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Effect of Alkaline Phosphatase on Type 2 diabetes

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Abstract

A high level of Intestinal Alkaline Phosphatase (IAP) might be protective against Type 2 Diabetes (T2DM) in humans. Determining IAP levels in diabetic and healthy non-diabetic control people can be performed to obtain the desired results. Logistic regression analysis to show independent association between the two i.e. tests of IAP and diabetes performed will prove to be a valuable study. Since the brush border enzyme IAP deficiency resulted in T2DM in mice (Kaliannan et.al; 2013) it was hypothesized that a high level of IAP might play a protective role against T2DM in humans. To start, a case study can be performed on subjects from a community in Palamau, Jharkhand in India and determine the level of IAP. The inverse relationship between IAP and risk of diabetes can be established. Further a relation between obese people with Type 2 Diabetes and level of IAP, can also be established.

Key words: Alkaline phosphatase, Type 2 Diabetes, inflammation, endotoxin, lipopolysaccharide

Introduction

Type 2 Diabetes is a chronic condition that affects the way the body produces blood sugar (glucose).

In Type 2 diabetes, the body does not produce enough insulin. Increased thirst, frequent urination, hunger, fatigue and blurred vision are some of the symptoms of Type 2 diabetes.

It causes long term damage, malfunctioning and failure of different organs such as eyes, heart, nerves, kidneys and blood vessels (American Diabetes Association), 2014). Since brush border enzyme Intestinal Alkaline phosphatase deficiency results in T2 DM in mice (Kaliaman et al., 2013) it was hypothesized that a high level of IAP might play a protective role against T2 DM in humans. Therefore a case control design can be made to recruit T2DM and non-T2DM subjects from a community in an area and determine the level of IAP in these participants.

Materials and methods

Both direct and indirect methods can be included for the study. Tools like biochemical assay kits, automatic biochemical analyzer and linear regression model I can be used for the study. Dietary questionnaires for evaluating any diet - induced IAP deficiency can be included for the study.

Observations

Observations can be made on T2 DM and non-T2 DM subjects from a community in an area of Jharkhand and determine the levels of IAP on the normal obese people and difference noted. Participants in the age-group 30-70 years can be included for observations. Study can be made on the normal obese people and difference noted.

It will be observed whether secretion of IAP varies with blood group, obesity and other conditions or not. A graphical representation shows that there is increase in Intestinal Alkaline phosphatase with decrease in Type 2 Diabetes.

Discussion

During digestion food is broken down into basic components one of which glucose is critically an important source of energy for the body cells. To provide energy to the cells, glucose needs to leave the blood and get inside the cells, Insulin in blood produced by the pancreas, signals cells to take up glucose.

Type 2 Diabetes mellitus occurs when body cells resist the normal effect of insulin which is to drive glucose in the blood and into the cells. This condition is called insulin resistance as a result of which glucose starts to build up in the blood. Type2 diabetes occurs in families in which it has been observed earlier. Obesity greatly increases the rise of diabetes. Symptoms include thirst, hunger and weight loss. It has shown many clinical conditions earlier.

IAP as secreted by enterocytes, is found on the apical surface of mucosa. It is an endogenous protein that detoxifies bacterial endotoxin Lipopolysaccharide (LPS) in the gut lumen, limiting intestinal inflammation.

Conclusion

Intestinal Alkaline phosphatase is a member of the Alkaline phosphatase family which are enzymes distributed among different tissues throughout the body. IAP plays an important role in maintaining the internal homeostasis. Loss of IAP has been found to

be associated with intestinal inflammation and subsequently systemic inflammation.

The study of association between Type 2 Diabetes and level of IAP has not been performed earlier in the State of Jharkhand.

This work is an aim to make people aware of the importance of IAP and how Type 2 Diabetes can be controlled by it.

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Effect of soil pollutants, Raw-sewage on disease development of Brinjal (*Solanum melongena* (Linn) wilt caused by *Sclerotium rolfsii* (Sacc)

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Introduction

Vegetable as a major component play significant role in human diet by fulfilling the need of Minerals, Vitamins, Carbohydrate and Protein. They neutralize the acidity by producing substances during the digestion in alimentary canal and help to prevent the Constipation. Brinjal (*Solanum melongena* Linn) parallel to tomato is popular common and economically important vegetable crop. The Brinjal due to its medicinal properties is helpful to the patients suffering from Diabetes and liver ailments. Rolfs (1892) found a new Sclerotial fungus causing tomato blight at Florida Agriculture Experimental Station U.S.A. Later in (1911) Saccardo name this fungus *Sclerotium rolfsii* is recognition of Rolfs Pioneer work in the discovery of this fungus, Since then this fungus has been reported to cause root-rot and wilt in many plants cultivated and wilds Wilt of Brinjal caused by *S. Rolfsii* is a new record. This disease has been observed in many cultivated agro field in Chotanagpur areas of Jharkhand, Bihar and some parts of Uttar Pradesh also.

Environmental pollution is perhaps the biggest means of industrialization and urbanization. The pollutant has direct or indirect effect on the microbial community and plant susceptibility. The Pollutant i.e. Ammonium hydroxide raw sewage and metal industrial effluents have controlling effect on the wilt of Brinjal caused by the *S. Rolfsii*. The raw sewage treatment in various concentrations has got maximum controlling effect on wilt in the peak vegetative phase of the Brinjal. The incidence of wilt at its maximum level was 20.80% in Pant Samrat variety of Brinjal but disease incidence was 0.00 % in raw sewage treated soil in the month of December.

Materials and methods

Brinjal (*Solanum melongena* Linn) is an important oleri-culture plant is widely grown in India. It suffers greatly due to wilt disease caused by *Sclerotium rolfsii* (Sacc) causing considerable loss in yields, Municipal raw sewage was collected from big drains of cities. The un-polluted soil sample was collected from the Agro-experimental field of kanhaipur, Jaunpur. The Brinjal seeds were sown in experimental field as well as in the earthen pots in October and harvested in the last of their season of the following year.

Physio-chemical analysis of soil and isolation of micro flora is carried out by following parameter such as soil texture, total organic carbon, total organic matter, soil pH, soil moisture, mechanical composition, conductivity & total composition conductivity by phosphorus potassium sodium nitrate, nitrogen and ammonium contents.

Isolation and purification of the pathogen *S. Rolfsii* associated with the wilted Brinjal plants were collected from various vegetables fields of Jharkhand, Bihar and Uttar Pradesh. The Sclerotia were washed thoroughly in water to remove dust particle and sterilize it with 0.1% aqueous solution of $HgCl_2$ for one minute. All together 15 isolates from different localities were collected and their pathogenicity on fresh Brinjal plants was established by inoculation healthy plants with mature sclerotia, cultural experiment is carried out upon PDA medium at $25^{\circ}C + 2^{\circ}C$ for a week.

Raw sludge treatment

Raw sludge was mixed in Czapeks Dox+yeast extract medium/ PDA medium at the concentration of 1000 $\mu g/ml$, 1500 $\mu g/ml$, 2000 $\mu g/ml$ and 2500 $\mu g/ml$ separately and their after the medium was autoclaved extract medium without raw sludge served as the control. The radial growth was recorded by the method as described above under sewage pollutant the germination of the inhabitation of sclerotia was calculated under the use of following formula:

$$\% \text{ inhibition of Sclerotial germination} = \frac{\text{No. of Sclerotia germinated in control} - \text{No. of Sclerotia germinated in treatment}}{\text{No. of Sclerotia germinated in control}} \times 100$$

Observation

The experimental findings have been presented as follows:

Symptom of the disease

Symptoms occur at any stage of plant growth. First of all, due to infection the chlorophyll content vigour and turgidity of the host tissue gradually decreases and making leaves yellow after epidemic infection. The host get wilted and dies. The collar region of the diseased plant is covered with thick white mycelial strands measured under 60µm-350µm in the length and 2-8 µm in breadth. The colour of mycelium is grey at maturity. Sclerotial development recorded from PDA at 30°C after 5 days of the mycelial growth. Sclerotia appear at small stuffs of loosely intertwined- hyphal bodies as a result of aggregation of hyphal branches at maturity, it became compact and give rounded pale yellow in colour. Mature Sclerotia are globose and hard Germination of Sclerotia is influenced by environmental factors especially moisture and temperature. Optimum soil moisture 10% and optimum temperature 25°C-30° C.

Effect of soil pollutants on plant disease

Physio-chemical properties of polluted and unpolluted soil samples are carried out for observation. Percent incidence of wilting in some varieties of brinjal plants under different inoculums soil concentration in raw sewage polluted soil.

Observation Table

Percent incidence of wilting in some varieties of Brinjal plants under different inoculums soil concentration in raw sewage polluted soils.

S. No.	Name of Varieties	Months	% of utilizing in brinjal plants with inoculums soil concentration		
			100:00	50:00	00:100
1.	Pant Samrat	October	12.48	8.32	4.16
		November	12.48	8.32	4.16
		December	20.80	12.48	00.00
		January	20.80	12.48	00.00
2.	Pusa Kranti	October	8.32	4.16	00.00
		November	8.32	4.16	00.00
		December	12.48	8.32	00.00
		January	12.48	8.32	00.00
3.	Pusa Bhairab	October	4.16	00.00	00.00

		November	4.16	00.00	00.00
		December	8.32	00.00	00.00
		January	8.32	00.00	00.00

Average** of 6 replicates

F= 17.9 **

** -- Highly Significant at 0.001 p level

Results and Discussion

Incidence of wilting in raw sewage treated soil with inoculums variation

Raw sewage has some controlling effect on the incidence of wilt disease in Pusa Bhairab variety of brinjal, the incidence of wilt was minimum of 4.16% in October and 8.32% in January at 100% inoculums level which has fully controlled in 50% and 0% inoculums level. The values were highest of 12.48% in October, 20.8% in January at 100% in inoculums level in pant-Samrat variety of Brinjal. The controlling trend was medium in Pusa Kranti variety of Brinjal in all the months at 100% inoculums level mentioned in table. Bivariate analysis of variance for the inoculums level and the month variation, the values of $f = 17.9$ is mentioned in table. Highly significant for controlling effect of sewage treatment in soil. Thus, it can be concluded that the raw sewage has maximum controlling effect for the incidence of wilting in different varieties of Brinjal caused by *S. Rolfsii* (Sacc).

In view of the above finding and discussion it is concluded that no single method is likely to eliminate *Sclerotiumwilt* of brinjal. But it can be greatly reduced if a concerted effort is made i.e. summer ploughing of the field in the months of May and June in order to expose the *Sclerotia* of *S. Rolfsii* at high temperature under the maintenance of adequate soil moisture in the field. Instead this addition to nitrogen, phosphate, potash and Zinc fertilizer along with green and organic manure in the field at least 15 days before growing of Brinjal plants in suitable under the reduction of diseases.

Statistical analysis

Bivariate analysis of variance 'F' test

Bivariate Annova for the variation in percentage of wilting under different varieties of Brinjal due to different concentration of raw-sewage polluted soil in pots.

Sources of Variation	S.O.S.	df	M.S.
Between the treatment	620.21	2	310.11
Within the treatments	571.01	35	17.30

F= 17.9 **

** -- Highly Significant at 0.001 p level

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Foreign Direct Investment and Its effect on Economic Growth in Nepal

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Abstract

The general objective of this study is to analyze the foreign direct investment (FDI) inflow in Nepal. To achieve that objective, descriptive as well as explanatory research designs were used. Secondary data were collected from the official website of Nepal Rastra Bank. The data of whole fiscal year from 1992/93 to till now are the population of the study and the selected 10 fiscal year data are the sample of the study. The samples are taken latest 10 fiscal year data using purposive/judgmental sample method. The dependent variable is gross domestic products (GDP) where as independent variables are foreign direct investment and number employment creation (NEC). The result from descriptive statistic indicates that Nepalese real FDI inflows 29.61 billion NPR. The result reveled that number of employment creation from FDI is recorded 11920 persons. There is statistically significant relationship between GDP and FDI. Regression results indicated that there is no statistically significant relationship between GDP and NEC.

Key words: Foreign Direct Investment, Economic Growth, Gross Domestic Product

Introduction

Foreign direct investment (FDI) is a category of cross-border investment in which an investor resident in one economy establishes a lasting interest in and a significant degree of influence over an enterprise resident in another economy. FDI is a key element in international economic integration because it creates stable and long-lasting links between economies. FDI is an important channel for the transfer of technology between countries, promotes international trade through access to foreign markets, and can be an important vehicle for economic development. The indicators covered in this group are inward and outward values for stocks, flows and income, by partner country and by industry and FDI restrictiveness. FDI

boosts the manufacturing and services sector which results in the creation of jobs and helps to reduce unemployment rates in the country. Increased employment translates to higher incomes and equips the population with more buying powers, boosting the overall economy of a country.

Foreign Direct Investment (FDI) is the net inflows of the investment in a country, which is widely believed to have positive effects in the economy of a country. Any investment that flows from one country into another is known as foreign investment. As such, foreign investment is “encouraged since it complements and stimulates domestic investments in capital scarce economies of developing countries” (Cristina & Levieuge, 2013). Economic Performance and economic growth of a country are influenced by multiple factors. For economies in general and developing economies in particular, Foreign Direct Investment has been observed and argued as a significant determinant (Saqib, Masnoon, & Rafique, 2013). Foreign direct investment has been an engine of economic growth in an increasingly globalized world economy and has been one of the most important subjects in the study of international business (Kraja Borici & Osmani, 2015).

The inflow of FDI in Nepal began in the early 1980s through the gradual opening up of the economy. From 1980 to 1989, FDI inflows to Nepal were minimal with an annual average of US\$ 500,000. FDI inflow showed a distinct acceleration during the 1990s averaging US\$ 11 million per annum during 1990-2000, peaking at US\$ 23 million in 1997 (UNCTAD, 2003 and 2006). This was primarily due to Nepal's more liberal trade policies, which comprised tariff rate reductions, the introduction of a duty drawback scheme, the adoption of a current account convertibility system and liberalization of the exchange rate regime.

Foreign Direct Investments in Nepal are regulated mainly by the Foreign Investment and Technology Act (FITTA) of 2019, along with additional provisions applicable from the Public Private Partnership and Investment Act, Labor Act, and the Companies Act. FITTA was first introduced in 1992 and later revised in 2019. Under FITTA, the minimum threshold for foreign investment in Nepal is NPR 50 million. The FITTA 2019 allows companies with foreign investment to borrow from foreign banks and financial institutions if approval from Nepal Rastra Bank (NRB) and recommendation from concerned ministry is received. The Act has also clarified on the existing provisions of

dividend repatriation, profits, earnings, and proceeds which are subject to the approval of regulators. A 2021 revision to the FITTA requires foreign investors in Nepal to bring 70% of their proposed investment before commencement of operations, and another 30% within the next two years. The Public Private Partnership and Investment Act stipulates investments up to NPR 6 billion to be approved by the Department of Industry, whereas investments above NPR 6 billion needs to be approved by the Investment Board of Nepal. This act is also applicable to foreign direct investments (Shrestha, 2022).

The introduction of FITTA in 2019 increased approved FDI by 51.3% and net FDI inflow by 49.2% in the fiscal year 2019/20 compared to the previous fiscal year. Despite the approved FDI is lower at 2019/20 compared to 2017/18 by 32.2%, FDI inflow increased by 11.3% for the same period. The 2021 revision of FITTA, as mentioned above, might close the gap between the approved FDI and actual FDI inflow in the country. Foreign direct investment is especially important now for an import dependent Nepal with a widening trade deficit, and declining foreign reserves. Creating a facilitating environment for FDI is important to promote and encourage production within the country.

Statement of the Problems

FDI has been one of the important features of the country's development. In developing countries, FDI has a significant contribution to economic growth (Nair-Reichert & Weinhold, 2001). The impact of the FDI in the developing countries has been well documented as an integral part of the modernization, economic growth, and industrial development. FDI is considered as a source of capital formation. In the context of developing countries, it is directly linked with the overall development of the nation through economic growth. FDI has come as economic source of development and modernization for economy and employment in the developing countries (OECD, 2002).

Nepal is one of the liberalized countries in the South Asian region. However, growth performance has been very poor in recent years. In this context, a closer examination of the linkages between foreign direct investment and economic development is critically important from a policy point of view (Johnson, 2006). Nepal, being a least developed country, one-quarter of the total population are under

the poverty line (Ranjit, 2016) definitely needs FDI as the growth enhancing factor. Agriculture is the mainstay of the economy, providing a livelihood for three-fourths of the population and accounting for a little over one-third of the gross domestic product (GDP) which is one of the primary indicators used to gauge the health of a country's economy (Shrestha, 2003).

FDI is seen low while compared to other developing countries. The potential and major markets of FDI in Nepal are because of the cheap labor, utilization of natural resources and the favorable climate necessary for the development (Bhattarai, 2009). Many studies are done in the FDI and its relation with the nation's development, but what is the direct impact or the significance of FDI is still worthy of declaring. So, for the study on "Impact of FDI in Economic Growth in Nepal" followings problems are identified:

1. What is the present situation of foreign direct investment (FDI) inflows to Nepal and the volumes of foreign investment are satisfactory?
2. Whether the contribution of foreign direct investment is promoting economic growth or not?
3. What is the effect of foreign direct investment on economic growth of Nepal?

Objectives of the Study

The general objective of this study is to analyze the foreign direct investment inflow in Nepal and the other specific objectives are as follows:

1. To analyze the growth and trend of foreign direct investment inflows and economic growth in Nepal.
2. To examine the association between foreign direct investment and economic growth in Nepal.
3. To investigate the effect of foreign direct investment on economic growth of Nepal.

Parajuli (2021) has conducted study on 'Impact of Foreign Direct Investment on Economic Growth in Nepal' with the aims to study the foreign direct investment (FDI) inflows in Nepal and to analyze the impact of FDI on GDP of Nepal. The study is based on secondary data. The descriptive and analytical research design had been applied in the study. The tables and diagram had been presented for descriptive research design. The Ordinary Least

Square (OLS) model had been used to examine the relationship between FDI and economic growth of Nepal. The analysis is based on data for the period of 1090/91 to 2019/20. The findings revealed that economic growth is directly related to inflow of foreign direct investment. This implies that good performance of the economy is a positive signal for inflow of foreign direct investment. The empirical evidence indicates that there is long run relationship between FDI and economic growth in Nepal. The independent variable FDI is significantly influencing the dependent variable GDP.

Jacob and Jiji (2021) have conducted study on 'Impact of Foreign Direct Investment on Economic Growth of China and India: An Empirical Analysis' with the aims to analyze the growth and trend of FDI and economic growth and to analyze the impact of FDI on the economic growth of India and China. The study was carried out analytical and empirical in nature which emphasis the relationship between FDI and GDP and mainly based on secondary data. The data have been obtained from World Bank database. Regression Analysis are used for capturing the relationship between Foreign Direct Investment and economic growth of India and China. Ordinary Least Square method is mainly used for determining the impact of Foreign Direct Investment on economic growth of India and China. It was found that FDI has significant impact on the growth of Chinese economy but at the same time FDI have only minor or insignificant role for the development of the Indian economy during the study period from 1991 to 2020. Average FDI as a percentage of Gross Domestic Product in India is very low compared to China. This is the reason for insignificant contribution of FDI on the economic growth of Indian economy.

Gokmen (2021) has conducted study on 'The Relationship between Foreign Direct Investment and Economic Growth: A Case of Turkey' with the aims to examines the relationship between net FDI inflows and real GDP for Turkey from 1970 to 2019. Although conventional economic growth theories and most empirical research suggest that there is a bi-directional positive effect between these macro variables, the results indicate that there is a uni- directional significant short-run positive effect of real GDP on net FDI inflows to Turkey by employing the Vector Error Correction Model, Granger Causality, Impulse Response Functions and Variance Decomposition. Also, there is no long-run effect of net FDI inflows found on real GDP, yet vice-versa long-run effect has been found.

The findings recommend Turkish authorities optimally benefit from the potential positive effect of net incoming FDI on the real GDP by allocating it for the productive sectoral establishments while effectively maintaining the country's real economic growth to attract further FDI inflows.

Neupane (2020) has conducted study on 'Foreign Direct Investment in Nepal' with the aims to analyze the present situation of foreign direct investment (FDI) in Nepal and to suggest the measures to attract FDI. This study was based on the secondary data and the desk - analysis of the data is done. This analytical study was based on the data from the Ministry of Industry related to foreign direct investment. The secondary data includes the articles, books, published in different mediums and acts, policies are reviewed. The data were collected, and statistical analysis with the help of different diagrams was done. The collected data were analyzed based on the policies and practices. The study revealed that FDI sometimes has an independent influence on the economy of the country. Finding of this article was that the contribution of FDI in capital formation and employment is not significant in the Nepalese economy, eventually making less contribution to the GDP of the Nepalese economy. It also revealed that FDI comprises new technologies, management techniques, finance and market access for the production and movement of goods and services. So, Nepal should adopt policies to attract more FDI and implement accordingly.

Pokharel and Pokharel (2019) have conducted study on 'Impact of Foreign Direct Investment on Economic Growth of Nepal' with the aims to investigate the impact of foreign direct investment (FDI) on the economic growth of Nepal for the period 2008/09 to 2017/18 A.D. yearly data. It evaluated the gross domestic product (GDP) performance and the trends of FDI and gross fix capital formation (GFCF) in Nepal. To demonstrate the relationship between Nepalese gross domestic product (GDP) and foreign direct investment (FDI) and gross fix capital formation (GFCF) Multiple-Regression-Model has been applied along with various econometrics techniques such as unit-root test, granger-causality test and ordinary least square (OLS). GDP in this model is used as dependent variable whereas FDI and GFCF are measured as independent variables. According to the results, unit root test indicated that all the variables included in the model were not stationary at level except FDI, whereas GDP and GFCF are stationary at first difference. The model is overall

significant with the positive and significant relationship of GDP, FDI and GFCF. Result also indicates a good fit for the model. The Granger Causality Test revealed that there was no causality between the variables since all p-value obtained are more than 5%.

Pyakurel (2018) has conducted study on 'Foreign Direct Investment in Nepal' with the aims to assess volume and status of FDI (i.e. sector wise, country wise and district wise) and to analyze contributions of FDI on employment generations. This study was based on secondary data, the study followed descriptive/explanatory research approach and simple bar diagram and tables are used to analyze the collected data. This study found that the volume of FDI inflows to Nepal has historically been very low, the distribution of FDI in Nepal showed that there is investment in various sectors but manufacturing sector has got more priority while the other one has given less priority. In total, investors from 70 different countries have invested in Nepal, five countries accounts for about 65% of cumulative FDI in Nepal. Geographical distribution of FDI within Nepal is strongly concentrated in the Kathmandu Valley, employment from foreign direct investment is highly concentrated in the manufacturing sector, which accounted over 50 percent of total employment, it is followed by service sector.

NRB (2018) has conducted study on 'Foreign Direct Investment in Nepal' with the aims to identify the current situation of FDI in Nepal and provide information on source countries and sectors of FDI. This study used survey research methodology and the survey was conducted with structured questionnaire to obtain necessary information of FDI in Nepal. It was found that the FDI inflows are low while compared to the neighboring countries. Compared to the other sectors, the service sector is seen receiving the major share of the FDI. The second one is the industry, and the third one is the agricultural sector. Within the service sector, transport, storage and communication receive a higher amount of the share. This shows that the major attraction of FDI is in the service sector. The study has shown that 39 countries have invested in 252 firms where India is the top investor in terms of paid-up capital.

Phuyal and Sunuwar (2018) have conducted study on 'Sectoral Analysis of Foreign Direct Investment on the Economic Growth of Nepal' with the aims to examine the sector wise effects of FDI on economic growth in Nepal represented by gross domestic product (GDP) and FDI as dependent and independent variables respectively,

thereby identifying the direct effect of FDI on GDP using 10 years (2007 to 2016) sectoral data as main source of the information. The entire result of the inferential analysis predicts that FDI of industry, tourism and agriculture sectors have a very positive and significant impact on GDP during the stipulated timeframe. In this line, findings suggest that the main stakeholders and government have to come up with new policy to open up foreign investment in other sectors as well which helps to move informal activities into formal economy. Finally, it is noted that formulation of new plan and policy will be a necessary condition but not sufficient step for the development, so the key recommendations are made for the effective steps and actions to be taken by the concerned authority to review and implement the introduced plan and policies, which in turn, will help in flow of FDI to achieve, accelerate, and sustain the high rate of economic growth in Nepal.

Sengupta and Puri (2020) Have conducted a study on 'Exploration of Relationship between FDI and GDP: A Comparison between India and Its Neighboring Countries' with the aims to study the pattern of FDI into the Indian subcontinent and India's neighbors, such as Pakistan, Nepal, Bangladesh and Sri Lanka, and explore the causality between FDI and gross domestic product (GDP). Foreign direct investment (FDI) inflows have been a trigger for accelerating economic growth in a number of countries. The pattern of FDI flows into India and its neighborhoods has been varied and so has been its impact on the economic growth in each of the countries. The results showed that the different economic policies of the respective countries had a role to play in explaining the difference in the quantum of the flow and there is an association between FDI and GDP, and in all the cases, FDI is instrumental in enhancing the economic growth of the countries included in the study.

Adeleke (2014) has conducted study on 'Impact of Foreign Direct Investment on Nigeria Economic Growth' with the aims to analyzed the impact of foreign direct investment on Nigeria economic growth over the period of 1999- 2013. The main type of data used in this study was secondary. The regression analysis of the ordinary least square (OLS) is the estimation technique that is being employed in this study to determine the relationship between and impact of the direct foreign investment on economic growth. The findings revealed that economic growth was directly related to inflow of foreign direct investment and it is also statistical significant at 5% level which

implies that a good performance of the economy is a positive signal for inflow of foreign direct investment. This implies that foreign direct investment is an engine of economic growth.

Methodology

This study adopts a descriptive as well as explanatory research designs. An explanatory study refers to a quantitative research method where there exist two or more quantitative variables from the same group, for which an evaluation is being made to determine the existence of a relationship (or co-variation) between or among the variables (Waters, 2005). A regression model is used to establish the association between the FDI and GDP.

Population is the pool of individuals from which a statistical sample is drawn for a study. Thus, any selection of individuals grouped together by a common feature can be said to be a population. A sample is a statistically significant portion of a population, not an entire population. Foreign Direct Investments in Nepal are regulated when foreign investment and technology act (FITTA) was first introduced in 1992 and the regular and scientific estimation of GDP was started in Nepal since 1974. As this study is about the impact of FDI on economic development, time of the study is from 2011/2012 to 2020/2021. The data of whole fiscal year from 1992/93 to till now are the population of the study and the selected 10 fiscal year data are the sample of the study. The sample are taken latest 10 fiscal year data using purposive/judgmental sample method because latest data shows the real picture of impact of FDI on economic growth and result will be more accurate and reliable.

This study is based on the secondary data collects from the Ministry of Industry related to foreign direct investment. The secondary data includes the articles, books, published in different mediums and acts, policies are reviewed. The data are collected, and statistical analysis with the help of different diagrams is done. The collected data are analyzed based on the policies and practices.

The study relied on secondary data to carry out the research. Secondary data involved use of previous documents or materials and information that included published report of Ministry of Industry, Nepal Rastra Bank, magazines, articles and reports in the national and international journal. The study also relied on the information published on the websites of the concern authorities. The study

covered a period of ten (10) years from 2011/12 to 2020/21. Collected data are processed by using SPSS and MS-Excel program.

The collected data is quantitative in nature. Descriptive statistics is used to quantitatively carry out the analysis. The researcher relied on the descriptive statistical tools to help in describing the data and determining the degree used. Regression model is used as an analysis tool. The study applied both descriptive and inferential statistics in the analysis. The means of the variables are generated, and correlations established using t-test at 95% confidence interval.

Research Framework

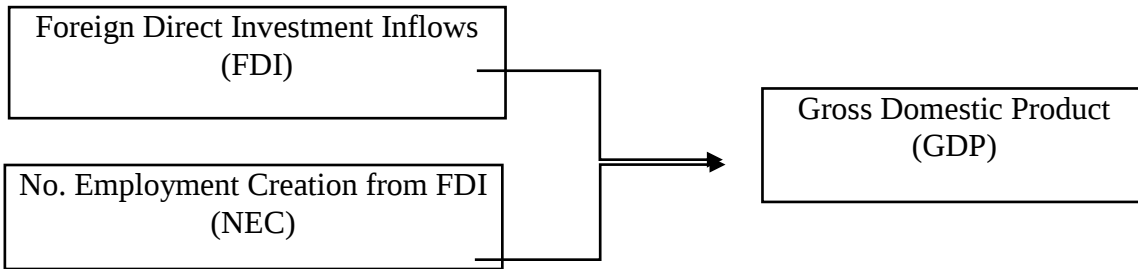
Foreign Direct Investment (FDI) is an important source of capital for economic growth in developing countries. It provides a package which constitutes new technologies, management techniques, finance and market access for the production and movement of goods and service Foreign direct investment plays vital role in developing countries for foster national economic growth. FDI creates employment opportunities, raise the level of domestic wages, faster economic growth and improve the distribution of income. DI not only directly promotes economic growth by itself but also indirectly does so via its interaction terms. The interaction of FDI with human capital exerts a strong positive effect on economic growth in developing countries.

The framework is used in research to outline possible courses of action or to present a preferred approach to an idea or thought. The research framework is a diagrammatical presentation of variables in the study. The framework illustrates the interrelationship between dependent and independent variables. The independent variable FDI includes FDI inflows and number of employment creation from FDI. To find the impact of independent variables (FDP) on dependent variables (GDP), a research framework has been developed.

Research framework clearly shows the cause and effect of independent variables on dependent variables. It helps to determine the impact FDI inflows in the economic development of Nepal.

Research Framework

Independent Variables



Result and Discussion

This section stands for presenting and analysing data to achieve the formulated objectives. This is the main body of the chapter for the study. This section presents the data in different tables. It is depicted in the following way.

The below table is about the gross domestic product, foreign direct investment inflows and proportion of FDI in GDP from the fiscal year 2011/12 to 2020/21.

Table 1: Proportion of FDI in GDP

Year	GDP	FDI	% of FDI in GDP
2011/12	1758	7.14	0.41
2012/13	1949	19.82	1.02
2013/14	2233	20.13	0.90
2014/15	2424	67.46	2.78
2015/16	2608	15.25	0.58
2016/17	3077	15.21	0.49
2017/18	3456	55.76	1.61
2018/19	3859	25.48	0.66
2019/20	3915	37.85	0.97
2020/21	4166	32.02	0.77

Source: Industrial Statistics and Economic Survey 2020/21

Table 1 shows the total amount of GDP and FDI in the last 10 years in Nepal. The amount of distribution of FDI in the years is uneven but the GDP is increasing each year than previous year during the study period. The fluctuating status of the foreign investment and increasing trend of GDP is seen in different years.

The below table is about the gross number project, total cost, foreign direct investment inflows and number of employment creation from the fiscal year 2011/12 to 2020/21.

Table 2: Status of FDI in Nepal

Fiscal Year	No. of Project	Total Project Cost	Amount of FDI	No. of Employment
2011/12	226	11.91	7.14	9035
2012/13	317	51.99	19.82	16569
2013/14	307	40.47	20.13	11790
2014/15	370	81.37	67.46	13167
2015/16	348	20.54	15.25	11663
2016/17	400	17.12	15.21	11842
2017/18	400	61.35	55.76	13940
2018/19	344	31.86	25.48	14544
2019/20	223	50.95	37.85	10710
2020/21	184	49.29	32.02	5943
Total	3119	416.85	296.12	119203

Source: Ministry of Industry, Industrial Statistics 2020/21

Table 2 depicts the number of projects, amount of foreign investment, project cost and employment creation through FDI all are uneven and fluctuating trend during the study period. The above table reflects that total 3119 projects have been registered in Nepal worth a total of investment equal to Rs.416.85 billion. The total foreign direct investment (FDI) is estimated to be Rs.296.12 billion during the 10-year study period. The registered projects provided employment to 119203 people. This shows that FDI has created employment for the people.

Descriptive statistics (mean value, standard deviation, coefficient of variation, minimum and maximum value) of the observation are presented and analyzed as follows.

Table 3: Descriptive Statistics of Variables

Variables	Scale	Mean	SD	Maximum	Minimum
Gross Domestic Product	Rupees	2944.5	871.69	4166	1758
Foreign Direct Investment	Rupees	29.61	19.18	67.46	7.14
FDI in GDP	Percent	1.01	0.7	2.78	0.41
No. of Project	Number	312	77	400	184
No. of Employment	Person	11920	2976	16569	5943

Source: Ministry of Industry, Industrial Statistics 2020/21

Table 3 depicts that the descriptive statistics of study variables, GDP as a dependent indicator in the multiple regression model. Annually data covers the period from 2011/12 to 2020/21 and it is taken from economic survey (2020/21). GDP measured in billion NPR. The result from descriptive statistic indicates that Nepalese real GDP recorded 2944.5 billion NPR. The minimum value of real GDP is 1758 billion NPR, while the maximum value is 4166 billion NPR.

FDI as an independent indicator in the multiple regression model. The result from descriptive statistic indicates that Nepalese real FDI inflows 29.61 billion NPR. The minimum value of real FDI inflows is 7.14 billion NPR, while the maximum value is 67.46 billion NPR. Number of employment (NEC) as an independent indicator in the multiple regression model. The result revealed that number of employment creation from FDI is recorded 11920 persons. The minimum number of employment is 5943 persons, while the maximum are 16569 persons.

The study conducted Pearson correlation analysis to indicate a linear association between GDP and FDI, NEC. Coefficient of determination, which is denoted by r^2 is used to explain the total variation in dependent variable is explained by independent variable. To decide whether the linear relationship in the sample data is strong enough to use to model the relationship in the population, perform a hypothesis test of the significance of the correlation coefficient at 5% level of significance.

Table 4: Regression Coefficients Analysis

Variables	Coefficients	Standard Error	t-Stat.	P-value
Intercept (a)	3676.24	1224.31	3.0027	0.0199
FDI (b_1)	16.99	15.42	1.1014	0.3071
NEC (b_2)	-0.10	0.10	-1.0421	0.3320
Estimated Regression Equation $Y = 3676.24 + 16.99X_1 - 0.10X_2$				

Coefficient results (Table 4) shows that the coefficient value (b_1) of FDI is 16.99 which depicts a positive relation of FDI with GDP. This result basically means that with the influence of other variable held constant, as FDI will have positive impact on GDP. The coefficient value of FDI suggesting that when there is 1-rupee increase in FDI, the GDP will increase by rupees 16.99, with other variables held constant. In essence, it could be deduced from this result that the FDI has a insignificant positive impact on the GDP of Nepal.

The coefficient value (b_2) of NEC is -0.10 which depicts a negative relation of NEC with GDP. This result basically means that with the influence of other variable held constant, as NEC will have negative impact on GDP. The coefficient value of NEC suggesting that when there is 1 unit increase in NEC, the GDP will decrease by rupees 0.10, with other variables held constant. In essence, it could be deduced from this result that the NEC has insignificant negative impact on the GDP of Nepal.

Nepal has highlighted the policies related to foreign direct investment. Though foreign investment has always been in priority, this remains only in paper. The investment is seen in the major areas, but what about the impact on those investments and what are the benefits to the country from those investments are not highlighted in regards to the policies. The higher level of investment is seen in the energy sector, but what has its influence and what benefits the people engaged in that sector are getting is still lacking.

FDI is an important source for the economic growth of developing countries, Neupane (2020) highlights that FDI is the source of growth having a higher number of resources but weak in finance, technology and the competencies in management. FDI also helps to introduce new skills, technology and the new knowledge being competitive in the global world. This has a direct impact on creating job opportunities and increases the GDP of the nation. The investment is seen in different sectors. Still, more investment can be emphasized, making the conducive environment to work with (NRB, 2018). Compared to the other sectors, the service sector is seen receiving the major share of the FDI. The total number of project is decreasing in recent years and the employment generation is created too many people but decreases in recent years. Still, the impact of the project in the context of the local need should be analyzed this finally stimulates and encourages domestic investment of the country. This drives the necessity of FDI in the future context, too (Ranjit, 2016).

The highest number of projects and the highest number of investment is seen from China in the investment. Increasing the number of projects and the number of the amount is increasing year by year. The projects are increased, and the income has been invested in different areas which seems constant inflows of FDI among developing countries (Adhikari, 2013). The highest number of projects is seen in the energy-based, manufacturing, service and

tourism sector. These are the major areas highlighted by the government of Nepal too. So investment in Nepal seems that Nepal's investment policy is attracting the investors in different sectors (Department of Industry, 2021). Though the investment is in various sectors, still the governments prioritizing the sectors that are fruitful to the country are lacking.

Nepal's FDI potential is heavily under-exploited, although the country offers a huge potential not only for market seeking investors but also resource seeking ones. There are several opportunities and chances for creating the investment-friendly environment, but the implementation is very weak. There are several hindrances in the implementation, and the approval process, registration and other process need a lengthy process. After establishment, the investors are working more in the service sector where other sectors that have the highest products are missing.

Conclusions

It is concluding that the growth and status of GDP is satisfactory but the FDI is decreases in recent years. The average proportion of FDI in GDP in only 1.01 percent in the last decade indicate the low FDI inflows in Nepal, there are 94 different countries are investing in Nepal but the top ten countries occupy more than 92 percent of the total foreign investment. The findings revealed that economic growth is directly related to inflow of foreign direct investment. This implies that good performance of the economy is a positive signal for inflow of foreign direct investment. It can be concluded that foreign direct investment is an engine of economic growth. Therefore, there is need to have a stable political and economic environment and improve on the critical infrastructure, level of security in the country. The governance system should be based on accountability, transparency, effective and efficient resource. FDI comprises new technologies, management techniques, finance and market access for the production and movement of goods and services. So, Nepal should adopt policies to attract more FDI and implement accordingly.

Nepal is well positioned among low-income economies to move emphatically on development policy and spending priorities during the next decade. However, there isn't much investment; neither by the foreign countries, nor by neighboring country and rate of FDI is not increasing at a required rate, Towards end this, political, business,

bureaucratic leaders are required to come closer and act in a business-friendly chorus. The whole gambit of course ends with aggressive marketing that Nepal is ripe for hosting FDI. The employment rate in various sectors has to be increased to generate employment situation in Nepal.

Business friendly environment must be created on priority to attract large FDI. To maximize the benefits of FDI persistently Nepal should also focus on developing human capital and technology jobs for unskilled population when compared with service sector. The most part of the Nepalese economy is footing on the agriculture sector which itself not well-productive. This sector is highly negligible and its production quality is near to the ground. The scarce financial resources, out dated technology and poor fertilizers require boost up that could be possible by an appropriate foreign direct investment. A large amount of FDI could be attracted in food processing, agriculture services, machinery and other modern agricultural technology.

A dynamic market economy requires political stability for its best possible outcomes. Political instability generates economic uncertainty because of turn down in investment. A strong financial sector generates higher saving efficiency and it leads to elevated economic growth however, this strong financial sector can only be flourished under the politically stable environment. Infrastructure plays an essential role for the growth of any economy. The countries which have good physical infrastructure are considered as the best attractive hosts for the FDI. Economic reformation means the transfer of resources from less productive to more productive sectors of the economy. Real growth of production is directly correlated with the effective process of economy restructuring from the less productive to the more productive sectors of the economy. FDI may be involved in the transfer of resources from less productive to more productive sectors of the economy. This study will be a matter of interest for the students, academicians and other professionals. This study may be helpful to fulfill the gap of proper research about the impact of FDI on economic development of Nepal. Other researcher may make their study wider by selecting different topics like problem and prospects of foreign investment in Nepal with the help of this study.

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Emotional Intelligence amongst college students in context of Social Networking sites: A Comparative Study

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Abstract

The present research was planned to study the level of emotional intelligence among the college students. Also, it was an attempt to find out the difference between students with high and low use of social networking sites on the emotional intelligence scale. For this, 300 students from different colleges of urban Patna were selected as the sample. Among them, students were high user of social networking sites and 150 students were low user of social networking sites. Emotional Intelligence Scale by Dr. Arun Kumar Singh and Dr. Shruti Narain was used in this study. Statistical techniques such as Mean, SD and t-test were used for data analysis. Results revealed that the students were having average level of emotional intelligence. On the other side, college students with high use of social networking sites have low level of emotional intelligence in comparison with college students with low use of social networking sites. Also, use of social networking sites has negative correlation with emotional intelligence among the college students.

Keywords: Emotional Intelligence; Social Networking sites; college students

Introduction

Living in this world entails engaging with a wide variety of people and experiencing continual change, including unexpected life-changing events. How one responds to challenges in life is highly dependent on one's emotional intelligence. Additionally, it is a vital component of compassion and understanding the underlying motivations behind other people's behaviour. Many academically

brilliant persons struggle in their employment or personal relationships because of their lack of social skills. Emotional Intelligence was described by Mayer and Salovey (1997) as a cognitive skill that is distinct from general intelligence but is also linked to it. This paradigm includes four distinct skills: emotional facilitation, emotional observation, emotional understanding, and emotional regulation (Mayer & Salovey, 1997). These branches, which grow as a person evolves, are arranged in order from fundamental to higher-order talents (**Mayer & Salovey, 1997**).

One of the variables that could help to this increase of happiness during adolescence can be emotional intelligence (**Fabio and Kenny, 2016**). Numerous researchers have related emotional intelligence with psychological constructs that are closely associated with happiness, such as subjective well-being (**Cejudo, Rodrigo-Ruiz, Lopez-Delgado, Losada, 2018**). In order to succeed in life, intellectual capacity, often known as intelligence quotient (IQ), is insufficient. Unquestionably, IQ may aid in admission to college, but emotional intelligence (EI) can aid in managing stress and emotions when preparing for final examinations. IQ and EI go hand in hand and have the maximum impact when they complement one another. Additionally, executives who set the tone for their organisations benefit from having emotional intelligence. Lack of emotional intelligence in leaders may have more severe repercussions, including decreased employee engagement and a greater turnover rate. Even if one is technically excellent at their profession, specialised abilities will be overlooked if they are unable to interact with others or communicate well with their team. One may have a good effect wherever and continue to improve in their position and job in life by developing their emotional intelligence.

Objective of the Research

This research has been carried out with following broad objectives:

1. To study the frequency of Emotional Intelligence among male and female college students.
2. To find out the effect of social networking sites on Emotional Intelligence amongst College Students.
3. To examine the effect of social media use on the different dimensions of Emotional Intelligence Scale.

4. To illustrate the relation between use of social networking sites and emotional intelligence among college students.

Hypothesis

The main hypotheses of the research were as follows:

1. "The college students would have average level of emotional intelligence."
2. "There will be significant influence of social networking sites on the Emotional Intelligence amongst students."
3. "Students with high and low use of Social networking sites will differ on the different dimensions of emotional intelligence scale."
4. "There will be significant relationship of using social networking sites with Emotional Intelligence."

Research Methodology

(A) Sample- The sample of the study was consisted of 300 college students in which 150 students were high user of social networking sites and 150 students were low user of social networking sites. Purposive sampling technique was selected to determine the sample.

(B) Research Tool- The Emotional Intelligence scale has been developed by Dr. Arun Kumar Singh and Dr. Shruti Narain. It has four dimensions- Understanding emotions, Understanding motivation, Empathy and Handling relations. The total number of items on this scale is 31 in which 27 items are positive and 04 items are negative. Variation of scores on this scale is from 0 to 31. High score indicates high emotional intelligence and low score indicates low emotional intelligence.

(C) Research Design- Quantitative research and descriptive Survey design has been used in the present study.

(D) Data Analysis- Statistical techniques such as Mean, SD and, t-test were used for data analysis.

Results

The results of the study have been presented in the tabular forms with the help of Table- A, B and C.

Table- A: Mean Scores of subjects with high and low use of social networking sites on the scale of emotional intelligence

S. No.		Subjects with High use of social networking sites (N=150)	Subjects with Low Use of social networking sites (N= 150)
1	Mean	22.02	26.56
2	SD	1.9	2.4
3	t-ratio	17.46 P<.01	

Table- A presents the mean Scores of subjects with high and low use of social networking sites on the scale of emotional intelligence. As can be seen from the table that the mean of Subjects with High use of social networking sites is 22.09 and mean of subjects with low use of social networking sites is 26.56. It means that there is average level of emotional intelligence. This confirms the first hypothesis of the study. The standard deviations of these two groups are 1.9 and 2.4 respectively. The t-ratio between them is 17.46 which have been found to be significant at the .01 level. This shows that the high use of social networking sites has an impact on the emotional intelligence. Here, in this table the mean of students with low use of social networking sites is higher than the mean of students with high use of social networking sites. This finding fully supports the second hypothesis of the study.

Those students who always indulge in internet surfing and using social networking sites live a virtual life beyond reality. They do not follow the social norms and conventional lifestyle. This leads them to disconnect from social and familial life. These students become unable to handle relationships and social interactions as well. **Parker, Taylor, Eastabrook, Schell, & Wood, (2008)** and **Cho & Lee, (2017)** found in their study that emotional intelligence is a strong predictor of addiction related behaviours especially among the college students. However, the result of the present study demonstrates that the students who are more addicted to social sites are less emotionally intelligent while students with low use of social sites are emotionally more intelligent. **Muduli (2014)** said that the use of social media by students make them distracts them from social interactions, study, family members and drive them to a world full of fantasy and imagination. This hampers controlling their positive and negative emotions. A study by **Woods & Scott** displayed that students who used social media more experienced poorer sleep

quality, lower self-esteem and higher levels of anxiety and depression. Social media addiction can damage social and educational life of students by indulging them in poor eating habits, poor sleep habits, and vision problems, make them stubborn, and revolutionary against their families. If Social media use is managed well, then it is related to an increase in cognitive and affective

		High User (N=150)		Low User (N=150)		
S. No.	Dimensions	Mean	SD	Mean	SD	t-ratio
1	Understanding emotions	2.84	1.61	3.15	1.85	1.82 P>.05
2	Understanding motivation	5.91	1.82	6.28	2.42	1.85 P>.05
3	Empathy	8.38	1.54	9.02	2.74	2.91 P<.05
4	Handling Relations	4.89	1.32	8.11	2.65	14.63 P<.01

empathy.

Table- B: Mean Scores of subjects with high and low use of social networking sites on the different dimensions of emotional intelligence scale

Table- B displays the mean scores of subjects with high and low use of social networking sites on the different dimensions of emotional intelligence scale. It can be seen from the table that the subjects with high and low use of social networking sites have found to be significantly different in two dimensions of emotional intelligence scale- Empathy and Handling relations. It means that students who lesser use social media tend to be more empathetic in a manner that they are very social and because of this, they are also very good in handling relationships in social context. On the other side, students with high use of social media are addicted to their virtual world which makes them unaware of their surroundings and they do not focus on the needy persons because so much negative emotions trigger within them. They often think about controlling their social media accounts and enhancing their popularity with these. This detached them from social interactions and they fail to handle social relationships even in their families. The two groups are found equal on the two dimensions of the scale- Understanding emotions and understanding motivation. **Vossen & Valkenburg (2016)** have found that use of social media can improve the ability to understand and share the feelings among

the students. It improves the cognition among them through which they interact and motivate each others. This leads them to exercise their emotional intelligence in a social manner. This supports the third hypothesis of the study.

Table- C: Correlation between Use of social networking sites and Emotional Intelligence among the College Students

Variables	N	r	df	Significance level
Use of social networking sites	300	-0.58	298	P<.01
Emotional Intelligence				

Table- C illustrates the correlation between use of social networking sites and Emotional Intelligence among the College Students. It has been shown that both are negatively correlated. It clarifies that there is negative correlation between use of social networking sites and Emotional Intelligence. Increase in use of social networking sites decrease the level of Emotional Intelligence and decrease in use of social networking sites boosts emotional intelligence among the students. Those who are low at use of social networking sites will have a good state of emotional intelligence. On the other side, those who have poor use of social networking sites would also possess high level of emotional intelligence. This finding confirms fourth hypothesis of the present study.

Conclusion

Conclusively, it can be stated that use of social networking sites is an important factor in the development of emotional intelligence among the college students. Excess use of social media becomes obstacle in the effective onset of emotional intelligence.

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Analysis of Ph.D. Theses of Library and Information Science of the University of Burdwan Uploaded in Shodhganga

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Abstract

Theses are useful to know the trend of subjects. Present aims to explore the research trends in Library and Information Science (LIS) based on thesis submitted to The University of Burdwan, Purba Bardhaman, West Bengal. For this study thesis were accessed through Shodhganga: a reservoir of Indian Electronic Theses and Dissertations. In this article total of 44 theses were reviewed. The study has identified eight broad research areas in Library and information science. The study shows that the research interest among LIS professionals is mainly on current emerging areas, such as status surveys, user studies, bibliometric / scientometric/citation studies, ICT application and library automation. The present study reveals the trend study helps to know the growth of the research productivity in Library and Information Science.

Keywords: PhD Theses, Shodhganga, Library and Information Science, research, researcher, library automation

Introduction

Information is one of the essential components in any forms and formats for growth and development of human civilization. Library and Information Science has advanced over extra than a hundred years (Jadhav, P.B. & Khajindar, S.P., 2018). LIS education is a kind of professional education. The training and research for library and information professionals is useful for efficient functioning of the libraries and information centers in a country. Research is also an important activity of human life. It is necessary for the growth and development of knowledge of the society that takes place due to research. Research means to search and again. It is a continuous process (Maity, B.K. & Hatua, 2015). A doctoral thesis is one of such

primary sources of information, which indicates the growth rate of academic research of a country.

Background of LIS Education & Research

The library and information science (LIS) education in India traces its formal roots in Baroda School, which was established in 1911 and W.A Borden was invited to develop the library system of the state and to pass on some basic nitty-gritty to the library workers. Thereafter, there was no second thought in the LIS education. It opened of LIS education in Punjab University of undivided India in Lahore in 1915, establishment of Library school in Madras University in 1929 by Dr. S.R. Ranganathan, the father of library science in India with the help of Madras Library Association. This became observed through beginning of the Diploma route in Andhra University through Dr. M.O. Thomas in 1935 and the rest is history. At University level LIS education received enhance post independent India (Busha, C.H., & Harter, S.P., 1980).

Research in library and information science is a phenomenon of near about 100 years. It was started in 1930. It was very important to make a careful study of various philosophies related to librarianship. In 1928 Chicago University Library School started its Ph. D. Programme. Research in LIS in India is not very old. Starting of more library schools in 1970s and 1980s resulted in the training of the students in carrying out research studies in part fulfillment of the degree of Master of Library and Information Science. 1980s and 1990s produced a number of doctorates in LIS in India (Kannappanavar, B.U. and Vijayakumar, M., 2000). Apart from doctoral studies, post-doctoral research, field studies, major research projects are of significant value to research in LIS.

Overview of Shodhganga

The UGC Notification (Minimum Standards & Procedure for Award of M. Phil. / Ph.D. Degree, Regulation, 2009), dated 1st June 2009 mandates submission of electronic version of theses and dissertations by the researchers in universities with an aim to facilitate open access to Indian theses and dissertations to the academic community world-wide. Online availability of electronic theses through Ancestrally-maintained digital repositories, not only ensure easy access and archiving of Indian doctoral theses but will also help in raising the standard and quality of research. This would overcome serious problem of duplication of research and poor quality

resulting from the "poor visibility" and the "unseen" factor in research output. As per the Regulation, the responsibility of hosting, maintaining and making the digital repository of Indian Electronic Theses and Dissertation (called "Shodhganga"), accessible to all institutions and universities, is assigned to the INFLIBNET Centre. Shodhganga is the reservoir of Indian intellectual output preserved in a repository hosted and maintained still now by the INFLIBNET Centre (Panda, S. 2016). It was initially located in the campus of Gujarat University, Ahmadabad. As of January 2013, INFLIBNET Centre has moved to its new institutional building at Infocity, Gandhinagar, Gujarat. By 2022, as many as 544 universities in India have signed MoUs with the INFLIBNET Centre to participate in the Shodhganga project.

Objective of the Study

The main aim of this paper is to map and evaluate the contributions of The University of Burdwan in research of Library and Information Sciences and analyzing the contributions of researchers. It also attempts to analyze the Ph.D. theses uploaded in Shoudhganga by The University of Burdwan of Library and Information Science (LIS) discipline up to the period April, 2023. In order to achieve this, the following objectives are set:

1. Prepare a comprehensive database of research from Shodhganga in Library and Information Sciences of the University of Burdwan uploaded upto April, 2023.
2. To present an overview of the doctoral research trend in the field of library and information science in the University of Burdwan.
3. Analyze and evaluate the doctoral dissertation of LIS affiliated to the University of Burdwan, Purba Bardhaman district.
4. To identify the gender of researchers who are supposed to be interested in higher studies.
5. To identify the supervisors pattern of research.

In order to obtain the stated objectives of the present study an internet-based survey and observation method was conducted to locate and accumulate the theses of library and Information science uploaded in Shoudhganga under The University of Burdwan in Purba Bardhaman district and self evaluative method was adopted for the collection of primary data.

Data Collection and Analysis

For the present study theses under The University of Burdwan were further selected according to the availability in the shoudhganga website i.e. the theses which do not have uploaded in shoudhganga websites yet (i.e. 30th April, 2023) and were not functional at the time of study were excluded from the study. There are 46 theses has been uploaded in shoudhganga under the dept. of LIS of The University of Burdwan. Out of 46 theses only 44 are for analyzing and evaluating because another 2 theses are uploaded two times. Statistical methods were used to analyze the data collected. Simple percentage analysis was conducted for final values in different categories of evaluation. Microsoft Excel was used to generate necessary statistical tables, diagrams and charts.

Year-Wise Distribution of Ph.D. Theses

Table 1 shows the chronological distribution of PhD theses of Library and Information Science submitted during the period. There are a total of Forty four (44) doctoral theses submitted under this subject during the previous stated time period.

Table 1: Year-wise average distribution of Ph.D. theses

Year	Total no. of theses	% of total no. of theses
1987	1	2.27
1989	1	2.27
1990	1	2.27
1991	2	4.55
1993	1	2.27
2001	1	2.27
2003	1	2.27
2006	2	4.55
2008	4	9.1
2009	2	4.55
2010	1	2.27
2011	3	6.82
2012	2	4.55
2013	1	2.27
2014	1	2.27
2016	2	4.55
2017	3	6.82
2019	2	4.55

2020	3	6.82
2021	3	6.82
2022	1	2.27
n.d.	6	13.64

It is clear from the above discussion that most of the doctoral theses (4 theses, 9.1%) have been submitted in the year 2008 and next position is followed by the year 2011, 2017, 2020 and 2021 (3 theses in each year, 6.82%). It is also found that not a single thesis has been submitted in the year 1988, 1992, 1994-2000, 2002, 2004, 2005, 2007, 2015, and 2018.

Supervisor-Wise Distribution of Ph.D. Theses

The ranking of supervisors of the doctoral dissertations is shown in table 2. The ranking of supervisors are made on the basis of the total number of theses guided (here joint works are also included). There are a total of 44 doctoral dissertations have been supervised by ten (10) supervisors. For the purpose of this dissertation, in case of joint guidance whose name come first in thesis he / she get the credit of contribution in thesis.

Table 2: Supervisors-wise distribution of Ph.D. theses

Sl. No.	Name of the Supervisor	No. of thesis supervise	Ranking of guide
1.	Chakraborty, Pranab Kumar (joint 1)	1	6
2.	Das, Rajesh	1	6
3.	Roy, Bijon Kumar	1	6
4.	Mukhopadhyay, Parthasarathi	2	5
5.	Sain, Chitta Ranjan (joint 1)	2	5
6.	Mandal, Sukumar	4	4
7.	Bandyopadhyay, Amit Kumar	6	3
8.	Barua, Pulin (joint 1)	6	3
9.	Biswas, Subal Chandra (joint 4)	8	2
10.	Tripathi, Tridib (joint 2)	13	1

According to this study, total 44 PhDs have been awarded under the guidance of 10 supervisors. Above table provides the list of ranking of supervisors. Among these 10 supervisors, Dr. Tridib Tripathi has been supervised highest number of scholars, i.e. thirteen (13) theses.

It is observed that highest number of theses have been guided by Dr. Tridib Tripathi (13 theses) with 1st ranked, followed by Prof. Subal Chandra Bisswas (8 theses) have occupied 2nd ranked. It is found that Prof. Pulin Barua and Prof. Amit Kumar Bandyopadhyay (6 theses each) have taken 3rd ranked. It is also found that Dr. Sukumar Mandal (4 theses) have taken 4th ranked, Dr. Parthasarathi Mukhopadhyay and Dr. Chitta Ranjan Sain (2 theses each) get 5 ranked. The study clears that another three supervisors (Dr. Pranab Kumar Chakraborty, Dr. Bijon Kumar Roy and Dr. Rajesh Das) have guided only one thesis each.

Distribution of Guideship Pattern

It is found that out of total 44 doctoral dissertations nine (9) research works have been supervised by joint guides and that maximum number of PhDs (35) has been supervised by single guide which are given below.

Table 3: Guideship pattern of theses

Guideship pattern	Number of Theses	% of theses
Joint guide	9	20.45
Single guide	35	79.55
Total	44	100

Gender-Wise Distribution of Ph.D. Theses

The study attempts to analyze the scholars according to their gender (Table 4)

Table 4: Gender-wise distribution of PhD theses

Gender of scholar	Number	Percentage (%)
Male	39	88.64
Female	5	11.36

There are 44 theses submitted in Shoudhganga for the dept. of LIS of The University of Burdwan. But it is found that most of the research scholar is male. Out of 44 research scholar thirty nine (88.64%) scholars are male where as only five (11.36%) are female candidates engage in research work. It is also found that there is no female scholar in 19th century; female scholars are engaged in research most probably from 20th century. Data reveals that first female candidate submitted thesis in 2008 and then 2016, 2017, 2019 respectively (one more female candidate was engaged in research but unfortunately her thesis completed year is not given).

It is evident that there are thirty nine (39) male scholars (88.64%) and five (5) female scholars (11.36%). This indicates that male scholars are dominant than female scholars in this domain.

Subject-Wise Distribution of Ph.D. Theses

Sub-subjects wise distributions of the theses are presented in Table 5

Table 5: List of subject areas of doctoral study

Main Subject area	Sub area	No. of theses	%
Library studies	Public libraries, special libraries, academic libraries, medical libraries, law libraries, management libraries, engineering libraries, Information centre, library development, library legislation, library trends, library vandalism, religious libraries	12	27.2
Information technology	Consortia systems, e-journals, e-libraries, e-resources, digital libraries, digital repositories, internet, library management software, library networking, library websites, national informatics centre, search engines, e-theses, web library services, web resources, web search	08	18.2
Information studies	Information resources and services, information seeking behavior, information management system, information literacy, database management, information needs, information retrieval, information system	06	13.6
Metric studies	Bibliography, bibliometrics, collection development, scientometrics, content analysis, research output	06	13.6
Resources and services studies	Community information services, health information services, periodical studies, reference service,	05	11.4

	user services		
LIS profession and professionals	Job satisfaction, human resource development, self assessment, professional associations, performance measurement	03	6.8
Library management	Information management, quality management	02	4.6
Others	Cataloging service, intellectual property rights	02	4.6

Table 5 reveals that 12 PhDs are awarded in the thrust area of library studies followed by 8 PhDs on information technologies, while 6 PhDs have been awarded in the area of study on information and various types of metric analysis, such as, bibliometrics, content analysis, collection development etc. Similarly 5 PhDs on Resources and services studies, 3 on LIS profession and professionals, 2 on library management and 2 on cataloguing service and intellectual property rights. However, total 44 PhDs work was on different subjects areas of LIS concerned mentioned in above discussed thrust areas. Although research in LIS is broadly pursued in information technology, but that does not undermine or exclude other related areas of study. From the different research areas highlighted, the research in LIS appears fairly balanced, need based and representative. However, it would more ideal to widen the scope of the study by undertaking research on an interdisciplinary basis, with more emphasis on the contemporary subject areas.

It can be seen that, although, all the 44 doctoral degrees were awarded in an individual area of study, but in order to look at the overall research trend in LIS, most of the doctoral work was undertaken in the area of library studies (27.2%) on different types of libraries such as, university library, college library, public library, medical library etc. and application of information technology in libraries. The research areas undertaken have been categorized into eight (8) main areas, which stands further divided into different sub areas, as shown in above table.

Observation and Findings

✓ According to the official website of Shoudhganga, there are 46 theses in shoudhganga uploaded by the University of Burdwan for the department of Library and Information Science as on

30.04.2023. Therefore out of 46 theses 44 theses found to unique (two theses are uploaded two times) in Shoudhganga website and taken into consideration for analyzing and evaluating.

✓ It is found that in 2008 highest numbers of PhDs submitted, i.e. four (4) has been awarded as compare to other years covered in this study. Growth rate of PhD productivity shows fluctuate growth trend of theses submission.

✓ Next position of theses submission is awarded by the year 2011, 2017, 2020 and 2021. All these four year completed three (3) theses (6.82%).

✓ It is also found that out of 4 theses completed in the year 2008, Dr. Tridib Tripathi had played the role of a single guide in three theses and remaining one was guided by Dr. Subal Chandra Biswas.

✓ It is found from the present study that maximum number of PhDs (35 out of 44 PhDs) has been supervised by single guide and only nine (9) PhDs was supervised by two supervisors jointly.

✓ The study reveals that Prof. Subal Chandra Biswas and Dr. Parthasarathi Mukhopadhyay guided maximum numbers (4) of theses jointly (Prof. Subal Chandra Biswas act as 1st guide and Dr. Parthasarathi Mukhopadhyay act as 2nd guide in all that is four theses).

✓ The study also followed that Dr. Chitta Ranjan Sain and Dr. Tridib Tripathi guided two theses as a joint supervisor (they alternate their position).

✓ Dr. Tridib Tripathi is the leading supervisors who have been supervised 13 research scholars as supervisors. Followed by Prof. Subal Chandra Biswas (8 theses) have occupied 2nd ranked. It is found that Prof. Pulin Barua and Prof. Amit Kumar Bandyopadhyay (6 theses each) have achieved 3rd ranked.

✓ It is evident that out of 44 theses, there are thirty nine (39) male scholars (88.64%) and five (5) female scholars (11.36%).

✓ Data reveals that first female candidate submitted thesis in 2008 and then 2016, 2017, 2019 respectively.

✓ All total 44 doctoral degrees were awarded in an individual area of study, but in order to look at the overall research trend in LIS, most of the doctoral work was undertaken in the area of library studies (12 theses) on different types of libraries such as, university library, college library, public library, medical library etc.

✓ It is also reveals that doctoral works on Information Technology gets the 2nd position (18.2%)

✓ 3rd position is got by Information studies and metric studies jointly (6 number of theses awarded on the different areas of both topics).

Conclusion

From the finding and analysis of the dissertation conclusion have been drawn. Trend study helps to research scholars to know in which area research is taking place. In The University of Burdwan the most preferred field of study is different types of Library study and ICT. The present study shows that in Burdwan University in the year 2010 to 2022, more theses were published in this period. Trend study helps to know the areas of research as well as the growth of the research productivity to identify the most predominant subject areas in the field of LIS research. It provides the basis for the development of the innovation strategy and future orientation, from which the search fields and the roadmap are derived. We can't travel to the future to know how it will turn out. We can't read in any book what the world looks like in 15 years. We can only guess the future. The best source for the predictions and characteristics of trends is therefore to bring together as many expert opinions as possible. In order to obtain a good foundation from future information, with which we can continue to work in innovation management, a systematic approach, process, and methodology is required.

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Easy Communication as a Healing space: exploring humanistic Components in Folk healing Tradition

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Abstract

This research paper delves into the intriguing intersection of easy communication and healing within the context of folk healing traditions. Folk healing, deeply rooted in cultural practices and oral traditions, often relies on the power of human connection and communication to foster a healing environment. This study aims to elucidate the humanistic components embedded in folk healing practices that facilitate effective communication as a therapeutic tool. The paper begins by providing an overview of the historical and cultural significance of folk healing practices across different societies, emphasizing their reliance on interpersonal relationships and communal bonds. It then examines the various aspects of easy communication within folk healing, including verbal and non-verbal communication, active listening, empathy, and trust-building. Furthermore, this research paper explores the role of narrative and storytelling in folk healing, as well as the use of rituals and ceremonies that facilitate open dialogue between healers and individuals seeking healing. By analyzing case studies and ethnographic data from diverse folk healing traditions around the world, this paper seeks to identify common themes and practices that promote effective communication within these traditions.

The findings of this study not only shed light on the humanistic aspects of folk healing but also contribute to a broader understanding of the significance of communication in the healing process. By recognizing the importance of easy communication as a healing space, this research paper underscores the potential for integrating elements of folk healing into contemporary healthcare practices to enhance patient-centered care and holistic well-being. This research paper offers valuable insights into the intricate relationship between humanistic components and folk healing traditions, highlighting their

relevance in today's healthcare landscape. It advocates for the recognition and preservation of these cultural practices and encourages further exploration of their potential contributions to modern healthcare.

Keywords: Folk healing, Cultural healing, Ethno-botany, Holistic healing, Cultural traditions, Well-being, Patient-centered care, Cultural competence, Alternative medicine, Indigenous healing

Introduction

In the realm of healthcare, the convergence of traditional healing practices and modern medicine is a subject of increasing interest and importance. Folk healing traditions, deeply rooted in the cultural and historical contexts of diverse societies, have long played a significant role in providing therapeutic solutions to various ailments. These traditions often emphasize holistic approaches to healing, recognizing that physical well-being is intertwined with emotional, spiritual, and social aspects of human existence.

One distinctive and integral element that transcends various folk healing traditions is the art of communication. Within these practices, communication is more than just a means of transmitting information; it is a conduit for establishing a healing space where individuals can connect with healers, their community, and their own inner selves. This paper, titled "Easy Communication as a Healing Space: Exploring Humanistic Components in Folk Healing Tradition," delves into the intricate relationship between communication and healing within the context of folk traditions.

The term "easy communication" in the title reflects the fluidity, empathy, and humanistic aspects of the communication processes that are often central to folk healing. While modern medical practices have undoubtedly evolved with technological advancements, folk healing traditions have preserved human-centered approaches, emphasizing the significance of empathy, trust, and shared understanding between the healer and the patient.

This research paper aims to explore the humanistic components of folk healing traditions and their role in facilitating effective communication within the healing process. By doing so, we seek to shed light on the potential benefits and insights that these traditions can offer to modern healthcare systems, particularly in fostering patient-centered care, enhancing cultural competence, and supporting holistic well-being.

Throughout the following sections, we will embark on a journey through various folk healing traditions from different cultures and regions, examining the communication techniques, rituals, and practices that foster healing. By understanding how these traditions harness the power of easy communication as a healing space, we can gain valuable insights into improving healthcare experiences for individuals across the globe.

In this exploration, we will also address questions such as: How do folk healing traditions incorporate empathy and compassion into their healing processes? What can modern medicine learn from these traditions to provide more personalized and culturally sensitive care? What are the implications for healthcare practitioners and policymakers in bridging the gap between traditional and contemporary healthcare approaches?

As we delve into these questions and navigate the rich tapestry of folk healing traditions, we will uncover the profound ways in which easy communication serves as a healing space, fostering not only physical recovery but also emotional and spiritual well-being. This research contributes to the growing discourse on integrative medicine, emphasizing the importance of preserving the humanistic dimensions of healing in an increasingly technological world.

Through a deeper understanding of the communication dynamics within folk healing traditions, we hope to inspire a more holistic and compassionate approach to healthcare that honours the wisdom of the past while embracing the possibilities of the future.

Objectives

- To examine the historical and cultural contexts of diverse folk healing traditions from around the world.
- To identify and analyze the humanistic components within these folk healing traditions, with a particular focus on communication techniques and practices.
- To explore the role of empathy, compassion, and trust in the communication processes of folk healing traditions and their impact on the healing experience.
- To investigate the ways in which easy communication serves as a healing space, fostering physical, emotional, and spiritual well-being within these traditions.

Methodology

The research methodology for this study involves a multi-faceted approach designed to comprehensively explore the humanistic components of communication within folk healing traditions. First, a qualitative research strategy will be employed, including ethnographic fieldwork and in-depth interviews with practitioners and patients within selected folk healing communities. This approach aims to gain firsthand insights into the communication techniques and practices embedded in these traditions. Additionally, a comparative analysis will be conducted to juxtapose the findings from folk healing contexts with relevant literature and contemporary healthcare practices. This comparative approach will facilitate a deeper understanding of the humanistic elements in folk healing traditions and their potential applications in modern medicine. Archival research and document analysis will also be used to unearth historical perspectives and cultural contexts. The synthesis of qualitative data, comparative analysis, and historical examination will allow for a comprehensive exploration of easy communication as a healing space within folk healing traditions, contributing valuable insights to the research objectives of this paper.

The historical and cultural contexts of diverse folk healing traditions from around the world

The historical roots of diverse folk healing traditions from around the world are fascinating and deeply connected to the cultures and histories of the regions where they originated. These traditions often have ancient origins and have evolved over centuries, reflecting the unique beliefs, practices, and experiences of their respective societies. Here are some examples of the historical roots of folk healing traditions from various parts of the world:

Traditional Chinese Medicine (TCM)

- **Origin:** TCM traces its roots back over 2,000 years to ancient China.
- **Key Components:** TCM is based on the concepts of balance and harmony within the body, the use of herbal remedies, acupuncture, and techniques like tai chi and qigong.
- **Historical Texts:** The Huangdi Neijing (Yellow Emperor's Inner Canon) is one of the foundational texts of TCM.

Ayurveda

- **Origin:** Ayurveda originated in ancient India and has a history dating back more than 5,000 years.
- **Key Components:** Ayurveda focuses on balancing the body's energies (doshas) through diet, herbs, yoga, and meditation.
- **Historical Texts:** The Charaka Samhita and the Sushruta Samhita are two important ancient texts that form the basis of Ayurvedic knowledge.

Native American Medicine

- **Origin:** Indigenous healing practices in North America have been in existence for thousands of years, varying among tribes and regions.
- **Key Components:** Native American healing involves a strong connection to nature, the use of medicinal plants, and spiritual rituals, often led by shamans or medicine men and women.
- **Historical Continuity:** Despite centuries of colonization and cultural upheaval, many Native American healing traditions persist today.

Curanderismo

- **Origin:** Curanderismo is a traditional healing practice from Latin America, with roots in indigenous, African, and Spanish influences.
- **Key Components:** It combines elements of herbalism, spiritual healing, and rituals often intertwined with Catholicism.
- **Historical Adaptation:** Curanderismo adapted to the New World while preserving elements of pre-Columbian traditions.

African Traditional Healing

- **Origin:** The diverse cultures of Africa have rich traditions of healing that vary across regions and ethnic groups.
- **Key Components:** African healing often involves the use of herbs, divination, ritual, and the expertise of traditional healers, such as sangomas in Southern Africa.
- **Historical Legacy:** African healing practices have influenced other healing traditions and continue to play a vital role in many African communities.

Hopi Medicine

- **Origin:** The Hopi people of North America have a long history of healing practices deeply rooted in their culture.
- **Key Components:** Hopi healing involves spiritual ceremonies, the use of sacred herbs, and the guidance of katsinam (spiritual beings).
- **Historical Significance:** Hopi healing practices are essential to the preservation of Hopi culture and identity.

Japanese Traditional Medicine (Kampo)

- **Origin:** Kampo has its origins in traditional Chinese medicine but has been adapted and developed in Japan over centuries.
- **Key Components:** It emphasizes the use of herbal remedies, acupuncture, and moxibustion, often combined with Japanese cultural elements.
- **Historical Evolution:** Kampo evolved to suit the Japanese context and has been integrated into modern healthcare in Japan.

These are just a few examples of the rich and diverse folk healing traditions found around the world. Each tradition has its unique historical roots, philosophies, and approaches to health and well-being, reflecting the cultural, environmental, and social contexts in which they developed. These traditions continue to be valued and practiced by many communities worldwide.

The humanistic components within these folk healing traditions, with a particular focus on communication techniques and practices

Folk healing traditions often incorporate various humanistic components, emphasizing the importance of holistic well-being and effective communication techniques and practices. Here are some key elements related to humanistic aspects in these traditions:

- **Holistic Well-being:** Folk healing traditions typically view individuals as whole beings, considering not just the physical aspects but also emotional, psychological, and spiritual dimensions of health. Practitioners often take a comprehensive approach to healing, addressing the person as a whole rather than just treating isolated symptoms.

- **Empathy and Compassion:** Effective communication in folk healing involves a deep sense of empathy and compassion. Healers often listen attentively to patients, seeking to understand their concerns, fears, and emotional states. This empathetic connection helps build trust and rapport between the healer and the patient.
- **Active Listening:** Active listening is a fundamental communication technique in folk healing. Practitioners focus on truly hearing what the patient is saying, both verbally and non-verbally. They pay attention to body language, tone of voice, and subtle cues to gain insights into the patient's condition.
- **Storytelling and Narrative:** Many folk healing traditions involve the use of storytelling and narrative to convey wisdom, healing knowledge, and cultural beliefs. Patients may share their own narratives about their illnesses or life experiences, which can be integrated into the healing process.
- **Cultural Sensitivity:** Folk healers often operate within the context of specific cultural and social norms. They respect and acknowledge the cultural beliefs, customs, and traditions of their patients. This cultural sensitivity is crucial in establishing trust and ensuring that healing practices are culturally relevant.
- **Empowerment and Patient Involvement:** Folk healing traditions often empower patients to take an active role in their healing process. Patients may be encouraged to make lifestyle changes, engage in rituals, or practice self-care techniques as part of their treatment.
- **Healing Rituals and Ceremonies:** Many folk healing traditions incorporate rituals and ceremonies that have both symbolic and therapeutic significance. These rituals often involve communication with the spiritual or natural world to seek healing and guidance.
- **Community and Social Support:** Folk healing practices often take place within the context of a community. The support of family and community members is seen as integral to the healing process, fostering a sense of belonging and social connection.
- **Education and Passing Down Knowledge:** Folk healers often pass down their knowledge and skills to the next generation through oral traditions, apprenticeships, or community gatherings. Effective communication is essential in transmitting this valuable knowledge.

- **Integration with Modern Medicine:** In some cases, folk healing traditions are integrated with modern medical practices. Effective communication between folk healers and medical professionals is important to ensure the best possible care for the patient.

In summary, humanistic components play a significant role in folk healing traditions, emphasizing empathy, active listening, cultural sensitivity, and the holistic well-being of individuals. These traditions often focus on creating a supportive and empowering healing environment that recognizes the interconnectedness of physical, emotional, and spiritual aspects of health.

The role of empathy, compassion, and trust in the communication processes of folk healing traditions and their impact on the healing experience:

Empathy, compassion, and trust play essential roles in the communication processes of folk healing traditions, and they have a significant impact on the overall healing experience. Here's how these elements contribute to the effectiveness of folk healing:

- **Building Trust:** Trust is a foundational element in any healing relationship. Patients must trust their folk healer for the healing process to be effective. Folk healers often establish trust through empathetic listening, understanding, and showing genuine compassion for the patient's suffering. Patients are more likely to open up and share their concerns when they feel a sense of trust, which can lead to a more accurate diagnosis and tailored treatment.

- **Enhancing Patient Comfort:** Empathy and compassion create a safe and comforting space for patients to express their physical and emotional pain. Patients may be dealing with fear, anxiety, or uncertainty about their condition, and the compassionate presence of a healer can help alleviate these feelings. Feeling understood and cared for contributes to a positive healing environment.

- **Facilitating Open Communication:** Folk healers often encourage open and honest communication between themselves and their patients. They listen actively to patients' stories, concerns, and experiences, providing validation and support. This open dialogue helps healers gain a deeper understanding of the patient's condition, including the emotional and psychological aspects that may be contributing to the illness.

- **Addressing Emotional and Psychological Needs:** Many health conditions have emotional or psychological components that can be addressed through empathy and compassion. Folk healers recognize that addressing these aspects is essential for holistic healing. They may use therapeutic communication techniques to help patients process and manage their emotions, contributing to a more comprehensive and effective healing experience.

- **Cultural Relevance:** Folk healing traditions often take cultural beliefs and practices into account. Empathy and cultural sensitivity enable healers to respect and acknowledge the patient's cultural background, which is critical in building trust. Patients are more likely to engage in healing practices that align with their cultural beliefs and values.

- **Reducing Stress and Anxiety:** Compassion and empathy can help reduce the patient's stress and anxiety levels. The emotional support provided by the healer can have a calming effect, which may positively influence the patient's physiological responses and overall well-being.

- **Empowering Patients:** Empathy and compassion empower patients to take an active role in their healing process. When patients feel heard and supported, they are more likely to comply with treatment recommendations and make positive lifestyle changes. This sense of empowerment can lead to better health outcomes.

- **Enhancing the Placebo Effect:** Research has shown that the quality of the patient-provider relationship can enhance the placebo effect, where a patient experiences improvements in their condition due to belief in the treatment. Empathy, compassion, and trust can strengthen this effect, leading to real physiological and psychological improvements.

In conclusion, empathy, compassion, and trust are integral components of the communication processes within folk healing traditions. They create a healing environment that fosters emotional well-being, trust, and collaboration between the healer and the patient. The combined impact of these elements contributes to a more effective and holistic healing experience that addresses the physical, emotional, and spiritual dimensions of health.

The ways, in which easy communication serves as a healing space, fostering physical, emotional, and spiritual well-being within these traditions:

Easy communication within folk healing traditions serves as a healing space that fosters physical, emotional, and spiritual well-being in several ways:

- **Expression of Concerns and Symptoms:** Easy communication allows patients to express their physical symptoms, emotional concerns, and spiritual experiences freely. Patients may describe their ailments, pains, and discomforts in detail, which helps the healer gain a comprehensive understanding of their condition.

- **Emotional Release and Catharsis:** Folk healing traditions often recognize the interconnectedness of emotional and physical well-being. Easy communication provides a safe outlet for patients to release pent-up emotions, stress, and trauma. Sharing their emotional burdens can have a therapeutic effect, promoting emotional healing and reducing emotional distress.

- **Validation of Experiences:** Effective communication validates the experiences and beliefs of patients. Patients may describe experiences that are difficult to explain in medical terms, such as spiritual visions or encounters with supernatural forces. In these traditions, healers often validate and respect these experiences, providing reassurance and reducing anxiety or fear associated with them.

- **Collaborative Healing:** Easy communication fosters collaboration between the healer and the patient. Patients are more likely to actively participate in their healing process when they feel heard and understood. They may be more receptive to treatment recommendations and willing to make lifestyle changes that contribute to physical and emotional well-being.

- **Personalized Treatment Plans:** Through open communication, folk healers can develop personalized treatment plans that consider the unique needs and circumstances of each patient. This personalized approach addresses not only physical symptoms but also emotional and spiritual aspects, leading to more effective and holistic healing.

- **Emphasis on Mind-Body-Spirit Connection:** Folk healing traditions often emphasize the interconnectedness of the

mind, body, and spirit. Easy communication allows of their well-being, leading to a more comprehensive approach to healing.

- **Sense of Belonging and Community:** Communication within folk healing traditions often takes place within a community setting. Patients may share their experiences with others who are going through similar challenges. This sense of belonging and shared experience can enhance emotional and spiritual well-being by reducing feelings of isolation.

- **Narrative Medicine:** Storytelling and narrative are essential components of many folk healing traditions. Patients share their life stories, experiences, and journeys, which can be therapeutic in itself. It helps individuals make sense of their experiences and find meaning in their struggles, contributing to emotional and spiritual well-being.

- **Enhanced Mindfulness and Presence:** Effective communication in folk healing encourages both healers and patients to be fully present during interactions. This mindfulness can have a calming and centering effect, promoting emotional and spiritual well-being.

- **Support for Coping and Resilience:** Easy communication provides patients with a support system to cope with their challenges and build resilience. Patients can receive emotional support from both the healer and the community, which can be essential for navigating difficult health conditions.

In summary, easy communication within folk healing traditions creates a healing space where individuals can express themselves, receive validation and support, and engage in a collaborative healing process. This space encompasses physical, emotional, and spiritual dimensions of well-being, contributing to a holistic approach to healing and overall health.

Findings

In a research paper titled "Easy Communication as a Healing Space: Exploring Humanistic Components in Folk Healing Traditions," the following key findings may emerge:

- **Empathy and Compassion in Healing:** One of the central findings is the critical role of empathy and compassion in the communication processes of folk healing traditions. The research demonstrates how these humanistic qualities contribute to the

establishment of trust and emotional well-being, ultimately enhancing the effectiveness of healing practices.

- **Holistic Approach to Well-being:** Folk healing traditions prioritize a holistic approach to well-being, addressing physical, emotional, and spiritual aspects of health. The study highlights how easy communication enables healers to consider and integrate these dimensions into their healing practices, promoting comprehensive healing experiences.

- **Cultural Relevance and Sensitivity:** Findings underscore the importance of cultural relevance and sensitivity in folk healing traditions. Effective communication takes into account the cultural beliefs, practices, and values of patients, contributing to a sense of cultural inclusivity and enhancing the patient-provider relationship.

- **Patient Empowerment and Collaboration:** Easy communication empowers patients to actively participate in their healing process. Research reveals that when patients feel heard and respected, they are more likely to engage in treatment recommendations and contribute to their own healing journey, leading to improved outcomes.

- **Narrative Medicine and Storytelling:** Many folk healing traditions incorporate narrative medicine and storytelling. The research emphasizes how storytelling provides patients with a therapeutic outlet to express their experiences, find meaning in their struggles, and contribute to emotional and spiritual well-being.

- **Community Support and Belonging:** Communication within folk healing traditions often takes place within a community setting. The study shows that this communal support fosters a sense of belonging, reduces isolation, and contributes to emotional and spiritual well-being among patients.

- **Integration with Modern Medicine:** Findings suggest that easy communication can facilitate better integration between folk healing and modern medicine. Effective communication between folk healers and medical professionals leads to more comprehensive patient care and ensures that healing practices are safe and culturally appropriate.

- **Enhanced Placebo Effect:** Research reveals that the quality of the patient-provider relationship in folk healing traditions can enhance the placebo effect, leading to real physiological and

psychological improvements. This highlights the therapeutic potential of communication in healing.

- **Mindfulness and Presence:** Effective communication promotes mindfulness and presence during healing interactions. The study demonstrates how this mindful approach can have a calming and centering effect, contributing to emotional and spiritual well-being.

- **Well-being as a Multidimensional Outcome:** Ultimately, the research paper concludes that well-being, within the context of folk healing traditions, is a multidimensional outcome. Easy communication contributes to physical healing, emotional resilience, and spiritual growth, creating a holistic healing experience for individuals.

Conclusion

In conclusion, this research paper has delved into the intricate web of "Easy Communication as a Healing Space" within the rich tapestry of Folk Healing Traditions. The findings underscore the pivotal role played by empathy, compassion, and trust in establishing a conducive environment for healing. These humanistic components transcend mere words and gestures, forging connections that touch upon the physical, emotional, and spiritual dimensions of well-being. It is evident that easy communication, when cultivated within these traditions, serves as a catalyst for holistic healing, recognizing the interconnectedness of mind, body, and spirit. Furthermore, the study highlights the significance of cultural sensitivity, narrative medicine, and communal support in nurturing a sense of belonging and empowerment among patients. As we explore these traditions through the lens of easy communication, we gain insight into a profound healing space where narratives are shared, trust is built, and the journey towards well-being is embarked upon collectively, reaffirming the enduring relevance of folk healing traditions in our modern world.

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Identity Crisis among Tea Migrant Settlers (Tribals) of Chhotanagpur at Hasimara: An Anthropological Study of North Bengal

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Abstract

Tribals of Chhotanagpur (Jharkhand) had been brought by British Government as a tea labourer in the region of North Bengal and Assam since long back around 100 years ago. Large number of Santhal, Oraon, Munda, Ho, Kharia, Chik-Baraik, Lohra families are residing at Hasimara region of North Bengal and working as laborer in the tea garden and tea companies. They are also regarded as 'Black Tribes', 'Adivasi' and 'Tea Migrant Settlers' by the local Bodo Communities and others. Today, tea migrant settlers (Santhal, Munda, Oraon, Ho etc.) have well acculturated and globalised with the native people of North Bengal. They are celebrating the festivals of North Bengal, participating in the rituals of native people. Their traditional socio-cultural features are vanishing due to social distance, acculturation and generation gap with their ancestors, kin groups living in Chotanagpur. Now they get failed to establish marital relation with the Chhotanagpur Tribals because tribes of Chhotanagpur denies accepting the relationship with the tea migrant settlers due to their social cultural loss. Governments of West Bengal have also no any provision for the rehabilitation and upliftment of the tea migrant settlers as far as their culture, heritage and economy is concern. This paper will throw light on the issues for which tea migrant settlers are facing identity crisis here at Hasimara, North Bengal. This paper is an empirical study based on field work at Hasimara, North Bengal.

Keywords: Identity, Crisis, Hasimara, Tea Migrant, Acculturation, Chhotanagpur

Introduction

The history of tea plantation in India started in the late nineteenth century when the first tea bush was brought to this region by a colonial planter. The first tea plantation was established by a British planter named Dr. Brougham at Razelduba in the Dooars in 1974 (Chaudhury and Verma 2002). In establishing the tea plantation had to be cleared for forest and land, there was an inadequate supply of laborers. The indigenous population of the region (the Bhumiputras: Rajbansis, Mechs, Totos) were reluctant to join the plantation as laborers as they (a cultivating community) were traditionally resistant to join as industrial wage laborer. At the same time, the tribal regions at the neighboring states now in Jharkhand especially in the Chhotanagpur and Santhal Pargana region was enough tribal to fulfill the purpose of wage labourer. For tea plantation the Santhal, Munda, Ho, Kharia, Oraon, Ho, Chick Bariak & Lohra were the main ethnic community here.

It was this population that provided the much needed labourer force for the tea plantation in the Dooars (Bhowmic 1981; Bhowmic; Xaxa and Kalam 1996; Chaudhury and Verma 2002). Traditionally, and continuing to this day, the bulk of the workforce in the plantations are composed of a number of tribal groups such as Oraon, Munda, Kharia, Kharwar, Mahli, Santhal, Chik, Baraik and Gond. Oraon consist of the largest population of tribal in the tea plantation. The migrant tribal population is known as the Medesia and constitutes about ninety percent of the workspace in the Dooars tea region (Dasgupta and Khan 1983). The migration of the tribal from Chhotanagpur to the Dooars for employment in the plantations is not documented. Folklore and oral traditions of the tribal explain the situation and time period of their migration.

British government brought them in North Bengal in Tea Garden as tea laborer around 100 years back since then they are isolated from their main land (Chhotanagpur and Santhal Pargana). In the alien environment they settled themselves with family. This started so many problems to continue their cultural life in different ecological zone in changed circumstances. As the time progress the tea migrant settlers started forgetting their own traditional culture, custom, religion and language due to acculturation and generation gap with their original community members of Chhotanagpur and

Santhal Pargana. Gradually this entire phenomenon leads the tea migrant tribals towards Identity crisis.

Around mid nineteenth century when tea plantation started in North Bengal and Assam the supply of labourers was primarily from Chhotanagpur and Nepal and large scale migrations took place from those regions to the developing tea gardens. Migrants from Nepal manned the tea gardens of Darjeeling mainly and tribals from Chhotanagpur region belonging to various ethnic groups, viz, Santhal, Munda, Ho, Oraon, etc., came to Jalpaiguri, Coochbehar, Alipurduar and also to the gardens of Assam. In the initial phase the labourers used to be employed with the help of labour agents who used to advance money to the labourers and there was a large scale seasonal migration during peak plucking season. Slowly and slowly when tea plantation took the shape of an organized industry, the labourers also began to settle with their families in the tea gardens.

Research Methodology

Present study is an empirical study based on field work. For this study three sets of villages were selected from the Kalchini Block of Alipurduar Sub Division (now Alipurduar District). These settlements are located beside the tea garden and tea factories. One Fifty family has been studied consisting 50 families from each three settlements. Earlier studies among tea migrant settlers have also been collected. Both Diachronic & Synchronic approach have been used to collect the data's. Informants have been interviewed on the basis of purposive and random sampling. The other techniques such as observation, case studies G.T., Life histories have also been applied for collection of primary data. Secondary sources have also been taken for fulfilling the research paper. Officers of Tea factories, workers of tea garden, N.G.O. workers, Govt. employees and Administrators of the area have also been selected under the coverage of the study. Both qualitative and quantitative data have been collected for this study.

Area of the Study

For this study field works have been conducted in Jalpaiguri District (now in Alipurduar District) of Northern West Bengal. The geographical location of this study covers the district of Jalpaiguri in the states of West Bengal. The district of Jalpaiguri is known primarily for the tea plantations. According to the Tea Board statistics

of India, the total area of land for the production of tea in India is 89025.19 hectares and the district of Jalpaiguri covers approximately two third of this area for tea produce (Bhowmick 1981). Three villages from the Dooars Region near Hasimara have been selected for study comes under Kalchini Block. These villages are located beside the tea factories and tea gardens namely Satali Village (near Satali Tea Estate & Garden), Subhasini Village (near Subhashini T.E. State) and Village Malangi (near Raimatang T.E. Estate). The Region is popularly known as Dooars. (means door). The Area has several doors to Bhutan hence the area is called Dooars. Geographically the Dooars consist of the area that runs along the foothills of Bhutan, with the river Tista on the west and the river Sankos in the east. Hasimara is the nearest Railway Station to the field Areas. Road, Transport, Communication and Electricity is available in this region due to tourist centre. Old Hasimara and New Hasimara comprise Bus Stand and market also. The field area shares boundary with Assam State, Koochbehar, Siliguri, Jalpaiguri and one corner with Bhutan. The filed area is rich in natural fauna and flora for having a part of the forest region. Multi-cultural, multi-lingual and multi-religious ethnic group are living altogether here.

Findings and Discussion

Identity is one of the most popular catch words associated with ethnicity. People use it to differentiate the 'self' and the 'other'. It is good and advisable to have identity without which one is considered to be weak. We may also possess more than one identity like a national identity, religious identity, cultural identity, professional identity etc. However our identity based on gender, ethnic and national are more enduring than other identities like religious, professional etc (Demmers, 2012). Identity is a symbolic construction, an image of ourselves, which we build in a process of interaction with others. If we do not compare ourselves with others there is no need for an identity. It is therefore contextual and dynamic, developing through dialogue and through the different ways in which people interact with others in relation to their cultural environment and their social relations Landscape, Material culture, history, language, literature and art, ritual and myth, indeed the totality of the cultural heritage of all the partners involved in the

interaction all these and many other symbolic constructions play a role in the process of image, serving as the material out of which these images as well and boundaries between groups are created (A. Cohen 1974; A.P. Cohen 1985).

Tea migrant tribal settled here before 3-4 generation ago (around 100 years back) as tea labourer. Since then they are facing identity crisis in North Bengal. Local and Indigenous tribal People (Mech, Rabha, Totos, Rajbansis) still keep social distance from the tea migrant settlers. Local tribal community in the tea garden region accepted themselves as 'White Tribe' and calls migrant tribals as 'Black Tribe'. More importantly, the term 'Adivasi' is popularly uses in North Bengal and Assam to refer to the tea plantation labourers – the tribes like Santhal, Munda, Oraon and Ho who had migrated to the region during the British Colonial period. The local tribes in these states find it humiliating to identify themselves as 'Adivasi'. The indigenous Rabha, Mech and Rajbansi tribes/ethnic groups in North Bengal prefer to identify themselves by their own names and not as 'Adivasi'. Hence Ethnocentrism is visible among the tribal society of dooars, the more evident we can see here among the locality of Indigenous tribe and migrant tribal at the village. Local tribals feels that they are superior, so, they avoid residing with them hence helmets of migrant settlers generally situated far or another corner at the village. Even one important evident of social distance can be observed in the form of following church and Christianity. Both the sections, the migrant settlers and local indigenous tribal group have adopted Christianity at large but both of the groups don't enter church together. The week days have been fixed for both of the sections. Tea migrant settlers perform their church on Sunday every week although indigenous ethnic group perform their church on Saturday every week. No doubt, there is certainly a social distance between both of the sections.

The traditional social-cultural features of tea migrant settlers of Chhotanagpur are vanishing due to social distance and generation gap with their ancestors living at Chhotanagpur, acculturation and globalization. Majority of the tea migrant settlers have adopted Christianity and forgetting the importance of their traditional religious centre Sarna, their deities and cultural institutions such as 'Akhra' (a common dancing place in village), and concept of youth dormitory.

Not only this even they have become far away from their traditional songs, folk-art and musical instrument.

Now a day inter caste and inter-tribal marriage is very common among the tea migrant tribals at Hasimara. It is often seen that, A Santhal or Oraon boy is marrying a Rabha, or a Mech girl or a Bauddhist girl and Vise-a-Versa. Due to this Phenomenon, maximum youth of tea migrant tribal have adopted Buddhism also. As the case studies reveal, the tea migrant settlers wanted to reconnect again with their ancestors living in Chhotanagpur (Jharkhand). But after so many attempts, they failed to establish marital relationship with their own community residing in Mainland (Jharkhand). Because the tribes of Chhotanagpur and Santhal Pargana feel they are well cultured and superior then their community members migrated to North Bengal. Social distance is maintained because tribes of Chhotanagpur think that the migrated community in the tea garden region have lost their traditional characteristics, they are establishing marital relationship with indigenous communities of North Bengal also and under these circumstances if we started marrying our daughters or son with migrant tribal, undoubtedly our social prestige and image can be defame. Hence tribal of Chhotanagpur and Jharkhand avoids accepting social cultural relationship with the tea migrant settlers.

Now a day the tea migrant settlers are facing the problems of employment and livelihood. During last 20 years all tea producing companies are struggling due to lack of production and profit. Tea companies are giving employment to their laborers only in peak season. (only 6 months in a year) very low wage payment is done by the tea companies to their laborers due to bad economic condition of the company. Tea migrant women workers get 10-15 day employment every month on the tea garden for leaf plucking and paid @Rs. 2/- per Kg. leaf. Women pluck 80-90 Kg. leaf per day and on delivering to company, she got amount daily. Tea workers inside the factory are also struggling because they are not getting a good salary and even not getting permanent employment. Earlier the tea migrant tribal have got residential quarters beside the tea gardens and other facilities such as water, electricity such as water, electricity etc. Now a day a majority of tea migrant settlers are compelled to sell their quarters to the castes or Bengalese or use their quarters to earn rent. They themselves live at core village by making huts and

wooden House. Even they sell their job card to the Nepalese, Bengalese and other castes, to acquire livelihood. Now Tea migrant tribes also engaged as laborer in the forest department, and in Bar and Restaurant in Bhutan.

As far as education, employment, development is concern the government efforts are not up to the marks to uplift tea migrant settlers. Government of West Bengal is not recognizing the migrant settlers in the schedule list of state because government and Administration says they are outsiders so they can't avail the facility to be a schedule tribe of this state rather Santhal, Munda, Kharia, and Oraon are in the schedule list of West Bengal. Apart from the migrant settlers others aforesaid can be enlisted as schedule tribe, if they are not migrated community. In this situation the tea migrant tribal facing the problem of identity. Even they can't go back to Chhotanagpur with their bag and baggage. Hence they are failure to take the benefit of reservation in Bengal as well as in Chhotanagpur and Jharkhand. Now the tea migrant settlers gradually claiming schedule tribe status in North Bengal and Government under few circumstances is providing but not to all, a few families have got the schedule tribal status. Due to poor economy their children are getting problems to obtain higher education. The rate of dropouts is more among the tea migrant settlers in the nearby primary schools because at the early age the children go for labour in tea plants, garden and other place. Governments of West Bengal have no any provision for their rehabilitation and development in the dooars region. As few of the Oraons and the Kharias is the inhabitant of reserved forest villages nearby the Hasimara, they are even till date failed to get full autonomy and Patta in the forest village. To an extent they can use the forest resources only and can sell the minor forest produces for their livelihood only. Tea migrant settlers are dependent on the P.D.S. commodities and grains for their livelihood. Weekly distribution of P.D.S. commodities through license holders at the village is big relief for the tea migrant settlers as they are availing Aantoday Anna Yozna on production of Red Ratio Card. Moreover they are neglected in the development schemes of Govt. of West Bengal.

Factors responsible for Leading to Identity Crisis among the Tea Migrant Settlers:-

- Discrimination
- Exploitation and Deprivation
- Land Alienation
- Language Declination
- Vanishing Traditional Institutions
- Christianity
- State Government's reservation policy

The above reasons are responsible for Identity crisis among the tea migrant settlers in dooars region. Tea migrant people like Oraon, Munda, Khariya, Lohra, Chik baraik and Santal are facing discrimination and being deprived by the other higher caste and indigenous people of the area as well as by the Tea Company and state government administration too. At tea garden locality these migrant settlers are facing the problem of house and land. Tea companies are providing very few house to their workers and imposing restrictions to the newly divided families to settled down inside tea garden quarters even government also not providing land to these tea workers. As a result they are compelled to live without their own land and house, this also leading towards identity crisis among tea migrant settlers. Tea migrant settlers of Chhotanagpur are forgetting their own native language such as Oraon have forgotten their language "Kurukh", only few old persons speak kurukh but their descendants haven't learnt kurukh hence can't speak their native language. Similarly Munda, Ho, Kharia, Mahli, Chik Baraik they all have forgotten their own native language, they all talk each other with one lingua franca known as "Sadri" or "Nagpuri". As we know that language is the vehicle of culture but on the contrary tea migrant settlers are facing identity crisis due to language declining. Tea migrant settlers have lost their traditional institutions such as "Sarna" (common sacred groove), "Akhra" (common dancing place) and Youth Dormitories like "Dhumkuriya" and "Gotul", due to Christianity and Acculturation. Due to this, these tea migrant settlers are losing their tradition culture, religion, customs, rituals, dance and musical instruments, as a result this is also leading them towards cultural crisis and identity crisis in a alien environment in North

Bengal. When people feel that they are not acknowledged, accepted, appreciated and are deprived of something that they are entitled to, and then the crisis emerges.

Conclusion

From the above discussion it can be said that tea migrant settlers are surviving in the Dooars region of North Bengal because of the poor condition of Tea Plant, Tea garden and Tea companies. No doubt their primary occupation as tea laborer has gone down to a great extent. Not only this due to modern forces (such as acculturation, means of communication, Cash Economy, Market, Tourism, Education and Christianity) the tea migrant tribal have changed a lot in terms of their traditional society and cultural. Social distance and circumstances of cold war between migrant settlers and local indigenous people (White Tribes) sometimes create unrest among the people of Dooars. The intellectuals from the tea migrant settlers should come forward to create awareness among the society. They should organize the society and encourage them to preserve their traditional cultural and heritage by forming a "Sarna Society". Under the banner of this Sarna Society, traditional festival such as Karma, Sarhul, Baha should be organized, traditional education should be given to the youths. In this way a re-tribalisation process can be started among the tea migrated tribal so that they can become rich in terms of their culture and custom. Government and Non Government policy should also be implemented for the amelioration of unemployment among the youths of tea migrant settlers.

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The Teachers' Professional Development: Its Problems and Potential Solutions

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Abstract

The purpose of this study was to identify the professional development of teachers, its problem and potential solutions. As this study is qualitative in nature, two schools in Kirtipur Municipality, Mangal Secondary School and Vaishnavi Secondary School and two principals of both schools have been selected based on purposive sampling method. Among the teachers of both schools, six teachers have been selected as respondents from basic level. The researcher himself went to the study area and collected information through discussion and in-depth interviews. The professional development programs of the teachers were not based on the subject needs and demands of the teachers and were limited only to the promotion of teacher. Similarly, the fact that teachers themselves can develop his/her professional career through their efforts and self-study has been obtained. The problems of teachers' professional development are low use of training in the classroom, low opportunities for professional development, lack of professional commitment, inability of teachers to identify teaching problems, lack of regular classroom observation and supervision, improvement and promotion. Among the possible ways to solve the problems seen in this study, related agencies should conduct training based on the subject needs and demands of teachers, increasing the quota of training opportunities, teachers should be committed to the effective use of training in the classroom, determination of certain professional skills and competencies to be a teacher by the Ministry of Education, Science

and Technology. In addition, the training should be provided based on local needs and thematic problems.

Keywords: Professional development, Training, job satisfaction, morale

Background

An integral part of the formal education system is the teacher. A teacher is a change agent of society. The human resources necessary for different areas of the country, such as philosophers, economists, pedagogues, sociologists, scientists, politicians, etc. are created by teachers. Therefore, teachers are considered as future makers of children, good friends and guides of the national and international community (Adhikari, 2067 BS).

Getting education is an important right of a person. According to the Constitution of Nepal (2072), all the responsibilities of education up to the basic and secondary level are under the responsibility of the local government (Nepal Kanun Kitab Byabastha Samiti, 2072 BS). The local government is also responsible for professional development of basic level teachers and guaranteeing quality education (Department of Education, 2074 BS).

According to the sixth amendment of the Education Regulations 2059, there is a provision for appointing teachers on contract if there is a situation where post of teachers need to be filled immediately, if it is not possible to appoint permanent teachers on the posts approved by the Government of Nepal. According to this, there are currently various types of teachers working in schools such as permanent, temporary, contract, teachers who get paid from per-student cost subsidy (Education Department, 2071 BS). In order to attract quality people to the teaching profession, various provisions have been implemented in the Education Act, Regulations and Teacher Service Commission to provide career development opportunities.

Teaching is an important and challenging profession among the various professions that people adopt to live their lives. Teachers also incorporate their job into the teaching profession to earn their living. The teaching profession is an academic profession that imparts knowledge (Adhikari, 2076 BS). An important component of teacher management is the teacher's attitude development. The system

available for professional development affects the retention of qualified and skilled teachers in the teaching profession. The professional development of a teacher is not only the training provided for his/her character development, it is a collection of various knowledge, skills and experiences that the teacher acquires to make his/her profession effective. It is a continuous and lively process (Department of Education, 2067 BS).

Professional development is necessary not only for the development of an individual but also for the development of the effectiveness and competence of the organization as a whole. Motivating the human resources for professional development means the organization efficiently and effectively running to achieve their goal. Professional development of teachers includes seminars, meetings, workshops, debates, training, interpersonal relations, counseling services, professional research and writing, use of e-mail and Internet, effective communication, study of newsletters, journals, brochures and souvenirs published by educational institutions (District Education Office, Kathmandu, 2066 BS).

Educational managers and leaders should always try to find out how to increase the self-strength of teachers and attract them to the profession changing their aptitude for a teacher. Unless the attitude and activity of the teacher towards their work is professional morale, organizational effectiveness cannot be achieved until the attitudes, interests and needs of the employees are understood. If there is high morale, confidence, respect for work, feeling of job honesty and confidence of to do something will develop in the teachers. These results in the development of aspects such as work opportunities, sense of duty, occupational safety, job satisfaction, and work success (Adhikari, 2076 BS).

Teacher training is considered as an effective tool for developing the professional morale of teachers. For the first time in Nepal, the determination of academic qualification and professional qualification and training to become a teacher has been made mandatory for the teaching profession through the national education system plan which started from 2028 B.S. In addition, to make the teaching profession attractive and effective, the minimum academic qualifications specified for the school level teachers and ten months of professional training were made mandatory. Also, there was a

difference in the salaries and allowances of trained and untrained teachers (National Center for Educational Development, 2067 BS).

In 2049 B.S., the National Education Commission emphasized teacher training and again made ten months of training compulsory. According to the recommendation of this commission the establishment of National Center for Educational Development in 2050 B.S., after it until 2060, ten months of in-service training was conducted for in-service teachers through nine primary teacher training centers and then thirty-four educational training centers. The establishments of distance education in 2051 B.S. and from the year 2049 B.S., 10 months of training opportunities were provided for primary teachers through the Basic and Primary Education Project. In the year 2061 B.S., the separate bodies related to in-service training were integrated into the educational human resource development center with the responsibility of providing in-service training for all levels of teachers and the ten-month in-service training was divided into 2.5 months of direct face-to-face training in the first and third stages and the second 5 months of training through distance education provided (National Center for Educational Development, 2067 BS).

The School Sector Reform Program is dividing the structure of school education into two levels from basic level to class 1-8 and secondary level to 9-12, and is conducting professional development programs for teachers through local level educational training centers for basic level teachers and educational training centers for secondary level teachers. Both these training provider units are called TPD hub. To ensure the equal access to school education for everyone and to improve the quality, Government of Nepal has implemented 7-years School Sector Development Program (SSDP) from 2073 Shrawan to 2080 Asar. This program emphasizes aspects like equity, quality, competence, good governance and management flexibility. Considering the integrated lists of plans and programs implemented before this program as the main guide, improving the quality through the professional development of teachers, professional upgrading to be a quality teacher, various opportunities for professional training, need-based and quality professional development programs and performance-based teacher management, timely teacher salary. The emphasis has been placed

on aspects such as the formation of TSC, transfer, promotion, hierarchical arrangement of the teacher service (Adhikari & Budhathoki, 2077 BS). In this context, this study was conducted to find out answers to the question of what is the problem of teachers' professional development of basic level teachers. The main objective of this study is to identify the professional development of teachers, its problem and potential solutions.

Statement of Problem

Although there has been a lot of progress in basic education as a whole, the access of children from backward groups is low and the rate of repeating classes is high. In terms of quality and ability indicators, the educational achievement of girls is less than that of boys; the rate of dropping out in all classes is also higher than that of boys. This indicates a systemic hindrance for girls to benefit from favorable learning conditions (MoE, 2016). In Nepal, only 98.2 percent of in-service teachers working on approved posts had received 10-month training (NCED, 2067 BS). Research including the Teacher Training Effectiveness Study (Department of Education, 2007) and Teacher Training Effectiveness Study (CERID, 2005) concluded that only 50% of the knowledge, skills and abilities learned from government-trained teachers are used in the classroom (National Center for Educational Development, 2067 BS).

The lack of capacity of School Management Committee (SMC) and Parent-Teacher Association (PTA) is also a challenge. Education sector analysis has shown that teaching learning is responsible for the low quality of education (MoE, 2016). At all levels of education in Nepal, the learning achievement of students is poor. In 2013-2014, 48 percent of students (51 percent of class 5 and 57 percent of class 8) failed in science, mathematics and English subjects (ERO, 2013). The condition of children from backward groups was even weaker than others (Ministry of Education, 2073 BS). The main challenge of basic education is related to many systemic problems in the education sector. Professional development modules for teachers have not been implemented effectively. The training provided to teachers has not been able to improve the teaching style and behavior, and it is not possible to conduct teaching and learning

activities in connection with educational quality and learning achievement (Department of Education, 2070 BS).

According to the expenditure made by the government for the professional and leadership development of the teachers, the productivity has not increased, the cost effectiveness has not increased compared to the level of achievement and it seems that the professional development training for the teachers is taken only for the purpose of promotion. The main reason for this is that teachers cannot use the knowledge and skills learned in the professional development program in class teaching. The program of professional development of teachers has not been based on the needs, demands and interests of teachers and there has been no improvement and quality improvement in teaching. The local level has been given constitutional rights but no economic independence. Even if the scope of new taxes is determined at the local level, citizens are not in a position to pay. Even though basic and secondary education is the responsibility of the local government, without financial resources, it is not possible to invest in the professional development program of teachers. Still, the traditional thinking that the center should plan and implement it at the local level is still alive. The complaints of teachers are that there is a lack of program materials, budget, resources, tools and reference materials in the professional development training centers of teachers. Since teachers are unable to reconcile their professional experiences, writing, research and publication are lacking, teachers' professional morale is low, professional dissatisfaction, and lack of professional security, this study is involved in the explore for the problems of professional development of teachers and possible solutions.

Review of Related Literatures

The review of the previous literature helps the researcher to get information about the topics and areas that are yet to be researched, to find new topics and to reach real depth. After entering the teaching profession, aspects such as training, educational qualification enhancement, higher studies, and promotion are the main components of professional morale development (Department of Education, 2070 BS).

Failure to learn is an obstacle to personal professional development which also hinders organizational development. Professional morale development requires aspects such as personal and professional knowledge, acquisition and interpretation of information, skillful behavior, thoughtful processes such as: planning and highly variable processes related to the individual's own behavior and control (Adhikari 2076 BS). Guskey (1995) stated that professional morale development is generally associated with school improvement. Dadds (2001) states it is a reflection of the practitioner's methodological theory and practice in their field. Fullan (1987) posits that four components of successful teacher development are redefining staff development as a learning process, the role of leadership at the school level, organizational culture at the school level, and the role of external agencies especially at the national and local levels.

Human resource is the most important resource for the organization. Educational managers intending human resources for professional development means running the organization in an efficient and effective manner. The important task of the educational manager is to use the professional principles himself and to apply those principles to the human resources (Adhikari, 2076 BS). Gaining personal and self-knowledge is considered very useful for professional morale development. For this, the contribution of human psychology is considered indispensable. Only with the sense of self-confidence and self-realization in educational management can there be a sense of responsibility in human resources. In order to speed up educational management, managers, principals and teachers need the desire, role and ability to acquire relevant knowledge (Adhikari, 2076 BS).

Unions opened in the name of political freedom have hindered teaching and learning, school closures in the name of professional rights and service facilities or protesting in order to disrupt education should be stopped. There should be a system of punishments and rewards with proper evaluation of the teachers; it should be from experienced teachers in the teaching profession to spontaneously motivate the teachers. There should be availability of audio-visual equipment and educational materials for effective teaching, subject supervision groups should be arranged to provide professional and

technical support to teachers, training based on timely, content and knowledge should be arranged, professional skills and competence should be set as mandatory conditions to be a teacher (Pokharel, 2070 BS).

It takes a long time and process to achieve the goal of how to teach and become an excellent teacher, which requires specific knowledge and the development of certain moral values and tendencies. In addition, teachers should be skilled in why to learn and when to learn (Calderhead & Shorrock, 1997). Likewise, professional development of teachers is a process of improving their skills and abilities. This process is essential for students to achieve optimal results (Hassel, 1999).

According to Research Center for Educational Innovation and Development's Formative research report, only 50% of the knowledge and skills learned in professional development by primary level teachers are used in class teaching. In the professional development of teachers, the actual problems that have appeared in class teaching should be discovered through monitoring and supervision of teachers' classrooms, and training should be conducted on teachers' activeness. In the professional development of teachers, counseling services should be arranged through continuous monitoring and supervision to solve the problems seen when using the knowledge and skills learned in class teaching (CERID, 2009).

From the professional development training of teachers, the culture of professional accountability and responsibility has been developed, motivation has been created in teachers, training and training has not been done according to teacher preparation and development, support has not been received from training centers and trainers as expected by teachers, trainers' lack efficiency and activity, training and conclusions such as the adoption is limited to formality and the professional development training of teachers is relatively weak (Pokharel, 2070 BS).

The School Sector Development Program has also made a policy arrangement for teaching at the basic level in the professional development of teachers and teachers with suitable qualifications can also compete in open and internal competitions for secondary level. For the promotion of people involved in the teaching profession,

there are various indicators such as full-time working, seniority, qualification, and training and student achievement as the main basis (Department of Education, 2074 BS).

It is very difficult to find professionalism in the educational sector of Nepal. The performance of public school teachers is the main reason for this. Apart from this, another reason is the neglect of the government and other concerned bodies in this area. Unless the knowledge of the teacher who has been in the teaching profession all his life can be raised, effective performance in the classroom cannot be achieved. In Nepal, the main problems of teachers' professional morale development are lack of self-motivation, low salary of teachers, and indifference of school management in the professional development of teachers and low approval and supervision (Ojha, 2013). The teacher is not active in the professional development program, the program is not given importance, and the professional development program and the professional development are taken as work due to compulsion. The school supervisor could not assist in solving the problem by inspecting whether the knowledge and skills learned in the teacher education program were used in class teaching (Bhatt, 2067 BS).

From the mentioned facts, the effectiveness of professional development training conducted in Nepal is low. The training did not bring positive changes in the classroom learning environment, teaching style, behavior and achievement. There is a need to develop a practice of conducting training in the real environment and monitoring and supporting it by having trainers and experts from the relevant subjects attend the school itself.

As per the reviewed literature, there was no significant difference in teaching and learning between trained teachers and non-trained teachers from skill and practice point of view. Besides, there exists a research gap on the subject of sharing professional development experiences and the impact of professional development programs on teacher development. Similarly, there is a research opportunity in the areas of professional discipline, possible measures for the professional development of teachers, the diversity of teachers, and the support of professional development programs in the development of organizational culture.

Method and Process

The research method clarifies the outline of how to conduct the study. A research framework is needed to bring the research to a reasonable conclusion in a certain time and expense (Best & Kahn, 2010). In qualitative research, information is collected through unstructured interviews. Qualitative research does not only explain the external results, it also brings to light the essence of the content obtained from the data (Khanal, 2077 BS). In qualitative research there may not be only one truth (UNESCO, 2005). In this study, information has been collected using in-depth interviews with direct contact with stakeholders.

A small group drawn from the population is a sample which represents the entire population (Kaul, 2000). In this study, among the 12 community schools in Kirtipur municipality from ward No. 7 and 10, two schools have been selected and studied based on the purposive sampling method. A total of six teachers have been selected as respondents with including at least one female teacher out of three cases from each school. Information has been collected by the researcher himself at the study site. The collected information has been carefully studied and interpreted.

Discussion of Result

This study was conducted to investigate the problems of teacher's professional development and potential solutions. The responses received from teachers have been discussed and interpreted under various subheadings.

Problems of Teacher's Professional Development

In this study, the problems of professional development of teachers who teach at the basic level of public schools were investigated. For this purpose, the problems of professional development of teachers have been presented in various subheadings below, based on the facts collected through in-depth interviews with the principals and teachers and including the observation and reflection of the researcher.

Use of knowledge and skills in classroom acquired from training: The Head Teachers of both schools in the study area agreed that the knowledge, skills and experience learned in professional development could not be effectively used in class

teaching. If the knowledge and skills learned from the training, the teachers are not able to use the training practically in the classroom. There are various reasons behind this: The large number of students as per the size of the classroom, lack of space, inappropriate classroom management and lack of time. Besides, the lack of professional commitment and responsibility of the teachers is seen for not actually using the knowledge and skills acquired from the training in the classroom.

Use of new techniques and methods in teaching learning process: There is a lack of use of new methods and technology in teaching and learning in the schools of the study area. Training related to information, communication and technologies (ICTs) is very low. Without the training on ICT, the teaching style of teachers has still become traditional. Training does not seem to be connected with solving the burning problems of education. There is a lack of technology such as audiovisual equipment, computer labs, projects, etc. in the school.

Lack of regular class observation and supervision: The Principals of the study area had not been able to observe and inspect the teacher's class regularly. Regular classroom observation and supervision of the teacher is not possible. The Principals had reduced the observation and supervision of classes due to lack of time and conditions where the Principal had to take the classes of his subject, public relations and administrative work. Similarly, the supervision of the school by the supervisor and the head of the local education section were found rare. If it took place, it covers the general supervision within a short time period and could not provide feedback and inputs to the teachers technically. Teachers put their instructional problems with the Principal personally or in a meeting. The Principal attempted to solve those problems by discussing them in a group meeting. There was no practice of teaching improvement, encouragement, problem solving and a proper performance appraisal of teachers through technical supervision by concerned authorities and individuals.

Lack of need and demand based training for teacher: Professional development training has not been based on the pragmatic need of subject teachers. Existing professional development training has not been able to motivate teachers as per

its expectation in its document. The training has been given based on the readymade and rigid training package, but it has not addressed the changing needs, interests and demands of the teachers at all. From the statements of most of the teachers, it seems that the training is limited to the formality that needs to be taken.

Low opportunity of teacher's professional development:

There was a lack of opportunities for professional development in schools in the study area. The number of opportunities for professional development training had not been provided by the related training centers as well as local bodies. Due to the low demand, it was not possible to provide training opportunities to everyone. Training has not been able to increase the morale and motivation of the teachers due to the lack of training opportunities that matched the related subjects. The opportunities provided in the professional development of teachers did not seem to be attractive from a technical, academic and financial point of view. Teachers are professionally sensitive but there have been complaints of not getting enough opportunities.

Lack of relevant content and innovation based refresher training: There was a lack of updated refresher training for the teachers in the schools. Occasionally given training had not covered the subject needs of the teachers affecting their professional motivation. In this study, the teachers themselves were struggling to increase their own educational qualifications and professional development.

Teacher unable to identify instructional problems:

Professional development programs for teachers had not been focused on solving problems in classroom teaching. The teacher should clearly identify their problems appeared in class teaching and put them with their supervisors and other concerned authorities. They just share their problems in their own group but they couldn't find the solution. Also, teachers could not make feel that the professional development program was conducted for them. Besides, the teachers had a narrow-minded feeling that they did not want to let others to know their problems and weaknesses.

Low professional help and support for teachers: The supervision by the Principal in the school had helped and supported the professional development of the teacher to some extent.

However, there was a very little support from the training agencies to the schools in administrative, technical, financial, and professional aspects. Besides, the school has not been able to manage and operate professional development programs such as: human relations, leadership development, management model and consultation, methods, and materials, problem solving, planning and implementation, motivation and nurturing to the students as well themselves.

Potential Suggestions for Teacher's Professional Development

There is no single way to solve the professional problems of teachers. Based on the results obtained from in-depth interviews and analysis of information from the headmasters and teachers of the study area, as well as insight of the researcher, the possible solutions to the professional problems of teachers are presented in the following subheadings:

Management of need and demand based training: While conducting the professional development training of the teacher, instead of making up the training package, the real problems of teaching and learning should be identified through training need assessment (TNA) and the training program should be designed accordingly. In addition, special attention should be paid to the demands of teachers while determining the training program. The training should emphasize aspects such as solving teacher's professional and instructional problems, increasing teacher's motivation, making teachers active, proactive and innovative. Rather than giving training from the agencies, a self-learning environment should be created for their professional development through regular scaffolding.

Arrangement of subject-wise training: Since the school teachers of the study area participate in the same nature of training, it helps to solve the teaching and learning problems of different subject areas. And since it seems difficult to develop the subject, it seems that it is necessary to manage the subject-specific training and arrange the training instructors and experts of the related subjects in the school itself and conduct the training in the real environment of the school.

Effective use of training in classroom: Teachers should pay attention to the effective use of training as there is poor practical use of training in the classroom. For this, principals, school inspectors and local authorities should observe and supervise classes regularly. Actual reward and punishment system for teachers on the scientific basis must be implemented. In addition, the concerned bodies should also emphasize on supervision by arranging subject supervisors in schools based on specific educational policies. Teachers should also play their role with professional honesty.

Organizing of new knowledge, skills, method and technology related training: Professional development training in schools is taken only for promotion purposes. Since the contents of professional training of teachers are outdated and the teaching methods are traditional, training based on contemporary methods, technology and epistemology should be arranged.

Determining specific professional skill and efficiency for new recruitment: Effectiveness of the school cannot be achieved without the professional skills and competency of the teacher. In the absence of professional skills and competency, neither the teaching-learning is effective nor is the expected result achieved. In addition, basic professional skills and competencies for those who want to enter the teaching profession such as: personality, intensity, teaching planning, teaching methods, creating and using educational materials, classroom management, addressing diversity, inclusion, problem solving, research, child psychology, curriculum and textbooks and evaluation. The provision for intervention in matters such as methods should be provided in the education regulations itself.

Increasing the professional development opportunity: There are complaints that some teachers had not got the opportunity to participate in professional development training. Due to the limited quota given to the schools, such opportunities had not been provided to all the teachers. Many teachers should get the opportunity to participate in professional development opportunities by increasing the quota. In addition, local government should coordinate with the Ministry of Education and manage in such a way that all teachers could get training opportunities.

Conclusion

The trainings conducted for the professional development of teachers had not connected with the professional and subject wise needs of the teachers. The trainings are taken by the teachers only for the purpose of their promotion. Professional development training was not able to solve the complex instructional problems in current day situation. School inspectors had not been able to play an effective role in teaching for problem solving, educational leadership and professional development. Despite the desire of teachers, the knowledge, skills and experience gained from the training are not adequate to face the current problem practically due to large number of students, inappropriate class management, lack of educational materials, lack of time, and diversity of classroom. Some teachers of the school were deprived of opportunities for professional development training and the teachers, who got some opportunities, were not satisfied. Teachers' dissatisfaction with central educational authority was extremely seen in terms of professional development. The teachers accepted their teaching profession but could not get job satisfaction. The main problem of teachers' professional development was low use of training in the classroom. This can be due to ineffective classroom management, lack of professional commitment in teachers, training not based on teachers' instructional needs, lack of teacher's cooperation and support and teachers inability to identify instructional problems. The possible solution of the teachers' professional problems are the arrangement of thematic training, the arrangement of training based on the teachers' professional needs, the teachers' commitment for the effective use of knowledge and skill gained in training in classroom instruction, the arrangement of training based on new content, pedagogy and technology.

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Emotional Intelligence: The Concepts and Development

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Abstract

Emotional intelligence is a way of recognizing, understanding, and choosing, how we think, feel and act. It shapes our interactions with others and our understanding of ourselves. It defines how and what we learn, it allows us to set priorities, it determines the majority of our daily actions. Because emotional intelligence is so closely tied to the ways we relate to ourselves and others research suggests it is responsible for as much as 80 % of “success” in our lives.

Introduction

The idea of emotional intelligence is not new. The first known writing about the Emotional basis of learning comes from Plato. All learning has an Emotional base. What is new? however?, is the recognition that the cognitive emotional and social part of ourselves are deeply interconnected and interdependent. In case of Interdependent our feelings dramatically influence our thinking, that our behaviours are inseparable from our emotions.

There is no thinking without feeling, No feeling without thinking.

Action — Feeling and Thought all affect each other. With literally make choices about how we feel. To help learn and teach emotional intelligence, how emotional intelligence is lived in our daily lives. There are three key areas :

(i) Know Yourself (ii) Choose Yourself (iii) Give Yourself

1. Know Yourself means increasing your own self-awareness, your ability to perceive and communicate emotions (emotional literacy), and coming to see how your moment-to-moment choices are part of the patterns of your life.

2. Choose yourself means aligning your beliefs and your actions. It means changing the patterns that move you away from your real goals and commitments, and replacing those patterns or habits with behaviors that move you in the direction you want. You

are literally choosing the kind of life you want to lead - the kind of person you want to be.

3. Give yourself means that you are making choices that connect you to others. That you are taking a place in the larger context of society and humanity. That you are giving and taking in balance, because that interdependence is the most meaningful and powerful expression of you self-knowledge and self-choice. When you give yourself, you move from “human having” to “human being”.

Fundamentals of Emotional Intelligence

Emotional intelligence is not really a complicated idea-but it is a new way of looking at us. To help clarify the idea, many people have defined a list of fundamental skills and behaviors that make up emotional intelligence. These are all learned and learnable - so start practicing yourself and inviting your family to join you.

What is Emotional Intelligence? The term encompasses the following five characteristics and abilities :

1. **Self-awareness**—knowing your emotions, recognizing feelings as they occur, and discriminating between them
2. **Mood management**—handling feelings so they’re relevant to the current situation and you react appropriately
3. **Self-motivation**—gathering up” your feelings and directing yourself towards a goal, despite self-doubt, inertia, and impulsiveness
4. **Empathy**—recognizing feelings in others and tuning into their verbal and nonverbal cues
5. **Managing relationships**—handling interpersonal interaction, conflict resolution, and negotiations

Why Do We Need Emotional Intelligence?

According to a report from the National Center for Clinical Infant Programs, the most critical element for a student’s success in school is an understanding of how to learn. The key ingredients for this understanding are : Confidence, Curiosity, Intentionality, Self control, Relatedness, Capacity to communicate, Ability to co-operate.

These traits are all aspects of Emotional Intelligence. Basically, a student who learns to learn is much more apt to succeed. Emotional Intelligence has proven a better predictor of future success than traditional methods like the GPA, IQ, and standardized test scores.

Hence, the great interest in Emotional Intelligence on the part of corporations, universities, and schools nationwide. The idea of Emotional Intelligence has inspired research and curriculum development throughout these facilities. Researchers have concluded that people who manage their own feelings well and deal effectively with others are more likely to live content lives. Plus, happy people are more apt to retain information and do so more effectively than dissatisfied people.

Building one's Emotional Intelligence has a lifelong impact. Many parents and educators, alarmed by increasing levels of conflict in young schoolchildren—from low self-esteem to early drug and alcohol use to depression, are rushing to teach students the skills necessary for Emotional Intelligence. And in corporations, the inclusion of Emotional Intelligence in training programs has helped employees cooperate better and motivate more, thereby increasing productivity and profits.

According to Daniel Goleman—" Emotional Intelligence is a master aptitude, a capacity that profoundly affects all other abilities, either facilitating or interfering with them."

1. Emotional identification, perception and expression

- ` The ability to perceive and identify emotions in faces, tone of voice, body language
- ` The capacity for self-awareness: being aware of your own feelings as they are occurring
- ` The capacity for emotional literacy. Being able to label specific feelings in yourself and others; being able to discuss emotions and communicate clearly and directly.

2. Emotional facilitation of thought

- ` The ability to incorporate feelings into analysis, reasoning, problem solving and decision making
- ` The potential of your feelings to guide you to what is important to think about

3. Emotional understanding

- ` The ability to solve emotional problems
- ` The ability to identify and understand the inter- relationships between emotions, thoughts and behavior. For example, to see cause and affect relationships such as how thoughts can affect

emotions or how emotions can affect thoughts, and how your emotions can lead to the behavior in yourself and others.

- ` The ability to understand the value of emotions to the survival of the species

4. Emotional management

- ` The ability to take responsibility for one's own emotions and happiness
- ` The ability to turn negative emotions into positive learning and growing opportunities
- ` The ability to help others identify and benefit from their emotions

Because the above attempt at a definition is still a bit cumbersome, here are two less complicated ways to look at it : The mental ability we are born with which gives our emotional sensitivity and potential for emotional management skills that help us maximize our long term health, happiness and survival.

Like most processes, the first step is the most important. The first step in developing Emotional Intelligence is to be aware of your own emotions (Self-Awareness). Without awareness of your own emotions, it is not possible to develop more advanced competencies (Salovey and Mayer, 1996).

Most of us are not in touch with our emotions - in fact, we've been taught to ignore them. I recently saw a movie with pre-teenage girl that illustrated this point. In the movie, Freaky Friday, the mother, a psychologist, and her girl, a rebellious 15 year old, have changed bodies for a day, thanks to dramatic license. The girl (in the mother's body) must go to work and see her mother's patients that day. The girl is distraught, "What do I say to all your patients, Mom?" The mother (in the girl's body) replies, "Just keep asking them, "How do you feel about that?" This is most certainly a gross oversimplification of the psychological profession, but the point is that psychologists are constantly reminding us to identify our feelings — because we are not accustomed to doing so.

You can increase your Self-Awareness by constantly asking yourself, "How do I feel about this?" I know that I need to identify an emotion when I notice a physiological reaction in my body, such as butterflies in my stomach or tense shoulders. "OK, what is that I'm feeling that's making my stomach quake?" I'll say to myself. Usually, I'm feeling nervous about some event or task I need to perform. The

physical reaction can be a tip-off that you need to identify the feeling that is causing it.

The second step in developing Emotional Intelligence is Self-Management. Self-management is controlling your knee-jerk reactions to emotional triggers in your life. With some reflection, you can identify certain situations that are guaranteed to “push your buttons” - perhaps a certain employee really makes you mad when they whine, or a customer who talks in an accusatory tone really sets you off. It is our goal as mature adults to stop, take a deep breath and deal with the situation without losing our cool. Most techniques for handling these trigger situations are a variant on the tried-and-true “count to ten” advice, but you can also mentally rehearse your reaction to common situations. Sit quietly with your eyes closed, visualizing a potentially reactive situation. Recreate the scene in your mind using all five of your senses - how does it look, smell, sound, etc. - and then imagine yourself choosing a calmer, most effective response. Our emotional brains are slow to learn, but practice, whether it is an actual or mental rehearsal, is the best way to train us to change a habitual response (Dalip Singh, 1996).

In a Support Center, the manager’s self-management skills will not only set the tone for the whole department, but also for all your employee’s interactions with customers. Remember that we said the leader casts a long shadow? If you, as the manager, lose control of your emotions and raise your voice, employees might consider that acceptable behavior and use a raised voice in dealing with customers. How you treat your employees will be reflected in how they, in turn, treat your customers.

In the third step, we are attuning to other’s emotions and acting accordingly. The competencies of Social Awareness include awareness of the mood of your group, empathy toward your customers and your employees, political awareness of your organization as a whole, and an attitude of service.

Support Managers must be aware of how the Support Center is viewed in the overall political landscape of the organization. Is your support function viewed as ancillary to your business, or are you seen as a primary contributor to the company’s strategic direction? Most Support Managers today are concerned about their function being outsourced. Managers who exercise mature Social Awareness competencies are actively engaged in aligning their center with business goals, are marketing the value of their Support Center to

upper management, and are seeking cost-cutting measures before being asked to. Social Awareness leads to action when a need is identified.

The last step in developing Emotional Intelligence is Relationship Management. This cluster of competencies revolves around teamwork: how we get along with others, how we handle conflict, how we influence and persuade others, how we consider the feelings of others as we interact with them. It includes how effectively we get things done in organizations.

Support Managers are constantly managing both up and down the organization - managing their boss and managing their team. In decision-making, it is very important to consider the people and relationships, both up and down the org chart, that are affected by your decision. Here is a checklist of questions to consider that will increase your Emotional Intelligence in making a politically loaded decision or planning a change :

- Who is affected by this?
- Who needs to know about this and who doesn't? Do I need to communicate more often? Do I need to involve them?
- How are the organization's political insiders going to be affected by this? What will they think, feel and do? Is there a way that I can gain one as an annually in this situation? Could I ask them to help communicate?
- Who has some ego involved in this, and what might their goal be?
- How can I be aware of their emotional needs but get what I want, too?
- What don't I know about this situation? What might surprise me?
- What are some possible actions to take?
- After creating a plan of action, consider the possible consequences of that plan. How would others react to this plan? What are the ramifications of this action?

Increasing your Emotional Intelligence will increase your effectiveness as a Support Center manager. Be easy on yourself - change comes slowly with emotional habits, but persistence and practice will create results in time. The benefits you reap from your efforts will improve your support center's efficiencies and your career path.

Goleman's (1995) popular books spells out dimensions of emotional intelligence, self awareness, self confidence, realistic self-assessment, self deprecating sense of humour), self-regulation (trustworthiness and integrity), Comfort with ambiguity, openness to change), motivation (strong drive to achieve optimism even in the face of failure, organizational commitment), empathy (expertise to building and retaining talent, cross-cultural sensitivity, service to clients and customers), social skill (effectiveness in leading change, persuasiveness, expertise in building and leading teams).

The current concept of intelligence is highly biased in favour of qualities traditionally attributed to men ie high energy, drive, achievement and competition. Emotional intelligence also emphasizes some characteristics traditionally attributed to women - empathy, self - control and emotional stability.

Components of Emotional Intelligence

Attributes to men : - 1. Urge to excel and compete, 2. Sensing opportunity, 3. Taking responsibility, 4. Self-reliance, independence, 5. Persistence, perseverance, 6. Power motive, 7. Urge to control and impact, 8. Positive self-image, 9. Energy, discontent, 10. Assertiveness, 11. Low fear of failure.

Attribute to women : - 1. Urge to help and care, 2. Compassion, 3. Empathy, Synchrony, 4. Trust, 5. Collaboration, 6. Intuition, 7. Value-orientation, 8. Management of emotions, 9. Resilience, 10. Networking.

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Importance of Upamana as a source of knowledge

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Abstract

The present work is a humble attempt primarily at a comprehensive and critical exposition of the realistic view of Upamana as a source of knowledge. The Upamana, as a pramana consists in associating an object previously unknown with some other well-known object on the remembrance of the words of the authoritative person and on the perception of resemblance between the previously unknown and well-known objects. I agree with Mimamsakas and the advaitins. The Upamana is an independent source of knowledge. The Upamana is useful for common people, as they can have knowledge of various unknown object through this source of knowledge.

Key Words: Upaman, Knowledge, Source

Introduction

In modern times there has been extensive, continuous and growing interaction between logic mathematics, artificial intelligence and computer science, cognitive science and psychology, linguistic and economics overall logic provides all these disciplines with both a unifying foundational framework and a powerful tools for modeling and reasoning logic evolved in may cultures and traditions. In antiquity the development of Logic dominated the intellectual scene in India as well as Ancient Greece. Although there was no renaissance in Indian Logic but the study of the four pramans forms the core of the modern Indian Logic.

The Present work is a humble attempt primarily at a comprehensive and critical exposition of the realistic view of upamana as a source of knowledge. Knowledge is the “Gyan” or “Truth”. Now the question arises How to attain this “Truth”? Philosophers have propounded several means to derive the ‘Truth’ i.e. to derive the knowledge. One these sources are upamana or comparison. It is not a direct rather an indirect means of knowing the ‘truth’. It is a method of deriving knowledge on the basis of scientific

assertion and supposition. However there are many schools of Indian Philosophy that does not accept it as a 'means' of knowledge. Here in this paper I intend to derive certain facts and discuss the various implications of upamana as a source of knowledge.

Upamana or comparison is held to be the source of knowledge by school of philosophers like Nyaya, Mimamasakas and Vedantin. The natures of upamana are fundamentally different. The vaisesikas, Samkhyas and Buddhists do not accept upamana as a separate source of valid knowledge, but include it under inference. The Naiyayikas carefully restrict its scope and save it from being swallowed up in inference, etc.

The word "Upamana" has been variously translated as comparison, analogy, identification, knowledge by similarity or knowledge by assimilation. It is a knowledge gained by comparison, comparison itself is the instrumental cause (Karna) of upamiti which is the resultant (Phala). As a means (Pramana), it is defined as the source of our knowledge about the relation between a word and its denotation. Thus upamana, as a pramana consists in associating an object previously unknown with some other well-known object on the remembrance of the words of the authoritative person and on the perception of resemblance between the previously unknown and well-known object. It is the knowledge of the relation between the naming word and the object denoted by it: Samjna – Samjñm - Sambandha, Jñanam. For example, an authoritative person has seen a Gavaya. He instructs him that the Gavaya resembles the cow. After this he comes across a Gavaya. He perceives its similarity with a cow. This leads to the recollection of what he previously heard from the authoritative person. He then knows that the animal before him is called Gavaya, i.e., is denoted by the word Gavaya. This knowledge is called upamiti and upamana is the instrument thereof.

There is a difference of opinion regarding the nature of upamana among the old school and the modern school of Nyaya. According to Gautama upamana is the knowledge of an object to be ascertained by means of its similarity to a known object. The earlier logicians describe the specific character of upamana thus. An assertion which enlightens the similarity of an unknown object to a known and helps to ascertain the relation of denotation of a word and its meaning is upamana. Ex A villager who has never seen a Gavaya but wants to know it, puts to a forester the question, what is the form of a Gavaya but wants to know it, puts to a forester the question,

what is the form of a Gavaya? The forester replies that it is like the cow. The instructive sentence informs the similarity of an unknown animal to known one and there by communicates that the term Gavaya denotes this unknown animal. In it the descriptive statement (atidefavakya) is the Karana of upamiti (T. M. P. Mahadevan, 1976).

A modern logician holds that the perception of similarity is the special cause (Karana). Its function is to revive the statement of the forester which leads to the knowledge of Gavaya. The perception of similarity is aided by the recollection of the statement. Combining both these, it may be said that upamana as a means (Pramana) is the perception of similarity together with the remembrance of the statement of similarity.

The mimamsa view of upamana is resemblance which brings about the cognition of an object not in contact with the senses. They do not distinguish between upamana and upamiti. The former is the instrument while the latter is the result. However, he uses this as a means or an instrument and adds that upamana is a well known resemblance. A man goes to the forest and perceives an animal resembling the cow. This perceived similarity or resemblance is the means of knowing an animal Gavaya. So upamana is the means of knowing something not known by perception Inference or verbal testimony. It is an independent source of knowledge.

All animals similar to a cow are gavayas, this is an animal similar to a cow. Therefore, this is a gavaya. In this inference, the major premise is a universal proposition which expresses a universal relation between two objects. The universal relation is in form 'all animals similar to cow are Gavayas. It is derived from the statement of the forester when he gives instruction to the citizen he means a universal relation between smoke and fire when we say 'all cases of smoke are cases of fire. Similar to a cow are gavayas'. According to Naiyayikas Inference logically depends on vyapti which is derived from agreement in presence and agreement in absence, viz, all cases of smoke are cases of fire. Such a vyapti is absent in upamana. The vyapti 'all animals similar to a cow are gavayas' is derived from verbal testimony – from the words of the forester. This is a vital difference between inference and upamana (B. N. Singh, 1982).

The Mimamsakas also hold that upamana cannot be reduced to inference. Anuman depends on its logical ground (vyapti) and psychological ground (paksa dharmata). But both these are absent in

upamana. The major premise expressing the universal relation in upamana is in the form 'all animals similar to a cow are gavayas.' It is not the correct form of the major premise and universal relation. It should state. 'Whatever is so and so is similar to gavayas' like the proposition 'wherever we find smoke, we also find fire.' So the major premise is wrongly assumed in 'upamana'. It does not state the universal relation between hetu and sadhya. The minor premise also meets the same fate. The minor premise state a relation between the middle term and the minor term (Paksa) which is the subject. The middle term is a property of the minor term. It is expressed in the 'the hill has fire.' In case of upamana, the minor term has no such property. In this way we can neither get a major nor a major premise in upamana. Upamana therefore cannot be reduced to syllogistic form.

The Naiyayikas repudiate this contention. The statement of forester is like the statement included in verbal testimony, but the two are different. The forester states a means of knowing the Gavaya, i.e. its similarity to the Cow. This knowledge of resemblance is absent in verbal testimony. Jayanta states that upamana consists in knowing the relation between word and its corresponding object. But a distinct knowledge of the relation of the name with the named cannot be gained from the statement of the forester in the absence of the object. The object is not perceived when the statement is heard. In case of verbal knowledge, the meaning is known at the time when the word is heard. We have full faith in the authenticity of the verbal testimony. So the amount of faith differs in verbal testimony and upamana. So upamana cannot be verbal testimony.

Upamana is classified into the following three kinds:

(i) Sadharmya Upamana– It is knowledge of the relation between a name and the named object on the basis of similarity. In the stock example. The forester states that Gavaya resembles a cow. The villager comes across a gavaya. He then knows that the animal before him is called Gavaya, i.e. is denoted by the word Gavaya. So sadharmya- upamana is based on similarity (Sadharmya). Vatsyayana gives another example of upamiti based on similarity. A man wants to collect the medical herbs called Mudgarnt and Musaparni, but he has not knowledge of these herbs. He learns from an experienced person that these two herbs resemble Mudga and Masa. Later on he comes across the herbs resembling these two. He

then ascertains that these are the herbs called Mudgaparni and Masaparni.

(ii) Vaidharmyopamana- It is a knowledge derived through dissimilarity (Vaidharmya) of contrast. The negative description enables a man to recognize an object. For example, a person of north India tells a person of South India that the camel is an animal which is ugly, lives on hard and sharp thorns and has a very long and crooked neck. The south-India has never seen a camel. Afterwards, coming the north, he sees a camel. In this animal he perceives all these characteristics which are totally dissimilar to those of all other animals previously known to him.

(iii) Dharmamairopamana- It is knowledge derived through the peculiar characteristics. A person may be told that a karabha is the animal which has long and drooping lips and feeds on thorns. Later on the hearer perceives such an animal and recognizes it to be karabha or camel. This deription here contains the peculiar characteristics (dharmamatra) of a camel.

Conclusion

I agree with mimanskas and the advaitins. The upamana is an independent source of knowledge. It is not a direct knowledge because there is no sense object contact. Vyapti is absent in upamana. We can neither get a major nor a minor premise in upamana. Upamana cannot be verbal testimony. The upamana consists in knowing the relation between a word and its corresponding object. The object is not perceived when the statement is heard. So the amount of faith differ testimony and upamana.

The practical efficacy of upamana is the man knowing any kinds of herbs, uses these as different kinds of medicine. The role of upamana is useful for common people. They can give knowledge of various unknown object through this source of knowledge.

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New Vistas of NAM in Post Cold War India's Foreign Policy Perspective

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Abstract

We may begin with the consideration whether nonalignment is a negative policy. This point has been raised in two respects- substantive and terminological. Substantively, it is argued that non-alignment was, to begin with a reaction to the cold war which was characterized by aggressive bloc building by the two super powers. Thus dissociation from bloc politics or military alliance became a focal point of nonalignment. And now, since the character of international relations has changed, so goes the argument further, the rationale or the relevance of non-alignment has also disappeared, or to any rate, has been considerably circumscribed. This point, repeatedly made during détente, is based on the insufficient knowledge and understanding of the motivations and inspirations of nonalignment.

Introduction

Nonalignment was chosen to be an instrument or a means of foreign policy by its founders, like India, in order that it enables them to give fuller meaning and content to their newly achieved political independence. Not content with formal transfer of political power, they wanted to go beyond this and autonomously shape their destiny in a manner which protects and promotes their national interest which essentially lay in accelerated Socio-economic development of their weak and backward societies. In order to achieve this objective, international peace was considered to be a prerequisite and cold war, bloc politics and power politics injurious and hence needed to be opposed. Soon after the dawn of independence of India, Jawaharlal Nehru, referring to foreign policy, declared that "our policy is not a negative policy" and that "ultimately foreign policy is the outcome of economic policy (Bandopadhyaya, 1970 : 231)."

While the ideas relating to nonalignment were given concrete shape by the country at the time of our achieving independence. As Vice-President of the Interim Government of India, Jawaharlal Nehru

made a radio broadcast on 7th September, 1946 which provides the basic framework to our policy of nonalignment he said; "We propose, as far as possible to keep away from the power politics of group, aligned against one another, which have led in the past to the world wars and which may again lead to disasters of even vaster scale (Muchkund Dubey, 1993 : 117)."

It needs to be clarified that non-alignment, substantially speaking is not a negative concept. Disassociation from bloc politics or military alliances became focal point of nonalignment during Cold War period because that kind of International politics was likely to hinder the achievement of positive objectives of the policy which was to achieve accelerated socio-economic development of a weak and backward society.

Similarly, in so far as the negative appearance of the term nonalignment is concerned, it should be understood in the foreground of the ways of thinking of the Indian people who have expressed a whole lot of positive and constructive ideas through negative expressions, such as ahimsa and apramad. Likewise, nonalignment is different from neutrality in terms of its origin, bases, motivations, objectives and working. It would also be mistake to think of any similarities between nonalignment and power politics or isolationism.

It is natural that nonalignment should certain values and at the same time promote some other which are in harmony with its basic orientation.

In the first category comes the policy of dissociation from military alliances conceived in the context of great power rivalry. It is the firm conviction of adherents of nonalignment that kind of international policy attempts to create spheres of influence, promotes arm race and thus increases tension and contention. This kind of politics does not suit the new nations whose immediate takes are accelerated socio-economic development and evolution of peaceful and cohesive national order. The pioneers of non-alignment such as India look at the international scene with satisfaction and confidence not only because three-fourths of the members of the world community have joined the non-alignment movement but also because the basic principles of non-alignment have found acceptance amongst members of even the military alliances. The disintegration of some alliance systems in recent years is indeed a vindication of the non-aligned position.

The ideas and ideals of the leaders of the non-aligned nations, particularly some of their high priests like Nehru, were shaped by the traditions of their ancient civilizations as well as by their western liberal education. The Indian leaders were also influenced by their traditions and philosophy. Since India's historical experiences is too long and too varied, it is essential to point out that the two most influential streams of thought in the country have been the positivistic philosophical framework of Kautilya and the moralistic philosophy enunciated and practiced by Budha and Ashoka. Of the two, the latter, the moralistic philosophical tradition had a deep impact on Gandhi. To an extent this also influenced a whole lot of India's nationalist leaders, including Jawaharlal Nehru, whose role in shaping the country's international behaviour was singularly important. His initial framework in its essential respects, has to some extent continued to guide the Indian rulers thinking in India's international behaviour during his daughter's prime ministership.

All this resulted in India taking an enlightened and a broader view of its interests. Hence, in evolving the components of its national interests, India attempted a synthesis of nationalism and internationalism, a combination which gave much of the positive content to the concept of non-alignment. The promotion of enlightened self-interest is, then, the most important aspects of non-alignment. It is obvious that non-alignment is a means and not ends in itself. The ends are the achievement or fulfillment of defined national and international objectives.

That non-alignment should vitally concern itself with world peace was very natural in view of the development of nuclear weapons and the strains in relations between states. The shadow of war, which could mean devastation of frightening proportions, occasionally looms large on the international scene. The non-aligned countries were, and continue to be, conceived that a war would imperil all chances of their development. They are keen on giving economic and technological content to their political freedom. Besides, the leaders of the non-aligned movement, in principle, are against the use of force in settling international disputes; it is their considered view that war, instead of solving problems, most by aggravates them. Their concern for international peace so overshadowed their other efforts that at times it was alleged that some leaders did not take sufficient care of their national interest (Satish Kumar, 1993 : 100).

The conviction of non-alignment is that progress, which is so essential for banishing poverty and disease from the new nations, is not possible unless peace is stabilized. Thus, there is a direct connection or an organic link between peace and domestic development. That is why peace and progress have become the watch-words or the rallying cry of non-alignment.

The promotion of enlightened national interest of non-alignment demanded that their economic and technological backwardness should be taken care of at the earliest. In the early phase of their independence they asked for, economic and other types of foreign aid from the developed countries. Not long after they discovered that foreign aid had adverse politico-economic consequences. Hence a stage came when the non-aligned countries like India became selective, inviting foreign assistance only in sectors which were critical for creating national infrastructure for future development in a manner that assistance would no more be needed after a period of time.

Aside from the attitude of the individual countries, the nonaligned movement has been mobilized to evolve a situation which has been characterized as collective self-reliance. This idea calls for pooling of resources, exploring his complementary in their economics and technologies and thus attempting to reduce their dependence on the developed world. Nonalignment is the midst of these efforts and a lot is needed in terms of political will before these ideas are translated into reality.

This scenario places India in a special situation. Though its problems are stupendous as a poor country, there is a measure of buoyancy in its economy. Its food position is satisfactory, its foreign exchange reserves are comfortable, its advancements in the field of science, technology and industry permit it to render economic and technological assistance to about 50 countries mostly in South, Southeast and West Asia and Africa. These countries are mostly nonalignment. Its economy is now much less vulnerable to external shocks or internal adverse factors like bad monsoon, than it had been ever before. Thus, to a small extent, it is in a position to promote the ideal of collective self-reliance among nonaligned countries.

The concept of nonalignment, at least the Indian version of it, pleads for a democratic approach to international politics. When Secretary Dulles and Vice-president Nixon used almost abusive language for the nonaligned nations, Nehru urged them neither to

suppress discussion nor give up tolerance in discussing the external relations of the new nations. He said, "I submit for consideration that Mr. Nixon and Mr. Dulles are saying something that is opposed to the democratic way of life..... The very basic of democracy is tolerance for differing points of view.

It is true that economically the nonaligned countries have been extremely weak and their military strength has been practically of no consequence. But nonalignment was not born out of sheer material debility. During the period immediately following the Second World War, when bipolarity was more or less complete, it needed courage of conviction and moral strength for a new nation to declare that it refused to be a camp-follower of anyone of them. Nehru enunciated this policy which, in his vision, was "renascent, vital, fearless", having a mighty past and a mightier future."

Apart from the above mentioned elements nonalignment holds that racialism and colonialism in a very shape and form should be liquidated without future delay; effective steps should be taken for general and complete disarmament, territorial and political integrity of countries should be respected; the settlement of international disputes should be attempted through peaceful means, as far as possible; and the doors of friendship should be thrown open to all countries. These elements are even today the most vital vision of Indian foreign policy through nonaligned movement.

It is needless to point out that, exceptions apart, almost the entire world shares the above views, and it may be said that they are not a specialty of nonalignment. But the nonaligned countries are perhaps of shade different from others. The nonaligned plead for a more vigorous effort to achieve these objective, ad their performance in recent years within the frame work of nonalignment is eloquent.

Today more than ever before during the last forty five years there is a need that nonalignment should be strengthened. India's stakes in this task are of considerable importance.

India as a developed among the developing nonaligned countries has to concentrate on retaining the independent character of the movement working for the evolution of an international order which is based not only on peace but on justice, an order which enables the new nations to improve the quality of life of those millions who inhabit them in miserable existence. If nonalignment is not able

to protect and promote independence and development, it would be failing in its historic task for which posterity will never forgive it.

Now that the cold war ended, it is felt there is no rationale or relevance of nonalignment. But the fact is that in view of Indian foreign policy nonalignment is working even today new vistas because India adapted the policy of non-alignment as an instrument, or means of foreign policy in order to ensure fuller meaning and content to our newly achieved political independence. Freedom from colonial was important, but not enough, achievement. Promotions of India's national interest depend largely on accelerated socio-economic development of the country. India's foreign policy has always had certain priorities viz, economic development of the country, maintenance of independence of action in foreign affairs, safeguarding country sovereignty and territorial integrity and world peace. India has firmly believed that these objectives can be achieved only by keeping away from power blocs, and exercising freedom of taking foreign policy decision.

In this new emerging world order, what is the relevance of India's foreign policy of non-alignment? It, as it is generally believed that cold war gave rise to non-alignment, this policy became redundant when the cold war ended. It has after been said that non-alignment was a specific response to a specific situation the world was divided into two blocs. At that time it was courageous and pragmatic for India to except the third course. It was repeatedly said by Nehru and other Indian foreign policy experts, the policy of non-alignment is a policy of independence foreign policy decision-making, which means freedom to take foreign aid either from USA, Moscow or London. Secondly, it also meant a source of getting aid from different quarters for economic development. Largely, non-alignment is aimed at international peace and peaceful settlement of disputes. As all the three objectives still exist, the relevance of NAM remains undisturbed. It was a coincidence that non-alignment had emerged during the cold war and bipolarity, its continued relevance even after these two contexts cease to exist is significant and will continue to work as new vistas, far the three reasons mentioned above (Satish Kumar, 1993 : 174).

Narsimha Rao as Prime Minister in 1991 assertively said that though cold war had ended, he reaffirmed India's adherence to the policy of non-alignment. Later, in a speech made in Tokyo in 1992,

Prime Minister Rao said, "The pursuit of a non-aligned foreign policy is even more relevant today than ever before. Non-alignment basically consists of the espousal of the right of nations to independence and development, regardless of the bloc phenomenon whether there is one bloc or more at a given moment, the urge for a non-aligned countries would continue to be maintain its independence to take decision according to its lights, not tagging itself is advance to others. Whatever the world is, bipolar, multi polar or unipolar, non-alignment as foreign policy of India will remain continuous relevant. So long as the hegemony exist, non-alignment as the vital principle of India's foreign policy will remain relevant. Former Prime Minister I.K. Gujaral and Deve Gowda also confirmed India continued belief in non-alignment and there is no possibility of the policy of non-alignment becoming irrelevant in the near future.

It is now generally believed that non-alignment has little relevance in political sense, because now every nation is indeed taking independent foreign policy decisions. India took very strong and independent stand on the question of signing of CTBT in 1996. India has refused to sign the CTBT despite all kinds of pressures her. However, in economic sphere, developing countries have to co-operate with each other to retain their leverage on the face of the globalization of economy. This co-operation can still be wonderfully provided in the NAM forum. Thus, non-alignment can not be easily wished away even towards the end cold war and 21st century.

It remains valid as instrument of economic development and social change in the purview of new vistas.

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The Problem of Domestic Child Labour and Human Rights in India

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Abstract

Children are universally recognized as the most important asset of any nation. Consequently every child has the right to an environment favorable to his physical, mental, emotional and intellectual growth and development. In fact, work is part of physical exercise which helps the child to use his/her muscles and mental faculties to a certain extent in order to co-ordinate the various motor functions. Indeed, work plays an important role in the development of child's personality, only if such work participation by child involves purpose, plan and freedom. The function of work in childhood ought to be psychosocial development and not just economic.

Introduction

R.G. Fuller (1962 : 412-413) has rightly observed : "Children's work as a social good is directly opposite to child labor as a social evil."

In India child labor was never a problem till children were used as helping hands, instead of working hands. In fact employment of children by the family in the family business or agriculture has been a part of Indian economy since time immemorial in one or the other form. It also provided an opportunity for a child to learn a trade which would ultimately be his source of living. This practice took strong roots, because in those days, formal school and training institutions, which engaged children, were not available. Even in ancient 'Gurukuls' meant for the privileged upper caste male children, a child was expected to help in domestic chores of the Guru's household as well as that of the ashram' (residential school) assisting the economic pursuit that sustained the latter.

As far as, children were employed as "helpers" for odd jobs, it was okay, but the evil of child labor for economic profit attained prominence with the advent of modern factory system and growing industrialization of agriculture. Among the poor peasants the high rate

of child labor or intra-household exploitation of children in agriculture operations even at the cost of their schooling, was the result of their poor economic conditions. With the growth of feudalism the continuing rental obligation compelled these poor families to employ all their labor resources including child labor. Children proved to be surplus working hands with potential return in the face of the negligible return that the little schooling system seemed to promise. Here it would be quite appropriate to add in the words of S.K.Tripathy that “the skill of the peasants needed for survival is gained from work rather than through schooling (S. K. Tripathy, 1989).

Thus, driven by poverty and perpetual fight for survival children of peasants or bonded labor families are often send away or pledged out as servants in the house hold of landlords in lieu of debt repayment. We find many cases of teenage and pre-teenage children being sent to work for long hours in poor condition for meager income. In these household child workers are preferred because they are cheaper and more amenable to discipline than adult labor. According to 2001 census, there were officially 12.9 million child laborers in India, though Child Right Activists say the figure is much higher. The figure for Delhi was 41,899 but civil society and NGOs like Save The Children estimate it about 50,000 to 200,000. Tucked away within the confines of the house these children are often treated in beastly manner, forced to work 10-12 hours a day, given little food and little time to rest and recuperate. They are not even allowed to go out and meet their poor parents. The lack of sleep and malnutrition push these children towards early death.

As regards the legislative measure and constitutional rights to mitigate the plight of working children as bonded labor Indian Government has taken several steps in sync with international organization. The Bonded Labor Eradication Program of 1976 and the implementation of all programmes of ILO are meant for the upliftment of these poor children. Several NGOs also work on their own level for the upliftment of these children. In 2005 the Govt. of India carried out survey under the aegis of Human Right Commission to find out the growing problem of bonded child labor. The findings were quite alarming. In states like Andhra Pradesh, Bihar, Karnataka, Utter Pradesh, Maharashtra, Rajasthan, Madhya Pradesh, Orissa and West Bangal the problem still exists and is continually undermining the government programmes and laws (Shirol, 2000).

Child trafficking and trade is another very potent part of child labor in India. Placement agencies clandestinely operating in rural areas lure the poor families to give away their children in live of money. These agencies assure the parents that their children will be taken care of in a healthy atmosphere and sell away the vulnerable, innocent children to affluent people in big cities and often across the border. In India, most of the child- trafficking is carried out to the neighboring countries like Nepal, Bangladesh, Myanmar, Pakistan etc. Quit recently the Hindustan Times reported that 29 trafficked children in the age group of 7 to 16 were rescued by the police from Odisha's Gonjom district. They were all confined in a single room and out of them 15 were girls. Local NGO 'Childline' played an important role in their rescue. Bachpan Bachao Andolan, an NGO working for children conducted 164 raids across India from Jan 2012 till June and rescued 1,742 child labors. In Delhi alone it conducted 78 raids and freed 1049 bonded labors. Almost 90 percent of the rescued children spoke of physical and sexual abuse by their employers. Even in our town Bhagalpur several NGOs working in this field report and rescue several hapless children from the clutches of child traffickers. The most hurting part of it is that preteen girls trafficked and traded by these agencies are pushed into flesh trade and prostitution. They are treated most inhumanly and unethically at the hands of their players. According to a study done by UNICEF in 2009, about 12 lakh girl child were forced into illegal flesh trade. According to National Human Rights Commission, 40,000 girls are kidnapped every year, out of which 11,000 are never found out. This is official data; the unofficial reality is not beyond our imagination.

Quit often there are news-paper reporting about small children working as domestic servants being brutalized and sexually abused by their employers. These embittered children when rescued tells harrowing tales of brutalization which is often certified by their physical deformity and marks of violence on their body. It has been also found out that these innocent child workers are often adopted by the exploitative families from orphanages or child homes. Affluent families having rural connection usually bring small children of poor families to their city household promising free education and upbringing to the unassuming parents of these children. In reality, in the place of giving education and healthy upbringing they are put to work and not even allowed to go outside the four walls and mix up with the night boring children. Sometimes to the enquiring neighbours

these child labourers are also passed as distant poor relatives. The irony of the situation is that the employing families very well know that it is illegal to put to work children below 14 years of age, yet it is done rampantly under this or that pretext (Bharat Singh, 2000).

The problem is aggravated further when we find that these domestic child workers have become addicted to innumerable toxic drugs and chemicals. Apart from normal tobacco and 'gutkha' their misery and poverty force them to take 'charas' 'ganja' 'bhang' 'afim' and other hazardous chemicals like adhesives, paints enamels, spirit etc. One can imagine what these toxic products must be doing to their already malnourished bodies. In the struggle to numb the pain and misery of sheer existence they are putting their future life to danger. It is surely a grave concern of human rights but how to safeguard it!

As India traversed on the path of industrialization, various legal enactments were passed against employment of children in such respects as minimum age of employment, working hours, health certification, employment on dangerous machines and the like. The Employment of Children Act, 1938 lays down the minimum age at 14. The Factories Act, 1948 prohibits the working of children below 14 for more than four and half hours between 6 A.M to 10 P.M. Similarly, the Plantation labor Act, 1951, The Shop Establishment Act, Motor transport Act 1961, Bidi and Cigar Act 1966 etc. made against child labor in India. But the provisions are not uniform nor do they cover all child workers. The hours of work, prohibition of night work and in hazardous occupation, weekly holidays, medical fitness requirement etc, vary from Act to Act. Even the definition of a child is not uniform and child workers in unorganized sectors like domestic services and agricultural sphere are outside the ambit of protective legislations.

Consequently in 1975 National Children's Board was constituted which included the President and Prime Minister of India. Following the recommendation of the report of a High Level Committee on child labor in 1981, the government established a special Central Advisory Board on child labor, headed by the Union Minister of Labor. The main objective of this Board is to review the implementation of existing legislation, suggest further improvements and welfare measures and identify industries and areas where there must be a progressive elimination of child labor practices. Finally in 1986, the Child Labor (Prohibition and Regulation) Act was passed

which is applicable all over India. This Act prohibits employment of children below 14 years in specified hazardous occupation like rail and road transport, bidi-making, the manufacturing of cement, soap, explosives and firework, mica-cutting, tanning, building and construction work, factories, plantation and merchant shipping, among others. The right of children to free and compulsory education Act, 2009 and the preceding 86th amendment along with the passing of Juvenile Justice Act, 2006 shows India commitment to human rights approach to child labor all over India. It is evident that even this Act did not take into consideration the problem of child labor in such unorganized sector as agriculture farming and domestic services. Consequently the efforts of govt. have very limited impact on the total elimination of child labor in India.

As a matter of fact there is no dearth of constitutional and legislative provision in India to eradicate child labor but it is also noteworthy that this legislation are often violated by employers due to inadequate enforcing machinery and small lacunas. Beside, child labor is a means of marginally improving the income of the poor families. High fertility among the poor families is another reason of child labor. Hence, among poor and destitute families, where parents cannot afford to provide education and good life to their children, it is not uncommon to find their children lend away to urban areas doing rigorous labor as house hold servants and at roadside eateries. Often these below poverty line families depend solely on the small earning of their small children toiling in the cities.

Thus unemployment, poverty illiteracy and indebtedness of children's parents seem to be the main cause of child labor in developing and agriculture based countries like India. There seen to be a conspiracy of silence on child labor encompassing the innocent children, their gullible parents, the shrewd employers and even government which acts like mute spectator sometimes. The poor parents who pledge their children as servants or labors in the households of rich families in return of the advances they secure from these employers must be provided employment opportunities and right to service so that they cannot be lured by these trafficking agencies. Associations of Voluntary Organization and agencies should be encouraged to spread awareness against child labor. In fact, government machineries must strengthen the hands of the NGOs in providing child workers with health-care, nutrition and

education. Since it is not feasible to eradicate the problem of child labor at the present stage of economic development attention has to be focussed on making the working conditions of child labor better and socially acceptable. The ultimate goal of abolition of child labor can only be achieved when there is sufficient improvement in the condition of the families whose children are surrendered or compelled to work. And last, but not the least, the image of happy children as school going and not as working will evolve completely when schooling will become functionally effective and employment will be linked with education. Only then each child will be welcomed as 'a gift of god' showered upon with all the fundamental rights of a human being.

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Nutrition, Growth and Development

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Abstract

Nutritional preparation for motherhood begins in infancy and continues throughout life. Adequate nourishment from infancy through the period of pregnancy is essential for the health of the mother and to ensure the birth of a healthy baby. Although adequate nutrition is important for the women throughout her life cycle, it is especially important before becoming pregnant and during pregnancy. Both of these are important times to assess nutritional status and to make certain that nutritional needs are being met. This is important, not only for the women, but also for the foetus.

Introduction

The nutritional status of a woman reflects the many influences to which she has been exposed for many years prior to becoming pregnant. This includes such things as long-term use of alcohol, tobacco, and other drugs, all of which can have an effect upon her health as well as upon the health of the foetus and, finally, the newborn. Nutritional practices between pregnancies are important to the mother for several reasons : (1) nutrition depletions of the previous pregnancy can be restored ; (2) nutritional status can be returned to pre-pregnancy levels ; and (3) weight can be brought back to its ideal level. For these, and many other reasons, family planning practices to space pregnancies far enough apart may be desirable (Anand et al., 1999).

There are adverse reactions to some contraceptive methods that should be considered. The use of oral contraceptives and intrauterine devices are among the most convenient and effective forms of birth control. However, oral contraceptives that contain estrogens can affect metabolism. Oral contraceptives can also result in a deficiency of folate, one of the B vitamins. Carbohydrate metabolism may be affected in some women resulting in a decrease in plasma glucose tolerance and for plasma insulin levels to increase, resulting in the development of a pseudo diabetic condition. Finally,

lipid metabolism may be affected by oral contraceptives resulting in an increase in the levels of triglycerides and cholesterol.

Those women who use the intrauterine devices as a birth control measure may experience frequent increases in menstrual blood loss. Women who use this method of birth control should have their iron status assessed periodically and should include iron-rich foods in their diets (Mukhopadyay et al., 2005).

It is generally agreed that the total weight gain of the mother during pregnancy should be approximately 25 pounds. Of this, about one-third will be the weight of the foetus at maturity. Physicians usually emphasize an adequate gain in weight rather than an over-restriction of caloric intake. Weight gain over 25 pounds will probably represent additional deposits of fat that will need to be lost after the birth of the child if the woman is to regain her pre pregnancy weight.

According to the Recommended Daily Dietary Allowances it is recommended that a pregnant woman increase her daily caloric intake by about 300 calories. This increase should constitute a balance comprised of about 20 percent protein, and 40 percent each of carbohydrate and fat. This increase in caloric intake should result from a selection of high nutrient density foods; not from foods that contribute little more than calories. Under no circumstances should the pregnant woman undertake a reducing dieting regimen during gestation. It is vital for the health of the mother and that of the foetus for the pregnant woman to be under the care of physician throughout the period of pregnancy (Kaur et al., 2005).

Besides protein, carbohydrate, and fat and the increase caloric needs during pregnancy, a woman will also need to increase her intake of iron, calcium, and several other minerals, and vitamins. Iron and calcium are particularly important. There is a greater need for iron as a result of the increase in the mother's blood volume and the development of the foetal blood supply. Calcium is needed in greater amounts during pregnancy for the building of foetal bones and teeth. Vitamins such as folic acid, B₁₂, and B₆ are needed in greater amounts at this time. Since these along with some of the minerals may be difficult to obtain in the pregnant woman's normal diet, the physician may prescribe multivitamin and mineral supplements. These should be taken only under the supervision of the physician since large doses of vitamins may result in adverse reactions

affecting the health of the mother and/or foetus (Subramanian et al., 2011).

Nutrition and the Growth of the Foetus

To a great extent, the health of the foetus depends upon the kinds of things the mother ingests during pregnancy. The nutrients, drugs, or other substances that the mother ingests during pregnancy, enter her bloodstream and are carried to the placenta where they pass from the mother's blood into the blood of the foetus. Waste products of the foetus are eliminated in the same way passing from the foetus through the placenta into the mother's bloodstream. It is important for a pregnant woman to recognize that some drugs, as well as nutrients, can pass through the placental wall and adversely affect the growth and development of the foetus.

It was only during the early part of the 1970s that it was recognized that the consumption of alcohol by the mother during pregnancy, could affect the growth and development of the foetus. Apparently, the alcohol consumed by the mother adversely affects foetal development and may result in what has become known as the foetal alcohol syndrome. The characteristics of babies born with the foetal alcohol syndrome include underdevelopment in height and weight, small head circumference, facial abnormalities, and dysfunctions of the nervous system. It has also been found that about 40 percent of foetal alcohol syndrome infants have cardiac malformations (B. M. Popkin, 2004). The syndrome is most prevalent among women who are chronic alcoholics. The National Council on Alcoholism has recommended that women who are pregnant should not consume more than 2 ounces of alcohol in any 24 hour period.

When mothers are well-nourished babies are generally healthier at the time of birth and there is lower incidence of birth complications. The greatest cause of infant mortality is premature birth. This is significantly lower among healthy mothers than those whose nutriture is below desirable levels. Under nutriture of mothers before and during pregnancy can result in retardation of foetal growth and development.

Lactation and the Infant

Lactation is the process of producing milk by a woman who has given birth to a baby. Only about 1 percent of women fail to lactate following childbirth. For the first few days after childbirth, a mother will

produce rather thick, yellowish milk called colostrums. The nutrient content of colostrums is somewhat different from mature human milk containing more protein, sodium, potassium, and vitamin A. It is also lower in energy value and fat. Colostrums provides the infant with certain antibodies for temporary immunity to diphtheria, tetanus, pertussis, typhoid, dysentery, and possibly other diseases. After about the tenth day the mother will produce mature milk.

It is not only important for a mother to lactate, but also to be able to sustain lactation and provide the nutrients in her milk that will result in a weight gain in the infant. Therefore, the diet of a mother during the time of lactation and breast feeding is extremely important to ensure adequate nutrition for the nursing infant. Table 12-6 provides the Recommended Dietary Allowances (RDA) for pregnant and lactating women. If a mother is unable or chooses not to breast feed her infant, there are commercial formulas available that simulate human milk and that can provide the infant with adequate nutrients. However, if this decision is made, the formula selected should be based upon recommendations from the attending physician, usually a paediatrician (Sidhu et al. 2006).

Effects of Nutrition on Growth and Development

Energy is constantly needed for protein synthesis. This need is greatest during the periods of rapid growth. Additional energy is also needed at times the body is experiencing stress, such as during an illness. Table 12-7 provides the Recommended Dietary Allowances for infants, children, males, and females at various ages.

The extent to which a child grows and the rate at which growth takes place is predetermined by heredity. However the quality of nutrition, along with other factors, influences this genetic plan. It is probably much more important to determine whether a child is growing properly by comparing his/her growth rate as well as size with previous measures, rather than comparing the child with standardized tables of height and weight. These tables merely provide averages of growth of large populations and since each person's heredity is different, a particular child may not compare with the averages. The important factor is whether or not the child is showing an adequate growth progress.

Growth failures exist in some children in many of the developing nations of the world. These are exemplified by extreme protein /calorie deficiencies that result in marasmus or kwashiorkor.

Marasmus is a condition that results from a diet inadequate in both protein and calories. This results in extreme emaciation and growth failure. Marasmus is actually the result of starvation characterized by abnormal growth rate, extreme thinness, wasted tissues, and apathy to life.

Kwashiorkor develops when the infant's protein intake is inadequate but caloric intake is adequate. The child consumes a diet consisting of a starchy gruel that supplied the needed calories but not the essential protein for growth. Kwashiorkor is characterized by edema, changes in the health of the hair and skin, growth failure, and apathy.

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Rural-Urban migration as a factor for population growth and social change in Ranchi city

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Abstract

Rural – urban migration is considered to be a dominant factor in the rapid growth of urbanization in the present century. It brings together people of diverse origin, preponderantly young, especially in countries experiencing industrialization and rapid technological change not merely in the physical but also in the social environment. The movement of people towards urban centers differs in both quality and quantity and is influenced by the nature of the cities. The urban function directly or indirectly determines the nature of migration and these are subject to change. The migration to cities has their own beneficial effect on it. Highly skilled workers with highly socio economic features may have beneficial effects whereas poor people with low socio- economic features may create social, political and economic problems. The present paper aims to analyze rural urban migration as a factor for population growth and social change of urban centers in Jharkhand with special reference to Ranchi which present interesting problem for investigation.

Key words: Rural ,Urban ,Migration, Industrialization, Social change

Introduction

Rural –Urban migration is considered to be a dominant factor in the rapid growth of urbanization in the present century. It brings together people of diverse origin, preponderantly young, especially in countries experiencing industrialization and rapid technological change and such migration involves a drastic change not merely in the physical but also in the rural-urban environment are in the many way poles apart. In the social setting of a village, an individual has an intimate and organic relationship with reciprocal control and obligations under a formalistic atmosphere with nth small group of a family, kin and friend while; in urban areas this attitude is considerably modified.

The movement of people towards urban centers differs in both quality and quantity and is influenced by the nature of cities, The cities differ in their size and number .The urban functions directly or indirectly determine the nature of migrants and these are subject to change .Previously most urban centers used to be largely commercial in nature but now they are becoming multifunctional in character (Bagley and Mokhtarian, 2002).

The migrants to a city have their own beneficial effects whereas it. Highly skilled workers with higher socio- economic features may have beneficial effects as they create social, political and economic problems (Stoll, 2005).

The present paper aims to analyze rural-urban migration as a fact for population growth and social change f urban centers in Jharkhand with special reference to Ranchi city which presents interesting problems for investing .The townscape is Ranchi city located in Northern India in Jharkhand state between the latitudes of $23^{\circ}23'N$ and longitudes of $85^{\circ}23' E$. Ranchi city has area of 175.12 sq. km and altitude of 650 m above sea level.

Rural – Urban migration is becoming increasingly popular and taking place not only to big cities but also to hundreds of other cities and towns of different orders. Another remarkable change that has been experienced is regarding the composition of migrants to urban centers .Now a days the predominantly masculine character of migrants have become equally significant. At the same time there is little evidence of inhibition among villagers for migration and migration has become so common a feature that residents of almost every village have some relative or fellow villagers who live in cities. Most of the migrants are absorbed in non- agricultural activities, especially in manufacturing and service occupations (Pacion, 2001).

The age-sex structure of a city is affected by the migration at the origin to an extent depending upon the age sex selectivity of the migrants. This change in the age sex structure may affect the future trend of fertility and morality .It is generally seen that adults predominate among migrants except in the case of mirage migration. One of the Ravenstin's famous laws is that females are more migratory than males but it is more correct in the case of shorts distance migration than of longer ones.

The analysis of age and sex data of Ranchi city revels that in the year 1999 it has 41.345 percent migrant in which males and females shared 23.63 and 18.03 per cent respectively. Thus of the

total migrant, 56.73 per cent were males and the remaining 43.27 per cent were female.

It may be pointed out that the migrants in the age group 15-35 include student's dependents of the employees who accompanied them and mirage migration. Ranchi city is rich in educational facilities and has a considerable share of students which may reasonably be attributed to the age group 15-35. The migrants in the age group of 0-14 may be attributed to the school students and children accompanying married employed person in the city (Bruckner, 2000).

Gender ratio generally measured by the number of males per thousand females is an important demographic characteristic indicating the balance of sex in a population. That is why it is considered to be the most important index in the study of migration. Table 886578995 shows the age sex ratio for the migrants, non migrants and the city population of Ranchi city.

Amongst the migrants the sex ratio varies with the nature of the socio – economic characteristic. It may be fairly concluded that amongst high socio-economic categories male migrants predominant over female's migrants (Newman et al. 1989).

Factor Influencing Rural–Urban Migration as Social Life

The main socio –economic factors which push people from their place of origin are twofold. The first group consists of economic factors and the second group can be categories as socio- political. Economic include :-

- Lack of job opportunity because of reduction in demand for a particular commodity or product or a reduction in the supply of a particular resources.
- Over supply of labour so that the former factor are aggregated.
- The inability of the person to adjust to change in technology e.g. Automation or to remain in a different job.
- In many case such economic changes merely lead to internal migration, Which has insignificant effect on the city's population but does cause problems of urbanization and increasing environmental pollution.

Political factor include alienation from a country because of different belief, or modes of behavior and lack of cultural facilities in the area. These two factors may lead to internal migration to another area of the country where facilities are more suited to needs, such as

the drift of young unmarried people from the country to the provincial towns or to the capital. Alternatively they may lead to migration. A stronger political motive of migration, usually emigration, is oppressive or repressive discrimination because of the ethnic group of the individual and his religious or political belief (Duany et al. 2000).

Pull Factors Responsible for Attracting Migrants from the rural areas

- There are quite a large number of socio- economic factors which may be considered as pull factors as they attract people from rural areas to towns. Some of these factors play a dual role .In certain cases they work as push factors and sometimes as pull factors. The attraction of better and modern recreational facilities and cultural activities in a new area or urban centers pulls migrants from the remote areas where facilities are either non-existent or present in traditional form. Because of this attraction people migrates from rural to developed rural areas, rural too small or large urban centers and smaller urban centers to larger urban centers.

- It is generally found that migration also takes place because of occupational linkages. Whenever any family member gets a job in a large city other family member s are pulled there for some sort of job.

- In most cases migrants are pulled to urban areas because of better opportunities for employment or the acquisition of a larger income in the new area.

- The suitable ecological conditions of the remaining area such as appropriate topographical and climatic regions may attract the migrants. Sometimes the facilities of both education and social features become dominant factors in their decision making perspectives.

Some scholars have reason for migration into economic and non-economic which is a false dichotomy. All decision is virtually economy oriented. Economy is concerned with the production and allocations of something call wealth which is socially defined as having a measure of utility and a measure of scarcity. The flow of migration is governed only in part by geographical distance and is an affected also by the availability of opportunities and the influence of competing migrants (Menon, 2004).

Bunge has made an extensive list of twenty five migration factors which stimulate migrants. Out of these factors are meant for

choosing a destination and t for stimulating or retarding mobility among the people. Clark has summarized the condition which include graduation , marriage , lack of marriage, migratory work ,special skill, transfer of employment ,low wages, retirement ,death of relatives, military services, medical car imprisonment political, social, or religious oppression, natural disasters, invasion or infiltration by outsiders, inheritance, maladjustment of community. Social rejection and forced movement.

Factors which influence migrants in choosing a destination include cost of movement presence of relative or friends, employment offers and facilities, physical environment amenities, population composition, social structure, familiarity or knowledge, special assistance subsidies, information reputation and lack of alternative destinations (Essagha, 1997).

The main socio economic conditions affecting mobility are major capital investment, major business recession or fluctuation, technological changes in economic organization, provision for social welfare, prevailing migration propaganda, regulation affecting migration living condition, level of tolerance of minorities of all types and migration policy (Glaeser, 2001).

These days migratory movement is no longer expression of a trend towards equalization of economic density. The movement of man power remains confine within the area having better economic and social opportunities. Other motives are superstition, sickness and death of relatives or family members.

A larger number of factors can be mentioned which are responsible for migration decisions. These conditions have been categorized by different scholars. The most obvious causes are the following :-

- The choice of the place of destination.
- The attitude of the family members specially wife and close friends on migration plan.
- Influence of parent or in –laws.
- Position of employment at the place of origin.
- Information about the place of destination or immigration country via migrated friends or family members.

The desire for social status and better job so that one can have the following :-

- (a) Better future for the children,

- (b) For solving household problems like family debt or need of house at home and becoming a house owner at an urban centre.
- (c) The desire for an exceptional position in the society.

Impact of Migration on Urban Social Life

Impact of urbanization on social life has been all pervading and universal. It has brought about revolutionary changes in economic, social and political spheres of life. The growth of new urban centers and proliferation of the ones have created an extensive market for the products of rural areas and the traditionally self-sufficient village life has been challenged by market oriented economy. Large scale migration to urban areas has been impelled by pull of urban economic and cultural opportunities and the push of rural over – population, land shortage and economic stagnation. Rural –urban migration has positive aspects of promoting village economy, of maintaining extended family system, and of drawing off surplus population in view of limited resources. It has also resulted in an increase in absentee land ownership and a concomitant increase in the number of share cropping tenants.

There seems to be a cause and effect relationship between the process of urbanization and the multitude of problems of immigration from the poverty stricken areas which are manifest in overcrowding, substandard housing degenerating cultural – socio- organization and insanitary conditions.

Continued exploitation of these people their poverty and overcrowded living conditions have resulted in sub – standard housing, insanitary conditions and poor amenities. The entire social environment of the region where they inhabit has become polluted (Lewyn, 2005).

Urban influences on rural economy have also led to drastic changes in the pattern of social life. One of these changes is visible in the structure of family itself. Urban process seems to have strongly influenced the pattern of family, marriage and kinship ties and as such there is a tendency towards the nuclearization of family resulting in the predominance of household of smaller size. The gradual breakdown of extended family system has been followed by loosening of traditional social bonds which are treated as hindrance to adoption of more modern social attitudes.

Urbanization has also brought slight changes in the outlook of caste system of the people of urban society. It appears to have lost its traditional significance for the social life because of western influence. Today caste is no longer regarded the main determining factor of social status and is being replaced by the criteria in income, education, occupation etc. Various minorities live together in mixed residential localities.

These days caste in the actual context exhibits the characteristics of class also. Gradual proletarianization of low and middle castes for safeguarding their interests and rights is a clear indicator in this regard. Thus urbanization seems to have brought about remarkable material difference in the position of socially disadvantage sections including women, who now appear to be more conscious of their rights to compete with others and to have a dignified status in the society.

The most obvious impact of the change brought forth by the process of urbanization is a certain measure of modernity which is reflected by gradual rationalization of attitude towards social, economic and political phenomena. The changes in modernity have been paralleled by corresponding changes in political outlook. The changing world view of the people who are exposed to modernizing effects of urbanization has also entailed widening of perception about various functional levels of the policy .Positive shifts in altitudinal syndrome in the context of political modernity ,have symbolized movement of the individuals who are exposed to modernity from : -

- Caste attachment to class consciousness
- From localism to universalism
- From nationalism to trans-nationalism
- From indifferent involvement to conscious participation in the political processes
- From diffusion to specific expectation
- From affectivity to personal effectiveness
- From fatalistic resignation to rational orientation
- From traditional authoritarianism to democratic disposition

Exposure to urbanization has also brought about positive shifts in the intellectual status of individuals, not only in terms of general modernization .but also in terms of the elements of political modernity .People living in urban areas have been characterized by a high degree of propensity for effective participation about the political

processes a widened perception about the policy, sensitivity to the credibility and viability of the regime and a democratic prediction in ideological orientation and commitment.

Thus urbanization has brought remarkable changes in the lifestyle of the people of urban center of Ranchi city, as well as other large urban centers of Jharkhand where rural-urban migration has attracted people from different social outlook. These people have enabled the local people to expose themselves to different social customs, attitude and experience modernization.

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Functioning of Panchayati Raj : An Evaluation

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Abstract

The need to include Panchayati Raj in the Constitution of India was necessitated because of the fact that the Panchayati Raj Institutions (PRIs) had been denied resources, responsibilities and powers and elections to these bodies had not been held for years under some pretext or other. It was; therefore, felt that the Constitution must provide for: mandatory set up of Panchayati Raj Institutions, holding of periodic elections to these bodies, provision of a mechanism to provide financial assistance to Panchayati Raj Institutions on a regular basis. Accordingly, 73rd Constitution Amendment was passed by the Parliament in 1992.

Introduction

The Panchayati Raj Acts of different states unequivocally specify the powers and functions of each tier of Panchayati Raj. However, the powers and functions entrusted to the Panchayati Raj Institutions vary from state to state. The experience gained so far is that at the district level various line department/agencies implement programmes and perform functions under the overall supervision and control of the district collector/district magistrate. And the Panchayati Raj Institutions have to be content with backseat driving. It was to empower Panchayati Raj Institutions and ensure constitutional safeguards that the Constitution 73rd amendment was written. Article 243(G) of the Constitution inter alia authorizes the State legislature to make provisions for the preparation of plans for economic development and social justice in respect of subjects mentioned in the Eleventh Schedule of the Constitution. The Eleventh Schedule contains an impressive list of developmental activities which could be entrusted to the panchayats. They are:

1. Agriculture including agricultural extension;
2. Land improvement, implementation of land reforms, land consolidation and soil conservation;

3. Minor irrigation, water management and watershed development;
4. Animal Husbandry, dairying and poultry;
5. Fisheries;
6. Social forestry and farm forestry;
7. Minor forest produce;
8. Small scale industries including food processing industries;
9. Khadi, village and cottage industries;
10. Rural housing;
11. Drinking water;
12. Fuel and fodder;
13. Roads, culverts, bridges, ferries, waterways and other means of communication;
14. Rural electrification including distribution of electricity;
15. Non-conventional energy sources;
16. Poverty alleviation programmes;
17. Educational including primary and secondary schools;
18. Technical training and vocational education;
19. Adult and non-formal education;
20. Libraries;
21. Cultural activities;
22. Markets and fairs;
23. Health and sanitation, including hospitals, primary health centres and dispensaries;
24. Family welfare;
25. Women and child development;
26. Social welfare including welfare of the handicapped and mentally retarded;
27. Welfare of the weaker sections and in particular of the Schedule Castes and the Scheduled Tribes;
28. Public distribution system; and
29. Maintenance of community assets.

Although, a broad list of items has been mentioned in the Eleventh Schedule of the constitution, the sphere of activity of each tier under each item has not been defined and left to the discretion of the concerned state government.

Notwithstanding subjects mentioned in the Eleventh Schedule of the Constitution, the state legislatures also can make provisions for the devolution of powers and authority as may be necessary to

enable them to function as institutions of self-government. The panchayat acts of different states also specify wide ranging powers and functions entrusted to different tiers of Panchayati Raj in addition to the 29 subjects which are common to Panchayati Raj Institutions across the country.

Reflections from States

The Gram Panchayats in Madhya Pradesh have to perform 28 items listed under Section 49 of the Madhya Pradesh Panchayati Raj Adhiniyam, 1993. This apart, 29 subjects are also provided in Schedule IV of the Act. Wide ranging function has also been assigned to the Janapad Panchayats which include 29 subjects listed in the Schedule IV of the act.

The same is the picture obtaining across the country in different states wherein the panchayats were assigned with multifarious powers and functions apart from the 29 subjects which are common to all the tiers of Panchayati Raj in the states.

If Panchayati Raj Institutions have to perform all the 29 subjects mentioned in the XI Schedule of the Constitution, all the departmental heads at district level and below dealing with the subjects should be brought under the direct control of the Panchayati Raj Institutions, thus paving way for a three tier government with provision for a mini-secretariat. The idea of district Government has already been mooted by Nirmal Mukherjee in the early 80's. So far district collector enjoined upon more powers as most of the subjects at district level are with them in a number of States. Since all the 29 subjects are allotted to Panchayati Raj Institutions in the new act, it is imperative to bring all the district heads of departments under the direct administrative control and supervision of the Chief Executive Officer (CEO), Zilla Parishad. The hitherto practice of the collector having overall powers in the district administration should be discouraged in view of the energisation of Panchayati Raj Institutions (K. S. Krishna swamy, 1989).

At present district administration has become extremely complex and unwieldy. Collector Raj can no longer cope with this complex task. The concept of district government is in tune with the idea of democracy. People want to participate in all the developmental activities which are not possible under collector raj. According to Nirmal Mukherjee, the concept of district government also conform the federal character of the Indian nation. The Asoka

Mehta committee set up by the Government of India has recommended that in order to achieve unity of command as well as coordination of multifarious developmental activities at the district level, a senior officer of the rank of collector should be appointed as Chief Executive Officer.

Rustomji committee in Andhra Pradesh also suggested that a senior Indian Administrative Service (IAS) officer of the rank of collector should invariably be appointed as Chief Executive Officer of a Zilla Parishad who will work independently.

In Haryana, to begin with 16 functions were transferred to the Panchayati Raj Institutions in May, 1995. All the 16 departments have been asked to suggest the pattern of various activities to the three-tier under their control along with necessary staff and resources.

There is much progress in West Bengal to transfer power and functions to Panchayati Raj Institutions. One significant feature of West Bengal is that the District Rural Development Agency is headed by the Chairman of the Zila Parishad. Yet another significant feature of West Bengal is that 50 per cent of the State Plan is allocated to the Panchayati Raj Institutions even before the advent of Constitution's 73rd amendment.

In Karnataka as against 29 subjects, 7 subjects namely Rural Housing, Public Distribution System, Rural Electrification, Maintenance of Community Assets, Libraries, Cultural Activities, and Technical and Vocational Education are kept outside the purview of Panchayati Raj Institutions.

In Gujarat, the power and functions were assigned to the Panchayati Raj Institutions in a big way. The District Panchayat (ZP) was vested with a variety of powers and functions in respect of 29 subjects specified in the Eleventh Schedule of the Constitution. It is significant to note that all the developmental machinery has been transferred by the State Government to the District Panchayat and below to it i.e., Taluka Panchayat and Gram Panchayat. The officers drawn on deputation from state government belonging to sectoral departments (Class I and Class II) and recruited by the Panchayati Raj Institutions themselves are placed at the disposal of District Panchayat for deployment vis-à-vis allotment to various tiers of Panchayati Raj Institutions. More powers were conferred to Taluka Panchayat and Gram Panchayat. The Gram Panchayat has power to

impose about 20 different taxes and fees and the Taluka Panchayat has the power to increase the taxation rates of Gram Panchayat.

Issues: Retrospect and Prospect

According to Dr. B. S. Bhargava, a member of Karnataka's High Power Committee on Panchayati Raj, "the bureaucracy is not favourably inclined to share powers with Panchayati Raj Institutions as it felt beneath its dignity to serve under the democratically elected panchayat leaders."

The case studies point out that Madhya Pradesh is one state where illustrative list of power and functions were assigned to Panchayati Raj Institutions. In Karnataka, although the act spells out powers and functions to Panchayati Raj Institutions to dovetail the process of decentralization, the process is not going to be simple as per the opinion of Dr. B. S. Bhargava.

Andhra Pradesh which adopted Mandal system of Panchayati Raj is considered to be the role model for others. The irony is that even after holding elections to Panchayat Raj bodies in the state, powers and functions were not transferred to the Panchayati Raj Institutions to the desirable extent let alone financial resources (PRI in Selected states, 1995).

As a result of decentralization process in Gujarat all developmental activities were transferred to the Panchayati Raj Institutions. However, funding remains in the hands of the Government and district bodies hardly had a say in fund allocations.

In West Bengal, the decentralization process has taken its root and appropriate staff has been provided to different tiers of the Panchayati Raj Institutions for the implementation of several different kinds of developmental programmers.

The Panchayati Raj scenario obtaining across the country is that in reality almost all the states are faced with problems on the issues of devolution of powers, finances, staffing Panchayati Raj and inter linkage within different tiers of Panchayati Raj (PRI in India, 1995).

The plea for a better understanding between the bureaucrats and the elected functionaries of Panchayati Raj cannot be undermined. What is needed is that there should be a clear demarcation of functional areas and accountability between these two wings of the Panchayati Raj system at all the three levels. The whole gamut of the situation warrants that the political and administrative

powers of the state need to be diluted in favour of Panchayati Raj Institutions. A mere devolution of powers and functions to Panchayati Raj Institutions will not facilitate in solving the myriad problems of the ruralites in the countryside. What can the central government do, if the states in their new legislations continue to associate the Block Development Officers and Collectors with rural economic projects as earlier?

The panchayat legislation enacted over the years has miserably failed to provide adequate powers and resources to the village bodies. As per the legal framework, a Gram Sabha has to meet twice in a year by beat of drum once before Khariff and again before Rabi to approve the budget and all sundry proposals of the Gram Panchayat. However, the ground reality is that the Gram Sabha is put in a deep freeze and the Panchayat is moribund. The Pradhan holds hush hush meetings in his house with his coterie and decides for all. Most of the funds provided to Panchayats under different schemes are siphoned off with impunity by Sarpanch. Despite changes to the fabric of Panchayati Raj in the country, the situation has not improved to the desirable extent.

According to L. C. Jain the role of the government should be to facilitate the process of people's involvement in developmental activities by creating the right type of institutional infrastructural facilities particularly in rural areas. The present hierarchical structure of administration with compartmentalization on departmental lines at state, district, block and even the village level should be changed. There is need for a systematic change, distancing from the departmental syndromes and ensuring horizontal integration of the delivery mechanism. If decentralization and transfer of power has to take place, the Sarpanch should have the power to temporarily appoint his/her Secretary. This will allow women Sarpanchs to appoint rural women Secretaries for tenure of five years. This administrative decision alone will generate over 1, 00,000 jobs in the villages, lessen the dependence on the government and drastically reduce the scope for manipulation, intrigue, favouritism and corruption.

As per the scheme of things in operation at present there is no provision under the act for any voter in the same village to demand for the details of development expenditure. As a result incomplete schools, roofless panchayat rooms, windowless dispensaries, Indira Awaas Yojana (IAY) houses without floors, walls and roof all shown

on papers by Gram Sewaks, Block Engineers and corrupt politicians are not allowed to be questioned. They are all symbols of corruption and how the money is pocketed remains a secret. It runs into crores of rupees every year putting all the scams and scandals into shade.

The Institute of Social Science which studied panchayat acts of 11 states concluded that the constitutional mandate of making panchayats 'Institution of self-government' has not been fulfilled. It has underlined the need to strengthen Panchayati Raj Institutions by invoking changes to the Panchayati Raj acts by endowing them with adequate powers and authority, providing them with sufficient resources, relaxing government control and introducing safeguards against abuse of powers and authority. The study pointed out that the overall scenario of Panchayati Raj in the country is dismal. The functions assigned to the Panchayati Raj do not cover all aspects of rural life. The panchayats do not have their personnel in key positions all through. The state government frequently makes interventions in their day-to-day functioning thereby reducing them to non-entities. With the result they cannot function effectively. The major drawback of the system is that very little power has been entrusted to the Panchayati Raj Institutions. The development works are largely handled by the Government and also discontinued at times at its will. The study also noted that the panchayats do not have personnel of their own. They are appointed and also transferred by the Government (Amitava Mukherjee, 1994).

To make democratic decentralization a reality, strong institutions are essential for sustainable development. A true representative body has to come up at village level. The Institution for sustainable development requires sound management, motivated people and enabling environment of appropriate policies, legislation and incentives. The beneficiary, the government officer and banker and all others are also involved in it. The best way to check corruption is to bring everything out in the open. The answer to corruption is to give maximum information to the people.

A harmonious relation exists between officials and non-officials at the district level and public servants are also conscious of their accountability to the people. But unfortunately, some officers have not changed their style of functioning even now and often make interventions into the authority of local self-governments. Such

attempts should be resisted absolutely at the political and official levels (Alok Ranjan, 1994).

Steps should also be taken to work out a time-bound programme for the transfer of all or most of the authority of district administration to Zilla Parishads and Gram Panchayats at the ground level. State department heads have retained substantial administrative control over their staff in the districts. It is necessary to review this arrangement so as to enable the Zilla Parishad Chief Secretary to have effective administrative control over all the district level offices and staff.

Conclusion

In the changing scenario, Panchayati Raj has to exclusively devote itself to the task of development and Panchayati Raj Institutions should enjoy a large measure of autonomy to the extent possible. Panchayati Raj Institutions should be able to provide responsive administration which implies degree of freedom to adjust programmes according to local needs without being hamstrung by detailed government directives. In order to achieve, the Panchayati Raj Institutions, to the extent possible should mobilize local resources and augment the scale of development effort. The implementation of different development programmes would be more effective through better accountability. It is from these angles that one should approach the question of allocation of functions to different tiers of Panchayati Raj.

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Contribution of regional rural bank in rural development of Bihar state : in the context of Araria district

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Abstract

The rural population in India suffers from a great deal of indebtedness and is subject to exploitation in the credit market due to high interest rates and the lack of convenient access to credit. Rural households need credit for investing in agriculture and smoothening out seasonal fluctuations in earnings. Since cash flows and savings in rural areas for the majority of households are small, rural households typically tend to rely on credit for other consumption needs like education, food, housing, household functions, etc. Rural households need access to financial institutions that can provide them with credit at lower rates and at reasonable terms than the traditional money-lender and thereby help them avoid debt-traps that are common in rural India. Though, rural India constitutes 68 percent of India's population, its share to total deposits (9 percent) and an advance (8 percent) is abysmally low compared to urban counterpart. Absence of banking services in villages is the cause to flourish informal financial markets which suffer from several imperfections such as high cost of credit at exploitative terms, loss of precious savings on account of fly-by-night operators, inordinate delays in effecting transfer of funds and settlement of accounts. Thus, the financial exclusion not only widens the 'Rich-Poor divide' but also leads to 'Social Exclusion. This paper tries to find out the role played by local rural banks in the development of rural areas of Araria district of Bihar.

Key words : Rural development, Regional banks, Araria district.

Introduction

The growth story of India is fascinating and interesting and unfolding the economy to the world with its vast presence of Human and Natural resources. India is the second most populous country of the globe with 1.20 billion and has become destination for quality workforce and potential market place for domestic and multinational companies. Today, India is one of the fastest growing economies

amidst global uncertainties. Nonetheless, it is pertinent to note that the growth is not uniform across the sectors viz., Agriculture, Industry and Service Sector, causing aberrations to the desired economic development process.

The need for rural communities to approach development from a wider perspective has created more focus on a broad range of development goals rather than merely creating incentive for agricultural or resource based businesses. Education, entrepreneurship, physical infrastructure, and social infrastructure all play an important role in developing rural regions. Rural development is also characterized by its emphasis on locally produced economic development strategies. In contrast to urban regions, which have many similarities, rural areas are highly distinctive from one another.

Agriculture is a tradition in India, which has shaped the culture and economic life of the people and it will continue to be the central to all strategies on planned socio-economic development of the country. The rapid growth of agriculture is not only necessary to achieve self-reliance, but also to bring about equity in distribution of income and wealth resulting in reduction of poverty levels in the rural areas of India. India is a country of villages and the agriculture and allied activities are the backbone for economic development of the country. Agriculture sector assumes vital importance since it provides livelihoods to third-fourth of the country's population besides becoming significant source for raw materials for industries.

Rural Development

The rural population in India suffers from a great deal of indebtedness and is subject to exploitation in the credit market due to high interest rates and the lack of convenient access to credit. Rural households need credit for investing in agriculture and smoothening out seasonal fluctuations in earnings. Since cash flows and savings in rural areas for the majority of households are small, rural households typically tend to rely on credit for other consumption needs like education, food, housing, household functions, etc.

Rural households need access to financial institutions that can provide them with credit at lower rates and at reasonable terms than the traditional money-lender and thereby help them avoid debt-traps that are common in rural India.

Rural development generally refers to the process of improving the quality of life and economic well-being of people living in relatively

isolated and sparsely populated area. Rural development has traditionally centered on the exploitation of land-intensive natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas. Increasingly tourism, niche manufacturers, and recreation have replaced resource extraction and agriculture as dominant economic drivers.

The need for rural communities to approach development from a wider perspective has created more focus on a broad range of development goals rather than merely creating incentive for agricultural or resource based businesses. Education, entrepreneurship, physical infrastructure, and social infrastructure all play an important role in developing rural regions.

Rural development is also characterized by its emphasis on locally produced economic development strategies. In contrast to urban regions, which have many similarities, rural areas are highly distinctive from one another. For this reason there is a large variety of rural development approaches used globally.

Rural development programs are usually top-down from the local or regional authorities, regional development agencies, NGOs, national governments or international development organizations. Rural development actions are mainly and mostly to development aim for the social and economic development of the rural areas.

But then, local populations can also bring about endogenous initiatives for development. The term is not limited to the issues for developing countries. In fact many of the developed countries have very active rural development programs. The main aim of the rural government policy is to develop the undeveloped villages.

Rural development aims at finding the ways to improve the rural lives with participation of the rural people themselves so as to meet the required need of the rural area. The outsider may not understand the setting, culture, language and other things prevalent in the local area.

As such, general people themselves have to participate in their sustainable rural development. In developing countries like Nepal, India, Bangladesh, integrated development approaches are being followed up. In this context, many approaches and ideas have been

developed and followed up, for instance, bottom-up approach, PRA-Participatory Rural Appraisal, RRA-Rapid Rural Appraisal etc.

Araria is the district headquarters of Araria district of Bihar, which was formed in January 1990 as one of the administrative districts under Purnia Division. It is situated in the North-eastern part of Bihar and at the southern part of Purnia and Madhepura districts of Bihar. Borders of Araria are surrounded by Nepal in northern side, Kishanganj in western side and Supaul at south-eastern side. This district is important for security reasons as it shares its border with Nepal and it is very close to two other countries – Bangladesh and Bhutan. Total area of Araria district is 2,830 sq. kms.

Araria district has been carved out from erstwhile Purnia district and has 3 towns- Araria, Forbesganj and Jogbani. It has nine Community Development Blocks: Araria, Bhargama, Narpatganj, Forbesganj, Raniganj, Sikti, Kursakanta, Palasi and Jokihat.

Population

Total population of Araria district according to 2001 census is 2,158,608 persons comprising of 1,128,105 males and 1,030,503 females. Rural population of the district is 2,026,257 persons (1,057,202 males and 969,055 females) and Urban population is 1,32,352 persons (70,903 males and 61,448 females). Population density of Araria district is 751 per Sq. Km. The sex ratio of Araria district is 913 (female per 1000 males). The sex ratio (0-6 years) is 962. The growth rate of the population during the decade 1991-2001 is 31.84%.

Agriculture

Agriculture is the most dominant economic activity in Bihar. From time immemorial the rural folk have remained engaged in farming of crops and tending domestic animals. Bihar is basically an agrarian society, owing to the prolonged involvement of people in agricultural activity. More than 75% people living in villages subsist on farm produce, every aspect of rural life and culture, witness agrarian traits in Bihar.

In determining agricultural and animal husbandry regions of Bihar factors like rainfall, temperature, altitude, natural vegetation, soil, crops and livestock are taken into consideration. The term “Agricultural Region” refers to an area characterized by homogeneity in agricultural conditions, especially of the crops or crops grown, and

of scientific dissimilarities from the conditions in adjacent areas which are clearly recognizable.

Agriculture contributes 47.6% to the State domestic product. The pre-dominance of agricultural activity is further evident from the fact that 87.52% of Bihar's population resides in the villages. The Agricultural sector provides livelihood for over 80% of its people and important segments of industries derive their raw material from agriculture produce like jute, sugar and small/village industries such as oil mills, dal mills etc.

Nowadays agriculture is making progress in every direction. Farming is more scientific, the use of chemical manure is becoming more general, and the rotation of crops is better understood. In the context of predominantly rural character of the economy, national extension services has been developed to bring the farmer the knowledge of better farming practices together with ready supply of means. The credit for the establishment of such as extension agency goes to the Community Development Programme which was initiated during the First Five Year Plan period.

Banking institution and rural development

There is a positive correlation between infrastructure development & aggregate agricultural productivity. Rural infrastructure such as irrigation water shed development, electrification, roads, markets, credit institutions, agriculture research & extension etc together plays key role in determining the improvement of productivity. In the recent years, the development of roads connecting to villages is one of the positive factors which eventually blurring the rural and urban divides to a greater extent (Deepti and Bansal, 2001).

A quite revolution is taking place in rural India where economic growth is not just creating the rich but also providing ample opportunities to serve the financially excluded. Rural Banking is now a large opportunity and will be captured those who remove the current barriers of profitable scale (Bhide, et al., 2002).

Rural financial services are the fastest growing segment on account of large untapped potential driven by the very low penetration in rural market. Today, only around 41% of rural households have formal savings accounts and 20% alone have access to credit from banking system. Hitherto, major share of bank credit flown to farm sector that too production loans (Kunjukunju, 2000).

The presence of increased middle income group in rural area demands credit facilities on par with urban people and providing ample opportunities to the banks to extend credit to non farm sector also.

- **Farm Mechanization:** Agricultural inflation has been consistently increasing due to demand supply gap and there is an imminent need to improve productivity by extensive use of farm mechanization. This invites major investments and it is an opportunity for banks to consider financing high tech agriculture production like agricultural biotechnology and farm mechanization besides continuing the traditional lending like production loans (Joshi, 1998).

- **Agriculture based Industries:** The consumption boom is likely to lead to higher demand for food products viz., milk, meat, eggs, fruits, vegetables, pulses etc., which warrants supply augmentation. This can be achieved through expanding farm production activities coupled with encouraging entrepreneurs to set up agro based industries. Next Generation belongs to the millions of Young Entrepreneurs of the country from hinter land. Setting up of agro based industries in rural areas will be beneficial to the owners as well as farmers since it addresses many logistic issues. Further, these industries usher employment opportunities in rural areas and supplement the income of the rural households (Despande, et al., 1998).

- **Ware Housing:** India is the world's largest producer of fruit and vegetables but it has been estimated that inadequate post-harvest storage and transportation cause losses of around 30-40 per cent of the produce every year. Construction of Rural Godowns, Cold Storage and setting up of agro process units not only helps the farmers to earn income besides providing employment opportunities to many in rural areas. However, this invites huge investments and the entrepreneurs look at Banks for required financial support and guidance (Mathur, 2001).

- **Rural Retail Banking:** There is a spurt in middle class segment and it is expected to grow at accelerated pace in the ensuing years with distinct features viz., Educated, Employable and Bankable. The declining dependency ratio and increased non-farm income source are the triggers for the increased flow of savings to the banking system and a demand for retail banking services. The demand for housing in rural area is on the rise over the years. Excepting weaker section housing, majority rural housing is being

self-financed. There are ample opportunities for the banks to tap this segment. However, affordable housing is need of the hour; this would require a great deal of technological and financial innovation.

Today, the banking has become imperative to all the households irrespective of their social and financial status and expects minimum financial services from the banking system. The recent Financial Inclusion initiatives of the Government i.e. provide access to banking services at all villages through Branch banking or Business Correspondent at affordable cost is going to transform the banking landscape to greater extent and it is an important business segment for banks. However, providing financial services to the poor, especially in rural areas, is both challenging and costly. The transaction costs have become one of the deterring factors to reach the un-banked by the banks. The stupendous task can be achieved by adopting Diverse Business Models.

The banking sector has witnessed a huge growth in the recent years. However, despite such a growth, the credit flow by banks to the rural and agricultural sectors remains dismal, which, more or less, has resulted in financial exclusion of the rural masses. The rural and agricultural sectors have to play a very important role if a target of 8% GDP growth per annum as envisioned in the tenth plan is to be achieved. And the banks and the Chartered Accountants have a huge role to play in boosting the rural and agriculture sector through product innovation, broadening the reach, promotion of SHGs/Micro enterprises and providing know-how.

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Critical study of regional rural bank & rural credit policy in Bihar state

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Abstract

The importance of an inclusive financial system is duly recognized in the policy circle, and, recently, financial inclusion has become a policy priority in many developing countries. Initiatives for financial inclusion have come from the financial regulators, the governments, and the banking industry. Legislative measures also have been initiated in some countries. In the Indian scenario, the term „financial inclusion is popular in financial circles, especially after the Reserve Bank of India (RBI) announced a series of measures in its credit policy for 2006-07 to hug many of the hitherto excluded groups in the banking net.

Established originally to drive the moneylender “out of business” and bridge the capital gap unfilled by the rural cooperative and commercial banks in rural areas. These banking institutions have expanded remarkably during the last decade. Since the early 1990s, RRBs are permitted to lend 60 per cent of their loans to the rural non-poor. These banks were set-up with a rural orientation having the benefits of low cost profile of cooperatives and at the same time benefiting from the professionalism and modernity of commercial banks.

Introduction

Financial inclusion has become one of the most critical aspects in the context of inclusive growth and development in the developing countries. India has, for a long time, recognized the social and economic imperatives for broader financial inclusion and has made a huge contribution to economic development by finding pioneering ways to empower the poor. Starting with the nationalization of banks, priority sector lending requirements for banks, lead bank scheme, establishment of regional rural banks (RRBs), service area approach, self help group-bank linkage programme, etc., multiple steps have

been taken by the Reserve Bank of India (RBI) over the years to improve access to the poorer segments of society (Sen, 2000).

The RBI has, therefore, formulated the policy of financial inclusion with a view to provide banking services at an affordable cost to the disadvantaged and low-income groups. Since 1975 regional rural banks (RRBs), popularly known as gramin banks have been regarded as key sources of institutional financing of rural credit in India. These institutions were established exclusively to meet the excess demand for institutional credit in the unbanked rural areas, particularly among the economically and socially marginalised section (Asli, et al., 2012).

After much experimentation RRBs are emerged as institutions that combine local feel and familiarity with the rural problems which the cooperatives posses and the degree of business organisation, ability to mobilize deposits, access to central money markets and modernized outlook which the commercial banks have.

Among the 82 RRBs operating as scheduled commercial banks as on March 2012, within the framework of multi-agency system in India, three are functioning in West Bengal namely Bangiya Gramin Vikash Bank (BGVB), Pashimbanga Gramin Bank (PBGB) and Uttarbanga Kshetriya gramin bank (UBKGB).

Review of literature

The importance of an inclusive financial system is duly recognized in the policy circle, and, recently, financial inclusion has become a policy priority in many developing countries. Initiatives for financial inclusion have come from the financial regulators, the governments, and the banking industry. Legislative measures also have been initiated in some countries. In the Indian scenario, the term „financial inclusion is popular in financial circles, especially after the Reserve Bank of India (RBI) announced a series of measures in its credit policy for 2006-07 to hug many of the hitherto excluded groups in the banking net.

Over a period of time several measures are being taken by the banks in India to improve access to affordable financial services through financial education, leveraging technology, and generating awareness. The financial services include the entire gamut of savings, loans, insurance, credit, payments, etc. The financial system is expected to provide its function of transferring resources from

surplus to deficit units, but both deficit and surplus units are those with low incomes, poor background, etc.

By providing these services, the aim is to help them come out of poverty. Indian Institute of Banking & Finance (IIBF) opines, "Financial inclusion is delivery of banking services at an affordable cost („no frills accounts,) to the vast sections of disadvantaged and low income group. Unrestrained access to public goods and services is the sine qua non of an open and efficient society" Literature review on finance and economic development reveals that the earlier economic theories for sustained development concentrated on labour, capital, institutions, etc., as the factors for inclusive growth and sustained development.

There have been numerous researches analyzing how a extensive financial system helps in developing an economy. A great deal of uniformity exists among economists regarding financial development prompting economic growth. Many theories have established that, financial development creates favourable conditions for economic growth either through a supply leading or a demand-following channel (Rajan & Zingales, 2003). According to the works of King and Levine (1993) and Levine and Zervos (1998), At the cross-country level, evidence indicates that various measures for financial development, which includes assets of the financial intermediaries, liquid liabilities of financial institutions, domestic credit to private sector, stock and bond market capitalization etc. are strongly and positively related to economic growth (King & Levine 1993, Levine & Zervos 1998).

Another study also establishes a positive relationship between financial development and growth in the banking industry through financial inclusion (Rajan & Zingales, 1998). The topical endogenous growth literature structured on „learning by doing processes, assign a special role to finance (Aghion and Hewitt, 1998 and 2005). Researchers so far have not only explored the finance facilitates for economic activity, but also social aspects like poverty, hunger, etc. The accord is that financial Meaning of Financial Inclusion and Need for the Same Meaning of Financial Inclusion Financial inclusion is the process of ensuring access to suitable financial products and services needed by susceptible groups such as weaker sections and low-income groups at an affordable cost in a fair and transparent manner by mainstream financial institutional players. Financial inclusion has become one of the most decisive aspects in the context

of inclusive growth and development. It is liberation of banking services at an affordable cost to the vast sections of the disadvantaged and low income groups (Leeladhar, 2006).

It is a Provision of reasonably priced financial services viz., access to payments and remittance facilities, savings, loans and insurance services by the formal financial system to those who are likely to be excluded (Mohan, 2006). A committee on Financial Inclusion was formed under the chairmanship of C. Rangarajan in 2008 and that committee defined the term as “The process of access to financial services, and timely and adequate credit needed by vulnerable groups such as weaker sections and low income groups at an affordable cost”. It is a hymn that envisages fetching everyone irrespective of financial status into the network of banking.

Need for Financial Inclusion

Financial exclusion is a serious concern among the low-income households as well as small businesses, mainly located in semi-urban and rural areas. Basically, it is unavailability of any banking services to the people living in poverty. According to K. C. Chakraborty “Financial inclusion (exclusion) is the lack of access by certain consumers to appropriate, low cost, fair and safe financial products and services from mainstream providers”.

There are 3 types of exclusions :

- (a) people who do not have any access to a regulated financial system;
- (b) people who have limited access to banks and other financial services; and
- (c) individuals who have unsuitable products.

Major causes for financial inclusion are – (a) lack of banking facility in the locality (i.e. geographical exclusion including a rural-urban divide), (b) financial illiteracy, (c) Nonchalant attitude of the staff, (d) cumbersome documentation and procedures, (e) unsuitable products, (f) language, (g) feeling uncomfortable by a section of population in visiting a bank branch, (h) lack of awareness and initial inhibitions in approaching a formal institution, (i) low incomes/assets, (j) distance from branch and branch timing, (k) fear of refusal. Financial inclusion is channelized mainly to provide affordable banking services to marginal farmers, landless labourers, Oral lessees, urban slum dwellers, migrants, self-employed and

unorganized sector enterprises, ethnic minorities and socially excluded groups, Senior citizens and women etc.

The importance of an inclusive financial system is extensively recognized in policy circles and has become a policy priority in many developing countries. Several countries across the globe now look at financial inclusion as the means for sustainable growth, wherein each citizen of the country is able to use earnings as a financial resource that can be put to work to improve likely financial status and adding to the nation's economic progress.

Regional Rural Banks

Regional Rural Banks (RRBs) were established in 1975 and were incorporated under the RRB Act, 1975. RRBs are commercial banks in nature and are included under the Second Schedule to the RBI Act, 1934. Their branches are licensed by RBI under Section 23 of the Banking Regulation Act, 1949.

The National Bank for Agriculture and Rural Development (NABARD) supervises them under Section 35 of the Banking Regulation Act, 1949 having concurrent powers with RBI. RRBs were originally established as a hybrid structure with the objective of combining the local feel of the cooperative and the business acumen of commercial banks to exclusively cater to the credit needs of rural poor.

Established originally to drive the moneylender "out of business" and bridge the capital gap unfilled by the rural cooperative and commercial banks in rural areas. These banking institutions have expanded remarkably during the last decade. Since the early 1990s, RRBs are permitted to lend 60 per cent of their loans to the rural non-poor. These banks were set-up with a rural orientation having the benefits of low cost profile of cooperatives and at the same time benefiting from the professionalism and modernity of commercial banks.

The weaker sections have been a target group for assistance in the multi-agency approach. The regional rural banks would be a „model financial infrastructure for rural development with patronage and encouragement given by planners in the field. As at end- March 2012, there were 82 RRBs functioning in 26 states covering 638 districts in the country with a network of 16909 branches.

Among the 82 RRBs operating as scheduled commercial banks within the framework of multi-agency system, three are functioning in

West Bengal namely Bangiya Gramin Vikash Bank (BGVB), Pashimbanga Gramin Bank (PBGB) and Uttarbanga Kshetriya gramian bank (UBKGB). Out of these three banks, BGVB and PBGB were emerged on the merger of eight RRBs operating in this region. The merger took place in February, 2007.

Role of RRBs in Bihar

The appearance of RRBs marked an important landmark in the history of banking development of the state. In Bihar, the RRBs combined the core banking discipline of commercial banks with local feel of co-operatives and a novel culture of their own to popularize them among rural people. Bihar has adopted an appropriate policy in selecting the districts while establishing the RRBs and giving due weight-age to the backwardness of an area. In many of these districts, co-operative movement was not at par as compared to others. This was in consonance with the objectives of the RRBs and also in conformity with state's policy of economic development of redressing regional imbalances.

The RRBs in Bihar have undertaken multifarious activities in elevating the living standard of the local rural people. In attaining those objectives, strategies are adopted to improve the economic and social life of local people, the rural poor, including small and marginal farmers, the tenants and landless, rural artisans, petty shopkeepers and traders by generating maximum possible employment opportunities in these areas especially for the weaker sections of the rural society.

The RRBs in Bihar have also extended activities to Integrated Rural Development Programmes (IRDP), 20-point economic programme, District Credit Plans and NABARD schemes. They have contributed a substantial share to provide advances to priority sectors and to the people belonging to schedule caste and schedule tribe communities within their areas of operation as per the annual action plan of the respective sponsor banks.

RRBs in Bihar have chosen their areas of operation on the basis of the existence of a large number of small and marginal farmers and agricultural labourers, large credit gaps, backwardness of the area in socio-economic terms and the extent of co-operative movements.

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A study in the context of accounting system in Life Insurance Corporation

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Abstract

Life insurance is that experience, which provides a certain amount of money to the lawful nominee of an insured individual in case of his death. A life insurance policy is a contractual agreement in which premiums are paid to an insurance company that, for the specified premiums, will provide a benefit to a named beneficiary upon proof of the Insured's death. Certain life insurance policies allow for premium payment amounts above the cost of insurance to collect in a cash value account. Amounts in a variable universal life policy's cash value are invested in a variety of variable investment portfolios, which are subject to fluctuation in value and market risk, including loss of principal. Life insurance policies have exclusions, limitations, and terms for keeping them in force. Fees and charges associated with life insurance include mortality and expense risk charges, cost of insurance charges, surrender charges, administrative fees, and charges for optional benefits. Variable universal life insurance is also subject to investment management fees. The major differences in accounting for life insurance as compared with other industries derive from the long time period between receipt of premiums and the payment of claims. This gives rise to the need for actuarial estimates of the liability in order to determine both the solvency and the profitability of life business.

Introduction

Insurance can be defined in many different ways, from many different points of view. For example, from an economic viewpoint, insurance is a system for reducing financial risk by transferring it from a policy owner to an insurer. The social aspect of insurance involves the collective bearing of losses through contributions by all members of a group to pay for losses suffered by some group members.

From a business viewpoint, insurance achieves the sharing of risk by transferring risks from individuals and businesses to financial

institutions specializing in risk. The insurer is not in fact paying for the loss. The insurer writes the claim check, but is actually transferring funds from individuals who as part of a pool, paid premiums that created the fund from which the claims are paid.

From a legal standpoint, an insurance contract (policy) transfers a risk, for a premium (consideration), from one party (the policy owner) to another party (the insurer). It is a contractual arrangement in which the insurer agrees to pay a predetermined sum to a beneficiary in the event of the insured's death. By virtue of a legally binding contract, the possibility of an unknown large financial loss is exchanged for a comparatively small certain payment. This contract is not a guarantee against a loss occurring, but a method of ensuring that payment is made for a loss that does occur.

Risk Management

Life entails risk, which is the possibility of loss. People generally seek security and avoid uncertainty. The risk of death is unavoidable, and is especially an economic threat if premature, when an individual may be exposed to heavy financial responsibilities, yet has not had the time to accumulate wealth to offset the financial needs of survivors. Life insurance provides a tool for risk management, a process for dealing with the risk of loss of life.

Insurance substitutes certainty for uncertainty, through the pooling of groups of people who share the risks to which they are exposed. Uncertain risks of individuals are combined, making the possible loss more certain, and providing a financial solution to the problems created by the loss. Small, certain periodic contributions (premiums) by the individuals in the group provide a fund from which those who suffer a loss are compensated.

The certainty of losing the premium replaces the uncertainty of a larger loss. Life insurance thus manages the uncertainty of one party through the transfer of a particular risk (death) to another party (the insurer) who offers a restoration, at least in part, of relatively large economic losses suffered by the insured individual.

The essence of insurance is the principle of indemnity, that the person who suffers a financial loss is placed in the same financial position after the loss as before the loss occurred. He neither profits nor is disadvantaged by the loss. In practice, this is much more difficult to achieve in life insurance than in property insurance. No life insurance company would provide insurance in an amount clearly

exceeding the estimated economic value of the covered life. Limiting the amount of life insurance sold to reflect economic value gives recognition to the rule of indemnity. Additionally, only persons exposed to the potential loss may legitimately own the insurance covering the insured's life.

Risk Pooling

Life insurance is based on a mechanism called risk pooling, or a group sharing of losses. People exposed to a risk agree to share losses on an equitable basis. They transfer the economic risk of loss to an insurance company. Insurance collects and pools the premiums of thousands of people, spreading the risk of losses across the entire pool. By carefully calculating the probability of losses that will be sustained by the members of the pool, insurance companies can equitably (fairly) spread the cost of the losses to all the members.

Life insurance is that experience, which provides a certain amount of money to the lawful nominee of an insured individual in case of his death. A life insurance policy is a contractual agreement in which premiums are paid to an insurance company that, for the specified premiums, will provide a benefit to a named beneficiary upon proof of the Insured's death. Certain life insurance policies allow for premium payment amounts above the cost of insurance to collect in a cash value account.

The risk of loss is transferred from one to many and shared by all insured's in the pool. Each person pays a premium that is measured to be fair to them and to all based on the risk they impose on the company and the pool (each class of policies should pay its own costs). If all insureds contribute a fair amount to the mortality fund held by the insurance company, there will be sufficient dollars in the fund to pay the death benefits of those insured's that die in the coming year.

Individually, we do not know when we will die, but statistically, the insurer can predict with great accuracy the number of individuals that will die in a large group of individuals. The insurance company has taken an uncertainty on any individual's part, and turned it into a certainty on their part.

Amounts in a variable universal life policy's cash value are invested in a variety of variable investment portfolios, which are subject to fluctuation in value and market risk, including loss of principal. Life insurance policies have exclusions, limitations, and

terms for keeping them in force. Fees and charges associated with life insurance include mortality and expense risk charges, cost of insurance charges, surrender charges, administrative fees, and charges for optional benefits. Variable universal life insurance is also subject to investment management fees.

All life insurance products are actuarially created by calculating the relationships of mortality, interest, and expense, and the financial values resulting from each based on time. The assumptions made concerning these three factors will determine the premium at which a policy is sold, the structure of the policy, and over time the performance of the policy and the profitability and solvency of the life insurance company. All life insurance policies, regardless of type, are based on these same elements.

Mortality rates project the cost of covering death claims as they occur. Interest earnings reflect the income the company expects from the investment of premiums over time that will be added to the reserves, held aside to pay future claims. Expenses include the cost of creating, offering, and maintaining the product to pay all promised benefits. These factors must also provide profit to the insurer.

Different products handle these factors differently. Term insurance has a pay-as-you-go structure. Premiums increase as mortality increases and the policy does not build cash value. Interest earnings have a smaller impact on the premium than in permanent policies and expenses are largely covered by the policy fee.

In permanent whole life insurance (WL), the policy owner pays premiums in advance, paying a higher, or excess, premium that can be “reserved,” so that increases in premium are not required. This higher premium level builds cash value the policy owner can access through loans or cash surrender of the policy. In WL, these factors are “bundled,” meaning they are not itemized or disclosed separately.

In universal life (UL), the costs are unbundled, meaning the components of mortality, interest, and expense in the policy are identified and the values and charges for each are itemized in regular reports to policy owners. Mortality charges are identified as cost of insurance (COI), which are monthly charges based on the insured's issue age, attained age, net amount at risk, gender, and underwriting class. Interest is paid each month on the cash value at the current crediting rate. Administrative expenses are charged monthly. All of these elements have a current rate, and are subject to maximum and

minimum guaranteed charges or interest crediting as stated in the policy.

The selling/planning process for life insurance

There are two sides to every purchase—something is bought and something is sold. In the professional selling/planning process, it is essential that the advisor understand the buyer's side of the situation. Because of the intangible nature of life insurance and a general aversion to the concept of personal mortality in our society, the advisor typically takes the initiative in the sales process. But sales do not happen without the buyer's cooperation and participation. In the client-focused sales process, the buyer's realization and acceptance of his or her needs and goals is of utmost importance. By understanding the buying cycle, the advisor can appreciate the process the buyer is going through, and how the buyer views the process. Empathy and client-focused behavior on the part of the advisor play a key role.

The Selling/Planning Process

A thorough understanding of the selling and buying process will help you achieve sales success and produce satisfied clients. Working with the prospect means guiding that person through each step of the selling/planning process. If any step is omitted or inadequately completed, the result will be that a sale is not made, or the sale will be on an unstable foundation that may end in disappointment. By following the selling/planning process systematically, better results will be obtained for both the client and the advisor, because a more complete process will be achieved. If the sale is not successful, it provides you with an opportunity to analyze what took place between you and the prospect, and identify the areas that need strengthening and improvement.

The selling/planning process involves eight steps that move a prospect through a procedure that culminates in satisfying the needs and wants of the buyer. These needs and wants must be matched with the appropriate product or service. This matching, plus your own creativity, may convince the buyer to act and buy now to fill the needs.

LUTC has adopted the phrase, the selling/planning process, to emphasize that financial services advisors need sales skills, that the client-advisor relationship typically involves a selling process, and that financial advising and counseling have sales elements. On the

other hand, the financial planning movement has gained prominence in recent years and has influenced the client/advisor relationship. This has advanced client-focused selling and the total-needs approach to selling. The industry and the public recognize the comprehensive nature of our financial lives and the need to take an integrated approach to planning our financial security.

Advantages of Life insurance

Insurance should not be confused with only being a profitable and prudent channel of investment. It is much more than that. It is a financial security a responsible person bestows on his or her family in the event of him/her waiting away from the family scene before fulfilling the various responsibilities and obligations. Life insurance addresses two important contingencies in the life of an individual: The financial strain on their family due to unforeseen and premature death.

Unlike in other forms of savings where only the accumulations are made available, in life insurance the entire sum assured is made available to the dependants in the event of death irrespective of the number of premiums paid; the only condition being that the policy should have been kept in the force by regular payment of premium.

A life insurance policy is accepted as collateral security by banks, financial institutions and housing finance companies.

A Mortgage Redemption Policy ensures the financial security of both, the borrower and the housing finance company. The plan covers the outstanding portion of the loan, and the borrower's liability is automatically extinguished on death without any hassle to the dependants. The proceeds of the policy can be protected against the creditors through a valid assignment.

Through the purchase of immediate annuity by paying the purchase price in one lump sum, one can buy financial security for one's old age. And the same can be planned from a young age by contributing to a suitable Deferred Annuity Plan. Tax benefits are also available on the premiums paid and also on the claims proceeds according to the tax laws in force from time to time.

Life insurance is called an immediate estate because of the death of the assured, the life insurance proceeds are available to the legal heirs inspite of the fact that no estate was in existence up to the time of the death of the assured. The estate itself comes into being as

a result of the death of the insured, which otherwise would not have existed to be passed on to the dependants.

Accounting for life Insurance

The major differences in accounting for life insurance as compared with other industries derive from the long time period between receipt of premiums and the payment of claims. This gives rise to the need for actuarial estimates of the liability in order to determine both the solvency and the profitability of life business. UK insurance companies are structured as proprietary or mutual companies and are mostly composites writing both non-life and life insurance, however only life insurance offers a form of investment as well as pure insurance against risk (Macve and Horton, 1996).

Life insurance products include term; whole-life; endowment; maximum investment contracts including unit-linked policies; annuities; pensions; and permanent health insurance. In with-profits insurance policyholders as well as shareholders participate in the surpluses arising on the business. Premiums may be paid as single, regular or recurring single premiums. In setting premium rates the actuary must allow for mortality, interest, expenses and contingencies, as well target profit and market competition.

Accounting practices are needed for premiums, for claims on death, maturity and surrenders (including bonuses), and for commissions (including deferred acquisition costs). Companies normally 'lay-off' a proportion of the risk by reinsuring with other insurance, or specialist reinsurance, companies. The accounting for the reinsurance premiums paid, claims reimbursements received and commissions paid is effectively the mirror image of the accounting for the direct insurance.

Investment return comprises interest and dividends and gains and losses from changes in the market value of investments. A realised gain arises when an investment is sold for more than its cost. Unrealised gains arise when investments are revalue to market value at the yearend but not actually sold. UK companies normally show investments at market value in the balance sheet.

As solvency needs to be maintained over the very long periods for which policies are written it is necessary to ensure that not only do assets currently exceed liabilities but even more importantly that future cash inflows will match the requirements for future cash outflows. A crucial aspect of investment management is therefore to

ensure adequate 'matching' of the maturities of investments against the maturities of anticipated claims.

As there is usually a significant period between the inception of a policy and the receipt of premiums, and the final payment of benefit, it is necessary to make provision, at the end of each accounting period, for the future liability to pay the ultimate benefits to the policyholders, the amount of which will depend on a range of factors. An actuarial estimate of the 'long term business provision' needs to be made. In the UK this is the responsibility of the company's 'appointed actuary'.

The actuarial estimate of the long term liabilities is part of both the accounting and the regulatory requirements for supervision of insurance business and the calculations are required both for the insurers' annual accounts and for the returns made to the supervisory authorities (in the UK, the returns to the Department of Trade and Industry ('DTI Returns')), to ensure the protection of policyholders' interests.

In respect of profit calculation the very conservative 'surplus arising' method in the UK - the 'statutory solvency method' as modified under the EU Insurance Accounts Directive ('IAD') by the deferral of acquisition costs - is primarily designed to show the degree of solvency of the company rather than to measure its profitability in a particular year. However, it is generally accepted that, given certain disclosures, this basis is 'true and fair' for the purpose of the annual accounts. New approaches to more 'realistic' profit measurement are currently under discussion in the UK.

The accounts required under the IAD comprise a profit and loss account (including a technical account for non-life insurance business, a technical account for life assurance business and a non-technical account), a balance sheet and notes thereto.

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A critical study of regional rural bank in Araria district of Bihar

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Abstract

In India, rural development actions mostly aim at the social and economic development of the areas. Rural development programs are usually top-down from the local or regional authorities, regional development agencies, NGOs, national governments or international development organisations. Local populations can also bring about endogenous initiatives for development. The term is not limited to the issues of developing nations only; in fact many of the developed countries have very active rural development programs. The main aim of the rural government policy is to develop the undeveloped villages. Absence of banking services in villages is the cause to flourish informal financial markets which suffer from several imperfections such as high cost of credit at exploitative terms, loss of precious savings on account of fly-by-night operators, inordinate delays in effecting transfer of funds and settlement of accounts. Thus, the financial exclusion not only widens the 'Rich-Poor divide' but also leads to 'Social Exclusion'.

Introduction

In India, Rural development implies not only a total change in the techniques used at present in agriculture, but also a change in the living and thinking habits, a redistribution of agrarian property, a remodeling of village structure and a reorganization of present method of cultivation. It means structural change in the socio-economic setup of the rural areas in order that, human welfare, which is the prime goal of all development processes is secured at the earliest and the society is able to absorb necessary changes in the field of technology, human environment relationship, population growth etc.

Rural development must take into account the forward and backward linkages areas because, rural development and urbanization are two facts of the same coin and seek to develop a

harmonious hierarchy of settlements arising from the village and rural growth centers upwards.

Rural area is an area which is not urbanized, with a low population density, and much of the land is devoted to agriculture. The degree to which areas of wilderness are included in the term varies, very large wilderness areas are not likely to be described by the term in most contexts. Since the 19th century, in most parts of the world, rural areas have been declining, both as a proportion of land area, and in terms of the proportion of the population living in them (Mathur, 2001).

Urbanization encroaches on rural land, and the mechanization of agriculture has reduced the number of workers needed to work on the land, while alternative employment is typically easier to obtain in cities. In parts of the developed world urban sprawl has greatly reduced the areas that can be called rural, and land use planning measures are used to protect the character of rural areas in various ways.

Rural development generally used to denote the actions and initiatives taken to improve the standard of living in non-urban areas, countryside, and remote villages. These communities can be exemplified with a low ratio of inhabitants to open space. Agricultural activities may be prominent in this case, whereas economic activities would relate to the primary sector, production of food stuffs and raw materials.

Rural development actions mostly aim at the social and economic development of the areas. Rural development programs are usually top-down from the local or regional authorities, regional development agencies, NGOs, national governments or international development organisations. Local populations can also bring about endogenous initiatives for development. The term is not limited to the issues of developing nations only; in fact many of the developed countries have very active rural development programs. The main aim of the rural government policy is to develop the undeveloped villages (Kunjukunju, 2000).

Rural development aims at finding the ways to improve the rural lives with participation of the rural people themselves so as to meet the required need of the rural areas. The outsider may not understand the setting, culture, language, and other things prevalent in the local area. The general people themselves have to participate in their sustainable rural development. In developing countries like

India, integrated development approaches are being followed up. In the context of many approaches and ideas have been developed and followed up, for instance, Bottom-up approach, Participatory Rural Appraisal, Rapid Rural Appraisal etc.

Rural Development

Development is the act or process of developing or growth evolution within the framework of available resources. Its primary aim in India is the removal of poverty and all the socio-economic evils which are interlinked with it. Rural Development is a conscious effort at raising the standard of living of the people living in more than 575,000 villages in India (Desai, Vasant, 1988).

The word 'development' conveys the movement of the whole system towards an even larger measure of power for the people so that they may consciously participate in building their own future, in achieving higher production, equitable distribution, and maximum happiness for themselves and significantly the creation of an aesthetically and ecologically sound environment. In these sense, rural development has to be understood to cover broadly not only increased production, but the creation of a hygienic and sound environment and continued happiness of people in rural areas.

A strategy of rural development based on a comprehensive survey of national resources, their exploitation, based on a technological appropriateness to the local environment, mass mobilisation through a process of education and equitable sharing of available resources can work, provided that proper precautions are taken at the conceptual stage (Chambers, 1983).

Rural development is a strategy designed to improve the economic and social life of a specific group of people – the rural poor, which involve extending the benefits of development to the poorest among those who seek a livelihood in the rural areas, mainly small-scale farmers, tenants and landless people.

Rural development recognizes that improved food supplies and nutrition, together with basic services, such as health and education, not only improve the physical well-being and quality of life of the rural poor directly, but also enhance their productivity and their ability to contribute to the national economy. Rural development is intended to reduce poverty, and encompass improved productivity, increased employment and their higher incomes for target groups, as well as

minimum acceptable levels of food, shelter, education and health (Sree Kumar, 2011).

In India, conscious programmes for Rural Development started with the community Development, which was designed to be a comprehensive programme for Rural Development with the creation and support of Panchayati Raj Institutions and with carving out development blocks. The early 60's economic crisis and lagging agriculture production necessitated a shift in emphasis in Rural Development from a 'comprehensive' rural development to enhanced agricultural production.

This resulted in adoption of Intensive Agricultural Development Programme (1960-61) and Intensive Area Programme (1964), both of which succeeded in meeting the countries basic objective of increasing agricultural production, but the rich with more land were found getting more benefits from the programmes than did the poor, which resulted in launching of target oriented anti-poverty programmes (Joshi, 1998).

The Food for Work programme (1977), National Rural Employment Programme (1980), Development of Women and Children in Rural Areas, Rural Landless Employment Guarantee Programme, Drought Prone Area Programme, Minimum Needs Programme, Desert Development Programme, Command Area Development Programme, Training for Rural Youth in Self-Employment- all of these were initiated and run to improve the socio-economic conditions of various disadvantage groups and areas. Integrated Rural Development was launched in 1978-79 as a separate entity with economic growth with justice as its main slogan and attempted to create assets for the poor through self-employment and diversification of the occupational structure.

IRD programme in India moved from the concept of comprehensive community development in the 1950s, to the compulsions of immediate agricultural development in the 1960s. By early 1980, the organizational framework of IRD was brought under discipline of coordinated district development plan (with focus on block development).

Profile of Araria District

Araria district is a level, depressed tract of country, consisting for the most part of a rich, loamy soil of alluvial formation and traversed by several rivers flowing from the Himalayas, which afford a

great advantage of irrigation and water-carriage. Its major rivers are the Kosi, the Mahananda, the Suwara Kali, and the Koli. In the west, the soil is thickly covered with sand deposited by changes in the course of the Kosi. Among other rivers are the Mahananda and the Panar. Its major agricultural products are Jute and Banana.

Araria district is one of the thirty-eight districts of Bihar state, India. The town of Araria is the administrative headquarters of this district. Araria district is a part of Araria Division. The district extends from the Ganges river northwards to the frontier of Nepal.

Major part of the Araria district is covered by non-calcareous, non-saline soil of recent alluvium formation, which is of low to medium fertility. Apart from Jute and Paddy, wheat, barley, maize and khesari are the other major crops produced in the district. The district has irrigation channels due to implementation of Kosi project. Various irrigation facilities have been provided in the district through a number of medium and minor irrigational schemes. Surface percolation wells, open borings with strainer, low lift pumps etc.

Predominantly the district is of agricultural economy, livestock is very important in the district. Cattle are important article of stock but the one which are generally found in the district are not of superior breed. The cattle are not well fed, and the average milk yield of cows and buffaloes is quite low. Apart from cattle, birds, poultry and pigs are also reared here. In order to improve the local breed, poultry development centre has devised various schemes. There are a number of veterinary hospitals and dispensaries spread over the entire district. Treatment, prevention and suppression of diseases of the livestock are the main functions of the veterinary institutions.

Araria district have high migration rate due to, a combination of worsening poverty caused by annual flooding, water logging, land fragmentation, low farm productivity, law and order problems and industrial closure. The poorest SCs and EBCs with no land and no education are often engaged in seasonal farm work in other districts within the State. They migrate for rickshaw pulling, independently or through contacts during the lean season for 8-9 months in a year.

Rural people of Araria district have become more mobile in the last decade, with deteriorating employment prospects locally and emerging opportunities elsewhere. SCs and EBCs are engaged in both short distance and long distance migration work in farm labouring work, rickshaw pulling, casual labouring work in

construction, and work in brick-kilns. They are prevented from breaking away from such jobs because of their limited skills, education and social networks. Many migrants belonging to the diverse category of BC have started migrating at least in economic terms, graduating from farm work to working in a variety of industries, where earnings are higher.

Regional Banks and Rural Development

There is a positive correlation between infrastructure development & aggregate agricultural productivity. Rural infrastructure such as irrigation water shed development, electrification, roads, markets, credit institutions, agriculture research & extension etc together plays key role in determining the improvement of productivity. In the recent years, the development of roads connecting to villages is one of the positive factors which eventually blurring the rural and urban divides to a greater extent (Deepti and Bansal, 2001).

A quite revolution is taking place in rural India where economic growth is not just creating the rich but also providing ample opportunities to serve the financially excluded. Rural Banking is now a large opportunity and will be captured those who remove the current barriers of profitable scale.

Rural financial services are the fastest growing segment on account of large untapped potential driven by the very low penetration in rural market. Today, only around 41% of rural households have formal savings accounts and 20% alone have access to credit from banking system. Hitherto, major share of bank credit flown to farm sector that too production loans.

The presence of increased middle income group in rural area demands credit facilities on par with urban people and providing ample opportunities to the banks to extend credit to non farm sector also.

Rural Retail Banking : There is a spurt in middle class segment and it is expected to grow at accelerated pace in the ensuing years with distinct features viz., Educated, Employable and Bankable. The declining dependency ratio and increased non-farm income source are the triggers for the increased flow of savings to the banking system and a demand for retail banking services. The demand for housing in rural area is on the rise over the years. Excepting weaker section housing, majority rural housing is being

self-financed. There are ample opportunities for the banks to tap this segment. However, affordable housing is need of the hour; this would require a great deal of technological and financial innovation.

The banking sector has witnessed a huge growth in the recent years. However, despite such a growth, the credit flow by banks to the rural and agricultural sectors remains dismal, which, more or less, has resulted in financial exclusion of the rural masses. The rural and agricultural sectors have to play a very important role if a target of 8% GDP growth per annum as envisioned in the tenth plan is to be achieved. And the banks and the Chartered Accountants have a huge role to play in boosting the rural and agriculture sector through product innovation, broadening the reach, promotion of SHGs/Micro enterprises and providing know-how.

Today, the banking has become imperative to all the households irrespective of their social and financial status and expects minimum financial services from the banking system. The recent Financial Inclusion initiatives of the Government i.e. provide access to banking services at all villages through Branch banking or Business Correspondent at affordable cost is going to transform the banking landscape to greater extent and it is an important business segment for banks. However, providing financial services to the poor, especially in rural areas, is both challenging and costly. The transaction costs have become one of the deterring factors to reach the un-banked by the banks. The stupendous task can be achieved by adopting Diverse Business Models.

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