energy of labourers but also increase the efficiency of labourers. Gandhiji approves the use of machinery till workers are the masters of machines not their slaves. He was against machine-oriented and

labour eliminating practices of capitalism which are inherent in industrialization. Moreover, he was also against the use of machines where labour is abundant.

Gandhiji was very clear where to use capital intensive technology and where to use labour intensive technology as his ideas were holistic and inclusive. It is observed that Gandhiji was against industrialization which is absolutely exploitative in nature and encourages concentration of economic wealth and powers.

Gandhiji also advocated the principle of trusteeship (the doctrine of non-possessions). Gandhiji also emphasized on decentralization of economic activities and village and cottage industries. His micro approach for development was based on the idea of a self sufficient and independent village or micro groups with interdependence. This approach can very well help in solving present day environmental and economic problems too.

According to Gandhiji the use of natural resources for the fulfillment of humankind's requirement is justified but the use of natural resources to fulfill the luxurious requirements of humankind is sheer waste of natural resources. Gandhi was of the opinion that we should not only take from nature but we must give back to nature also. According to him exploiting nature is not development whereas production after taking care, conservation and maintenance of natural resources is development. Gandhiji advocated sustainable development. He was of the opinion that natural resources are sufficient for our requirement nevertheless, greedy exploitation of nature by the present generation will deprive future generations from their share. Gandhiji firmly believed that we must keep our natural surroundings (rivers, lakes etc) very clean because it is environmentally as well as hygienically necessary. Gandhiji's life at Ashram was an example for mankind.

Gandhiji's idea of simple living and high thinking is the solution for all present day economic as well as environmental crises. Gandhiji was a minimalist not a maximalist, meaning thereby that the endless multiplication of wants makes consumers slaves rather than masters and ultimately results in the exploitation of natural as well as human resources. Gandhiji's economic ideas are also based on moral and ethical values. If we summarise Gandhian economic ideas we can say that the supreme consideration of Gandhian economic thought is the human being. Moreover, non violence, reduction of human wants, the principle of trusteeship, importance of bread labour, the principle of swadeshi are the basis of Gandhian Economic thought and Sarvodaya (welfare of all including future generations) is the aim of Gandhian economic thought.

Gandhian Economic thought is not only India specific but its global relevance is very evident particularly in the present era of postmodernization. It is rightly observed by Lloyd I. Rudolph and Susanne Hoeber Rudolph that Gandhiji is a postmodern thinker and activist. (Rudolph 3). Shriman Narayan established the need of Gandhian Economics and its relevance way back in 1970, but it is still as important in 2011. He says:

> "I am, therefore, convinced that Gandhiji's economic thought is basically sound and relevant to our times. I would go a step further and state without any shade of hesitation that instead of being medieval and out-of-date, Bapu's (Gandhiji's) ideas are even ahead of the times, and economic and political compulsions would inevitably force us to revert to them for resolving some of the paradoxes that intrigue us today." (Shriman Narayan, 215.)

People may argue that there is no systematic model of Gandhian Economic thought but what is important is that his all-inclusive, holistic, human centric and ethical concerns in the economic spectre is the need of the time. What humankind needs to first do is to imbibe Gandhian Economic thought that can provide sustainable growth with Sarvodaya. There can be no better solution to present day environmental as well as economic crises.

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Empowerment Of Women Through Participation In Panchayats & Rural Development In Maharashtra

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Introduction

Maharashtra, Literally meaning the great state, turned 50 on 1st May 2011, undoubtedly a memorable Land mark in the history of the state. Over its 50 eventful years of existence, Maharashtra has evolved as the undisputed growth of engine for India. Economically as well as socially by giving an Optimistic picture for the Panchayat Raj, it has achieved an establishment success. It is the first state in India to formulate a women policy in 1994, which was subsequently revised in 2001. It has taken lead in formulation of several policies affecting economic life of women during the decade of 1992 - 2002. It has taken several steps for women empowerment by strengthening the elected women's massbase, garnening support for women in governance. These policies provides for participation, protection, economic development, capacity building & creation at a supportive enviornment for women. Recognising the spint of this policy, many development projects & programmes in the state are advocating for increased role of Women to ensure sustainability of the projects & improvement in their social & econimic status. Women participation through panchayat raj acts as catalyst for completion of various projects. programmes like jalswarajya on rural drinking water & sant gadge Baba swachta Abhiyan & Nirmal gram purskar on total sanitation are not only ensuring women participation but also contributing towards their empowerment.

I Panchayat raj - Development through Decentralisation

Panchayati raj is a system of governance in which gram panchayat are the basic units of administration. It has 3 levels village, block & district. Mahatma gandhi envisioned panchayat raj a decentralized form of of govt. where each village is responsible for it's own affairs, as the foundation of India's political system. For Gandhiji true village economy meant that all adults women & men - work together to ensure their village's self - reliance in meeting basic needs.

In 1993, more than 45 years after India obtained independence, the constitution was amended to potentially realize Gandhiji's dream of gram swaraj. The 73rd constitutional amendment passed in 1993 strenghened the Panchayat raj system - India's system of local government - and mandated that one - third of all Panchayat (local govt.) seats & one third of all Panchayat presidencieas be reserved for women. It is one of the most revolutionary social experiments of our age.

On 1st May 1962 Maharashtra adopted the system of Panchayat raj. Being a progressive state, it has appointed various committees from time to time to review the Panchayati system. Bongirwar committee (1970), Baburao Kale committee (1988) prof. P.B. Patil committee (1984) recommended & new perspectives that strengthlen the planning process for giving wide administrative & financial devolution of powers for Participatory civil governance.

II The genesis of Maharashtra

With area at 3,07,713 sq.km. Maharashtra is today India's third Largest state after Rajasthan (3, 42, 236 sq.km.) & Madhya Pradesh (3, 08, 144 sq.km.) It's administrative structure constitutes the six revenue divisions at Kankan, Pune, Nashik, Aurangabad, Amravati & Nagpur & 35 districts. For local self governance in rural areas, there are 33 Zilla Parishads, 351 Panchayat Samitis & 27, 935 gram Panchayats, 41, 095 villages. Being famous for an increasing urbanisationn trend, it has still 57.5% of its population living in villages. This population contributes it's developt through Panchayat raj, for their participatory contribution in rural development programms like. Indira Awas Yojana, Pradhanmantri gram sadsk Yojana, Swarnajayant gramin swarojar yojana, Rashtriya Biogas Developt programme etc. In more numbers rural women participate to fulfil their basic needs of health, education & water through Panchayat raj in various self employment schemes & by forming self help groups of women empowerment through Panchayat raj in Maharashtra.

III Women Empowerment through Panchayat raj in Maharashtra

Maharashtra is perhaps the only state in India where all the Panchayats do not go to poll at one go. Twenty percent of the Panchayats go to polls at any given time. There are 30,000 Panchayats in Maharashtra

& out of these 6,000 gram Panchayats will go to the poll on 2011. over 1,00,000 women have been elected to Panchayats in the state of which approximately 10,000 are sarpanchas. Another unique aspect of Panchayats in Maharashtra is a "Women gram sabha".The issues raised by the women's gram sabha have to be ratified by the general gram sabha.

When we talk of women empowerment we mean providing women social, political, economical & religious rights so that the status of women may become equal to the men in society. It means providing equal opportunity to women for active participation in decision making process, Independent recognition (identification) of women, elimination of any kind of discrimination on basis of wages, employment share in property etc. & developing & utilizing the full latent of women because by nature they are hard working & caring for the family.

When women who have traditionally been denied a voice in decision - making come to power, they transform the development agenda toward the human component - focusing on health, nutrition education, water, sanitation & better family income. They tackle long ignored problems such as domestic violence, alcoholism & corruption.

In maharashtra after 15 years at formulating policies for women the mixed picture is some what optimistic as well as positive, This is because state govt. has taken following points on their agenda's for rural develop through women participation.

- Confering effective powers to Gramsabha mandatory & women gram sabhas.
- Three fourth majority is made mandatory to unseat women sarpanch through No.- confidnce motion,
- Wherever Panchayat is headed by a women the flag. hoisting should be done by her.

IV The success stories

Jalswarajya - A water project, Sant Gadge Baba swachhataya Abhiyan, The Hunger project Nirmal gram puraskar, sarvashiksha Abhiyan, open defection free village. campaigns etc. are the examples that demonstrate Maharashtra's achievement in the areas of rural. development. I must mention that Maharashtra has become the number one state in achieving total sanitation coverage & in getting Nirmal gram puraskar. Thousands of villages have already achieved the status of total sanitation coverage & a large number of these villages have been able to sustain the coverage primarily because of empowered women groups & strong village level institutions. The project like Jalswaraja covered 3025 gram Panchayat across the state. The project ensured minimum 50 percent representation for women in its village committees. The project advocated for stenglhening of women groups especially the self help groups (SHGs). Around 17,000 SHGs were formed in Jalswarajya gram Panchayats in addition to the 18, 435 SHGs already existing which contributes for developing enterpreneurship. community contribution is also one of major challange being faced in many villages. This has solved with the help of women led SHGs in Akola district, in Usmanabad district.

Thus the success stories have shown that women's leadership & their participation in Panchayats aswer rural development programmes has transformings various areas of Maharashtra. These elected women - now role models to other women in their communities are altering the development agenda to address issues critical to village life

Case Study Report

Mrs. Jyoti Alhad elected from Jyotirpada gram Panchayat Tal.- Pen says, "they have provided sewing machines to rural women & have given a way for their income. Different self help groups are formed. various exhibitions are arranged for the products prepared by these women."

Mrs. Kanta Mhatre elected member of Bense gram Panchayat Tal. Pen, has strong vision to literate women in her village & is ensuring that schools are built, safe drinking water is available & electricity is brought in each Income.

Ms. Kuthe from shiv gram Panchayat, Tal. – Pen. Finds her self lucky to be inherited elected seat from her gram Panchayat. According to her she is paying more attention for health for women & children in her Panchayat.

• - Issues

Although Maharashtra's Panchayati raj has achieved a lot, still there are cretain issues affecting to women leadership in Maharashtra.

- bureaucratic obstacles
- Lack of co-operation from the gram Panchayat secretary (gram sevak) & shortage of women gram Panchayat secretaries.
- Atrocities on elected women representative & women in general
- Emotional & Mental Health
- Unorganized workers
- Property & land rights
- Violence against women standing for Panchayat elections

VI What needs next ?

To implement the panchayati raj more effectively through women's participation in rural areas, following measures are required.

1. To build & strengthen federations with other elected women representatives in Panchayats : To have a greater impact, especially when dealing with bureacratic obstacles, these women should form federations with other elected women representatives. The federations will strengthen the elected women's voices as they will then be able to collectively take an united action at the village level & also help to build women's leadership.
2. To arrange Leadership trainings, camps - To build self reliance self - confidence, Leadership trainings, camps are to be arranged that awakens her to their self hood & human rights. They need to educate about their powers & responsibilities as Panchayat leaders, and raising capacity to create a vision & plan actions to achieve it. so such need based workshops strengthen their skills in communication, finances & knowledge of laws & government programms.
3. Increasing women's participation in Elections.
   Massive campaigns needed to encourage the participation of women both as independently minded voters & as condidates. As the reserved seats rotate to different areas each term new women are encouraged to step forward to run for those seats. Although they are threatend against standing for elections they should be firmed with their decisions.
4. To insist on using new technology like e-governance : Rural women themselves should come forward to use approprite technowlogies. computers, e-commerce which will save their time & utilise it on creative work. They should be also well acquainted with various govt. schemes & their implementations.

Conclusion

In Maharashtra the empowerment is reflected in the ability of women's groups to transcend social barrier & their confidence to independly negotiate in the public domain. for various issues. The picture of Panchayati raj is somewhat positive since 15 years because of a matured leadership eversince, in Maharashtra. since Maharashtra's experience demonstrates appropriate capacity building initiatives for women, only one thing strongly needed is role of Maharashtra's government in implenting laws & policies rigorously & strictly., a bright future we can build now if we open our minds & let our selves think about what our Maharashtra could be

"Let's build again a reenergised Maharashtra,"

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Responding To Globalisation Of Education: Strategies For Domestic Reforms

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Abstract:

Higher education is a vital area of trade under GATS. This paper would like to highlight a number of possibilities where India can stand in an open market scenario in higher education and suggests measures which would help us make India a global super knowledge power.

Key words: knowledge era, multinational universities, specialized areas, joint infrastructure, flexi-programmes.

The twenty- first century promises to be a 'knowledge era' in which a highly competitive 'knowledge society' will make unprecedented demands on universities and other colleges of higher education. India has already become an 'adjusting' economy with the rest of the world. Higher education is a vital area of trade under GATS.

Efforts need to be strengthened to make India a global super knowledge power. A better quality education is required at all levels and the foundation stone in each sector of education lies upon the quality of the education at one level below. The responsibility of institutions of higher learning in the economic liberalisation phase is multifaceted.

Universities and university level institutions have started exporting their courses by establishing campuses and centers overseas. Like multinational corporations in industries, multinational universities in education are on the horizon. Global universities will emerge bringing together students and faculty from different countries via computer networks, satellite television and other advances. A time may come when teaching methods may be standardised across the continents and regional aspects sidelined in such an event.

Knowledge development has been recognized by international institutions like the World Bank wherein the focus has been weary of the separation of more developed and less developed countries in their levels of not only physical but more so in knowledge capital.

When knowledge is a commodity and is protected by Intellectual Property Rights (IPRs), the more developed countries enjoying the maximum leverage in patents and other IPRs, this would prevent the less developed countries to augment that resource unless the former come forward to share the fruits. Hence, higher education has to serve the twin purposes of both universal standardization for global competitiveness (competitive cooperation among the countries) and rationalisation for regional competitiveness (cooperative competitiveness), at the same time integrating these trends towards solving national as well as international problems.

The author would like to propose that a number of possibilities are given where India can stand in an open market scenario in higher education. As compared to other nations in Asia and Pacific, Indian universities are at an advantageous position as they are imparting higher education in English medium.

As such it can be seen that in the near future there will be huge influx of foreign educational institutions with sound infrastructure and greater collaboration among institutions of higher learning. The advanced countries have started the task of selling higher education in the developing countries very systematically through advertisements, seminars, testing services, delegations, engaging agents in these countries to market their education, visa assistance, pre-departure orientation programmes, part time job opportunities, tie up programmes, franchises, exhibitions and fairs, scholarships, hostel facilities, special counseling centers, information through internet etc. A large percentage of the middle-income group are unlocking their investment in real estate, gold, savings etc. and deploying the same in quality foreign education.

On the other hand, there is a continuous fall in foreign students entering India. This clearly shows that we are not well prepared in trading our higher education abroad. The basic reasons include poor quality, outdated courses, poor infrastructure facilities, poor propaganda of our specialised courses etc. among others. However some private education providers would be the first to take advantage of GATS with better

infrastructure and flexible short term courses while the public education providers would be marginalised in the race due top lack of competitive character.

Commerce and Industry can no longer be national territory bound. The forces of the international economics, the inevitability of the fruits of science and technology spreading to all parts of the world and the creation of World Trade Organisation have made it obligatory on the part of every Government to revise, recast, reschedule and rejuvenate, the curriculum content of business education.

We have to show the world we have arrived on the global scene and we are here to stay for a long time. A lot of homework needs to be done to derive mileage from the negotiations on trade in educational services.

The author would like to highlight a number of possibilities where India can stand in an open market and help us to face the challenges:

Curriculum aspects : We feel a broad general education with a combination of vocational education and a cluster of practical skills is the best form of education. This form of integrated commerce education will give an individual an all-round training, minimise the dichotomy between general and vocational education, check the growing educational stratification, and somewhat prepare individuals to come to terms with the rapidly changing technological and industrial scene.

Fees: Colleges may have limitations of resources but nothing stop such colleges from offering career oriented courses with the help of industry. Vocational education is certainly more technology and facilities - oriented. It is time to go beyond talking of only minimum requirements. This requires an environment of partnership with industry which could motivate colleges to touch new heights of progress and quality. The need of the day is to think about how to create that kind of atmosphere instead of crying about limited Government resources. The Indian mentality to expect everything from the government must be changed.

Stress on specialised areas: It is necessary to develop 'Indian branding' of our special areas of higher education when higher education has become a globally traded service. India has specialised opportunities in marketing education in arts and culture, yoga, philosophy, dance, music Ayurveda etc. These areas are to be opened internationally in a big way by upgradation and virtual enhancement of academic and physical infrastructure. The facilities for foreign students should include availability of course schedule on the internet, telephone registration system, option to pay fees by credit cards, well equipped dormitories, classrooms, libraries and sports facilities of international standard, The govermnent regulations need to be 'export friendly' and there is a need for clear policy on higher education as a tradable service.

Attracting global talents: In order to get best quality higher education through collaboration, the institutions are to go for inter-university –institution exchange programmes, twinning programmers etc. The development of the I.T revolution has facilitated international academic mobility. At the same time, it is necessary to identify a hundred or so strong capable institutions, which are internationally competitive and expose them to the world with the entire necessary infrastructure. This will help in attracting foreign students. Other institutions must also polish up and improve their quality of courses to face up global competition more confidently. Efforts can also be made to tap the global market to export our educational talents (Indian technocrats at Silicon valley in the U.S. is a classic example).

Strong will power and hard work: The real strength of India lies in its people. Fine tuning sand polishing of this human capital is necessary to nourish the best people. Late Mr. Dhirubhai Ambani (Reliance) and Mr. Narayana Murthy (Infosys) are prime examples to show that the common man can rise to the top. Mr. Ambani has rightly said ".... think big, think fast, think ahead, idea is not someone's monopoly".

Creating Joint Infrastructure by Institutions: Colleges should create state of the art facilities like an auditorium, a conference hall with the latest hi tech facilities, audio and video equipment, recreational facilities, etc. A few organisations located in the same vicinity can join hands and build it together.

Flexi - programs: Colleges should introduce more of evening, part-time, flexi-time programs (including week end/ holiday courses) for a vast array of varying requirements of different segments of the society; for people who wish to learn new job skills; for people seeking advanced knowledge/skills/degrees in their own specialties; for people simply wanting to improve their minds/developing new interests or just to know more; for people in transition/migration from jobs; for people rendered jobless due to technological changes from obsolete jobs and skills and so on. At the same time, flexibility shall never be at the cost of quality. All short duration, flexi-time programs would be designed to ensure highest quality and relevance for specific, current and projected needs of user-systems. When education institutions close for the evenings and vacations,

their classrooms and workshops should be utilized for such programmes. All these should be purely self-financing courses.

Increased Sharing of Library Facilities: With expansion in information technology and availability of Internet, inter library loan facilities and sharing of information database need to be encouraged.

Alumni: It is important that the alumni should be kept in touch with the activities of the institution and they should be offered something in return. Occasional calls, conferences, greetings, remembering for convocation and other important functions and ceremonies would help.

Social responsibilities: Higher education system must not forget social responsibilities in the context of liberalisation trends. It calls for protection mechanism for ensuring equity, access and national interest.

The all too clear fact is that we are weak in trading our higher education abroad. We should resist the temptation of blaming globalisation for our failures, as many times the fault lies with ourselves. "When the beating of the drum changes, the dancing step must also change" says an African adage. We must not miss the opportunities that the global system has offered.

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FDI In India's Hotel And Tourism Industry

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INTRODUCTION:

The liberal investment regimes, rapid growth of the economy, strong macro economic fundamentals, progressive de-licensing of sector and the case in doing business has attracted global cooperation in investment in India. FDI is a source of economic development, modernization and employment generation. In addition it also enables developing countries to secure unaccustomed technology, managerial and business expertise not prevalent in these countries. FDI has become a primary -constituent for the emergence of an economy as an advanced nation.

Tourism Industry is one of the major contributors of foreign exchange earning in India. As GDP continues to mature it increases deals in fundamental infrastructure like transportation system, which is necessary to support the tourism industry. The hotel industry is directly connected to the tourism industry in India. Over the last decade, India has transformed into one of the most popular tourism destinations in the world, largely as a result of the government's "Incredible India", Campaign which showed India in a new light to overseas tourists. India's recognition as a flourishing IT hub, which has prompted the inflow of tourist for commercial enterprise. In order to promote faster momentum to industry state 100%, FDI has been provided to pure investors into this industry.

Literature Review:

FDI has been one of the most interesting topics among researchers in international business. The impact of FDI in India and investing country trends of foreign financial flows and identifying determinants of FDI have been major areas of part researchers undertaken in the context of FDI.

1] Resenstein Rodan (1961) and Chenery and Strout (1966) in the early 1960s showed that foreign capital inflows have a favourable effect on economic efficiency and growth.

2] Sachs and Bajpai (2001) identified that India has not done enough of policy reforms to attract substantially more foreign investment. They said that, Lack of infrastructure, bureaucratic delays, and rigid industrial labour laws that have come in the way of attracting more investment international glitz to the hospitality industry in India.

3] Wagrar (2002) reported that FDI inflow in India because of availability of skilled work force, availability of labour at low cost and the size of domestic market which it should leverage as most successful countries.

4] Soni (2006) identified that it would encourage FDI in public – private sector projects in tourism sector to develop infrastructure out of abandoned tea state like Kolkata.

5] Dua (2007), Identified the situation is fast changing and major foreign hotel chains such as Shangri-la, Accor, Marriot, Inter-Globe and Indo-Asia Tours have major projects in hand in India and the industry certainly has a very bright prospect.

The Objective of the Study:

1] To analyze the Tourism sector at a glance.

2] To analyze the FDI in service sector from 1997-98 to 2007-2008.

3] To analyze the FDI in hotel and tourism industry from 1997-98 to 2007-2008.

4] To analyze Govt. initiatives to promote this sector.

5] To make "SWOT" analysis of this industry.

Methodology: The present study is based on secondary data. The secondary data for this study were collected from the updated and authentic website of Govt. of India, Periodicals, And reference books.

Results and discussion:

1) Travel and Tourism Industry At a Glance:

1] The contribution of Travel and tourism to gross domestic product 8.6 percent (US$ 117.9 billion) in 2010.

2] Export earning from International visitors and tourism goods were US$ 11.1 billion in 2010.

3] Travel and tourism investment is estimated at US$ 34.7 billion or 7.2 percent of total investment in 2010.

4] According to Department of Tourism estimates, in India, the tourism industry supports 48 million jobs, directly or indirectly 8.27 percent of total employment.

5] The hotel and tourism Industry's contribution in FDI inflows were at US$ 2.17 billion from April 2000 to September 2010.

6] Domestic traveling market is growing 10 percent annually.

7] Foreign tourist arrival rate has increased 9.9 percent in 2010.

8] Online Travel industry is growing at CAGAR of 125%. Generating revenues of around $ 300-500 million, the size of this industry is around 2% of the entire travel industry, which is estimated to be $42 billion.

2) Growth of FDI in Service Sector:

With a view to stimulate domestic and international investment in this sector, the government has taken many steps. Following table indicates the trends in FDI into India since 1997 to 2007- 2008.

Growth of FDI in Service Sector from 1997-98 to 2007-08

Years (April to March)	Total FDI inflow (US$ Million)	Percentage growth of total FDI	FDI inflow in Service Sector (US$ million)	Percentage growth of FDI in Service Sector	Percentage contribution of Service to total FDI
1997-98	3,197	-	351.67	-	11
1998-99	2,462	-22.99	443.16	26.02	18
1999-00	2,155	-12.47	150.85	-65.96	7
2000-01	4,029	86.96	483.48	220.50	12
2001-02	6,130	52.15	937.89	93.99	15.30
2002-03	5,035	-17.86	326	-65.24	6.47
2003-04	4,322	-14.16	269	-17.48	6.22
2004-05	6,051	40.00	469	74.35	7.75
2005-06	8,961	48.09	581	23.88	6.48
2006-07	15,726	75.49	4,749	717.38	30.20
2007-08	24,579	56.30	6,615	39.29	26.91

Source: RBI annual publications and Authors calculation.

As far as contribution of various sectors of Indian economy towards FDI equity inflows are concerned, the highest contribution is made by services sector (financial and non – financial) with 27 percent, in 2007-08.Above table indicates that service sector is raising sector in India.

What is the reason behind this sudden growth in the hotel industry in India?

The hotel industry in India is going through an interesting phase. The industry has a capacity of 110,000 rooms. According to the tourism ministry, 4.4 million tourists visited India last year and at the current rate, the demand will soar to 10 million by 2010 – to accommodate 350 million domestic travelers. The hotels of India have a shortage of 150,000 rooms fueling hotel room rates across India. With tremendous pull of opportunity, India has become a destination for hotel chains looking for growth.

Due to such a huge potential available in this segment, several global hotel chainslike the Hilton, Accor, Marriott International, Berggruen Hotels, Cabana Hotels, Premier Travel Inn (PTI0, Inter Continental Hotels group and Hampshire among others have all announced major investment plans for the country. The

Government's move to declare hotel and tourism industry as a high priority sector with a provision for 100 percent foreign direct investment (FDI) has also provided a further impetus in attracting investments in to this industry.

It is estimated that the hospitality sector is likely to see US$ 11.41 billion rise in the next two years, with around 40 international hotel brands making their presence known in the country by 2011. Simultaneously, international hotel asset management companies are also likely to enter India. Already, US-based HVS International has firmed up plans to enter India, and industry players believe others like Ashford Hospitality Trust and IFA Hotels & Resorts among others are likely to follow suit.

One of the major reasons for the increase in demand for hotel rooms in the country is the boom in the overall economy and high growth in sectors like information technology, telecom, retail and real estate. Rising stock market and new business opportunities are also attracting hordes of foreign investors and international corporate travelers to look for business opportunities in the country.

Also India has been ranked as the fourth most preferred travel destination and with Lonely Planet selecting the country among the top five destinations from 167 countries; India has finally made its mark on the world travel map. Thus, the increase in the need for accommodation has hugely increased the demands for hotels which in turn has boosted the growth of the hospitality sector in India especially that of the hotel industry.

3) Growth of FDI in Hotel & Tourism Sector from 1997-98 to 2007-08:

The government has permitted 100 percent FDI in the automatic route- allowing full FDI into all constructions development projects including construction of hotels and resorts, recreational facilities, and city and regional level infrastructure.100 percent FDI is now allowed in all airport expansion projects subject to the condition that FDI for up gradation of existing airports requires Foreign Investment Promotion Board (FIPB) approval beyond 74 percent. A five year tax holiday has been given to organizations that set up hotels, resorts and convention centers at specific destinations, subject to fulfillment with the agreed conditions. Some international hospitality majors such as Hilton, Accor, Marriott International, Berggruen Hotels, Cabana Hotels, Premier Travel Inn (PTI) and InterContinental Hotels group have already announced major venture plans in India in recent years. It is expected that the hospitality division is expected to see an additional US$11.41 billion in inbound investments over the next two years. Following table indicates the data of FDI in service sectors and hotel industry.

Growth of FDI in Hotel & Tourism Sector from 1997-98 to 2007-08

Years (April to March)	FDI inflow in Service (US$ Million)	Percentage growth of FDI in Service Sector	FDI inflow in Hotel and Tourism (US$ Million)	Percentage growth of FDI in Hotel and Tourism	Percentage contribution of Hotel & Tourism in service FDI
1997-98	351.67	-	9.99	-	2.84
1998-99	443.16	26.02	10.14	1.50	2.29
1999-00	150.85	-65.96	13.1	29.19	8.68
2000-01	483.48	220.50	11.79	-10	2.44
2001-02	937.89	93.99	55.95	374.9	5.97
2002-03	326	-65.24	64.86	15.91	19.89
2003-04	269	-17.48	38.18	-41.13	14.19
2004-05	469	74.35	69.99	83.32	14.92
2005-06	581	23.88	72.32	3.33	12.45
2006-07	4,749	717.38	79.55	10.00	1.67
2007-08	6,615	39.29	85.67	7.69	1.30

Source: RBI annual publications and Authors calculation.

Above table indicates that tourism and hotel in industry was received highest share in total FDI in 2002-2003 19.89 percent. Because of 2001 govt. has allowed 100 percent FDI in tourism industry. After 2003

FDI is constantly decreasing.Though100percent FDI has been allowed in hotels, the true picture is surprisingly black. In which ten sectors in which FDI is permitted, hospitality and tourism rank last, accounting for only 0.92 percent of the total FDI accrued by the country.

4) IMPACT OF FDI IN HOTEL AND TOURISM INDUSTRY:

Tourism sector encompasses tremendous potential for Indian economic system. It can endow inducement to diverse industries through forward and backward linkages and can yield enormous receipts for the country. The budget announced in 2007-08 the measure for construction of tourists' infrastructure has shot up from USD 95.6 Million in 2006-07 to USD 117.5 Million in 2007-08 (Ministry of Tourism, GOI). Tourism is not only viewed as recreation but as a marked fountain head of profession. Tourism occupies 3rd position in the net Foreign Exchange earnings of the country and is one of the domains which has largest work force.

According to the Tourism Satellite Accounting (TSA) research, released by World Travel and Tourism Council (WTTC) and its strategic partner Oxford Economics in March 2010:

- The contribution of travel and tourism to Gross Domestic Product (GDP) is expected to increase from 8.6 per cent (US$ 117.9 billion) in 2010 to 9.0 per cent (US$ 330.1 billion) by 2020.

Export earnings from international visitors and tourism goods are expected to increase from US$ 11.1 billion in 2010 to US$ 33.6 billion in 2020.

Travel and tourism investment is estimated at US$ 34.7 billion or 7.2 per cent of total investment in 2010. By 2020, this should reach US$ 109.3 billion or 7.7 per cent of total investment.

Ministry of Tourism aims to create a comprehensive and coordinated framework for promoting golf tourism in India, capitalizing on the existing work that is being carried out, and building upon the strength of India's position as the fastest growing free market economy.

The increase in the need for accommodation has hugely increased the demands for hotels which in turn has boosted the growth of the hospitality sector in India especially that of the hotel industry.

Over the last decade and half the mad rush to India for business opportunities has intensified and elevated room rates and occupancy levels in India. The successful growth story of 'Hotel Industry in India' seconds only to China in Asia Pacific. The Hotel Industry is inextricably linked to the tourism industry and the growth in the Indian tourism industry has fueled the growth of Indian hotel industry. The thriving economy and increased business opportunities in India have acted as a boon for Indian hotel industry. The arrival of low cost airlines and the associated price wars have given domestic tourists a host of options. The 'Incredible India' destination campaign and the recently launched 'Atithi Devo Bhavah' (ADB) campaign have also helped in the growth of domestic and international tourism and consequently the hotel industry.

5) Why one should invest in Indian tourism:

- Economic liberalization has given a new force to the hospitality industry.

- The Indian hospitality industry is increasing at a rate of 15 percent yearly. The current gap between supply and demand is predicted to grow as the economy opens and grows.

The government predicted an additional requirement of 200,000 rooms in the next five years. Due to stable political and social conditions in India, there will be an increase in the number of tourist arrivals. India is ranked fourth among the world's must see countries.

The present government in its process has taken a few projects like opening of the partial sky policy. This allows private domestic airline operators to fly on the Indian skies.

- An increasingly growing middle class group, the arrival of corporate incentive travel and the multinational companies into India has bright prospects for tourism. India's easy visa rules, public freedoms and its many attractions as an ancient civilization makes tourism development easier than in many other countries.

- The 5 star hotel sector has increased the fastest during the last five years at a CAGR of 12 percent. In the coming years, this sector can be divided into three sub-segments Luxury, Business and Leisure. The growth in this segment shows that segment of travelers coming into India. In the last few years India has seen a large inflow of business travelers in the country courtesy to relaxation of the government's stand on FDI for most of the sectors in the country.

- It costs an average of US$50-80 million to set up 5 star hotels with three hundred rentable rooms in India. The gestation period is generally between 3-5 years.

6) Govt. efforts to attract more FDI in tourism industry:

The Government of India has announced a scheme of granting Tourist Visa on Arrival (T-VoA) for the citizens of Japan, Luxembourg, New Zealand and Singapore. The scheme is valid for citizens of the above mentioned countries planning to visit India on single entry strictly for the purpose of tourism and for a short period of upto a maximum of days. During 2010, a total number of 6549 Visas on Arrivals (VoA) were issued under VoA scheme.

The tourism master plan, the first for Karnataka, envisages initiatives to attract private investment ranging from US$ billion to US$ 4.4 billion in the next three to five years. The plan is prepared based on the Vision 2020 document — and adopted by the Karnataka State Planning Board. The state government aims to generate 200,000 jobs in tourism sector in the next five years. The master plan is aimed at making Karnataka the number one destination for tourism in country by 2020, according to Mr. G. Janardhan Reddy, Minister for Tourism and Infrastructure Development.

As per the press release by Press Information Bureau (PIB) dated November 15, 2010, the Union Ministry of Tourist included Medical Tourism under the Marketing Development Assistance (MDA) Scheme. The Ministry of Tourism sanctioned US$ 27,742 as MDA to 10 Medical Tourism Service providers during current year.

The Ministry of Tourism has sanctioned 781 projects in 34 States / Union Territories (UTs) in the country amounting US$ 511.82 million during the last three years up to June 2010, as per a press release dated October 18, 2010.

The Ministry of Tourism has won a PATA Grand Award and two PATA Gold Awards during the Pacific Asia Travel Association (PATA) Travel Mart 2010 in Macau. The PATA Grand Award was given under the Heritage category for the Rural Tourism Project at Hodka Village in Kutch District of Gujarat.

Recently, the Union Ministry of Tourism has included Medical Tourism under the Marketing Development Assistant (MDA) Scheme. The Ministry of Tourism has sanctioned US$ 27,400 as MDA to 10 Medical Tourism Service Providers during 2010.

7) SWOT analysis of Tourism Industry in India:

STRENGTHS:

1] Natural and Cultural diversity: India has a rich cultural heritage. The "unity in diversity" tag attracts most tourists. The coastlines, sunny beaches, backwaters of Kerala, snow capped Himalayas and the quiescent lakes are incredible.

2] Demand-supply gap: Indian hotel industry is facing a mismatch between the demand and supply of rooms leading to higher room rates and occupancy levels. With the privilege of hosting Commonwealth Games 2010 there is more demand of rooms in five star hotels. This has led to the rapid expansion of the sector.

3] Government support: The government has realized the importance of tourism and has proposed a budget of Rs. 540 crore for the development of the industry. The priority is being given to the development of the infrastructure and of new tourist destinations and circuits. The Department of Tourism (DOT) has already started the "Incredible India" campaign for the promotion of tourism in India.

4] Increase in the market share: India's share in international tourism and hospitality market is expected to increase over the long-term. New budget and star hotels are being established. Moreover, foreign hospitality players are heading towards Indian Markets.

WEAKNESSES:

1] Poor support infrastructure: Though the government is taking necessary steps, many more things need to be done to improve the infrastructure. In 2003, the total expenditure made in this regard was US$ 150 billion in China compared to US$ 21 billion in India.

2] Slow implementation: The lack of adequate recognition for the tourism industry has been hampering its growth prospects. Whatever steps are being taken by the government are implemented at a slower pace.

3] Economic Reforms", Economic and Susceptible to political events: The internal security scenario and social unrest also hamper the foreign tourist arrival rates.

OPPORTUNITIES:

1] Rising income: Owing to the rise in income levels, Indians have more spare money to spend, which is expected to enhance leisure tourism.

2] Open sky benefits: With the open sky policy, the travel and tourism industry has seen an increase in business. Increased airline activity has stimulated demand and has helped improve the infrastructure. It has benefited both international and domestic travels.

THREATS:

1] Fluctuations in international tourist arrivals: The total dependency on foreign tourists can be risky, as there are wide fluctuations in international tourism. Domestic tourism needs to be given equal importance and measures should be taken to promote it.

2] Increasing competition: Several international majors like the Four Seasons, Shangri-La and Aman Resorts are entering the Indian markets. Two other groups – the Carlson Group and the Marriott chain – are also looking forward to join this race. This will increase the competition for the existing Indian Hotel majors.

Conclusion:

FDI in India has marked its existence felt since 1997 and has been on the means of advancement. FDI is a source of economic development, modernization and employment generation. In addition it also enables developing countries to secure unaccustomed technology, managerial and business expertise not prevalent in these countries. FDI has become a primal-constituent for the emergence of an economy into an advanced nation.

This paper studies FDI in India's hotel and Tourism sector in accumulation to its impact on Indian economy. Service Sector is key factor to India's advancement future prospects. This makes it particularly a lucrative and promising sector to foreign countries for development. In hotel industry Thomas Cook brought in Rs 105 crore early this year by increasing its stake in its Indian subsidiary from 40 per cent to 60 per cent. Intercontinental picked up 12.5 per cent stake in its Mumbai hotel for Rs 15 crore, and Grand Hyatt picked up about 50 per cent stake in the Mumbai project of Umesh Saraf for Rs 110 crore. Still foreign direct investment in the Indian hotels and tourism industry is very less.

The lack of inflow becomes significant because the multinationals are now planning to pick up stake hotel chain official said.

Some experts argue that the operational costs in India are high. For example, the electricity cost, which is one of the major components of the total cost, is about 10-12 per cent in India compared to 2-4 per cent internationally.

The staff costs in India, however, are just 15-18 per cent compared to 33 per cent elsewhere.

"This is a big advantage because the 'human touch' is one of the latest unique selling propositions around the world that is attracting tourists," a hotel consultant added.

Another leading hotel consultant pointed out that there were other factors restraining the fund flow into the sector.

Even if we assume an international rate of return of 16-17 per cent in the best case hotels, the exchange risk is about 5 per cent, which reduces the return to 12 per cent in ideal cases.

The multinationals, however, looked for a return of 25-30 per cent on their investments, he added.

Also, the cost of capital in India is to the tune of about 15 per cent which is extremely high compared to international levels.

The risk factor in investing in India is also perceived to be very high "not only because of Indo-Pak tensions or terrorist attacks, but because of its internal socio-political conditions and no transparency in policies," industry experts said. Govt.is doing continuous, efforts to attracting more foreign investment by taking various measures. Still there is a long path but in future tourism and hotel industry would be achieve the goal.

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A Comparative Study Of Economic Growth Of India And Canada

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Abstract

A Comparative Study of Economic Growth of India and Canada

This paper is directed to study economic growth of India and Canada, their venture for survival on the globe. Economic growth of a nation is one of the criterion to judge its worth. No nation can progress in isolation. The various countries of the world invest in each other and this two way flow of goods and services benefits not only the two countries of the world but also contributes to the economic co-operation and sustainable development of the global economy. The economic growth of a nation is measured in terms of the inclusive growth. India, at present, with a buoyant growth of around 9% has emerged as one of the fastest growing economics of the world and hence the present government is keen in having an inclusive double digit growth of overall economy. The high merchandise export, increasing foreign exchange reserves, abundant supply of skilled manpower with cost advantage, establishment of MNCs and BPOs for business ventures, 'standard and poor' international credit agency's upgrading India's sovereign credit rating into 'investable grade' are at the one end of the 'shining India' spectrum while at the other end, over 6% inflation, 500 billion at the bottom of the pyramid, negative growth in terms of agrarian crisis, farmer's distress suicide, decline in food grain production, illiteracy, malnutrition, corruption and unemployment are worrisome. While Canada, with overall robust economic growth, high living standard, elevation of Canadian dollar, boosting imports and restraining exports, continues to invest in structures and capital goods and expects the Canadian dollar to remain elevated. Its economic record over past decade or so is enviable. But GDP per capital below U.S. level, - a reflecting sizeable productivity gap, taxation of capital and restrictive regulations in several sectors, rapid population aging, misallocation of resources, FDI restrictions in telecom, broadcasting etc., inter -provincial barriers in services and occupation licensing, cross subsidy component of unemployment insurance, weaker performance on processes, lack of skillful business people are impediments to its faster growth.

In the light of the said information, it can be analysed how the two countries – India and Canada have tried to put themselves on the board of global economy with their pluses and minuses. Although the two countries differ diametrically in respect of population, govt. policy etc. and have made their marks in the global economy yet much remains to be done.

Research Paper

A Comparative Study of Economic Growth of India and Canada

Introduction

Economic growth of a nation is one of the criterion to judge its worth. No nation can progress in isolation. The various countries of the world invest in each other and this two way flow of goods and services benefits not only the two countries of the world but also contributes to the economic co-operation and sustainable development of the global economy.

"Economic growth without social progress lets the great majority of the people remain in poverty, while a privileged few reap the benefits of rising abundance".[1]- John F Kennedy.

Kennedy's statement clearly points out that real economic growth is evaluated in terms of promotion of inclusive growth. In the light of this view the economic growth of the two countries – India and Canada – which are based on diametrically different patterns due to size of population, industry, infrastructure, govt. policy etc. are tended to be critically assessed with their venture for survival since 1950 onwards.

Review of Economic Growth of India:

India, the second highly populated country in the world at present, had to bear the brunt of British regime because continued exploitation of country and its natural resources led to stagnation of income and

subsequently to slow economic growth, deindustrialization, impoverishment and unemployment. Besides, shortage of qualitative human capital in industry, affected productivity and cost competitiveness. These handicaps have continued to be barriers for independent India.

Although independent India's five year plans were reasonably successful. Yet it faced economic crisis unanticipated earlier because it did not focus on heavy and basic industries, shunned exports, followed an inward looking import substitution strategy, and central and state government patronized subsidies imprudently. Besides this, higher allocation to defense, huge payment of external and internal debts, ballooning of fiscal deficit and jumping of crude import bill were the other reasons and by 1991, its economy was on the verge of bankruptcy with foreign exchange reserves of just US $ 1 billion.

Dismantling of the license regime, the complex import control regime and ending the state monopoly of key sectors were the reforms implemented by the government to overwhelm the crisis. Resultantly custom duties fell gradually from a peak of 200% (1991) to 40% (mid 1990s) and tax rates from 56% (1991) to 40% (1993) and 30% (1997). Since 1991 due to the progressive reforms of successive government i.e. liberalization of economy transformed Indian economy quite impressively. Over the past four years, the economy has clocked up an annual pace of more then 8% compared with around 6% in the 1980s and 1990s. Besides, privatization of several sectors – telecom, airline, financial services etc. expanded the market for such services and goods and it resulted in the diversification of economy. Consequently, a much more amenable environment was created for trade and investment. Measures like easing capital controls, market driven equity pricing, creating a regulatory authority like SEBI brought the country's money market at par with those of the developed world. Indian firms were also permitted to raise funds abroad through investments like GDR & ADR. This nurtured entrepreneurship and more employment opportunities were created in the knowledge services sector and IT industry. Government's policies paved the way for foreign MNCs to enter India along with world class technology, customer and employee orientation which enhanced the competitive environment forcing Indian companies to benchmark against global standards. This made Indian IT & ITES export grew from a mere $ 150 million (1991-1992) to $ 24 billion (2005-2006). These economic reforms increased the pace of India's integration with the world economy. Although the annual economic growth of 9% was spreading confidence but inflation approaching at an annual rate of more than 7 % reached a politically dangerous level. Thus India has taken giant stride in many spheres of its economy yet much remains to be done. India's ambitious plan can be derailed by the several loopholes as these reforms have benefited the materialistic society neglecting the grass root set up and their habitat. This imbalanced growth has not improved the condition of our villages and nearly half of the population still strives below poverty line.

1. Graph depicting India's GDP growth from Financial year 1991-2008

[www.igd.com/.../india-economic-growth-graph.jpg]

Besides, low literacy rate, lack of basic amenities to rural citizens, malnutrition, corruption, unemployment, agrarian strife and farmers' distress suicide, civil unrest and sectarian divide, lack of public infrastructure, discipline and execution strategies, license raj mindset and mistrust of capitalism shows the negative growth of our country and is a solid evidence that the hiatus between the two ends of spectrum is growing into alarming proportions.

A recent study from Goldman Sachs Forecasts, "Indian could sustain 8% growth until 2020", but it would "require better education and less red tape."[2].

According to a UNDP report, India hasn't progressed much because 70% population doesn't have access to education due to lack of resources. To sustain its shining economy, India needs to implement revolutionary action plan in these weak areas. Besides, India must focus on manufacturing enabling illiterates for entrepreneurship and introducing political reforms for legal justice and transparency. India has a demographic dividend i.e. over half of its population being young – less than 25 years of age. If utilized effectively and invested properly, it can do wonders for India. Despite the weaknesses, it is reasonable to be positive about future of India as the world needs India today more than ever before for global growth as well as an alternative to China.

Review of Economic Growth of Canada:

Canada, within the purview of my critical analysis, is the second largest country in the world with tremendously vast resources, comparatively sparse population and one among the top 10 trading nations. With its economy being heavily dependent on natural resource extraction, Canada was especially hard hit by the Great Depression in 1929 which led to high unemployment, decline in industrial production, price fall of

agrarian commodities and little demand of all consumer goods and subsequently to the devastation of its farmers and workers. The apathy of the government to fight depression or devastation of government finances led to inflation pressures which stimulated industrial unrest too, especially in 1945 and 46. In 1950, however, Canada enjoyed growth and prosperity never known before in transportation, construction, new free ways and rapid transit system which led to development of advanced technological management. This contributed in ending the nomadic hunting life of the forest Indians and the Inuits of the Arctic shores and islands. Later on Canada faced dilemma in trying to deal equitably with its aboriginal people. During 1945-55 large scale immigration contributed to Canada's prodigious economic growth. It later faced a major economic recession. In 1948, FTA between US and Canada led to unequal rate of economic and technological development after 1950 but the servile and dominant policies of U.S. embittered their relationship. Gradually Canada exported more to Britain, imported more from U.S. while Britain exported less to Canada. Canada opposed British's entry into European Economic community and started trading with common market at the best possible. Canada's dependency on US was quite obvious even after its independence. It also encouraged manufacturing industry through protective tariffs on import which resulted in supplying the Canadian market as many US firms established Canadian branch plants. It also sublimated economic development in slow growth regions by grants and subsidies. Its foreign trade with USA is the causal link for its economic health and value of its dollar. The steady growth of its capital and newly emerging trading patterns have decreased its dependence on traditional partners – Britain and U.S. In the late 20th century Japan replaced U.K. for Canadian exports. Presently government aims at eliminating internal trade barriers to the possible extent. Some economists believe that Canada's sluggish productivity is due to balkanization of the economy. The service sector accounts for roughly 2/3rd of its GDP and higher employment. Its economy is oriented to private sector, agriculture industry being firmly private. Unlike other countries, Canada's pension fund for direct acquisition helped in building up on infrastructure assets worldwide, both directly and through private equity intermedia rises. The pension funds represent its worker community and their being in-charge of business. Consumer spending remains strong with house prices shattering all records in May 2007. Unemployment at 6.1% is at a 33 years low. Even the beleaguered manufacturing industry battered by a high dollar and competition with China has staged a rebound.

"The economy is "worrisomely good", says Phillip Cross."[3]

If economic success is to be judged in terms of the benefits of the people, Canada's performance have been above average, even by global standards. It is reflected in the good health with highest level of life expectancy and lowest infant mortality rates.

Peter C. Newman, an immigrant expresses, "To the citizens of most of the world's other countries, Canada appears blessed with the mandate of heaven."[4]

In the Q3 of 20th century, Canada's economic growth was accompanied by high inflation. Its foreign policy focused on maintaining its expanding prosperity. Canada and Maxico, being the top trading partners now, the former is headed for its best showing in a decade. 4% GDP growth, exports, personal income, capital and consumer spending all riding a wave. Information and communication technology (ICT) was the largest contributor to growth with capital services for Canada in the late 1990s. Canada has been able to sell its surplus to the world, thereby earning foreign exchange to buy back the goods produced by other countries in return.

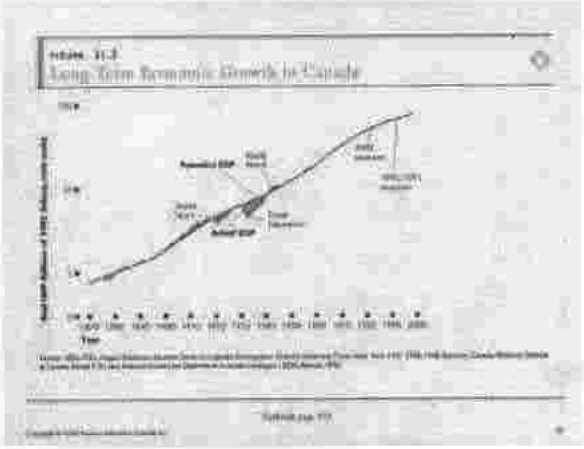
In the words of a foreign minister for multi-culturism, "Much of the richness and vitality of our economic and social life is due to the energy of many different cultural and social groups that have made Canada their home".[5]

The affluence of Canada today is a tribute to the hard work and efforts put in by generation of Canadians, from settlers to the some immigrants, and is equally product of good fortune in the form of natural resources. Besides, the govt. has to make effort for peace with the provinces and those segments of business community who feel bruised by unexpected tax measures in the last budget. It also requires new action plan to replace former priorities.

"Canadians ... have been doing something right at the level of local community".[6]

But crime in some parts of Canada especially Northern Alberta and drug abuse in the northern oil patch, environmental degradation i.e. air-borne pollution, contamination of rivers and lakes, disfiguring of wilderness areas, change in rain fall patterns in western Canada and long term poor soil conservation and drought at the cost of economic and social progress are matters of serious concern, to sustain its economic development.

Despite Canada's economic record being enviable over the past decade or so, its GDP per capita being distinctly below U.S. levels reflects a sizable productivity gap. Among the various impediments to it faster growth are- taxation of capital and restrictive regulations in certain sectors, rapid population aging weighing on public finance through surge of elderly and health care spending, high marginal effective tax rates leading to misallocation of resources, product market competitions and FDI restrictions in telecom, broadcast and transport, inter-provincial barriers in services and occupational licensing, weak process performance and lack of skillful business people:



[members.shaw.ca/.../P&B%204th%20Fig%2021.3.jpg]

To sustain its durable prosperity gain, Canada should improve productivity performance, liberalize electricity markets, minimize industrial subsidies, replace agricultural supply management by open markets, address cross subsidy component of unemployment insurance. Besides, regulation of banking and securities ought to focus on building deeper integrated market by allowing consolidation to take place by ensuring effective competition from foreign bank entry and by achieving a single securities market. Public R & D need to be governed by an integrated strategy and commercialization of R & D should be more attended to. Canada should improve the welfare mix of social policies to raise the efficiency of young children, low-income families and disadvantaged population, lift general literacy and life skill levels, focus on high quality skill upgrading social programmes, social and economic inclusion of aboriginal population.

3. Table showing comparative study of Indo-Canadian Economy

Sr. No.	Category	India	Canada
1	Population	High	Low
2	Malnutrition	High	Low
3	Unemployment	High	Low
4	Literacy	Low	High
5	Living Standard	Low	High
6	Discipline	Low	High
7	Business Skills	High	Low
8	Life expectancy	Low	High

Conclusion:

In the light of above critical analysis of the economic growth in India and Canada since second half of 20th century onwards, it is concluded that the upliftment of general masses by improving its literacy, living standard and employment avenues; environmental conservation, discipline, efficient population and execution strategies are the essence of sustainable inclusive economic growth of any nation. The two countries – India

and Canada have tried to put themselves on the board of global economy with their pluses and minuses. Although the two countries differ diametrically and have made their marks in the global economy yet much remains to be done in this direction.

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Women's Health In India : A Socio – Economic Perspective

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Abstract

You can tell the condition of a nation by looking at the status of its women.

- Jawaharlal Nehru

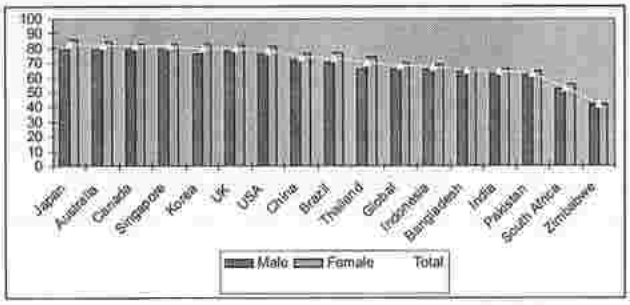
World Health Organization claims that women in India live longer than men. Life expectancy of a girl at birth is around 67 years comparing to a boy i.e. 65 years. Albeit; this data should not be misread and the fact remains, that the women in India are undernourished and unhealthy by all means. Women in India in almost all the communities are facing lot of health problems and are prone to life health sufferings and even death. Women are at risk for various health problems and diseases like HIV/AIDS, Mental disorders, cancer, TB besides being malnourished and anemic due to poverty and distress. The gender discrimination and bias also deeply influences women's health, the repercussion of gender bias like early marriage & conception has further intensified women health problems in India. Women with poor health will have several negative ramifications not only for them but even for their families. They are likely to give birth to underweight infants, provide lack of food and care to their children and are likely to be less productive in the labor force. The current paper focuses on the condition of women health in India.

INTRODUCTION

Health is clearly not the mere absence of disease, its indispensable basis for defining a person's sense of well being (Emerson, 1951). According to the Articles 39(e) (f), 42 and 47 in part IV of the Indian Constitution it's the responsibility of state to guarantee healthy life to the people of its country. It's not just because of social obligation that the state is being made liable for the people's health. Only healthy people can contribute productively towards the nation building and its high economic growth rate. The importance of women health is still more in any society. It's only a healthy woman who could produce healthy human capital for the nation. Not only the birth of healthy child but even his upbringing depends upon the status of health of women. Higher life expectancy is certainly a positive indicator of population health and longevity (HDI, 2010). India has been successful in improving the life expectancy of both male and females by almost double since 1951.

Figure I

LIFE EXPECTANCY FOR SELECTED COUNTRIES



Source: - WHO, World health statistics 2010.

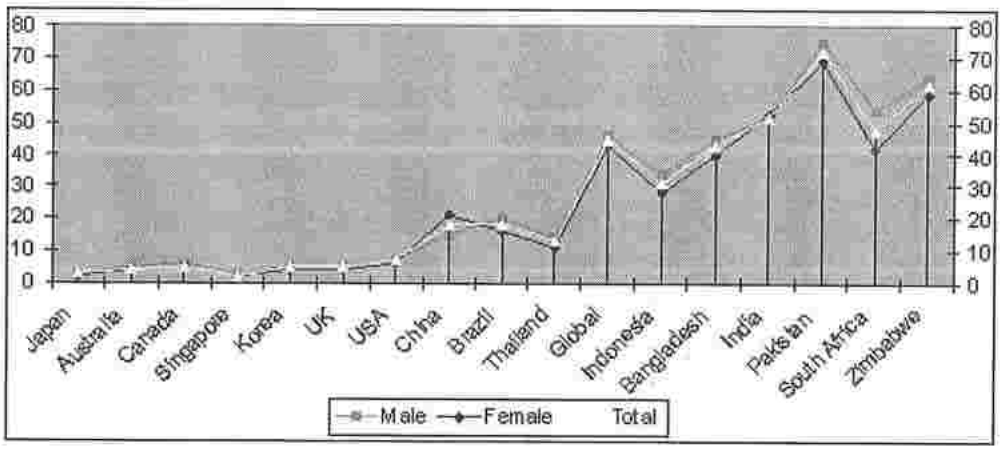
However according the 2010 WHO estimates India ranks poorly at 130 in its life expectancy index, both male and female life expectancy is almost 20 years less as compared to several other countries. Only some poor countries like Pakistan, Zimbabwe, Nepal etc are below India.

The fourth Millennium Development Goal of UNDP advocates for reducing the infant and child mortality rates by two third between 1990 to 2015. In both the indices India stands far below to the developed countries and even others. The IMR and CMR for India are above 50 and 70 respectively as compare to developed countries that have the same figures below 10.

Figure II

MDG 4 INFANT MORTALITY RATE

(Probability of dying by age 1 per 1000 live births)

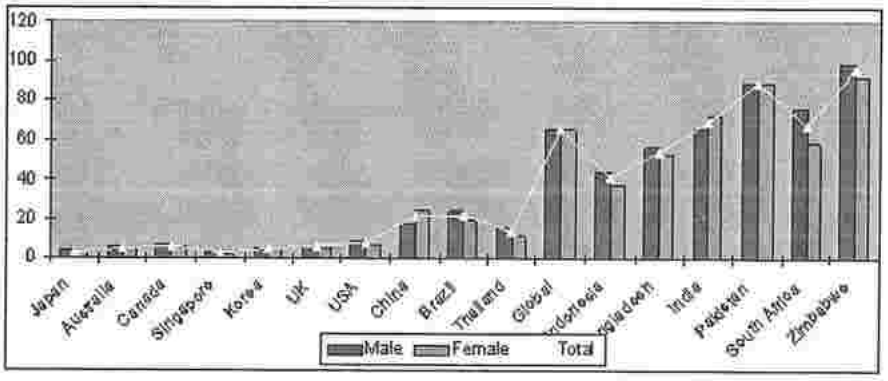


Source: - WHO, World health statistics 2010

Among all developing countries including India Malnutrition is the sole important cause of high IMR (UNICEF, 2008). The other causes include illiteracy among females, early marriage, poverty, hunger, untreated diseases and lack of quality health care and access to medical care during and post pregnancy.

UNDER-FIVE MORTALITY RATE

(Probability of dying by age 5 per 1000 live births)



Source: - WHO, World health statistics 2010

Unlike IMR which stands high for both male and female Child in India, the CMR (under 5 mortality rate) is shockingly higher among female child. Female child mortality is 40 percent higher than male child mortality. The sex discrepancy in infant and child mortality puts forward that son preference and discrimination against girl child are very strong in northern states but minimal in southern states (Pandey et al, 1998). The median

age of first marriage among Indian women is 17.2 years. The ideology of considering girls as burden and getting them married early forces many Indian women to face the troubles associated with early marriages as early marriages leads to early child birth. Women in India are pressurized to have children immediately after marriage regardless of their age and health condition in order to prove their worth for the family. To make the scenario even worse most Indian have strong preferences for male child and women are trapped in cycle of multiple pregnancies and child birth till the heir of the family is born.

Early age of marriage and early pregnancy has far reaching consequences. The high rate of maternal, neonatal, infant and child's deaths are associated with early marriages.

According to maternal mortality report compiled by the World Health Organization, UNICEF, UNFPA and the World Bank India account for the highest female death rates during child birth. India accounts for more than 20% of Global maternal deaths. During the year 2005, 5.36 lakhs women died during pregnancy or immediately after child birth across the world, of the 5.36 lakh, 1.17 lakh were from India.

POVERTY among WOMEN

The feminization of poverty is chronic in nature, due to the fact that during their life time poor women perform multiple roles. Frequent childbearing and physical labors are most common among others. Women bear a disproportionate burden of the world's poverty. Statistics indicate that women are more likely than men to be poor and at risk of hunger because of the systematic discrimination they face in education, health care, employment and control of assets (UNIFEM).

The cycle of maternal and child malnutrition, morbidity and mortality is one of the most significant means through which poverty persists over generations (CPR, 2005).

Women's poverty is directly related to the absence of economic opportunities and autonomy, lack of access to economic resources, including credit, land ownership and inheritance, lack of access to education and support services and their minimal participation in the decision-making process. Poverty can also force women into situations in which they are vulnerable to sexual exploitation.

Women have been the largest excluded group in the world in almost all areas of participation- literacy and higher education, employment and self-employment, politics and power, health and infrastructural facilities and even in national statistics. This in spite of the fact that they constitute half of the adult population and do more than 70 percent of the entire's world work. Their space of 10 percent in world's income and just one percent in world property show how poorly they are rewarded (Kumar & Bhatia, 2010).

Pitiful Budgetary allocation on Health & Education

Post world-war II almost all major nations have used public spending as a tool to boost two of the most fundamental sectors for human development i.e. education and health. Investment in both has resulted to the high growth of several countries including china, who few decades back had almost the similar rate of growth as India. The broadening of scope to incorporate sports and youth affairs in education and family welfare with health in it; is unjust towards the vital sectors.

Table-I

Central Government Expenditure (Plan and non-Plan)*

Items	2003-04 Actual	2004-05 Actual	2005-06 Actual	2006-07 Actual	2007-08 Actual	2008-09 (RE)	2009-10 (BE)
Education, Sports & Youth Affairs	2.32	2.81	3.71	4.28	4.24	4.07	4.37
Health and Family Welfare	1.53	1.64	1.89	1.87	2.08	1.86	1.99

Source: - Economic Survey 2009-10 * - as a % of total expenditure

Albeit; the collective expenditure on education, sports and youth affairs remain less than 4.5% of central government's total expenditure. The allocation for health and family affair is further miserable with not even 2% of total allocation. With less than 1% growth in public financing of health through the last high growth decade doesn't surprises that India's public health allocation has been lowest in the world. The center more-often attempts to shed its responsibility to finance public health and education by passing on the buck to state governments

COMMONLY PREVAILING DISEASES AMONG WOMEN IN INDIA

Low Body Mass Index

In India two out of five women are too thin in Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh and in Orissa. More than one third, 36% of women have BMI below normal (18.5). The mean BMI for women age 15-49 in India is 20.5. Among women who are thin almost half 45% are moderately or severely thin. The conditions associated with poor socio- economic status multiplied with discriminatory attitude of society towards women play havoc with Indian women and put them on risk of malnourishment and poor health.

Anemia

In developing countries adults particularly women in reproductive age are vulnerable to nutritional deficiency anemia because of low dietary intake, lack of knowledge; inadequate distribution of food within the household. Anemia is a major health problem especially amongst women in India. According to NFHS-3 more than half of the women in India, 55% have anemia including 39% with mild anemia, 15% with moderate anemia and 2% with severe anemia. Anemia is particularly high for women with no education, women from scheduled tribes and women from poor communities, women who are having more number of children are also more likely to have anemia. Poverty, gender inequalities leads to malnutrition among India women. This makes women consume only residuals from the food cooked for the family. This deprives women of essential nutrients and makes them prone for anemia. With the nutritional status of mother herself being inadequate the multiple pregnancies only adds to low availability of nutrition to herself and fetus. In India, Anemia results in maternal mortality, prenatal mortality, premature deliveries and low birth weight babies.

Gynecological Cancers

Gynecological cancer includes cancer of the cervical, fallopian tubes, ovaries, uterus, vagina and vulva. Among all types of cancers cervical cancer is the most common among Indian women. Cervical cancer is on ever increasing danger posing a grave health threat to India. The growing risk of cervical cancer in women in India is 2.4% compared to 1.35 for the world. In India one lac new cases of cervical cancer are reported every year. 70% of the women are at stage 3 or higher at the time of diagnosis. Indian women who marry early, below age of 18 years, having 6-7 number of full term pregnancies, having multiple sex partners or having a partner who is promiscuous, using contraceptive pills for long time increases the chances of cervical cancer in them. Indian women due to many socio-cultural and economic reasons are at risk of developing cervical cancer more than their counterparts in other countries. To make the scene worse, Indian women due to subordinate status, living in poorest household and overburdened with home responsibilities tend to ignore the early signs of the disease. Mostly they are unaware about the deadly disease due to illiteracy or lack of access to print and electronic media.

HIV/AIDS

The National Institute of Health and Family Welfare and the National Institute of Medical Statistics estimate national adult HIV prevalence in India is approximately 0.36% amounting between 2 & 3% million people. Nationally the prevalence rate for adult females is 0.24% while for male it is 0.43%. This shows that for every 100 people living with HIV/AIDS, 61 are men and 39 women. In India, women account for around one million out of 2.5 million estimated numbers of people living with HIV/AIDS. The high vulnerability of Indian women towards AIDS has both socio- cultural and economic reasons. Early marriages, sexual abuse, violence against women and HIV/AIDS are inextricably linked; rape, incest, assault by family member & friends, abuse at work place, and prostitution expose women to HIV infection.

Tuberculosis

The kitchen is the women's domain and they are considered responsible to look and feed the family. According to NFHS-3, 49% of the household in India cook with solid cooking fuels includes coal, wood, straw, grass etc and 25% cook with LPG cylinder. In rural areas cooking is largely done with solid fuels. 62.5 % of

households in rural areas use wood for cooking, 14% with dung cakes and 13% use straw, shrubs, grass and agricultural crop waste. This gives the picture that vast majority of rural households 90% and one third of urban households 31% use solid fuels for cooking that generate smoke and unhealthy conditions.

Use of solid fuels expose people, particularly women to high levels of toxic air pollution which have been linked with serious health consequences like tuberculosis.

In developing countries tuberculosis would continue to be a serious health threat to for women due to poverty, high illiteracy and poor sanitary conditions. In India according to NFHS-3 in rural areas (371/100,000) women are suffering from TB. There is a growing evidence that exposure to indoor smoke can cause serious respiratory problems, respiratory infections in children and women and chronic obstructive pulmonary disease (COPD) or chronic Bronchitis in women.

Mental illness

Mental disorders in Indian women are linked with many socio-cultural facts, poverty generated conditions and gender bias stimulated/ experiences like alienation, victimization, powerlessness, domestic violence, sexual abuse, denial of education and finance, lack of freedom, oppression, exhaustion from overburdening of work etc. Accumulation of such experiences makes Indian women prone to mental illness. The Indian women play social roles of wife, mother, daughter, care taker of the family as well as employee at work place. The woman's reproductive roles as bearers and nurturer doubles the stress related effects. These discreetly pose Indian women at risks of mental disorders.

The attitude of Indian society towards the mentally ill women is more pathetic than the experiences women undergo. People are not sensitive to the conditions and needs of mentally sick women as many times early signs and symptoms like mood swings, bodily complaints, irritability, suicidal tendencies and trance like experiences, characteristics of these disorders are generally thought as 'idiom of distress' and thought closely associated with women's multiple roles in society.

CONCLUSION

The current paper discussed the various health problems of women in India and ponders on the causes and repercussion of each health problem. It is felt that the time has come to think and take concrete steps regarding the health of Indian women. There should be combined efforts from Government, private sectors, NGOs and individuals from different fields of life. The need is to make women powerful by increasing admittance to services that improve their overall general and reproductive and sexual health. The need is to create a favorable environment by introducing the new technologies, training, research & technical assistance in medical field. The efforts should be to support the development of women – centered health policies, improves the quality and sustainability of services ensures the long term availability of health technologies and promotes women's active involvement in improving health care.

Health care should be access able and affordable to all, as of increasing the provision and outreach of primary and secondary education to women, extending their employment opportunities and credit facilities and providing the transport and communication facilities to them. Concentration should be Poverty reduction, capacity building and empowerment of women. Poverty mitigation policies targeting women should be put on fast track. Special provisions should be made for old and destitute women.

To deal with a gender bias problem that has roots in social behavior and prejudices, mere legislation is not enough. Various activities have to be undertaken to create awareness against the practice of gender bias in terms of health. The help of media units like electronic, print and films can also be sought. Workshops and seminars would be organized through voluntary organizations at state, regional, district and block levels to create awareness. Help can also been sought from philanthropists, celebrities and spiritual leaders to curb the practice.

The need is to make combined effort involving all sections of the society to change the prevailing social thinking and remove the gender based discrimination in health and to create an environment where sons and daughters are equally valued in the families. There should be a conviction on elimination of gender disparities through gender sensitive monitoring in health issues like reproductive health, maternal care during pregnancy, antenatal care, and immunization starting from the field level. Priority must be given to provide informative services through various resources to educate parents on the importance of health of girl child.

India has the knowledge, resources and tools necessary to keep women and girls healthy, only the need is to change the attitude of society toward the health needs of women for which gender sensitization

programs and strategies are needed to modify and liberalize the long-established cultural values that are strongly held by Indian society. Voluntary organizations at district level can make any program effective, it must cultivate in the society more positive attitudes towards the women health needs. Concurrently, health delivery systems must be strengthened so that facilities provide women the quality services they need to stay healthy during life span.

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'The Good, The Bad, The Funny : A Study Of The Joker Archetype With Special Reference To The Film 'The Dark Knight'

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This paper attempts to justify the view that the Joker, as portrayed in the film 'The Dark Knight', is not a common place villain. Rather the Joker offers a new paradigm, 'funny', to expand the good – bad / good – devil duality thus providing a fresh dimension to perceive reality which acts as a kind of reality check. The Joker also helps us to explore the possibilities of change.

The title of this paper is borrowed from the title of the book written by Adamai Philotunus (pseudonym of Lionel Snell) 'The Good The Bad The Funny'. [1] It resonates with the title of the successful American film, 'The Good The Bad and The Ugly'. There is no 'and' connecting the three in the title of Philotunus' book because, as the author reasons, "without the "and" we have three separate and individual parts which can arrange themselves in any pattern and be taken in any sequence". [2]

The title is an essential pointer to ways of thought which could save us from the divisiveness inherent in dualistic thinking. Three fold thinking in particular will be seen to have a following, organic quality which is a vital addition to the separating effects of dualism.

According to Snell, we live in a world given to dualistic thinking. It is difficult for us to think in ones. A dualistic idea, for e.g. 'the universe is a battle between the forces of good and the forces of evil" gives the mind immense pleasure. It can play with the idea for hours. But a single monistic idea for e.g. "infinite boundless space" leaves the mind gasping. The human mind thrives on finding answers, meaning, contradictions.

It is the nature of duality to create tensions, boundaries and discord. Dualistic thinking leads us to project our fears and fight them in others. Ever since humanity's "fall" mankind has waged wars. Through the looking glass of memetics we see wars as being waged between a

1. Philotunus, Adamai (pseudonym of Lionell Snell). 'The Good The Bad The Funny'. England: originally published by the Mouse that Spins, 1992. First e – book edition 2000. First print on demand 2002.

2. Idid p ix meme and a counter meme. Wars are fought not just for dominion over geographical territory but primarily the mind of men. Wars have always been fought between two competing ideologies. Seldom do we see the third point of view in a war.

If we live in dualistic world with only two alternatives – Unity and Duality – it is almost inevitable that we will take sides sooner or later. Good / Evil, Black / White, Rich / Poor, Man / Nature, Right / Lift, Christian / Pagan, Liberal / Totalitarian. The list of opposites is endless. Underlying all these oppositions is the one fundamental opposition of 'God versus Devil' depending on which side of the duality you are on.

If unity is best represented by the idyllic garden of Eden then duality is best represented by a battlefield where the battle – lines are clearly drawn and war machines become perpetual motion machines fighting each other till the end of time. Duality born from the one makes us into extremists focused on survival. In the God / Devil duality the more perfect the God, the more absolutely evil is the Devil. Duality is a paradigm so deeply embedded in the human nervous system that we do not notice it. The problem with duality is that is tries to restore unity by getting rid of the other pole that is not possible because the opposites are so intimately paired with each other. Take the analogy of a magnet for example. Cutting of the north pole creates a shorter magnet containing both south and north poles. One cannot exist without the other.

How do we solve the problem of duality/ Must we dissolve the boundaries and return to the primal unity. This brings another duality vs. unity. Also a return to unity means a loss of dynamism and excitement but duality itself results in a loss of peace and oneness.

It is important to move on to other systems in order to populate our universe with more ideas. It is no longer necessary to be trapped in a duplicate world because there are further choices. Till now humanity has been riveted in the paradigm of God and Devil, good and evil, the good and the bad. The time has come to add the third element which is the Funny i.e. the Joker / Jester / Trickster / Fool [3] to the unity – duality opposition

3. The Joker is a fictional character, a comic book super villain published by DC Comic. He is the archenemy of Batman, having been directly responsible for numerous tragedies in Batman's life. He first appeared in Batman # 1 (Spring 1940).

Throughout his comic book appearance, the Joker is portrayed as a master criminal whore characterization has varied from that of a violent psychopath to a goofy trickster thief. (Wikipedia)Trickster / Fool / Jerker are terms used to describe the person employed to tell jokes and provide general entertainment in the courts of kings. The Joker's character is probably derived from these historical roots as well as the Joker card in the card – game system.

It is important not to confuse that the missing piece to make the duality a trinity that lies midway between the two poles. Whenever two extremists are fighting each other we usually assign the voice of reason to the person who takes the point of view of the middle path. The duality seems to have been defused. What has happened is that we have returned to taking in ones in place of a pair of opposites. For example the rich poor duality becomes income level. Recognizing a middle way between two such extremes is tantamount to recognizing the duality as but as two ends of a single spectrum of possibilities. However moderation itself can be taken to the extreme. Also it just takes one of extremist to say 'if you are not with us you are against us' to bring about duality.

It is unfortunate that there is a tendency to stick the Joker in the same bag as the Devil. The Joker can be supremely proactive because he stands outside duality rather than representing some 'middle way'. He has a detached awareness of the real situations and that is infuriating for all those who are stuck in the duality paradigm. He is respected and feared because he is seen to be controlling everything. He embraces paradoxes. He is the god of order and disorder. He is not just a figure tacked onto the God / Devil duality in order to liven it up but he is another force. He distracts us by embracing so many paradoxes and seeming therefore to be slippery and impossible to define. In fact his quintessential quality in seeing life as a game.

It is the aspect of the Joker that needs elaboration especially in the context of the film 'The Dark Knight'. [4] The Joker looks at the world as a game system. This game is not a mere game just like King Lear is not a mere play. Games are not to be regarded as trivial or frivolous.

According to Alan Watts [5], games are like music. It is done for its own sake. Music though having a temporal dimension is not aimed at the future. Similarly dance is not done for travelling but because there is a joy that comes from dancing. Similarly there is a joy that comes from games. For the joker everything is a game. There is a human game, the tree game, the game of politics, chess game, business game. Games are by nature dualistic.

4. 'The Dark Knight' (2006) is the American Film released by Warner Brothers Pictures, produced by Emma Thomas, direct by Christophar Nolan and starring Christian Bale and Heath Ledger. All examples and quotations are from the film.

5. Alan Watts' talk on 'The Joker' – www.allanwatts.com / ac_seminars.html

Games demand that you get involved and forget that it is game. The Joker is inclined to get the giggles when he watches someone taking the game too seriously. The Joker may also feel pity for the person trapped in it. The Joker feels that the person is living a deprived life and not to his or her full potential. Joker wants the serious persons to know that its only a game. There is no need to be serious. Knowing that its all a game the person can now be sincere. Serious and sincere are not the same. We often use the world serious when we should be using sincere. Sincerity means to act from a state of integration. Where there is no nagging doubt in the mind of the person. That's why when people in the movie. 'The Dark Knight' are forgetting to have fun and joker asks them "Why so serious?"

When we ask a person who are you we usually get a response for the question what is your profession? People identify themselves with the role that society has give. From the point of view of the joker society itself as a game and the first rule of society is that this is not a game. The joker card in the playing deck in the card beyond role. The joker can be any card in the deck. The joker because he is delivered from being

someone can be anyone. We see this in the movie 'The Dark Knight which shows the joker dressing up as nurse, a thug and a guard. He is shown to be a master of disguise in the movie. The Joker has no fixed role. We are not given a genesis story of the joker. The joker also does not seem to have a grip on his past. Sometimes he remembers it one way sometimes another. During the course of the film, he tells conflicting stories about how he acquired the scars, which involve child abuse and self – mutilation.

The Joker card is reputed to be based on the Tarot Card, the Fool. If so it is the only card of the Tarot's Major Arcana that appears in our modern playing cards. The Tarot's Joker, the Fool, is the only unnumbered card. Therefore the card can be put in any place of the deck. Trickster god Loki in Nordic mythology is a trickster. Loki is a shape shifter and in separate incidents he appears in the form of a salmon and a mare. This fluidity makes it impossible to pin down the trickster. Likewise, it is impossible to pin the Joker in one definition.

In the movie 'The Dark Knight' there are several definitions of the Joker. The Joker is introduced with his back to the audience a mask in his hand a clear indicator that it will be difficult to define him. One of the things asks the question "Why do they call him the Joker?" and the answer is "He wears make up". Various adjectives are used to describe the joker. The joker is 'crazy', 'a freak', 'clown', 'tonight entertainment', 'thug', 'criminal'. But as wise Alfred points out to Batman the joker is "a man they didn't fully understand". Even Batman clubs him as an ordinary criminal who is after money. It takes Alfred's story of the Bandit for Batman to understand that there is "nothing logical" about the joker. He does not want anything. He just wants to watch the world burn. He cannot be bought. The scene where he burns the money shows his total detachment towards money. As he says it is all about sending a message "everything burns".

The Joker has the detachment to define reality. People will look at the zebra and wonder if it is a black horse with white stripes or a white horse with black stripes. The Joker with his wit and explained insight will say well that is an invisible horse with black and white stripes. If it did not have black and white stripes we would not be able to see it. Reality is in a way like that. The Joker understands that reality needs duality. The nature of the game is to see that the positive and negative are not really same. Pretend they can't be together so that game can be played. All games are derived from here. Duality is implicit with the game. The joker realizes that all negative things are paired with the complementary positive. The joker has a holistic view of things. The joker realizes that on the scale or organism the forest seems to be hell. Predators preying on prey. The battle of survival. Weak stocks of animals being kicked out the gene pool. However looking at the forest from a helicopter ride one senses that the entire forest system has a balance. Too many deers would means less vegetation. The population of the deer is kept in check by the lions. The joker knows that the lion and the deers are part of a bigger game the forest game which of course they are unaware of.

We see that during the interrogation room scene the Batman beating up the Joker. However the joker doesn't seem to give batman the satisfaction of getting hurt. He instead laughs. It is as if the consciousness of the Joker is in the top corner of the room looking down on Batman beating up his body. In other words the Joker does not feel the pain because he is able to scale up and look at the bigger picture and that everything is a game. There is nothing to get serious about.

We from our school days are told that we have to choose our battles. For the priest it's the devil, for the police its crime and for the teacher its ignorance. The Joker would say choose your game. The joker does not get too serious. The joker will not forget to have fun which seems to go out of the window once we approach it as a battle. The Joker approach in my opinion in more effective. This is why in the chase scene we hear the Joker saying "I like this job. I like it". He is traveling in a truck with the huge sign "Laughter is the best medicine"!

In the movie the joker says that "I am not a monster I am just ahead of the curve". In 'Arkham Asylum: A Serious House on Serious Earth', a Graphic novel written by Grant Morrison, it is said that the Joker may not be insane, but has some sort of "super – sanity" a new form of perception suited for the end of the twentieth century. The sensory information joker receives may not be filtered therefore he copes with it by going with it by going with the flow. Which means the lens of the Joker may not see the world in dualities but as pure chaos and random information. This may be next step in human evolution. The story of evolution has been the conquest of dimensionality. The first kind of life were slimes locked in a flatland, a two dimensional plane without any cognition of time. Then we had organisms like Plants which exhibited phototropism and started to grow upwards to reach the sun. On this nature soon built creatures with locomotion organs capable to moving in space. Then a great leap was made the human nervous system which through language and its future tense and past tense and present tense is able to conquer the 4th dimension time. In our minds we can time travel. It is through language that by looking at the past we build models of the future. Language and speech is what makes us different from other beings with whom we share our planet. There is a curious

connection between language and the joker. In the movie the joker has the best lines. He is shown to have wit.

'In the Bank scene he advises the Bank staff to "do nothing with your hands but hold on to your dear lives". He is philosophical which he tells the manager "whatever doesn't kill you simply make your stranger". When Batman cries out "Let her go" he scoffs at him for his "poor choice of words" and lets Rachel fall. In fact the Joker uses his wit to draw people into his own world.

Through his command of language he is shown to have the kind of charisma that a cult leader has. Which explains how he is able to get the goons working for him even if they are a bit mentally disturbed. He tells one of them that he will make his voices go away and replace them with bright lights. It seems the joker with his ability to see through the game and his command of language may be the kind of Ubermensch and Nietzche dreamed of. His laughter has in some ways a quality of glossalalia in it. It was as if he was speaking in tongues and laughing at the same time. The speech centre of his brain may be being accessed without conscious intervention or purpose. He seems to be speaking in a kind of primal language. It is a popular belief that speaking in tongues gets a direct connection to the logos.

Indeed even in the fiction the Joker is shown to perceive another dimension. The joker is sometimes portrayed as having a fourth wall awareness. In Batman, The Animates Series. The Joker is the only character to talk directly into the "camera" and can be heard whistling his own theme music. In the episode "Joker's Wild", he says into the camera, "Don't try this at home, kids!" On page five of "Sign of The Joker", the second half of the "Laughing Fish" storyline, the Joker turns the page for the reader, bowing and tipping his hat in mock politeness. Since the Joker seems to be aware of dimensions other can't perceive we can say that the Joker could possibly be the conceptual prototype of the future human, a human 2.0.

A part from being 'Funny', the third alternative of perceiving reality the Joker/ Jester/ Trickster / Fool is also a powerful tool which acts as a kind of reality check.

This can be best understood by tracing the genesis of the Joker in historical and literary traditions. A Jester, Joker, Jokester, fool, wit – cracker, prankster or buffoon was a person employed to tell jokes and provide general entertainment. In ancient time courts employed fools and by the Middle Age the jester was a familiar figure. In Renaissance time, aristocratic households in Britain employed licensed tools or jesters. Regarded as poet or mascots, they served not simply to amuse but to criticize their masters or mistresses and their guests.

The fools were of two types, the natural fool and licensed fool. Whereas the natural fool was seen as innately nit – moronic, or mad, the licensed fool was given leeway by permission of the court. In other words both were excused, to some extent, for their behavior, the first because he 'couldn't help it" and the second by decree. Jokers could also give bad news to the king that no one – else would dare deliver. The position of the Joker playing card, as a wild card which has no fixed place in the hierarchy of king, queen, knave etc might be a remnant of the position of the court jester. This lack of any place in the hierarchy meant kings could trust the counsel of the jesters, as they has no vested interest in any region, estate or church.

The tradition of court jesters came to an end in Britain when Charles I was overthrow in the civil war. As a puritan Christian republic, England under the Lord Protector Oliver Cromwel has no place for such fopperies as jesters. After the Restoration, Charles II did not reinstate the tradition of the court jester. In the 18th century, jesters had died out except in Russia, Spain and Germany.

This jester is treated as a symbol. In literature, the jester is symbolic of commonsense and of honesty, in Shakespeare's 'King Lear', the court jester is a character used for insight and advice on the part of the monarch, taking advantage of his license to mock and speak freely to disperse frank observation and highlight the folly of his monarch. Shakespeare gives the most amount of wisdom and insight to the fool. The fool is almost like a narrator who calls people on their foolishness.

The fool is like a member of the audience in the play. The audience can see what a grave mistake the king is making in harshly judging Cordelia. The King's pride makes him blind on it. The fool from a detached perspective is able to see the error of King Lear's ways. The audience though engaged in the play also have a detached perspective just like the fool.

It is the King who lives in fear. He always sits on the throne with it up against the wall. Everyone should be in front of him. Guards and henchman should surround him. Will the Fool envy the King? No, because the joker thinks that's probably the biggest headache in the world. It is the King who envies the fool because he is able to say anything. Say things as they are and still keep his head.

In King Lear the fool uses jokes and riddles to remind the King of his mistakes (which seems to be too many). The kind of criticism which can have the most impact is the ones that are funny. The fool with his command over language is able to, with the right words in the right order make a joke, which would not only make the people laugh but see through their own folly.

In King Lear the fool disappears after Act 3, Scene 6, and nobody ever explains where he's gone. The only possible reference to the fool after that is in the final scene, when King Lear says "And my poor fool in hanged". Modern versions of the tarot deck depict the hanged man as a man hanging upside – down by one foot. The figure is most often suspended from a wooden beam. Ambiguity results from the fact that the card itself may be viewed inverted. In the movie too batman catches the Joker by hanging him upside down by one foot. The camera then also takes an inverted shot of the Joker. The hanged man stands for acceptance. The joker at that point is caught and he accepts it. He knows he will be put in the Arkham asylum which in the comic books he describes as a resting ground in between his performances.

In 'The Dark Knight' The Joker is the one who has the courage to speak the truth. The Joker chides Batman for not understanding that there are no rules. He points out to Jim Gordon that he is "alone" surrounded as he is by corrupt officials. He understands the reality of the world. The morals, the rules, the code of the word are a joke. He is beyond those morals, rules and code. That is why Batman has nothing to threaten the Joker with.

Next and perhaps most important, the Joker represents change. He is the third force in the fixed, static, dualistic, paradigm. His strength lies in his fluidity and flexibility. He calls himself the "agent of chaos". He is against plans (though he is master planner or so it would seem). As he tells Harvey Dent "Do I look like a guy with a plan". He compares himself to a dog who lives chasing cars but would not know what to do if he caught one. He is not a schemer. He is against pathetic attempts to control. As he says his purpose is to "introduce a little anarchy', to upset the established order. And the beauty about chaos is, says the Joker, it is fair.

In the movie The Dark Knight the Joker introduces a 'social experiment' to answer the question is man inherently good? Even if the experiment is designed to be anarchic there is an element of fairness embedded in it. The odds are stacked evenly on both sides. Towards the end of the movie, Joker has done enough damage and posed enough threats to Gotham city that the police are attempting to evacuate as many people as possible (without using bridges or tunnels, which the Joker claims to have body – trapped). One solution is to use two large ferries one hold 500 prisoners and guards from a city jail and the other 'sweet' law abiding citizens.

Once the ferries are far enough from land, the Joker begins to broadcast through the speaker on the boats and informs the people that they will be partaking in what he calls a social experiment. In 15 minutes both boats will explode, and there is only one way to stop this from happening. Each boat has a detonator mechanism on it (which were found by the ships crew after the Joker remotely shut off the engines), and if one boat activates their trigger the other ferry will explode killing everyone on it, but the aggressive vessel will be allowed sage passage. The people are also told that if anyone attempts to leave either boat, both will be blown to bits. It is also notable that the radios were rendered inoperable, so the two groups had no way of speaking with each other.

The Joker feels that deep down each civilian is as evil as the criminal he condemns. This is because the Joker despites a duality and believes people become what they fight against. The Joker is convinced that the civilians will press the detonator and blow up the ferry carrying the criminals.

In the end neither of the ferries presses the detonator which proved batman right who told the Joker that people would not come down to that level. The movie shows that makes us human. It is empathy, the concern for fellow human beings. The people chase what was right, what was good.

It is important to note that the Joker in the film 'The Dark Knight' consciously plays the role of villain. The trickster is just like a chameleon who imitates nature to become invisible just like the joker changes his disguise to blend into his environment and nature in is grand design has nothing to do with morality. The Joker does not know what's morally right and what's morally wrong. He seems to be beyond both.

The Joker is shown in the start of the movie to rob a mob bank. He also seems to be having clashes with the mob who cannot stand his eccentric methods in contrast to their system of organized crime. The Joker also does not shy away from killing the members of the mob which is something Batman doesn't do. Batman in contrast has a code of conduct which prevents him from killing any human being including criminals. This is questionable of batman because he could have prevented many murders if he had killed the gangsters.

The Joker is not someone who understands morals and in the movie this is his biggest flaw. He does not understand that it is in the nature of good of triumph over evil in the long run. This is because if evil won there would be utter destruction from which nothing can be rebuilt and all games would end. Having an ending means having a purpose to the whole thing and as we said the game of life is just like music it has no purpose.

The Joker approach can best be summed up by the chess game. The game is played on a black and white board representing duality. Any cross section of the board will contain both black and white. One player uses white pieces the other uses black. The Joker would say be the player not the played. At the level of player your are having fun it is only a game. At the level of the pawn it is agony cause the pawn is in a battle unsure what fate has in store for him.

What the Joker does is he ask us to embrace change. When we experience ourselves as a victim of the changes in our world, we feel isolated and angry. When we become a part of the dialogue Change represents, we feel connected to the creative energy that shapes the world we live in. All dualities have this quality. All dualities can be healed a bit try accepting change as the third element. There is always change from one pole to the other. Order changes to disorder which then again changes to order. This ability to embrace change is what makes the joker accept his situation of being hanged upside down and he laughs. He gets the joke.

Thus the Joker as portrayed in the film 'the Dark Knight' exemplifies 'Funny'. Funny is a concept that enables us perceive reality as a game, embody change and most importantly to have fun. As the Joker would say 'Why so serious?"

The 'Silenced' Voices Of "The God Of Small Things" – A Study

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Feminist English Language is a spectrum of many colours and shades – soft, prominent and strident. The voices emanating therefrom vary from the traditional to the extremely self-seeking with a seeming vengeance. When clearly articulated, feminist sentiments can be traced even in the early works like Jane Austen's Pride and Prejudice and Mary Shelly's Frankenstein.The feminist perspective on literature- creative or critical- whether in a third world country or elsewhere, has had to confront issues like male chauvinism, sexiest bias, psychological and even physical exploitation, hegemonistic inclinations in not merely the male but also the female sections of society and the utter disregard for the female's psychological, cultural, familial and spiritual quests. Hence the ways out have ranged from mild protest to carving out a self –sufficient exclusive self.

The status of women in post – independent India is not too different from her counterpart of the pre – independence era. There has always been a quest for the definition of the self. This has been projected in literary terms differently by different writers. The God of Small Things is an autobiographical type of novel set in the sixties, in Kerala where Arundhati Roy grew up. The sense of moral uprightness of a Christian community seeps in her book. Ayemenem and Kottayam and the surrounding form the country where a community was, for over a century, trying to find a place for itself. The Syrian Christians, as they are called populate the region in large numbers. Originally, converts of Namboodiri Brahmins, they follow the so – called 'patrifocal' system as opposed to the patriarchal tradition. The 'patrifocal' system is supposed to be more 'flexible' and adaptable to both internal /external pressure for changes compared to the patriarchal tradition.

Though The God of Small Things is better known for the caste question that it raises as also the role of the political radicals in the changing political scenario of Kerala, it also brings into focus the family and social mechanisms evolved over centuries in traditional Indian society to suppress women and her independence as a human being. Despite the various forms focussing on the women's physical, financial and emotional exploitation together with their mental anguish, traces of oppression seem to have stayed. The Indian social structure is perhaps to be blamed for this. The God of Small Things depicts the life, destiny and fluctuating fortunes of three generations of the family. The problems of patriarchal domination and female subalternity and the clash between the two are noted in the specific geo cultural reality of Aymenem. Seen from the feminist perspective, the novel is about the violence inflicted on women and the paternal tyranny enveloping the unfortunate children. It is very interesting to note that in the novel there are more women than men, but most of the men are shadowy, while women are sharply portrayed and occupy the centre – stage. Baby Kochamma, Ammu, Sophie Mol and Rahel keep the story moving but each suffer in her own way. Right at the centre is the woeful tale of Ammu, mother of Rahel and Estha who suffers silently, yet simmers inside in deep discontentment.

Being denied a college education because it was 'an unnecessary expenses for a girl' (p. 38) marriage for her also becomes a difficult proposition as dowry cannot be afforded. This is in total contrast to her brother Chacko who has been educated at Oxford – a clear instance of the evil of orthodoxy. The other male character is Pappachi. Both are created out of the peculiar post – colonial situation that prevailed in Kerala in the fifties and sixties. Pappachi seems to be one of those post – Independence Indian urban elites who has not understood the difference between being English and being Anglicised. His patriarchal authoritarianism is manifested in his violence towards his wife Mammachi, and daughter, Ammu. His outbursts of physical violence inflicted on Mammachi is most unbecoming of a man who had been an Imperial Entomologist under the British after Independence.. He beats his wife with a brass flower vase every night. till Chacko, his son, intervenes and puts a permanent stop. Manmachi's music lesson under a famous music teacher of Vienna and her exceptional talent for violin is the reason for the beatings. It was a mistake on the part of the Austrian teacher to tell Pappachi that his wife was extremely talented. As Arundhati Roy writes,

"The teaching weren't new. What was new was only the frequency with which they took place. One night Pappachi broke the bow of Mamaracchi's violin and threw it in the river." p.48. This is the ultimate male revenge and also a way to keep his wife in 'place'. Ammu uses seathing and even blasphemes language to

deflate the vanity of an authoritarian father whose extremely desensitized ways and interventions had traumatized her childhood.

Before long Ammu begins to feel stifled by the restrictive atmosphere of the house. The only escape for her from this oppressive atmosphere is through marriage. So when a sober –looking Hindu Bengali from the tea – estates of Assam presents himself before her, without as much as a second thought she steps into matrimony. Her behaviour can be justify by the following words of Beauvoir, in The Second Sex.

"There is an unanimous agreement that getting a husband – or in some cases a 'protector' – is for her (woman) the most important of undertakings ....She will open up her future not by active conquest but by delivering herself up, passive and docile, unto the hands of a new master .....

The gloss wears off when she becomes a victim of her husband's drunken rages. When violence spills over on her two – year old twins Ammu decides it is time to pack her bags. To add to her woes, Mr. Hollick the employer generously offers to 'look after' Ammu. She therefore returns reluctantly to her paternal home where she is more of an intruder and less a member of the house. According to Baby Kochamma, her Aunt, "She has no position at all" (p.45) as she has been divorced. With such a glaring disqualification she has no choice but to suffer the fate of a wretched, man – less woman.

Ammu challenges the defiled social order first, by marrying a man of her choice and then breaking that marriage. The spark of independence that she shows can perhaps be compared to Elizabeth Bennett in Jane Austen's Pride and Prejudice.

Though both Ammu and Chacko are victims of failed marriages, Chacko being a male holds the rein of control in Aymenem while Ammu is at his mercy for her and her children's subsistence. His masculine vanity is concretized in his speech "What is yours is mine, and what is mine is also mine". Legally Ammu has no claim on the property because the degenerate social system of Kerala denies property rights to Syrian Christian women to prevent them from enjoying equal rights with men – a veritable example of male chauvinism belying the term 'patrifocal'. Even Mamamachi turns a blind eye to Ammu's needs and the children's development.

Ammu's quarrels with her fate does not show any results. Her children are treated as outsiders – hybrids being half – Hindus. Amma's fault is that she is too mild and docile to assert herself. The male tyranny that is unleashed on her corrodes her from within. The preferential treatment meted to her and her children throw her into complete isolation. Constantly low and dejected, Ammu is lured by Velutha's meaningful gaze. It is loneliness and the 'reckless rage of a suicide bomber that eventually leads her to love "the man her children loved by day" (p.44). Her happiness is short lived when her secret love life is discovered. Velutha is a Paravan and the Syrian Christians follow the caste values of the Hindus. The scandalous act of a high – class lady and a Paravar takes the entire area by storm. Sexuality was considered a bane of a women's life. She is not to have sexuality outside the context of marriage. One is reminded of Ashpurnadevi's Subernalata who must have sexuality only for her husband and not herself. Mammachi is furious. The double moral standards are pretty obvious here. Mammachi labels her daughter's escapades as scandalous while she caters to Chacko's sexual indulgences with low – caste women and labels them as "Man's Needs".

Ammu is tricked into confinement for this unpardonable offence, castigated vehemently and finally disowned and disinherited by the family. She is discouraged from visiting her own daughter who is kept is Ayemenem. What is interesting to note here is how Mommachi and Baby Kochamma fit into the oppressive family system. They become her active oppressors, seeking to corner her and then drive her to her miserable death. Oppression here is of a new kind. In a joint family system, the woman who had been a victim of the authoritarian family in her youth, later becomes the great upholder of conservation thus inhibiting the development and growth of women. Echoes of thus has been seen in the Bengali novels depicting 19th C Bengal where young girls were not encouraged even to ask for a second helping by the older women in the family. This, in order to instill the so – called feminine discipline in her.

The other oppressor is the Police whose work is to protest the peace loving, low – abiding citizens. They themselves become the oppressors of the poor and the weak. After Sophie Mol's burial, Ammu meets the police to issue a statement. Matthew 'stared at her breasts as he spoke' and said that the Kottayam police didn't take "statements from Veshyas or their illegitimate children". Any government official is capable of behaving as Mathew does, and such incidents can be very humiliating for a women whatever her family / social status.

In death, Ammu is alone in a grimy, dinghy room of Bharat Lodge in Allepey. She is even denied the dignity of a funeral as "The Church refused to bury Ammu". She is cremated in an electric crematorium where no one from the family save Rahel attended. Rahel too becomes a victim of the society and develops peculiar traits of recklessness being shorn off the feminine virtues of sweetness, modesty and humility.

The God of Small Things has thus successfully brought out the different oppressive agencies responsible for stifling the independent voices of women. Those 'silenced' voices are victims of social order, the caste system,the chauvinism of males and also her own class of women. Ammu, a victim of all these dies at a young age of thirty one. Arundhati Roy has linked her to her own mother who faced "much trauma" in her parental home for being separated from her husband. Her novel has all the ingredients of a patriarchal world, where men remain more equal than women.

Reading Toni Morrison's "A Mercy" and P. Sivakami's "The Grip Of Change" As Fictionalized Histories

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Along with the prominent role of electronic and print media in connecting the world in an age of globalisation, Comparative Literature, as a global and inclusive discipline also plays a similar role as it facilitates interchange of literary and extra-literary traffic across languages and borders. This paper undertakes a comparative study of Toni Morrison's novel A Mercy (2008) and P. Sivakami's novel the grip of change (2006), the English translation of her Tamil novel Pazhaiyana Kazhithalum as fictionalized histories of racism and casteism respectively. It is the comparative study in this paper of two subaltern literary texts which belong to the category of area studies that elevates them to the larger global level, widening its scope to a transnational Indo-American one. Moreover, the translation of the Tamil text into English plays a pivotal role in building a cross-cultural bridge as it does most often in comparative studies. Also, since black and dalit writings are culture-specific, a comparative study of these two texts must be looked upon in the wider perspective of inter-disciplinarity where cultural studies, sociology and literature intersect.

Increasing human rights intervention in various conflicts, related to caste/class/race/ gender around the world testifies to the violence, discrimination, injustice and oppression that humanity continues to face. In the two novels under study, race and caste undergo a paradigm change as both Morrison and Sivakami transcend the stereotypical exoticized avatars of racism and casteism that pervades most black and dalit writing today. They look at issues of 'race' and 'caste' from a race-neutral and caste-neutral perspective i.e. they take an objective stand which is at odds from the conventional stand taken by black and dalit writers as Kashinath Ranveer's standard observation below (of black and dalit literature as marker of protest against white and upper caste oppressors respectively) testifies to:

. . . most of these oppressed sections of humanity, the African Americans and Dalit Indians, over a time, were dehumanized and were enslaved by the ruling classes and castes with the help of their dominant ideology and were brought under the cultural hegemony so that they should never regain their humanity and selfhood unless they become conscious of the designs of social constructs subtly built by the ruling classes. Therefore, when these oppressed groups responded to their predicament through their art and literature, they made a radical department from established white and Brahminical literatures . . . (Narang 109)

Morrison and Sivakami constitute a 'black' and a 'dalit' literary voice respectively, nevertheless with a difference. Since both write as participants and not as observers, their novels are discourses concerning their everyday lives in their historical, social-cultural, political and economic dimensions. Nevertheless, in an age where race and caste are increasingly exoticized in literature and other media and politicized in civil life, a literary rewriting of history in these two novels clearly implies a breakaway.

As Jack Forbes observes in his book Black Africans and Native Americans: Colour, Race and Caste in the Evolution of Red-black Peoples, that as a result of the 'Gulf stream' which can facilitate the movement of floating objects from the Americas to Europe and Africa as well as from the latter to the Americas, African and American inter-continental contacts were made possible. It is interesting to note the startling revelation that Forbes makes when he says that "European expeditions to the Americas are known to have taken thousands of Americans to the East and some of these voluntary journeys preceded the time of Colombus. However, the slave trade in American flesh is attributed to Columbus who initiated it in the Carribbean region." (Forbes 18) This information is an eye-opener for those who equate slavery with blacks. For as Forbes mentions, slavery was quite common in the Mediterranean world in the 13th and the 14th century and slaves were as diverse as black, white, brown, Christians, Muslims, Russian, Ethiopian, European, African and Asian; American slaves were taken to Africa; and American slaves were taken to Spain and Portugal as trans-atlantic slavery intensified after 1500 A.D. Contrary to the stereotypical notion of the slavery system that we tend to have, that was the time when dividing lines hadn't been drawn between whites and blacks. Mulattoes, creoles, zambos, mestizos, lobos, chinos, coyotes were bought and sold as slaves. The foregoing is evident from the following quote in which Forbes gives us interesting information about the slave trade:

Virtually everywhere from Brazil to Mexico and Peru, the initial peon or slave populations consisted in Americans. Black Africans only began to be imported in significant numbers after 1510 (Carribean) and 1550

(Brazil), and the subjugation of Americans also continued during that epoch . . . In any case, the initial slave population was American. In the second stage it became African and American. In the third stage it became increasingly Africanized in certain regions (such as plantation areas of Brazil, the British and French Caribbean, the Atlantic seaboard of North America), but other areas saw the continued enslavement of Americans (such as northern and southern Brazil) or the replacement of slavery by peonage or low-wage labour using people largely of American ancestry. (Forbes 61-62 emphasis mine)

Morrison sets her novel in the 1680s when slavery wasn't synonymous with race. Morrison's novel is peopled with characters and situations to prove the above point. Jacob Vaark is an Anglo-Dutch trader who has a small holding in the harsh American north who winces at the prospect of accepting a slave from D'Ortega who owes him a debt. Then there is a handsome African blacksmith who is never enslaved. There is Florens, a black slave girl but there are other slaves who are 'Europes'. Morrison writes as an Afro-American in the new millennium and makes an overarching connection from pre-racism times to near post-racism times as indicated by the historical trajectory of American society.

The history of race in America shows that the significance of race is on the decline as "In post-World War II America . . . blacks made unprecedented progress in the government and corporate sectors . . . by the 1970s an individual's skill or ability, rather than skin colour, determined economic success or failure." (Farley 7) Farley notes, "In recent years, a number of observers have argued that the black community is becoming polarized by economic status or social class." (Farley 172) This, according to Farley, is the third view regarding the place of blacks in American society today. Farley says further in the context of his book, 'If a study similar to this one described in this book is carried out in 2010 or 2020, it will almost certainly find that racial differences have continued to shrink." (Farley 203 emphasis mine) True to Farley's prophecy, there has certainly been a radical change in the condition of blacks in America over a period of centuries. But although the political power of blacks has greatly increased, it is not entirely as a direct corollary that America has a non-white President today. While the controversial categories of 'white' and 'non-white' pervade American mindsets and, like in the case of casteism in India, the matter is compounded further by associating with the 'white' the status of 'citizen' and with the 'non-white' the status of 'non-citizen' or 'semi-citizen', Forbes' findings assume important relevance. He says:

Racial antagonism hasn't disappeared altogether and is still a matter of great concern for the U.N. with casteism ready to join the league of human rights issues to be addressed at the global level.

Morrison pierces through the screen of race as her advocacy for humanity through her novel amply shows. The novel ends with the words: "It was not a miracle. Bestowed by God. It was a mercy. Offered by a human . . . to be given dominion over another is a wrong thing; to give dominion of yourself to another is a wicked thing." (A Mercy, 164-65) The conclusion of Morrison's novel places human dominion- human subjugation in binary opposition while pointing the way towards reconciliation.

Just as Morrison doesn't define black selfhood solely against the white Other, Sivakami's novel, in mapping the trajectory of the Dalit movement in Tamil Nadu, goes beyond the stereotypical binary opposition of dalit/upper-caste conflict. She overrides the neat purity/pollution dichotomy within the varnashrama termed as "inhuman hierarchy" by Gerald Berreman, a leading caste ideologue, which reinforces segregation along lines of caste as in caste Hindus vis-a-vis Dalits. Explaining cast stratification in Tamil Nadu, Jacob says:

In Tamil Nadu, there are 76 castes and sub-castes categorises as Scheduled Castes . . . Out of this large number of Scheduclaed Castes, three caste groupings are the dominant ones. Out of the 19 per cent of the total SC population, the caste of Paralyar constitutes 9 per cent, Pallar or Devendrakula Vellalar comes to 5 per cent, and Sakkiliyar or Arundhathiyar constitutes 3 per cent. All other castes together come to 2.18 per cent . . . The situation of the Arundhathiyars is probably the most tragic among all the Dalit groupings in the State. They are generally found to be doing the most menial jobs like digging the graves in burial grounds, and the maximum number of Corporation scavengers comes from their ranks. They are also looked down upon by other Dalit castes . . . The sad fact of hierarchy and lack of unity within Dalit subcastes is also provided by the case of the Thurumbars, who are really the untouchables among the untouchables in Tamil Nadu . . . Their subordination within the Dalits is structural. (Jacob 45-46)

Sivakami writes scathingly of the hierarchy i.e. intra-dalit casteism within the Tamil dalit community and Dalit patriarchy which as Moffatt explains, "The "untouchables" very often try to replicate within their own very varied ranks the hierarchies of the caste system of which they are at the receiving end." (Moffat qtd. in Basu, xv). Kathamuthu, the protagonist of Sivakami's novel is a charismatic Parayar leader who through his demeanor proves worthy of 'deference' from persons of castes lower than his and castes higher than his as well. Charles Hurst points out:

An individual may be considered entitled to such behavior from others . . . also on the basis of level and type of education, gender, lifestyle, political or corporate power or one's nearness to it, family name or

kinship network, income and amount and type of wealth. Service work on behalf of a community or society and formal titles also serve as grounds for status honour in some locations. (Hurst 35)

Kathamuthu because of some of the attributes mentioned by Hurst viz. gender, nearness to political power and service work on behalf of his community has won their trust. He is able to work the state machinery to achieve some sort of justice for the Parayar woman Thangam. But he also uses the village caste hierarchy to his advantage and 'hoodwinks' naïve people by reciting stories from the Ramayana, the Mahabharat and Gandhi's My Experiments with Truth, a trait which even his own son Sekaran comes to scorn. Sekaran and his cousin Chandran are representatives of the new generation who are in 'the grip of change'. By juxtaposing Kathamuthu with his nephew Chandran, the new leader and his inclusive leadership, Sivakami hints at the change that the new generation is hoping for:

The former was like a cactus that did not allow any other plant to grow in its vicinity. Chandran nurtured his associates. He was like the banana tree that flourished along with its offspring. (GOC 113)

Contrasted against Kathamuthu's oppressive patriarchal stance seen in his treatment of his wives and daughter throughout the novel is Chandran's anti-patriarchal attitude:

While Chandran tied the thali he made a promise to himself that his wife would be an equal partner in the marriage. (GOC 117)

Thus, Sivakami envisages a future where solidarity among Dalit communities is consolidated as portrayed in the incident where the young generation refuses to be provoked and divided by Kathamuthu at Chandran's wedding. Idealistic though it may sound this is the only solution, Sivakami seems to be saying. Jacob and Bandhu are of the same opinion in their concluding remarks of a very well researched section on the 'Caste Conflict Situation in Tamil Nadu':

There is one important factor not to be lost sight of. The conflict at presently being played out is not directly between Brahmins and Dalits, it is between the Other Backward Communities (OBCs) and Dalits . . . there should have been class solidarity between them . . . More than anything else, the Dalit question is one of essential and basic human rights . . . The caste juggernaut is blocking precisely these basic rights. (Jacob, 69)

The foregoing establishes the social relevance of A Mercy and the grip of change in the contemporary world. Both the texts are in keeping with literature's role in humanizing and sensitizing the world towards all those human beings who suffer subjugation, be they white or black, lower caste or upper caste, young or old, men or women, rich or poor, weak or strong. Both the texts foreground the universality of the basic human right 'to live with self-respect and freedom for advancement'.

Most importantly, Morrison and Sivakami as public intellectuals promote thought by projecting ground realities, exposing ills in their respective socio-cultural milieu and by subjecting their respective societies to questioning and ruthless probing. Since both the writers are contemporary and actively involved in public life, in different albeit powerful capacities, it is hoped that comparative literature in its enabling and facilitating role may help to bring marginalized communities around the world under one umbrella to establish dialogue, share experiences and reconcile escalating racial and caste conflicts at the local and global level in a flat world so that there may come a day when a human being is looked upon as a human being.

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"Perception of Risk And Risk Communication In Disaster Management: Role of Educational Institutions"

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It is only in the recent times, in our country, that administrator and managers have woken-up to the fact that a successful system of managing disaster requires a well laid-out strategy, planning and action at multi-levels in a community. However, today globally the movement for a comprehensive strategy, which works at various levels and across disciplines, towards mitigating the dangers faced by human civilization in disaster situation is growing. This has led to the adoption of the "Hyago Framework for action 2005-15" at the global level. India, which is traditionally vulnerable to natural disasters on account of it geo-climatic conditions, has in recent years realized the challenges of managing a catastrophic situation with the happening of events such as super-cyclone of Orissa (October, 1999), Bhuj Earth quake (January, 2001), and the Tsunami (December, 2004). The havoc created by these events bared out our lack of preparedness for disasters and underscored the need to adopt a multi dimensional approach involving different social, scientific and financial processes in managing disaster situations.

The Government of India has re-oriented itself from a mere relief and rescue kind of work to a more comprehensive strategy towards mitigation and prevention of disasters. At the central policy level it has enacted the Disaster Management Act 2005. This act defines disasters as "a catastrophe, mishap calamity of grave occurrence affecting any area, arising from natural or man made causes which results in substantial loss of human life or human suffering or damage to and destruction of property or damage to or degradation of environment and is of such nature of magnitude as to be beyond the coping capacity of the community of the affected area". Disaster Management is a continuous and integrated process of planning, organizing, coordinating and implementing measures which are necessary to prevention of disasters and mitigating the resultant loss from disasters. However, all said and done disaster reduction mechanism in most of the developing countries such as India is still in its infancy.

The process of disaster prevention and mitigation begins with the collection of right information and its proper communication and dissemination to the masses. Defined simply communication involves exchange of information. Application of different communication tools and strategies of communication has led to the phrase 'Risk Communication'. Risk communication is seen as an interactive process of exchanging information and opinion between stakeholders regarding the nature and risk of hazard on the individual or community and the appropriate response to minimize risk.

Traditionally, the communication of risk to the community has been in the form of distribution of written material, addressing meetings, radio and television advertisement and talks etc. This kind of communication emphasizes action and steps individual can take to protect themselves and their property when faced with a disaster situation. This communication uses the 'downward channel' of communication in which information flows from top to bottom. This is one-way communication which assumes that the audience is an indistinguishable group of homogenous people. Moreover, such a model implicitly assumes that there is a direct correlation between awareness raising on one hand and behavioral changes on the other. This 'information – action' model of risk communication believes that merely informing the individual or the community about a hazard and ways in which one can deal with it will certainly and almost automatically lead to action on the part of the individual people and the larger community. On both these assumption it fails: As audience of such communication is never homogonous and behavioral changes are a matter far to complex and can never be achieved by communicating risk in this fashion.

This traditional model is one where the emergency professional is the 'active agent' and the community member is the passive recipient. However, the belief that there is some kind of correlation between receiving relevant information and taking appropriate actions has been questioned in recent times. The effectiveness of this traditional approach and the extent to which individual implement safety messages is often measured (quantified) by the no. of messages distributed or by the public recall of the message. Those awareness campaigns are labeled successful in which there is an ability on the part of the recipients to recall the 'safety message'. Such a measure of the effectiveness of awareness campaign in communicating risk is misleading. It is able to get successful results only in one area of the risk communication aims: that of information and

education. This kind of traditional communication models however, singularly fails in making the individual as well as the communities change their behavior and stimulate them in taking actions for their safety.

This happens because a great majority of individuals do not implement strategies that would improve their safety. This kind of behavior moreover is not because of lack of information or understanding the issues associated with safety; this puzzling behavior is there despite getting the safety message and understanding it clearly. This has a link with how people perceive the risk to their own selves. In other words how do they locate their own selves in a crisis situation and which in turn contributes to their belief or disbelief about the risk and the action that they take to mitigate the danger arising out of that risk. This is where the 'risk perception' of the individual as well as perception of groups and society as a whole has big role to play in managing community safety.

'Risk perception' is a phrase used to express the idea that people do not categorize all risks as the same. They underestimate or overestimate the risk according to their own perception or understanding of the impact of the risk on their own life. This is the reason why fear is not generated proportional to the dangers and threats faced. Another important point is made by researchers such as Sandman Peter who writing in 'Encyclopedia of Environment' found that people were often hostile to the idea that they are at risk. This kind of psychological bias, where people think and believe that they are at a lesser risk to disaster than the average man, is categorized as "Optimism Bias" Such a bias makes people, in general, underestimate risks. A good example will be why people do not fear to cross the railway tracks although 04 people die everyday and more than 1200 people (official figures of railways) die in a year while crossing tracks in the city of Mumbai alone.

Carney B. in 'Communicating Risk' propounded that when communicating about risk there is a need to develop a contingency model that takes into consideration both the actual risk (factor 1) and the perceived risk (factor 2). A model of communication which takes into account both actual and perceived risk and the combination in which they can be present in any individual and different communities may be the best communication strategy to employ in risk communication.

In a huge country like India which has a humongous set of variables in the groups of people, locating perceptions about different kinds of risk is an uphill task. However, the amount of importance that effective communication of risk has in disaster prevention and mitigation and the great role played by perception about risk in a successful strategy of risk communication can not be over-emphasized. This necessarily means that we have to include risk perception as an important ingredient in categorizing different types of risks while developing an effective model of communicating risk and safety messages to the individual and the community.

No doubt amongst other things such a risk communication model will have to take up in the true sense a 'bottom-up' approach and discard the top to down methods of communication earlier employed. A bottom-up approach will be a 'participatory' approach which will make the common people the 'active agents' of communication. Such an approach will never take it for granted that all in the masses are homogenous and indistinguishable. It will distinguish between different types of communities and local problems while trying to communicate the messages of mitigation; it will tweak the communication process wherever necessary and develop newer more suitable ways of communication. This will certainly require a lot of combined efforts right from the initial stages of awareness development to the implementation stage. This is where an important role could be played by the educational institutions.

Educational Institutions have been playing a role in disaster management. The part played by them can be categorized into two types: 1] Spreading knowledge and awareness through curriculum to all the students; 2] Making some students play a part in the community in a disaster situation and training them for such purposes. The second type is the extension activity conducted by colleges typically under N.S.S. The role that N.S.S. units play is that of training students in skills of coping with and serving the community in catastrophic situations. Such an approach is geared more towards post-disaster situations. The N.S.S. units and other such extension activities of educational institution have had been playing a wonderful role in helping the local people and authorities of disaster-hit areas in relief and rescue operations. They have also been playing a role in communicating information and spreading awareness; but this is being done in the traditional 'information action' kind of a communication model.

For a participatory scheme of communication of risk, the human resource that is needed is huge. Educational institution with their youth energy are best suited to play a facilitatory role in developing bottom-up participatory communication scheme in communities; in gathering information from local communities; in

collecting data on how risk is perceived in a community; in shaping the perceptions in the local communities. To get such a result from the students it is required that they themselves are also sensitized to the important role played by communication and perception of risk in the management of any catastrophic situation. This is not going to be an easy task. But what we have to keep in mind while implementing such a strategy is that the students are not expected to play the role of specialists; they will be there as facilitators in a participatory action on the part of the local community, and not for providing answers and solutions. Every local community not only has its own peculiar problems but the answers to such problems are also there in the community itself. The need is to bring these peculiar problems and peculiar answer of all the diverse community and prepare for a bottom-up, participatory model of communicating risk and safety messages to the society. This is where the students can play a facilitative role.

To conclude, a lot is changing in the way we manage catastrophic situations. In the development of a comprehensive strategy in dealing with a catastrophe, the importance of a participatory action on the part of the local community and that of effective communication of risk is huge. Educational Institution, the depository of Indian youth, can and must have a more strategic and important role to play in the process of systematic management of catastrophic situations.

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Rewriting The Way We (sh)ape Human Rights Thro' Literature

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My paper is in three parts:

In the first part, the paper throws light on various misconceptions leading to Human Rights being compromised:

appreciation of voicelessness in children

- cultural expectations
- private agenda of the media.

The paper also focuses on the importance of human rights in general and dwells at large on the necessity for its practical manifestation with especial reference to India. In this context, I emphasise on three important characteristics of human rights:

- its relevance to all,
- its viability in all social contexts and
- its ability to dissolve the gap between theory and practice.

In the second part, I dwell shortly on the objectives of teaching human rights in order to facilitate our understanding of the nature of Human Rights and the form in which it can be packaged for the young minds. Some of these include

- Knowledge of the concept
- Understanding of the issues therein
- Application of the knowledge in society
- Imbibing decision making skills, literary skills, skills in higher order thinking etc.

In the third part, the paper comes to the issue of teaching of Human Rights. Here I suggest a few integrated approaches of teaching Human Rights through literature.

- Using an improvised model of VDM
- One-act plays describing our encounter with great literary personnels.
- Incorporating games.
- Providing and asking for analogies.

To conclude, it is impertinent that we rewrite the way we shape human rights in India and do not persist in aping any other country , even if they have a superior mode of shaping human rights. This is so because of the differences in the experiences of the Indian mental make-up. Literature offers ample scope for the integration of Human Rights, as I am sure, do many other subjects. These tools should therefore be appropriated for our justified ends.

An old lady being ill treated in the neighbourhood, a child being overworked, a teacher who ruthlessly hits children, senior citizenship being degraded ... do these not sound familiar ? These are the incidents taking place in each one of our backyards. But we turn a Nelson's eye to these happenings. However, these are examples of human rights being infringed on.

Question then arises as to what are human rights. Human rights, as the name suggests are "rights and freedoms to which all humans are entitled." Proponents of the concept usually assert that everyone is endowed with certain entitlements merely by reason of being human. The usual trend is to consider them as civil and political rights, or as economic, social and cultural rights. Civil and political rights are enshrined in articles 3 to 21 of the Universal Declaration of Human Rights (UDHR) and in the International Covenant on Civil and

Political ights (ICCPR). Economic, social and cultural rights are enshrined in articles 22 to 28 of the Universal Declaration of Human Rights (UDHR) and in the International Covenant on Economic, Social and Cultural Rights (ICESCR). According to Vienna Declaration and Programme of Action, World Conference on Human Rights, 1993, "All human rights are universal, indivisible and interdependent and related. The international community must treat human rights globally in a fair and equal manner, on the same footing, and with the same emphasis."

However, in countries like India, the middle class relies for its comfort on the discomfort of others as seen in separate queues for those who will shell out more money. So it has good reasons for cloaking or ignoring the realities of social process. Although priority is given to economic, social and cultural rights, little attention is paid to civil and political rights. This is because the former, being resource-intensive, are perceived to be positive apart from being progressive, socialist with their violation unreviewable in a court of law. However, civil and political rights are endowed with just the opposite characteristics. The reason for this sort of prioritization may be, as Philip Alston says, "If every possible human rights element is deemed to be essential or necessary, then nothing will be treated as though it is truly important." But one needs to realize that priorities should be based on principles of non-discrimination, equality and participation.

Literature is often seen as a means of freeing man by setting him above his circumstances, by letting him "come to terms" intellectually, but taking him out of the present and making him one with "the tradition.". Marxism could connect literature and goals for action, thus rebuilding somewhat the whole person. It could bridge the seeming gulf between high culture and the lives of ordinary people. And it could use literature as an agent of liberation, rather than of bourgeois freedom, which depends on exploitation.

Our problem lies in the fact that we wanted to move out of social action; we wished politics out of existence. But as George Lukacs says, "everything is politics"; every human thought and act is "bound up with the life and struggles of the community." The denial of politics could not continue forever. For one thing, external events catch up with us and disturb the peace of the world—the terrorist activities in India and other places of the world, the uprising of oppressed peoples here and abroad, wars of aggression and war crimes are all breaches of International humanitarian law and represent the most serious of human rights violations. Apart from this, there are a number of subsets of human rights that seek to address hordes of atrocities being carried out on mankind : the Lesbian, Gay, Bisexual, Transgender or LGBT rights that relate to sexual orientation, gender identity, or gender expression, Right to trade, Right to water, Foetal rights to endow every foetus the right to live, Reproductive rights that enables every couple to decide the number, spacing and timing of begetting their offsprings and Anti-punishment right which tends to deny the right to live with dignity to perpetuators of crime. No walls built around the free play of intellect could exclude these happenings all around us.

But, also, the very humanism we learned and taught was capable, finally, of turning its moral and critical powers on itself. Not directly. First, the humanism saw the inhumanity of the society outside the realm of education. No one can tell exactly how much the values and perceptions of literary culture, as diffused among the young, helped make visible the war on Vietnam and, at home, illiteracy and poverty. But there can be no doubt that those living in the "second environment" were among the first to wake from two decades of political sleep.

In India, however things have always been different, at least to the superficial eye. We, as a nation, are diabolical to say the least. While we project ourselves as intensively humane, we are unable to fathom the intensity of issues. Why do we so allow human rights to be trampled upon? Why cannot we take a stand? These vagaries of the human mind are perhaps rooted in our culture and childhood. When adults discuss, they willfully shoo children away. Also, when important decisions are taken in the house and the youngster try to voice their opinion, we shut them up effectively. In effect, we train them to be voiceless.

In the current scenario, we find that these voiceless children become extremely vocal or violent when they perceive a wrong being done on them. We then raise a hue and cry regarding dilution of values in the younger generation contrary to cultural expectations.

Possibly we misunderstand our culture. If mythological heroes in our past have shown unflinching devotion to their parents, they have not hesitated to voice their disapproval to their parental action when they perceived them to be wrong. For instance Bharata did not fail to challenge Kaikeyi's decision.

Besides, in the past few decades, we have seen a growing role of the media. While the media projects the truth, it is possible that they add hues of colors to their presentations as per their agenda and our younger

generations which laps up this portrayal is slowly becoming unfeeling and cold as they come to terms with the reality being depicted therein as the way of the world.

Thus in the first part, my paper attempts to throw light on various misconceptions leading to Human Rights being compromised: appreciation of voicelessness in children

- cultural expectations
- private agenda of the media.

Here I would like to draw your attention to an interesting device -the 'lock' which purports to let people know about our absence. While the honourable accept the message and leave, the unhonourable take advantage of the message and rob us. Yet do we stop locking our houses ? No, instead we try to trust the innate goodness of the human mind and every individual's capacity to judge and think for himself. This is precisely what we need to understand or send across to the masses. They must appreciate that human rights afford dignity to all citizens. It is relevant to all social contexts and to every human being. True, there will always be people who will violate the sanctity of human rights but at the same time there will be those who will accept the message, judge and find themselves responding positively. They must appreciate that Human Rights afford dignity to all citizens. It is relevant to all and should find its application in all social contexts. We must try and create an intelligentia of adequate size and competence which comes from all strata of society and whose loyalties and aspirations are rooted in humane soil.

For this purpose, our educational system needs to be flexible enough to take in to consideration the changed dimensions of human life including the increased influence of extraneous factors like the media or westernized culture. Syllabus needs to be reconstrued to incorporate Human Right issues in order to form balanced perception in the younger generation. They most certainly need to feel for others and not just be preoccupied with themselves. May be we can make a beginning in this direction by first and foremost inviting them to take stands on various issues through the platform of debates. We also need to join hands to rekindle angst against wrongs in society. However, in this context, I must warn against the other danger of turning the issues in to a skit, parodying interest in these hapless lives while doing nothing to change them. This would create a gap between theory and practice. Such an irresponsible attitude would jeopardize the very backbone of the nation.

In order to safeguard against this, we must endeavour to create better human beings. Perhaps this can be done by bringing about a better understanding of the objectives of teaching Human Rights. In the next part, I would like to dwell shortly on these objectives in order to facilitate our understanding of the nature of Human Rights and the form in which it can be packaged for the young minds. Some of these include

- Knowledge of the concept as pupils recall and recognize a Human Right when they come across it and identify a human right violation when they see one.
- Understanding of the issues therein so that they can interpret and analyze issues or evaluate and discriminate between right and wrong within the perview of each issue.
- Application of the knowledge in society and in everyday life to defend both their own as well as others' human right.
- Imbibing decision making skills, literary skills, skills in higher order thinking etc.

Now I come to the third part of my paper : 'Issue of teaching of Human Rights through Literature'. An integrated approach that I suggest involves an improvised model of VDM & CAM. A flowchart of the same is as follows:

1. Present a situation where a Human Right is depicted, either being upheld or being compromised.'! For instance while teaching Scarlet Letter, the issue of exhibiting a woman wearing the letter 'A' in the public square to punish her for being an adulteress may be taken up as a Human Right issue.

2. Prepare a questionnaire or alternatively generate a discussion in which questions are designed to lead systematically from a literary assessment of the nature of the problem to an assessment of the exact nature of conflict it brings about. '! For instance in the above mentioned case, ask questions such as:

- What is your judgement about the character? What is the basis for your judgement?
- Which dialogue reveals something about the character and personality of the speaker? Give two examples.

- Is the character a product of society?
- How does she/he appear to other characters?
- Is he/she aware of his/her portrayal? Yes/ No. Explain your answer.
- How does he/she respond to society?
- After reading the story, what is your opinion,

about the author?

- What do you think is the author's view?
- Is this view realistic? Yes/No. Explain your answer.
- Would a person behave in real life like the character does

in the story? Yes/ No

- Give an example from real life where you have seen something similar.

3. Generate culture specific discussion about the problem.'!

This can be done by asking questions as follows:

- How is this character's society different than yours?
- What dialogue gives clues to a character's occupation?
- What dialogue gives clues to a character's nationality? Explain your choice.
- What dialogue gives clues to a character's social position or social class? Explain your choice.

4. Drive home the idea about the existence of two perspectives sometimes in seemingly straight cases by providing analogies.

5. Ask them to take a stand.

6. Ask questions generalizing the stand taken by them and asking them the consequence of such an eventuality.'! For instance, questions such as " what will happen to this world if everyone were to think in a similar way?" can be asked.

This model of teaching Human Rights can be used in literature even while teaching non-fiction. Here the questions asked could be as follows:

1. What is the underlying message in this non-fiction article?
2. Does any part of this "non-fiction" article seem to be unrealistic?(Yes/No).

   If yes, which part?
3. How do you feel after reading the article?

   (Good/Bad).Why?
4. How would you respond to in a similar situation?

Another thing that literature teachers can do is to create one-act plays in which a script can be drawn up describing our encounter with great literary personnels. While doing so, we can touch upon grey areas which may be troubling the students. At the same time we can propagate various philosophies based on Human Right issues to them. Often, they may get acquainted with various culture specific truths and responses.

One more suggestion that comes to my mind is the favourite of many pedagogy experts:

Incorporating Human Rights through games. The games can be original. But to give an instance, at the end of a literature class, students may be provided with different Human Right issues and be asked to write about them from the view point of various characters.

The last methodology which I suggest involves providing and asking for analogies. Present a quote or saying. Expound its meaning by providing an analogy. Then seek more analogies from the students. This may give us a natural platform for discussing Human Right issues.

To conclude, it is impertinent that we rewrite the way we shape human rights in India and do not persist in aping any other country, even if they have a superior mode of shaping human rights. This is so because of the differences in the experiences of the Indian mental make-up. Literature offers ample scope for the integration of Human Rights, as I am sure, do many other subjects. These tools should therefore be appropriated for our justified ends.

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Value Education

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Introduction:

Just like the fragrance of a beautiful flower adds to its holistic appeal, value education adds to the holistic impact of education. In today's fast changing times where MTV, fast food, quick and easy money, lack of self-discipline and disrespect for values and customs, it becomes very important that the education imparted in today's schools and colleges include, apart from the knowledge given to pass exams, a component that emphasizes the values that have stood the test of time.

Need and importance of value education in the present times:

Society is made up of individuals and today's generation is torn between what is good for society at large and what is good for the individual. Self has assumed greater significance than society. Family values, caring for those who are not as fortunate as us, commitment to causes, selfless services etc do not find any place in the lives of the students of today.

The search for instant gratification, money and glamour assume central importance in today's life. This is not good for society as a whole since if all individuals think only of themselves there will be none left to think of those less privileged. This would result in the have not's adopting criminal and dishonest means to get what they don't have.

Our present system of education bases its emphasis on imparting of knowledge that is helpful in getting better marks, since it is now marks that decide entry to various further opportunities of higher education and employment. The spurt in coaching classes and private tuitions is a manifestation of the same approach. Admission to avenues of higher education has assumed almost warlike proportions with students and their parents willing to do anything (official as well as unofficial) to get those few extra mark that will put them ahead of others. This intense competition not only distorts the thinking of young students but also makes them very self centered. The collapse of these value systems is now being seen across all levels of society and socioeconomic and educational strata. The increasing number of scams, corruption cases at all levels from high level politicians, to senior bureaucrats, professionals such as doctors, engineers and lawyers at entrance exams in colleges, within the police force etc are evidence of this.

All of us at some time or the other have been confronted with situations where we have to deal with people lacking these values and principles. We all know how handling such people take up so much of our time and energy. Negative forces destructive, harmful and drain away our physical, emotional and intellectual resources. If this is what it does to us it is not difficult to imagine what lack of such values could do to society at large if it is deprived of these value systems.

Methods of imparting value education:

However the question arises as to how should teachers introduce, inculcate and reinforce these value systems through value education in the schools and colleges. These are numerous issues that have to be considered – What are the values that should be taught? Should value education be part of the formal education i.e. as part of the official curriculum or should it be taught informally? Should students be examined on the subject or should it just be part of the informal teaching? Should value education be only didactic through lectures or should it include field experience such as working in orphanages, working with the physically and mentally challenged etc? Should such education be optional / voluntary or should it be compulsory? Should the content of this be left to individual teachers or should there be a definite system wherein the content of this education is predetermined?

Value education is not just something to be taught but also something to be lived since our actions speak more than words. A lot of value education can actually be taught indirectly by the teachers themselves living lives filled with values. When students see these they are likely to learn more than if these values are just taught in a class.

Content of value education:

What are the value systems that need to be taught? Though this is a very wide field, there are some aspects that need to be highlighted. These are –

1. Honesty in thought and deeds
2. Discipline in ones personal life as well as within educational and working institutions
3. Respect for elders at home, within institutions and society at large
4. Caring for those less privileged than us such as orphans, the physically challenged, the mental challenged, the other disabled and those from a lower social-economic background.
5. Respect for all religions, cultures, traditions
6. Respect for ethics
7. Healthy competition both while studying as well as later in the workspace
8. Equmanity in success and failure
9. Time management
10. Respect for Indian traditions
11. The ability to work hard with sincerity of purpose
12. Commitment to causes
13. Patriotism and pride in the country
14. Avoidance of indulgence in corrupt practices
15. Avoidance of verbal and physical violence
16. Respect for women
17. Caring for children and the elderly
18. Having a sense of equality for all
19. Lack of Ego and self centeredness
20. Handling of intolerance
21. Humility and simplicity in actions and words
22. Developing an interest in art and literary activities
23. Developing an interest in the spiritual and philosophical aspects of living
24. Overall personality development.

Principal being the guardians of the education system have a major role to play in this endeavor. Value systems are important in all aspects of life but most important in the field of education. Principals and teachers therefore have to be leaders in this field by example. They have to be the role models on whom students can attempt to model themselves. The thoughts, words, actions, personality of the Principals and teachers therefore have to exemplify this.

Role of Principals in imparting value education:

These above issues are complex issues and will need a lot of discussion and interaction amongst teachers as to what should be the modalities of imparting value education. What then will be the exact role of Principals in the field of value education?

1. Principals will have to take the lead in the matter and start the ball rolling
2. They will have to get together and convince the policy makers about the need for value education
3. They will have to work together to finalize its content
4. They will have to obtain feedback from students, parents, their own teachers and other members of society as to how this should be done.
5. They will have to identify teachers in their institutions who will actually impart the value education
6. They will have to monitor the implementation as well as the progress of this and evaluate its limitations and benefits.

Conclusion:

In conclusion it can be said that there is a definite need to include value education in our schools and colleges. The methods of doing so and its contents will have to be worked upon and sorted out. It is the Principals of the various educational institutions who will have to take a lead in this matter. It can therefore be said that value education is "an idea whose time has come".

Quality Sustenance In Higher Education Through Benchmarking

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INTRODUCTION:

Higher education is used as instrument of individual, societal and economic transformation. Therefore, there have been greater interest and investment in higher education throughout the world. This demand for higher education is increasing day by day. In addition to the need for the expansion of higher education, there are a number of political and socio-economic factors that affect the development of the system of higher education in our country. In order to cope with these challenges effectively and efficiently, it is essential that the educational institutions have a realistic understanding of the emerging trends and the role they have to play to build a better future.

Educational services are provided by the educational institutions with the help of available infrastructure and the efforts from principal, teachers, office staff and library Staff, etc. Students are the recipients of these educational services within the framework of curriculum prescribed by the university and government authorities. In this connection there may be prescribed limit by the educational institution which is so called benchmarking of educational services.

CONCEPT OF BENCHMARKING IN EDUCATION:

Benchmarking is a term derived from management discipline and it is has been commonly used in management practices. The definition generally adopted in the world of business and management is that given by the American Productivity and Quality Center (1993), "Benchmarking is the process of continuously comparing and measuring an organization with business leaders anywhere in the world to gain information which will help the organization to take action to improve its performance."

According to Price (1994), "Benchmarking is the open and collaborative evaluation of services and processes with the aim of emulating best available practice"

According to Fielden (1997), "Benchmarking in educational services is a self-improvement tool for organizations which allows them to compare themselves with others, to identify their comparative strengths and weaknesses and learn how to improve."

According to Schofield (1998), "Benchmarking is a means of making comparisons of performance, usually with a view to establish "good" or more ambitiously "best-practice methods", and as such it is also used to diagnose problems in performance and to identify areas of strength."

Benchmarking is the search for best practices that will lead to superior performances. It is related to input indicators rather than output indicators. It is an ongoing, systematic means of measuring and comparing the work process of an organization. It has to be flexible to facilitate innovative approaches and has to include, "checks and balances". Thus, benchmarking could be:

- pedagogical
- managerial
- administrative
- societal.

TYPES OF BENCHMARKING:

(1) Metric benchmarking: Many organizations in service sector use metric benchmarking as a means of direct comparison, both internally and externally, with other organizations. Metrics are performance indicators that are used for comparative measures. They are short term measures which have to be continually calculated and reviewed.

(2) Diagnostic benchmarking: This type of benchmarking is used in order to adopt best practices which will result in strong operational performance. In this type tools like PROBE and PILOT are used. PROBE is Promoting Business Excellence. PILOT tool itself is questionnaire based survey instrument based on PROBE that asks around fifty questions based on practice and performance measures.

(3) Process benchmarking: In this type of benchmarking focus is on key business processes, such as invoicing, order entry, logistics, customer complaint, staff recruitment and so on.

In this connection an attempt is made to present various types of benchmarking on a chart as under.

Chart No.1

Positioning of various types of Benchmarking

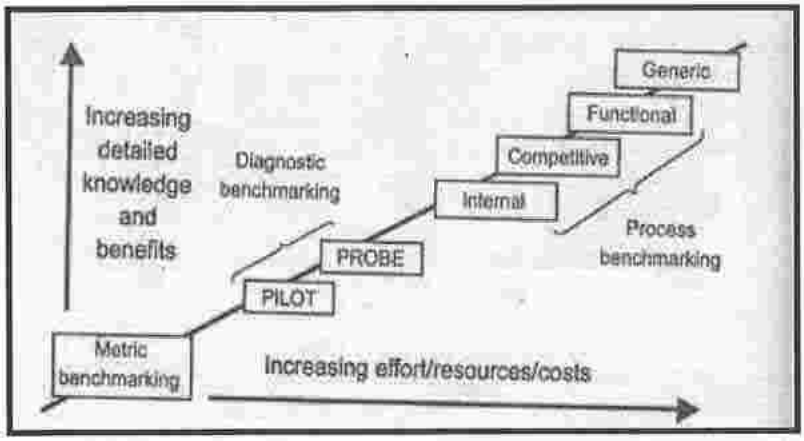


Chart No.1 indicates three major types of benchmarking out of which the Process benchmarking is concerned with educational services and in higher education benchmarking has taken up different forms.

Alstete (1995) has identified four types of benchmarking in educational services.

(1) Internal Benchmarking in which comparison is made between different units (departments, faculties, colleges, etc.) within the same university, without comparing with external standards, principally to identify and emulate good or best practices in providing educational services.

(2) External Competitive Benchmarking indicates a comparison of performance in key area on the basis of information from other institutions that are seen as competitors. In this connection the comparative analysis of educational services may be considered.

(3) External Collaborative Benchmarking provides comparisons between smaller and larger groups of institutions which are not regarded as competitors and using a methodology that is relatively open and collaborative. However these institutions are dealing with providing educational services.

(4) External Trans-industry (Best-In-Class) Benchmarking involves looking across multiple industries or institutions in search of new and innovative practices to be adopted while imparting educational services to the students.

NEED FOR BENCHMARKING IN HIGHER EDUCATION:

Benchmarking in education is considered to be relatively new concept but it can bring huge benefits in terms of continuous improvement of quality in education. As it is based on identification of the best practices, it inculcates competition and constant comparison. In higher education, functional benchmarking is more useful as every educational institution as its own processes and practices to achieve quality. Thus, the following points state the need for benchmarking in higher education.

(1) Globalization: With globalization and the GATS (Global Agreement on Trade in Services), the educational environment will be seized by increased competition. In order to survive in such a situation, educational institutions need to worry about their quality which can be achieved by setting benchmarks in higher education.

(2) Students' satisfaction: Students, parents or sponsoring agencies as customers of the educational institutions are now highly conscious of their rights or getting value for their money and time spent. They are now demanding good quality teaching and receiving employable skill sets, and thus we

should constantly worry about the relevance of our courses and programmes to the needs of the labour market.

(3) Standardization: As educational institutions are always concerned about setting our own standard and maintaining it continuously year after year. In order to maintain the standard, these educational institutions should consciously make efforts to improve quality of the educational transactions as well as the educational provisions and facilities.

(4) Accountability: Every educational institution is accountable to its stakeholders in terms of the funds (public or private) used on it. Concern for quality will ensure accountability of the funds utilised and inform the stakeholders about taking appropriate decisions. Thus, quality can be considered as a monitoring mechanism which can be achieved when benchmarks are set up.

(5) Improve staff morale and motivation: Benchmarking will improve the morale and motivation of the staff in performing their duties and responsibilities. If a quality system is in place, the internal processes would be systematic making every department complementing each other's service domain and helping in developing internal customer satisfaction leading to high morale and motivation.

(6) Credibility, prestige and status: Benchmarking will bring in credibility to individuals and an institution because of consistency leading to practice, status and brand value.

BENCHMARKS IN HIGHER EDUCATION:

(1) Willingness to accept ownership on quality matters- This is to be achieved by self and peer appraisal of teachers, students and programmes. A fact finding instead of fault-finding methodology which is acceptable by all sectors has to be adopted.

(2) Increase of programme options in higher education- In addition to the conventional mode undergraduate and postgraduate degrees, need based university approved diploma or certificate programmes could be offered by higher educational institutions with additional or innovative new undergraduate and postgraduate degrees.

(3) Restructuring of curricula- The curricula of all higher education programmes are to be aimed to train graduates to acquire and update knowledge with good communication and managerial skills. This approach could be facilitated by introducing Choice Based Credit System (CBCS) which would be horizontal mobility across the other departments of an institution and inter institutional mobility would also be desirable. A system of continuous internal assessment throughout the course period with hundred percent internal evaluation system would be ideal. The Board of Studies experts may also have to be offered training and the duration of any programme may have to be made flexible so that students of differing capabilities could complete the course programmatically acquiring maximum knowledge.

(4) Teaching learning methods and modules- The conventional class room teaching by gigantic lecturers must more frequently be supplemented with problem based learning methods. Each higher education institution could have a few virtual class rooms to provide facilities for computer assisted teaching methods. In addition, the undergraduate and postgraduate students should take up projects and participation in seminars that are seen as integral components in their curricula. There could be elective programmes to facilitate the students' participation in co-curricular activities and to have community orientation.

(5) Improved documentation- The institutional administrative system should be sensitized and trained to record and manage academic data besides the administrative data. Teaching diaries, academic contributions, scholarly pursuits, student-teacher appraisal data, databases on informatics and teaching methods are some of the areas that has to be strengthened.

(6) Improved student services- This includes improvements in learning resources and support services for students primarily aimed at skill development and leadership training. These can be achieved by updating of library, interlibrary linkages, providing centralized computer center, a placement cell to facilitate on job training in industries and career building through counseling centers.

(7) Healthy practices and greater involvement of students, parents and alumni- Team teaching with interdepartmental initiatives and synergy; organize feedback inputs from students, parents and alumni; formation by student staff consultative committees; student participation in decision making and sharing of responsibilities; environmental issues of curriculum; all embracing sports programme and organization

of university orchestra and some of the healthy practices, which facilitate overall personality development of students leading to quality in higher education.

(8) Planning for the future- All universities and higher education institutions should be encouraged to have pragmatic planning strategy for their future. This would include a vision statement, mission document, perspective plans based on the mission document, projected methodology for generation of resources.

CONCLUSION:

Providing educational services has been a very old practice in Indian society. However, quality of imparting education and students' satisfaction has been a new concept. There can be benchmarking of these educational services and therefore it is important to make comparative analysis of quality of educational services provided by several educational institutions. To determine the quality of education, there are some parameters or norms determined by various authorities of accreditation. The bodies of accreditating educational services are NAAC, NBA and AB. These bodies have been set up during 1990s and they are providing services of accreditating the educational institutions in India.

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Autonomy In Higher Education : Myths & Facts

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Human beings need food, shelter, clothing, education, entertainment, cultural and spiritual sustenance and host of other material and non-material things. The process of development is supposed to provide for these and ensure that everyone has access to them. We as an individual and as a group, generally view social, environmental, economic, political, health and other major societal concerns as separate individual issues, competing with each other to be placed in the hierarchy of significance. However in reality they are interdependent with all these areas being equally important. Sustainability means a co-existence of the different social, environmental and economic situation in a cohesive manner to have a society which will survive many ups and downs yet to come.

A sound society is based on a sound education system. So we are concerned about Sustainable Development and a society which is prosperous and which will last for the next thousand years or so, we have to be concerned about Sustainability of Higher Education.

Higher education system in India can be broadly classified as:

1. University: Established by the act of the parliament
2. Deemed University: Established by the Central Government on the recommendations of the UGC
3. Private University: Established by State Government's own legislation
4. Institutions of National Importance: Established by act of Parliament and Government of India
5. Premier Institutes of Management: Established by the Formal University System

Sustainability of Higher Education would be based on three objectives:

1. Economic Objectives – which would include generation of income and employment
2. Social Objectives – which would try to solve the problems of poverty and bring equity in the society
3. Ecological Objectives- which would include generation of environmental awareness in the society and an environmental assessment capacity

Higher Education in India and elsewhere is facing enormous challenges. Worldwide the scenario is rapidly changing. Many of our prestigious colleges and universities have lost their positions and are struggling for existence. In an environment of complex socio-economic expectations and worldwide changes in attitude and values, it is now time to start thinking and identifying the attributes that distinguishes a premier institute like IIT or IIM from other mediocre once. It is time to introspect on the direction the education system is going.

Achieving economic independence is one of the basic objectives of education but in the process the social and environmental objectives cannot be neglected. In such a situation we need to totally revamp our educational policies with a view to make them deal effectively with emerging realities and needs of the day. Simultaneously we also need to understand that development of any nation or region can be best ensured by freeing the higher education system of unnecessary controls, bondages and regulation. This would only be possible by avoiding state interventions. Thus Autonomy of Higher Educational Institutions is the first preliminary step to be undertaken to achieve the objectives of economic, social and environmental obligations to the society.

Concept of Autonomy:

Autonomy is a structural change in the higher education system which will improve and strengthen the teaching and learning process. The purpose of Autonomy is to enhance existing capacities of institutions and make them dynamic, demand driven, quality conscious, efficient and forward looking, responsive to rapid economic and technological development occurring both at the national and international levels. The program aims at reinforcing the performance of leading institutions and diffusing their special qualities throughout the educational system.

Autonomy is based on the concept of decentralized management culture. Delegation of responsibility is an essential pre-requisite for autonomy. In the modern world where information and knowledge has expanded its horizons, the educational systems have to also undergo a major upheaval. Autonomy can go a long way in inter-disciplinary programs, sharing of academic loads between institutions, universities, within the country as well as between countries. Transfer and sharing of knowledge and information as well as credit will become possible by autonomy.

The need for autonomy came to force because of concerns that affiliating universities were being bogged down by the number of institutes they had to manage. This in turn meant that even small administrative matters, for which the university approval were needed took a considerable amount of time. Apart from cutting red tape, autonomy is seen as essential to meeting the requirements necessitated by the General Agreement on Trade and Services, under which foreign universities will be able to set up shop in India.

Of course, GATS was nowhere in the picture when the Kothari commission report first recommended autonomy in 1966. Tamil Nadu was one of the first states to have autonomy in colleges.NPE-1986 suggested that 500 colleges should be developed as autonomous by the end of the seventh plan period in 1990. That figure has not become a reality even today. According to the CABE report there are now 204 autonomous colleges spanning 11 states and 43 universities.

UGC guidelines (2003) on a scheme of autonomous colleges spelt out the objectives of autonomy as:

- To determine its own course of study and syllabi
- To prescribe rules of admission subject to the reservation policy of the state government
- To evolve methods of evaluation and to conduct examinations
- To achieve higher standards and greater creativity
- To promote National integration
- To ensure accountability of the institution and its members

Autonomy in educational institutes can be implemented at two levels namely:

1. Academic Autonomy: It is the freedom to decide academic issues like curriculum, teaching learning process and evaluation schemes.

- **Curriculum :** There is an immediate need to update and revise the curriculum and make it need based. Need based curriculum does not necessarily mean industry requirements based. In today's situation there is an immense need for not only training the child for some vocation but also to inculcate some moral values and ethics in their minds. Societal Value System has hit an all time low and it is only through value education at all levels that this trait in the present generation can be reversed. Thus by having subjects like Environmental Studies, Human Rights etc made compulsory along with the main stream subjects, that value inculcation may be possible. At the same time we also have to bear in mind that one of the basic objectives of education is training for a livelihood and thus a close tie up with the industry becomes essential. Based on the demands of the industry the curriculum has to be molded and enhanced.

- Teaching-Learning Process: Gone are the days of the chalk and talk or the simple lecturing methods of teaching. Teaching techniques have to be innovative and cater to all the levels of the students. Different technological innovations like power point technology can be used to make teaching more interesting. Learning process also has to change where the emphasis has to shift from rote learning to understanding and comprehension. Project appraisals, researches, discussions, seminars, symposia etc should be undertaken on a larger scale. Autonomy can give flexibility to the teacher to decide the best possible course depending on the level of the students.

- Evaluation scheme: This is the area which is most often debated as the weakest aspect of our present education system. Autonomy can let the institution decide on the best possible evaluation scheme for their students. The evaluation scheme can be all year round evaluation, or based on regular appraisals, weekly tests, viva, practical, presentations etc.

2. **Administrative Autonomy :** It is the freedom to an institute to manage its own affairs with regards to administrations. This could be in terms of:

a) **Admitting students :** Every year during the times of admissions there are a lot of news about the admission procedures as dictated by the Government. The rules have to be strictly adhered to and very often matters also ends up in the courts of law. Autonomy would mean that there would be minimum Government interference in the admission procedures. The advantage of this would be that institutes based on their performances and reputations can admit students on the basis of their merit. The disadvantage of the same would be due to the social inequity that is prevalent in the society. Some student, not academically brilliant or not coming from a privileged background would get left out of the esteemed institutions. This would lead to social injustice. So some sort of a mid way solution has to be chalked out. The new system of the CET or Common Entrance Test for most of the professional courses for admitting students is a new evolutionary evaluation system and on the basis of these results admissions are conducted but again as per government guidelines.

b) **Introduction of new self financed courses :** Self financed courses can be introduced over and above the traditional courses so that these new courses will churn out students as per the industry demand. Over and above there may be need to terminate some old obsolete courses which does not have any relevance in today's world.

c) Autonomy for generation of funds for becoming financially independent and to become an asset to the government rather than a liability. There could be various sources by which funds can be generated like:

- **Fees:** Fees for higher education need not be subsidized by the government, instead if the fees are high then there should be tie ups with banks for educational loans which can be repaid back by the student at a later stage of life.
- **Creation of endowments :** An endowment is a thing or a situation, the use of which we do not know and thus we do not use it. Endowment can be created in different institutions like having a talented singer or a yoga trained person on the staff can be requested to conduct classes for the same and fees could be collected for it.
- Corpus fund be generated
- Grants be obtained
- Alumni be contacted for raising funds and for this different types of gatherings can be organized within the institute
- Off track courses be offered like gardening, carpentry, tailoring, plumbing etc
- Projects or consultancy services can be undertaken
- User charges be collected like hostel bills, renting out the auditorium to the industry and other commercial uses for the premises etc
- Cess
- Donations from industries, commercial institutes, individuals, corporate etc
- Setting up of funding agencies

d) **Recruitment of teachers and other staff :** Flexibility in recruitment rules is necessary for improving the quality of teaching-learning process. Compensations to employees and performance based increment which can be a incentive to improve and be innovative, should also be considered. However this could be misused and become a double edged sword as these powers could be misappropriated and so a mid way solution becomes unavoidable. The basic minimum qualifications necessary for the teachers could be pre decided or be standardized and additional qualifications be given preference or some incentive for teachers to add up to their basic qualifications.

e) **Development of facilities:** Hostels, Library, Auditorium, Gardens, Student Counseling, Personality development, Activities like yoga, stress management, time management, inter personnel skills, communication skills, Information Processing centre like internet and web based e- curricula, e-mail and sophisticated instruments , visiting faculty, sports and games, awards, placement record, alumni association etc should be arranged for.

The Strengths of an Ideal Autonomy are:

- Promotion of academic excellence- Education of an individual actually occurs only when there is some new learning taking place. Instead of learning the old syllabi which has an obsolete curriculum it is necessary to change it as per the need of the day.
- Innovations- By far this is the biggest advantage of autonomy. As the syllabi and the examination system is not structured there is a lot of scope for enterprising teachers to experiment and be creative and innovative in their teaching learning procedures.
- Quality Improvement- Quality enhancement of the knowledge imparted and gained by the student is possible due to flexibility in course content and instructional procedures. The students are also better equipped to face the challenges of the job market as the syllabi could be made more linked with the industrial demands. Moreover campus recruitment could be possible and the healthy concept of 'Earn While You Learn' could become possible due to autonomy and tie-ups with industry.
- Societal Relevance- Education would become meaningless if it did not have any relevance to the society. Again not only the economic relevance but also the social values and ethical norms inculcation could be possible by flexibility of syllabi through autonomy. In plant training of students would help them appreciate the value of the concept of dignity of labor.
- Transparency in Teaching and Evaluation- Evaluation cannot be conducted only at the end of the year which does not really tests a students understanding. Evaluation throughout the year through viva or report writing or researches to be conduced by students should be the basis of evaluation. On the basis of this the students can be adjudged and marks or grades can be awarded to them. More over the entire evaluation technique should be transparent and students and the teachers should have access to the entire teaching and evaluation procedures followed. For example students can ask for Xerox copies of their answer books to check out the marks allotted.
- Increased scope for educational reforms-As the institution under autonomy has the power to decide what is good or bad for the institution and what changes are needed in the institution and at what time, educational reforms and changes can easily be implemented without much delay. Educational reforms can be in the areas of educational policies related to admission procedures, fee structures, syllabi, tie up with an industry etc.
- Speedy Implementation pf Programs- This is possible as the backward linkages in an autonomous institution would be relatively smaller. Autonomy can do away with bureaucracy and speedup up the implementation of reforms and programs.
- Services to the community- It is through autonomy that the subjects can be molded as per the societal requirements and certain subjects which can be of community significance like environmental studies, human rights, women studies, social works, health and hygiene etc can be introduced.

The weaknesses apparent in the system of autonomy are:

- Autonomy is mostly directed towards colleges and not for all higher education institutes. There is a general feeling of apprehension that this is a step in the direction towards privatization of higher education and towards the reduction of the role of the state in higher education.
- Approval process is still time consuming and lengthy. There is a lack of clarity regarding the process for applying for autonomy, how to apply for permission for the same etc.
- Universities themselves do not have complete academic, administrative and financial autonomy and are governed by the State Agencies.
- Trained manpower shortage affects the efficiency of the system
- Shortage of funds is one of the major hurdle faced by an autonomous institute. A coordination with the industry although is a very good idea but a proper linkage is difficult and will involve a lot of legal formalities.
- Shortage of infrastructure in the institute is also a major hurdle towards autonomy. An up to date laboratory, library, hostel etc all need a lot of funding which most of the institutes cannot afford.
- Apprehensions amongst teachers regarding salary, job stability, job conditions etc.

- Apprehensions amongst students regarding syllabi, course content and fee structure. There is a general fear that higher education will become very expensive which most of them would not be able to afford. This gives rise to a very sensitive issue—Is higher education meant for only an elite few or should it be for the entire mass?
- Insufficient powers delegated to the heads of higher educational institutes. Decision making gets jeopardized and the basic concept of decentralizing of power gets lost.
- Lack of clarity in Government's objectives and intentions.

Autonomy should thus aim for-

- Self financed courses.
- Job oriented courses.
- Adoption of choice based credit courses along with semester system within the minimum possible time.
- Develop synergic linkages with open and distance education universities with a view to enhancing enrollment of higher education system.
- Complete evaluation of students over a period of time with individual institutions having full autonomy in evaluation matters.
- Shifting focus on development of multiple intelligence
- Formation of Internal Quality Assurance Cell (IQAC) at every institution.
- Periodical accreditation and institutes with A or A++ accreditation should be given the status of autonomy.
- Develop internal resources to fund participation in faculty enrichment programs.
- Develop intellectual climate to promote academic excellence.

Conclusion: Autonomy seems to be closer at hand now than before, the debate is not as to whether to have autonomy or not, but clarity is needed on the level of freedom that institutes should enjoy. Concerns about institutes following arbitrary employment policies and charging high fees from the poor, thereby putting higher education out of reach of the poor, needs to be addressed first. Every one agrees that autonomy is a must but this freedom cannot be without responsibility and thus there has to be accountability in higher education as well. Autonomy would let institutes decide what to teach and who will teach. There would be no day to day interference in the working of the institution and no political influence in the policy reforms to be set however caution has to be maintained for the same. Recruitment of staff, teaching and non teaching procedures will also change under autonomy. Academic calendars will have to be synchronized to avoid inconveniences. Besides a more competent evaluation system, giving more weightage to combination of factors such as academic performances in class X and XII, extra curricular activities, score in entrance test and qualifying examination.

University should not be free to do what they feel like doing but what they are expected to do is the true essence of autonomy.

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Multicultural Education: From A Core Culture To A Fusion Of Multicultures.

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Multicultural Educational Learning Environments embrace all cultural variety represented by distinguished learning groups. Institutions identify and shape human uniqueness and distinctiveness by promoting a work culture of co- operative learning in a congenial atmosphere. Education brings about an intersection of multicultures that leads to inclusion at the center in Learning Communities in institutions based on principles of freedom, equality and justice. Socio- cultural differences create separatism and isolation and this cultural division has a dangerous impact on student psyche. Strengthening learner identities in an era of cultural diversities one of the toughest challenges that educators face today.

Democratic Instructional Practices are superficially liberal as they have great expectations from subjugated and minority cultures of denouncing their own cultures and their absorption into an authentic and legitimate majority culture. The democratic superior culture of an institution can become more domineering and authoritarian by ignoring cultural differences and enforcing the dominant culture and traditions. Democratic learning practices are beneficial if they provide ample scope for exercising individual freedom by creating equal opportunities for intercultural dialogue as communication helps break cultural barriers and infuses the spirit of multiculturalism.

Powerful[1] "Cultural Scripts" unconsciously operate in individuals (both teachers and learners) distancing and marginalizing learners. Cultural Scripts constitute thought patterns, hard- core beliefs and emotions that influence our actions- caste- system, religious practices, language, color, and gender- are cultural scripts that shape our teaching and learning practices. Learning Institutions and Educators tag students as failures because of their background, language and their belonging to a culture known for suppression of individual freedom. Both Educators and learners must examine and deeply reflect on their own cultural scripts and put a grinding halt to prejudiced thinking and discriminatory practices in Schools.

The Multicultural thought in Education helps in inculcation of democratic ideals in a heterogeneous society along with Societal Approach that exposes students to coercive and unfair practices. Teachers can make learners instruments of social change by exposing them to the power hierarchy in society and how [2]"Media Culture masks oppressive practices of class and gender. S/he demonstrates the process of our assimilation into the superior culture by referring to our colonial past of how historical American and European heroes captured places and colonized mind- spaces and then the teacher creates an awareness of the colonizing power practices that exist in present times where [3]"Barbie Dolls, McDonaldization make us lose taste for cultural products. Teachers must warn students of ill-effects of blind and forceful assimilation into the dominant culture- loss of identity and consciousness.

However, one must remember that Multicultural Education teaches us not rejection of cultures but takes us to a new direction of openness, change and progress by embracing difference and diversity. Cross-cultural exchange of multiple meaning, empowerment of all and inclusion at the centre where real diversity gains life is the focus of Multicultural Education.

Teachers must help students change their traditional mindset as culture is not confined to territories and local spaces anymore and so cultures do not unify into Singular Totalitarian Wholes. Every local place has become global as all spatial territories have assumed one common identity- a global village – and at the same time they have retained their heterogeneity and plurality which reflects their culturally produced selves.

Multicultural Education must make learners feel proud of their cultural heritage and provide a deeper understanding of the global culture. Even our cultural values acquire a new form and shape due to the impact of global culture. For example, India's reactions to global warming, fighting terror and other global issues. Teachers are transformational leaders whose dynamic vision helps them [4]"predict the emergence of new global cultural networks and hybrids." (David Et Al, 1999)

A complete change effort and reform in curriculum, institutional policies, instructional strategies, innovative methods that can help diversity management along with a transformational vision can bring Multicultural Education into actual practice. A dynamic teacher never becomes a puppet to rigidity and s/ he

never feels handicapped by syllabus, curriculum, the text books and deadlines. s/ he makes use of innovative methods like making them appreciate cultural diversities and specific characteristics of cultural groups by reading myths, legends, folktales and fairy tales connecting them to present reality of their lives. Reading passages from holy scriptures of all religions, curricular and co- curricular activities that create intercultural awareness and help students subvert their cultural scripts by giving them an expansive introduction of the contribution of various ethnic minorities to socio- cultural and economic progress of the nation and the world.

Heterogeneous Co-operative Learning groups can help them tackle power dynamics, develops mutual respect and helps them recognize the dignity of all ethno- cultural groups. Differences of opinions arise in complex situations leading to conflict that makes them evolve adjustment strategies and survival tactics in heterogeneous groups. Through such diverse learning practices students are exposed to what Sociologist Coser (1975) calls Complex Group Structures and they receive an Outward Orientation (Coser) towards the heterogeneous world and society. In such ways teacher handles tension at the central core of unity where diverse groups of learners do not give up their differences but enrich learning with a variety of multicultural differences and experiences.

A proper balance has to be maintained between the equal scales of unity and diversity. Over stretching glaring differences can lead to cultural clashes and excessive importance to unity poses a significant threat of turning back towards the dominant culture of singular unity. Learners are Human Cultural Resources whose diversities thrive enriching the unified diverse learning culture.

Multicultural Education shapes disputable issues of power imbalance, oppression, resistance and diversities by providing equal educational opportunities and developing optimism and positive self concept, Stereotypes and prejudices in teachers and learners lead to cultural backwardness. Cultural progress can be reached when Multicultural Education helps fighting these stereotypes and prejudices.

Christenson, Marx and Stevenson (2006) use terms like [5]"culture tools, power tools and management tools". Schools must quit power tools of warning, punishment and force by using adequate culture management tools to promote conducive institutional work culture and learning culture.

If the traditional work culture of the institution is an obstacle to change then it must feel the real diversity that gains life at its centre in order to transform itself to fulfill social needs. Learning culture must reflect the plurality and diversity of the institution. Multicultural Education aims not only at acknowledging the presence of infinite cultures and respect for under represented social groups but it helps to change our mindset and encourages us to look at the world with a new hopeful vision of a harmonious world proud of their differences.

Total Reform Educational efforts and research in Multicultural Education can help shape young minds who will be instrumental in transforming societal structures and smashing age-old beliefs and orthodoxy that weaken the pluralistic democratic society. To change the rigid mindset of social circles is an extremely difficult task. Hence Education takes up the responsibility of transmission of multicultural values and modernization of minds of generations of learners for whom difference would not really make a difference.

However, in reality there are several obstacles that hamper the development of Multicultural Education. Kevin A. Whitehead and Michele Witting identify five strategies utilized by students to resist Multicultural Education: [66] Whitehead, K A, & Wittig, Michele A.(2005). Qualitative Research in Psychology, 1(3), 267 – 284

ABSTRACT

MULTICULTURAL EDUCATION: FROM A CORE CULTURE TO A FUSION OF MULTICULTURES highlights significant viewpoints ofDemocratic Secular Educational Practices in which the institution imposes an oppressive majoritarian culture and powerful cultural scripts that shape teaching learning practices. Also blind and forceful assimilation in the dominant culture re-enacts the colonizing phenomenon. The role of Multicultural Education in exposing how media culture forms prejudices, stereotypes and masks oppressive practices is crucial. However, Multicultural Education teaches us not to reject cultures but we learn to embrace diver se cultures.

Impact of global culture on local culture in which individuals strive to retain their national identities without absorption in the dominant totalitarian culture and innovative strategies of integrating Multicultural Approach with Social Constructionist Approach makes them tools of social change.

Institutions should give up Power tools and use adequate management tools to foster good Institutional work culture. Heterogeneous Co-operative Learning group settings create Complex Social Structures, according to in which conflict due to dissimilarities provide them with an Outward Orientation of living in distorted societal structures.

However, teachers have to tackle problems like their own discrimination, societal and parental pressure and rigid management practices. Learners with multicultural identities may be censured by a monocultural society and orthodox families. But their positive self image developed by teachers with a dynamic vision makes them build new societal structures in which they carve out an identity. "1) denying prejudice, 2) portraying lessons as uninteresting, 3) constructing diversity as protective against prejudice, 4) normalizing self-segregation and 5) normalizing prejudice and intergroup tension."

Not only learners but also educators can be victims of discrimination by fellow educators This breaks their confidence and they fail to instill cultural competency in students. They may be demoralized by inflexible management practices and they are also answerable to parents and society. They fail to implement the practices of Multicultural Education in a society that feels it is monocultural. They face humiliating situations due to parental and societal pressure. On the other hand, teachers may also think of themselves as possessing true knowledge and they also assume that they perform legitimate actions because of which they do not want to change. All these factors are detrimental to the progress of Multicultural Education.

Also, learners have to face the ugly truth of gender discrimination, caste bias, regional and language riots, religious conflicts and in this struggle they lose their ideal dream of multiculturalism. Learners with multicultural identities may also face the wrath of their their family and the society with monocultural identity which threatens their marginalization. When they do not go hand in hand with the dominant culture, they become victims of marginalization.

But resourceful teachers are not discouraged by such problems that create impediments to the implementation of Multicultural Education. They are sensitive to students needs and prepare them to face the toughest challenges of life. By their rigorous training and teaching methods they produce optimism in learners who establish their individuality in a global Multicultural world.

Multiculturalism is thus a collection of dissimilar identities which is the consequence of intermingling of people from different regions across the globe, dissolving of boundaries and bringing about complex hybridization of cultures. Hence there is a strong need of infusion of multiculturalism in educational practices to make learners culturally competent. Multicultural Education announces a paradigm shift from a dominant superior culture to a vibrant mosaic of multicultures by celebrating plurality and difference.

(Endnotes)

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Effects Of Selected Yogic Asanas And Pranayamas On Stress

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ABSTRACT

In today's world due to tremendous competition, modern society is increasingly stressed. The present study was conducted to examine the impact of yoga as a preventive measure and to determine the extent to which selected yogic asanas and pranayam reduce stress in healthy university students. Students in the age group of 18 to 25 years were included in the three month yoga intervention. Scores on a stress scale were calculated for responses to a questionnaire before and after intervention. Compliance was low (52 dropout as compared to 102 at base line), therefore the study sample comprised 50 subjects. There was a decrease in stress levels but no significant decrease in stress levels after intervention. The lack of impact may be attributed to students being stressed due to exams, low compliance and relatively short duration of the intervention.

INTRODUCTION

Yoga is gaining popularity in the present age and is being used to achieve physical and mental well-being. This has lead to an increased prevalence of life-style related diseases like diabetes mellitus, cardiovascular diseases, hypertension, etc. Of the 58 million people who died in 2005, 38 million are estimated to have died due to chronic diseases alone (WHO, 2005). A number of factors are responsible for this increased prevalence, some of which are stress, physical inactivity and poor diets. There are a variety of medical facilities available to cure these diseases but the use of alternative and complementary therapies has also increased in the recent times. Yoga is one such complementary therapy. It has shown beneficial effects in the various life-style related problems such as hypertension (Joseph et al, 2005); diabetes mellitus (Sahay, 2007); asthma (Morse, 2007); premenstrual syndrome (Frackiewicz and Shiohitz, 2001); stress (Damodar et al, 2002); anxiety (Gupta et al, 2006), etc. Deshpande et al (2008) have stated that "Yoga is emerging as an important health behaviour modifying practice to achieve states of health, both at physical and mental levels."

Yoga has been defined by the Indian sage Patanjali who is also known as 'The Father of Yoga' as 'that which restrains the thought process and makes the mind serene'. Dauneria (2007) stated that "the objective of yoga is to establish mental and physical harmony so that the soul is liberated from the bonds of the mind and the body, to attain its blissful state."

Sage Patanjali also emphasized that yoga helps in healing the body and achieving self-realization. This can be achieved by performing asanas (various physical postures) and pranayama (technique of controlled breathing) which are a part of Hatha yoga, a combination of physical exercises and meditation (Garfinkel, 2006). It is thought that practising yoga over a period of time leads to reduction in stress (Gupta et al, 2006)

Due to higher expectations of parents and academic competition, students undergo educational stress. In order to achieve their aim, students may focus more towards education neglecting health which leads to irregular eating pattern and physical inactivity. Therefore, they are more prone to develop stress, mood disorders, sleep disorders and anxiety related disorders.

Studies reported in the literature have shown positive benefits of yoga in disease conditions. Therefore, yoga is beneficial as a therapeutic agent but limited research is available on effect of yoga on healthy university students. Hence, to observe the impact of yoga as a preventive measure, the present study was conducted with the objective, to study the impact of selected yogic asanas and pranayamas on Stress levels in healthy university students.

REVIEW OF LITERATURE

There are several aspects of health, including physical and mental. Health is defined as a state of complete physical, mental and social well being and not merely the absence of disease (World Health Organisation, 2001).

Regular exercise has been shown to be beneficial for physical health, however the effect of exercise on mental health also requires attention.

Characteristics of mental health

Mental health is not mere absence of mental illness. A mentally healthy person has three main characteristics.

He feels comfortable about himself that is he feels reasonably secure and adequate. He neither underestimates nor overestimates his own ability. He accepts his shortcomings. He has self respect. The mentally healthy person feels right towards others. This means that he is able to be interested in others and to love them. He has friendships that are satisfying and lasting. He is able to feel a part of the group without being submerged by it. He is able to like and trust others.

The mentally healthy person is able to meet the demands of life. He does something about problems as they arise. He is able to think for himself and to take his own decisions. He sets reasonable goals for himself. He shoulders his daily responsibilities. He is not bowled over by his own emotions of fear, anger, love or guilt (Park and Park, 1989)

Yoga as a clinical intervention has been associated with variety of physiological health outcomes such as improved mood, better quality of life, coping with stress, sleep disorders and reduced symptoms of anxiety, stress, depression and schizophrenia.

Delanty and Ricotti (2006) reported that yoga is one of the major complementary and alternative treatments used for various disease conditions. Arias (2006) studied 397 subjects suffering from various illnesses using complementary and alternative treatment. The strongest evidence was found for the mood and anxiety disorders, emotional disturbance in neoplastic disease. Meditation, yoga and relaxation were found to be beneficial in reducing stress. Pilkington et al (2006) reported that complementary and alternative medicine users for depression is widespread with commonly used treatment for depression included yoga and relaxation techniques.

Mental illness like physical illness is due to multiple causes. To produce any mental illness there a combination of genetic and environmental factors such as worries, anxiety, emotional stress, tension and frustration.

Effect of yoga on stress and stress related disorders.

Michalsen and coworkers (2005)reported the potential effects of hatha yoga on perceived stress and associated psychological outcomes in 24 mentally distressed women between the age group of 26 to 51 years. They were recruited by means of local newspaper advertisement that offered women with levels of perceived stress, a three month yoga classes per week for 90 minutes. Subjects were taught the iyengar approach to yoga by a certified iyengar yoga instructor. The classes emphasized on postures that are supposed to alleviate stress particularly backbends, standing poses, forward bends and inversion. Outcome was assessed at baseline and after three months by Cohen perceived stress scale, state trait anxiety inventory, profile of mood states. Significant improvement in all the scores was observed at the end of the study.

In 2006, Schenstrom conducted a mindfulness based stress reduction program for 29 subjects associated with medical and paramedical environment. The total number of hours for the programme was 50.

In the training programme. Mindfulness exercises were combined with lectures and cognitive attitude exercises. Study participants showed increase in well being while the degree of stress at work and at home decreased and was sustained for a period of three months.

Cognitive processes characterised by stress and worry can cause or contribute to sleep complaints. In 2004, Shannahoff reported that a simple yoga treatment showed significant improvement in chronic insomnia patients. An 8 week intervention on relaxation and meditation was conducted. Sleep efficiency, total wake time, sleep onset latency, wake time after sleep onset, number of awakenings and sleep quality wereb derived from sleep wake diary entries.

Hence stress reduction though alternative may be beneficial in these patients. Overall yoga treatment has been shown to have antistress effect.

METHODOLOGY

Selection of subjects

The study protocol was approved by Research Committee of the university.

Students of S.N.D.T Women's University's Juhu Campus were approached and the protocol of the study was explained to them. Those who were willing to participate were included in the three month intervention study. Informed written consent from each participant was obtained.

Subjects were included based on the following inclusion and exclusion criteria.

Inclusion criteria	Exclusion criteria
Age group – 18 to 25 years and who never have done yoga. Healthy with no history of ailments or no known deviation from the normal for	Any form of major Ilness or chronic ailments including hypertension or major surgery. Individuals involved in any form of physical activity.Individuals biochemical parameters. taking medications like antihypertensive, steroid and like.Pregnant and lactating women.

Initially 147 subjects were recruited. Among these 102 subjects reported on the day of baseline data collection. However out of the 102 subjects, only 50 subjects reported after the intervention for data collection. Therefore the study sample comprised 50 subjects.

The protocol of the study was as follows:

Student recruited on one's own interest

Baseline data collection

↓

2 months yoga training

↓

Individual practice of yoga by participants for a month

↓

Post data collection.

Data collection

The stress levels were examined at baseline and after the intervention:

After collection of baseline data, subjects were taught yoga for a period of 2 months, thrice a week for an hour by the project team, who had been trained at the Yoga Institute, Santa-cruz, Mumbai. The yogic asanas and pranayam included in the intervention are :-

Vajrasan, Sukhasan, Padmasan, Stithaprathnasan, Utkatasan, Pavanmuktasan, Talasan, Parvatasan, Konasan I, II and III, Yogmudra, Trikonasan, Bhujangasan, Dhanurvakrasan, Vakrasan, Savasan, Makrasan, and Yogendra Pranayam I (Equalization of breath), II (Inter-costal breathing), III (Clavicular breathing), IV (Abdominal breathing), V (Shunyak), VI (Purak), VII (Kumbhakh),VIII (Rechak) and XI (Anulom vilom).

SESSION	STRETCH AND NEW ASANS TEACHING (10 minutes)	REVISION SESSION (ASANS) (20 minutes)	PRANAYAM (5 minutes)	REVISION SESSION (PRANAYAM) (15 minutes)	TALK (10 minutes)
1	Sukhasan	Session	Pranayam 1	Pranayam 1	Ashtangyog
2	Vajrasan	Above Sessions		Pranayam 1	Asanas
3	Padmasan	Above Sessions	Anulomvilom	Anulomvilom	Pranayam
4	Stithaprathanasan	Above Sessions		Annulomvilom	Relaxation
5	Utkatasan	Above Sessions	Pranayan 2	Pranayan 2	Yogic diet

6	Savasan +Makrasan	Above Sessions	Pranayan 2	Spine importance	
7	Pavanmuktasan	Above Sessions	Pranayam 3	Pranayam 3	Anitya bhavana
8	Talasan	Above Sessions	Pranayam 3	Bhavas dharma	
9	Parvatasan	Above Sessions	Pranayam 4	Pranayam 4	Bhavas - jnana
10	Konasan I &II	Above Sessions	Pranayam 4	Bhavas vairagya	
11	Konasan III	Above Sessions	Pranayam 5	Pranayam 5	Bhava-aishwarya
12	Yogmudra	Above Sessions	Pranayam 5	Yamas	
13	Trikonasan	Above Sessions	Pranayan 6	Pranayan 6	Niyamas
14	Bhujangasan	Above Sessions		Pranayan 6	Klesa
15	Dhanurvakrasan	Above Sessions	Pranayam 7	Pranayam 7	Doubt solving
16	Vakrasan	Above Sessions	Pranayam 8	Pranayam 8	Doubt solving
17	PRACTISE OF ALL ASANS AND PRANAYAMS				
18	10 MINUTES (stretching) + 40 MINUTES ASANS AND PRANAYAMS in the following				
19	order(stithaprathanasan, talasan, konasans, utkatasan, trikonasan, parvatasan, yogmudra,				
20	vakrasan, dhanurvakrasan, pavanmuktasan, bhujangasan, savasan / makrasan, vajrasan,				
21	padmasan, pranayam 1, anulomvilom, pranayam 2, pranayam 3, pranayam 4, pranayam				
22	5, pranayam 6, pranayam 7, pranayam 8 and sukhasan.) + 10 MINUTES DOUBT SOLVING.				
23					
24					

Individual practice of yoga by participants was carried out for a month, thrice a week for an hour by 50 subjects.

Measurement of Stress

Stress was measured using stress scale developed for university students by Manju Agrawal and R. K. Naidu. (Pestonjee, 1997).The stress scale consisted of 57 items describing undesirable experiences and events likely to occur in lives of university students. The items of the scale were divided into 9 major categories: (i) Financial (ii) Family (iii) Social (iv) Education (v) Ego-threat (vi) Bereavement (vii) Separation (viii) Personal setback (ix) Health of others Subjects were asked to rate each item on a seven point rating scale for the amount of distress. The scale values ranged from 1 to 7 as follows: (1) not at all distressing (2) very less distressing (3) less distressing (4) average distressing (5) much distressing (6) very much distressing (7) unbearably distressing

SCORING: Each item was scored based on the response given. Individual scores, category scores and total stress scores were calculated.

Data analysis

All statistical analysis was done using SPSS version 12, paired t test and McNemar Bowker test.

RESULTS

Reduction in stress was observed in the study. It was observed that the total stress score reduced at the end of intervention as compared to baseline (Table 1).

The mean total score decreased slightly from 251.6 ± 47.4 to 249.7 ± 40.7 after intervention. The lowest total score at baseline was 96, whereas, at the end of the intervention the lowest score was 151. The highest total score reduced from 344 to 331 after intervention.

Table – 1 Total Stress Scores Prior to and After the Intervention.

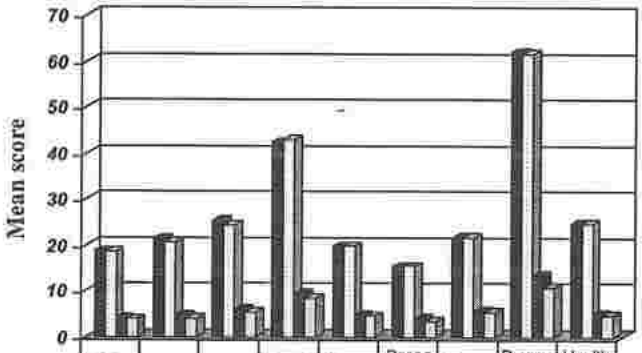
	Total Stress Score Pre	Total Stress Score Post
Mean	251.6 ± 47.4	249.7 ± 40.7
Lowest	96	151
Highest	344	331

Category wise mean score

The mean category wise scores at the beginning and at the end of the intervention are shown in Figure 1. There was reduction in the mean scores for seven categories, indicating there was some reduction in stress. However, this was not statistically significant except for the responses to two statements belonging to family and educational category.

Significant reduction in stress score was observed in response to the statement 'parents scolded or beat' mean reduced from 4.4 ± 1.5 at baseline to 4.0 ± 1.3 after intervention (p = 0.016) indicating yoga may help students to cope with stressful situations in family.

Figure 1 - Category-wise Mean Scores Prior to and after the Intervention



	Financial	Family	Social	Educational	Ego-threat	Bereavement	Separation	Personal setbac	Health of others
■ Pre	18.7	21.4	25.3	42.5	19.8	15.3	21.6	62.1	24.7
□ Post	18.6	20.5	24.3	42.9	19.7	15.4	21.6	61.7	24.6
■ Standard deviation pre	4.194	4.895	5.915	9.385	4.832	3.957	5.613	13.567	5.17
□ standard deviation post	3.772	3.918	5.436	8.336	4.461	3.27	5.294	10.685	4.677

Categories

The mean score for educational category increased after intervention, although it was not statistically significant. However the response to the statement 'adequate facilities not available in laboratory' showed significant increase in stress (mean 3.7 ± 1.4 at baseline to 4.1 ± 1.4 after intervention) with level of significance (p = 0.034).This may be attributed to students being stressed as the exams were approaching during post intervention data collection.

Overall, there was no significant decrease in stress levels after intervention. The lack of impact of the intervention may be attributed to students being stressed due to exams. Another possibility is that the duration of the intervention was not long enough to have a significant impact.

Recommendations

- It would be worthwhile to conduct study with long duration, monitored self practice and large sample size.
- Use of control group could be effective.

SUMMARY AND CONCLUSION

Significant reduction in stress score was observed in response to the statement ' parents scolded or beat' (p = 0.01), indicating yoga can help students to cope with stressful situation in family.

Overall there was no significant change in total stress levels before and after intervention.

It showed a slight reduction in the stress levels with regards to total stress score but the results were not statistically significant.

Limitations

- Short duration of the study.
- Lack of monitoring of individual practice of yoga by participants and low compliance during this period.

ACKNOWLEDGEMENT

I would like to express my heartfelt gratitude to my guide Dr. Shobha Udipi and co-guide Dr. Kasturi Sen Ray for their constant guide and invaluable support. I would also like to thank the Yoga Institue, Santacruz, Mumbai for providing me with the valuable knowledge and also training me to conduct Yoga sessions. I am grateful to the students of the university who participated in the study.

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Celebrating Ganeshotsav, The Green Way

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ABSTRACT :

This paper intends to highlight the need for the Indian people to celebrate Ganesha festival in a green way. Ganesha is the most worshipped deity in India by all classes of people. Indian culture attaches a lot of importance to this festival which is celebrated at home and outside for people to enjoy and know their culture. The festival is celebrated with pomp and splendor all over India in the month of September every year. Have we ever given a thought that the idols of our Lord is made out of plaster of Paris ands the chemical colours which enhances the look of the Lord is causing much harm to our environment, degrading it day by day. Unfortunately the noise during the festival time also adds to the problem.

The article tries to bring up this problem and find some solutions to it. The paper also highlights how consciousness is on the rise not only among the common people of the society but also among government organizations and social groups. It is the responsibility of all citizens of India to respond to such calls and awaken to the call of nature which is the need of the hour.

1. INTRODUCTION:-

Ganesh Chaturthi is celebrated in September almost every year. When Ganesh Chaturthi is just round the corner, Indians around the world get ready to soak up in a festive mood. This festival is celebrated as the birth anniversary of Lord Ganesha on the fourth day (Chaturthi) of the bright fortnight of Bhadrapada month of Hindu calendar. With Elephantine countenance, Lord Ganesha is the one of the most worshipped deity in India. He is worshipped as the Lord of beginnings, destroyer of evils and obstacles, Lord of knowledge and wisdom and Lord of success, prosperity and luck.

Handmade clay model of Lord Ganesha is made two to three months prior to the day of Ganesh Chaturthi. The size of the idols varies from few inches to over twenty five feet. The Ganesha idols are sometimes made out of plaster of Paris and the chemical colors are used to enhance the looks. On the day of the festival, devotees bring home Ganesha idols which are then placed on raised platforms and an elaborate pooja is performed. Apart from homes, huge Ganesha idols are placed in elaborately decorated outdoor tents for people to view and pay their homage. On Anant Chaturdashi (approximately ten days later) the idol is immersed in the river or sea symbolizing a ritual see-off of the Lord. While the clay idols are eco friendly, the fancier ones that are made of plaster of Paris poses environmental threat. Eco-conscious people are now opting for eco-friendly Ganesh idol, also known as Green Ganesh idols; They are made of clay and natural dyes that are extracted from resources like turmeric, beetroot and others to enhance the look. Many of them make the idol themselves at home and in the neighborhoods. For e.g., I have grown up seeing ladies making the idols at home during festivals. They make it with mud. First the soil is filtered to remove the stones and to get the fine soil. The fine soil is them mixed with water to make dough. A big ball is made of dough which is then kept on a flat surface and given a shape of hill. Another ball is taken which is smaller in shape. This one is flattened and fixed on the top of the first one with the help of a match stick in such a way that the lower part represents body and the upper part represents head. Tiny balls of dough are stuck to the face to represent eyes. Another small ball is taken and elongated to give it a shape of a trunk and is pasted on the face with water. Another four small balls are shaped as hands and legs. They are attached to the lower part with the match sticks accordingly. Vermilion and turmeric are used to color the idol. 'Do it yourself'- Ganesha idol making is a big fun and eco friendly way to celebrate the festival.

Go Eco friendly with Clay Ganesh Idols: This year in 2010, Ganesh Chaturthi festival was observed on 11 September and Lord Ganesh Idols were ready for buying and selling in market. Every year thousands of plaster of Paris Ganesh Idols sell in market, and is immersed in water, but unfortunately Plaster of Paris does not dissolve easily in water and pollutes the rivers, seas, and lakes. Chemical colors mix in water and is also responsible for many skin allergies, diseases which harms the health of living beings.

If we would like be Eco- friendly on this Ganesh Chaturthi festival, there are many social organizations around our city who are selling natural handmade clay Ganesh idols,which you can buy and place orders.

Enjoy a safe Ganesh Chaturthi without harming the environment.

The Joshis from suburban Mumbai celebrate Ganesh Chaturthi with pomp and splendor. Every year, there is a flurry of activities in their house at this time of the year. Elaborate preparations are made for the daily pooja, which are attended by their friends, relatives, and neighbours. On the final day, the idol is carried in a grand procession to the nearby beach. There it is symbolically held for a while under the lashing waves of the sea, before being carried back home and reverentially re-installed on the family's pooja altar. Brought back home? Yes. Earlier the Ganesh Chaturthi was celebrated traditionally, by bringing home a new Ganpati idol each year. On the last day, the idol was immersed into the sea to allow it to dissolve. The end to this ritual came in until; they read a newspaper report on the environmental damage caused by large-scale immersions. Now, instead of buying a new idol each year, they simply use a brass Ganesh idol. Every year, they carry the idol to the sea for a symbolic immersion and bring it back home.

Ganesh Chaturthi falls on the fourth day of the waxing moon according to the Hindu month of Bhadrapada. Hindus eagerly await the onset of this auspicious time for the popular elephant-headed god, Ganesha, to grace their homes. The festival is a great unifier, as it brings together not only Hindus, but also members of other religious communities. The celebrations reach a climax with the immersion of the idols in the holy waters which represents the cycle of creation and dissolution in nature.

2 **The Problem :** Traditionally, clay was used to make Ganesh idols. Over the years however, plaster of Paris (POP), which is lighter and cheaper, has become the favored material to mould these idols. POP contains chemicals such as gypsum, sulphur, phosphorus, and magnesium. The dyes used for coloring these idols contain mercury, cadmium, arsenic, lead, and carbon. Plastic and thermocol accessories are used for decorating these idols. Such materials are not biodegradable, hence are toxic. In addition, earlier the idols were quite small; today a spirit of competitiveness pervades the celebrations, so that the idols are becoming increasingly colossal. The immersion of idols made from non-biodegradable or toxic materials has the following environmental repercussions:

- With the immersion of these idols in the sea or inland water bodies such as lakes and streams, the chemicals in these idols dissolve in the water. POP dissolves slowly, gradually releasing its harmful components.
- Plastic and thermocol waste, including polythene bags containing offerings, is usually immersed with the idols. Because it is non-biodegradable it does not decompose and simply keeps adding up. It also obstructs the flow of streams, leading to flooding during the rains. Running water, when obstructed, turns stagnant. This can become a breeding ground for diseases and is a major health hazard for a locality.
- People who use water polluted by these immersions experience a host of health problems such as infections of the lungs, and diseases of the skin, blood, and eyes.
- The water experiences a rise in acidity as well as traces of heavy metal. The toxic waste kills plant and animal life in the water. In Mumbai, for instance, dead fish washed ashore after the immersion is a common occurrence.

3. **The Solution :There are ways to reduce the environmental damage from Ganpati celebrations:**

- Avoid the use of idols made from POP. Always go for those made of unbaked natural clay, natural fiber, or even recycled paper. Ensure that the dyes used to color the idols are organic or vegetable in origin. Some years ago, natural clay idols were not always easy to get and had to be specially ordered. Today, however, many voluntary organizations make and sell these environmentally safe idols and encourage people to use them.
- Do not use thermocol or plastic as decorations or accessories for your Ganpati idol. Instead, use cloth, wood, paper, and other natural materials that are safer when immersed in water.
- Immerse the idol in a tub or a tank specially made for the purpose. Later, you can discard the water by pouring it into your garden.
- If there is an artificial tank in your area specifically created for immersion purposes, use this instead of a natural source of water such as a lakes or a streams.
- Some people use metal or stone idols. They symbolically immerse this in a bucket of water, or even carry it in procession to the sea, hold it under the water, and then bring it back home. Collect offerings of flowers and other organic material and put them in a compost pit to fertilize your garden. If you want to immerse them, wrap them in newspapers instead of polythene bags compost pit. These can be used.

- Song and dance are an integral part of the Ganesh Chaturthi celebrations. However, ear-splitting decibels are not just disturbing, but a major health hazard. Moderation is the key to a safe and enjoyable Ganesh Chaturthi.

4. Conclusion:

This Ganpati festival devotees may see a lot of eco-friendly idols, provided the National Environmental Engineering Research Institute (NEERI) certifies the processing of idol-making,in an Eco- friendly way. Maharashtra Pollution Control Board also promotes eco-friendly Ganesh idols which has becomes a popular concept among people and organizers. After experimenting on various formulas to come up with eco-friendly idols for the past three years, Pramod Vitthal Palav, a sculptor from Kankavali in Sindhudurg, invented an idol manufacturing process by mixing clay with fig tree juice, paper and glue. This product dissolves in water in less than 15 minutes. "Plaster of Paris (POP) idols float on water surfaces and increases pollution," said Palav. Palav sent his idol for testing to the Maharashtra Pollution Control Board (MPCB) from where it was sent to NEERI.

The NEERI certified it after testing the manufacturing process and the ingredients used. The MPCB had decided to promote this experiment by holding a one-day conference with local sculptors and government officials. Despite the environmental advantages, shadu mati or clay is not preferred because it makes the idols very heavy." We were looking for options, which would be economically viable and easy for transportation. This is a great experiment and we will support it," said Radhesham Mopalwar, member secretary, MPCB.The one-day conference was jointly organized by the MPCB and Environmental Department Ministry on July 8. The Brihanmumbai Ganesh Murtikar Sangh, various Public Organizations and Ganpati Mandals were invited for it. Palav was asked to explain his experiment to other experts from the field. More and more artists were called to get involved in this event. An Eco-Friendly festival was the need of the hour as felt by all.

Anna Tondwalkar, president of Brihanmumbai Ganesh Murtikar Sangh ,making 525 idols almost every year is of the view that making eco friendly idols will see a rise in cost which should be consistent with the demand, otherwise we will suffer huge losses as one gets business only once in a year. State Government and BMC should evolve a plan to achieve the target next year. Inspite of many disadvantages of clay idols, Mr. Padyar has his workshop near Tardeo and makes 450 idols a year; half of them are from clay. Aniruddha Upasana Foundation volunteers take time out after work to craft paper mache Ganpatis from 2003. They use pulp, natural resins and least toxic colours. Idols are light and disintegrate within four to six hours. Volunteers meet at small workshops in Chembur, Borivili, Virar, and Thane to pool their skills. People are interested to learn more about it and thereby are sending their children to these workshops.

The initiative has started, the consciousness is on the rise. This year Sand Ganesha had drawn immense crowd at Vashi, Raghuleela Mall and Inorbit Mall. It was made out of 71 bags of sands and took seven hours to complete the eco friendly idol. Several cities in India had launched an initiative "Action Plan for Eco Friendly Ganesh Utsav in India ",organized by DNA where old newspaper from respective societies were collected for making eco friendly idols. Good response was got from Mumbaikars. The drive continues till today to save nature from pollution where all citizens of the country should participate in true spirit and culture.

Enjoy a safe Ganesh Chaturthi without harming the environment

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ગુજરાતી કાવ્ય સ્વરૂપના અનુવાદની સમસ્યાઓ

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અનુવાદ સાહિત્યની અનન્ય શાખા છે. એક મૂળને અન્ય ભૂમિમાં રોપીને ઉગાડવાનો છે. આપણે સાહિત્યના અનુવાદયુગમાં જીવીએ છીએ. છેલ્લા બે દાયકાથી સાહિત્યના પ્રગટ થતા ઈતિહાસમાં અનુવાદ શાખા વિશે હવે વિસ્તારથી લખાય છે. સુરેશ દલાલે એક જગ્યાએ નોંધ્યુ છે કે, Translation is Transcreation જાપાનીઝ કવિતાના અંગ્રેજી અનુવાદના એક પુસ્તક ઉપર વાંચ્યુ હતું કે Japanese Poerty remade in to English. વેણીભાઈ પુરોહિત ઘણીવાર કહેતા કે, હું ભાષાંતર કરું છું ત્યારે ભાષાઓ વચ્ચેનું અંતર ઘટાડું છું. અનુવાદ આજે સાહિત્યની અનિવાર્ય બનેલી પ્રવૃત્તિ છે જેને કારણે સાહિત્યિક વિશ્વની સીમાઓ પણ સંકોચાઈ છે અને સાથે તેની સમસ્યાઓ પ્રત્યે પણ ધ્યાન દોરાયું છે. સંસ્કૃત કાવ્યમીમાંસમાં તેમ જ પશ્ચિમી સાહિત્યમીમાંસામાં પણ કારયિત્રી પ્રતિભા અને ભાવયિત્રી પ્રતિભાની નોંધ લેવાઈ છે. આજે હવે આપણે ભાષાની બહાર થતી વિસ્તીર્ણ સર્જક પ્રતિભાનો પણ સ્વીકાર કરવો જ રહ્યો. સંલગ્ન પ્રતિભા (Covalent Competence) પણ મહત્વની છે. અને તેમાંની એક પ્રક્રિયા છે અનુવાદ. ગુજરાતીમાં ઘણી મોટી સંખ્યામાં અનુવાદો થયા છે. મારે અહીં ગુજરાતી કવિતાના અનુવાદના પ્રશ્નોની વાત કરવી છે. સૌ પ્રથમ તો under translation અને over translation નો પ્રશ્ન નડે છે. એક તરફ શબ્દને સ્થાને શબ્દ મૂકીને થતા metaphrase અનુવાદમાં અર્થના પ્રશ્નો નડે છે તો બીજી બાજુ શબ્દોને વિસ્તારતો paraphrase અનુવાદમાં over translation નાં પ્રશ્નો નડે છે. આર્જેન્ટાનાના પ્રતિભાશાળી સર્જક લુઈસ બોર્હેસે સૂચવ્યું હતું કે, એક ભાષાની કૃતિને બીજી ભાષામાં અકબંધ ઉતારી ન શકાય. વાસ્તવિકતાને આત્મસાત કરવાની તેમજ એને અભિવ્યક્તિ કરવાની પ્રત્યેક ભાષાની શક્તિ નિરાળી છે. કાવ્યનું કાવ્યતત્વ એના વિશિષ્ટ સંવિધાનમાં છે. કવિ અનુભવને ઉત્કટતાથી અભિવ્યક્ત કરે છે. એ માટે ભાષાની તમામ શક્તિને ખપમાં લે છે. આજ ભાવ અન્ય સહૃદયની ભાષામાં કઈ રીતે વ્યક્ત કરી શકાય? અને જો વ્યક્ત થતો હોય તો તે એનો અર્થ જ. અનુવાદમાં આપણને અર્થ જ મળે છે. માની લઈએ કે કવિ કર્મ એના અર્થમાં જ હોય પરંતુ ભાષાનું શું? આમ જોઈએ તો પ્રત્યેક કાવ્યમાં ત્રણ ભાષા હોય છે. કાવ્ય જે ભાષામાં રચાય તે ભાષા, માનવીમાત્રની આંતરચેતનારૂપ અનુભૂતિ કે વિચારજન્ય ભાષા અને આ બન્નેના રસાયણમાંથી આવિષ્કાર પામેલી 'કાવ્યની ભાષા'. કવિકર્મનો વિશેષ ભાષામાં પ્રગટ થયેલો હોય છે અને અનુવાદમાં એ સાધવાનો એક પ્રયત્ન જ હોય છે કે નહીં કે શ્રેય.

પ્રત્યેક દેશની ભાષાને પોતાનો એક આગવો સંકુલ પરિવેશ હોય છે. કાવ્યના અનુવાદને એમાં પ્રવેશ કરવાનું મુશ્કેલ નીવડતું હોય, ત્યારે 'કાવ્યની ભાષા' માં પ્રવેશ કરવાનું તો એથી વધુ મુશ્કેલ નીવડે. કાવ્યકૃતિઓમાં ઉર્મિકાવ્યનો અનુવાદ કરવામાં અસાધ્ય અંશોનું પ્રમાણ અધિક હોય છે. અનુવાદની કૃતિ મુળ કૃતિ જેવોજ વિચારબોધ કરાવે એ શક્ય હોય તો પણ ભાવબોધ કે સૌંદર્યબોધ કરાવે તે શક્ય નથી. સાહિત્ય અને સંસ્કૃતિની

પરંપરા વચ્ચેના ભેદો તથા ભાષાઓનું આગવાપણું અનુવાદની મુશ્કેલીમાં કારણભૂત છે. અનુવાદમાં કાવ્યના ભાવને વળગી રહેવું જોઈએ. કાવ્યના અનુવાદની અત્યંત વિશિષ્ટ સમસ્યાઓ છે કે લય, છંદ, અનુપ્રાસ વગેરે સ્વરૂપગત તત્વો કાવ્યના અભિવ્યંજને અવગત કરવામાં મૂળભૂત ભાગ ભજવે છે. ફોર્સ્ટરના મતે મૂળ કૃતિ તેની ભાષામાં જે પ્રયોજન સાધતી તેમ જ પ્રયોજન નવી ભાષામાં જે સાધે તે ઉત્તમ અનુવાદ. એઝરા પાઉન્ડના મતે અનુવાદમાં 'મૂળ ભાવ વધુ, વાક્યવિન્યાસ કમ' હોવો જોઈએ (મોર સેન્સ એન્ડ લેસ સિન્ટેક્સ)

છંદોબધ્ધ કાવ્યનો અનુવાદ મૌલિક કાવ્ય રચવા જેવો પડકાર છે. ભગિની ભાષાના અનુવાદ સરળ બની શકે પરંતુ પ્રાકૃત, સંસ્કૃત મધ્યકાલીન કે વિદેશી ભાષાના અનુવાદમાં પદાવલીના તેમજ પરિવેશગત અર્થસંદર્ભોના પ્રશ્નો પણ નડે. ઉપરાંત કાવ્યસ્વરૂપ પ્રધાન હોય જેનાં વર્ણસંવિધાન ને લયસંવિધાન જેવાં પાસાંની ઊંચી અર્થસમર્પકતા હોય છે અને તે ભાષાનિબધ્ધ હોવાથી તેમનો મૂળ જેવો અને જેટલો પ્રભાવ અનુવાદમાં સાધવાનું બહુ ઓછું શક્ય હોય છે.

દયારામનું કાવ્ય,

'મારી બંસીમાં બોલ બે વગાડી તું જા ...'

નો અનુવાદ શું થાય અથવા

સુન્દરમ્નું કાવ્ય,

'તને મેં ઝંખી છે

યુગોથી ધીખેલા, પ્રખર સહરાની તરસથી'

માં 'ધીખેલા' શબ્દનો અનુવાદ અને ભાવ કઈ રીતે ઉત્પન્ન કરવો અને અનુવાદમાં સમસ્યા જ ન હોત તો આપણે છૂટવા માટે transcreation, transmutation, transubstantiation જેવા શબ્દોની શોધ શું કામ કરત?

અનુવાદ વખતે સર્જનાત્મક કૃતિના ત્રણ સ્તરો વિચારવા પડે છે.

૧) ભાષાસ્તર ૨) શૈલીસ્તર અને ૩) વ્યવહારસ્તર

ભાષાસ્તરની મુશ્કેલી પછી શૈલીલક્ષણો અને સાંસ્કૃતિક પરિવેશ કઈ રીતે અનૂદિત કરી શકાય?

લોકસાહિત્યનો અનુવાદ એટલો જ પડકાર માંગી લે છે. ઝવેરચંદ મેઘાણી, બોટાદકર કે ઈન્દુલાલ યાજ્ઞિકની અમુક કૃતિઓનો અનુવાદ કઈ રીતે કરવો? એ ભાવ કઈ રીતે લાવવો? કે પછી ચોક્કસ સંદર્ભો સાથે આવતો અનુવાદ, 'કૂંચી આયો બાઈજી, તમે કિયે પટારે મેલી મારા મહિયરની શરણાઈજી'

નો અનુવાદ કઈ રીતે શક્ય બનશે?

હરીન્દ્ર દવેએ, 'આપણે સર્વે અનુવાદ કરીએ છીએ, દરેક કવિતાનો આપણી પોતીકી ભાષામાં, પછી ઝગડીએ છીએ તેના અર્થ વિશે. મને લાગે છે સ્વર્ગને આંબી શકે એવો આ મિનારો ક્યારેય પુરો નહીં થાય.'

કવિ નિરંજન ભગતે કહ્યું છે, 'કવિતાના અનુવાદકો વિદ્રોહીઓ છે ... અનુવાદકોનો વંશ અમર રહો.' આ બન્ને વચ્ચે રહેલું સત્ય એ છે કે કવિતાનો અનુવાદ કરવો લગભગ અશક્ય કહી શકાય એટલું મુશ્કેલ કામ છે અને છતાંય એ ટાળવા જેવું નહીં પણ કરીને અજવાળવા જેવું છે. જેમ કોઈ પણ રંગની અનેક ઝાંય હોય છે એમ શબ્દની આસપાસ અર્થ, નાદ-લય સમાજ અને પરંપરાની ઝાંય હોય છે, દ્રશ્ય અને અદ્રશ્ય તેજોવર્તુળ હોય છે. ઉમાશંકરના ગીતની 'માનવીના હૈયાને નંદવામાં વાર શી' એ પંક્તિનું કોઈ અંગ્રેજી કરે તો 'નંદવાયો' શબ્દની આપણી પરંપરાનો ધ્વનિ શી રીતે દર્શાવે? 'મારી આંખે કંકુના સૂરજ આથમ્યા' જેવી રાવજી પટેલની પંક્તિનો અનુવાદ કોઈ પરદેશી ભાષામાં કરે તો તેમાંના 'કંકુના સૂરજ' એ શબ્દોની સાથે આપણી પરંપરામાં જ સૌભાગ્યસુચક જીવનદાયી અર્થવલય સંકળાયેલું છે એને કઈ રીતે પહોંચાડી શકે?

અનુવાદ માટે મૂળ કૃતિ સાથે એકજીવ થવું પડે અને જો પોતાની ઓળખ પ્રગટ કરવા જાય તો અનુવાદ યાંત્રિક બની જાય.

કૃતિના સ્વભાવ પર અનુવાદ સંભવે, 'સ્નેહ ધન, કુસુમવન વિમલ પરિમલ ગહન' આ પંક્તિમાંના ઉછળતા મોજાં જેવા તેના સંગીતને કઈ રીતે અનુવાદમાં ઉતારી શકાય? જેમાં શબ્દોના નાદ-લય અને અર્થ ઓતપ્રોત થઈ ગયા હોય, નાદ-લય અને અર્થ અભિન્ન હોય એવી કૃતિઓનો અનુવાદ કરનારે અપયશ વહોરવાની તૈયારી રાખવી જ પડે.

અમેરિકન પ્રોએક્ટ્રી રીવ્યુમાં સ્ટેન્લી કુનીટ્ઝેએ લખ્યું છે કે અનુવાદકની સ્થિતિ કાફ્કના તથાકથિત નાગરિક જેવી છે, એ નાગરિક બે સાંકળથી બંધાયેલો છે. એક સાંકળનો સંબંધ પૃથ્વી સાથે છે અને બીજી સાંકળ પૃથ્વી પારના પ્રદેશ સાથે. એ એક દિશામાં વધારે પગલાં માંડે કે તરત જ બીજી સાંકળ ખખડી ઉઠે અને તેની ગતિને રૂંધવાનો પ્રયત્ન કરે. એક સાંકળ કહે, 'મૂળનું આદર કરો, એની અદબ જાળવો તો બીજી સાંકળ કહે છે કે કશુંક નવું કરો, એમાંથી જ પુનર્નિર્માણ કરો. હકીકતમાં કઈ સાંકળનું ક્યારે અને કેટલું સાંભળવું, કાવ્યનો અનુવાદ પદ્યમાં કરવો કે ગદ્યમાં એ બધાનો આધાર અનુવાદકની પ્રતિભાના કાન ઉપર છે.'

અનુવાદમાં બે બાબતો હંમેશા પડકારરૂપ રહી છે.

૧) મૂળ કૃતિને હાનિ ન પહોંચે.

૨) આપણી ભાષામાં સાંગોપાંગ ઉતરી આવે.

અનુવાદક એક કરતાં વધુ પ્રકારની ભુમિકા ભજવે છે. એની પ્રતિભા સાહિત્યિક વિવેચકની હોય, ઈતિહાસકારની હોય, એ સાહિત્યનો પુરસ્કર્તા હોય કે, પ્રાયોજક છે. એની સર્વ ચેતના સંશોધનની પણ હોવાની તેમ છતાં કેટલીક વાર અનુવાદકો મોટા લેખકોને બાજુએ રાખીને ચાલે છે. એમને આ લેખકોનાં લખાણો અનુવાદ માટે અઘરાં લાગ્યા હોય છે. આ લખાણો કાં તો વધુ સંસ્કૃતિ અભિમુખહોય છે અને કાં તો માત્ર એમની પોતાની રસ અને રૂચિથી ભિન્ન હોય છે.

'કવિતાના સ્વતઃસર્જન કરતા પણ કવિતાના અનુવાદનું કામ વિશેષ કાવ્યશક્તિ માગી લે છે. મૂળના વિષયનું યથાર્થ ગ્રહણ કરવું અને તેને આપણી ભાષામાં ઉચિત કાવ્યદેહ આપવો. મૂળનો અર્થ, શક્ય તેટલો, કાવ્યરૂપ બનીને આવે એ થવું જોઈએ. આ

કાર્ય મહાતપસ્યા તેમજ સારી એવી કાવ્યશક્તિ માગી લે છે.' સુન્દરમ.

કવિતાનો ટોન જાળવવો અનુવાદમાં મહત્વનો છે. રિલ્કેનું એક કાવ્ય છે 'તું'

..... અને મારા ચિત્તને બાળી મૂકશો.

તો મારા લોહીમાં તું વહેતી રહેશે.

રિલ્કેના આધુનિક અનુવાદક વિલિયમ એચ.ગ્રાસે નોધ્યું છે કે, આ કાવ્ય ઈશ્વરને સંબોધીને લખાયું હોય એવા તેનાં ભાષાંતર થયા છે, પરંતુ આ કાવ્ય તો કવિની પ્રિયતમા લૂ સલોમ માટે લખાયું હતું. કાવ્યનો ટોન પકડો તો સમજાશે કે આ આધ્યાત્મિક કવિતા નતી પણ પ્રણયકાવ્ય છે. આમ કાવ્ય અનેક અર્થઘટનની શક્યતાવાળું રૂપ હોવાં છતાં કવિતાનો ટોન જળવાવો જોઈએ. આવું કરવા માટે ઘણીવાર છંદોબધ્ધ કાવ્યનો ગધાનુવાદ કરવો પડે.

ઉદા. 'સાવિત્રી'ની નીચેની પંક્તિનો છંદોબધ્ધ અનુવાદ જુઓ,

Whether to brar ignorance and death
or hew the ways of immortality.
To win or loose the godlike game for man
Was her soul's issue thrown with Denstiny's dice.

'અવિધા - મૃત્યુને વેઠી લેવાં કે નહિ વિશ્વમાં
કિંવા ત્યાં કોતરી લેવા માર્ગોને અમરત્વના
જીતતો હારવો ખેલ માનવી કાજ દેવ શો,
એ એના આત્મની સામે ધરાયું કાર્ય તો હતું
પાસો હા વિધિનો ફેંકી મંડાઈ બાજી ત્યાં હતી.'

ઉપરના છંદોબદ્ધ અનુવાદ કરતાં નીચેના ગધાનુવાદમાં મૂળનો રણકો કદાચ વધુ સારી રીતે વ્યક્ત થાય છે,

નિયતિના સોગઠાંનો
તેના આત્મા સામે
પડકાર હતો:
અવિધા અને મૃત્યુ સહી
ચુમાઈને બેસી રહેવું કે
શાશ્વતીનો માર્ગ કંડારવો,
ઈશ્વરલીલાની બાજી

'તરંગવતી': એક અદભૂત પ્રાકૃત કથા

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આશરે સાતમી શતાબ્દીથી પ્રચલિત જૈન પરંપરા પ્રમાણે પાદલિપ્તસુરિએ 'તરંગવતી' નામે એક અદ્‌ભૂત કથા પ્રાકૃત ભાષામાં રચી હતી જે સમયના પ્રવાહમાં દુર્ભાગ્યે લુપ્ત થઈ છે પરંતુ પાછળનાં સમયમાં કરવામાં આવેલો તેનો સંક્ષેપ જળવાયો છે જેનું પ્રમાણ પણ આશરે ૧૬૪૨ ગાથા જેટલું છે.

મુગ્ધતા અને રસિકતાથી ભરપૂર એવી પાદલિપ્તાચાર્યની લુપ્ત થયેલ પ્રાકૃત કથાનાં પ્રાચીન સંક્ષેપ 'તરંગલોલા'નો સમૃધ્ધ અનુવાદ શ્રી હરિવલ્લભ ભાયાણીએ કર્યો છે. પુસ્તકની પ્રસ્તાવનામાં કહેવાયું છે તેમ પ્રાચીન પરંપરામાં પાદલિપ્ત અને 'તરંગવતી'ની જે ભારે પ્રશસ્તિ કરાઈ છે તેમાં કશી અતિશયોક્તિ નથી. 'તરંગવતી' લુપ્ત થવાથી પ્રાકૃત કથાસાહિત્યનું એક અણમોલ રત્ન લુપ્ત થયું છે.

'તરંગવતી'નું કથાવસ્તુ ઘણું હૃદયંગમ છે. કથાના આરંભે મગધદેશ, ત્યાની રાજધાની, કુણિકરાજા, નગરશેઠ, વગેરેનાં સુંદર વર્ણનો કરવામાં આવ્યા છે. નગરનાં ઉપાશ્રયમાં રહેતી સુવ્રતા નામે ગણિનીની શિષ્યા (સાધ્વી) ભિક્ષા માટે એક શ્રીમંતના ઘરે પહોંચે છે ત્યારે તેના અદ્‌ભૂત સૌંદર્યથી દાસીઓ તથા ઘરની ગૃહિણીઓ આશ્ચર્ય પામે છે અને તેને ધર્મકથા સંભળાવવા વિનંતી કરે છે. ધર્મકથા સાંભળ્યા બાદ ગૃહિણી સાધ્વીને આત્મકથા સંભળાવવાનું કહે છે. પોતાની આત્મકથા સંસાર પ્રત્યે વૈરાગ્ય ઉત્પન્ન કરે એવી હોવાથી સાધ્વી આત્મકથા કહેવાનું સ્વીકારે છે.

વત્સ નામના દેશની કૌશાંબી નગરીમાં ઉદયન નામે પરાક્રમી અને પ્રતાપી રાજા રાજ્ય કરતો હતો. તેને વાસવદત્તા નામે પત્ની હતી. ત્યાંનો નગરશેઠ ઋષભસેન, રાજાનો મિત્ર હતો. તેની પત્નીને આઠ પુત્રો પછી યમુના નદીની માનતા માનવાથી પુત્રીની થઈ હોવાથી તેનું નામ તરંગવતી રાખવામાં આવ્યું હતું.

કથાના પ્રારંભે ઉદયન રાજા, કૌશાંબી નગરી, નગરશેઠ, તેની પત્ની વગેરે પાત્રોનું આલેખન સહજ અને રસિક રીતે કર્યા બાદ સ્વજનોનાં સ્મરણોને આધારે તરંગવતીના રૂપ, ગુણ અને બાળપણનું ખુશહાલ વર્ણન કરાયું છે. ગર્ભાવસ્થાથી આઠમે વર્ષે તરંગવતી માટે ચાર પ્રકારની બુધ્ધિવાળા, કળાવિશારદ, અને ધીર પ્રકૃતિના આચાર્યો લાવવામાં આવ્યા જેની પાસેથી તરંગવતી લેખન, ગણિત, રૂપકર્મ, આલેખ્ય, ગીત, વાધ, નાટય, પુષ્કરગત એમ વિવિધ શિક્ષા અને કળાઓ ગ્રહણ કરી બાળપણ વિતાવીને તરંગવતી

યૌવનવતી બનતા ઘણાયે વૃધ્ધ ગૃહસ્થો તેમની પુત્રવધુ તરીકે તરંગવતીનું માંગુ નાખતા પરંતુ પિતાને સરખે સરખા કુળ, શીલ અને રૂપાળો વર નજરમાં ન આવવાથી તે માંગાનો યુક્તિપૂર્વક અસ્વીકાર કરતા. માતા પિતા, ભાઈઓ અને બાંધવોને હૃદયથી વધુને વધુ પ્રિય એવી તરંગવતી તેના ઘરમંદિરમાં મંદરપર્વત પર લક્ષ્મીની જેમ રહેતી હતી. કથામાં પાત્રોનાં વર્ણનોમાં પાદલિપ્તની સૂક્ષ્મ તેમજ જીવંત સૌંદર્યદૃષ્ટિ અને વર્ણનશક્તિ નજરે ચઢે છે.

એક સવારે તરંગવતી માતાપિતાને વંદન કરવા ગઇ ત્યારે માલણે સપ્તપર્ણોનાં ફૂલોથી ભરેલ ટોપલી શેઠ આગળ મૂકી જેમાં શ્વેત પુષ્પોની સાથે સોનાની ગોટી જેવો લઘુગુચ્છ પણ હતો. પિતાજી ક્યાંય સુધી એ ગુચ્છને નિહાળતા રહ્યા અને મનમાં કશોક નિર્ણય કરી તરંગવતીની કસોટી કરવા તે પુષ્પગુચ્છને તરંગવતીના હાથમાં આપતા બોલ્યા, "બેટા, ... તું પુષ્પયોનિશાસ્ત્ર અને ગંધયુક્તિશાસ્ત્ર શીખી છે... સપ્તપર્ણનાં પુષ્પગચ્છ તો પ્રકૃતિથી જ શ્વેત હોય છે તો પછી આ એક ગુચ્છ પીળો છે, તેના કયાં કારણો તને લાગે છે?" પિતાજીએ જવાબ માટે થોડા કારણો પણ આપ્યા પરંતુ તરંગવતીએ એ બધા કારણોમાં અસહમતી દર્શાવી જવાબ આપતા કહ્યું કે સપ્તપર્ણ વૃક્ષનાં બાજુમાં કોઇ કમળતળાવડી હોવી જોઇએ જેના કમળોની પીળી પરાગરજ પર ભ્રમરવૃંદ બેસી બાજુની સપ્તપણની પુષ્પપેશીઓમાં આશ્રય લેતા હોય તેથી ભ્રમરવૃંદોના પગે ચોંટેલી કમળરજનાં સંક્રમણથી સપ્તપર્ણનાં પુષ્પ કમળરજની ઝાંય પામ્યા હોય.

તરંગવતીના બુધ્ધિપૂર્વક અપાયેલા જવાબથી પિતાજી ખૂબ જ ખૂશ થયા. તે વેળા અમ્માને સપ્તપર્ણવૃક્ષ જોવાનું કુતુહલ થતા બીજે દિવસે ઘરની મહિલાઓ પિતાજીની આજ્ઞા લઇ ત્યાં ઉજાણી માટે ગઇ. ઉધાનયાત્રા નિમિત્તે થયેલ પ્રયાણ, ઉધાન, સપ્તપર્ણ, ભ્રમરબાધા, સરોવર, ચક્રવાકો વગેરેનું જીવંત વર્ણન મનોહર તેમજ પ્રશંસનીય છે. સર્જકે શૃંગાર રસ અને અદ્‌ભૂત રસની સૃષ્ટિ ખડી કરીને જીવનનો સંપૂર્ણ ઉલ્લાસ પ્રગટાવી આપ્યો છે. વિમાન સમી ગાડીમાં મહેલથી તળાવ સુધી પહોંચ્યાનું આલંકારિક રીતે વર્ણન કરાયું છે.

"...મને જોઈને રાજમાર્ગ પરનાં નગરના તરુણોનાં હૈયાં મન્મથની શરજાળથી જાણે કે બળી રહ્યાં હતાં... અપ્સરા જેવી રૂપાળી યુવતીઓને પણ મારું રૂપ જોઈને એવું રૂપ પ્રાપ્ત કરવાના મનોરથ ઉદ્‌ભવ્યા. મારું રૂપ, સૌકુમાર્ય અને હાવ વડે રમણીય શીલ જોઈને રાજપથ પરનાં સૌ લોકો જાણે કે અન્યમનસ્ક બની ગયા."

ઉધાન દર્શન કરતા કરતા તરંગવતીની નજર ચક્રવાક પર પડી. તેઓ પોતાની સહચરીની સંગાથે પદ્મિનીપત્રોની વચ્ચે રમી રહ્યાં હતાં. ચક્રવાકોને રમમાણ થયેલા જોતા તરંગવતીને પૂર્વજન્મનું સ્મરણ થઈ આવતા તે શોકથી ઢળી પડે છે અને ભાનમાં આવતા, અતિશય શોક અનુભવવાને કારણે પુષ્કળ આસું સારી પોતાની મનોવેદના પ્રગટ કરવા લાગે છે. દાસીનાં પૂછવાથી તેને પૂર્વભવનું વૃત્તાંત સંભળાવતા કહે છે કે આગલા ભવમાં અંગ દેશમાં પોતે ચક્રવાકી હતી. એકવાર તે પોતાના પ્રિયતમ ચક્રવાક સાથે વિહરી રહી હતી ત્યાં ચક્રવાકને એક વ્યાધ દ્વારા ભૂલમાં એક બાણ વાગતાં તે મૃત્યુ પામે છે. ચક્રવાકની આવી દશા જોઈ વિલાપ કરતી ચક્રવાકી, ચક્રવાકની બળતી ચિતામાં ઝંપલાવે છે. મૃત્યુ બાદ પોતાનો જન્મ કૌશાંબી નગરીમાં સર્વગુણસંપન્ન શ્રેષ્ઠીનાં (નગરશેઠ) ઘરે થાય છે. આમ પોતાની એ કરૂણ કથની તરંગવતીએ સંક્ષેપમાં કહી અને નિશ્ચય કર્યો. "હું આશાપિશાચીને વિશ્વાસે. તેને મળવાની લાલચે સાત વરસ પ્રતીક્ષા કરીશ. પરંતુ સખી, ત્યાં સુધીમાં જો તે મારા હૃદયમંદિરનાં વાસીને નહીં જોઉં, તો પછી જિન-સાર્થવાહે ખેડેલા મોક્ષમાર્ગમાં હું પ્રવજ્યા લઈશ અને પછી હું એવું તપ આચરીશ જેથી કરીને, સાંસારિક બંધનોવાળાની ઉપર સહેજે આવી પડતું પ્રિયજનનું વિરહદુ:ખ હું ફરી કદી ન પામું. હું શ્રમણત્વરૂપી પર્વત પર નિર્વિઘ્ને આરોહણ કરીશ, જેથી કરીને જન્મ, મરણ વગેરે સર્વે દુ:ખોનું વિરેચન થઈ જાય."

સારસિકા (દાસી) સખીનું દુ:ખ જોઈ શોકમગ્ન થઈ સખીને આશ્વાસન આપે છે. હૃદયનાં

શોકથી વિસામો મેળવવા તરંગવતીએ ચિત્રકર્મ માટે એક પટ્ટ તૈયાર કરાવ્યો જેમાં તેણએ ચક્રવાકી તરીકેનાં ભવમાં પ્રિયતમ સાથે જે કંઈ બન્યું હતું તે આલેખી મુખ્યદ્વાર આગળ રખાવડાવી સારસિકાને તેની દેખરેખ સોંપતા કહ્યું કે જે કોઈ આ ચિત્રપટ જોતાં, પોતે જે અનુભવ્યું તે જ આ દુ:ખ છે એમ જાણીને મૂર્છિત થાય, અને ખરી હકીકત જાણવાને આતુર થઈ આ ચિત્ર પટ બનાવનાર વિશે પૂછપરછ કરે તો તેને પોતાના ચક્રવાક તરીકે ઓળખી લેવો.

કથા ધર્મકેન્દ્રી હોવા છતાં સમકાલીન જીવનનાં વિવિધ રંગોનો પરિચય અહીં જોવા મળે છે. સારસિકાનાં મુખે કવિએ ચિત્ર જોવા આવનાર પ્રેક્ષકોનું જીવંત વર્ણન કર્યું છે. ચિત્ર જોવા આવનાર પ્રેક્ષકોમાં ગર્ભશ્રીમંત, ઈર્ષ્યાળુ મહિલાઓ, તરવરિયા તેમજ છેલબટાઉ જુવાનિયાઓ હતા.

"લાંબા લોકો સુખે જોતા હતા, ઠીંગુજીઓ ઊંચાનીચા થતા હતા, જાડાઓ માણસોની ભીડથી ધકેલાતા બૂમાબૂમ કરી રહ્યા હતા."

એવામાં એક સ્વરૂપવાન તરૂણ ચિત્રપટ જોતા એકાએક મૂર્છિત થઈ ગયો. ભાનમાં આવતા ગદ્‌ગદ કંઠે કરૂણ રૂદન કરતા કહેવા લાગ્યો કે "રુચિર કુંકુમના જેવો વાન ધરતી, સ્નિગ્ધ શ્યામ નેત્રવાળી, મદનબાણે પીડનારી, રે મારી સુરતપ્રિય સહચરી, તું ક્યાં છે?"

સાર્થવાહન પુત્રનાં વિલાપમાં માનવભાવોને આલેખવામાં કવિની શક્તિ સુંદર રીતે પ્રગટી છે. મિત્રોને પૂર્વભવનાં સ્મરણની વાત કરી દાસીને ચિત્ર વિશે પૂછતા તરુણને ખાત્રી થાય છે કે શ્રેષ્ઠીની (નગરશેઠ) પુત્રી જ પુનર્જન્મ પામેલી ચક્રવાકી છે. તરુણના મિત્રો તેને પામવાના અનેક ગેરઉપાયો પણ દર્શાવે છે પરંતુ, સાર્થવાહન તેમ કરવાનું નકારતા કહે છે કે "હું પ્રાણત્યાગ કરીશ પણ કશું અનુચિત તો નહીં જ આચરું."

તો આ બાજુ સાર્થવાહપુત્ર પદ્મદેવ જ પોતાનો પ્રિયતમ છે અને એ પણ પોતાને સ્વાધીન છે એવી જાણ જ્યારે સારસિકા તરંગવતીને કરાવે છે ત્યારે તેનો શોક નષ્ટ થાય છે પરંતુ પિતાએ, પદ્મદેવે પોતા માટે નાખેલા માંગાનો અસ્વીકાર કર્યાની જાણ થતા તેનું હૃદય શોકથી સળગી ઉઠે છે. વિયોગમાં પીડાતી નાયિકા સારસિકા સાથે પદ્મદેવને મળવા તેને ઘરે પહોંચે છે. નાયિકાના આવા સાહસથી પદ્મદેવને ચિંતા પણ થાય છે અને તે કુળનું માન સમ્માન જળવાઈ રહે એ માટે તેને પાછા ઘરે જવાનું કહે છે પરંતુ એ બાબતે નાયિકા આસક્તિ દર્શાવતા બંને પ્રેમીઓ સમુદ્રમાર્ગે પલાયન થઈ ગાંધર્વવિધિથી ગુપ્તવિવાહ કરી આનંદક્રિડા કરતા નદીકાંઠે ઉતરે છે.

કથાના ભાવ અને વળાંક અનુસાર સર્જકે મિલન-વિરહ, શૃંગાર, રતિ, શૌર્ય આદિ ભાવોને તેમજ પાપ-પુણ્યનાં ખ્યાલોને મુક્ત કંઠે ગાયા છે.

સંજોગોવશાત્ ચોરોની એક ટોળકી તેમના રત્ન-આભૂષણો લૂંટી તેમને ચોરપલ્લીમાં ચોરોનાં સરદાર પાસે લઈ જાય છે. સરદાર નોમને દિવસે કાત્યાયની દેવીને બંનેનો ભોગ ધરાવવાનું જાહેર કરે છે. બંને ભાગી ન જાય માટે પદ્મદેવને બંદી બનાવી દેવામાં આવે છે. તરંગવતીનો કરૂણ વિલાપ સાંભળી ત્યાં એકઠી થયેલી બંદિનીઓએ તેની પાસે વીતકકથા જાણવાની ઈચ્છા પ્રગટ કરી. તરંગવતી દ્વારા પૂર્વવૃતાંતથી માંડી સમગ્ર કથા સાંભળતા એક ચોરને આ યુગલ તરફ અનુકંપા થતા બંનેને ચોરપલ્લીમાંથી મુક્ત કરાવે છે. તો ચોર પણ

ચોરપલ્લીમાં પાછા ન ફરતા બીજી દિશામાં પ્રયાણ કરે છે.

આગળજતાં નાયક-નાયિકાને, નાયકના પિતાનો દૂત મળે છે જે બંનેને તેઓના કુટુંબના ક્ષેમકુશળ આપે છે તેમજ સારસિકા દ્વારા સર્વને થયેલી પૂર્વવૃતાંતની વિગતની જાણકારી અંગે વાત કરી. બંનેના પિતાએ શપથ આપી આપેલો 'પાછા આવી જાઓ'નો સંદેશ દૂતનાયક-નાયિકાને આપતા બંને કૌશાંબી નગરી પાચા ફરે છે ત્યાં બંનેનું ભવ્ય સ્વાગત થાય છે અને વિવિધ ઋતુનાં ભોગ-ઉપભોગ તેમજ આનંદકિડામાં દિવસો વીતે છે.

એકવાર વનમાં વિહાર કરતી વખતે ત્યાં એક મુનિને ધ્યાસ્થ મુદ્રામાં જોતા તેમને ધર્મકથા સંભળાવવા વિનંતી કરે છે. મુનિનાં મુખે કહેવાયેલી ધર્મકથામાં જૈનધર્મનાં જીવનતત્વ, કર્મ, સંસાર તેમજ મોક્ષ પ્રત્યેનાં વચનોનાં સૂર સંભળાય છે. પોતાના પૂર્વભવની વાત કરતા જણાવ્યું કે એકવાર અકસ્માતે તેમના હાથે ચક્રવાકનો વધ થતા શોકથી વ્યાકુળ બનેલી ચક્રવાકીએ ચિતામાં ઝંપલાવી પોતાના પ્રાણનો ત્યાગ કર્યો. ચક્રવાકયુગલનાં આવા કરૂણ અંતને કારણે તેમજ પોતા દ્વારા થયેલા કુળધર્મનાં ભંગથી વ્યથિત વ્યાઘે તરતજ તે ચિતામાં આત્મસમર્પણ કર્યું. ત્યાંથી એક શ્રીમંત વેપારીને કુળમાં જન્મતા ધુતનાં વ્યસનને લીધે ચોરીની દત પડી. ઘરમાં પણ બધાના તિરસ્કારનું પાત્ર બનતા તેમજ અપરાધોથી આત્મરક્ષણ અર્થે ચોરપલ્લીમાં આશ્રય લઈ દુષ્કૃત્યો કરવા લાગ્યો, એકવાર એક યુગલ પકડાતા, એમાંની યુવતીએ પોતાની આત્મકથા અન્ય સ્ત્રીને કહી, તે સાંભળતા તેને જાતિ-જ્ઞાન થયું. પૂર્વ વ્યાઘ તરીકે પીડેલું ચક્રવાકયુગલ તે આ જ મનુષ્યયુગલ એવું ભાન થતા હૃદયમાં પ્રાયશ્ચિતનો ભાવ જાગતા તેઓને ચોરપલ્લીમાંથી મુક્ત કરાવ્યા તેમજ પોતે પણ ચોરપલ્લીમાં પાછા ન ફરતા, પ્રથમ તીર્થકર શ્રી ઋષભદેવની કેવળ-જ્ઞાન ભૂમિનાં દર્શન કર્યા તેમજ સાધુ પાસે પ્રવજ્યા ગ્રહણ કરી, ગુરૂ પાસે વિવિધ શાસ્ત્રોનો અભ્યાસ કરી શ્રમણધર્મને આચરતા બારથી પણ વધુ વરસ વિતાવ્યા. આમ મુનિએ પોતાની આત્મકથા બંને સમક્ષ રજૂ કરી.

વ્યાઘમાંથી મુનિ સુધીની જીવનયાત્રા સાંભળી તરંગવતી અને પદ્મદેવમાં વૈરાગ્યવૃત્તિનો ઉદય થાય છે. પોતાના પૂર્વભવનાં દુ:ખનાં સ્મરણથી તેમનું મન કામભોગમાંથી ઊઠી જતા બંને પ્રવજ્યા ગ્રહણ કરવાનો નિશ્ચય કરે છે. બંનેના સ્વજનોની વિનવણી છતાં પોતાનો નિર્ણય ન બદલતા બંને દિશા ગ્રહણ કરે છે.

કથાના અંતે જિનવચનોના ઉપદેશ આપતી તરંગવતી આમ પોતાનું વૃતાંત કહી કથા પૂર કરી. વૃતાંત સાંભળી રહેલી તરુણીઓ પણ સર્વ કથા સાંભળી જિનવચનમાં વધુ શ્રધ્ધાવાળી બની અને આર્યા (તરંગવતી) અન્ય શ્રમણીઓની સાથે ભિક્ષા લઈને, જ્યાંથી આવી હતી ત્યાં પાછી ગઈ.

કથાનો મુખ્ય રસ વૈરાગ્યભાવ જગાડવાનો હોઈ કથામાં અનેક સ્થળે, ધર્મોપદેશ તથા જૈનધર્મનાં તત્ત્વજ્ઞાનની ચર્ચાઓ આવે છે તેમ છતાં કવિએ અહીં કેવળ વૈરાગ્યનું જ ગીત નથી ગાયું, પરંતુ જીવનનો ઉલ્લાસ પણ મન ભરીને ગાયો છે. 'તરંગવતી'નું કથાવસ્તુ ભાવનાપ્રધાન તેમજ સંવેદનાની ભાતથી ભરેલું છે. પ્રાચીન કથાઓમાં અવારનવાર જોવા મળતા પૂર્વજન્મનાં વૃતાંતો, પ્રશ્નો પૂછી એ દ્વારા લેવાતી નાયક કે નાયિકાની બુધ્ધિચાતુરીની કસોટી વગેરે મોટીફનો ઉપયોગ કથામાં વળાંક લાવી તેને વધુ રસાવહ બનાવે છે. કથામાં અનુભવાતું ઉચ્ચકોટિનું ભાષાપ્રભુત્વ, સંસ્કારિક શૈલી, વર્ણનોમાં સહજ રીતે આવતા ઉપમા,

રૂપક, ઉત્પ્રેક્ષા અલંકારોની સમૃધ્ધિ, શૃંગાર અને અદ્‌ભૂતની સૃષ્ટિ તેમજ મનોહર કથાની વચ્ચે વહેતી ધર્મકથા આદિને કારણે 'તરંગવતી' એક ધ્યાન ખેંચે એવી કૃતી બની છે. તરંગવતીમાં પ્રકટ થતી પાદલિપ્તની વર્ણનશક્તિ અને શૈલીસામર્થ્ય પણ તેમને એક મૂર્ધન્ય સાહિત્યકાર તરીકે સ્થાપે છે. ગંગા, ચક્રવાકમિથુનનું પ્રણયજીવન, ચોરપલ્લી, નગરયાત્રા વગેરેના વાસ્તવિક, જીવંત, કલ્પનાશીલ ચિત્રો કથાના સર્વ પ્રધાન અંગો છે, કથાનો સંક્ષેપ જ આટલો ભાવભર્યો હોય તો મૂળ કૃતિમાં તો કાવ્યતત્વની કલ્પના જ કરવી રહી.

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મધુરાયની વાર્તાકલા

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સ્વાતંત્ર્યોત્તર ગુજરાતી વાર્તા સાહિત્યમાં સુરેશ જોશી પછી તરત જેમનું નામ નોંધવું પડે, તેવું મોખરાનું સ્થાન મધુરાયે પ્રાપ્ત કર્યું છે. તેઓ ઈયતાની દૃષ્ટિએ થોકબંધ સાહિત્ય રચનારા લેખક નથી; પણ ગુણવત્તાની દૃષ્ટિએ 'ચહેરા', 'કામિની', 'સભા', 'સાપબાજી', 'ક્રિમ્બલ રેવન્સવુડ' કલ્પતરુ ઈત્યાદી થોડી પણ સત્ત્વશીલ નવલકથાઓથી એમણે ગુજરાતના સુસજ્જ ભાવકો માટે આકર્ષણ ઊભું કર્યું છે અને આધુનિક નવલકથાકારોના અગ્રણીઓમાં સ્થાન મેળવ્યું છે. 'કોઈ પણ એક ફૂલનું નામ બોલો તો?' 'આપણે ક્લબમાં મળ્યા હતા', 'કુમારની અગાસી', 'સંતુ રંગોળી' આદિ એમનાં લાંબા નાટકો ગુજરાતની આધુનિક રંગભૂમિ ઉપર ખૂબ ભજવાયાં છે અને ગુજરાતી નાટ્યસાહિત્યની સમૃદ્ધિ પણ એનાથી વધી છે. વિવેચકોએ પણ એમની નાટ્યકલાને વધાવી છે ને એ નાટકોએ એમને લોકપ્રિયતા પણ આપી છે. 'અશ્વત્થામા' એમના એકાંકીઓનો સંગ્રહ છે, અને એમણે કેટલુંક અનુવાદકાર્ય પણ કર્યું છે. આમ, બહુમુખી સર્જકપ્રતિભા ધરાવનાર મધુરાયે આધુનિક ગુજરાતી વાર્તાસાહિત્યમાં પણ, 'બાંશી નામની એક છોકરી', 'રૂપકથા', 'કાલસર્પ', – આ ત્રણ જ સંગ્રહની થોડીક પ્રયોગશીલ કલાસમૃદ્ધ વાર્તાઓથી પ્રથમ હરોળના વાર્તાકારોમાં સ્થાન મેળવ્યું છે.

૧૯૫૫ માં ગુજરાતી ટૂંકીવાર્તાના ક્ષેત્રે 'ગૃહપ્રવેશ' વાર્તાસંગ્રહથી સુરેશ જોશીનો પ્રવેશ થયો, ત્યારથી ગુજરાતી ટૂંકીવાર્તાના કાયાકલ્પનો આરંભ થયો. સુરેશ જોશીએ લખેલી 'ગૃહપ્રવેશ'ની પ્રસ્તાવના નવી ગુજરાતી નવલિકાનો 'મેનીફેસ્ટો' ગણાઈ. સુરેશ જોશીએ, ગાંધીયુગ-અનુગાંધીયુગની વાર્તાવિભાવનાની પરંપરા સાથે લગભગ વિચ્છેદ સાધીને નવી નવલિકા સર્જી બતાવી. એટલું જ નહિ એમણે પોતાના વિવેચનથી નવી નવલિકાની અભિનવ વિભાવના પ્રબોધવાનું પણ યુગકાર્ય કર્યું. પુરોગામીઓની વાર્તા-વિભાવનાથી વિરુદ્ધ એમણે વાર્તામાં ઘટનાનો હ્રાસ, નિગરણનો સિદ્ધાંત પ્રસાર્યો. ટૂંકી વાર્તામાં સ્થળ ઘટના-તત્ત્વનો હ્રાસ થયો. માણસના માત્ર સપાટી પરના, જાગૃત મનને નિરૂપવાની પરંપરા ઉસેટીને, પાત્રના અજાગૃત-અર્ધજાગૃત ચિત્તના અર્ચનાસિક સંચલનો, ભાવ-પ્રતિભાવો આધુનિક વાર્તાકારના વિશિષ્ટ મનોવૈજ્ઞાનિક અભિગમથી નિરૂપવાનું વલણ પ્રગટ થતાં, માનવીની ભીતરના અતિવાસ્તવ, પરાવાસ્તવને તાગવાનો ઉપક્રમ નવા વાર્તાકારો નજર સામે રાખતા થયા. આધુનિક માનવીની વિચ્છિન્નતા, એકલતા, લાચારી, ચિંતા, હતાશા, વ્યથા, વગેરે પ્રતીક, કલ્પનો, પ્રતિરૂપો દ્વારા અભિવ્યક્ત કરીને, વાર્તાની માત્ર આકૃતિ ખડી કરવાનું વલણ દૃઢ થતું ગયું. માનવીના અસ્તિત્ત્વની સમસ્યા, પોતાની આસપાસના સમગ્ર પરિવેશથી, માનવીઓથી પોતાની જાતથી પણ વિચ્છિન્ન થવાની વેદના, પોતાની આઈન્ડેટિટી ગુમાવ્યાની વેદના જુદી જુદી રીતે પ્રગટ કરવાનું ચલણ વધતું ગયું. આધુનિક વાર્તાકાર પ્રયોગોમાં રસ લેતો થયો. આધુનિકતાવાદનો પ્રસાર વધતો ગયો. પ્રયોગશીલતાનું ક્ષેત્ર અતિશય વિકસતું ગયું. આ બધાં જ આધુનિક વાર્તાનાં લક્ષણો મધુરાયની વાર્તાઓમાં જોવા મળે છે.

જીવનની નગ્ન-કઠોર વાસ્તવિકતાને આગવી રીતે રજૂ કરતી 'ધારો કે', 'વટલાવવાનો એક કીસ્સો', 'સમસ્યા', 'કારણ કે' જેવી વાર્તાઓ વાર્તાકારની શ્રેષ્ઠ વાર્તાઓના સંગ્રહમાં પસંદ કરવામાં આવી છે, તો બીજી બાજુ, પૃથ્વી-ઈતર ભાસતા વિષયવસ્તુની આકાશી ભાષામાં રજૂઆત કરતી 'કાલસર્પ' જેવી વાર્તા પણ ધ્યાન ખેંચે છે, તો ત્રીજી બાજુ હરિયાશ્રેણીની 'ઈંટોના સાત રંગ', 'કાન', 'મકાન', 'ઊંટ', 'છોડ' જેવી વાર્તાઓ સરળ ભાષાશૈલીમાં, વિચિત્ર રીતે, ચમત્કૃતિપૂર્ણ નિરૂપણથી ભાવકોને સ્પર્શી ગઈ છે. 'છોડ'માં માનવી લાગણીશૂન્ય બની રાયો છે અને છોડ-વનસ્પતિ માનવીની લાગણીઓ અનુભવે છે અને માનવીને જાતજાતની સંવેદના અનુભવવા વિવિધ છોડનો ફરજીયાત વિનિયોગ કરવો પડે છે તો 'ઊંટ'માં ઊંટલોકના પશુઓ માનવીને સ્થાને-દરજ્જે જઈને, માનવીને પાળે છે, માનવી ઉપર પ્રયોગો કરે છે. આ ભલટીગંગા વહેવડાવીને લેખક આધુનિક માનવીની વ્યથાકથા જ નિર્દેશે છે. માત્ર 'હોવાને' લીધે માણસ સાથે રહેતી પીડાનું અસ્તિત્ત્વવાદી કહી શકાય એવું ચિત્રણ 'હિંમતલાલ મોહનલાલ કોઠારી'માં જણાય છે. હાર્મોનિકા શ્રેણીની અને હરિયાશ્રેણીના પ્રયોગોએ પણ ગુજરાતી વિવેચનમાં મોટા ઉહાપોહ જગાડીને નવી નવલિકાને નૂતન ક્ષિતિજ પ્રત્યક્ષ કરી આપવાનું કાર્ય કર્યું છે.

'સમસ્યા', 'કારણ કે' જેવી વાર્તાઓમાં બેકારીની સમસ્યા નિરૂપી છે. 'ધારોકે', 'વટલાવવાનો એક કિસ્સો' 'ઈંટોના સાત રંગ', 'મકાન' જેવી વાર્તાઓમાં વાર્તાકારે શોષક-શોષિત વચ્ચેનો વર્ગભેદ, ભ્રષ્ટાચાર, બેકારી વગેરે સમસ્યાઓનું ચિણ કર્યું છે. વિષયની દૃષ્ટિએ એમાં નવીનતા ન ગણાય. ગાંધી અનુગાંધીયુગમાં વાર્તાકારોએ વિષય નિરૂપતા જ હતા, પણ અહીં વિશેષતા છે તે રચનારીતિની છે. અભિવ્યક્તિના વનવીન પ્રયોગોની છે. 'બાંશી નામની એક છોકરી', 'શેષપ્રહર' નિષ્ફળ કરુણ પ્રણય-દાંપત્યની કથા છે. એ વિષય તો પરાપૂર્વથી સાહિત્યમાં નિરૂપાતો આવ્યો છે, પણ નવીનતા એની રચનારીતિમાં છે. દા.ત., 'બાંશી નામની એક છોકરી' વાર્તામાં દેખીતી રીતે સ્થૂળ ઘટના તો માત્ર આટલી જ છે કે વાર્તાનાયક અતુલભાઈ સાથે ફિલ્મ જોઈને, અંતે અતુલભાઈની ઓફીસે રાત ગાળવા પહોંચે છે. એ યાત્રા દરમિયાન ચિત્રમાં બાંશીને સંદર્ભે ચાલતા સ્મૃતિ-ઐતિહાસિક સંચલનોનું સમાંતરે ચિત્રણ કરીને, વાર્તાકારે મુખ્ય પાત્રની દૈન્યગ્રંથિનું વિશિષ્ટ મનોવૈજ્ઞાનિક ચિત્રણ કરીને, નિષ્ફળ પ્રેમની કથા કહી છે, તેવી રીતે 'શેષપ્રહર'નો વાર્તાનાક નંદુ સાથેના લગ્ન પૂર્વે અને લગ્ન પછી એમ બે વાર, પોતાની પ્રેક્ષિકા શારદાને પોતાની મનોરુગ્ણતા, નિર્ભળતાને કારણે જ, પાછી વાળે છે. આત્મવંચના કરે છે. પોતાની જાતને પણ ઠગતો રહે છે. પોતાની પત્ની નંદુને સોડમાં સૂઈને ગુનાહિત મનોવૃત્તિ અનુભવતા શારદાનાં સ્વપ્નો જુએ છે. એ પાત્રનું પણ વાર્તાકારે મનોવૈજ્ઞાનિક અભિગમથી ચિત્રણ કરીને, એના જાગૃત-અજાગૃત મનને પ્રત્યક્ષ કરી આપ્યું છે. 'સરલ અને શમ્પા'માં સરલ પહેલાં પોતાની પ્રેમિકા શમ્પાથી, પછી પોતાના સગાં, સ્નેહી, સંબંધીઓ, મિત્રો, ઓળખીતાઓ બધાથી વિચ્છિન્ન થતાં થતાં અંતે પોતાની જાતથી પણ વિચ્છિન્ન થઈને, પોતાની આઈડેન્ટિટી ખોઈ બેસે છે. પોતાની જાતથી પણ અપરિચિત બની જાય છે. 'હું' પતંગિયું છું' માં નીલા પોતાની પરપીડનવૃત્તિમાં રાચતાં, અંતે મનોરુગ્ણતાનો ભોગ બનીને. 'માણસ' મટીને પોતે પતંગિયું બની ગયાનું અનુભવે છે. આમ, એક પાત્ર એક માનસિક પરિસ્થિતિમાંથી, બીજી માનસિક પરિસ્થિતિ સુધી પહોંચે છે. અસ્તિત્ત્વની વેદના અનુભવે છે. ગતિશીલ પાત્રોના Round ચિત્તના અગોચર પ્રદેશનો ભાવકને પરિચય થાય છે. એ રીત જોતાં

આ વાર્તાઓમાં સ્થૂળ ઘટનાને કોઈ સ્થાન નથી. ઘટનાના હ્રાસ વિશિષ્ટ મનોવૈજ્ઞાનિક અભિગમનું, આધુનિક વાર્તાનું લક્ષણ આ વાર્તાઓમાં પ્રતીત થાય છે. હરિયાશ્રેણીની વાર્તાઓમાં માનવ અસ્તિત્ત્વના જુદા જ રમતિયાળ રંગો દોરી બતાવાયા છે.

આ વાર્તાકારની સર્જકપ્રતિભાનું દર્શન એમની વર્ણનકલામાં પણ થયા વિના રહેતું નથી. ઘણીખરી વાર્તાઓમાં કથન-વર્ણનની રીતિનો જ સવિશેષ આશ્રય લેવાયો છે. 'ધારો કે' માં કેશવલાલના જીવનના નગ્ન-કઠોર યથાર્થને ઊપસાવતાં વાતાવરણને પણ તાદૃશ કરી આપ્યું છે. 'કાલસર્પ' માં તો કવિત્વમય ભાષાશૈલીમાં, આધુનિક કવિતાનો આસ્વાદ આપતા પરિચ્છોમાં શાશ્વત દાંમ્પત્યનું મહિમાગાન કર્યું છે. ત્યાં એમની વર્ણનકલા ગગનગામીની કલ્પના પાંખે ઊડતી આકાશને આંબે છે. પ્રતીક અને કલ્પનોથી વાર્તાકારે વસ્તુને વધુ પ્રત્યક્ષ ઈન્દ્રિય સંવેધ કરી આપ્યું છે. દા.ત. 'ટ્રેઈન દોટેદોટે છે. સ્થગિત રહી પરિધાવન કરે છે, કે વાદળનાં કોતરો નક્ષત્રોનાં વેરાના ક્ષેત્રો, સૂર્યચંદ્રની કલાવિકલાનાં બિમ્બોનાં ભુલ-ભુલામણીમાં ફરતી ફરતી દિક્કાલના મણકા વીંધી ઈન્દ્રધનુના પુલ પર ચડી ખડખડાટ અટ્ટહાસ કરે છે. એના એન્જિનમાંથી સોનેરી ધુમાડો, એની સીટીમાં કોકિલનું ગાન, એના હાંફતા શ્વાસમાંથી પ્રીતિયોગમાં લીન બે યુવાન નાડીઓના રક્તસંચારનો શબ્દ પડઘાય છે અને કિન્નરો દિશાના દાંડિયા લઈ વગાડે છે અને કાલ, એરકંડિશન્ડ ટ્રેઈનમાં શત શત ખંડ, ખંડ, દંડ, ઘડી, પળ, વિપળ, કાષ્ઠા, નિમેષ, લવ, વેધ અને ત્રુટિઓમાં વિભક્ત થઈ ત્રણપૂણુઓનો સંતાઈ જાય છે. લેખક ટૂંકા અસરકારક વાક્યોમાં અને જરૂર હોય ત્યાં સુદીર્ઘ વાક્યોમાં, અંગ્રેજી, સંસ્કૃત, તત્સમ, તદ્‌ભવ, હિન્દી તથા વ્યવહારની લોકબોલીના શબ્દોમાં ઔચિત્યપૂર્વક પાત્રોચિત પ્રસંગોચિત, વાતાવરણોચિત ભાષાપ્રયોગો દ્વારા ધાર્યું નિશાન તાકે છે. તેનાં અનેક ઉદાહરણ આ સંગ્રહની વાર્તાઓમાંથી આપી શકાય. પોતાની જ સર્જકમુદ્રાથી અંકિત વાર્તાકારની ભાષાશૈલી, શબ્દશક્તિના પણ અનેક નમૂના આ પુસ્તકને પાને પાનેથી જડી આવે એમ છે.

નવી વાર્તા પ્રતીકો દ્વારા અવનવીન રીતે સૂચવવાની કળામાં – સવિશેષ શ્રદ્ધા રાખે છે. આ વાર્તાઓમાં પણ અનેક પ્રતીકો આપણું ધ્યાન ખેંચે છે. હરિયા શ્રેણીની વાર્તાઓમાં 'મકાન' વાર્તામાં મકાન ભગવાને સર્જેલી દુનિયાનું અને એ દુનિયામાં વ્યાપકરૂપે ચાલતા ભ્રષ્ટાચારનું પ્રતીક છે. તો 'કાન' માં હરિયાનો કાન પણ પ્રતીક બનીને, ધારદાર વ્યંગ-કટાક્ષથી આધુનિક મનુષ્યની ટ્રેજેડીનું સૂચન કરે છે. 'હું પતંગિયુ છું' માં પતંગિયું નાયિકાની પરપીડન – વૃત્તિનું, જંતુપણાનું, મનોરુગ્ણતાનું પ્રતીક બન્યું છે. 'છોડ' વાર્તામાં વિવિધ પ્રકારના છોડ મનૂષ્યની સંવેદના લાગણીશૂન્યતાને નિર્દેશે છે. 'રૂપકથા' માં ઈલેક્ટ્રિફાઈડ બાબર્ડ વાયર્સ, અંધકાર, હાડકાં, હર્થ, રંધાતાં, સલાં, સુરવરો બાલ્કનીનો પડદો. વાઘ – વરૂના અવાજો વગેરે પ્રતીકો દ્વારા કહેવાનું સૂચવાયુ છે. 'સરલ અને શમ્પા' માં ડીસ્કનેક્ટેડ ફોન એ બેઉ વચ્ચેની વિચ્છિન્ન અવસ્થાનું પ્રતીક છે. 'શેષપ્રહર' માં નાયકનું ચોર ખિસ્સું અને એમાં સંતાડેલો શારદાનો પત્ર, નાયકના ગુનાહિત મનનું, મનોવૃત્તિનું પ્રતીક છે. આમ, પ્રતીકોના વિશિષ્ટ વિનિયોગથી પણ આ વાર્તાઓ આધુનિકતાનું લક્ષણ પ્રગટ કરે છે.

લેખક આ વાર્તાઓમાં, પોતે દેશવિદેશમાં ઘણું રહ્યા, ફર્યા હોવાથી, મહાનગરીય યર્થાથ પરિવેશ પોતાના ભાષાસમર્થ્ય દ્વારા સમગ્ર વાર્તામાં ખડા કરી શક્યા છે. 'કલકત્તા',

('આજ નંબર એક્સ', 'ધારા કે') અમદાવાદ, (હું પતંગિયું છું) હોનોલુલુ (સરલ અને શમ્પા) અલ્હાબ્રામા (છોડ) એમ લેખક જ્યાં જ્યાં રહ્યા છે એ દરેક શહેરને પોતાની કલમમાં ઉતારી પોતાની કથાશૈલી ફલકને વિસ્તરાતા રહ્યા છે, તેની પ્રતીતિ આ વાર્તાઓ કરાવે છે.

આ લેખકનું અનુભવક્ષેત્ર જેટલું જ પ્રયોગક્ષેત્ર પણ વિશાળ છે, તેની પ્રતીતિ પણ આ વાર્તાઓ ભાવકને કરાવે છે. દરેક વાર્તા રચના-રીતિના વિશિષ્ટ પ્રયોગથી નવીનતાનો ભાસ કરાવે છે. 'બાંશી નામની એક છોકરી' અને 'શેષપ્રહર', 'કાલસર્પ' ત્રણે વાર્તા પ્રણય-દાંપત્યની જ વાર્તા હોવા છતા ત્રણેની રચના-રીતિ અન્યોન્યથી ભિન્ન છે. હરિયાશ્રેણીની, હાર્મોનિકા શ્રેણીની વાર્તાઓ વાર્તાકારના આગવા અભિગમથી ગુજરાતી વાર્તાસાહિત્યમાં અવનવી ભાત પાડે છે અને લેખકની મૌલકિતા એમના વિવિધ પ્રયોગોમાં રહેલી છે. પ્રત્યેક વાર્તા એક આગવો અવનવીન વિશિષ્ટ પ્રયોગ બની રહે છે. એક રચનારીતિની સફળતાથી પ્રેરાઈને વાર્તાકાર બીજી વાર્તામાં એ એ રચનારીતિનું સીધું અનુકરણ ભાગ્યે જ કરતા જણાય છે. આ લેખક બીજા વાર્તાકારોનું તો અનુકરણ કરતા જ નથી, પણ પોતાની સફળતાનું પણ અનુકરણ અન્ય વાર્તામાં કરતા નથી. એટલે એમનો દરેક વાર્તાપ્રયોગ એક વિશિષ્ટ પ્રયોગ બની રહે છે, ને એમની વાર્તાની તાજગી ભાવકને માટે લાભદાયક થઈ પડે છે. 'આજ નંબર એક્સ' માં ડાયરીની શૈલીની તાજગી વાર્તાને વધારે અસરકારક અને આસ્વાદ બનાવે છે.

મધુરાયની વાર્તાઓમાં પ્રતીત થતી લેખકની ભાષાશૈલી: સ્વાતંત્ર્યોત્તર સાહિત્યની સમગ્ર વિભાવના જ ધરમૂળથી બદલાઈ ગઈ હોવાથી, પરંપરા સાથે સાહિત્યકારોએ લગભગ છેક વિચ્છેદ સાધ્યો હોવાથી, ભાષાનું ઉત્પાદન-સાધન પણ રાબેતા મુજબનું ન ચાલે એ સ્વાભાવિક છે. આધુનિક વાર્તાકારોનું ભાષાકર્મ, પણ ગાંધીયુગના વાર્તાકારના ભાષાકર્મ સાથે તુલના કરતાં, અનન્ય બની રહે છે. એને એ જ, કાટ ખાધેલા હથિયાર વડે કંઈ અભિવ્યક્તિનો જંગ આધુનિક વાર્તાકાર જીતી શકે નહી. સુરેશ જોશી, મધુરાય, ચંદ્રકાન્ત બક્ષી ઈત્યાદી વાર્તાકારો, પોતપોતાની સર્જકમુદ્રાથી અંકિત ભાષા પાસેથી જે વિશિષ્ટ કામ લે છે, તે અભૂતપૂર્વ જણાયા વિના રહેવું નથી. એમ જ થવું અનિવાર્ય ગણાય, કારણ કે - જીવનની નગ્ન-કઠોર વાસ્તવિકતાને આગવી રીતે રજુ કરતી 'ધારો કે', 'વટલાવવાનો એક કિસ્સો', 'સમસ્યા', જેવી વાર્તાઓની ભાષાશૈલી તપાસી જુઓ અને તેની વફાદાર રહીને જુદી જુદી ભાષાશૈલી પ્રયોજે છે, આ વાર્તાઓ તેના ઉત્તમ ઉદાહરણરૂપ બની રહે છે - 'ઊંટ', 'છોડ', 'સરલ અને શમ્પા', 'કાલસર્પ' વગેરે વાર્તાઓમાં લેખકની કલ્પનાપ્રતિભા, ચમત્કારિક ઘટનાઓને, કલ્પનાસભર વાણીમાં અભિવ્યક્ત કરે છે. 'છોડ'માં કૌતુકસભર વાતાવરણ પોતાના વિશિષ્ટ ભાષાપ્રભુત્વ સર્જતા લેખક 'વૃન્દાવન', 'મંદોદરી-મંડળ', 'કર્ણ-મંદોદરી', 'રસકદંબ', 'મદનમંડપ', 'આમ્રપાલી', 'શાન્તકુમદ', 'ભીમકરેણા', ઈત્યાદી છોડનાં નામો પણ કવિત્યમય આપે છે. એ શબ્દ પ્રતીકોમાં પણ એમનું ભાષા સામર્થ્ય પ્રગટ થાય છે.

- વાર્તાકાર ટૂંકા અસરકારક વાક્યો પ્રયોજે છે. જરૂર પડે ત્યાં, અંગ્રેજી, સંસ્કૃત, તત્સમ શબ્દો પ્રયોજે છે; તો તદ્‌ભવ સંસ્કૃત શબ્દો જેટલી આસાનીથી ઉચિત રીતે પ્રયોજે છે, તેટલી જ આસાનીથી ફારસી, અરબી, અંગ્રેજી ભાષાના, કે બોલચાલની વ્યવહારિક

ભાષાના પ્રયોગો પણ અહીં ધ્યાન ખેંચે છે. દા.ત. હરિયાક્ષેણીની વાર્તાઓમાં ભગવાનને મુખે ભગવદ્‌ગીતાનો ઉપદેશ પણ વ્યવહારની તળપદી લોકબોલીમાં પ્રયોજાઈને 'પેરેડી' રચે છે ત્યાં તે સાર્થક બની છે. ભગવાનના પાત્રની ભાષા માર્મિક ને આસ્વાદ્ય બની રહે છે વ્યવહારમાં રૂઢ થયેલા અંગ્રેજી શબ્દો હળવી રમૂજ પ્રેરે છે. 'કાન' વાર્તામાં પણ અંગ્રેજી તળપદી લોકબોલીનો પાત્રોચિત, વર્ણન-વાતાવરણ, સંવાદ વગેરેને ઉચિત ભાષા યોજવાનું નોંધપાત્ર સામર્થ્ય ધરાવે છે. 'બાંશી નામની છોકરી', 'શેષપ્રહર' જેવી વાર્તાઓમાં લેખકની પાત્રોચિત લાક્ષણિકતા પ્રગટ કરતી ભાષાશૈલી સંવાદોમાં ખાસ ધ્યાન ખેંચે છે.

– આમ લેખકે ભાષાના હથિયારને પૂરેપૂરૂ સુસજ્જ રાખેલું જણાય છે. સુરેશ જોશી, મધુરાય, ચંદ્રકાન્ત બક્ષી – ત્રણેની ભાષા એકબીજાથી કેટલી બધી પડી જતી દેખાય છે, તે તો સંશોધનનો જ વિષય બને એમ છે. આમ, રચનારીતિ અને ભાષાકર્મ બેઉ રીતે જોતાં મધુરાય પોતાની સર્જક સજ્જતાને લીધે, ગુજરાતી વાર્તાસાહિત્યમાં અનેરુ આગવું સ્થાન ભોગવે છે, એમાં શંકા નથી.

બેકારી, ભ્રષ્ટાચાર સામાજિક વર્ગભેદની વાર્તા ગાંધીયુગમાં લખાતી હતી. મધુરાયની 'સમસ્યા', 'કારણ કે' વાર્તામાં એ વિષયનું નિરૂપણ થયું છે. 'સમસ્યા' માં નાયક બેકાર નથી, પણ પચાસ રૂપિયાના વધારાવાળી નવી નોકરીને એ કાગડોળે ઝંખે છે. એટલીય આકાંક્ષા પૂરી થતી નથી. 'કારણ કે' ઊગતો કોલેજિયન નિર્દોષ યુવાન કાળાંબજારિયાની નાતમાં વટલાઈ જાય છે. આમ, વિષયની દૃષ્ટિએ જોઈએ, તો મધુરાય કોઈ નવીનતા સિદ્ધ કરતા નથી પણ, નવીનતા હોય તો, તે એ વિષયની રજૂઆતમાં છે. હરિયાશ્રેણીના 'મકાન' કે અન્ય વાર્તા 'સમસ્યા' રજૂઆતને લીધે, નવી વાર્તાનું પ્રતિનિધિત્ત્વ કરતી જણાય છે. લેખક કથન, વર્ણન સંવાદની રીતિનો આશ્રય લે છે પણ, સંવાદનો આશ્રય બહુ ઓછો લેવાયો છે. લેખક ભાષા પાસેથી ગાંધીયુગના વાર્તાકારની તુલનાએ સવિશેષ સભાનપણે કામ લેતા જણાય છે.

'શેષપ્રહર' ની જેમ, વાર્તાકાર બધી વાર્તાઓમાં, ગાંધીયુગની વાર્તા પરંપરાનો મંગલ અંત સિદ્ધ કરતા નથી. લેખક મનુષ્ય રહેલા શુભ મંગલ અંશોને જ માત્ર પ્રગટ કરતા નથી.

આમ, સમગ્ર રીતે જોતાં, મધુરાયની વાર્તાઓમાં આધુનિક વાર્તાનાં લક્ષણો જણાય છે.

મધુરાયની વાર્તાઓમાં-પ્રતીક કલ્પન: આધુનિક વાર્તાઓમાં પ્રતીક-કલ્પનાનો વિશેષ પ્રગટેલો જણાય છે. આધુનિક માનવીની પરસ્પર વિરોધી મનોવૃત્તિઓને, ભાવનાને, ચૈતસિક સંચલનોને, વિચ્છિન્નતા, હતાશા, એકલતા, ચિંતા જેવા વિવિધ ભાવોને, મૂલ્ય-નાશને સૂચવવા લેખકે વિવિધ પ્રતીકો યોજ્યાં છે. એનાથી અભિવ્યક્તિની સહજતા સિદ્ધ થયેલી જણાય છે. હરિયાશ્રેણીની 'મકાન' વાર્તામાં મકાન મનુષ્યજીવનના ઉચ્ચતમ મૂલ્યોના થયેલા હ્રાસનું-વિશ્વવ્યાપક ભ્રષ્ટાચારનું પ્રતીક બન્યું છે. સમગ્ર વાર્તા પ્રતીકાત્મક બની છે. 'છોડ' વાર્તામાં 'રસ-કદંબ' 'ભીમ-કરેણ', 'શાન્ત કુમુદ', 'આમ્રપાલી' ઈત્યાદી છોડનાં નામો. 'પ્રત્યાપન-ભવન' 'વર્ષાભવન' 'હિમભવન' વગેરે નામો પણ કલ્પન શ્રેણી દર્શાવે છે. જુદાં જુદાં ભવનો માનવીની સંવેદનશૂન્યતાનાં પ્રતીક બની રહે છે. ભીમ, કરેણ ક્ષુધાશાંતિનું, 'રસ-કદંબ' માનવીની શુષ્કતાનું 'મંદનમંડપ' માનવીના જાતીય વ્યવહારમાં પણ આવેલી

યાંત્રિકતા, સ્થગિતતાનું પ્રતીક છે. હરિયાને 'ચિંતા' અને 'હતાશા' નામની બે યુવતીઓનો એ વાર્તામાં પરિચય થાય છે. એ નામો પણ આજના યુગના માનવીની વ્યથાનાં પ્રતીક બની રહે છે.

'ધારો કે' – વાર્તામાં કેશવલાલ જે પેઢીમાં મહેતાજીની નોકરી કરે છે, તેની ગાદી ઉપરની શ્રીનાજીની છબી અને છબી ઉપરનો ફાંસીના ગાળિયા જેવો હાર, કેશવલાલના એકસૂરિલા વેદનામય જીવનનો જ માત્ર અણસાર નથી આપતા, પણ ભગવાન ઉપરનો વેધક કટાક્ષ બનીને, ભગવાને જ શોષક અને શોષિતોનો ઘડી વર્ગભેદ ઊભો કર્યો છે, એવી વ્યંજના એમાંથી ગાળિયા જેવો જણાય છે. રોજ રોજ કેશવલાલને આવી નોકરી કરાવીને, રોજ રોજ ફાંસીનો અનુભવ કરાવનાર ભગવાન પણ આજના યુગમાં કોઈની વ્હારે ધાતો નથી, એવું સૂચન એમાંથી મળી રહે છે. 'હું પતંગિયું છું' માં પતંગિયું બની ગયાનું માણસ મટી ગયાનું અનુભવતી નીલાની મનોવૃત્તિનું પતંગિયું પ્રતીક બને છે. 'કાલસર્પ' માં આકાશી ભાષામાં, પૃથ્વીની ઇતર ભાસતા વિષયની રજુઆતમાં, જ્યોતિષ ખગોળ વગેરેમાં તત્ત્વો–શતતારકા, આયુષ્યમાન, શોભન, ધ્રુવ, ઈ. નક્ષત્ર, ગ્રહ, તારા યોગ વગેરેનાં નામો પણ પ્રણયની શાશ્વતતાને સૂચવે છે. 'કાલસર્પયોગ' પણ પ્રતીકની જ અહીં ગરજ સારે છે.

'સરલ અને શમ્પા' – વાર્તામાં એ બેઉ વચ્ચે ડીસ્કનેક્ટ થતો ફોન, વિચ્છિન્નતાનું પ્રતીક બન્યો છે. 'આજ નંબર એક્સ' માં કોફી–હાઉસનું ઉઘાડબીડ થતું બારણું, માનવીના બેવડા ચહેરાનું પ્રતીક છે, 'ઈંટોના સાત રંગ' માનવીના જીવનના બદલતા રંગોનું, યથાર્થતાનું પ્રતીક બને છે – 'રૂપકથા' માં સિંહ, વાઘ, વરુ વગેરેના અવાજો, અંધકાર, આધુનિક પડદો, માલીના ઝૂંપડા પરની દૂધીની વેલ, રંધાતાં સસલાં, સુવ્વર, હાડકાં, ફાટી પડતી કેરીઓ, હર્થ વગેરે પ્રતીકો મૌલિક દર્શાવે છે. કલાસૂઝ 'કાલસર્પ' માં રતિકામી પતિપત્નીના પરિણયનો કવિત્વમય રજૂઆતમાં કલ્પનો સાર્થક બની રહે છે. દા.ત. સૂર્યને ઠારી, ચંદ્રને આકાશી છીપમાં પૂરી મોતી બનાવી તારાઓના લખોટાથી બ્રહ્માની સાથે જૂગટું રમે છે. મીન–રાહુ, કન્યા–કેતુના વિભીષણ કાલસર્પનો ફાંસો નાખી એરકંડીશન્ડ ટ્રેઈનને પાટા ઉપરથી ઉપાડી અદ્ધર આકાશના ધુમ્મસમાં પ્રક્ષેપી મત્સરથી હસે છે" (પૃ. ૩૪) – વિવિધ અલંકારોથી પણ લેખકની અભિવ્યક્તિ આહલાદાયક બની આવી છે.

મધુરાયની વાર્તાઓમાં વ્યંજનાતત્ત્વ: અનિરુદ્ધ બ્રહ્મભટ્ટે 'જ્ઞાનગંગોત્રી' – ૧૦ ભાગમાં લખ્યું છે. 'એમનું અનુભવક્ષેત્ર જેટલું મોટું નથી તેટલું પ્રયોગક્ષેત્ર મોટું છે. ધ્વનિને ગોપિત રાખવામાં એમને જોઇએ તેટલી સિદ્ધિ મળી નથી. એ એમની નવલિકાની એક મોટી મર્યાદા છે.' અનિરુદ્ધ બ્રહ્મભટ્ટે દર્શાવેલી આ મર્યાદા, 'મધુરાયની શ્રેષ્ઠ વાર્તાઓ' ની વાર્તાઓ જોતાં પણ પ્રતીત થાય છે લેખક પ્રતીક, કલ્પનો વગેરે દ્વારા બધું પ્રત્યક્ષ કરીને સૂચવવાની કળા જાણે છે. ધ્વનિસંકેતો એમની રચનાઓમાં છે, પરંતુ ઠેઠથી સુધી એમની બુદ્ધિ ઉપર જ છોડી દઈ, બધું જ કહિ દેવાનો સંયમ તેઓ સાધંત જાળવી શકતા નથી. તેને કારણે, બાંધી મૂઠી ઊઘડી જતાં ભાવક માટે બધું સુસ્પષ્ટ થઈ જાય છે. એમની વાર્તાઓ દુર્બોધ થતી નથી, પણ વ્યંજનાને ગોપિત રાખવામાં બધી વાર એમને સફળતા નથી મળી, એવો વિવેચકોનો આક્ષેપ પણ તેથી જ તો સાર્થક બની રહે છે. હરિયા શ્રેણીની 'છોડ' તથા 'ઊંટ' 'મકાન' વાર્તામાં, વાર્તાકારે ભગવાનનો સાક્ષાત્કાર

કરાવી, એમને મુખે પોતે હરિયાને બધી સમજણ પાડતા જે કંઈ કહે છે તે એટલું બધું સ્પષ્ટ છે કે, કશી જ સજજતા વિનાના ભાવકને પણ તરત ગળે ઉતરી જાય છે. 'મકાન' વાર્તામાં પણ ભગવાનના મુખમાં મુકાયેલા પરિચ્છેદો વાર્તાના રહસ્યને તદ્દન સ્પષ્ટ કરી દે છે. 'ઊંટ' વાર્તામાં સુરસિંહને મુખે તથા ભગવાનને મુખે બધું સુસ્પષ્ટ કરી દીધું છે. દા.ત. 'ગાંડા, મારે તો પાંચે આંગળી ઈકવલ' થી શરૂ કરીને, 'મારી ઈચ્છા વિના પાંદડુંયે ફરકતું નથી' સુધીનો સમગ્ર પરિચ્છેદ એનું ઉત્તમ ઉદાહરણ બની રહે છે. 'શેષપ્રહર' માં પણ વાર્તાકારે ભાવકોની બુદ્ધિ ઉપર ભાગ્યે જ કશુંય છોડેલું જણાય છે. 'બાંશી નામની એક છોકરી' માં પણ તેમજ થયેલું જણાય છે.

– આમ, એ સાચું જણાય છે કે, લેખકને ધ્વનિને ગોપિત રાખવામાં ભાગ્યેજ સફળતા મળી છે. ધ્વનિ તો સાહિત્યકૃતિનો આત્મા ગણાય. વાર્તાકારે એ આત્માને ઘણી વાર નુકસાન પહોંચાડયું છે; પણ એમનાં નાટકો, વાર્તાઓ, કિશોર જાદવની વાર્તા કે લાભશંકર ઠાકરનાં એબ્સર્ડ નાટકની જેમ ભાગ્યે જ દુર્બોધ બને છે. વાર્તાકાર પ્રત્યાયનની બહુ ગરજ રાખતા નથી. 'હાર્મોનિકા' ના પ્રકારને પોતાની પણ બેપરવાઈ પણ બતાવી છે. આમ છતાં, એમની હાર્મોનિકા શ્રેણીના કે હરિયા શ્રેણીની વાર્તાઓમાં પણ મોટા ભાગે પ્રત્યાયનક્ષમતા સિદ્ધ થઈ છે જ થોડી સજજતા ધરાવનારને પણ ઘણી વાર આ લેખક શું કહેવા માગે છે, તે થોડું માથું ખંજવાળતા જ સમજાઈ જાય છે. તેના ઉદાહરણો આ સંગ્રહોમાંથી પણ મળી રહે છે.

આમ છતાં, અનિરુદ્ધ બ્રહ્મભટ્ટે આ વાર્તાકારની ધ્વનિને ગોપિત ન રાખી શકવાની મર્યાદા દર્શાવી છે, તેમાં વજુદ જણાય છે. ધ્વનિ દ્વારા સૂચવવાની કળા વાર્તાકાર નથી જાણતા એમ નથી; પણ ઘણી વાર ધ્વનિ દ્વારા સૂચવી દીધા પછી, તેઓ કોઈ ને કોઈ પાત્ર દ્વારા કે પોતે જ બધું તદ્દન સ્પષ્ટ કહ્યા વિના રહી શકતા નથી. વાચકોની બુદ્ધિમાં શ્રદ્ધા રાખીને, કેટલુંક તેમના ઉપર છોડી દેવાની સૂઝ બધી વાર તેઓ બતાવી શકતા નથી. 'ઊંટ', 'મકાન', 'છોડ' જેવી વાર્તાઓમાં ભગવાનના પાત્રને હાજર કરીને, વાર્તાકાર એમને શ્રીમુખે બધુ સ્પષ્ટ કરી દે છે. 'શેષપ્રહર' 'બાંશી નામની એક છોકરી' માં પણ વાર્તાકારે ભાવકોની બુદ્ધિ ઉપર ભાગ્યે જ કશું છોડી દીધેલું જણાય છે.

આમ, મધુરાયની વાર્તાઓમાં બહુ ઓછું ગોપિત, દુર્બોધ, અસ્પષ્ટ અપ્રત્યાયનક્ષમ, કે એબ્સર્ડ રહી જતું જણાય છે. લાભશંકર ઠાકરનાં નાટકોની એબ્સીર્ડીટી કે કિશોર જાદવની દુર્બોધતાનો અભાવ વાર્તાકારની વાર્તાઓમાં જણાય છે, એટલે મધુરાયની વાર્તાઓ વિશેષ પ્રત્યાયનક્ષમ અને અસ્વાધ બની રહે છે, પણ ધ્વનિ–અંજનાનો લોપ એમની વાર્તાઓના કલાતત્ત્વને કેટલીકવાર નુકસાન પણ પહોંચાડે છે. લેખકે 'હાર્મોનિકા' ની વિભાવના સ્પષ્ટ કરતાં. નિજાનંદના ઉદ્દેશનો મહિમા વધારી, અપ્રત્યાયનને મહત્ત્વ આપ્યું છે, પણ આ વાર્તાકાર એમની વાર્તાઓમાં જરા વધારે પડતા પ્રત્યાયનની ગરજ બતાવતા હોવાનો આભાસ ઊભો કરે છે. એટલે અનિરૂદ્ધ બ્રહ્મભટે કરેલા નિદાનમાં અતિશયોક્તિ હોય એમ જણાતું નથી.

વાર્તાકારે 'હાર્મોનિકા' ના પ્રયોગોમાં શબ્દ પાસેથી સંગીતના સૂરનું કામ લઈને, સંગીતના સૂર આહ્લાદક લાગે, પણ એનો અર્થ તારવી ન શકાય, એ રીતે હાર્મોનિકાના શબ્દો સુવાચ્ય બને; વાંચતાં ભાવકને આનંદ થાય, એવી કંઈક સમજ આપીને, ટૂંકી

વાર્તાના એક અભિનવ પ્રયોગની પોતે સ્થાપના કરી હતી. વાર્તાકારનો એ પ્રયોગ એમની રીતે સફળ થયો ગણાય; પણ પછી એમણે પોતેય એના કોઈ નવા પ્રયોગો કર્યા નથી. કે કોઈ વાર્તાકારે એ પ્રયોગોનું અનુસરણ કરવા તત્પરતા દાખવી નથી. એટલે હાર્મોનિકાના પ્રયોગકાર તરીકે મધુરાય એક અને અનન્ય જ રહ્યા છે. એ પ્રયોગ કદાચ શિવધનુષ્ય છે. રામ જ શિવધનુષ્ય ઊંચકી શકે, બીજું કોઈ નહીં. ગુજરાતી ટૂંકી વાર્તાના વિકાસ અને ઈતિહાસમાં એમના હાર્મોનિકાના મૌલિક પ્રયોગોએ નવી ભાવ પાડી છે.

મધુરાયની સર્જકપ્રતિભાનો ગુજરાતી સાહિત્યમાં સ્વીકાર થયો છે. એક મોટા ગજાના સબ્દસ્વામી તરીકે એમણે હંમેશાં ગુજરાતનું ધ્યાન ખેચ્યું છે હાલ તેઓ અમેરીકાનિવાસી થયા છે; ને હજુય ત્યાંથી પણ ગુજરાતી ભાષા અને સાહિત્યના ક્ષેત્રે પોતાનું કંઈને કંઈ પ્રદાન કરી રહ્યા છે. 'હાર્મોનિકા' જેવા એમના પ્રગલ્ભ વાર્તાપ્રયોગો ઈતિહાસમાં જીવશે.

સંદર્ભ સૂચિ:

૧. મધુરાયની શ્રેષ્ઠવાર્તાઓ

नागार्जुन का काव्यसौंदर्य

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बाबा नागार्जुन की कविताओं में जहाँ आक्रोश, संवेदना, चेतना आदि के प्रत्यक्ष दर्शन होते हैं वहीं उनकी कविताओं में प्रकृति का मनमोहक रूप भी हृदय स्पर्श करता चला जाता है। प्रेम, वात्सल्य, करुणा और सौंदर्यमयी कविताएँ जहाँ आनंद का एक समा बांध देती है, वही 'ग्राम्य प्रकृति' के सुंदरतम स्वरूप की झाँकी के दर्शन कर, मन-मयूर नृत्य करने लगता है।

नागार्जुन एक ऐसे, रचनाकार हैं जिनका पूरा जीवन यथार्थ को पकड़ने-परखने व कविताओं-कहानियों द्वारा अभिव्यक्त करने में बीता है, उनका संपूर्ण साहित्य किसी बंधी-बंधायी परंपरा पर नहीं टिका है बल्कि वह जन साहित्य है और वे जन कवि। नागार्जुन की कविताओं का भावपक्ष जितना सबल है उतना ही शिल्प-पक्ष भी। मैं अपने आलेख में उनके शिल्प पक्ष पर ही चर्चा करूँगी।

हिंदी साहित्य में 'छायावाद' की कविताएँ 'प्रकृति सौंदर्य' की अनुपम छटा के लिए विख्यात है और छायावादी कवि प्रकृति के 'चितेरे कवि' के रूप में। पर जब मैंने बाबा नागार्जुन की कविताओं में वर्णित 'ग्राम्य प्रकृति' के सौंदर्य का पान किया तो मेरा किताबी भ्रम टूट गया और मुझे नागार्जुन में 'पंत' और 'निराला' के दर्शन हुए। 'ग्राम्य जीवन' में पले होने के कारण सम्पूर्ण गाँव उनकी रग-रग में बसा हुआ है। कभी उनकी नजर गांव की लहलहाती फ़सलों की ओर जाती है तो कभी धान के नवांकुर पर। घटायें उमड़-घुमड़कर काले बादलों के बीच नृत्य करती हैं तो बरबस ही कृषक वधु टकटकी लगाकर देखती रह जाती है और उसी समय पूर्वी हवा का बहना मन में उन्माद सा जगा देती है। प्रकृति का मन-मुग्धकारी चित्रण एक सुंदर वातावरण तैयार करता है। नागार्जुन की काव्य यात्रा में अनेक मोड़ हैं, पर बिना किसी ठहराव के (१९३०-३४ से १९८१ तक) लगातार बहती रहती है। कवि का प्रकृति प्रेम अनेक रूपों में उनकी कविताओं में दिखाई देता है। किंतु, प्रकृति के सुन्दरतम स्वरूप की झाँकी प्रस्तुत करनेवाली रचनाओं के नाम इस प्रकार हैं- बलाका, सफेद बादल, महामना मेघराज, दो पंचक, बदलियाँ हैं, बेतवा किनारे, फूले कदंब, घन कुरंग, मेघबजे, धूप में खिलेपात, फिसली रही चाँदनी, हरे-हरे नये-नये पात, अबके इस मौसम में, बसंत की अगवानी, बादल को घिरते देखा है, कल और आज, भस्मांकुर, नर-कोकिल, चटुल भ्रमर और झिल्ली आदि।

अपने घुमक्कड़ी स्वभाव के अनुसार नागार्जुन ने अनेक देशों में भ्रमण किया और वहाँ की प्रकृति की अनुपम छटा को बड़े करीब से निहारा। इतना ही नहीं, अपने गाँव और उसके आस-पास के प्राकृतिक सौंदर्य को खुली आँखों से जी भर देखा और अपनी कविताओं में चित्रित किया। 'वसंत की अगवानी' कविता में संपूर्ण प्रकृति मादकता में झूम उठी है, तभी कवि कह उठता है–

''दूर कही पर अमराई में कोयल बोली
परत लगी चढ़ने झींगुर की शहनाई पर
वृद्ध वनस्पतियों की टूंठी शाखाओं में
पोर-पोर टहनी-टहनी का लगा दहकने
टूसे निकले, मुकुलों के गुच्छे गदराए
अलसी के नीले फूलों पर नभ मुस्काया''

प्रकृति का प्रतीकात्मक निरूपण नागार्जुन के काव्य की अपनी विशेषता है। लोक जीवन की गहराइयों प्रवेश

कर कविताएँ अपनी आधार भूमि खोजती रहती हैं और अपनी संवेदनाओं को कवि की संवेदना में बदल देती हैं। कवि जब तालमखाना खाना, जीभर गन्ना चूसना, मौलसिरी के ताजे फूलों की गंध लेने की बात कहता है, उसमें गँवई संवेदना की प्रत्यक्ष झलक देखने को मिलती है।

''बहुत दिनों के बाद

अबकी मैंने जीभर भोगे

गंध रूप-रस शब्द स्पर्श सब साथ-साथ इस भूमि पर।

बहुत दिनों के बाद।।''२

कवि नागार्जुन प्रकृति के ऐसे चितरे कवि हैं कि उनकी नजरों से प्रकृति का कोई भी दृश्य ओझल नहीं हो पाया। कवि बहुत दिनों के बाद सुबह जब घूमने निकलता है तो ओस की मोती जैसी बूँदों से लदी धान की हरी-भरी फसल प्रफुल्लित मन पुकार उठता है–(पछाड़ दिया मेरे आस्तिक ने)

''अगहनी धान की दुद्धी मंजरियाँ

पाकर परस प्रभाती किरणों का

मुखर हो उठेगा इनका अभिराम रूप

टहलने निकला हूँ खेत की मेड़ों पर से, आगे

वापस मिला है अपना वह बचपन

कई युगों के बाद आज

करेगा मेरा स्वागत

शरद का बाल रवि...''३

गाँव के हरे-भरे खेतों को देखकर कवि को ऐसा आभास होता है मानों हरियाली की चादर पूरी धरती ने ओढ़ ली है। और धरती अपने नये-नवेले रूप को देख प्रमुदित हो उठी है। कवि कह उठता है-(दोन बोलगा गंगा-जमुना आज हो रही एक)

''शस्यश्यामला धरती देखो, नील-निविड़ आकाश

हलकी मीठी धूप, पूर्णिमा का दुधिया प्रकाश

चंदन के जंगल देखो, देखो केशर के खेत

ककड़ी-तरबूजों वाली देखो उपजाऊ रेत

गेहूँ की हरियाली में डूबे सौ-सौ मैदान

झूम रहे हैं कोसों फैले पके सुनहले धान'' ४

कवि नागार्जुन ने अपनी बेजोड़ कल्पना के आधार पर बादलों के विविध चित्र प्रस्तुत किए हैं कहीं उमड़ते-गुमड़ते बादल, कहीं शिशु रूप में क्रीडा करते बादल, कभी बादलों का झुकना, कभी गरजना कभी बरसना, कभी उनके बीच विद्युत का चमकना तो कभी मेढक की टर्र-टर्र की आवाज का मधुर संगीत वर्षा के बाद धरती की माटी की सौंधी सुगंध एक सुन्दर चित्र उपस्थित कर देती है।

हिमालय की श्रृंखलाओं पर जब कवि काले बादलों को छाए हुए देखता है तो कह उठता है (बादल को घिरते

देखा है)

''अमल धवल गिरि के शिखरों पर

बादल को घिरते देखा है।

छोटे-छोटे मोती जैसे

उसके शीतल तुहिन कणों को

मान सरोवर के उन स्वर्णिम

कमलों पर गिरते देखा है,

बादल को घिरते देखा है''५

कवि नागार्जुन की कविताओं में व्याप्त प्रकृति के चित्रों के दृश्य कोरी कल्पना पर आधारित नही हैं बल्कि यथार्थ के धरातल पर उदित हैं। 'मेघदूत' रचना में कालिदास ने जो बादलों का चित्र प्रस्तुत किया है, उसे देख बाबा कहते हैं 'जाने दो वह कवि कल्पित था' क्योंकि कवि ने स्वयं कैलाश पर्वत की चोटी पर तूफ़ानी हवा से गर्जना रूपी युद्ध करते बादलों को देखा है।

''जाने दो वह कवि कल्पित था,

मैंने तो भीषण जाड़ों में

नभ-चुम्बी कैलाश शीर्ष पर

महामेघ को झंझानिल से

गरज-गरज भिड़ते देखा है,

बादल को घिरते देखा है।''६

इस कवि ने 'कालसप्तमी का चाँद', शरदपूर्णिमा, झुक आये कजरारे मेघ, नीम की दो टहनियाँ, देखना ओ गंगा मैया, खुरदरे पैर, कुहरा क्या छाया, कोयल आज बोली है, हिमकुसुमों का चंचरीक, वर्षा मंगल, आदि कविताओं में प्रकृति के अत्यंत मर्म स्पर्शी रूप का चित्रण किया गया है। शिल्पगत अन्य विशेषताएँ-

अ) भाषा :– कवि नागार्जुन सर्वहारा कवि हैं और उनकी कविताओं का उद्देश्य समाज में समानता लाना है। इसलिए कवि ने इस बात का विशेष ध्यान रखा है कि उनकी बात को जनता सहजता से समझ सके। वरना नागार्जुन संस्कृत के आचार्य हैं। उनकी कविताओं में अंग्रेजी, उर्दू, संस्कृत, बंगला व मैथिली भाषा के ग्रामीण शब्दों का भरपूर प्रयोग है, पर दुरूहता नहीं। जैसे ट्रेन, कोर्ट, हमसफर को सलाम, ओम नमः सूर्याय सवित्रे, डाकचो खोकोन, छेड़िये पड़ूक दिके-दिके, मुलुर-मुलुर देखना, टुकुर-टुकुर ताकना, बटुर-बटुर सुस्ताना, कनखी मारना, पोर-पोर, भीत आदि ग्रामीण शब्दों की भरमार है। व्यंजना शक्ति का प्राधान्य है।

ब) शैली :– कवि की रचनाओं के आधार पर तीन प्रकार की शैली दिखाई देती है वर्णनात्मक, उद्‌बोधनात्मक व व्यंगात्मक। प्राय: उनकी व्यंगात्मक शैली सरल, सरस व तीक्ष्ण है। इसके अतिरिक्त ग्रामीण जनता के लिए नौटंकी शैली (खिले हैं दांद ज्यों दाने अनार के) लोक धुनों पर लिखी (खटमल) कविता तथा बिरहा शैली (मैं जागा सारी रात) को भी अपनाया है।

स) लाक्षणिकता :– नागार्जुन की कविताओं में लाक्षणिकता के दर्शन मुहावरों व व्यंग्योक्तियों के माध्यम से दिखाई देते हैं। जैसे–१. बापू के भी ताऊ निकले तीनों बंदर बापू के'। २. 'सत्तर चूहे खाकर रीझा वृद्ध बिलौटा अब जन-मन पर'। 'वतन बेचकर पंडित नेहरू फूल नही समाते'। 'प्रेत का बयान' कविता शोषण परक व्यवस्था पर तीखा

व्यंग्य है।

द) **प्रतीकात्मकता** :– कवि नागार्जुन ने विविध प्रकार के प्रतीकों का प्रयोग तदयुगीन नेताओं पर किया है। कवि प्रतीकों के माध्यम से अपनी बात कहने में पूर्ण सफल रहा है। क्योंकि प्रतीक अपने अर्थ से अलग संकरत करता है। 'भूस का पुतला' नेहरु का प्रतीक है तो 'जाने तुम कैसी डायन हो' इंदिरा गांधी का प्रतीक है। स्वार्थ सिद्ध करने वाले अवसरवादियों कर लिए प्रतीकों का प्रयोग करते हुए–

देखा हमने चिडियाखाना

सुना चीखना और चिल्लाना

त) **बिम्ब** :– नागार्जुन की कविताओं में विम्ब विधान भी अत्यंत प्रौढ़ है। सभी प्रकार के विम्ब स्वभावत: आपकी कविता में आ जाते हैं। पत्नी की याद में 'तुम्हारा सिंदूर तिलकित भाल' में दृश्य व पूर्व घटना के आधार पर स्मृति बिंब निर्मित होता है।

थ) **अलंकार** :– कवि नागार्जुन के काव्य में स्वत: अलंकारों का प्रयोग दिखाई देता है वरन् अलंकरण की दृष्टि से कविताएँ नहीं लिखी गयी हैं। खोजने पर उपमा, रूपक, विरोधाभास, मानवीकरण आदि अलंकारों की छटा दृष्टव्य है।

उपमा - ''अरुणोदय से डरनेवाले जो गति होती उलूक की, वही हाल है आज हमारे नेताओं को।''

ध) **छन्द** :– नागार्जुन ने प्रगीत, और मुक्तक में अतुकान्त कविताएँ पर्याप्त मात्रा में लिखी है। अत: छन्दबद्ध एवं छन्द मुक्त दोनों प्रकार की कविताएँ उनके काव्य की विशेषता है। छन्दबद्ध सभी कविताएँ गेय हैं।

छंन्द-बद्ध (तुकान्त कविता) ''तुम वही पंक जिसकी फसलें होती शतदल।'

छन्द मुक्त - 'धन्य मैं होती, कृत-कृत्य होती'

न) **व्यंग्य** :– नागार्जुन अपने व्यंग्य के लिए बेजोड़ है। इनकी व्यंग्य वर्षा समसामयिक व्यवस्था प्रणाली से है। उनका व्यक्तिगत किसी से विरोध नहीं है किन्तु शासन प्रणाली जनहित विमुख हो तो वह बरस पड़ते हैं व कवि के व्यंग्य 'तकली मेरे साथ रहेगी, वो सब क्या था आखिर'? 'प्रेत का बयान' आदि कविताओं में दृष्टव्य है।

इस प्रकार नागार्जुन के काव्य का अनुशीलन करने पर यह ज्ञात होता है कि कवि समसामयिक बोध को अपनी कविताओं में खूब उड़ेलता है तथा युगीन सभी पहलुओं पर अपनी नजर गड़ाये रखता है और निडरता से अपना अभिमत भी देता है। अत: नागार्जुन किसानों की धड़वन, प्रकृति के चितेरे कवि व व्यंग्य प्रधान शैली के लिए सदैव स्मरणीय रहेंगे।

१ सतरंगे पंखों वाली- नागार्जुन पृ. ३३

२. सतरंगे पंखों वाली- नागार्जुन पृ. २६

३. हजार-हजार बाहों वाली- नागार्जुन पृ. १२

४. हजार हजार बाहों वाली- नागार्जुन पृ. ७०

५. युगधारा- नागार्जुन पृ. ६७

६. युग धारा- नागार्जुन पृ. ६८

महादेवी वर्मा की काव्य भाषा

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भाषा किसी रचनाकार की अनुभूतियों, भावों और विचारों की संवाहिका होती है। प्राणी मात्र के सम्प्रेषण का एक सशक्त माध्यम भाषा है और भाषा की गरिमा, उसका महत्व, उसकी सरसता का दारोमदार 'शुद्ध भावों की अभिव्यक्ति' पर होता है। जहाँ भावों का आलम्बन स्वयं ब्रह्म हो, जो सम्पूर्ण सृष्टि का अजस्र स्रोत है, जहाँ पसरा हुआ एक ऐसा समाज हो, जिसकी कुछ गतिविधियाँ रचनाकार को सहलाती है, गुदगुदाती है तो कुछ उसके मन-मस्तिष्क को झकझोर कर रख देती है, वहाँ भाषा की अमराई कब कौन-सा रूप धारण करेगी, सौन्दर्य की कौन-सी इन्द्रधनुषी रेखा खींचेगी कहना बड़ा मुश्किल हो जाता है। यह सर्वमान्य सत्य है कि भाषा समय और परिवेश रूपी संस्कारों की पंखुड़ियों में पलकर निरन्तर निखरती चलती है। 'क्षणता' में स्वयं महादेवी जी ने लिखा है- 'एक जीवित भाषा का जीवन के साथ ही विकसित और परिमार्जित होते चलना स्वाभाविक है।'

महादेवी जी का जब हिन्दी काव्य-क्षेत्र में पदार्पण हुआ, उस समय छायावाद चरमोत्कर्ष पर था। पंत, प्रसाद और निराला को अपने-अपने क्षेत्र में सफलता मिल चुकी थी। छायावादी काव्य-शैली अपनी पराकाष्ठा पर थी। ऐसे में महादेवी पर उस काव्य-शैली का प्रभाव पड़ना स्वाभाविक था। छायावादी काव्य-शैली के प्रमुख गुण-लाक्षणिक प्रयोग, अमूर्त वस्तुओं के लिए अमूर्त योजनाएँ, स्थूल के स्थान पर सूक्ष्म उपमानों का प्रयोग, चित्रमयता, भाषा की कोमलता, कल्पनाशीलता तथा संगीतात्मकता की जो परम्परा महादेवी को विरासत में मिली, उसमें परम्पराओं का निर्वाह भी है तो अनेक मौलिक प्रयोग भी हैं।

मैं शैली की भूलभुलैया में अपने को न उलझाकर सीधे महादेवी की काव्य-भाषा पर बात करती हूँ। महादेवी की काव्य-भाषा पर लिखते समय मैंने शब्द, शब्द-शक्ति, छन्द तथा कहावतें-सूक्तियाँ मात्र को ध्यान में रखा है। शब्दों पर बात करते समय सर्वप्रथम तत्सम की चर्चा होती है। इस दृष्टि से उनकी भाषा संस्कृत-निष्ठ खड़ी बोली है। अत्यन्त परिष्कृत पर उतनी ही मधुर और कोमल। तत्सम शब्दों का अधिकांशत: प्रयोग उन्होंने प्रकृति-चित्रण तथा सूक्ष्म भावों की अभिव्यक्ति के लिए किया है। सांध्य रंगों का एक उदाहरण देखिए–

गुलालों से रवि का पथ लीप, जला पश्चिम में पहला दीप
पीले मुख पर सन्ध्या के। वे किरणों की फुलझड़ियाँ।

इसके अतिरिक्त महादेवी के काव्य में अरबी, फारसी तथा उर्दू के शब्दों का प्रयोग कहीं भी खटकता नहीं अपितु उनके मानसिक व्यापार को समझने, समझाने में सहायक सिद्ध हुआ है।

शब्द शक्ति:–

महादेवी के काव्य में यद्यपि तीनों शब्द-शक्तियों (अभिधा, लक्षणा तथा व्यंजना) के उदाहरण मिलते हैं परन्तु बहुतायत सांकेतिक तथा लाक्षणिक शब्द-शक्तियों का है। यह महादेवी के काव्य में ही नहीं अपितु

अधिकांशत: छायावादी काव्य में इसका प्रयोग अधिक हुआ है। महादेवी जी ने जहाँ वर्णनात्मक शैली अपनायी है या तुलनात्मक चित्रण किया है, वहाँ उन्होंने अभिधा का प्रयोग किया है जैसे–

ठहरो बेसुध पीड़ा को। मेरी न कहीं छू लेना।

जब तक वे आ न जगावें। बस सोती रहने देना।

या

कह दे माँ अब क्या देखूं। देखूँ खिलती कलियाँ या

प्यासे सूखे अधरों को। तेरी चिर यौवन सुषमा

या जर्जर जीवन देखूँ।

यहाँ पहले में विरह व्यथित कवयित्री का अपने प्रियतम के प्रति व्यक्त भाव है तो दूसरे उदाहरण में वाच्यार्थ के साथ व्यंग्यार्थ भी है, जिसमें सामाजिक वैषम्य से व्यथित हो अपने उद्‌गार व्यक्त करती है। अभिधा का प्रयोग उनकी प्रारम्भिक कृतियों में अधिक है, ज्यों-ज्यों उनके काव्य में कला का विकास होता गया, वैसे-वैसे उनकी भाषा अधिक सांकेतिक होती गयी।

जैसा कि मैंने पहले ही लिखा है कि उनके काव्य में लक्षणा का सर्वाधिक प्रभाव दिखायी देता है। कहीं वह चमत्कार रूप में है, कहीं रहस्यात्मक रूप में तो कहीं काव्य के सहज सौन्दर्यवर्धक के रूप में। लाक्षणिक मूर्तिमत्ता द्वारा महादेवी जी ने कम-से-कम शब्दों में एक-से-बढ़कर एक सम्पूर्ण चित्र बड़ी सफलता से उकेरा है। लाक्षणिक शब्दों के प्रयोग का एक उदाहरण देखिए–

देखकर कोमल व्यथा को आँसुओं के सजल रथ में

मोम सी साधें बिछा दी थी इसी अंगार-पथ में

स्वर्ण हैं वे मत कहो, अब क्षार में उनको सुला लूँ

लक्षण के भेदों-उपभेदों की चर्चा न करके एक-दो उदाहरण देकर मैं बात आगे बढ़ाती हूँ–

चुभते ही तेरा अरून बान

इन करन रश्मियों में अथाह

लेता हिलोर तम सिंधु जाग, (रश्मि)

यहाँ प्रभात के वर्णन में 'अरून बान' का चुभना मुख्यार्थ को बाधित करता है। क्योंकि रूढ़ि के आधार पर 'अरून बान' अर्थात 'लालिमा' अत: यहाँ रूढ़ा लक्षणा है। एक दूसरा उदाहरण देखिए–

नव मेघों को रोता था

जब चातक का बालक मन।

मेरे मन बालशिखी में

संगीत मधुर बन जाता।

यहाँ बालक उपमान के रूप में प्रयुक्त है। जिस प्रकार बालक हठी होता है उसी प्रकार चातक भी स्वाति-जल पीकर ही तृप्त होता है। और अबोध की तरह साधिका का अबोध मन रूपी मोर आलम्बन मेघों को देखकर गा उठता है।

महादेवी के काव्य में व्यंजना के सभी रूपों के दर्शन होते हैं। अभिधा मूला शाब्दी व्यंजना का एक उदाहरण प्रस्तुत है–

अवनि अम्बर की रूपहली सीप में

तरल मोती-सा जलधि जब कांपता। (रश्मि)

———————————

तरल मोती से नयन भरे।

मानस से ले उठे स्नेह-घन

कसक विधु पुलकों के हिमकण

सुधि स्वाति की छांह पलक की सीपी में उतरे।

यहाँ मोती किसी पदार्थ से जुड़ा हुआ न होकर आर्द्रता से सम्बन्धित है।

इसी प्रकार 'प्यासे लोचनों' द्वारा प्रियतम को देखने की इच्छा तथा 'घुमड़ घिर' के द्वारा प्रिय-मिलन की स्मृति को कैसे व्यक्त करती है देखिए–

कौन प्यासे लोचनों में

घुमड़ घिर भरता अपरिचित? (नीरजा)

शब्दों की व्यंजकता और सांकेतिकता का एक बहुत सुन्दर उदाहरण प्रस्तुत करने का लोभ संवरण नहीं कर पा रही हूँ–

जिसने उसको ज्वाला सौंपी, उसने इसमें मकरन्द भरा

आलोक लुटाता वह घुल-घुल, देता झर यह सौरभ बिखरा,

दोनों संगी, पथ एक, किन्तु कब दीप दिखा, कब फूल जला।

यहाँ दीपक और फूल के माध्यम से महादेवी ने त्यागमय जीवन एवं उसके सौन्दर्य की बात कही है। दोनों की राह एक है, दोनों का निर्माता एक है, परन्तु दोनों के कार्यों में अन्तर है। व्यंग्यार्थ यह है कि जीवन संघर्षशील है, लेकिन साथ ही यह भी सत्य है कि ईश्वर उसी को वह कार्य सौंपता है, जिसे वह कार्य सिद्धि का निमित्त बनाना चाहता है।

कविता और छन्द का बड़ा पुराना सम्बन्ध है। कविता यदि प्राणों की संगीत है तो छन्द उसमें लय,

मात्रा और स्वरों का आरोह-अवरोह प्रदान करता है। महादेवी जी ने अपने काव्य में परम्परा से मुक्त छन्दों का प्रयोग किया है। वार्णिक और मात्रिक छन्दों में उनकी रचनाओं में मात्रिक छन्द अधिक हैं। विषम छन्दों का प्रयोग उनके काव्य में बहुत कम हैं। १६-१६ मात्राओं के सममात्रिक छन्द के कुछ उदाहरण देखिए–

निशा को धो देता राकेश
चाँदनी में जब अलके खोल
कली से कहता था मधुमास
बता दो मधु मदिरा का मोल
या
सकुच सजल खिलती शेफाली
अलस मौलश्री डाली-डाली
बुनते नव प्रवाल कुंजों में
रजत श्याम तारों से जाली

यद्यपि उनके काव्य में मात्रिक (सम-विषम) छन्दों की प्रचुरता है परन्तु उनकी प्रारम्भिक कृतियों में संस्कृत के कुछ वार्णिक छन्दों के प्रयोग भी है। अपनी अभिव्यक्ति को सशक्त बनाने के लिए उन्होंने अनेक मौलिक छन्दों का प्रयोग किया है। कहने का तात्पर्य यह कि उन्होंने परम्परागत एवं नवीन दोनों तरह के छन्दों का प्रयोग सफलतापूर्वक किया है।

अर्थ अभिव्यक्ति या भाषा को आकर्षक बनाने में मुहावरे और सूक्तियों का बड़ा योगदान होता है, जो देखन में छोटे लगते हैं पर बात बहुत गहराई की कहते हैं। चूँकि महादेवी के काव्य में लाक्षणिक, सांकेतिक तथा प्रतीकात्मक शैली की बहुतायत है। अत: मुहावरों का निर्माण बड़ी आसानी से हो गया है। उनके काव्य में प्रयुक्त कुछ मुहावरे इस प्रकार हैं– पावड़े बिछाना, उर भर आना, तर जाना, राह न पाना, उर पुलक उठना, सिहर-सिहर उठना, कसक-कसम उठना, विद्युत बनकर आना, बाट हेरना, तार पिरोना, लोचन उमड़ आना, मन फेरना, लोचन पानी-पानी करना, आँसू के सागर भरना और हाले फूल बनना इत्यादि।

महादेवी के काव्य में मुहावरे की तरह अनेक सूक्तियाँ देखी जा सकती हैं। जैसे - मोम-सा तन घुल चुका है, अब दीप-सा मन गल चुका है, यह मन्दिर का दीप इसे नीरव जलने दो, विरह का जलजात जीवन, मैं नीर भरी दुख की बदली, परिचय इतना इतिहास यही, उमड़ी कल थी मिट आज चली इत्यादि।

कविता में जब सारी शैल्पिक विशेषताएँ मिलकर एक हो जाती हैं तब उसमें विलक्षणता आ जाती है। महादेवी के काव्य के बारे में यह कहा जा सकता है। उनकी काव्य भाषा के सम्बन्ध में मुझे डॉ.नगेन्द्र का यह कथन याद आता है - 'भाषा के रंगों को हल्के-हल्के स्पर्श से मिलाते हुए मृदुल तरल चित्र उनकी

कला की विशेषताएँ।' मानों उनकी रचना माधुर्य गुण की खराद पर रख दी गयी हैं। इसके साथ यह भी सच है कि उनकी भाषा संस्कृत-गर्भित है, उनमें चिन्तन की प्रधानता है, रहस्य की गहराई है, शैल्पिक तत्वों से सजी-धजी है, तो चमत्कारी और दुरूह होना भी स्वाभाविक है। पर सबसे बड़ी बात तो यह है कि उन्होंने अपने भावों के अनुरूप, युग के अनुरूप अपनी भाषा को गढ़ा है, और उसे सज्जित किया है।

संदर्भ-ग्रंथ

१. महादेवी वर्मा : काव्य कला और जीवन दर्शन - सं. शचीरानी गुर्टु

२. महादेवी साहित्य - संपादक - ओंकार शरद

३. हिन्दी के आधुनिक प्रतिनिधि कवि - डॉ. द्वारिका प्रसाद सक्सेना

४. आस्था के चरण - डॉ.नगेन्द्र

Origin And Development of Press In Maharashtra And Its Role In Social Change

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21st Century is considered as the century of communication and knowledge. An individual gains lot of information from various sources of communications. Modern modes of communication such as internet, computers, radio, television etc. are the major sources of information. These means make an individual aware of the latest updates within of fraction of time. This is one of the reasons for decreasing the importance of the print media. But the period under the review, reflects that the newspaper were the only medium of communication on social, political, economic, religious, education and various other issues.

In 1780 James Augustus Hicky Published, the first newspaper of India 'The Bengal Gazette' or 'Calcutta General Advertiser' at Calcutta. Then the journey of newspaper began. Though Bombay was under English domination much earlier than either Bengal or Madras, the first English newspaper in Bombay 'Bombay Herald' a weekly, appeared in 1789 only. Later it became a government paper as it catered to the needs of the authorities. Luke Ashburner, Alderman of the Bombay Municipality founded in 1790 the second newspaper, 'The Bombay courier' a forerunner of the present 'Times of India'. The courier was changed to the 'Bombay Times' in 1838 when Robert Knight was the editor. Printing the advertisements for the first time in Gujarati language and for this purpose the Times used the types founded by a Parsi printer, Mohbed Jijbhai Behramji Chapgar. In June 1791, 'The Bombay Gazette' was founded.

These early newspapers were certainly an important source of information and published as many news items as possible after borrowing them from English newspapers. Taking steps so as not to antagonize the government, they published "letter to the editors". These newspaper differs themselves from today's newspaper in many aspects with regards to Language, as it was the period of British influence on India, which was clearly seen in language of newspaper. Initial newspapers were written in English language and this English language had Oriental influence. In later stage (20th Century) when vernacular language newspapers began difference in language of the paper was clearly seen. The language was bold and harsh. They easily criticized government policies. Most striking feature of this time was that many newspapers were published in more then one languages which appeared both in English and Marathi columns printed on the same page.

In early newspapers space was devoted to the government notices, society news, the people's columns, advertisements and fashion notes. News relating to births, marriage, deaths, arrivals and departures of important British officers were also published. Much emphasis was laid on publishing Foreign news than covering Indian affairs. At the beginning of 19th century newspapers in Maharashtra started publishing news on social, economic, religious, political, educational issues, government's views on same, functions of the municipalities, legislative, medical news, military administration, problems of famines, measure taken by government for famines, appointments of government officials, news from other state of India etc.

After publication of 'Bombay Gazette' a series of newspapers were published in Maharashtra in English and vernacular languages like Gujarati, Marathi, Urdu etc. In western India, especially in Bombay first vernacular newspaper was in Gujarati. This newspaper was published by a Parsi. Fardoonjee Marzban established the first Gujarati press in Bombay in 1812. The Samachar press, as it was known initially, produced Gujarati versions of important religious books of parsi faith . Later 'Shri Mumbai Na Samachar (The Bombay Samachar) was published by this press in 1822, It is considered to be the oldest living Indian language newspaper in India.

The first Anglo – Marathi newspaper was started in 1832 by Balshastri Jambhekar "Bombay Durpan" It was bilingual newspaper, the same news being given in English and Marathi. After that Balshastri has brought out a monthly Marathi magazine. The 'DigDarshan " on 1st May 1840.

Within a short time after the Durpan ceased to exist, a new Marathi paper started publication. This was the 'Mumbai Akhbar' published by Suryaji Krishnaji at the united service Gazette press. The first issue of the paper was published on July 3, 1840 The Mumbai Akhbar was to be only in Marathi. Though, the editor promised to publish in English an article to draw the attention of the Government to a subject of vital importance

to the people. The Akhbar was followed by the 'Prabhakar'. This was edited by Govind Vithal Kunte alias Bhau Mahajan (1815-1890). It was a weekly. The Prabhakar under Bhau Mahajan achieved a reputation for independent and fearless publication continued for twenty five years. Parbhakar published a series of hundred letters by Sardar Gopal Rao Hari Deshmukh, the Marathi reformer, who wrote under the pen name of 'Lokhitwadi'. The Newspaper Prabhakar has also published a series of articles to create awareness among the people about their condition and about British rule. One such article was published on 13th March 1842. It says,

"[Mga`ojal laaok yaahIM ihMdusqaannvar kaya ]pkar kolao ho pahU gaolal Asata ekhl AaZLt naahl to Aa%masvaaqal- laaok prmaulauKatUna Aalaolao maULoca kovaL bauBauixat AaiNa dird`I Asao jao laoak to ihMdusqaanaat pihlyaanao Aalao tovha toqalla saMpda Aaplyaa maulaukat nyaaval yaaiSavaaya dusarl klpnaaMca Aalal nasaola"![1]

The Jnyan-Sindhu and the 'Chandrodaya' were contemporaries of the Prabhakar. There seems to have a rivalry between the Jnyan-Sindhu and the Prabhakar. The Jnyan-Sindhu was edited by Vireshwar Sadashiv.

About the same time the missionaries from western India thought it necessary to have an Indian language newspaper to propagate their views. For this purpose, they started the 'Jnyanodaya' from Aurangabad on June 1842[2]. In the beginning the tone of the paper was to ridicule the superstitious beliefs of the Hindus. Later on it showed a more sober attitude. It gave information about the Christian mission and their work in India. . The main aim of Jnyanodaya was mentioned in Jnyanodaya of 1st January 1856 that "laaokaMsa Kro &ana daKvaavao, Kro kaya AaiNa KaoTo kaya yaacaa SaaoQa ksaa kravaa, ho laaokaMsa iSakvaavao AaiNa ivaSaoYa k$na %yaa Qamaa-p`maaiNa caalalyaanao iktl klyaaNa hao[-la ho daKvaavao"[2]

It means that we should show people the true knowledge and the way to differentiate between the right and wrong and to make them understand the benefits of walking on this religious

The 'Mitrodaya' the first Marathi paper from Poona, appeared in 1844. But paper was short lived and ended soon. The 'Jnyan-Prakash' was well known Marathi newspaper of Poona. It came out in February 1849. During the hundred years of its existence Jnyan-Prakash contributed to a great extent to the educational and social movements in Maharashtra. The paper was known for its forceful propaganda of various public causes. They wanted their paper to be useful both to people and to the Government. The Sarvajanik Sabha was established in Poona in 1870. The Sabha soon became a forum for the discussion of the social and political problems. Its deliberations found and echo in the columns of the Jnyan-Prakash.

1. Ed. Govind Vithal Kunte , Prabhakar, 13th March, 1842, News Paper
2. Ed. American Missonary, Jnyanodaya, 1st January, 1856. News Paper
3 R.k. Lale, Marathi Vrutapatracha Itihas,Pune1984,p.87

After the rise of extremism in politics of Poona, the Jnyan-Prakash lent support to the moderates. In the beginning of the 20th century, Gokhale started the servants of India society, in Poona. In 1909 the society purchased the proprietary rights of the Jnyan-Prakash. Naturally the paper became the chief mouth piece of the moderate school of thought. About this time it had become a paper devoted to serious social and political problems.

Though journalism in Poona started with a Marathi paper the first English paper in Poona was the 'Poona Observer' on 15th May 1852.

Another paper 'Vichar Lahari'was published in 1852 by Krishna Shastri Chinplunkar.This paper was published against Christian missionaries' propaganda to spread Christianity. Through the columns of Vichar Lahari quite tough fight was given to the missionaries.

Apart from Bombay and Poona mofussil areas were also not behind in publishing newspapers.Nana Moroji Trilokerear(1822-1895) from Bombay who was a chief clerk in the office of the political Agent at Kolhapur started "Vartaman Sangrah' in 1853, within a short time the "Jaganmitra"(1859) from Ratnagiri, and the " Shubh Suchak" (1858) from Satara made there appearance. Yet , the very fact that within twenty years of the publication of the first Marathi newspaper in Bombay, papers should have been started in the districts, speak about the deep roots taken by Marathi journalism in a short-time.

While the Jnyan-Prakash was spreading its light in Poona, the Prabhakar in Bombay slowly died out. This was a period of the beginning of political awakening in Maharashtra. In the social field also the reformer

were trying to advance their views. At such a time the need of a well balanced newspaper was very keenly felt. Lokhitwadi, who had played a prominent part in bringing out the Jnyan-Prakash in Poona, was now in Bombay. He always looked upon newspapers as a powerful weapon to advance the cause of social reforms in which he evinced keen interest. Especially because of his efforts the 'Induprakash' appeared in Bombay in 1862. With the Induprakash, begins the second stage of journalism. The Induprakash was a bilingual paper. Its Marathi side was looked after by Vishnu Prasharam Pandit, commonly known as Vishnushastri Pandit (1827-1876). He was one of those who have correctly understood the changing times. Because of his writing, the Induprakash soon became a leading paper in Maharashtra. The paper was fortunate enough to get the services of a person like M.G. Ranade (1842-1901) to edit its English section. Through the columns of this paper Ranade wrote a number of thought provoking articles on social and political subjects. He contributed an article on the battle of Panipat, the language of which was too sharp for the authorities to appreciate.

Within short time the Induprakash became a mouth piece of the social reformers. A large number of the educated Indians flocked under its banner. For years together the paper made a forceful advocacy for female education, widow-remarriage and such other problems concerning the emancipation of women. In politics, paper however, followed the moderate line. In 1902 the Indusprakash became a daily. It ceased publication in 1924.

As he was not in full agreement with the reformist school of thought, Vishwanath Narayan Mandalik (1833-1889) started the 'Native Opinion' in 1864. It was first issued only in English, but as a number of people expressed a desire to read Mandalik's viewpoint, matter in Marathi was also added. The first bilingual issue appeared on July 1, 1866. In the very first issue Mandalik declared that he would publish the opinions of 'Natives' without caring for favours or frowns of any one. Because of the erudite articles of Mandalik, the paper soon attained respectability in Indian journalism.

After the establishment of the Prathana Samaj, the promoters felt the need of a paper to propagate their views. For this purpose they started the 'Subodh Patrika', in Marathi and Gujarati. Its first issue was published on May 1, 1814. In 1897 Dwarkanath Govind Vaidya became the editor of the Subodh Patrika. For about half a century he carried on the paper with a missionary zeal. He wrote mainly about religious matters. There were articles about female education, and other aspects of social reforms, such as the eradication of the caste system and non-worship of idols, also appeared regularly in the Subodh Patrika persons of eminence of M.G. Ranade, R.G. Bhandarkar, N.G. Chandravarkar being Prathana Samajists wrote regularly in the columns of the Subodh Patrika. This brought weight to the paper in short time.

A paper which lived for a very short time, yet which deserves mention was the 'Kiran' edited by Mahadeo Ballal Namjoshi. The paper was started in 1877 and lasted only for a couple of years. During this period it wrote fearlessly about the happenings in the country. After the vernacular press Act of 1878, the Indian language newspapers were gagged to a great extent. At this time the Kiran wrote an open letter to its correspondents asking them not to be afraid of the Act and go on fearlessly. Of course the paper wanted the correspondents to make sure about the truth of the contents of their reports. It promised the correspondents that the editor would bear the entire legal responsibility.

During this period a few more district papers appeared on the scene. 'The Arunodaya' was started at Thana by Kashi Dhondo Phadke in 1866. Right from the beginning the paper took a strong nationalist attitude. A couple of decades before the establishment of the Indian National Congress, the Arunodaya published a series of articles, preaching the formation of political organizations to throw out the foreign rulers. With the rise of Tilak the paper followed him. After 45 years of dynamic existence it was closed by the British Government in 1911.

The Arunodaya was followed by the 'Surodaya' at Thana (1867), the Khandesh Vaibhava at Dhulia (1867), the Jnyan Sagar at Kolhapur (1869) and a host of other papers in a number of districts even in Portuguese Goa, the 'Deshsudharnechhu' was published in 1877. The 'Belgoan Samachar' (1864) at Belgaon, the Nashik Vritta' (1863) at Nashik and the 'Satyashodhak' at Ratnagiri.

In the middle of the 19th century Jyotirao Phule (1827-1890) began a movement against the exploitation of the so-called lower castes by the Brahmins. To ventilate the grievances of the down-trodden his friend Krishnarao Bhaskar started the 'Deenabandhu' in 1877. The paper soon became a powerful organ to carry on propaganda for ameliorating the condition of the toiling millions. The paper made a forceful plea for the eradication of the caste system. For a long time the social reform movement was led by the higher caste Hindus. Their view found a place in paper like the Induprakash and the Subodh patrika. With Jyotiba the movement became militant in which a number of non-Brahmins took part. Their voice was echoed in the

Deenbandhu. The paper soon became almost the official organ of the Satyashodhak Samaj founded by Jyotiba on 24th September, 1873.

So far we have referred to paper in general on September 8, 1877 a new paper called the 'Satyaprakash" was started by Uben Abraham Karlekar. This paper was meant for the Marathi speaking Jewish community. A large number of these people lived in Bombay city and Kolaba district. They are known there as Bene Israel. The Satyaprakash was the first communal paper in India.

Generally, the newspaper of this period followed a pro-Government policy. Quite a few of them were edited by the newly educated class, some of whose members had highly influenced by western civilization. Some of the social reformers like Lokhitwadi were persons who had pondered deeply over the Hindu social institutions. They used the Marathi press as a medium for educating their brethren. The work on Durpan, the Prabhakar, the Jnyanprakash, the Indusprakash and the Native Opinion is worth mentioning in history of social reform movement in India.

On rare occasions some of the papers did criticize the Government actions. Mention must be made in this respect about the Deccan Riots of 1875-1876, the dethronement of Malharrao Maharaj Gaikwad, the repeal of import duty on cotton and rumored restrictions on liberty of press and such other events which were hotly discussed through the columns of the press. Slowly the vernacular press had also started taking interest in international affairs. Quite few articles were written about the Afghan war. The news about European events was also given but not so prominently.

A new age in journalism began on 4th January 1881 with the publication of 'Kesari.' The Kesari was a paper belonging to the young batch who had started the Deccan Education society, in 1880. Vishnu Krishna Chiplunkar, Bal Gangadhar Tilak, Vaman Shivram Apte, Ganesh Krishna Garde, Gopal Ganesh Agarkar and Mahadeo Ballal Namjoshi were the signatories to the advertisement which appeared in the June 1880 issue of the Nibandhamala edited by Vishnu Krishna Chiplunkar. The paper was to be in Marathi. Instead of adding an English paper called the 'Mahratta.' In having English and a Marathi paper, Chiplunkar and his colleagues followed the old practice of writing in Marathi the matter meant for the consumption of local people and publishing in English the matter which required the attention of ruling class.

In the advertisement, the promoters declared that in addition to social and political news there would be special articles on social and political institutions and full information about the discussion in the British Parliament about Indian affairs. They also promised to give book reviews. In the first year Chiplunkar, Agarkar and Tilak wrote a number of articles. By the end of 1881 the Kesari severely criticized the Diwan sued for defamation. As the correspondent could not give sufficient evidence, Tilak and Agarkar were sentenced to imprisonment for hundred days. It created a halo round the heads of Tilak and Agarkar. The direct result of this was that the sale of Kesari went up by leaps and bounds. The age of appeals and entreaties was fading out and a new age of demand for rights was dawning on the horizon.

Chiplunkar died in 1882. The Kesari was then managed by Agarkar and Tilak. Both were working as professors at the Fergusson College, Poona, which the Deccan Education society had founded in 1885.

Within short time a dispute arose between them about the priority to be given to social or political reforms. Agarkar held very strong views about social reforms. He was for all round change for the better in the Hindu institutions. His articles were severely critical of the orthodoxy. Tilak on the other hand believed in organizing the people to fight the foreign rulers. Though he was personally in favors of Social reforms, he believed that a merciless attack on age old traditions might bring a split in the nationalist ranks. He, therefore, did not agree with Agarkar's policy. The rift became acute and in 1887 Agarkar served connections with the Kesari.

After leaving the Kesari, G.G.Agarkar started the 'Sudharak' in co-operation with Gopal Krishna Gokhale. The first issue of Sudharak appeared on October 15, 1888. The paper like many others was a bilingual one. Agarkar wrote in Marathi while Gokhale's articles were in English. Gokhale was of a studious temperament. His well studied articles coupled with Agarkar's thought provoking matter earned for the Sudharak a high place in Marathi journalism within a very short time. Unfortunately Agarkar died in 1895 at the age of 39. After his death the Sudharak ceased publication within short time. After Agarkar left Kesari; Tilak became the sole editor of the paper. The roars of the lion in political matters were heard in the hills and dales of Maharashtra.

A number of Marathi newspapers started after Kesari like Vartahar (1889), Karmanuk (1890), Bhoot (1890), Kal (1898), Mumbai Vaibhav (1893), Bhala (1905), Hindu Punch (1909) and many other newspapers.

Apart from Marathi newspapers Gujarati journalism owes its inception to the enterprise of the leaders of the Parsi community as also to the fact that the first Gujarati newspaper, the Mumbai Samachar, began its long career in 1822. As noted earlier, many other Gujarati newspapers came out during this time some among them were Mombaina Chabuk (1832), Doorbin (1840), Mombaina Kasud (1842), Samachar Durpan (1844), Chitranjan Durpan (1845), Chabook (1850).

The 'Chitranjan Durpan' edited by Behramji Jamshedji Gandhi published a life sketch of Prophet Mohmmad together with his picture which led to the parsi Muslim Riots of October 18, 1846. For many days members of the small Parsi community were beaten up by Muslim mobs and they felt that the police and government had not taken adequate measures to protect them. In order to take up the case of the community in this dispute and with a view generally to advocate social reform among Parsis. Dadabhai Naroji, with financial assistance of Khorshedji Kama, started the 'Rast Goftar.' It was Dadabhai Naroji's view that existing Parsi newspapers were either orthodox in their views or lacked the courage to oppose the powerful orthodox elements in the community. Seven years later however, he made a declaration pleading his paper to the service of all Indians irrespective of caste or creed. A frequent contributor to this paper was a great Hindu reformer; Karsondas Mulji who edited the Rast Goftar for a months in 1858 and for two and half years from 1861-63 when the two papers were amalgamated under the title of Rast Goftar and Satya Prakash. Karsondas Mulji was succeeded by Dadabhai Naoroji's political views and frequently criticized the policies of the Indian national Congress of which Dadabhai Naoroji was a leading light. Dadabhai wrote to Sir Dinshaw Waccha who was in proprietarily control of the paper. The Rast Goftar however continued to advocate social reforms among the Parsis and remained in publication till 1921.

Apart from Rast Goftar, 'Jame-Jamshed' was also one of the leading newspaper of Bombay. Many other Gujarati newspaper contributed to the Indian national movement.

'Bombay Chronicle' was a weekly published from Bombay and started by one of the leading personality of Bombay Pheroz Shah Mehta. It was a Anglo-Gujarati newspaper. Akhbare Sodagar, Arya Dharma Prakash, Arya Dayan Vardhak, Arya Prakash, Deshi Mitra, Dnyan Vardhak, Gujarati, Kaiser-i-Hind, Parsi Punch, Subodh Prakash were some of the leading Gujarati and Anglo-Gujarati newspapers.

Maximum number of newspapers published from Bombay and Maharashtra were in Marathi and Gujarati. There were some newspapers published in Urdu, Persian and Arabic languages also like Kushful Akhbar in Urdu published from Bombay. Kushful Akhbar was a weekly. Nukhbat-El-Akhbar in Arabic was weekly and published from Bombay.

Needless to say, at the time of establishment of Indian National Congress, Indian newspapers heralded the beginning of new dawn that awakened the nation with the bright rays of freedom and awareness among the country men and touched the patriotic nerve in the country and had eminent public leaders as journalists.

In the following years the history of press shows that , Newspapers of Maharashtra actually contributed in Indian national movement. its writings gave provocation to the masses to become part of national movement and make it successful. Newspapers especially native press of Maharashtra acted as the best recorders as well as the best educator of the people. They reflected as well as helped in the formulation of public opinion with regard to the vital issues before the country. They harped on the tune of nationalism and unity, infused patriotic feelings in the minds of people and awakened the political consciousness of a large number of educated Indians. Newspapers acted as the best agency for the propagation of ideals and thoughts of the national leaders and of national organizations and thereby prepared the field for a greater struggle for freedom to be taken up against the British government.

Newspapers focused the attention of the people as well as of the government on the various social evils and on the defects of the administration, suggested remedies and thereby played an important part in the reconstruction of the country. With regard to social problems their attitude, it is to be noted, was not always consistent and enlightened but some of them helped the cause of social reform throughout.

Before the formation of a regularly constituted opposition party in India newspapers played that part very well. By their criticism they tended to club to some extent the autocratic tendencies of the British government. By the exposure of wrong-doings of the officials they helped the cause of good administration in the country. The newspapers also protested vigorously against the discrimination in justice against the haughty arrogance of the ruling community and by widely disseminating these ideas through their pages intensified the feeling of estrangement between the Indian and Englishmen.

Newspapers raised their voice of protest against the restriction of their own liberty and thereby served the cause of freedom. There is no exaggeration in saying that the newspapers were one of the most powerful factors in building up of the Indian nation in 19th and 20th centuries.

In the end it can be concluded that newspapers like Native Opinion, Subodh Patrika, Kesari, Mahratta, Kal, Bhala, The Bombay Chronicle, Young India and others in Maharashtra, The Amrit Bazar Patrika in Bengal, The Hindu in South India and others such newspapers in entire country has actually played a major role in infusing ideas of Nationalism among masses which gave birth to the India's Freedom Movement. This National movement was further spread by these newspapers which finally led to the path of India's freedom in 1947.

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Fernand Braudel And The Annales School : Towards New Frontier - Environmental History

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The study of environmental history in today's world has gained importance as a result of a perceived 'environmental crisis'. This perception has resulted in the development of a broad area called 'Environmental Studies' within the discipline of historical study. The origin of environmental history can be traced back to the middle of the twentieth century. Few groups of scholars have had as greater an impact on the study of history in the twentieth century than the French historians of "the Annales School", centred on the École Pratique des Hautes Études in Paris. The pioneering French historians of the "Annales School" have done exemplary quantitative work on forestry and environment. These scholars went beyond the conventional writing of political history, biography and narrative history. Since then, the study of environmental history has seen unprecedented progress both in terms of numerical and theoretical development. The three founding fathers of this school are Marc Bloch (1886-1944), Lucien Febvre (1878-1951) and Fernand Braudel (1962 – 1985).

The aim of the paper is to evaluate the role of Fernand Braudel, one of the exponents of the Annales School to the contribution in the new field of research , the Environmental History.

Braudel has been considered one of the greatest of those modern historians who has emphasized the role of large scale of socio-economic factors in the making and telling of history. He can also be considered as one of the precursors of World Systems Theory. Since then the study of environmental history has gained importance.

Philosophy of the Annales School:

The goal of the Annales was to turn the French historian away from the narrow political and diplomatic history. They believed that the existing historians turned their back on all the new and existing horizons that historians in other kinds were discovering and exploring. The main aim of the Annales was to turn these historians towards the new vistas in history, proclaimed instead the supremacy of social and economic history and enlisted the aid of anthropology, climatology, psychology, geography and any other relevant discipline. What the Annales proclaimed was a history whose scope would extent to embrace all the sciences of man to the "globality" of all the human sciences. This was the mental perception of what came to be known as the Annales School of French historians, or Annalistes [22]

Arvind Granachari, 'The Annales School : History Beyond Traditional Frontiers ~ "Total History" ',K.K.Shah, Meher Jyoti Sangle (eds.), Historiography: Past and Present,Rawat publishers, Mumbai, 2005, pp. 90 – 93.

Fernand Braudel : the leading exponent of Annales

> "Everything must be recaptured and relocated in the
> general framework of history, so that despite the difficulties,
> the fundamental paradoxes and contradictions, we may
> respect the unity of history which is also the unity of life" [3]

The above mentioned quotation is by Fernand Braudel, a pioneering and leading exponent of Annales school who has inspired Indian historians and ecologists to write on environmental history.

Biographical Sketch:

Fernand Braudel was born on 27 August, 1902 in France. His father was a teacher at Paris. He received classical education at the Lycée Voltaire in Paris (1913-20) and received a degree in History at La Sorbonne in 1923. At 21, he taught history in the high school, Lycée at Constantine in Algeria between 1923 and 1932, interrupted only by military service in 1925-26. In 1931, Henri Pirenne spoke at Algiers about his ideas on the closure of the Mediterranean after the Muslim invasions. His lectures proved prodigious and Braudel was subsequently led to choose the Mediterranean as topic for research.

During the early thirties he encountered for the first time Henri Berr and Lucien Fèbvre. In the summer of 1939, he started writing the book in Lucien Febvre's house. In 1939, with the commencement of the second world war , he joined the army and served on the Rhine frontier, but was captured in 1940. From 1940 to 45, he was a prisoner in Germany, first in Mainz and then in the special camp at Lûbeck. "For prison can be a good school. It teaches patience, tolerance", wrote Braudel on a later date. During the five years in captivity, Braudel wrote his masterpiece - The Mediterranean and the Mediterranean World in the Age of Philippe II. In 1946, he became a member of the Board of Directors of the journal Annales founded by Bloch and Fèbvre. In 1949 he succeeded Fèbvre at the College de France and was nominated President of the École des Hautes Études en Sciences Sociale. On Febvre's death in 1956 to 1968, Braudel was the sole editor of the Annales. In 1962, he founded the Maison des Sciences de Homme, where he was also the principal administrator. His work was appreciated abroad and was considered to be one of the greatest historians of his time. In France, however, he received public acclaim only after 1979, when he published Civilization and Capitalism 15th – 18th Century. It is a broad-brush history of the pre-industrial modern world focusing on how people made economies work. He has intended in this work the uncovering of unusual themes "which must be incorporated into a coherent history, the assembling of a number of 'parahistoric languages' – demography, food, costume, lodging, technology, money, towns – which are kept separate from each other and which develop in the margin of traditional history" He, thus, introduced everyday life into the domain of history. His other works include 'On History (1980), The Identity of France (1986), Out of Italy, 1450 – 1650 (1991) and A History of Civilizations (1995) In 1984 he was elected to the Académie Françoise. Fernand Braudel died in 1985. [4]

Braudel's Masterpiece: The Mediterranean and the Mediterranean World in the Age of Philippe II

Greatly inspired by the philosophy of his masters, Braudel studied the Mediterranean in far greater depth. He considered Mediterranean in its broadest context, first geographically, then economically and socially, finally politically and strategically. His great work moves, rationally and methodologically, from géo-historire to événementielle. This required him to look at that sea, and at the lands which enclosed it, and at the human communities which lived in those lands, bound together – directly or indirectly – by that great unifying inland waterway, as a unity : a unity which, being first geographical, then social, transcends the spectacular political fracture of the sixteenth century.

As Braudel himself wrote in the preface to his first edition, the work consists of three parts : 1] there is almost imperceptible history of man in relation to his geographical and climatic environment. 2] Then there is the more mobile history of social forms, the history of different human groups, some larger than others, but all equally determined by the physical matrix which encloses them. 3] Finally, there is the histoire événementielle, the history of events, "surface disturbances, crests of foam that the tides of history carry on their strong backs". Such a task is, of course, huge and depends on a vast reading in a wide range of disciplines : geography, economics, sociology—indeed, the whole range of human sciences. The central problem he tackled was that of the decline of the Mediterranean, the moment when Europe changed from a Mediterranean to Atlantic economy. Braudel's arguments and conclusions have been constantly fed by new material, new statistics. [5]

Therefore, he thought, history is capable of traversing even greater distances, history to be measured in centuries: "the history of the long, even of very long time span, of the longue durée". A special notion of time — the longue durée— is Fernand Bruadel's contribution to the Annales. The problem of the longue durée was to provide a "structure", which meant an organization, a coherent and fairly fixed series of relationships between realities and social masses. Some structures, he thought, because of their long life, become stable statements for an infinite number of generations. In this respect he felt that "man has been a prisoner of climate, of vegetation, of the animal population, of a particular agriculture, of a whole slowly established balance from which he cannot escape without the risk of everything's being upset." The same element of permanence also exists in the domain of cultural affairs. [6] However, Braudel was fully aware of the methodological problems and complications such an attitude posed. It meant becoming used to a slower tempo, which "sometimes borders on the motionless". Despite the shortcomings, he argued, it is in relation to these expanses of slow-moving history that the whole of history is to be rethought, as if on the basis of an infrastructure. And these ideas Braudel deftly used in all his works.

Equally most fascinating work of Fernand Braudel in pursuance of Annales paradigm is Civilization & Capitalism – 15th – 18th Century.[7] He intended in this work the uncovering of unusual themes "which must be incorporated into a coherent history, the assembling of a number of 'parahistoric languages' – demography, food, costume, lodging, technology, money, towns – which are kept separate from each other and which

develop in the margin of traditional history".[8] He, thus, introduced everyday life into the domain of history. To put it in his own words :

Everyday life consists of the little things one hardly notices in time and space. The more we reduce the focus of vision, the more likely we are to find ourselves in the environment of material life : the broad sweep usually corresponds to History with a capital letter, to distant trade routes, and the network of national and urban economies...The event is, or is taken to be, unique; the everyday happening is repeated, and the more often it is repeated the more likely it is to become a generality or rather a structure. It pervades society at all levels, and characterizes ways of being and behaving which are perpetuated through endless ages...

Braudel has touched uncommon topics for historical scrutiny. He attempted to show how modern and archaic forms of material culture tend to co-exist and how archaic patterns of culture continue to dominate even in the ethereal zones of modernity.[9]

Braudel argued that traditionally historians have made political time the basis of all historical chronology. But political history, he said, is by its very nature rapid and episodic, punctuated by frequent turning points. Beneath the fluctuations of political time, lies a level of social time, deeper still lies a pattern of geographical time, where change is barely perceptible yet nonetheless powerful in shaping the human condition. The Annales historians precisely brought out the impact of these layers of social and geographical history upon more visible and dramatic patterns of political events.

Braudel has touched uncommon topics for historical scrutiny. He attempted to show how modern and archaic forms of material culture tend to co-exist and how archaic patterns of culture continue to dominate even in the ethereal zones of modernity. Braudel viewed capitalism that could be termed seeing it "upside down". He saw the society in three layers : a ground level of material life in the sense of an extremely elementary economy; a second level that he calls "economic life"; and a third level that he designates as "capitalism". He made a distinction between the last two levels : on the one hand, "economic life" or "the market", and, on the other hand, capitalism.[10] He took the occasion of lectures at Johns Hopkins University in 1976 to formulate his argument concisely, declaring that "markets are found everywhere, and even in the most elementary societies," but European capitalism brought a different sort of economic system featuring "unequal exchanges in which competition— the basic law of market economy— had little place.[11]

The Annales historians in this regard did see themselves not as 'intellectual revolutionaries' but as revolutionaries in the realm of intellectual discovery. Abandoning the concept of periodization as a machination of subjective interpretation, they survey the past as an unending continuum of long-term series of events, in which the structure of the series rather than the events themselves, provides pattern for analysis.

The Criticism of this Approach :

Braudel's methodology and approach has been subjected to historical criticism. The critics have admiringly felt that his work on 'Civilization and Capitalism 15th – 18th century which includes "material life"—demography, diet, costume, lodging, and technological resources, as well as the varying patterns of town-life, luxury goods, and monetary operations—remains the most thought-provoking portion of the work because it pulls together into an economic perspective a galaxy of topics normally left untouched by economic historians and treated disjointedly, by social historians or cultural historians. Despite its enormity, Braudel has been criticized for his notion of capitalism, the history of European prices and other such related issues. He is condemned continually "to resort to illustrations more than to analysis, to exhibit more than to critical interpretation, and in sum to argument which stands and falls with the soundness of others' research. Partly as a consequence of this, Braudel's desire for totality of content sacrifices precision to inconclusiveness. His book is marvelous for raising problems; it offers a galaxy of fascinating specificities. But it jumps from the specific to the general with the vaguest of theoretical allusions. [12]

Braudel never fully succeeded in showing the relevance of the long-range developments for the events in the period of Philip II; while John Elliot cryptically commented that, 'Braudel's mountains move his men, but never his men the mountains'. On the other hand, many historians have criticized this school for its lack of interest in political history. The Annales editorial board was averse to publishing articles dealing with purely political problems, oligarchies, ruling groups, social hierarchies, as such stuff was considered good for classical trend.[1313]

Michael Harsgor, "Total History : The Annales School", Journal of Contemporary History, Vol.13, No. 1, January1978, pp.1-13

Concluding Remarks

Notwithstanding such criticism, Fernand Braudel has been held as one of the towering historians of the twentieth century, an epitome of the Annales paradigm, one who influenced the succeeding generations of historians to evolve an inter-disciplinary approach to historical study, and one who saw past beyond the traditional frontiers of history. Despite some of the misgivings which have been questioned in the recent years, the Annales School instead of linear view of history, has provided an approach that can view history.in near "totality".

The historical importance of the Annales School can be gauged in the fact that historians outside the Annales circle have more ambitiously explored the theoretical implications of heuristic insights provided by its founders. Braudel has been considered one of the greatest of those modern historians who has emphasized the role of large scale of socio-economic factors in the making and telling of history. He can also be considered as one of the precursors of World Systems Theory. Since then the study of environmental history has gained importance. In the fast emerging ground of research on environmental history, the problematic of intellectual and cultural history of forest has come to occupy a dominant position.

(Footnotes)

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. This was translated into English by Mariam Kochan in 1973 under the title – Capitalism and Material Life 1400-1800

. It was extensively revised by Braudel, and it turned into three volumes : The Structures of Everyday Life; Vol.2 : The Wheels of Commerce; Vol.3: The Perspective of the World[8]

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Enterprise, Strategy, Values : The Udupi Chain Of Hotels

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INTRODUCTION & OBJECTIVES

Udupi, a city in Karnataka, is synonymous with the vegetarian food of the region which is found the world over. Udupi restaurants were set up outside of the state post-1900. These eating places were extremely cheap as befitting the spending power of the customers and the simple fare they provided. Variety, restrictions, innovation combined with strategy, sustenance capacity and cultural values has lent success to this business venture. Udupi cuisine was promoted by the Shaivalli Madhava Brahmins who are supposed to have cooked food for Lord Krishna and continue to offer food to Lord Krishna during Chaturmas. [1]

The paper attempts to discuss the Udupi restauranteurs as an important business community responsible for taking around the globe the food culture of south India and preserving it as well. The study traces the history of the Udupi hotels from the 1900s when the restauranteurs from the Kanara coast moved out to give the rest of the country a taste of the food culture of Udupi. The study goes on to discuss strategies of these entrepreneurs which is the evidence of their business acumen and also throws light on the growth and sustenance of these eating places. The paper also attempts to see how restauranteurs with traditional cooking skills have succeeded in globalizing the cuisine keeping intact certain basic cultural values and in the process bringing modern and secular concepts into their own traditional set-up.[2]

HISTORICAL BACKGROUND

S. Krishnan informs us that the first major south Kanara hotelier was K. Krishna Rao who born in 1898 in the Kadandale village, in south Kanara.[3] Krishna Rao was taken out of school since the family required an extra working hand.[4] It was his uncle who got him a job in the Puthige 'muth'[5] in Udupi and this was the inauguration of his career in the food industry. A series of similar assignments in another 'muth' and then in a restaurant led him to Madras where he worked first as a domestic help and then as a kitchen boy. Krishna Rao's luck was transformed when in 1925 his employer offered him one of his restaurants for a paltry sum of Rs. 700 to be paid back in installments.

Krishna Rao soon opened two restaurants in downtown Madras which did brisk business since it was a European dominated area which did not have any good vegetarian eatery. The Udupi Sri Krishna Vilas and Udupi Hotel was only the beginning of the chain of hotels and restaurants that soon followed.[6]

In 1938 he started his first hotel which is today called Old Woodlands and soon he set up in Mylapore, a Tamil Brahmin locality, New Woodlands. He personally solicited guests for the 45 room hotel of the Old Woodlands by waiting at the Central Station. Also, he convinced a Music Academy, which then had its office opposite the hotel to conduct its 1938 annual music conference in Woodlands. The hotel thus received good patronage during the closing years of the Second World War. A drive-in restaurant was his next successful venture after which Krishna Rao decided to spread his wings outside Madras.

Udupi restaurants in the cities of Ahmedabad, Bangalore, Coimbatore, Salem, New Delhi and Bombay were soon followed by similar food chains in London, New York and Singapore. Following his death in 1990, his sons manage most of his restaurants. Krishna Rao's extended family has been responsible for inaugurating some new Udupi restaurants while some others have been sold. Interestingly, many of those who worked for him, impressed with his success set up their own restaurants' and even borrowed the name of Woodlands. This included his cashiers, receptionists and also his suppliers who used as springboard the nomenclature, 'Woodlands'.

Another well-known name in the chain of Udupi hotels is the Dasaprakash group. The founder of this chain, K. Seetharama Rao belonged to a family attached to the tiffin supply business in Mysore which he joined in 1921. The Dasaprakash group found its niche in the three strategic points of South India- Madras, Mysore and Ooty. Seetarama Rao built these catering concerns in the early 1920s to provide vegetarian food to travelers, tourists and the public at large. Soon they were developed in to the chain of magnificent hotels prompted by the creativity of Seetarama Rao.[7] The Dasaprakash chain had to deal with severe financial

crisis which have been resolved to some extent today and they have, like the Woodlands group spread their wings outside India.

There was yet another group of hoteliers who set up their restaurants in the city of Bangalore. The Kota Brahmins, originally from Kundapur, a village near Udupi, set up their first hotel in 1904 which was only for Brahmins.[8] The Udupi Sri Krishan Bhavan and the Jnanardhana Hotel in Bangalore were founded by a Kota Brahmin who migrated from Udupi via Shimoga. Parampally Yajnanarayana Maiya, a Kota Brahmin and his brothers were responsible for the Mavalli Tiffin Rooms or the MTR as is more popularly known. The MTR was set up in 1924 and did well catering to palace parties organised by the Mysore Raja.[9] Cleanliness and food quality was given priority over ambience at the MTR and the food business prospered. It was in 1975 that the Maiyas diversified into the business of convenience foods and instant mixes. [10]

South Indian cuisine made its mark in Mumbai as a result of the Udupi restauranteurs. Most prominent of the Udupi chain of hotels in the city is the Kamath restaurant. In 1954, a Gauda Saraswat Brahmin from North Kanara, Venkatesh Krishna Kamat started a small restaurant in Mazgaon which was the beginning of a successful restaurant chain that soon followed. Krishna Bhavan, Satkar, Samrat, Suvidha, all part of the Kamath chain were successful enterprises.[11] Kamath also spread in South India and later to the United States (Atlanta) and Japan (Tokyo). Interestingly, Venkatesh Kamath assisted financially those who wished to set up Kamath restaurants without paying attention to their caste affiliations.

In 1942, Rama Nayak set up the Udipi Sri Krishna Boarding in Matunga and by 1981 he owned four and managed ten others.

In Mumbai several non-vegetarian Bunts who had been employed by the Brahmin hoteliers set up their own restaurants under the name Udupi hotel and soon the Billavas or Poojari's too did the same.

As is common knowledge, a startup finds itself in a delicate situation. Its aspirations are high but its resource base narrow. Support, if any is from select quarters. An enterprise of this nature has to evolve a strategy that will garner support from the environment and enable it to leverage its resource base to realize its aspirations. The Udupi hoteliers successfully overcame hurdles and met challenges positively. Their hand of blessing on all those who opened their own business and even borrowed their name is indicative of their magnanimity and collaboration in business.

BUSINESS STRATEGY

Most entrepreneurial enterprises in India have started as family propositions. Many have, over a period of time, changed the format depending upon the compulsions. In the case of the Udupi restaurants, most of them continue as family enterprises.

It is true that education, as well as isomorphism with the environment, renders the family firm somewhat more professional. When such firms expand, they transmit these management values and professional cultures and are able to attract professional managers to operate their business. Udupi restauranteurs never felt the need to attract outside professionals since education did not turn the second generation away from the family business into professional, white-collar occupations. The Udupi hoteliers made the restaurant business a family business and set in a process of business succession. It also needs to be mentioned here that this business community did not diversify into any other business. Sons as well as sons-in-law joined the family business and utilized their potentials for its prosperity.

By employing Brahmin cooks, the Udupi restauranteurs provided them with an opportunity to go beyond the home and temple and yet continue with their traditional roles of cooking. This also ensured the flow of Brahmin clientele many of whom often entered the kitchens of the hotels. The Brahmins who cooked and served the food were always clothed in the typical attire of dhoti and shawl. Today, with education and the second and third generations of the Brahmin cooks taking up alternate occupations, cooks in the Udupi places are not necessarily from the community thus proving that secularization of the tradition of cooking food is an impact of education and capitalism. However, all the kitchen staff continues to wear the dhoti and shawl thus retaining the traditional attire.

When the restaurants were initiated in the South, it was the affluent European community in Madras and the holidaying hill station groups in Mysore who were attracted to the vegetarian fare. And, in Mumbai it was the working groups in mills and factories, not necessarily the Tamil and Kannada speaking, who were attracted to the cheap and appetizing fare of the Udupi restaurants. The scene is different today. Rathnakara Shetty's column in the Mungaru highlights that the new target groups for the Udupi 'joints' are working women,

rich youngsters as well as housewives.[12] There is something for the health conscious as well; the reference to idli as "steamed idli" and rice to "steamed rice says" it all.

Also important is the fact that many of the Udupi places which were exclusively for Hindus, having sign boards for the same, in the pre-independence period have become secular.[13]

As is well-known, ethnic entrepreneurs often reproduce their own business in multiple geographic locations. Such expansion serves to move the nature of the business from emphasis on high turnover and lower margin to higher status and higher margin. Udupi restaurants have today expanded the world over. Most of these restaurants spread to places where there was a strong migrant Indian population which had a preference for their own food. This horizontal expansion of the Udupi places and their strategy is in keeping with the "wheel of retailing"[14] hypothesis in marketing which predicts that retail establishments usually start as low-status, low-margin enterprises and in the later stages of their development turn into high-status, high-margin operations. Udupi restaurants offered less expensive fare than restaurants in the locality and it was for this reason that they began to attract non-Indian customers too, who began to treat this food as exotic.

Restaurants as public spaces, a hitherto unknown concept in South India were a gift of the Udupi hoteliers.. However, they did not advertise the food by any display except announcing "Meals Ready". This signboard was sufficient to get in the crowds attracted to the vegetarian fare.

While the Udupi restaurants provided a direct link with the eating habits of the state, in no way was it a social centre like modern restaurants or snack bars.

Décor or ambience was of no consequence at these eating places. Furnishing included wooden chairs or benches and marble-top or wooden tables as well as photographs of gods and goddesses or temples and often a photograph of the founder. Investment in aesthetics and visual art was never considered important. Service at the Udupi hotels continues to be quick and efficient whether the meal is a snack (tiffin) or lunch. The strategy of the Udupi restauranteurs had always been to concentrate on the quality of food and hygiene rather than ambience and luxury and this has been a selling point of this business community. It must be mentioned, though, that the Kamat groups' Satkar, Samrat as well as Suvidha have proved exceptions and are important landmarks and popular meeting places in the city.

Udupi hotels have responded to the changing consumption patterns in the post-globalization period. None of these establishments of the first generation Udupi hoteliers had to be closed down due to the disappearance of clientele. In the competitive dynamics of globalization, each of the Udupi restaurants sought to differentiate itself from the other, only to be imitated promptly.

Food is no longer restricted to the cuisine from south India but includes, especially in Mumbai, other varieties as well. Air conditioned Udupi restaurants serving fast-foods including pizzas, burgers Continental, Tandoori and Chinese foods are hot-spots today.

Another interesting fact when discussing strategy is that several Udupi restaurants which proudly publicized catering only to vegetarian cuisine, have become prudent to the demands of the times and serve non-vegetarian food as well. This again, is most common in Mumbai and goes hand in hand with the non-Brahmin Bunt community entering the restaurant business.

Interestingly, in the Udupi places, there was also no concept of tipping. More often than not the owner himself sat at the cash counter and bill payment was made directly to him. While in some of the hotels this practice continues, there are others where this is no longer the rule.

Good sense has also been the catch word in the use of technology whenever required for providing efficient service. The grinding stone has been replaced by mixers, blenders and food processors. Idli grinders and non-stick tawas are also in daily use. The style of serving and eating meals on the banana leaf was pioneered by the Udupi restauranteurs in keeping with the culture of South India. Those who frequented these restaurants ate with their hands. Later, steel plates and spoons and forks were introduced and today with the emergence of Udupi 'joints', melamine and glass crockery are in use.

Worldly Goddesses, Other-Worldly Religion

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Goddesses occupy important place in Jainism. Many of the devotional and ritualistic aspects of the Jain religion are centered round the goddesses. Of course, conceptually and philosophically the cult of goddesses poses interesting situation in case of Jainism. As such, Jainism looks Mok°a (salvation of the soul from worldly cycle) as the ultimate goal. Worldly life is looked down upon. One is expected to develop non-attachment towards the worldly pleasures. Tîrthaòkaras [1] and their characteristics are considered as the ideals. They are looked as 'human beings' or perfected beings. But the concept of worship of Tîrthaòkaras in terms of asking for favours did not have any place in Jainism. Even then the cult of goddesses answering to worldly requests evolved within Jainism.[2]

Evolution of the Goddesses' cult

Their evolution can be directly linked to various influences. The phenomenon may have been the outcome of passive borrowing from Hinduism. It is often looked as a 'Hindu practice followed by the Jains'. Being surrounded by the Hindus and huge pervasive influence of Hindu devotional traditions, it was difficult to remain untouched by the currents of the goddesses' worship. Or conversely it may be looked as strategy of prevention against the spread of important rival traditions namely Vai°òvism and Œaivism. Putting things into perspective, Jainism as a tradition does not adhere to the concept of creator god as prevalent in the Brahmanical faith. This presupposition also altogether denies the existence of 'omnipotent' and 'interfering' god. The cycle of Karma is seen as the most overpowering principle. The Tîrthaòkara will not be present in the SaCsâra i.e. the world of unliberated beings nor would he disturb the working of the cycle of Karma.

But the case of goddesses is different and exceptional. Their concept seems to be inconsistent to this basic worldview of Jainism. Their role and standing is on their ability to grant requests and offer protection. They represent worldly happiness in a perfected state and have been considered to be the facilitator of worldly benefits. They are considered powerful to whom assistance in worldly affairs can be asked for. A pair of yak°a and yak°i, a divine male and female attendant (god and goddess) has been found linked with each of the Jain Tîrthaòkaras. According to Jain belief, one yak°a- yak°i couple is appointed by Indra to serve as attendants of each Jina. [3] In sculptural representations a yak°a would usually be depicted on the right side of the Jina and a yak°i on his left. It was by about the tenth century A.D. that the worship of yak°is seemed to have been stabilized in Jainism for e.g. this practice was quite widespread in South India.[4] They began to be referred as tutelary goddesses of the Jain religion (œâsanadevatâ) and came to occupy prominent position. However, earlier sculptures of the Tîrthaòkaras did not have attendant deities. U.P.Shah's voluminous work also points out to the fact that the Âgama texts are silent about attendant god-goddesses pairs.[5] Historically it was post-Gupta period which witnessed the growth of Tantrism [6] in all the Indian sects, namely Hinduism, Buddhism and Jainism; the pantheons were multiplied in respective religious traditions. Jainism did not remain apart and the expansion of the goddesses' cult can be linked to this phase. Twenty four yak°is began to be formally venerated in Jaina rituals and art; some of them although gained greater popularity over the others. Again, in principle the goddesses have been revered greater in the œvetâmbara tradition than the Digambara.

Tîrthaòkaras and the goddesses

The goddesses though associated with the Tîrthaòkaras hardly shared the features or ideals of their masters. Tîrthaòkaras have attained liberation and are free from râga and dve°; the goddesses are unliberated beings and are not perfectly in line with the ascetic ideals of Jainism. While on one hand, the phenomenon becomes inherent contradiction in the larger context, it would not be improper to conclude that it makes Jainism a full package or a multi-faceted religion as it has always professed or claimed to be. While Tîrthaòkaras are beyond the worldly levels, the goddesses are the ones very much available for worldly calls. The fact the goddesses are not 'unreachable' like the Tîrthaòkaras accounted for their popularity. Magical powers have been said to associate with the goddesses. They are figured as protective deities, fulfilling the wishes of those who worshipped them. The general view is that they will give wealth, health, success in business or any other worldly favours desired of. Each of this Devî is supposed to have an influence on humans and animals. In

other words, the goddesses' cult represented granting of more space to the mundane aspirations of the followers.

The similar kind of development can be noticed in the development of bodhisattvas in context of Mahâyâna Buddhism; though the point of distinction also remained as the goddesses' cult never became central in Jainism as happened in case of bodhisattva cult in Buddhism. The goddesses are not looked as independent objects of worship; their association with the Tîrthaòkaras qualifies them to the respectable place. Their association with the highest sacred ideal of the Jaina world i.e. Tîrthaòkaras is never lost sight of. Their shrines are mostly found adjoining to the main shrine of the Tîrthaòkaras. The salutations are first to be offered to the Tîrthaòkaras than to the goddesses.

Again, the aims of the worship of the Jaina goddesses are different from the ultimate religious goal of liberation. Their adoration is done with the different frame of mind. They are never approached or seen as an aid in attaining liberation in Jain tradition. Even when the goddesses helped the devotees; they are doing so due to their approval of piety towards the Tîrthaòkaras and not towards the former. The whole scenario imbibes in-built strain, for the devotees expect worldly favours from the goddesses whereas the seeking of worldly benefits is considered as an awkward feature in the highly ascetic Jain tradition. The whole paradigm becomes strangely interesting when one finds that the goddesses are venerated but not looked as the 'ideals' to be followed, and in case of the ideal Tîrthaòkaras the connection in practical terms with the devotees remains absent.[7] That is to say, Jain goddesses do not fall into any strictly religious or sorteriological category. Some of these goddesses can be traced to the Eastern India during the early phases of Jainism. Others were certainly the outcome of the process of assimilation. Such phenomenon is commonly found in the geographical expansion of the religions. The religious traditions need to incorporate the beliefs and practices of the masses so as to gain strength. The synthesis of 'foreign' elements takes place through different ways and stages. Assimilation can be sometimes so smooth that the 'original' elements can be put into questionable juxtaposition. The process unfolds itself as an interesting puzzle. At times, it becomes difficult to configure that the process is assimilation or infiltration. The legend from medieval literature can be appropriate to convey the point. The Jain layman who was converted from Hinduism was persecuted by the goddess whom he had previously worshipped. She carried off his son and cattle. Yet, the layman refused to worship her. Layman finally agreed only on the condition if she accepts the place below the Tîrthaòkaras. [8] The story has symbolic as well as practical meanings and implications. While it indicates absorption of Hindu or non-Jain elements into the Jain tradition, it also conveys the undisputed superiority of Jain Tîrthaòkaras in relation to the goddesses. [9] A religious tradition needs to reflect superiority of its deities over the deities of other sects in order to obtain a following and attract the masses into its fold. Till date the goddesses are considered subservient to the Tîrthaòkaras, although they have grown over the passage of time in terms of religious space. The whole lot of the beliefs and practices linked to the goddesses remained acceptable within the tradition as theoretically a Tîrthaòkara could not be approached for fulfillment of worldly desires. That means basis remained undisputed, periphery became open to changes. Such changes or modifications largely convert religions into popular and accessible spaces. If such changes are not accepted officially in the tradition or taken on record, they continue to flourish separately or paralleled. Even this might create a separate sub-sect or a set of 'half-converted followers'. Some of the most important of the yak°is, Ambikâ, Padmâvatî etc. are discussed below.

Ambikâ

Ambikâ whose name means 'mother' appears as a benevolent maternal figure. She has been one of the most popular goddesses in the Jain tradition. She is the yak°i or the œâsanadevatâ of the twenty-second Tîrthaòkara Neminâtha, though earlier she seemed to have been associated with all 24 Tirthankaras as an attendant deity. Her greater popularity can be linked to the popularity of her master; to illustrate Neminâtha has been one of the four Tîrthaòkaras discussed in greater detail in the Kalpa Sûtra. Iconographically, she is generally depicted with two children and mangoes. She is shown in golden complexion. Her vehicle is lion. There are iconographical variations in the images of Ambikâ in terms of the arms which may be two, four or more than four.

As a goddess she is associated with childbirth and prosperity.[10] One would rarely found the association of fertility with any of the Tîrthaòkara. Even the basic principles of Jainism would hardly consider fertility as important value or feature. As a deity, Ambikâ has also to be feared of and has to be pacified through various rituals and mantras. Again, this also does not go well in line with the Jain ideals. Fearlessness or feeling of abhaya has been associated with Jain Tîrthaòkaras. Further, iconographically she seems to be an assimilation of several old goddesses. There are points of similarity between Ambikâ and Durgâ in respect of name, appearance and other aspects. Ambikâ is at times referred as Pârvatî. Ambâ, Ambikâ or Ambâlikâ are alternate

names of popular Hindu goddesses. Ambikâ is said to possess the power of driving away the enemies of her devotees, common feature associated with Hindu goddesses.

Padmâvatî

Next important goddess is Padmâvatî. She is the attendant of the 23 rd Tîrthaòkara, Parœvanâtha. She has serpent roots over head. She seems to be associated with a cult of snake goddess and eight nâgas. There is not much evidence of this relationship before the tenth century..As indicated from her name, she has also been associated with padma or the lotus; the point that brings her in interesting comparison with the Buddhist Târâ who also happened to be chiefly associated with the similar symbol. The cult of Padmâvatî has given rise to a large number of 'mantras' and 'yantras'. She is often displayed in red and golden clothes. She has been figured as goddess of beauty and wealth. The devotees worship her with the expectation that she would provide wealth. The cult of Padmâvatî has evolved in tremendous proportions. She is also known as Gotra-devî or kula-devî of the œîlâharâs and other families in the South. [11] She remained the most popular Jain goddess in medieval Karnataka.

Jain goddesses and their counterpart

The relation of the Jain goddesses and their Indian counterpart is an interesting one. There are points of similarity between the Jain and Hindu goddesses. The Jain list contains the names which sound much Hindu for example, Gaurî, Câmuòdâ, Kâlî, Mahâkâlî and so on. Yet there are features that make the Jain goddesses distinct like the latter are invariably benevolent, unmarried and vegetarian. They are more related to life-crises than to life-cycle rites. There are differences in respect of Jaina and Hindu iconography; even though the chances of borrowings are invariable. Sometimes the Hindu and Jain traditions might have borrowed or evolved from the common heritage of goddesses worshipped in ancient India. In many senses, the cult of the goddesses sounds like the Hindu add-ons. Yet, there can be little doubt that the goddesses' cult broadened the base of Jainism and provided a sacred symbol which the pious Jaina could approach for favours.

(Footnotes)

[1] According to Jain tradition, there have been twenty four Tîrtha karas or leaders of their religion. They are considered spiritual teachers.

[2] The cult of Gods also evolved in Jainism. However, the paper focuses on the goddesses alone.

[3] Jina stands for spiritual victor. It is a synonym for Tîrtha kara [4] P.B.Desai, Jainism in South India and some Jaina Epigraphs, Sholapur, 1957, p.72.î[5] U.P.Shah, Jaina-Rûpa-Maòdana (Jaina Iconography), Vol.1, New Delhi, 1987, p. 213.

[6] Tantrism emphasised on the development of occult powers, and consisted of mystic rituals and practices.

[7] Padamanabh S.Jaini, The Jaina Path of Purification, Delhi, 2001, p.295.

[8] Pradyumna Sûri, Mûlaœuddhiprakaraòa with Devacanda Sûri's commentary, Vol.1, ed.A.M.Bhojak, Ahmedabad, 1971, pp.71-72.

[9] Even in case of Buddhism the references of the conversion of yak°as by Buddha are found; Ram Nath Mishra, Yaksha Cult and Iconography, Delhi, 1981, p.37.

[10] U.P.Shah, op.cit., pp.246-247.

[11] Ibid., p.64; P.B.Desai, op.cit., p.171.

Predominant Role Of Rivers In Temporal, Cultural And Spiritual Life Of Indians

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Abstract

Indian way of life has been largely aqua-centric. Rivers have played an important part in developing mutual bond between human and nature. Worship of river-goddess and water deities shows man's total oneness with the nature. The Gangadasahara festival (May-June) and Narmada festival in Kartik Pournima and Somavati Amavasya are celebrated in India. Being sacred, there is no concept of Parikrama of any other river except that of the Narmada.Vedic sages have composed their hymns in Sindhu valley. According to Rigveda rivers are life bestowing and the Nadisukta (river hymn) has been important appreciation to rivers. Sage Vyas had described rivers as 'mothers of the world'. Saraswati the most revered river of the Aryans is often described as superior mother (Ambilama). Events in Indian epics Ramayan and Mahabharat have occurred on the banks of the Ganga Yamuna and other important rivers of India. Tales of Krishna's love and romance on bank of Yamuna is popularly called Krishna Leela. Relation of common people with river Godavari is found in Gatha Saptashati an antology composed by Satavahana King Hala as early as first century A.D.

Narmada at Mandu (Central India) still enlivens the legend of Rupmati and Baj Bahadur of medieval period. Aurangzeb imprisoned his father Shahjahan in the famous Agra fort and had block the supply of water of Yamuna river to the fort. Upon this Shahjahan has praised Hindus who offer water even to their dead". Pandit Tambeshastri wrote a poetry known as Krishnalahri in which a huge idol of the goddess Krishna is imagined. Agni Purana and Skanda Purana also refer to mythologies related to river Cauvery. Swami Vivekananda had described about the Ganga at Rishikesh as clear, wonderfully sweet, ice- cold charming water of Valmiki's hymns making sound Hara Hara and echoing of the same from the neighbouring mountains. He says "Do you remember that life in the forest, the begging madhukari alms, eating on small islands of rock in the bed of the Ganga, heartily drinking of that water with the palms...". Many customs and festivals are related to water. During special oblations to deities water is used. At some places whenever lakes get filled up with rainwater, the people gather around the lake to celebrate. In Uttarakhand region the bride after getting married comes to the new village and bows to the spring or the pond. The Kumbh Mela reflects our close relationship with water. It's a symbolic ritual highlighting emotional unity, and is also mentioned by Chinese traveller Hieun Tsang's (629-45A.D.).Nand Rishi (Shahajananda or Shaikh Nuruddin) born in 1377 around Kashmir had dwelt in a cave for about 12 years eating nothing except herbs endire and Upalhak. Said ... "he who considers another person and himself equal- He has crossed the Sindh (river) of the World".

Indian way of life has been largely aqua-centric, here chanting the names of the five rivers while bathing and eulogizing the glory of water itself, has been a part of the tradition. The country abounds in rivers. Transcending down from the peaks of the Himalayas, the Ganga, Yamuna, Brahmaputra, Sutlej, Indus and Jhelum and many of their tributaries wind their way across the northern states and merge into the Arabian Sea or the Bay of Bengal. And from the Vindhya Ranges in Central India, the Narmada, Krishna, Kaveri, Godavari and their tributaries spread a web across the eastern and southern states of the country. Rivers have played an important role in developing mutual bond between human and nature. Worship of river-goddess and water deities shows man's total oneness with the nature.

The following hymn from Rabindranath Tagore's Gitanjali[1], reflects the pulse of the river in all its glory[2]

"Where the mind is without fear and the-head is held high:

Where knowledge is free;

Where the world has not been broken up into fragments

by narrow domestic walls;

The description of India in the epics as Bharatavarsha (with its nine Khandas) refers, of course, only to the reputed dominions of Bharata, the son of Sakuntala, in the valley of the great rivers. The word India has

in itself a very interesting history. It is derived from the Sanskrit Sindhu[3], a river , a term used specially of the great stream we still call the Indus.[4]

During the Vedic age the first dwelling place envisaged is the Valley of the Indus, with its 5 tributaries, Jhelum, Chenab, Ravi, Beas and Sutlej, the district now known as the Punjab. (This was the land of Sapta Sindhavas[5] with the 7th stream as the now lost Sarasvati[6]).

In Rigveda (Mandala III) an interesting reminiscence about Viswamitra taking the side of Bharatas, was on the march when he came to the junction of the two tributaries of the Indus, the Vipas (Beas) and Sutudri[7](Sutlej). These he propitiated by his song and the hymn gives the dialogue between the sage and the Rivers.

A portion of the dialogue runs as follows[8]:

Visva I've come to the most mother-like of rivers;
We stand beside the broad, auspicious Vipac;
Like mother kine fondling their calves together;
Unto a common home they're moving onward.

Rivers: Thus move we onward, swelling with our waters,
To find a home that's by the gods appointed;
Our headlong, forward rush no man can hinder;
What seeks the sage, calling upon us rivers?

Visva: Now listen to the poet's words Ye sisters!
He comes from far, with chariot and with wagon;
Bow down your selves, be easy to pass over,
And with your waves, ye streams,
Touch not our axles.

Rivers: Unto they words, O Poet, will we listen;
Thou comest from far, with Chariot and with Wagon;
I'll bow to thee, even as a buxom woman;
As maid to lover, I'll be gracious to thee.

The qualities of the water of Sutlej are;

Coolness (Susitam)

Lightness (laghutvam)

Tastefulness (Svadutvam)

Destroyer of diseases (Sarvamayagham)

Purity (Nirmalatvam)

Digestive (Dipanatvam)

Appetizing (Pacanam)

Giver of strength, intelligence and retaining power (Balabuddhi Medhayusanca)

Most rivers have mythological or Puranic legends associated with them. Indian mythology attaches a lot of importance to snana or bath, which is an essential component of the daily ritual of personal cleanliness. A bath is mandatory among the Indians, specially among the Hindus, for participation in an important religious occasion or festival.

The huge central plain- the cradle of so much in history and literature- is watered by the Ganges (Ganga, 'the goes'), the sacred stream which descended from heaven upon the head of Siva and is the

holiest and most venerated river on earth by the Hindus. Its biggest tributary is the Jumna[9], also holy like the parent stream.. Yamuna also called Vilola is sister of Yama and daughter of the Sun and Sanjna. Yamunotri in the Tehri Garhwal region is the source of Yamuna, near the glacier from which river Yamuna rises, there are a number of hot springs. The water of the river Ganga are white while those of the Yamuna are black or blue. At Prayaga where the two rivers meet, one can distinguish the white and blue waters of the Ganga and Yamuna. Kalidasa in his Raghuvansha has written beautifully about the confluence. He says, "when the water of the Ganga and Yamuna mingle, it appears as though diamonds and sapphires were woven together in a string; as though a flock of white swans had suddenly run into another flock of black swans; as though garland of white lotus buds were interspersed with blue lotuses; as though streaks of lightening has merged into a sheet of darkness; as though clear blue sky were spotted with wholly clouds of autumn". The united river enter the Bay of Bengal and there constitute a delta of wide extent.

In Ellora cave no 16 the three river goddesses Ganga, Jamuna and Sarawati are shown while in cave no 21 the figures of Ganga and Yamuna are carved on the north and south walls respectively[10]. The descent of the Ganga is carved in sculptures at the coastal site of Mahabalipuram near Madras.

The Gangadasahara festival (May-June) and Narmada festival in Kartik Pournima (October-November) and Somavati Amavasya are celebrated in India. Being sacred, there is no concept of Parikrama[11] of any other river except that of the Narmada, it's the only river in the world whose around 1700 mile parikrama is done by devotees. Omkareshwar K Shri MayaNandji Chaitanya has done two parikrama of Narmada and wrote Shri Narmada Panchang in 1915[12]. K Shri Damodar Moreshwar Laghate of Gwalior did Parikrama five years and wrote Narmada Parikrama Varnan in 1919. Narmada is also called Shankri because of its origin from Lord Shankar's throat while he was meditating on a hill top[13]. 185 Adhyay of Matsya Puran talks its origin[14]. The followers of the Shiva cult believe that every white quartz pebble around Narmada is Shiva's "Roop" (incarnation) a proverb goes Narmada Ke Kankar, Vehi Shiv Shankar.

Narmada Stav

Narmade! Hai Naman Tujhko,

Satat Nij Jan bhuti de

Amarkantak Nag-Karitini,

Gadgaddhwanimay Suhasini

Sangmarmar Chamar Shobhini

Bhakt Jan Man Kam De.....

Narmadaji Ke Bhajan

Rewa Tero Daras sahaj Sukhai

Amarkantak se varun disha ko

Chali nag gati payi

Bharatkhand do kin jakar Sindhu samai.[15]

(Oh! river Narmada we bow before you for continuously motivating us, imparting beauty to the mountain range. Also called "Rewa" its easy view is said to lead to happiness. It flows in a zigzag manner to finally meet the sea)

Vedic sages have composed their hymns in Sindhu valley. According to Rigveda rivers are life bestowing and the Nadisukta (river hymn) has been important appreciation to rivers. In Rigveda there is mention of Ganga only twice because at that time the Aryans had just entered the Gangapradesh but later Brahmanas, Aranyakas, Purana give lot of information on Ganga[16]. Sage Vyas had described rivers as 'mothers of the world'. Saraswati[17] the most revered river of the Aryans is often described as superior mother (Ambilama). Events in Indian epics Ramayan and Mahabharat have occurred on the banks of the Ganga Yamuna and other important rivers of India. Tale of Krishna's love and romance on bank of Yamuna are popularly called Krishna Leela. Relation of common people with river Godavari is found in Gatha Saptashati an antology composed by Satavahana King Hala as early as first century A.D.Saint poetTukaram's devotional songs (Abhangas) cover river Indrayani of Dehu Village. A Bengali poem, the Manasmangal described the voyage of the merchant Chand, whose fleet set sail from a port in the Ganges valley, passing through Bengal, it anchored at Gangasagar where the merchant performed worship before departing for Patan in Gujarat.

Narmada at Mandu still enlivens the romantic legend of Rani Rupmati and Baz Bahadur [18]of medieval period. Emperor Akbar sent a team to explore, the source of the Ganga, which succeeded in preparing a map of Lake Manasa showing the Brahmaputra flowing from it. It is said that Akbar would relish drinking the Ganga waters and Gangajal was regularly sent to him in huge jars for his personal use wherever he was stationed. Aurangzeb who succeeded in eliminating his three brothers in war of succession (1657-1658), imprisoned his father Shahjahan in the famous Agra fort. He went to the extent of stopping the supply of Yamuna water to the fort. Upon this Shahjahan expressed his agony in one of his letters to Aurangzeb

Praised be the Hindus in all cases,

As they ever offer water to their dead

And thou, my son, art a marvelous Muslim,

As thou causest me in life to lement for (lack of)water.

The city Ujjayini stands on bank of river Sipra . Kalidasa gives a vivid description of the river Sipra in his famous work Meghaduta. In Raghuvansham he wrote "Rivers are like mothers for the country and mountains like the father.

Agni Purana and Skanda Purana also refer to mythologies related to river Cauvery (Kaveri). The Sage, Kavera[19] was engaged in Penance on the Brahmagiris, legs crossed, eyes closed and mind turned inward; foodless and waterless, he was lost for months-or, was in years!- he was given a baby in return, who grew up as Kaveri

Poetess Avvai wrote

The Cauveri is the best of rivers

The Chola is the best of Kings

The Coromandel is the best of countries,

And lotus-footed Silambi's[20] anklet of beaten gold is the anklet of anklets[21].

River Kaveri is dearest to the South Indians, who believe not only in the motherly form of this nourishing stream, that has made its water fed areas proverbially fertile, but also as the holy one rendered more sacred by a deep-rooted belief that all the sacred rivers of this vast sub-continent like Ganga, Yamuna, Godavari, Krishna, Narmada and Sindhu rush into the stream annually between October 15 and November 15, when the sun enters the constellation Libra in the township of Mayuram[22] (all the sacred rivers of the land are believed to rush from underground to mingle their sacred waters.)

Swami Vivekananda had described about the Ganga at Rishikesh as clear, wonderfully sweet, ice-cold charming water of Valmiki's hymns making sound Hara Hara and echoing of the same from the neighbouring mountains. He says "Do you remember that life in the forest, the begging madhukari alms, eating on small islands of rock in the bed of the Ganga, heartily drinking of that water with the palms..." In his work The Discovery of India Pandit Jawaharlal Nehru[23] wrote "The Ganga, above all other rivers, is the river of India, which has held India's heart captive and drawn uncounted millions to her banks since the dawn of history. The story of the Ganga from her source to the sea, from old times to the new, is the story of India's civilization and culture, of the rise and fall of empires, of the great and proud cities, of the adventure of man, of the quest of the mind which has so occupied India's thinkers, of the richness and fulfillment of life as well as its denial and renunciation of ups and downs of growth and decay, of life and death"

Ganga Lahiri one of the most popular hymns composed by Pandit Jagannath talks of the river as the mother who alone would care for the outcaste and the "wicked" sons while other mothers may be tempted to take care only for the good sons.

Dwijendralal Roy a famous poet, dramatist and satirist composed a moving hymn on Ganga[24]

When my life's little day, O Mother, comes to an end

And, wistful, I wait upon eternity,

May thine unfailing Grace on me descend

On the eyes in sleep, on the ears in melody.

And my limbs, O Ganga, with Thy nectarous bliss.

Redeem my restless soul with Thy deep peace

Waters of Ganga are used for rituals at the time of birth, wedding or any other important occasion. People ever swear by the name of Ganga. The water of Ganga has unique medicinal qualities. It is wholesome, portable and has long shell life[25]. Ganga's water has germ killing ability and is sprinkled to clear away any evil spirits/ thoughts at home.

Many customs and festivals are related to water. During special oblations to deities water is used. At some places whenever lakes get filled up with rainwater, the people gather around the lake to celebrate. In Uttarakhand region the bride after getting married comes to the new village and bows to the spring or the pond. Families in different regions of India name their daughters and daughter-in laws after the rivers like Ganga, Yamuna, Gomati, Godavari, Kshipra, Krishna[26], Padma[27], Cauvery etc.

A Namskar or Bow (salutation or salute) is dear to the Sun; A stream of water (pouring water in a small stream over Shiva's idol) is dear to Shiva[28]. The Sind Brahmans in their own country worship the sea (they are water worshippers). An interesting article 'Religion in Sind' talks about customs observed in Lower Sind regarding the river cult which is associated with the story of the Incarnation of the River God. In the eleventh century, Tatta was the capital of Sind ruled by Islamic king Marakh, who wanted the Hindus of Sind to be converted. The Hindu Panchayats asked for a respite of 3 days on the expiry of which they would make a final reply. The older members of the panchayat, who were learned in the Sastras and the Bhagawad Gita, called to mind a shloka of the third book of the Gita, wherein it is written, "Whenever the dearest ones of God are oppressed or their ritual interfered with, God, becoming incarnate, will protect those dear to him."

They offered prayers for three days continually on the bank of the river at Tatta, wherein a voice was heard from the River, saying "Eight days from today I shall be born at Nasarpur in the house of Ratanrai and Deoki and shall be called Uderolal, this became a truth on first day of Chitra in the year 1007 Samvat, who was later called Zinda Pir. Uderolal later guided the above King that the world is the creation of God and all is according to His nature, wherefore he should abandon his plan and cease from tyrannizing over the Hindus. A reference to the Sastras or the Koran would show that God had created all things in His wisdom and in the fullness of His wisdom had He created many religions. To Him Hindus and Turks were alike. Those who remember Him are those who are nearest and dearest to Him. It would be better therefore for the King to follow His (Uderolal"s) advice and abandon his plans.[29]

The Sea unfolds a story of discovery and trade, adventure and exploration, of strange creatures and corals and weeds and flowers. When you are at the sea you will recall some of the stories you have heard, or read, of ships and boats that crossed it and of the dangerous risks and high adventures undertaken by the travellers.

Also the Samudra Manthanam[30] Scene is there on a cave in Ellora and on a frieze in Ankorwat Temple in Cambodia. In Maharashtra the Narali Pournima is celebrated on the fifteenth day of the bright half of Shravan (August), people worship the sea and offer a coconut to it. Those living away from the coast offer coconuts to rivers, lakes and tanks in their vicinity. The river Savitri in the Colaba district takes its rise near Mahabaleshwar and is considered very sacred. The following account is given of it origin.

God Brahma had two wives Savitri and Gayatri. A dispute having arisen between them they both jumped over a precipice. Savitri assumed the form of a river and fell into the sea near Bankot. Gayatri, on the other hand concealed herself in the river Savitri and manifested herself as a spring near Harihareshwar in the Janjira State[31]. In Thana district people worship the images of the following seven water nymphs or Apsaras, Darduri, Jatupi, Kurmi, Karkati, Makari, Machhi and Somapa.

The Kumbh Mela[32] reflects our close relationship with water. It has been rightly described as India's ageless river-side religious festival (held at Ganga at Hardwar, Sangam in Prayag, Sipra in Ujjain and Godavari in Nasik and at Sangam in Prayag). For this no invitation is given, no propaganda is carried out, it's a symbolic ritual highlighting emotional unity which draws not only the mystic and the Pandit, the ignorant villager etc. Exactly when did the legend of the Kumbha first became crystallized and began attracting pilgrims is unclear, but we do know that the Chinese traveller-historian Hieun Tsang who came to India in the seventh century, witnessed this magnificent religious festival at Prayag[33], for he has left a graphic account of it. He wrote that about half a million people gathered round about the confluence and the ceremony lasted for 75 days. The pilgrims comprised people from almost all ranks of life- from the Emperor Harshavardhan with his ministers, tributary chieftains, down to the beggar in rags. It is possible; however that Harsha did not

initiate the festival, but only adopted it and gave it a royal fillip in order to promote religious fervour among the people. It may be presumed that it has continued ever since down to our own day. It is said that Shankaracharya gave an organized form to the Kumbha Mela.

The pilgrims to Kumbha Mela know full well that dangers lie in ambush at every bend, and that anything may happen in vast gatherings massed together on a comparatively small strip of land. Those who truly believe in the purifying power of holiness will go again to the tirthas [34] to win the inspiration they need, upbuoyed by their faith and knowing all the time that He will assay it again and again. And so long as this faith continues to sustain her teeming millions, India's soul cannot die[35]. In Rigveda, for example, we read that, "at the holy confluence of the white and blue streams those who come to discard their bodies achieve Immortality: Sita-Site Sarite Yatra Samgate ye cai tanwam Visrijanti dhiraste amritattwam bhajanti," In Mahabharata, we find the mighty warrior Bhisma, asking Sage Pulastya, about the symbolic message of the tirtha. Rather elaborate in his answer the sage goes on to describe nearly two hundred tirthas and rivers and the specific boons they are supposed to confer on the aspirant. In the course of his informative discourse he goes so far as to say that the pilgrim who bathes at the confluence of the Ganga-Yamuna, wins absolution for his whole family.

'Sidney Low who visited Kumbha during 1906 writes "nothing more impressive, picturesque and pregnant with meaning and significant than the Kumbha Mela can be witnessed in India."[36]

Nand Rishi (Shahajananda or Shaikh Nuruddin) born in 1377 around Kashmir had dwelt in a cave for about 12 years eating nothing except herbs endire and Upalhak. Once his mother, Sadar Maji, visited him and asked him sorrowingly how he was living on these bitter herbs? Upon this he replied...

The taste of Upalak and Endire,

That taste is reconed a Soma Juice.

He who, living milk, churns water,

He, so to speak, came into this world

He who considers another person and himself equal-

He has crossed the Sindh (River) of the World"[37].

(Footnotes)

[1] Unesco celebrated its centenary in 2010.

[2] Alaka Shankar, The Mighty and Mystical Rivers of India, New Delhi 2002. p13.

[3] River Sind was called Mihran Ab-i-Sind, Aba-Sind or Nil Ab by Muslim historians and geographers. Sindhu became for the Persians Hindu.

[4] Herbert H Gowen, A History of Indian Literature, London 1931 p26

[5] This was called Haptahindu in Vendidad– A Handbook of the Parsi.

[6] The sacred tank at Pushkar near Ajmer is supposed to be situated on the bed of the Sarawati.

[7] Means a river running in hundred course.

[8] The Translation of the Veda by W. D. Whitney, in The North American Review 106,209 (Apr. 1868), pp. 515-43 [VISHVAMITRA AND THE RIVERS^ Rig-Veda, III. 33]

[9] Jumna was also written river Jun (Col H Yule and C.B. Palermo, The Geography of Ibn Batuta's Indian travels

in Indian Antiquary August 1874, p.210) Yamuna is also called Kalindi

[10] T.V.Pathy, Ajanta, Ellora and Aurangabad Caves:An Appreciation, Aurangabad 1991, p77

Parikrama is also referred to as Pradakshina. Both are Sanskrit *words: Parikrama literally means "the path surrounding something" (Circumambulation)*

[12] An ardent devotee of river Narmada.

[13] P P Dandawate and P S Joshi, 'River Godesses in Mythology, Literature and Art' in K K Chakravarty and G L Badam (ed.), River Valley Cultures of India

, New Delhi, 2005, p.316

[14] Dayashankar Dube, Narmada Rahasya, Prayag 1934.

[15] Ibid p159, 165

[16] Tarkateerth Laxman Shastri Joshi (ed), Marathi Vishwakosh, Vol.4, p.766

[17] The river Saraswati flowed over 1,600 Kms from Mount Kailas(Manasarovar Glacier) and tributaries emanating from Har-Ki-dun(Uttaranchal)

[18] Miyan Bayezid Baz Bahadur was the last sultan ofMalwa, *who reigned from 1555 to 1562. He is known for his romantic liaison with Roopmati, a singer ofRajput birth. He was a skilled musician.*

[19] Some books mention that Childless King Kaveran did tapas and Brahma gave him a boon in the form of a daughter.

[20] She was a Courtesan

[21] K Nagarajan, Cauveri from Source to Sea, New Delhi 1975 p.92

[22] Mayuram is situated in the Thanjavur district of Tamilnadu

[23] OUP, 1985, p.51

[24] Vijay Singhal, A Divinity in flow Ganga, Gurgaon, 2008.

[25] Jagmohan Mahajan, Ganga Observed : Foreign Accounts of the River, Indica Books, 2003, pp.18-20

[26] Its an inland river which rises from Mahabaleshwar, the river Tungabhadra is part of the Krishna river system.

[27] The Brahmaputra merges with Ganga in Bangladesh and forms the river Padma

[28] 'The folklore of Gujarat' in Indian Antiquary(Journal of Oriental Research from 1872-1933 edited by Sir Richard Temple),1917, p.9

[29] G.E.L.Carter, Religion in Sind Part I, August 1918, p.200

[30] In Hinduism, *Samudra manthan or Sagar Manthan means churning of the ocean of milk*

. It is one of the most famous episodes in the Puranas and is celebrated in a major way every twelve years in the festival known as Kumbha Mela.

[31] 'Folklore of the Konkan' in Indian Antiquary (edited by Sir Richard Temple) December 1915, p.14

[32] Mela, is a fair, a congregation assembled to celebrate a memorable day of festivity.

[33] Date was 644 A.D, perhaps first account of the Kumbha Mela in recorded history.

[34] A holy town or village which stimulates the pilgrims aspiration for the spiritual life and helps their inner purification.

[35] Dilip Kumar Roy and Indira Devi,Kumbha India's Ageless Festival, Bombay 1955 pxxviii

[36] Subas Rai, Kumbha Mela History and Religion: Astronomy and Cosmobiology, Varansi 1993, p16

[37] Pandit Anand Koul, A Life of Nand Rishi in Indian Antiquary, December 1929, p.221

Astabhoga: Privileges In The Land Grants Of Early Medieval Deccan

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Introduction

The region denoted by term 'Deccan' is expansive and may mean different regions to different people. Generally it is understood that the term comes from the Sanskrit word Daks#ina meaning the south. It is hence accepted as the southern region of India which was in ancient times known as Dakshiòâpatha. Deccan generally connotes the land lying to the south of Vindhya ranges stretching to the three seas. Geographically this region is characterised by the volcanic lava formations known as Deccan Trap with the topography of the plateau hence also known as Deccan Plateau. The region with topographic features of plateau covers today the states of Maharashtra, Andhra Pradesh, and Karnataka. However these in historical periods have taken a personality of distinct sub-regions and hence each requires a separate study. The present paper focuses on the region of western India encompassing the present states of Maharashtra, Karnataka and Goa which share many common features besides sharing a common socio-economic and political tradition giving rise to a unique sub region within Deccan.

The entire span of time from around first quarter of seventh century to first half of fourteenth century witnessed major political upheavals affecting the fabric of society and perhaps ushering in a number of changes. The post Sâtavâhana period witnessed the rise of Vâkât#akas in the Deccan. During 6th century rulers of Traikut#aka dynasty brought Western Maharashtra under its control. However, after Vâkât#akas from AD 550 to AD 760 and AD 973 to 1189, part of Maharashtra was under the rule of the Câlukya of Badami in Karnataka, and later under the Câlukya of Kalyâni. The most powerful of the Câlukya of Badami Pulakeúin (610 AD-642 AD) conquered Tri- Mahârâs#t##rika (the present Gujarat, Maharashtra and Karnataka). He had made Nasik an important centre for administration. From AD 753 to AD 973 the Râs#t#rakut#a dynasty held suzerainty over Maharashtra. The Câlukya of Kalyâni retained their power over some parts of Maharashtra till 1189 AD. Similarly the Kadambas of Goa and Úilâhâras of Kolhapur and Konkan were ruling as tributaries of the Câlukyas and Râs#t#rakut#as. The Yâdavas of Devagiri brought an end to the rule of all these kings and established their rule over Maharashtra.

Land Grants

The study of numerous land grants issued by rulers like Vâkât#akas, Râs#t#rakut#as, Úilâhâras and the Yâdavas hint at the fact that in the early medieval period land had become the mainstay of the economy as well as social life. In such situation agrarian relations may have been redefined with the class of beneficiaries rising into small pockets of power. These may have been involved in the local politics as well as economic negotiations.

This study of land grants brings us to a very interesting aspect of privileges granted by the donors to the beneficiaries through these donations as they had far significant implications, socio-economic as well as political. Usually the beneficiaries were the Brâhman#as, temples and math#as, traders etc. Most grants after the seventh century AD give away villages along with lowlands, fertile lands, water reservoirs, various trees and bushes, pathways and pastures. The royal charter called variously úâsana, râjaúâsana, râjalekhyam, râjakiyalekhyam and râjkr#ta úâsana, is described and defined in the sense of land grants by various lawgivers from Vasis#th#a onwards. Yâjñavalkya (3rd century-4th century AD) defines úâsana as royal charter relating to land grants meant for the information of future kings. Kaut#ilya's chapter on úâsanâdhikâra contain eight types of written royal orders. (Sharma R S, 2001)

A't#abhoga

The grants were made by the rulers, vassals, feudatory chiefs, ministers as well as traders (œres#t#hin) to attain merit for themselves and their parents. There are various types of privileges mentioned in various grants defining the nature of donation and status of donee. Majority of the land grants were made to brahmanas

for creating Brahmapuri. Among the privileges enjoyed by the donees of such grants, there is mention of the term a't#abhoga defining the nature of privileges. A't#abhoga stands for the eight kinds of enjoyments which include nîdhî, nik'epa, jala, Pâ'âna, ak'in##i, âgâmi etc.

Kâlegaon plates of Yâdava Mahâdeva[1] are significant in so far as they spell out in detail the as#t#abhoga privileges. Among the privileges enjoyed by the donees of the grant, the expression as#t#abhoga normally stands for the following eight kinds of enjoyments fixed by usage (grâma- maryâdâ): Nidhî(treasure trove); Niks#epa(also called*(?'?, deposits on the soil); jala(water reservoirs); Pâs#âòa(stones, mines and quarries); Aks#in#i(actual privileges); âgâmi (future profits); Siddha or Siddhaya(what is already brought under cultivation); Sâdhya(waste land that may in future be turned into a cultivable land). In this grant however, eleven types of enjoyments are named and besides some more are implied by the expression "ity-adi" (etc.), and still they are called as#t#abhoga. This means that all possible privileges or conditions with reference to the gift village were transferred to the donees. The donees of brahmadeya grants used to receive all the taxes payable by the inhabitants to the king, but they had to pay nothing. Though the term stands for eight types of privileges, the number does not mean merely eight but rather all kinds of benefits attached to the land. This is clear by the term Tejah-swâmya which is defined by D C Sircar as ownership endowed with complete authority. However it is noticed that though as#t#abhoga generally covered the abovementioned privileges, sometimes if any additional privileges apart from these were granted they were specified in the grant. Sometimes benefits other than those mentioned above were included in the group of as#t#abhoga as eight kinds of rights in enjoying landed property; mentioned sometimes as also vikraya, taru, Dâna, nidhi, nikshepa, jalâmrta, pâ'âna, akshinin, âgamin, siddha and sadhya[2].

In the Vaghali stone inscription Seunachandra II[3] is stated to have granted to the temple of Siddheshwara the two villages of Sangami and Madhuvatika together with income of the village was to be spent for the eight kinds of bodily enjoyment of god Œiva and the other half was to be utilised in feeding twenty-five brahmanas. In the Dharwar plates of Singhana[4], Mallicereshth#i, a general granted 180 nivartanas[5] of land as rent-free holding (sarva-namasya) to a number of brahmanas who belonged to various gotras. The land which was donated to the brahmanas was divided into vrittis. In the Bendigere grant of Yadava Krishna[6], the donated village of Tambrapuri situated in the district of Venugrama (Belgam) was divided into 110 vrittis together with eight enjoyments as a sarva-namsya grant to the brahmanas of various gotras. This brings us to the discussion of number of taxes which were realised by the state and were included in the phrase as#t#abhoga -Tejah-swâmya.

Other privileges that include remission of taxes to the donees, certain taxes such as œulka, a tax on what has been produced or manufactured and what has and what has been imported, i.e. some general excise and octroi duties.

Dan#d#a is dan#d#âya i.e. the right to receive the fines imposed upon the delinquents.

Dâna seems to be some kind of customs duty.

Kâruka is some tax on the artisans and craftsmen[7].

Maulika means traditional or customary tax (the term may indicate some-octroi duty in kind over the imported goods. Altekar explains the term maulika arhanas appearing in a Kalachuri record as 'perquisites of hereditary officers' and suggested that they were the receipts of the headmen who enjoyed the taxes in kind and used to receive a share of most of the articles produced or sold in the village(Verma O P,1970).

Œrotra is a fiscal term whose meaning is uncertain but according to the Maharashtra Œabdakocea, Silotri, silotara or silottara means a tax in kind (a maund per bigha) to be collected from the cultivator by the person.

Dharur plates of Rashtrakuta Govinda III[8] speak of remission of following taxes and non-economic privileges- Udranga (i.e. major tax), parikara (i.e. uparikara, minor tax or cess), danda-dacæ-aparâdha (i.e. fines for the ten major crimes), Dhânya-hiranyadeya (i.e. taxes on grain or cash), utpadyamana-vishti-pratyaya (ie tax payable in lieu of free labour); and a-chât#a-bhât#a pravessa (inadmissibility of royal agent). Bhuta-ôpâtta-pratyâya, a tax on what has been produced or manufactured (bhuta) and what has and what has been imported (upâtta), i.e. some general excise and octroi duties. However there is difference of opinion over the meaning of this term. It is also interpreted as the income resulting from elemental or natural changes, for instance, earthquakes, storms etc.

The term sa-dan#d#a-daúa-aparâdha indicates that the charters authorised the beneficiaries to punish people guilty of ten offences, including those against family, property and person, and also empowered them to try civil cases.

Not all the grants conferred upon the donees the as#t#abhoga privileges. There are grants which only make exemption from certain taxes such as house tax (griha denaka), levy on groves, or those such as grant for free of cost food for brahmanas (bhojana-akshayani), a grant of the Sirdirka (apparently of a sort of cess or tax), Vakkala-tere(family tax) etc. We also come across a type of grant (of Asvi of Yadava Airamdeva)[9] which stipulated that the donee should pay some drammas as taxes (œrotra) to the king. This grant is an example of krayaúâsana.

Conclusion

The land grant, made by large and small states irrespective of their origins, proved to be a great transforming factor. It led to the restructuring of polity, society and economy. Charters that granted such concessions as as#t#abhoga tejas-swâmya rendered the beneficiary the de facto owner of the village land. By making these grants permanent and not allowing the royal officers enter or violate the land especially where the grants were in the nature of As#t#abhoga tejas-swâmya, may have in the long run given rise to local ruling elite whose presence may have become a source of perpetual tension and conflict in society. These grants contributed to the expansion of an agrarian economy in tribal and outlying areas and helped to solve problems of taxation and administration in both settled and backward areas. In the settled areas, the donated lands lay in the actual possession of the cultivators. Medhatithi[10] asks the king not to resume villages enjoyed by the ancient possession is evidence of ownership because it is most probable that it originated as a gift or a similar grant. A study of the laws regarding possession and partition of property in the medieval context would show that some old laws were interpreted as to strengthen the position of landed groups created by the widespread practice of land grants. Thus we find that the land grants in general and as#t#abhoga privileges in particular strengthened the landed groups so as to make the position of cultivators on one hand and that of rulers on the other, weak.

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Gandhian Views On Health

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"It is Health that is real Wealth and not pieces of gold and silver"

Gandhi was an independent thinker. He looked at all ideas afresh. He believes that modern medicine is the bane of man when used to perpetuate bad habits. Unpleasant reactions to food, drink or bad habits are our body's way of telling us to form better habits but instead we resort to medicine to mask the symptoms and inculcates faith in our body's own self-healing mechanisms. Gandhi's book on "Keys to Health" is one of the most popular than all of his writings which sheds light on importance of his ideas regarding health.

Mr. Koilpillai J. Charles in his journal of "Religion and Health" states that Mahatma Gandhi was a great experimental scientist. The subject of health was one to which Gandhi was intensely drawn and his views, experiments and findings on it are therefore of considerable interest. In youth Gandhi always wanted to be a doctor but he was opposed by his father and brother. Gandhi continued his interest in the subject, read several books on Medicine and health, continued several experiments in the field of nutrition and medical treatment and thus his books and experiments became a blessing for its readers.

Ms. Arundhati Bhanot in her article "Mahatma Gandhi-Food for Soul" mentions that Gandhi followed the diet pattern which most nutritionists consider an ideal diet. For Gandhi, food was not something that just satiated the hunger. It was integral part of shaping the human consciousness. For Gandhi the welfare of people living in the villages was the first priority. So along with other nutritionists Gandhi planned the diet-chart that gave maximum nutrition at minimum cost. Further to pave way for equal distribution of food, Gandhi proposed that all members of the community should share the available food resources.

This paper focuses on Gandhi's views regarding health and diet along with illustrations and understanding of human body. It also offers solutions to various problems related to health which is of prime importance in today's world.

It is necessary to understand the meaning of the word health, which means body ease. A healthy man is a person whose body is free from disease and can carry on his normal activities without fatigue. Gandhi states that it is necessary to have knowledge about one's body which most of them are ignorant about. He states that human body is composed of five elements which ancient philosophers have described as Earth, Water, Vacancy, Light and Air. He further states that good working of the human body depends upon the harmonious activity of the various component parts. The first element Air without which we can't live is surrounded us on all sides. Gandhi says that those who do not know how to breathe should take breathing exercises, further he gives the importance of cleaning the nostrils and the importance of sleeping under open sky. The second element Water which is basic necessity of life should be pure and it's the municipality's responsibility to provide clean water and to maintain the sewage and drainage system. Hydrotherapy is also a well known therapy especially "Kuhne's book on Nature Cure". The third element Earth which can be used as nature's way to treat ailments i.e., mud poultices to cue scorpion sting, constipation ordinary boils etc. The other element light which we get from sun has many uses such as sunbaths. The last vacancy which can be also termed as Akash(ETHER) which helps to maintain and regain health.

Gandhi states that observing Brahmacharya lead to a healthy life. It is the mode of life which leads to realization of God. The realization is through practicing self-restraint of senses. He further says that if there is determination to control the thought and the action, victory is sure to follow. Slavery of one's animality is perhaps the worst of all.

The next point to focus on is: what is the use of the human body? Gandhi replies to it that, "everything in the world can be used and abused and it applies to our body too. We abuse it when we use it for selfish purposes, in order to harm are body. It is put to right use if we exercise self-restraint and dedicate ourselves to the service of the whole world.

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Focusing on tadi, Parsis are of the opinion that though it's an intoxicant it helps in digestion of food. Gandhi examined this point in detail and came to conclusion that, tadi use can lead to nuisance in society and so it can have no lace in man's food. The advantages of tadi are available in other food-stuffs. Tadi is made from fresh khajuri juice which is not intoxicant and it's known as nira which is useful for constipation. Tadi is the fermented form of khajuri juice which is intoxicant. Moving forward Gandhi sates that khajuri is variety of palm tree and palm tree is useful for jaggery making. But since it's been used to make tadi there is shortage of sugar which affects the poor people the most.

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Moving forward to the addiction of tea and coffee which most of Indians have, Gandhi implies that this is not necessity of life. In India the custom of taking tea is of recent origin and it was originated in China. People use it to stay awake but it has its side effects if used excessively and that one should not become slave to such things. So the best is to get rid of this habit, but if the habit cannot be given up, the best way of making tea is to pour the boiling water over tea leaves, and immediately pour it into a cup. The colour of the brew should be hay and not red. Giving up this habit one will find out for them how much they are able to save.

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and also common man to keep the surrounding clean. Also every religion stresses on the importance of cleanliness and Gandhi stated that Indians should imitate the western countries regarding cleanliness. Further Gandhi focused on sanitation in camps. Though it is difficult to maintain but Gandhi has offered various solutions in his book "Social Service, Work and Reform Vol-1" ways to maintain hygiene and one of the best solution offered by him was every person should become bhangi i.e. sweeper to maintain cleanliness and this was practiced by Gandhi himself.

Gandhi during his visit to England had joined Vegetarian Society in England. There he began with his own experiments in dietetics wherein he faced hardships. He also started a Vegetarian Club in Bayswater locality in England. He suggests that all over the country everyone should concentrate his efforts upon the plague spots which they visit. One should not get baffled by this vast problem but attend to the work that comes to one's way and the donors should donate generously for improvement of society. Gandhi further mentioned that, 'one must not live in order to eat and drink and be merry, but eat and drink in order to make bodies temples of God and to use them for the service of man.' Gandhi also advised the Government to convert the liquor dens into restaurants for the supply of clean and wholesome refreshments. There should be recreation booths where tired workers and rest and get healthy and cheap refreshments so they don't engage into vices. Hundreds of people from New York and some from overseas gathered in the Macus Garvey Park, Harlem, Manhattan for a public health initiative — the Mahatma Gandhi Health and Peace Walk on 2nd October 2010. The group uses Mahatma Gandhi's words and example of walking regularly to maintain one's health and confront the obesity epidemic worldwide, as well as diabetes and heart problems. Thus the experiments conducted by Gandhi and his ideas prove to be a boon for mankind.

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Developmental Projects And Its Impact On Displaced People

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At the threshold of last century the new social political movement emerged in India and most of the third world countries challenged the conventional developmental model prevalent in the capitalist mode of production and consumption. This movement evolved as response to the problem, issues that emerged in different areas and in different communities, groups as a result of national, international process of development and its political economic and social ramification.

The last four decades can be called the age of development, wherein infrastructural development has being playing the pivotal part in the growth and progress of human mankind and a nation. Development has become the major factor in displacement of people. In contrast to the earlier belief that growth is cyclical process wherein generation, decay and doom are inevitable. The 'modern' notion of progress, by contrast, implies that civilisation has moved, is moving and will move in a desirable direction. Post war era saw massive growth and importance of infrastructural development in building a nation. Countries started proclaiming development as their primary goal in converting their country into a developed country. Whenever one looked, the powerful image of development is that of government designing and implementing ambitious plans and dams, hydrothermal power plants: of late, nuclear complexes and the like. The very visibility of these structures makes them particularly attractive to mark the 'progresses of a state. As a result, investments for engineering gigantic projects take priority over the less attractive investments in the social area.

By the end of the fifties though we notice an attempt to distinguish development from mere economic growth. The proposals for action of the first UN development decade established that the problem of underdeveloped country is not just growth but development. Development is growth plus change. Change in turn is social and cultural as well as economic, as well as qualitative. The key concept must be improved quality of people's life.

Displacement Due to Development

In India itself almost every person has been affected and has been displaced due to rapid development in last two decade .According to a World Bank report, more than 100 million people have globally been displaced due to large-scale development projects such as dams, urbanisation, and transport programmes and power generation plants. An unknown number of persons have been displaced due to mining, game park and other land-use conversions.

Construction of dams and urbanisation, mining, the construction of thermal energy plants; defence projects, nuclear power plant, industrial complexes, the establishment of biosphere reserves, sanctuaries and parks and various transportation corridors are the major areas causing large amount of displacement.. Since the project of development is a global phenomenon, the problems related to it are also global. Most of the development projects in the recent past are occurring in developing countries.

India: India is one of the fast developing countries moving towards getting the status of developed country. It also has the distinction of accounting for a large number of persons displaced in the name of development.

Here Displacement and rehabilitation are part and parcel of government policy. The sad part is that in case of dams the rehabilitation record is very dismal. Very live example is the case of multicrore Narmada valley project covering central and western parts of India. Here due to improper distribution of lands to rehabilated people government had to face stiff opposition through Narmada Bachao Andolan carried out to fight for the rights of displaced people. Another instance, in 1981, 100,000 people living in the submergence zone of the Srisilam dam in the Andhra Pradesh were literally driven out of their homes in what the officials appropriately, though inadvertently, called 'Operation Demolition'. Subsequent study concerning the effect of Srisilam Dam Project by Lokayan, a human rights organisation, revealed that compensation was paid only to landowners, not to poor peasants cultivating government wastelands. In 1985, 3,000 of the 35,000 outsee of

the Koyna Dam, completed in 1961, and had not been resettled. Outsees of the Bhakra Dam who was allotted land in Haryana in 1957 petitioned the Lok Sabha in 1978 complaining that they had not been given proprietary right to their land. The Rengali Dam in Orissa displaced over 50,000 and most of them were resettled in inhospitable conditions. Thus improper policies and faulty implementation of resettlement programmes and the inadequate funds provided to the people have caused dissatisfaction among poor people affected negatively due to development programmes

Result / Impact due to Displacement

1. Generation of employment.
2. Education to all
3. Importance given to provision of basic rights of a person Food Shelter and clothing.
4. Transportation and transport system improvement.
5. Overall improvement in quality life to mankind
6. Overall economy of the country / state improves.

There are also adverse effects of displacement / development.

a. Improper allocation of funds and land to the real needy persons.

b. There are no concrete plan / policy to rehabilitate, by the government.

c. The adverse effect on environment. (measurement and monitoring)

d. The long wait to avail the land given by government to displaced people.

e. Absence of government policy to tackle the soft issue like pain and hardship a person goes thru during displacement.

The consequences of displacement show in varying forms of 'insecurity', on the one hand and lack of state protection on the other. Cornea points out some eight sub processes converge in impoverishment. These, according to him, are landlessness; joblessness; homelessness; marginalisation; increased morbidity; food insecurity. Main cause for rights violations is the failure to resolve displaced villagers complaints about levels of compensation, condition of resettlement and environmental damage. In India, the areas earmarked for development activities are placed under the Official Secrets Act and the Defence of India Rules. Voluntary organisations are threatened with dire consequences and are often projected as working against the interest of the state. Singruali coal and power projects have a history of displacement since 1960 and erosion of the survival base of the people, most of whom are small and marginal farmers.

"The tragedy of internal displacement goes beyond statistics and the plight of those directly affected... both the communities left behind by the displaced and the areas where the displaced find refuge are severely disrupted, with long –term political and economic consequence." What needs to be noted is that the pain of displacement is usually the culmination of years, sometimes decades of waiting. In the meanwhile the people in the reservoir area begin to suffer due to the withdrawal of government and private investment and are denied even the normal sops of 'development'. Banks refuse to give loans, hardly any infrastructural growth is noticed and even the existing facilities might be shut down long before the actual displacement. The enormity of the problem becomes very poignant when we note that some of the dams like the Three Gorges projects envisaged in 1919 are unlikely to be complete before 2008. Generation have suffered the trauma of impending displacement.

Development projects by nature is gradual and therefore offer both time and space for contestation, however, the people have to decide whether to resist a project backed by the force of the state and the power of multilateral financial institutions or to accept the infrastructural projects and to resist the implementation of a poorly conceived resettlement projects. The resistance movements centre on the right to decide when and how to participate than upon their inclusion into national political institutions and processes. Resistance induced images of challenges to the state's hegemony over the territory and people within its border. The protesters are looked upon with suspicion as being a sort of "fifth column".

The tragedy of the situation is that instead of finding support, this group invariably face, at worst, a very hostile reaction and at best indifference. Popular perception is that those who protest are obstacles to development and progress. The arguments put forth are generally threefold. The first argument is premised

on the utilitarian argument that since the number of people who will benefit from these projects are more than the number of persons who will be displaced or are adversely affected the projects are perfectly valid.

The second argument is essentially development list, in that; it is argued that in the interest of public at large the state has to ask sections of its citizenry to sacrifice some of their rights. The underlying argument being that, since the project affected persons will be compensated, they should not be unduly perturbed. The net result being that while the amount given as compensation can be subject to questioning and debate, the idea of 'public interest' itself should not be challenged.

Finally, it is argued that those who protest are actually preventing the tribal's from enjoying the benefits of development and also assimilating with the national mainstream. Whichever way we look, these arguments drawn from within the democratic tradition justify the existing discourse albeit with minor modifications. None of these arguments take into account important issues such as equal rights for all persons or the need to respect diverse cultures and worldview.

The Draft UN Declaration of the Rights of the Indigenous Peoples is likely to be tabled before the UN General Assembly by 2004. This instrument will then protect the rights of approximately 300 million indigenous people in the world. The Commission has included three stipulations, mandating that arbitrary displacement of indigenous peoples from their lands shall be prohibited. The draft resolution also contains stipulations on restitution and compensation rights, in case of displacement. Even here the problem that is likely to occur is that some of the countries may refuse to acknowledge that they have indigenous people. For instance, Indian government has consistently held that adivasis (tribals) are not indigenous people.

SUGGESTIONS:

- Before embarking new development projects, government should evaluate the displacement policy and its implementation part. This should be evaluated and audited on regular basis. Need for through review of developmental goals and a review regarding necessarily of the projects to be formulated.
- Environmental issues should be first authenticated, approved and then implemented as per the guidelines laid down by government. The policies should not be superficial in nature.
- There should be a time frame defined for displacement and financial help to people.
- It would require a clear and strong political will from the present dehumanizing development and accept and face the challenge of looking into the future with the expression of viable alternatives which are socially, economically and environmentally more just and humane. Transparency and honest motive should be the driving force.

Creative Section

Scaffolding

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The charred coal, the quiet fire, the broken bricks
And the curved iron nails beckon me from the fence.
There are no tears but dumb excruciating pricks
Of rubble that sprawls within our existence.

Theres no termination of our wretched woes.
We, the construction-women in grubbed rags,
With rough, cement-filled, tousled tresses,
Necks yoked, balancing the loaded grit bags,
Eyes rolling sideways, building walls and stairs,
There's a vacuum across our raised scaffolds.

Aren't we doing multiple duties,
Paid less than the set wages, our skins dabbled
For the next day's, task and seduced,earnings.
Our men stoic, tots snug in makeshift cradles,
There's a hard luck enmeshed with our tanned skins.

Where's the messiah, the savior, the rescuer ?
Will the Deity of masons not build
A golden Lanka with clean, ivory light?
Will He move us out of our shacked constructs?
Hark! The siren shrieks for His return.

Rajshree Trivedi

1 Lanka, the Kingdom of Ravana was said to be designed by Vishwakarma who is considered to be the deity of architecture.

Lost Blue Sky

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Where is my piece of clear blue sky?
unmarred by city lights,
just dust and fumes and blurry sky,

wherever I see, concrete greets my eye,
steel structures, pillars and box grills,
skyscrapers and overhead bridge,

choking, smothering lives,
curtailing flights of birds,
annihilating nature,

nothing breathes,
just you and me,

whatever happened to nature sublime,
morning dew and the glorious skyline,
the sparrows, the mynah's, the woodpeckers,
where do I look for my clear blue sky!

(This poem reflects on growing urbanisation and its effects on nature and living beings.)

Letter Written In The Year 2070

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I have just turned fifty, but my appearance is of eighty five. I suffer from serious kidney problem, because I do not drink enough water. I'm afraid I do not have much time left to live. I am one of the oldest people in the society.

I remember when I was child of five everything was very difficult then. Nowadays we use towels with mineral oil to clean our skin. There were lots of trees in the parks, houses with beautiful garden, and I could enjoy having a shower for half an hour.

Before women had beautiful hair. Now, we have to shave our heads to keep them clean without the use of water. Then, my father washed his car with water coming out of a hosepipe. Now, my son does not believe that water could be wasted that way.

I remember there were SAVE WATER warnings on outside posters, radio and TV, but nobody paid attention. We thought that water was to last forever. Now all the rivers, lakes, dams and underground water beds are either dry or contaminated.

Industry came virtually to a standstill and unemployment reached dramatic proportion. Desalination plants are the main source of employment and workers receive part of their salary in drinkable water. Assaults at gun point on the streets for a jerrycan of water are very common. Food is 80% synthetic.

Before, the recommended quantity of water to drink for an adult was eight glasses a day. We now have to wear disposable clothing, and this increases the amount of litter.

We are using now septic tanks, because the sewerage system does not work for lack of water.

The outside appearance of the population is horrible: wrinkled, emaciated bodies, due to dehydration, full of sores caused by ultra violet radiation, now stronger without the protective shield of the ozone layer. Skin cancer, gastrointestinal infections and of the urinary tracts are the main causes of death.

Due to the excessive drying of the skin young people of twenty look like forty scientists investigate, but there's no solution to the problem water cannot be produced, oxygen is also degraded due to the lack of tree and vegetation, and the intellectual capacity of the new generations severely impaired.

The morphology of spermatozoa in many men has changed. As a consequence, babies are born with deficiencies, mutations and physical deformities. Government makes us pay for the air we breathe,137 M3 per day per adult person. People who cannot pay are expelled from the "Ventilated Zones", with huge mechanical lungs driven by solar power. The air is not of good quality, but at least people can breathe. The average life expectancy is thirty five years.

In some countries, where there are still some green zones crossed by rivers, These are guarded by heavy armed soldiers. Water became a very coveted treasure, more precious than gold and diamonds.

When my daughter asks me to talk about my youth, I tell her about the green fields, the beauty of the flowers, the rain, how pleasant was to swim and fish in the rivers and dams, to drink all the water we could and how healthy people were.

Where I live, there are no trees, because it seldom rains. when it happens to register some precipitation, it is of acid rain. The seasons have been severely affected by the atomic tests and by contamination from the 20th century polluting industries. We were warned to look after the environment, but nobody cared.

She asks: Mother! Why there is no water? Then, I feel a lump in my throat! I cannot help feeling guilty, because I belong to the generation who contributed to the destruction of the environment or simply did not take into account all the warning signs. Now our children pay a very high price!

I sincerely believe that within a short time life on earth will not be possible, as the destruction of nature has now reached an irreversible stage.

How I would like to go back and make mankind understand.....that we still had time to save our Planet Earth.

Mirage

Or

Reality?

Footnote: This article is addressed to mankind, who knowingly or unknowingly happen to cause destruction to the environment in the name of development. There is a growing need to save our mother earth from depletion of its natural resources for which all of us need to take a united stand and pledge to save our environment for a better tomorrow.

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"I know what I should love to do—to build a study; to write, and to think of nothing else. I want to bury myself in a den of books. I want to saturate myself with the elements of which they are made, and breathe their atmosphere until I am of it. Not a bookworm, being which is to give off no utterances; but a man in the world of writing—one with a pen that shall stop men to listen to it, whether they wish to or not."

Lew Wallace

(American Writer and Soldier, 1827-1905)

"Men, men, these are wanted;
everything else will be ready,
but strong, vigorous, believing men,
sincere to the backbone are wanted.
"My faith is in the younger
generation, the modern
generation; out of them will
come my workers.
They will work out the whole
problems like lions...
They will spread from center
to center, until we have
covered the whole of India.
"Numbers do not count, nor
does wealth or poverty,
a handful of men can throw the
world off its hinges,
provided they are united in
thought, word and deed."

- Swami Vivekanand



Maniben Nanavati Women's College