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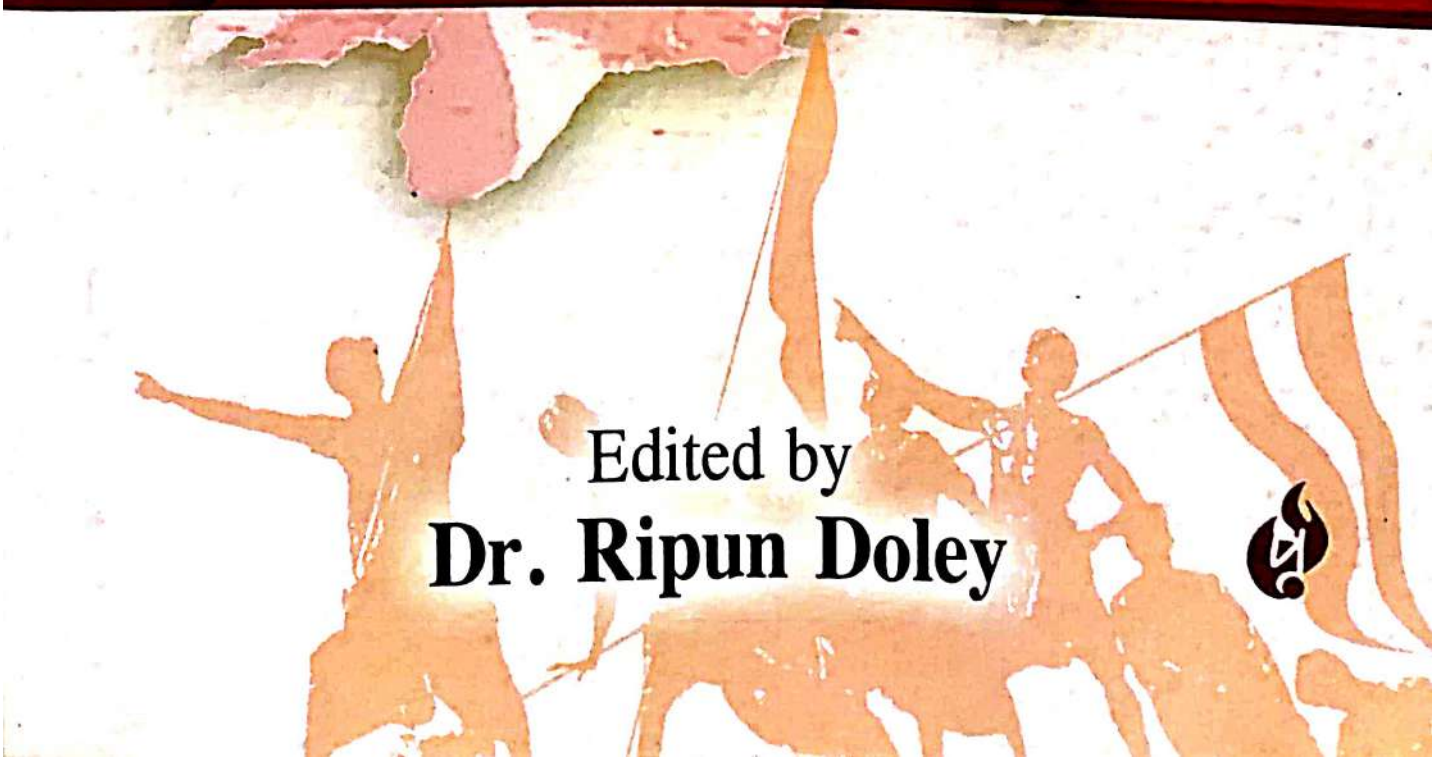
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Undivided Kamrup District in India's Freedom Struggle



Edited by

Dr. Ripun Doley

Proceeding of ICSSR sponsored National Seminar
On
Undivided Kamrup District in India's Freedom Struggle

Edited by
Dr. Ripun Doley

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চাওঁ কটং লুংকিং

সহকাৰী অধ্যাপক, শিক্ষা বিভাগ, খাগৰিজান মহাবিদ্যালয়, নগাঁও

সংক্ষিপ্তসাৰ

বৃটিছৰ বিৰুদ্ধে গঢ় লৈ উঠা ভাৰতৰ স্বাধীনতা আন্দোলনত মহামানৰ মহাত্মা গান্ধীৰ আহ্বানৰ প্রতি সহাঁৰি জনাই দেশৰ সকলো স্তৰৰ জনগনে সক্রিয় সহযোগিতা আগবঢ়াইছিল। অৱশে এই ক্ষেত্রত শিক্ষার্থীসকলেও ব্যতিক্রম নহয়। দেশৰ বিভিন্ন প্রান্তৰ শিক্ষার্থীসকলৰ সৈতে অসমৰ বিভিন্ন জিলাৰ শিক্ষার্থীসকলেও ভাৰতৰ স্বাধীনতা আন্দোলনত বিশেষ ভূমিকা পালন কৰিছিল। উল্লেখ্য যে নাগপুৰত অনুষ্ঠিত হোৱা জাতীয় কংগ্রেছৰ অধিৱশনত অসহযোগ প্রস্তাৱ গ্রহণ কৰা হৈছিল। ইয়াৰ ফলত দেশৰ শিক্ষার্থীসকলেও শিক্ষানুষ্ঠান ত্যাগ কৰি আন্দোলনত নামি পৰিছিল। এনে প্রেক্ষাপটত প্রথমে অসমৰ অভি ভক্ত কামৰূপ জিলাৰ শিক্ষানুষ্ঠান কটন কলেজৰ শিক্ষার্থীসকলে চৰকাৰৰ নীতি বিৰোধিতা কৰাৰ লগতে নিজৰ ভৱিষ্যতৰ প্রতি ভ্রূক্ষেপ নকৰি শিক্ষানুষ্ঠানৰ পৰা নিজৰ নাম প্রত্যাহাৰ কৰি আন্দোলনত জপিয়াই পৰিছিল। শিক্ষানুষ্ঠান ত্যাগ শিক্ষার্থীসকলে জাতীয় বিদ্যালয় স্থাপন কৰিছিল। উল্লেখ্য যে কটন

কলেজৰ শিক্ষার্থীসকলক অনুকৰণ কৰি অসমৰ অন্যান্য জিলাৰ শিক্ষার্থীসকলেও শিক্ষানুষ্ঠান ত্যাগ কৰি স্বাধীনতা আন্দোলনত সক্রিয় অংশগ্রহণ কৰিছিল। সেইবাবে প্রস্তাবিত গৱেষণা পত্রৰ যোগেদি ভাৰতৰ স্বাধীনতা আন্দোলনত অভিভক্ত কামৰূপ জিলাৰ শিক্ষার্থীৰ ভূমিকা কেনেধৰনৰ আছিল সেইসম্পর্কে আলোচনা কৰাৰ প্রয়াস কৰা হৈছে।

বীজ শব্দ ঃ অভিভক্ত কামৰূপ জিলা, শিক্ষার্থী, কটন কলেজ, জাতীয় বিদ্যালয়

১. ভূমিকা ঃ

মহাত্মা গান্ধীৰ নেতৃত্বত চলা ভাৰতৰ স্বাধীনতা আন্দোলনৰ বৃটিছৰ বিৰুদ্ধে গঢ় লৈ উঠা এটা ব্যাপক গণ আন্দোলন। এই আন্দোলনে ভাৰতবর্ষৰ সকলো স্তৰৰ লোকক স্পর্শ কৰিছিল। সেইবাবে এই আন্দোলনত কৃষকৰ পৰা আৰম্ভ কৰি শিক্ষানুষ্ঠানৰ ছাত্র ছাত্রী সকলো সক্রিয় অংশগ্রহণ কৰিছিল। উল্লেখ্য যে বৃটিছৰ বিৰুদ্ধে গঢ় লৈ উঠা এই আন্দোলন মূলতঃ ঔপনিবেশিক বৃটিছৰ শাসন, শোষণ আৰু দমনৰ পৰা মুক্তি লাভ কৰা। মহাত্মা গান্ধীয়ে সকলো স্তৰৰ লোকক স্বদেশ আৰু স্বজাতিৰ হকে কাম কৰিবলৈ আহান জনাই কাৰাবাস খাটিবলগীয়া হৈছিল। মহাত্মা গান্ধীৰ নেতৃত্বত গঢ় লৈ উঠা অহসযোগ আৰু আইন অমান্য আন্দোলনে পৰৱর্তী সময়ত স্বাধীনতা আন্দোলনলৈ পর্যবসিত হৈছিল। গান্ধীজীৰ নেতৃত্বত চলা ভাৰতৰ স্বাধীনতা আন্দোলনত দেশৰ অন্যান্য প্রান্তৰ শিক্ষার্থীৰ দৰে অসমৰ বিভিন্ন জিলাৰ শিক্ষার্থীসকলেও সক্রিয় অংশগ্রহণ কৰিছিল। তেওঁলোকে নিজৰ জীৱনকো তুচ্ছ জ্ঞান কৰি মহামানৰ মহাত্মা গান্ধীৰ আহ্বানৰ প্রতি সহাঁৰি জনাই শিক্ষার্থীসকলে নামি পৰিছিল। শিক্ষার্থী সকলে শিক্ষানুষ্ঠান ত্যাগ কৰি নিজৰ অসন্তুষ্টিৰ কথা বৃটিছ চৰকাৰৰ সন্মুখত ব্যক্ত কৰিছিল।

২. অধ্যয়নৰ উদ্দেশ্য ঃ

প্রস্তাৱিত গৱেষণা পত্রৰ মূল উদ্দেশ্য হৈছে তলত উল্লেখ কৰা ধৰনৰ—

২.১. ভাৰতৰ স্বাধীনতা আন্দোলনত অভিভক্ত কামৰূপ জিলাৰ শিক্ষার্থীসকলৰ ভূমিকা সম্পর্কে অধ্যয়ন কৰা।

৩. অধ্যয়ন পদ্ধতি ঃ

'ভাৰতৰ স্বাধীনতা আন্দোলনত অভিভক্ত কামৰূপ জিলাৰ শিক্ষার্থীসকলৰ ভূমিকা' গৱেষণা পত্রৰ প্রস্তুতিৰ বাবে কিতাপ, বাতৰি কাকত, গৱেষণা পত্রিকা আদি গৌণ তথ্যৰ সহায় লোৱা হৈছে। গৱেষণা পত্রখন প্রস্তুতৰ বাবে বর্ণনাত্মক গৱেষণা পদ্ধতিৰ ব্যৱহাৰ কৰা হৈছে।

৪. প্রাপ্ত তথ্যৰ আলোচনা ঃ

বৃটিছৰ বিৰুদ্ধে সমগ্র অসমত গঢ় লৈ উঠা স্বাধীনতা আন্দোলত অন্যান্য জিলাৰ শিক্ষার্থীসমূহৰ দৰে অভিভক্ত কামৰূপ জিলাৰ শিক্ষার্থীসকলৰ ভূমিকা অগ্রণী আছিল। এই জিলাতেই ১৯০১ ছাৰ হেনৰি কটনৰ প্রচেষ্টাত কটন কলেজ স্থাপন হৈছিল। এই ক্ষেত্রত কটনৰ শিক্ষার্থীসকলৰ ভূমিকা বিশেষ উল্লেখনীয় আছিল। কটনৰ শিক্ষার্থীসকলক অনুকৰণ কৰি আন জিলাৰ শিক্ষার্থী সকলেও আনোলনত জপিয়াই পৰিছিল। ইতিমধ্যে উল্লেখ কৰি অহা হৈছে যে জাতিৰ পিতা মহাত্মা গান্ধীৰ আহ্বানৰ প্রতি সকলো স্তৰৰ লোকে আন্দোলনৰ প্রতি সহাৰি জনাইছিল।

নাগপুৰত অনুষ্ঠিত হোৱা জাতীয় কংগেছৰ অধিৱশনৰ সমান্তৰালকৈ নিখিল ভাৰত ছাত্র সন্মিলন অনুষ্ঠিত হৈছিল। ছাত্র সন্মিলনত অসমৰ হৈ উমেশ চন্দ্র দাস, বিদ্যাধৰ শর্মা আৰু দিবাৰাম তালুকদাৰে অংশ গ্রহণ কৰিৰিল। সেই সন্মিলত শিক্ষার্থীসকলৰ মাজত আন্দোলনৰ প্রতি সঁহাৰি জনাই শ্রেণী বর্জন সিদ্ধান্ত বিষয়ক লৈ বিতর্কৰ সৃষ্টি হৈছিল। অৱশ্যে দীঘলীয়া আলোচনাৰ অন্তত শ্রেণী বর্জন সিদ্ধান্ত লোৱা হৈছিল। সেইবাবে কলিকতাৰ অধ্যয়নৰত প্রৱাসী শিক্ষার্থীসকলে শ্রেণী বর্জন কৰিছিল। ইয়াৰ পৰিপ্রেক্ষিতত অভিভক্ত কামৰূপ জিলাৰ অগ্রণী শিক্ষানুষ্ঠান কটন কলেজৰ শিক্ষার্থী ডিম্বেশ্বৰ নেগী, ইন্দ্রেশ্বৰ শর্মা, অম্বিকাগিৰি ৰায়চৌধুৰী, ত্রিগুণ চৰণ বৰুৱা আৰু মুহিবুদ্দিন আহমেদ শিক্ষার্থী গান্ধীজীয়ে বৃটিছৰ বিৰুদ্ধে অহসযোগ কৰিবলৈ আহ্বানৰ প্রতি সঁহাৰি জনাই অসহযোগ আন্দোলনত অংশগ্রহণ কৰিবলৈ ভাষণ প্রদান কৰিছিল। তদুপৰি তেওঁলোকে এই সম্পর্কে আলোচনা কৰিছিল আৰু তেওঁলোকৰ মাজত মতবিৰোধও সৃষ্টি হৈছিল। কলেজ অধ্যক্ষৰ বাধাৰ স্বত্বেও শিক্ষার্থীসকলে নিজৰ মূল্যৱান ভৱিষ্যত জীৱনকো তুচ্ছ জ্ঞান কৰি সেই সময়ত কটন কলেজত অধ্যয়ন কৰি থকা শিক্ষার্থীসকলে শিক্ষানুষ্ঠান ত্যাগ কৰিছিল। কটনত অধ্যয়ন কৰি থকা তেজপুৰৰ ছাত্রসকলে শ্রেণী বর্জন কৰিছিল। ইয়াৰ ভিতৰত কুমুদ চন্দ্র শর্মা আৰু তিলক চন্দ্র শর্মা অন্যতম।

বর্তমানৰ চৰকাৰী আইন মহাবিদ্যালয় (তেতিয়াৰ আর্ল কলেজ) শিক্ষার্থী হেমচন্দ্র বৰুৱা, মহেশ্বৰ বৰুৱা, সিদ্ধিনাথ শর্মা আৰু ফুল সিঙে শ্রেণী বর্জন কৰি আন্দোলনত নামি পৰিছিল। উল্লেখ্য যে শ্রেণী বর্জন কৰা শিক্ষার্থীসকলক ভৰণ পোষণৰ বাবে কংগ্রেছ কর্মী সকলে এটা নিধি স্থাপন কৰিছিল। গোপীনাথ বৰদলৈয়ে ২৫০/- টকা আৰু চন্দ্র নাথ শর্মাই ব্যক্তিগত সম্পত্তি নিধিলৈ দান দিছিল। উচ্চ শিক্ষানুষ্ঠানৰ শিক্ষার্থীসকলৰ উপৰিও স্কুলীয়া শিক্ষার্থীসকলেও আন্দোলনত

অংশগ্রহণ কৰিছিল। গুৱাহাটীৰ চৰকাৰী হাইস্কুলৰ একাংশ শিক্ষার্থীও শ্রেণী কক্ষ ত্যাগ কৰিছিল। এই ক্ষেত্রত সোণাৰাম হাইস্কুলৰ আৰু গোৱালপাৰা হাইস্কুলৰ শিক্ষার্থীও অন্যতম।

তদুপৰি শ্রেণী বর্জন কৰি অসহযোগ আন্দোলনত অংশগ্রহণ কৰা শিক্ষার্থী সকলে জাতীয় বিদ্যালয় স্থাপনৰ চিন্তা চর্চা কৰিছিল। এই ক্ষেত্রত চন্দ্র নাথ শর্মাই আগভাগ লৈ গুৱাহাটীস্থিত আর্য নাট্য সমাজ প্রেক্ষাগৃহত এখন জাতীয় বিদ্যালয় স্থাপনৰ প্রস্তুতি চলোৱা হৈছিল যদিও সি সম্ভৱ হৈ নুঠিল। অৱশেষত ভৱলুমুখৰ ৰোহিনী কুমাৰ চৌধুৰীৰ বাসভৱনৰ চৌহদত প্রথম জাতীয় বিদ্যালয় স্থাপন কৰা হৈছিল আৰু প্রধান শিক্ষকৰ পদ গ্রহণ কৰিছিল গোপীনাথ বৰদলৈয়ে। এই বিদ্যালয়খন পিছলৈ তিলক মেমৰিয়েল নামাৰে নামাকৰণ কৰি উজান বজাৰস্থিত আসাম ক্লাৱলৈ স্থানান্তৰিত কৰা হৈছিল আৰু সেই বিদ্যালয়খনত বিষ্ণুৰাম মেধি, তৰুণৰাম ফুকন, অম্বিকা গোস্বামী আৰু উমেশ চন্দ্র বৰদলৈয়ে শিক্ষকতা কৰিছিল।

অসহযোগ আন্দোলনৰ পৰৱর্তী সময়ত কটন কলেজৰ শিক্ষার্থীসকলৰ মাজত সমাজবাদী তথা কমিউনিষ্ট চিন্তাধাৰাৰ সাহিত্যালোচনীৰ প্রৱেশ ঘটিছিল। ইও আন্দোলনত এটা নতুন মাত্রাৰ প্রদান কৰিছিল। ১৯২৯ চনৰ লাহোৰ কংগ্রেছৰ পূর্ণ স্বৰাজৰ প্রস্তাৱে কটনৰ শিক্ষার্থীৰ মাজত আলোড়ণ সৃষ্টি কৰি জুবিলী পার্কত পতাকা উত্তোলন কার্যসূচীত অংশগ্রণ কৰিবলৈ সাহস দিছিল। কিন্তু এনে কার্যৰ পৰা শিক্ষার্থীসকলক বিৰত থাকিবলৈ অধ্যক্ষই সকীয়াই দিছিল। ১৯২১ চনৰ দৰে ১৯৩০ চনতো শ্রেণী শিক্ষানুষ্ঠান বর্জন কৰি পিকেটিং কার্যসূচী আৰম্ভ কৰিছিল। কটন কলেজৰ প্রৱেশ পথত ছাত্রসকলৰ দৰে মহিলা সকলেও আগভাগ লৈছিল।

আন্দোলনমুখী পৰিৱেশৰ মাজতে শিক্ষার্থীসকলক আন্দোলনৰ পৰা বিৰত ৰাখি আন্দোলনটোক দুর্বল কৰিবলৈ সেই সময়ৰ শিক্ষাধিকর্তা জেঃ আৰঃ কানিংহামে গ্রীষ্মকালীন বন্ধৰ মাজতে ১৯৩০ চনৰ ১৫ মে তাৰিখে এখন চার্কুলাৰ জাৰি কৰিছিল। এই চার্কুলাৰে অভিভাৱকসকলক তেওঁলোকৰ লৰা ছোৱালীয়ে ৰাজনৈতিক আন্দোলন, চৰকাৰ বিৰোধী সভা সমিতি বা শোভা যাত্রাত যাতে অংশগ্রহণ নকৰে তাৰ নিশ্চিতি প্রদানেৰে প্র-প্রত্রত চহী কৰি প্রতিশ্রুতিবদ্ধ কৰোৱাইছিল। ফলস্বৰূপে শিক্ষার্থী প্রমুখ্যে সকলোৱে জাঙুৰ খাইছিল আৰু শিক্ষানুষ্ঠানে পিকেটিং কার্য আৰম্ভ হৈছিল। কটন কলেজৰ শিক্ষার্থীসকলক দেখি কটন কলেজিয়েটৰ কিছুমান শিক্ষার্থীয়েও পিকেটিং আৰম্ভ কৰিছিল আৰু নেতৃত্ব প্রদান কৰিছিল পদ্মনাথ গগৈ, অম্বিকাচৰণ বর্মন, মহেশ চন্দ্র দাস, কালিচৰণ দাস, অতুল চন্দ্র শর্মা, পদ্ম কাকতি, নৰেন্দ্র নাথ শর্মা, পদ্মৰাম

কাকতি, হৰেশ্বৰ গোস্বামী, জগনাথ বৰদলৈ, সর্বানন্দ মেধি, কনকেশ্বৰ গোস্বামী, বিনয় তালুকদাৰ, বিমল ভট্টাচার্য, ললিত দত্ত, নগেন্দ্র নাথ আদি প্রভৃতি ছাত্রসকলে।

তদুপৰি গুৱাহাটীস্থিত হৰি সভা মণ্ডপত অমিয় কুমাৰ দাসৰ সভাপতিত্বত অসম ছাত্র সম্মিলনৰ অধিৱেশনখন ১৯৩০ চনৰ চৰ জুলাই তাৰিখে অনুষ্ঠিত হৈছিল আৰু সম্মিলনত কানিংহাম চার্কুলাৰ প্রত্যাহাৰৰ দাবী তুলা হৈছিল। ফলস্বৰূপে চৰকাৰে উপায়ন্তৰ হৈ চার্কুলাৰৰ কিছু চর্ত শিথিল কৰিবলৈ বাধ্য হৈ পৰিছিল। এনেদৰে আন্দোলনটো তীব্রতৰ ৰূপ ধাৰণ কৰিছিল।

৫. সামৰণি ঃ

উল্লেখিত আলোচনাৰ পৰা দেখা যায় যে ভাৰতৰ স্বাধীনতা আন্দোলনত অভিভক্ত কামৰূপ জিলাৰ শিক্ষার্থীসকলে অগ্রণী ভূমিকা পালন কৰিছিল। শ্রেণী বর্জন কৰি এই জিলাৰ বিৰোধী শিক্ষার্থী সকলে জাতীয় বিদ্যালয় স্থাপন কৰিছিল। উল্লেখ্য যে আন্দোলনৰ সময়ত চৰকাৰে শিক্ষার্থী সকলক দমন কৰিবলৈ কানিংহাম চার্কুলাৰৰ জৰিয়তে গ্রহণ কৰা নীতিৰ ফলত অসহযোগ আন্দোলনখনক আন্দোলনকাৰীসকলে পৰৱর্তী সময়ত কানিংহাম বিৰোধী আন্দোলনলৈ পর্যবসিত কৰিছিল। তদুপৰি শিক্ষার্থীসকলৰ কানিংহাম চর্কুলাৰ বিৰোধী সংগ্রামে কংগ্রেছৰ আইন অমান্য আনোলনৰ কার্যসূচী সফল হোৱাত বিশেষ অৰিহণা যোগাইছিল।

প্রসংগ ঃ

কলিতা, ৰমেশ চন্দ্র (সম্পা.)। স্বাধীনতা আন্দোলন আৰু অসম। গুৱাহাটী ঃ অসম প্রকাশন পৰিষদ, ২০০৮। মুদ্রিত।

বৰুৱা, সাগৰ। ভাৰতৰ স্বাধীনতা আন্দোলনত অসম। ধিং, নগাঁও ঃ জাগৰণ সাহিত্য প্রকাশ, ২০১৩। মুদ্রিত।

Boruah, Sagar. ***History of the Non-Cooperation Movement in Assam.*** 3rd ed. New Delhi: Lakshi Publishers and Distributors, 2019. Print.

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বিচাৰ-বিশ্লেষণ

সম্পাদনা
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উলুবাৰী, গুৱাহাটী - ৭৮১০০৭

প্ৰথম প্ৰকাশ ঃ ২৭ জুন, ২০২৩

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সম্পাদক ঃ ড° বিভা ৰাণী পাঠক

সদস্য ঃ গীতালি দাস
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ড° সংযুক্তা বৰুৱা
অৰ্ণৱ শৰ্মা

মুদ্রক ঃ অৰিন্দম অফ্‌চেট এণ্ড ইমেজিং চিষ্টেমছ
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— সূচীপত্র —

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  'মৌন ওঁঠ মুখৰ হৃদয়' ঃ এটি চমু মূল্যায়ন •মীনাক্ষি বুঢ়াগোহাঁই ২৩৮
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- য়েছে দৱজে ঠংচিৱ 'শৱ কটা মানুহ' •ড° প্রণীতা ৱর্মন ২৬০
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- নৱকান্ত বৰুৱাৱ 'কপিলীপৰীয়া সাধু' উপন্যাসত নদী আৰু মানুহৱ সম্পর্ক •মিনু দাস ৩২৯
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- ড° মামণি ৰয়ছম গোস্বামীৱ 'দঁতাল হাতীৱ উঁয়ে খোৱা হাওদা' •ড° বিভা ৰাণী পাঠক ৪২৪
- চন্দ্রপ্রসাদ শইকীয়াৱ প্রথম উপন্যাস 'এদিন'ৰ চৰিত্রাংকন আৰু বিশ্লেষণ •ড° মামুন কলিতা ৪৩৭
- দেৱব্রত দাসৱ উপন্যাস 'ধূসৱতাৱ কাব্য' •ড° সংযুক্তা ৱৰুৱা ৪৪৭
- প্রিয়দাস তালুকদাৱৱ 'পশুৱ পঞ্চশীল' •অর্ণৱ শর্মা ৪৬৩

পদ্মনাথ গোহাঞিবৰুৱাৰ 'ভানুমতী' উপন্যাসৰ নাৰী চৰিত্ৰ ঃ এক বিশ্লেষণ

ড° গীতিৰেখা ভূঞা

অসমীয়া উপন্যাস সাহিত্যৰ ইতিহাসত *ভানুমতী* উপন্যাসৰ এক বিশেষ মূল্য আছে। কিয়নো *বিজুলী* আলোচনীত প্রথম খণ্ড খণ্ডকৈ প্রকাশিত পদ্মনাথ গোহাঞিবৰুৱাৰ এই উপন্যাসখনেই আধুনিক অসমীয়া উপন্যাস ৰচনাৰ বাট মুকলি কৰে। আহোম যুগৰ শেষ স্তৰৰ ঐতিহাসিক পটভূমিত কাহিনীটো ৰচনা কৰা হৈছে যদিও এই ঘটনাই কাহিনীৰ বিকাশত বিশেষ অৰিহণা যোগোৱা নাই। তদুপৰি ইয়াৰ চৰিত্ৰ আৰু ঘটনাও কাল্পনিক। ঐতিহাসিক উপাদানতকৈ সামাজিক প্রভাৱ উপন্যাসখনত অধিক আৰু আহোম সমাজৰ চিনাকি পৰিৱেশ উপন্যাসখনত স্পষ্ট।

পদ্মনাথ গোহাঞিবৰুৱাৰ প্রথম উপন্যাস *ভানুমতীত* বিভিন্ন চৰিত্রৰ সমাবেশ ঘটিছে। অৱশ্যে সকলো চৰিত্রই ইয়াত সক্রিয় চৰিত্র নহয়। উপন্যাসৰ আন আন নাৰী চৰিত্রৰ তুলনাত 'ভানুমতী' চৰিত্রটো সক্রিয়। এই চৰিত্রটোৰ লগতে ইয়াৰ আন এটা নাৰী চৰিত্র 'তৰা আইদেউ'ৰ জৰিয়তে ঔপন্যাসিকে নাৰীমনৰ স্বাভাৱিক ৰূপৰ পৰিৱর্তে প্রেমৰ আদর্শাত্মক দিশটো দাঙি ধৰিবলৈ চেষ্টা কৰিছে।

ভানুমতী উপন্যাসৰ পটভূমি হৈছে মোৱামৰীয়া বিদ্রোহ। কিন্তু সেয়ে হ'লেও ইয়াৰ মাজত কাল্পনিক প্রণয় কাহিনীয়ে স্থান লাভ কৰি আছে আৰু ইতিহাসৰ লগত এই কাহিনীৰ সম্পর্ক নিবিড় বুলি ক'ব নোৱাৰি। উপন্যাসখনত বর্ণিত হৈছে মৰাণ গোহাঞিবৰুৱা বিষয়বাব প্রাপ্ত আহোম ৰাজবিষয়া এগৰাকীৰ জীয়ৰী ভানুমতীৰ জীবনৰ কাহিনী। সৰুতেই মাতৃহাৰা হোৱা ভানুমতী দেউতাকৰ আশ্রয়তে ডাঙৰ-দীঘল হয়। তাই সৰুৰেপৰা চাৰু গোহাঞিৰ

প্রেমত বন্দী। ইতিমধ্যে ঘাট-মাউৰা চাৰু গোহাঞিক মৰাণ গোহাঞিবৰুৱাই স্ব-গৃহত আশ্রয় প্রদান কৰে। নিজৰ গুণৰ বাবে মৰাণ গোহাঞিবৰুৱা স্বর্গদেৱৰ বিশ্বাসী হৈ উঠিছিল আৰু এই স্বর্গদেৱেই এদিন তেওঁক ৰাজকোঁৱৰৰ বাবে ভানুমতীক বিয়া কৰি অনাৰ প্রস্তাৱ আগ বঢ়ায়। ভানুমতীৰ দেউতাকে এই প্রস্তাৱ আনন্দেৰে গ্রহণ কৰে আৰু বিয়াৰ বাবে প্রস্তুতি চলাবলৈ ধৰে। কিন্তু ইফালে চাৰু গোহাঞিৰ প্রেমত বন্দী ভানুমতীয়ে এই কথা জানিব পাৰি গোপনে চাৰু গোহাঞিক এই বিষয়ে অৱগত কৰে যদিও বিধিৰ বিধান হিচাপেই কথাটো মানি ল'বলৈ তেওঁ ভানুমতীক সান্ত্বনা প্রদান কৰে। লগতে নিজে ঘৰ এৰি আন ক'ৰবালৈ গুচি যোৱাৰ কথাও ব্যক্ত কৰে। কথা শুনি তাইৰ অন্তৰ শোকে নধৰা হয় আৰু শেষত বিয়াৰ আগতে নিজে ঘৰ এৰি যোৱাৰ সংকল্প গ্রহণ কৰে। সেয়েহে এদিন ৰাতি ভানুমতীয়ে পুৰুষৰ বেশ ধৰি ঘৰৰ বাহিৰ ওলায়। ৰাস্তাত বিভিন্ন দুর্যোগ অতিক্রমি শেষত তাই এগৰাকী বুঢ়ীৰ ঘৰত ছদ্মবেশেৰেই আশ্রয় গ্রহণ কৰে। তাত থাকোঁতেই তাই মোৰামৰীয়া বিদ্রোহৰ কথা জানিব পাৰি সেই বিদ্রোহতো অংশগ্রহণ কৰে। কিন্তু এনেতে এদিন সাপে দংশন কৰিলত ভানুমতী অজ্ঞান হৈ পৰে আৰু ইয়াৰ পিছত নিজৰ স্বৰূপ ওলাই পৰে। জ্ঞান পোৱাৰ পিছত তাই উন্মাদিনী হয় আৰু দেউতাকে কথাবোৰ গম পাই পুনৰ নিজৰ ঘৰলৈ ঘুৰাই আনে। ইফালে এই কথা গম পাই ভানুমতী পলাই যোৱাত চাৰু গোহাঞিৰ মূল ভূমিকা থকা বুলি বিবেচনা কৰি পূর্বৰ যুৱৰাজ তথা বর্তমানৰ ৰজাই তেওঁক বন্দীশালত ৰাখে আৰু বিচাৰত প্রাণদণ্ডৰ আদেশ দিয়ে। শেষত চাৰু গোহাঞিক বলি দিবলৈ সাজু হওঁতেই অকস্মাতে বজ্রপাত পৰি তেওঁৰ মৃত্যু ঘটে। দুখে-বেজাৰে ভানুমতীয়ে শেষত আত্মহত্যা কৰে আৰু দেউতাকৰো মৃত্যু হয়। তৰা আইদেৱে তপস্বিনী বেশ লৈ ঘৰ-বাৰী ত্যাগ কৰে। শেষত কঠুৱা-অহংকাৰী ৰজাৰ অনুতাপ-ধিক্কাৰেৰে উপন্যাসৰ কাহিনীৰ পৰিসমাপ্তি ঘটোৱা হৈছে।

উপন্যাসখনৰ চৰিত্র চিত্রণৰ দিশলৈ লক্ষ্য কৰিলে দেখা যায় যে ঔপন্যাসিকে ইয়াত পুৰুষ-নাৰী বহুকেইটা চৰিত্রৰ সমাবেশ ঘটাইছে। পুৰুষ চৰিত্রৰ ভিতৰত আহোম স্বর্গদেৱ, ৰাজকোঁৱৰ, মৰাণ গোহাঞিবৰুৱা, চাৰু গোহাঞি, মোৰামৰীয়া মহন্ত আদি চৰিত্রৰ লগতে নাৰী চৰিত্রৰ ক্ষেত্রত মূল ভানুমতী চৰিত্রৰ উপৰি তৰা আইদেউ, কাঞ্চন সখী, চাকুলী, ভদৰী বুঢ়ী,

আজলী, ৰাজমাও, অম্বিকা দেৱী আদি বিভিন্ন নাৰী চৰিত্ৰ সৃষ্টি কৰা হৈছে। অৱশ্যে অনেক চৰিত্ৰ থাকিলেও ইয়াৰ ভিতৰত ভানুমতীৰ চৰিত্ৰটো সক্ৰিয়। আন চৰিত্ৰবোৰ বহু ক্ষেত্ৰতে নিষ্ক্ৰিয়।

ভানুমতী উপন্যাসৰ মূল 'ভানুমতী' চৰিত্ৰটো উপন্যাসখনৰ এক সক্ৰিয় চৰিত্ৰ। আত্মকথন ভঙ্গীৰে প্ৰথমতেই উপন্যাসখনত ভানুমতীয়ে নিজৰ পৰিচয় আগ বঢ়াইছে। ইয়াৰ লগতে প্ৰকাশ কৰিছে চাৰুচন্দ্ৰ গোহাঞিৰ প্ৰতি থকা তাইৰ নিঃস্বাৰ্থ ভালপোৱাৰ কথা। এককথাত ভানুমতী এগৰাকী সাহসী প্ৰেমিকা। প্ৰেমৰ পূৰ্বৰাগৰ চিত্ৰ ঔপন্যাসিকে ভানুমতী চৰিত্ৰৰ মাজেৰে স্পষ্টকৈ উপস্থাপন কৰিছে। লেখকৰ বৰ্ণনাত সেয়েহে প্ৰেমিকৰ চিন্তাত মগন ভানুমতীয়ে তামোল কাটিবলৈ গৈ নিজৰ আঙুলিতে ৰেপ দিছে—

'মোৰ মন-প্ৰাণ উৰুলীকৃত হৈ ক'লৈ উৰিছে মই ক'ব নোৱাৰোঁ। কি কৰিম কি মেলিম একো উৰাদিহ পোৱা নাই। এইদৰে অলপ পৰ থাকি বটাটোকে আগত লৈ বহিলোঁ । তামোল কাটিবলৈ ধৰিলোঁ। এটা তামোল কাটি , তিনিখন থুৰিয়াই থৈ, এখন খালোঁ। আকৌ এটা চাই লৈ ফাঁহিয়াবলৈ ধৰিছোঁ, এনেতে তামোল এৰি এবাৰ আঙ্গুলিতে ৰেপ্ দিলোঁ। পাণ, তামোল, বটা তেজেৰে ৰাঙলী হ'ল।'[১]

ইয়াত যিগৰাকী ভানুমতীয়ে নিজৰ প্ৰেমৰ কথা স্পষ্টকৈ প্ৰকাশ কৰিব পাৰিছে, সেই ভানুমতীয়ে অৱশ্যে প্ৰাচীন পৰম্পৰাকো স্বীকাৰ কৰি লোৱা পৰিলক্ষিত হয়। কাৰণ ডেকা-গাভৰুৰ প্ৰত্যক্ষ মিলা-মিছা সেইসময়ত সমাজ বহির্ভূত কথা আছিল। সেয়েহে ৰজাঘৰলৈ যোৱা দিনাৰেপৰা দেউতাকে যেতিয়া ভানুমতীক চাৰু গোহাঞিৰ সমুখত ওলাবলৈ বাধা দিলে, সমাজৰ এক আদৰ্শ দস্তুৰ হিচাপেই তাই সেই কথা গ্ৰহণ কৰিছে।

প্ৰেমিকা ভানুমতী সাহসীও। বিপদৰ সময়ত কান্দি-কাটি বিয়াকুল হোৱাতকৈ পৰিস্থিতিটো যিমান পাৰি চম্ভালিবলৈ চেষ্টা কৰে। সেয়েহে যেতিয়াই তাই যুবৰাজৰ লগত বিয়া ঠিক হোৱা কথাটো নিশ্চিতকৈ জানিব পাৰিছে সেই মুহূৰ্তত তাই চিন্তা কৰিছে কি কৰাটো উচিত হ'ব। অৱশ্যে প্ৰথমে অলপ সময় চৰিত্ৰটো কিছু আবেগিক কৰি তোলা হৈছিল। কিন্তু পিছ মুহূৰ্ততে তাই নিজে বহু কথা চিন্তা কৰি ঘৰৰ পৰা ওলাই যোৱাৰ সিদ্ধান্ত লৈছে। তদুপৰি এই বিয়া ভগাৰ কাৰণ যাতে তাইৰ প্ৰেমাস্পদ চাৰু গোহাঞি বুলি ৰজাঘৰৰ

মানুহে সন্দেহ কৰিব নোৱাৰে,সেয়ে তেওঁ ওলাই যোৱাৰ আগেয়ে তাই নিজে ঘৰৰপৰা ওলাই যোৱাৰ সিদ্ধান্ত গ্ৰহণ কৰিছে—

'ৰাজকোৱঁৰৰ বিয়াত বিঘিনি জন্মোৱাটো সামান্য অপৰাধৰ কথা নহ'ব। তেতিয়া হ'লে এই দুখুনীৰ দুয়ো কুল হেৰাব। গোহাঞিদেৱৰ প্ৰাণলৈকো আশঙ্কা; আৰু ময়ো জীৱন্তে অনাথিনী হম। এতেকে বিয়াৰ বিঘিনি ঘটোৱাত কেতিয়াও গোহাঞিদেৱক কাৰণ হবলৈ নিদিওঁ। কিন্তু কি উপায়ে এই অসাধ্য সাধন কৰোঁ! বিয়াৰ বিঘিনি সম্পূৰ্ণে ময়ে নহ'লে, ইয়াৰ বিষময় ফল গোহাঞিদেৱ আৰু দেউতাৰ গাত ফলিয়াব। এতেকে, ভাৰি পাইছোঁ, ঘৰৰপৰা মই বাজ হোৱাটোৱেই আটাইতকৈ ভাল উপায়।'[২]

ভানুমতীৰ মনৰ এনে চিন্তাই স্বাভাৱিকতেই তাইৰ দৰদী আৰু সাহসী ৰূপটো সূচিত কৰিছে। পুৰুষৰ ছদ্মবেশেৰে এৰাতি ঘৰৰপৰা ওলাই গৈ বাটত বিভিন্ন দুৰ্যোগ অতিক্ৰমি অৱশেষত ভানুমতীয়ে এগৰাকী বুঢ়ীৰ ঘৰত আশ্ৰয় গ্ৰহণ কৰে। তাত ছদ্মবেশেৰে থকা অৱস্থাতে এদিন মোৱামৰীয়া মহন্তসকলক লগ পাই সেই বিদ্ৰোহতো তাই যোগ দিয়ে। যাৰ জৰিয়তে চৰিত্ৰটোৰ সমাজপ্ৰেমী মনটোৰ লগতে অন্যায়ৰ বিৰুদ্ধে জাগি উঠা প্ৰতিবাদী ৰূপটো চিত্ৰিত হৈছে। তদুপৰি এই মহন্তসকলেই যেতিয়া ৰজাৰ শিঙ্গৰীঘৰত জুই দিয়াৰ কথা আলোচনা কৰিলে, ভানুমতীয়ে তেতিয়া ৰাজ্যৰ বিস্তৰ ক্ষতি হোৱাৰ কথা চিন্তা কৰি তেওঁলোকক এই কাৰ্য পৰিহাৰ কৰিবলৈ আহ্বান জনাইছে। শিঙ্গৰীঘৰত জুই দিলে ভানুমতী পলাই যোৱা কথাটো তল পৰিব বুলি নিজৰ কথা এবাৰ ভাৰি চাইছে যদিও ক্ষন্তেক পিছতে সজাগ হৈ এনে কামৰ জৰিয়তে ৰাজ্যৰ বিস্তৰ ক্ষতি হোৱাৰ আশংকা কৰি মহন্তসকলক এই কামত আগ বাঢ়ি নাযাবলৈ অনুৰোধ কৰিছে। ঔপন্যাসিকৰ বৰ্ণনাত ভানুমতীৰ মনৰ ভাব প্ৰকট—

'মই দেখিলোঁ, বিদ্ৰোহৰ চিন্ দেখুৱাই ৰজাঘৰত ভয় লগোৱাটো ভাল কথা হৈছে। কিয়নো ইয়াৰপৰা এক পক্ষে কুৱঁৰীয়ে ভয় পাই শান্ত হব পাৰে; আৰু আন পক্ষে ৰজাৰ নগৰত মই পলোৱাৰ বিষয়টো ই তল পেলাব। কিন্তু, সেই বুলি শিঙ্গৰীঘৰত জুই দিয়াটো বিদ্ৰোহৰ চিন্ নহয়, সি বিদ্ৰোহৰ কাৰ্য্য হে হব। এতেকে চলিত নিয়ম মতে ৰজাৰ চ'ৰাত ৰাতি গৈ বিদ্ৰোহী নিচান পুতি থৈ আহিবগৈ লাগে। এই কথাত মহন্তসকল ৰৰ সন্তোষেৰে মাতি হল।'[৩]

এই দিশটোৱে ভানুমতী চৰিত্ৰৰ দেশপ্ৰেম ফুটাই তোলাৰ লগতে ব্যক্তিস্বাৰ্থতকৈ সামাজিক স্বাৰ্থক গুৰুত্ব দিয়াৰ মহত্ত্ব ফুটাই তুলিছে। অৱশ্যে এই একেগৰাকী নাৰীৰে যি উন্মাদিনী অৱস্থা উপন্যাসখনত দাঙি ধৰা হৈছে, সেই অৱস্থাই চৰিত্ৰটো দুৰ্বল কৰি তুলিছে। ঔপন্যাসিকে হয়তো নায়ক-নায়িকাৰ ক্ষণিক মিলন দেখুৱাবলৈকে এনেদৰে চৰিত্ৰটো অঙ্কন কৰিলে। ইয়াৰ পৰৱৰ্তী সময়ত ভানুমতী পলাই যোৱাৰ প্ৰধান অভিযুক্ত হিচাপে যেতিয়া চাৰু গোহাঞিক মিছা অপবাদেৰে দোষী সাব্যস্ত কৰে, সেই অৱস্থাত ভানুমতী হৈ পৰিছে বিষাদ গধুৰ। কিন্তু সেই অৱস্থাতো চাৰু গোহাঞিৰ প্ৰেমেই যে তাইৰ জীৱনৰ মূল সম্বল আৰু ৰজাই একো উপায়েৰেই যে তাইৰ মনটো অধিকাৰ কৰিব নোৱাৰে সেই কথা স্পষ্টকৈ প্ৰকাশ কৰিছে—

'ৰজাই তেওঁৰ দুৰ্ব্বল মনৰ দৰেই আটাইকে ভাবিছে। তেওঁৰ মনেৰে আনৰ পৱিত্ৰ মন কলুষিত কৰিবলৈকো ৰাজক্ষমতাই বল দিব পাৰেঙ্গ মোৰ প্ৰাণেশ্বৰ গোহাঞিদেৱক বন্দী কৰি থৈ, তেওঁ মোৰ প্ৰাণৰ অধীশ্বৰ হবলৈ হাত মেলে। তেওঁ নাজানে মোৰ প্ৰাণৰ ওপৰত মোৰ কিমান অধিকাৰ। তেওঁৰ বুজিবৰ শক্তি নাই যে, সেই প্ৰাণ মই কাৰ নিমিত্তে ইমান যতনেৰে দেহাত ধৰি আছোঁ। তেওঁৰ বুজিবলৈ এতিয়াও বাকী যে, গোটেই পৃথিৱীৰ ক্ষমতা এফলীয়া হৈ লাগিলেও মোৰ প্ৰেমদুৰ্গ ৰক্ষণত মোক ঘটাব নোৱাৰিব।'[৪]

অৱশেষত নিষ্ঠুৰ ৰজাই প্ৰাণদণ্ডৰে চাৰু গোহাঞিৰ বিচাৰৰ ৰায় দিছে আৰু ঔপন্যাসিকে শেষত অকস্মাতে বজ্ৰপাত পৰি চাৰু গোহাঞিৰ মৃত্যু হোৱা দেখুৱাইছে। তেওঁৰ মৃত্যুৰ পিছত অৱশ্যে সাহসী ভানুমতীয়ে সাহসেৰে বাস্তৱক গ্ৰহণ কৰা পৰিলক্ষিত নহ'ল। ইয়াৰ পৰিৱৰ্তে আত্মহত্যাৰ দৰে এটি কাৰ্যৰ জৰিয়তে সম্ভাৱনাময় চৰিত্ৰটোৰ পৰিণতি ঘটালে। ই চৰিত্ৰটোৰ স্বাভাৱিকতে এক দুৰ্বল দিশ।

ভানুমতী উপন্যাসখনত মূল ভানুমতী চৰিত্ৰটোৱে বিশেষ ভূমিকা পালন কৰি থাকিলেও কিছু ক্ষেত্ৰত নাৰীমনৰ স্বাভাৱিক গণ্ডীৰপৰা চৰিত্ৰটো আঁতৰত ৰখা যেন বোধ হয়। এইখিনিতে এই উপন্যাসৰে আন এক নাৰী চৰিত্ৰ তৰা আইদেউৰ প্ৰসঙ্গ উল্লেখযোগ্য। উপন্যাসখনৰ পঞ্চম অধ্যায়ত চৰিত্ৰটোৰ প্ৰসঙ্গ উত্থাপিত হৈছে, যেতিয়া ভানুমতীয়ে প্ৰথম চাৰু গোহাঞি আৰু তৰা আইদেউৰ বিয়াৰ যা-যোগাৰ হৈছে বুলি শুনিবলৈ পাইছিল। কথা শুনি ভানুমতীয়ে প্ৰথম

দুখ পাইছিল যদিও পিছত অৱশ্যে ভাগ্যৰ বিধান হিচাপেই কথাটো গ্ৰহণ কৰিছে। যাৰ জৰিয়তে নাৰীৰ স্বাভাৱিক আৱেগ-ঈৰ্ষাৰ পৰিৱৰ্তে প্ৰেমৰ আদৰ্শহে ঔপন্যাসিকে ফুটাই তুলিছে—

'এবাৰ শুনিলোঁ, ৰজাৰ জীয়েক তৰা আইদেউৰ লগত চাৰু গোহাঞিদেৱৰ বিয়া। কথাটো শুনি পোনেই হতাশ হলোঁ। কিন্তু, আকৌ ভাবি চালোঁ, যাৰে সৈতে যাৰ বিধাতাই যোৰা পাতিছে তাক কোনে খণ্ডাব? ভাগ্যৱতী তৰা আইদেউৰে সৈতে ভাগ্যৱন্ত চাৰু গোহাঞিদেৱৰ যোৰা মিলিছে, তাত মোৰ বেজাৰ কিহৰ? মই অভাগিনীয়ে গোহাঞিদেৱক ভাল পাওঁ, সেই বুলি তেওঁৰ ভাগ্যখনো মই কাঢ়ি ল'ব পাৰোঁ নে?'[৪]

ভানুমতীৰ এনেধৰণৰ মানসিকতাই অৱশ্যে এগৰাকী নিস্বাৰ্থ প্ৰেমিকাৰ চিত্ৰ বহন কৰিছে বুলিও ক'ব পাৰি। কিয়নো প্ৰকৃত প্ৰেমিক-প্ৰেমিকাই কেতিয়াও ইজনে আনজনৰ অহিত চিন্তা কৰিব নোৱাৰে। কিন্তু প্ৰেমিক চাৰু গোহাঞিৰ লগতে তৰা আইদেউৰ প্ৰতিও তেওঁ যি সহানুভূতিশীল মনোভাৱ ব্যক্ত কৰিছে, সেই অনুভৱ নাৰীৰ স্বাভাৱিক ৰূপৰ বিপৰীত। এনে ধাৰণাই উপন্যাসখনৰ স্বাভাৱিক উৎকণ্ঠাও নোহোৱা কৰিছে। অৱশ্যে উপন্যাসখনৰ দ্বাদশ অধ্যায়ত ভানুমতীয়ে তাইৰ হৃদয়ৰ মাণিকক চুৰ কৰিবলৈ তৰা আইদেৱে তেওঁৰ লগত বন্ধুত্ব কৰিছে বুলি সন্দেহ প্ৰকাশ কৰিছিল। অৱশ্যে পিছত তেওঁৰ সেই সন্দেহ নাইকিয়া হৈ বৰং তৰা আইদেউৰ লগত অধিক আত্মীয়তাহে স্থাপন কৰিছে। একেদৰে তৰা আইদেউ চৰিত্ৰটোৰ ক্ষেত্ৰতো দেখা যায় যে এই চৰিত্ৰটোও কেৱল আদৰ্শ চৰিত্ৰ হিচাপে দেখুৱাবলৈয়ে ঔপন্যাসিকে ইয়াত উপস্থাপন কৰিছে। ৰাজকুঁৱৰী তৰা আইদেউ ভানুমতীৰ দৰেই চাৰু গোহাঞিৰ প্ৰণয়প্ৰাৰ্থী। কিন্তু তাই যেতিয়া ভানুমতী আৰু চাৰু গোহাঞিৰ প্ৰণয়ৰ কথা জানিব পাৰিছে সেই সময়ত তাইৰ মনত ভানুমতীৰ প্ৰতি কোনো ঈৰ্ষাৰ দাবানল ফুটি নুঠিল। বৰঞ্চ তেওঁলোকৰ প্ৰণয়ক আগবঢ়াই নিয়াৰ ক্ষেত্ৰতহে চৰিত্ৰটো অধিক সচেতন হৈ উঠিছে। চাৰু গোহাঞি বন্দী হৈ থাকোতে দুয়োগৰাকী নাৰীয়ে একেলগে তেওঁক লগ কৰি বন্দীশালৰপৰা মুক্ত কৰি আনিব বিচাৰিছে। ৰাজমাওৰ আগতো আন এগৰাকী সখী আৰু তেওঁলোক দুয়োয়ে একেলগে চাৰু গোহাঞিৰ মুক্তিৰ কথা অৱতাৰণা কৰিছে। তদুপৰি বন্দীশালৰপৰা চাৰু গোহাঞি পলাই আহিবলৈ অমাস্তি হোৱাত যেতিয়া ভানুমতী কান্দি কান্দি বাউলী হৈ পৰিছিল,

সেই মুহূর্তত চাৰু গোহাঞিয়ে নিজৰ আঙঠিটো সোলোকাই পবিত্র প্রেমৰ চিন স্বৰূপে ভানুমতীৰ আঙ্গুলিত পিন্ধাই দিয়ে। তৰা আইদেৱেও তেতিয়া অলপো সময় নষ্ট নকৰি ভানুমতীৰ হাতৰ আঙঠিটো চাৰু গোহাঞিৰ হাতত পিন্ধাই দি দুয়োৰে মঙ্গল কামনা কৰিছে। ঔপন্যাসিকৰ বর্ণনাত তৰা আইদেউৰ মনৰ এই ত্যাগী আদর্শময়ী ৰূপটো স্পষ্টৰূপত ফুটি উঠিছে এইদৰে—

'একোতে গোহাঞিদেৰ নটলিল। তেওঁ নপলায়, তেওঁ জীৱন্তে পলৰীয়া নাম নলয়। অন্তত মই কান্দি ব্যাকুল হলোঁ। গোহাঞিদেৰে বুজাবলৈ ধৰিলে। আৰু, তেওঁৰ পৱিত্র প্রেমৰ চিন স্বৰূপ, দুই সখীক সাক্ষী কৰি, তেওঁ নিজৰ আঙ্গুলিৰপৰা আঙ্গুঠিটি সোলোকাই মোৰ আঙ্গুলিত পিন্ধাই দিলে। তৰা আইদেউ সখীয়েও ততালিকে মোৰ আঙ্গুলিত থকা আঙ্গুঠিটো সোলোকাই নি গোহাঞিদেৱৰ আঙ্গুলিত পিন্ধাই দিলে।'[৬]

এনেদৰে বিশ্লেষণ কৰিলে দেখা যায় যে, ভানুমতী আৰু তৰা আইদেউ উভয়ৰে আৰাধ্য পুৰুষ একেগৰাকী হ'লেও সেই ক্ষেত্রত তেওঁলোকৰ মনত ফুটি উঠা নাই কোনো ঈর্ষা অথবা ক্ষোভৰ চিত্র। প্রথম অবস্থাত ভানুমতী কিছু হতাশ আৰু তৰা আইদেউৰ প্রতি ঈর্ষাপৰায়ণ হৈছিল যদিও শেষত তৰা আইদেউৰ নিস্বার্থ প্রেমক তেওঁ অকাতৰে স্বীকাৰ কৰিছে। উপন্যাসখনত লেখকে এই কথা দাঙি ধৰিছে এনেদৰে—

'মোৰ ক্ষুদ্র মতিয়ে তেওঁৰ মন আৰু ভাৱ ঢুকি নাপাইছিল। তৰা আইদেউৰ যত্নৰ ফল নিজলৈ নহয়, পৰলৈ হে। গোহাঞিদেৱৰ লগত তেওঁৰ বিয়া পতাবলৈ তেওঁৰ চেষ্টা নহয়, মোৰে সৈতে সেই কার্য্য কেনেকৈ সমাধা হব পাৰে তাৰ নিমিত্তেহে তেওঁ এইদৰে ঘুৰে। ভালেমান দিন এই কথাত তেওঁৰ মই প্রমাণ বুজিলোঁ। মোৰ যিমানখিনি বিশ্বাস, তেওঁৰ অন্তৰত কুটুচ কপট নাই। তেওঁ এগৰাকী নিস্বার্থ প্রেমিকা। যাৰে-তাৰে পৱিত্র প্রণয় ৰক্ষা কৰিবলৈ তেওঁ অকাতৰে স্বার্থ বলি দিব পাৰে। গোহাঞিদেৱৰ প্রতি তেওঁৰ যি ভাৱ, তাকো গম পাওঁ; কিন্তু সি যে মোৰ এফেৰিও অপকাৰ নকৰে তাকো জানোঁ।'[৭]

একেদৰে তৰা আইদেউৰ ক্ষেত্রতো আৰাধ্য পুৰুষ একেজন হ'লেও ভানুমতীৰ প্রতি তেওঁ বিৰোধী হৈ উঠা নেদেখুৱালে। নিজৰ ৰূপৰ লগতে ঘৰৰ ক্ষমতাৰ ফালৰপৰাও তৰা আইদেৱে নিশ্চিতভাৱে চাৰু গোহাঞিৰ সৈতে

বিয়াত বহিব পাৰিলেহেঁতেন, কাৰণ তাইয়ো প্ৰাণেৰে চাৰু গোহাঞিৰ প্ৰতি অনুৰক্ত আছিল। কিন্তু তেনে কাৰ্যৰ পৰিবৰ্তে, ৰৰঞ্চ নিজৰ প্ৰেমাশক্তিৰ আভাস আনক দিয়াৰপৰাও তাই আঁতৰত থাকিল। যিয়ে নাৰীৰ স্বাভাৱিক মনস্তত্ত্বৰ পৰিবৰ্তে কেৱল ত্যাগী আদৰ্শবাদী ৰূপটোহে তুলি ধৰিলে। নাৰীৰ সহজাত ঈৰ্ষাৰ দাবানল ঔপন্যাসিকে তৰা আইদেউৰ ক্ষেত্ৰত দেখুওৱা হ'লে উপন্যাসৰ কাহিনীৰ বিকাশ ঘটি স্বাভাৱিকতে চৰিত্ৰয়ো জটিল ৰূপ ধাৰণ কৰিলেহেঁতেন আৰু ইয়াৰ জৰিয়তে পাঠকৰো উৎকণ্ঠা বাঢ়িলেহেঁতেন। কিন্তু ভানুমতী আৰু তৰা আইদেউ এই দুয়োটা নাৰী চৰিত্ৰকে লেখকে আদৰ্শ চৰিত্ৰৰূপে সৃষ্টি কৰি প্ৰেমৰ মহত্ত্ব দেখুৱাবলৈ যোৱা বাবে কাহিনীৰ আকৰ্ষণ বহু পৰিমাণে কমি আহিল। ত্ৰিকোণ প্ৰেমৰ ক্ষেত্ৰত কাহিনীৰ সংঘাত অথবা চৰিত্ৰৰ মনৰ দ্বন্দ্বই স্বাভাৱিক যি জটিল ৰূপ ধাৰণ কৰে পদ্মনাথ গোহাঞিবৰুৱাৰ 'ভানুমতী' সেই ক্ষেত্ৰত নিষ্ক্ৰিয় হৈ ৰ'ল। এককথাত আদৰ্শ চৰিত্ৰ সৃষ্টিতকৈ সাধাৰণ নাৰীৰ ৰূপত চৰিত্ৰ দুটা উপস্থাপন কৰা হ'লে কাহিনীও অধিক ৰসগ্ৰাহী আৰু পাঠকৰ বাবেও ই আকৰ্ষণীয় হ'লহেঁতেন বুলি নিশ্চিতভাৱে ক'ব পাৰি।

ভানুমতী আৰু তৰা আইদেউ চৰিত্ৰ দুটিৰ লগতে উপন্যাসখনৰ আন আন নাৰী চৰিত্ৰৰ ভিতৰত কাঞ্চনকুঁৱৰী, চাকুলী বাই, ভদৰী বুঢ়ী, আজলী আদিৰ চৰিত্ৰ অন্যতম। ইয়াৰ লগতে উপন্যাসখনত অম্বিকা দেৱী কুঁৱৰীৰ ক্ষমতালোভী তথা অত্যাচাৰী ৰূপৰ চিত্ৰও বৰ্ণিত হৈছে। মোৱামৰীয়া মহন্তসকলৰ ওপৰত তেওঁ কৰা অত্যাচাৰৰ বাস্তৱ বৰ্ণনা ঔপন্যাসিকে ইয়াত দাঙি ধৰিছে। চাকুলী বুঢ়ীৰ চৰিত্ৰটো এগৰাকী ধাইৰ ৰূপত অংকিত কৰিছে। ভানুমতী আৰু চাকুলী বুঢ়ীৰ নিভাঁজ মৰমৰ সম্পৰ্ক উপন্যাসখনত সজীৱ। কাঞ্চন কুঁৱৰী ভানুমতী উপন্যাসৰ আন এক বিশেষ চৰিত্ৰ। কাঞ্চন কুঁৱৰী হৈছে ভানুমতী আৰু তৰা আইদেউৰ সখী। তেওঁ সুন্দৰী, বাকপটু আৰু বুদ্ধিমতী। চাৰু গোহাঞিক বন্দীশালৰ পৰা উদ্ধাৰ কৰাৰ ক্ষেত্ৰত ভানুমতী আৰু তৰা আইদেউৰ লগতে কাঞ্চন কুঁৱৰীয়েও বিশেষ ভূমিকা গ্ৰহণ কৰিছে। বিপদৰ সময়ত সাহস বুদ্ধিমতাৰে সিদ্ধান্ত গ্ৰহণৰ জৰিয়তে কাঞ্চনকুঁৱৰী চৰিত্ৰটোৰ দূৰদৰ্শী বিচক্ষণ ৰূপটোৰ প্ৰকাশ ঘটিছে। ভদৰী বুঢ়ীৰ চৰিত্ৰটো ভানুমতী উপন্যাসৰ আন এক উল্লেখযোগ্য চৰিত্ৰ। তেওঁৰ জী আজলী। এগৰাকী কন্যাদায়গ্ৰস্ত মাতৃ হিচাপে ভদৰী বুঢ়ীয়ে নিজৰ জীয়ৰীক সুপাত্ৰত অৰ্পণ

কৰাৰ মন মেলিছে। সেয়েহে ভানুমতীয়ে যেতিয়া ল'ৰাৰ বেশ ধৰি বুঢ়ীৰ ঘৰলৈ আহিছে, বুঢ়ীয়ে তেতিয়া তাইক মৰম-আদৰ কৰি জোঁৱাই কৰাৰ মানস কৰিছে আৰু নিজে জীয়াই থকা অৱস্থাতে আজলীৰ বিয়াখন পাতিব বিচাৰিছে। ভদৰী বুঢ়ীৰ চৰিত্ৰ আমাৰ সমাজৰ নিতান্তই বাস্তৱ চৰিত্ৰ। 'আজলী' চৰিত্ৰটোৰ মাজত এগৰাকী কিশোৰীৰ সহজাত আৱেগৰ প্ৰকাশ ঘটিছে।

কাহিনী অথবা চৰিত্ৰ বা আন যি কোনো দিশৰ ক্ষেত্ৰত পদ্মনাথ গোহাঞিবৰুৱাৰ *ভানুমতীৰ* কিছু জঠৰতা থাকিলেও অসমীয়া সাহিত্যত এই উপন্যাসখন এক স্বকীয় মূল্যবিশিষ্ট উপন্যাস। কিয়নো ইয়াৰ যোগেদিয়েই গোহাঞিবৰুৱাই অসমীয়া সাহিত্যত উপন্যাস ৰচনাৰ বাট মুকলি কৰে। অসমীয়া উপন্যাসৰ অভাৱ দূৰ কৰিবলৈয়ে মাত্ৰ ঊনৈশ বছৰ বয়সত গোহাঞিবৰুৱাই এই উপন্যাসখন ৰচনা কৰে, যিখন উপন্যাস *বিজুলী* আলোচনীত খণ্ড খণ্ডকৈ প্ৰকাশ পায়। গতিকে এই ক্ষেত্ৰত অপৈণত বয়সৰ কিছু চাপ থকাটো একো অস্বাভাৱিক নহয়। কিন্তু সেয়ে হ'লেও উপন্যাসখনৰ বৰ্ণনাভঙ্গী আৰু উপস্থাপন শৈলী মনোৰম। মূল ভানুমতী চৰিত্ৰটোও ঔপন্যাসিকে স্পষ্টকৈ দাঙি ধৰিছে। তদুপৰি ঊনবিংশ শতিকাৰ পৰম্পৰাগত ৰক্ষণশীল অসমীয়া সমাজৰ নীতি-নিয়ম অথবা আচাৰ-ৰীতিৰ প্ৰতি দৃষ্টি ৰাখিয়েই হয়তো ঔপন্যাসিকে 'ভানুমতী' চৰিত্ৰৰ ক্ষেত্ৰত জটিল অৱস্থা এটা সৃষ্টি নকৰিলে। এক কথাত ক'বলৈ হ'লে অসমীয়া উপন্যাসৰ প্ৰস্তুতি কালৰ উপন্যাস হিচাপে ভানুমতী এখন সুখপাঠ্য উপন্যাস আৰু পৰৱৰ্তী সময়ৰ অসমীয়া উপন্যাসৰ ধাৰাটো আগুৱাই নিয়াত প্ৰস্তুতি কালৰ এই উপন্যাসসমূহেই মূল ৰৱঙণি আগ বঢ়ালে। ■■■

পাদ-টীকা ঃ

(১) পদ্মনাথ গোহাঞিবৰুৱা,ভানুমতী,গোহাঞিবৰুৱা ৰচনাৱলী,অসম প্ৰকাশন পৰিষদ, পৃ. ৪৮৮
(২) উল্লিখিত গ্ৰন্থ, পৃ. ৪৯৪-৪৯৫
(৩) উল্লিখিত গ্ৰন্থ, পৃ. ৪৯৯
(৪) উল্লিখিত গ্ৰন্থ, পৃ. ৫০৫
(৫) উল্লিখিত গ্ৰন্থ, পৃ. ৪৯২
(৬) উল্লিখিত গ্ৰন্থ, পৃ. ৫০৯
(৭) উল্লিখিত গ্ৰন্থ, পৃ. ৫০৬-৫০৭

গ্ৰন্থপঞ্জী ঃ

(১) অসম প্ৰকাশন পৰিষদ (সম্পা.) ঃ গোহাঞিবৰুৱা ৰচনাৱলী, অসম প্ৰকাশন পৰিষদ, তৃতীয় প্ৰকাশ, ২০০৩

(২) ঠাকুৰ, নগেন (সম্পা.) ঃ এশ বছৰৰ অসমীয়া উপন্যাস, জ্যোতি প্ৰকাশন, গুৱাহাটী, প্ৰথম প্ৰকাশ, ২০০০

(৩) দাস, অমল চন্দ্ৰ (সম্পা.)ঃ অসমীয়া উপন্যাস পৰিক্ৰমা, বনলতা, গুৱাহাটী, প্ৰথম সংস্কৰণ, ২০১২

(৪) ভট্টাচাৰ্য, পৰাগ কুমাৰ ঃ সাহিত্য সংজ্ঞা আৰু আংগিক, জ্যোতি প্ৰকাশন, গুৱাহাটী, প্ৰথম প্ৰকাশ, ২০০২

(৫) ভৰালী, শৈলেন (সম্পা.) ঃ অসমীয়া উপন্যাসৰ গতি-প্ৰকৃতি, সাহিত্য অকাদেমি, দ্বিতীয় মুদ্ৰণ, ২০০৯

(খাগৰিজান মহাবিদ্যালয়ৰ অসমীয়া বিভাগৰ সহকাৰী অধ্যাপক)

নামতত্ত্ব



ডঁ জোনাৰাম নাথ

নামতত্ত্ব

ড° জোনাৰাম নাথ

বিৰিখ

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নামতত্ত্ব

ড° জোনাৰাম নাথ

প্ৰকাশক



বিৰিখ

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আমাৰ বচন

সকলো মানুহৰে পৰিচিতিৰ বাবে একোটা নাম থাকে। এটি সন্তান জন্মৰ পিছতেই জন্মৰ মাহ, বাৰ, তাৰিখ, ক্ষণ আদি চাই গণকে ৰাশি নির্ণয় কৰি সাধাৰণতে দুটা আখৰ (আদ্য আখৰ) দিয়ে আৰু সেই অনুসৰি নাম ৰখা হয়। ব্যক্তি বিশেষৰ আকৌ গুপ্তনাম, জোকোৱা নামো থাকে। দৈহিক গঠন, দেহৰ বৰণ, জন্মৰ মাহ, বাৰৰ নামেৰেও ব্যক্তি এগৰাকী পৰিচিত হয়।

আমাৰ প্ৰাচীন সাহিত্যসমূহতো এনে কিছু চৰিত্ৰ আছে, যাৰ নামৰ পশ্চাদপটত একোটা ঘটনা বা সৰু কাহিনী লুকাই আছে। আমি মাথোঁ প্ৰয়াস কৰিছোঁ যিবোৰ চৰিত্ৰৰ নামৰ পশ্চাদপটত লুকাই থকা ঘটনা সংক্ষিপ্ত ৰূপত প্ৰকাশ কৰাৰ। গ্ৰন্থখনৰ শেষৰ ফালে ভগৱান, দেৱ-দেৱীয়ে আৱোহণ কৰা বাহনৰ নাম আৰু অন্তত নৰক বৰ্ণনাৰ সংক্ষিপ্ত পৰিচয় দিয়া হৈছে।

গ্ৰন্থখনৰ আগকথা লিখি বৈষ্ণৱ পণ্ডিত ড° নৱেন কলিতা ছাৱে আমাক কৃপাধন্য কৰিলে। প্ৰকাশৰ গুৰু দায়িত্ব লোৱা বাবে 'বিৰিখ'ৰ স্বত্বাধিকাৰ ভাতৃ প্ৰতিম শ্ৰীহেমন্ত কুমাৰ বৰা প্ৰমুখ্যে সমূহ কৰ্মকৰ্তাৰ ওচৰত কৃতজ্ঞ। পঢ়ুৱৈ উপকৃত হ'লে আমাৰ শ্ৰম সাৰ্থক হ'ব।

জোনাৰাম নাথ

২ ব'হাগ, ১৬ এপ্ৰিল, ২০২৩



নগাঁৱৰ খাগৰিজান মহাবিদ্যালয়ৰ বৰ্তমানৰ উপাধ্যক্ষ লেখক ড° জোনাৰাম নাথৰ জন্ম নগাঁৱৰ ধিঙত। ধিং মহাবিদ্যালয়ৰ পৰা স্নাতক ডিগ্ৰী লাভ কৰা ড° নাথে ১৯৯০ চনত গুৱাহাটী বিশ্ববিদ্যালয়ৰ পৰা স্নাতকোত্তৰ ডিগ্ৰী লাভ কৰি ১৯৯৩ চনত অসমীয়া বিভাগৰ সহকাৰী অধ্যাপক হিচাপে খাগৰিজান মহাবিদ্যালয়ত যোগদান কৰে। ২০১৪ চনত 'অসমীয়া মানুহৰ উপাধি ঃ এটি অধ্যয়ন' শীৰ্ষক বিষয়ত ড° মুকুল চক্ৰৱৰ্তীৰ তত্ত্বাৱধানত গৱেষণা কৰি পিএইচ ডি ডিগ্ৰী লাভ কৰে।

ড° নাথৰ দ্বাৰা প্ৰণীত গ্ৰন্থ

- *গোত্ৰ পৰিচয়*
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ON
INDIA 2.0: IDEAS OF SELF RELIANT BHARAT & ACTIONS @75



Edited by

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Dr. Jewel Mayur Phukon
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Financial Inclusion in the rural area of Nagaon district of Assam: Issues and challenges

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Abstract

Finance has always been considered as one of the important parameters of the growth for any economic activity. The economic growth of a country can be enlarged by using financial inclusion as a bridge that would facilitate fuller participation by weaker sections of the country. Financial inclusion is a system through which a developing country like India can attain inclusive growth by connecting the contribution of weaker or rural population of the country with the main stream. The current study will be conducted to identify the challenges associated with financial inclusion in Nagaon district of Assam. The researcher has explored the perception of respondents with respect to the challenges faced by them when it comes to financial inclusion. High maintenance charges like cost of subscription and transaction fees are the major reason why rural people are devoid of financial inclusion. The people in rural areas are afraid of documentation and they are less confident that they can complete all the formalities. . The researcher has collected primary data for the purpose of this study. The data has been collected using semi-structured questionnaires.

Keywords: *Financial Inclusion, Technology, Rural India*

Introduction:

Financial Inclusion is described as the method of offering banking and financial services to every individual in the society without any form of discrimination. Government of India initiated the National Mission for Financial Inclusion (NMFI), namely PradhanMantri Jan DhanYojana (PMJDY) in August,2014. Financial Inclusion is among top-most priorities of the Government as it is an enabler for inclusive growth. It provides an avenue to the poor for bringing their savings into the formal financial system. Financial inclusion means the ability of individuals to access appropriate financial products & services[92] and timely & adequate credit where needed by vulnerable groups, such as weaker sections and low-income groups at an affordable cost[93]. These includes having the capacity, skills, knowledge and understanding to make the best use of those products and services[94] such as deposits, loans, payment services, money transfers and insurance to poor and low-income households and their micro enterprises[95]. The broad access to financial services implies an absence of price and non-price barriers in the use of financial services[96]. This

[92]Report of the Treasury Committee, House of Commons, UK, 2004.

[93]Rangarajan, C. (2008). Reserve Bank of India, Report of the Committee on Financial Inclusion in India.

[94]Annual Report of the Scottish Government, 2005.

[95]Annual Report of the Asian Development Bank (ADB), 2000.

[96]Annual Report, World Bank, 2008.

does not mean that everyone should use each of the services, but they should be able to choose to use them if desired[97].

Initiatives towards Financial Inclusion in India:

Historically, the Reserve Bank of India (RBI) and the Government of India (GOI) have been making efforts to increase banking penetration in the country. Some of these measures include the creation of State Bank of India in 1955; nationalization of commercial banks in 1969 and 1980; initiating the Lead Bank Scheme in 1970; establishing Regional Rural Banks (RRBs) in 1975; introducing a Self-Help Group (SHG)-Bank Linkage Programme in 1992 and formulating the Kissan Credit Card scheme in 2001. In November 2005, banks were advised to make available a basic 298 banking 'no-frills' account with low or nil minimum stipulated balances, as well as charges to expand the outreach of such accounts to vast sections of the population. In order to ensure that persons belonging to low-income group, both in urban and rural areas do not encounter difficulties in opening bank accounts owing to procedural hassles, the Know Your Customer (KYC) procedures for opening accounts has been simplified. The Reserve Bank has directed banks to make available all printed material used by retail customers in English, Hindi and the concerned regional language. In January 2006, banks were permitted to utilize the services of Non-Governmental Organizations (NGOs/SHGs), Micro-Finance Institutions (MFIs) and other Civil Society Organizations (CSOs) as intermediaries in providing financial and banking services through the use of Business Facilitator (BF) and Business Correspondent (BC) models. In 2007-08 on recommendations of Shri.C.P.Swarnkar working group to 'Examine the Procedures and Processes Agricultural loans' and Shri.S.S.Johl working group on 'Measures for assisting distressed farmers'. The RBI announced in annual policy statement to set up a financial literacy and credit counseling centres on pilot basis. The committee on financial inclusion under the chairmanship of Dr. C.Rangarajan in 2006 has recommended setting of two funds i.e., Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF). The New Pension Scheme (NPS) Lite launched in 2009 is exclusively for the individuals in unorganized sector. In 2010, the RBI launched the financial inclusion plan with an aim to provide access to financial services to at least 50 per cent (50.77 million) excluded rural households by 2012 and remaining by 2015. In August 2014, Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched to provide various financial services to weaker sections & low income groups. On January 16, 2015 RBI issued guidelines for issuing licenses for payment banks.

Statement of Problem:

- Some of the scholars (Singh, S. et al.,2022; Tay, L. et al., 2022) explore Financial Inclusion with respect to its impact on sustainable development goals. However, other prominent socio-economic components are excluded.
- Meanwhile, none of the scholars explore the ground reality of Financial Inclusion in the state of Assam except the work done by (Maity&Sahu., 2022) who accomplished their research by using secondary data and their research extracted that Assam has low penetration of financial services and holds lower inclusion status in comparison to other Indian states.
- Thus, the motive of the study will be to comprehensively utilize the primary data to determine the present scenario of Financial Inclusion in Nagaon District of Assam and how rural upliftment can achieved with the help of financial Inclusion.

[97] Annual Report of the United Nations, 2006

- Again it is also helpful for the concerned authorities to make strategies for developing the financial inclusion scenario in Nagaon District.
- Further, the study also utilized as accurate proof and provides chromatic avenue for future research.

Research Objectives:

- To analyze the role of Financial Inclusion in the rural region of Nagaon District of Assam.
- To identify how financial inclusion assist in poverty eradication, infrastructure and innovation, and economic growth.
- To identify the different problems and issues associated with financial inclusion in rural areas of Assam.

Literature Review:

Leeladhar, V. (2006) suggested that the banks have to redesign their business strategies to incorporate specific plans to promote financial inclusion of low-income group treating it both a business opportunity as well as a corporate social responsibility.

Lal, T., (2019) finds that rural development is directly and significantly impacted by financial inclusion through co-operatives.

Ratnawati, K. (2020) reveal that economic growth, income disparity, poverty, and economic security are impacted by every aspect of economic stability and positively associated with financial inclusion.

Tay, L.Y., Tai, H.T., & Tan, G.S. (2022) explore the utility of financial inclusion and extracted that poverty can be alleviated in Asian countries by using digital technology.

Rajalaxmi Kamath (2007) 7 showed that how financial inclusion differs from social banking and suggests how, today, it can do more for the poor than social banking did in the past. Financial Inclusion, therefore, has to go beyond creating new formal institutions or framing newer rules that call for a renewed thrust of the formal sector in rural areas. The development of ICT and cutting-edge technology makes it possible for individuals to provide financial services to remote places as described by the Bansal, S. (2014) in his work.

Literature Review: Work related to Assam:-

- The finding of the study (Maity, S., &Sahu, T.N., 2022) indicates that Assam's financial inclusion status is fewer than India's overall financial inclusion level, and there is a substantial disparity between Assam and all of India.
- Another study (Borgohain, N.,2016) highlighted that in terms of availability, accessibility, and use of financial services, rural Assam has underperformed in all three categories of financial inclusion.
- Das &Choubey, (2015) extracted that Assam is far lagging in obtaining financial services as well as semi-formal institutions have a significant role in Assam's rural areas to provide banking services to these regions.

Research Methodology:

- Research Methodology simply refers to the practical "how" of a research study.

- More specifically, it's about how a researcher systematically designs a study to ensure valid and reliable results.
- The study conducted is descriptive in nature.
- This study concentrates on both Primary and Secondary data but mainly rely on primary data.
- For Collecting Primary Data: The study will gather data with the help of structured questionnaire and collect information from rural people of Nagaon district of Assam.
- For collecting Secondary Data: This study will also rely on electronic resources to gather information like Google Scholar, and other online resources.

Limitations and future research:

The study was conducted amidst few limitations. First, the in-depth analysis of the study is restricted to Assam state only because of limited resources and time availability. Second, the study is limited to perception of financial inclusion beneficiaries only, which in future could be carried further on the perception of other stakeholders such as bank officials, business correspondents, village panchayats, etc. Third, the study is based on cross-sectional data and further be extended on longitudinal data.

Findings and discussions:

Financial Inclusion is one of the important aspects for a dynamic area like Nagaon district. It not only improves the standards of living of the people in this region but also acts as a chromatic avenue for eradicating poverty. Literature showed that there is a strong nexus between financial inclusion and economic growth. Financial Inclusion is not only limited to availing banking services, it is more about that. However, constant awareness and dynamic approach is necessary for getting the best result in such a diversified region.

The study reveals the following Key findings:

1. The study area has a great scope for enhancing the financial inclusion scenario due to its diversified and dynamic characteristics.
2. Lot of people wants to start their own business and thus they need banking services, thus, it can enhance the level of Banking Penetration, which ultimately has the potential to increase financial inclusion scenario in this dynamic region.
3. The educated youths can act as a vehicle for developing the financial literacy among rural people of the district who are not currently under the purview of formal financial system but has the potential to come under the purview of formal financial system.
4. Some people of the backward area do not use digital banking till now. Effort should be given on creating awareness and removing myths related to digital banking.
5. Since the district is characterized as one of the emerging district, it needs a very well established mechanism for channelization of savings into industrial or other productive purposes.
6. One of the major challenges regarding financial inclusion is the gender gap. Though women entrepreneurship scenario in this region is at satisfactory level, but measures should be taken to reduce the gap.
7. Some people face the challenges regarding opening a basic bank account only because of complying with KYC Procedure.
8. There is a lack of awareness among the rural backward people regarding the financial inclusion and its benefits.

9. Financial Literacy level is moderate in the study area, but has a great potential to enhance the literacy level.

Recommendations:

There is strong need for improving the financial inclusion scenario in Nagaon district due to the dynamic and diversified characteristics of the area.

Following are the key recommendations for improving the financial inclusion scenario in the study area:

1. Efforts should be given for enhancing the financial literacy level in the region.
2. It is recommended to establish more and more Banking Correspondents in the remote areas of Nagaon District.
3. Awareness campaign should be developed for promoting the use of mobile banking and digital wallet among the rural people.
4. Effort should be taken for enhancing the Micro Finance Institution Network because they perform a vital role in bringing marginalized people in formal financial system.
5. Banks and other financial institutions should focus on simplifying the KYC norms.
6. The concerned authority should take necessary initiatives for women so that the gender gap can be minimized.
7. The concerned authority should develop a feedback mechanism for ensuring the effective implementation of various policies.
8. There should be a periodic monitoring and review process of the entire system to ensure successful implementation of policies and schemes.

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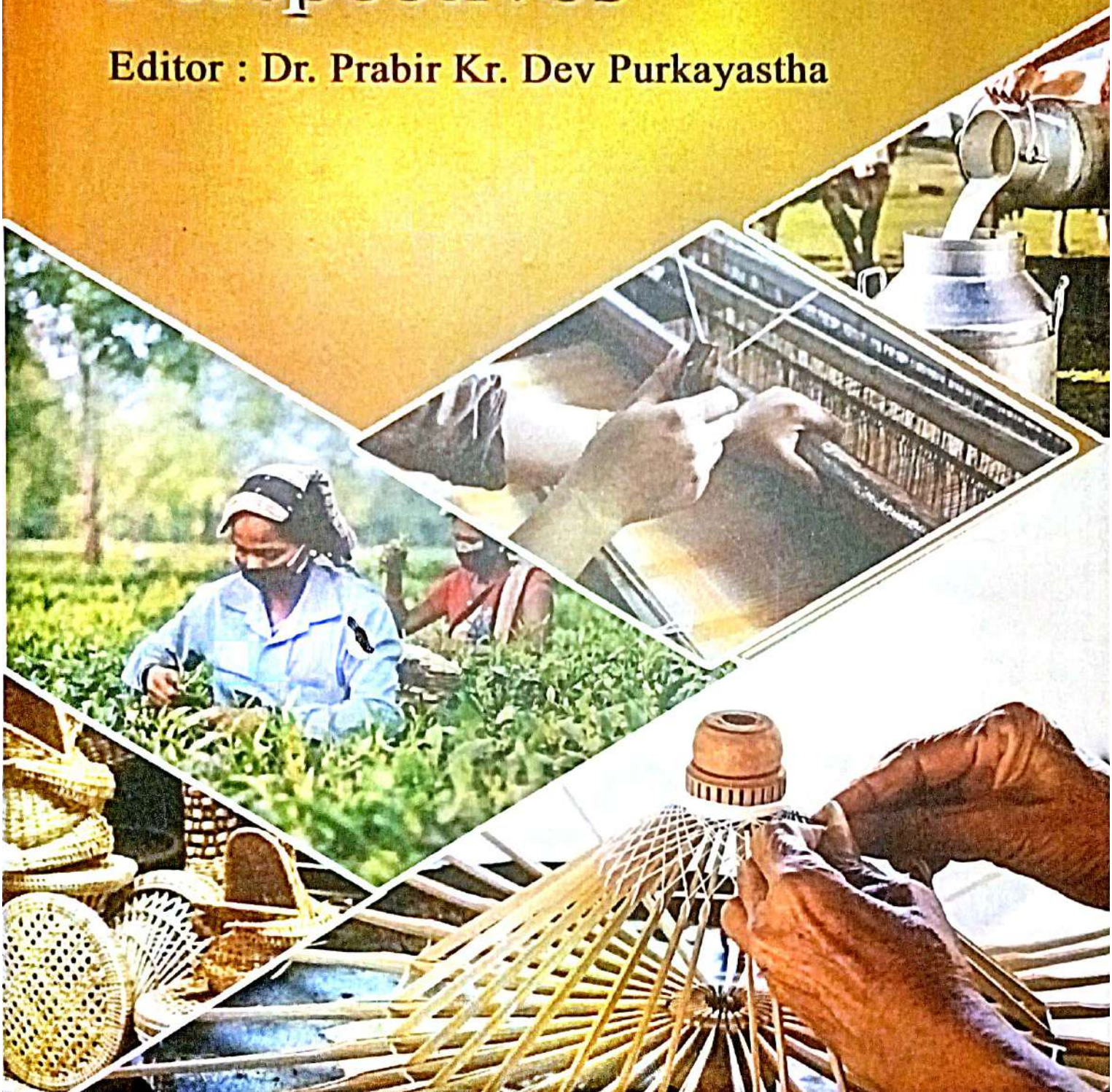
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Natasha Baruah

Edited by
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Role of Micro Finance in Empowering Women in respect of Finance
(An empirical study in Nagaon District of Assam)

Ujjal Paul
and
Abhilash Borah

ABSTRACT

Microfinance is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Micro finance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development and plays an important role in women empowerment and women entrepreneurship. The present paper attempt to show the role of micro finance in women empowerment in Nagaon district of Assam. It is based on primary data collected from three areas of the district i.e. Chakari gaon, Sutar gaon and Diphalu. Here, we also analyze some thoughts about SHGs which are

successful to remove poverty and to build entrepreneurship abilities among rural women.

Keywords: Women empowerment, micro finance, SHGs.

INTRODUCTION

Microfinance is a source of financial services for entrepreneurs and small businesses which are generally lacking of banking and other financial related services. The two main mechanisms for the delivery of financial services to such clients are: 1. relationship based banking for individual entrepreneurs and small businesses; and 2. group based models, where several entrepreneurs come together to apply for loans and other services as a group which is generally called Self-help Groups (SHGs). SHGs are a village-based financial intermediary committee usually composed of 10-20 local women or men. These are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas.

Microfinance is a broad category of services, which includes micro credit. Micro credit is provision of credit services to the poor clients. Micro credit is one of the aspects of microfinance. Microfinance is helpful to reduce poverty and also to build entrepreneurship abilities among women. The concept of micro enterprise and microfinance was pioneered in 1976 by Nobel Prize recipient Muhammad Yunus, founder of the Grameen Bank (Bank of the Poor), in Bangladesh.

LITERATURE REVIEW AND CONCEPTUAL BACKGROUND

Malhotra (2002) constructed a list of the most commonly used dimensions of women's empowerment,

drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, family, interpersonal, legal, political, and psychological.

Ranjula Bali Swain (2007) *Can Microfinance Empower Women? Self-Help Groups in India* concluded many strides have been made in the right direction and women are in the process of empowering themselves and NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment.

K. Swapna (2017) in her article *Role of Microfinance in Women Empowerment Microfinance* has discussed about it as a powerful instrument for poverty alleviation in the new economy. In India, Microfinance scene is dominated by Self Help Group, Commercial Bank Linkage Programme as an effective mechanism for providing financial services to the "Un -reached Poor". This has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self- help capacities of the poor women, leading to their empowerment. Economic empowerment results in women' ability to influence or make decision increased selfconfidence, better status and role in household etc.

Mohammad Mafizur Rahman, Rasheda Khanam & Son Nghiem, (2017) in their *The effects of microfinance on women's empowerment: new evidence from Bangladesh* has talked to examine the effects of microcredit on women's empowerment in rural Bangladesh using the latest primary data. The results show positive impacts of microfinance on most of the selected indicators for women's empowerment.

This research made practical implications through the findings of the study which can help policy makers to adopt appropriate policies that integrate empowerment in development projects with women as well as it has social implications which can encourage more women to participate in microfinance activities and development projects.

Festus Aninze, Hatem El-Gohary & Javed Hussain (2018) in their article *The Role of Microfinance to Empower Women: The Case of Developing Countries* reviews, discusses and provides a critical analysis relating to the role of microfinance on issues linking to poverty, gender equality, and women empowerment with particular emphasis on developing economies. In addition, this article provides an overview of the opportunities and criticisms of microfinance which examines the contemporary issues on poverty reduction, entrepreneurial development and the family wellbeing. The article adds to the limited research examining the role of microfinance to empower women in developing countries.

OBJECTIVIES

The main objectives of the study are of the follows:

1. To study the role of microfinance in Chirang District.
2. To know the performance of SHGs in women empowerment.

AREA OF STUDY

In the India State of Assam, Nagaon is one of most popular and having Administrative characteristics as a district.

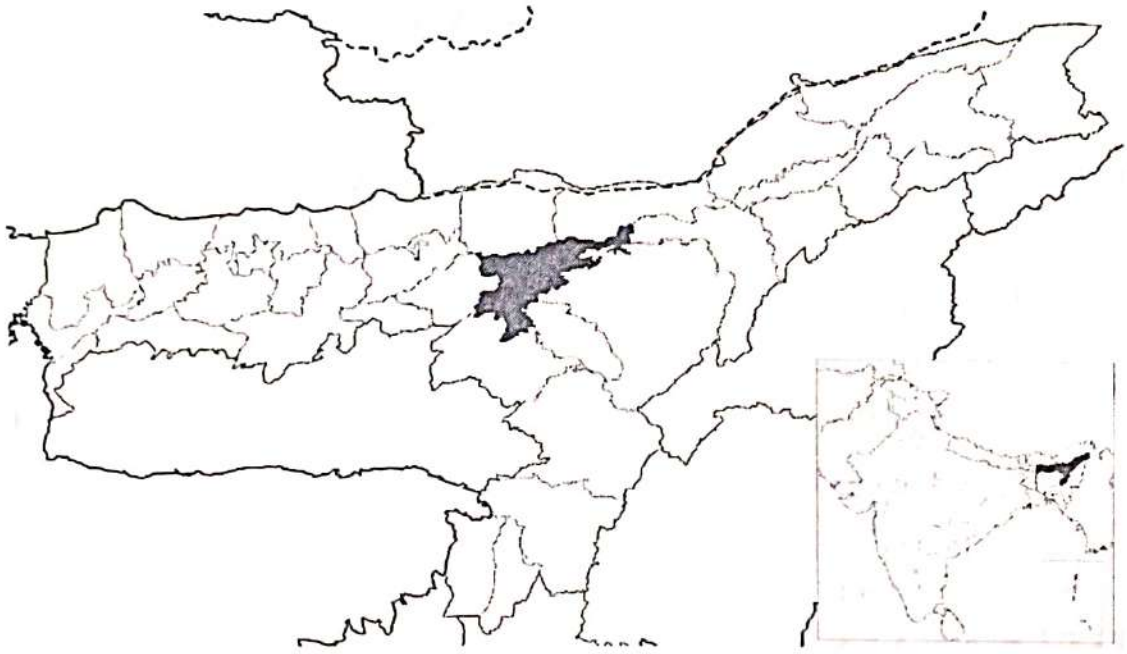
It had the highest population density in Assam at the time of the 2011 census.

The district's and the state of Assam's economy is based on agriculture.

The main crop and main source of nourishment is rice.

Another important sector of Nagaon's economy is fishing.

A few brick making businesses have arisen in the village, employing illiterate people.



Source: Google image

SIGNIFICANCE OF THE STUDY

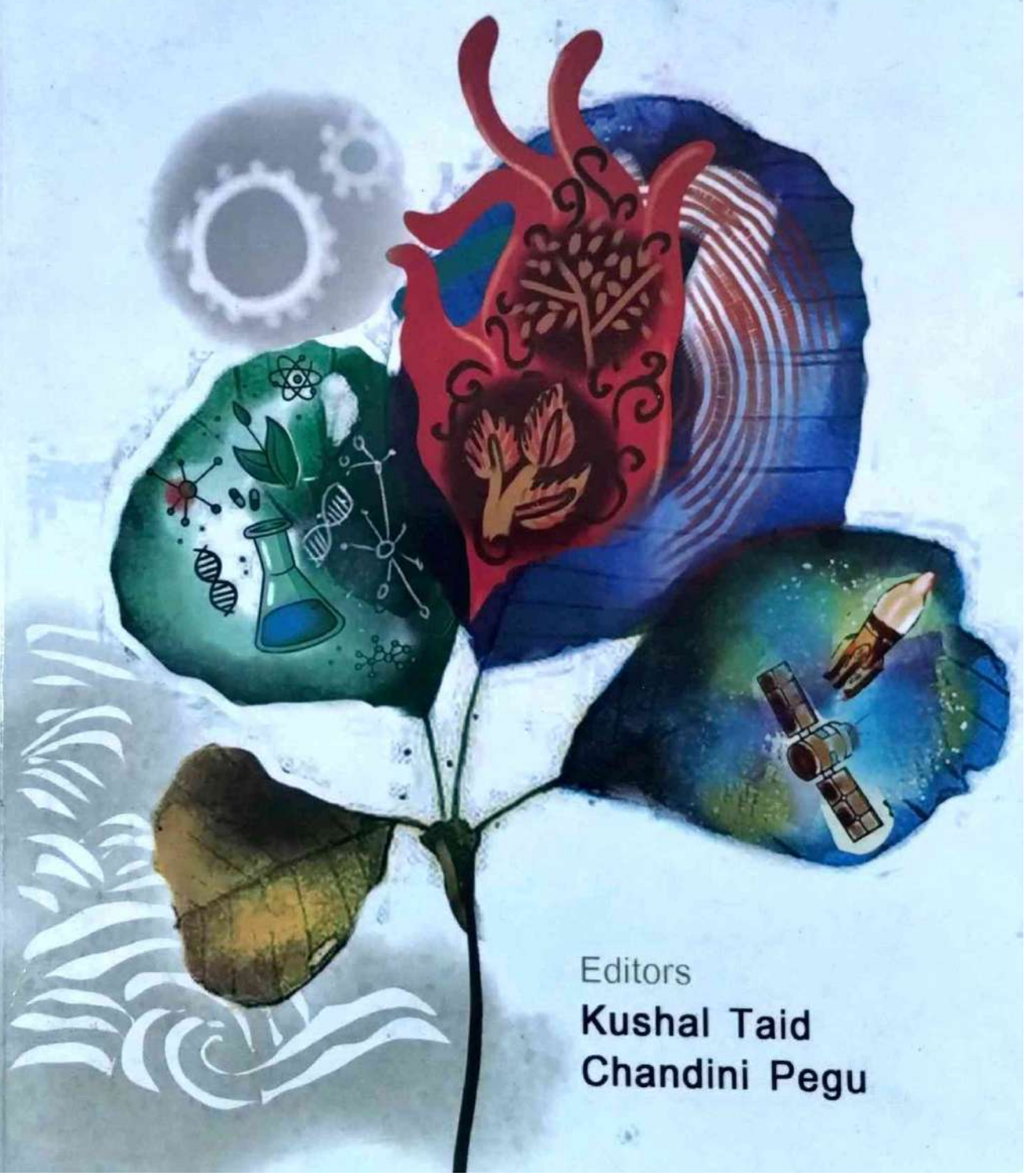
The main objective of the study is to find out the importance of microfinance in women empowerment and along with it consider the importance of Self-Help Groups for building the same. The study can be useful in the academic filed. By sharing the findings of the research can help other researches to investigate the importance of the same. This research will be more useful to those who need secondary data but in current scenarios also.

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Role of Teacher in implementation of National Education Policy 2020 and its challenges

Dr. Deepak Kumar Sarkar*

India plays an important role from the ancient time to till date in the world education system. From time to time, India's education system undergoes for regular re-evaluation to meet the issues, challenges, demands and skills in the context of changing global education system. The National Education Policy 2020 (NEP 2020, hereafter), which was started by the Union Cabinet of India on 29th July 2020, outlines the vision of new education system of India. The new policy replaces the previous National Policy of Education, 1986. The policy is a comprehensive framework for elementary education to higher education as well as vocational education in both rural and urban areas of India. The policy emphasised to amend major focuses on teaching and learning in school and college level. Recognising the fact of increasing demand of education the policy encouraged the private sectors to provide educational services like governmental sectors. In this policy many reforms are proposed to bring changes in the Higher education system. Teacher education is no exception to this re-structuring and the

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policy proposes drastic measures for teacher training institutions as well as the training profession. Teachers are the integral parts of the education system. However, teacher in government schools are at the centre of criticism and quite often blamed for the poor performance of the students at elementary level (Atherton & Kingdom, 2010). The policy like other policies sets primacy how learners and teaching learning process would be perceived. The new education policy tends to reform teaching learning process as well as the teacher is going to have serious implications particularly for the future of elementary education in India.

Different aspects of Teacher Education

Different aspects of teacher education as stated by the new education policy are-

- As teacher education requires multidisciplinary inputs, and education high quality content as well as pedagogy, all education programmes must be conducted within composite multidisciplinary institutions. To this end, all multidisciplinary universities and colleges will aim to establish education departments which, beside carrying out cutting- edge research in various aspects of education, will also run B.Ed programmes, in collaboration with other departments such as philosophy, sociology, neuroscience, Indian languages, arts, music, history, literature, physical education, science and mathematics. Moreover, all stand-alone Teacher Education Institutions (TEIs) will be required to convert to multidisciplinary institutions by 2030, since they will have to offer the 4-year integrated teacher preparation programme.

- Teacher education is vital in creating a pool of school teachers that will shape the next generation. Teacher preparation is an activity that requires multidisciplinary perspective and knowledge, formation of dispositions and values, and development of practice under the best mentors. Teachers must be grounded in Indian values, languages, knowledge, ethos and traditions including tribal traditions, while also being well-versed in the latest advances in education and pedagogy.
- In order to improve and reach the levels of integrity and credibility required to restore the prestige of the teaching profession, the Regulatory System shall be empowered to take stringent action against substandard and dysfunctional TEIs that do not meet basic educational criteria, after giving one year for remedy of the breaches. By 2030, only educationally sound, multidisciplinary and integrated teacher education programmes shall be in force.
- The 4-year integrated B. Ed. offered by such multidisciplinary HEIs will, by 2030, become the minimal degree qualification for school teachers. The 4-year integrated B.Ed. will be dual-major holistic Bachelor's degree, in education as well as a specialised subject such as a language, history, music, mathematics, computer science, chemistry, economics, art, physical education etc. Beyond the teaching of cutting-edge pedagogy, the teacher education will include grounding in sociology, history, science, psychology, early childhood care and education, foundational literacy and numeracy, knowledge of India and its values/ethos/art/

traditions, and more. The HEI offering the 4-year integrated B.Ed. may also run a 2-year B.Ed., for students who have already received a Bachelor's degree in a specialised subject. A 1 year B.Ed. may also be offered for candidates who have received a 4-year undergraduate degree in a specialised subject. Scholarships for meritorious students will be established for the purpose of attracting outstanding candidates to the 4-year, and 2 year B.Ed. programmes.

- In order to maintain uniform standards for teacher education, the admission to pre-service teacher preparation programmes shall be through suitable subject and aptitude tests conducted by the National Testing Agency, and shall be standardised keeping in view the linguistic and cultural diversity of the country.
- The faculty profile in Departments of Education will necessarily aim to be diverse and but teaching/field/ research experience will be highly valued. Faculty with training in areas of social sciences that is directly relevant to school education.
- In-service continuous professional development for college and university teachers will continue through the existing institutional arrangements and ongoing initiatives. These will be strengthened and substantially expanded to meet the needs of enriched teaching-learning processes for quality education. The use of technology platforms such as SWAYAM/DIKSHA for online training of teachers will be encouraged, so that standardised training programmes can be administered to large number of teachers within a short span of time.

Objectives of the Study

- To study the responsibility of teachers for implementation of National Educational Policy 2020.
- To find out the issues and challenges to implement of New Education Policy 2020 in the field of teacher education.

Review of Related Literature

Boylu and Kardas (2020) conducted a study on the views of teachers and students on slang in teaching Turkish as a foreign language. Based on the findings of the study, it was concluded that the majority of teachers and students generally have a positive opinion about the learning. In addition to this result, teachers stated that this situation which students use without knowing the meaning of some words may cause problems in their social environment.

Yasmin and Rumi (2020) conducted a study on impact of Pre-primary Education on Children in Bangladesh. Results delineated that majority of the respondents consider that pre-primary education is important for children's early age learning to compete in this changing world and ensure better communication for young children.

Virgin and Bharati (2020) conducted a study on teachers' perception, plan, and implementation of portfolio assessment in students' writing assessment. From the results of analysis, the study revealed that both teachers had positive perception of portfolio assessment in students' writing assessment. That was indicated from their agreement and positive thoughts on portfolio development and implementation, its effectiveness as an educational tool and its influence on the instructional practices, teacher and students'

roles and responsibilities during the portfolio development.

Chanchal. R (2021) conducted a study on NEP 2020 and Teacher Education where the aim of the study is to reviews the NEP 2020 with a specific focus on the teacher education. This study examines and discusses how the new education policy attempts to bring extreme changes in the teacher education and attempts to improve teaching profession using the incentives such as performance-based promotions and tenure.

M. Maruthavanan (2020) conducted a study on the Awareness on New Education Policy (2019) among the Secondary School Teachers in Madurai District where the researchers want to find awareness on National Education Policy (2019) among secondary school teachers in Madurai District. National Education Policy (2019) draft released from the Government of India, and they gave two months for teachers, teacher educators, principals, and policymakers to submit their perceptions. In his study, he finds that mainly the awareness level is below average. Researcher finds the awareness according to the variable Gender, Location, Type of Institution, Years of Service and Type of Family.

Methodology

The qualitative method of study has been adopted to analyse the NEP 2020 regarding various aspects related to teacher education.

Sources of Data

Primary data is gathered from the draft of NEP 2020 and Secondary data are from various journals and websites.

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Findings and Discussion

The NEP 2020 that has been proposed but it is yet to be implemented properly. It is an ambitious move to revive the Indian education system with a modern approach. It talks about foundational literacy and numeracy and skill education to transform India to face 21st century challenges. The success of any education policy rests upon the belief and efforts of its fraternity. Educators must be proactive in understanding in detail the ethos, the aims, objectives and the motto of the policy and up skill themselves with rigorous continuous professional developmental programmes, trainings, participation in seminars and workshops at various level.

The successful implementation of the policy falls on those involved in drafting the National Curriculum Framework-curriculum, syllabus and the assessment and evaluation strategies. If educators fall short in their task, the NEP 2020 policy will fall by the wayside and millions of young people will struggle for suitable employment upon graduation. Hence, the government/school heads must support teachers by mapping a teacher education programme both in-service and pre-service which must be supported by policy makers of school education and the higher education. Furthermore, NEP 2020 emphasises the teachers' contribution, their sacrifice and efforts to uphold the dignity, respect and honour of this profession. This can be happen only if the policymakers consider creating an independent agency like Teacher Recruitment Board/ Indian Teaching Services on the lines of Indian Administrative Services or State Civil Services and speeding the recruitment of the teachers which is pending for about a decade.

Findings and Discussion

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Issues and Challenges of Teacher Education in NEP 2020

- The new national education policy has suggested many new methods of dealing with children of different age groups right from the pre-primary stage to higher education. Making such arrangements at each school and college to adopt such a holistic development for teachers might become an obstacle as they were used to old methods of delivering lectures. So, this shift from old methods to modern scenarios may prove a problem for both students and teachers. The students in our country cannot afford such grasping knowledge and the lack of resources would burden them and their patents.
- The multidisciplinary institutions will need to hire specific subject professors and teacher educators depending upon the requirement. Teacher educators need to teach specific age groups and hence training should be given accordingly to teacher educators.
- NCET is a supervisory body that panels the operative of the teacher education institutions and holds control over the quality of education there. It circles and continues the standards of education in these institutions. But in the past few years, teacher education institutions have so extremely increased in number that it becomes difficult to monitor all the institutions. Some of these institutions are compromising on quality and standards for the sake of monetary benefits only.
- Need of teachers teaching in multiple languages since schools will need teachers who can teach in multiple languages and have knowledge of new-age courses like

computational thinking, coding etc. introduced at the school level under NEP. B.Ed. course will also be changed accordingly.

Conclusion

Education gives a new shape to the individual and the nation as well. It is a well-known saying that a teacher is a nation-builder. No doubt a lot of stress is given to teacher-education courses in India. Unfortunately, still, there are several loopholes in the system. In light of NEP 2020, the time has come for Indian teachers to grab the opportunity and become makers of their intentions. They need to dream and work hard to achieve them. The National Educational Policy will play an important role in taking the education system to a new level and is extremely important in maintaining the quality of the education system. However, it is important to emphasise how quickly the implementation of the new education policy is possible and how the new education policy can be implemented by solving the various problems of the previous education before implementing it. Every good event happening to transform the future has some problems, but we should be ready as educators to face them and resolve them peacefully through knowledge only and not get demoralised from it but struggle to solve it. Nevertheless, the NEP 2020 will surely take us on a path of hope.

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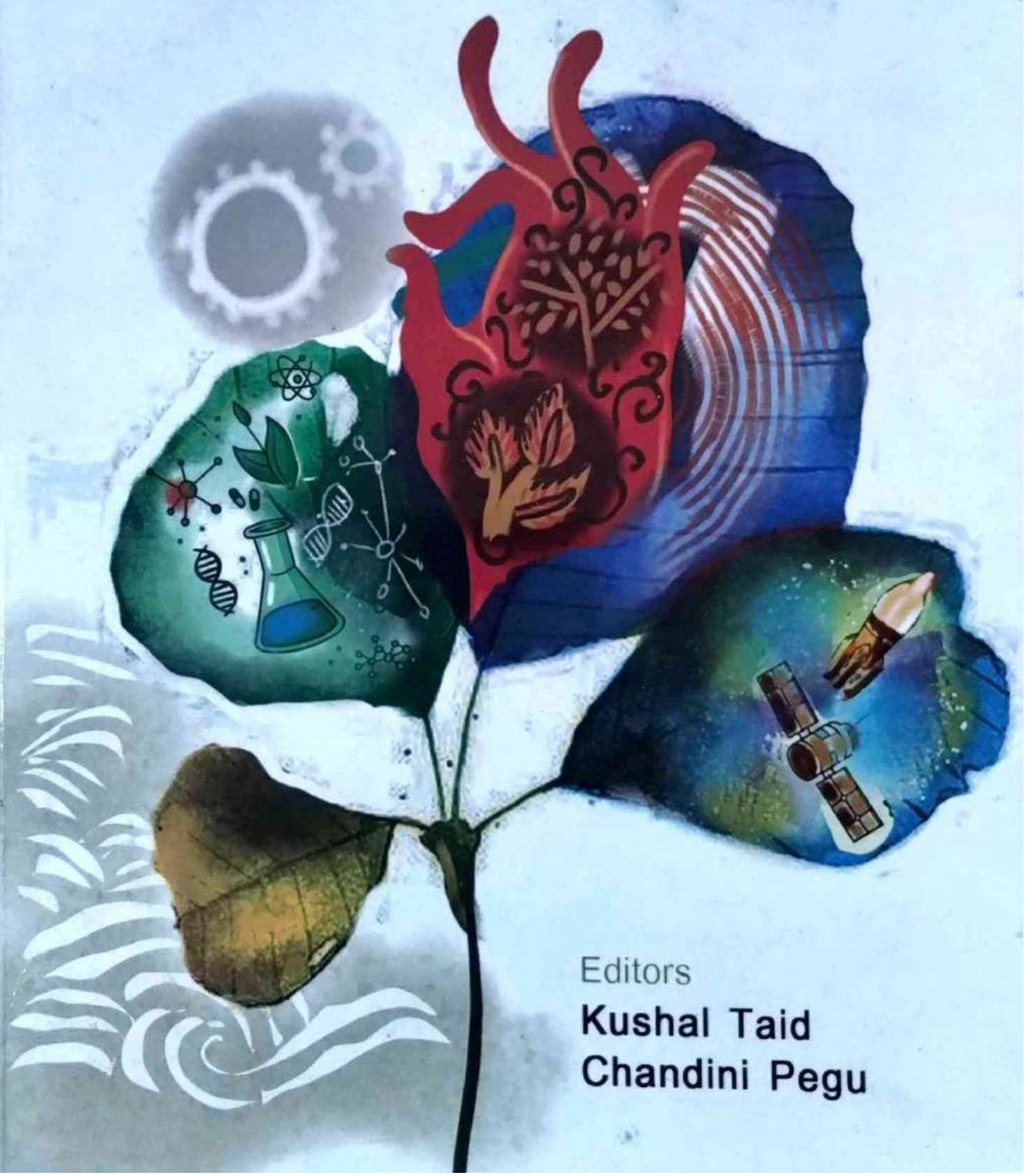
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KOLONG-KILING

কলং-কিলিং

Volume: VIII, December 2023
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Theme: National Education Policy, 2020



Editors
Kushal Taid
Chandini Pegu

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A Critical Study on the Challenges of Implementing National Education Policy 2020 with Special Reference to Early Childhood Care and Education

Bichitra Pegu*

Introduction

The foundational years of a child's life lay the cornerstone for their holistic development, particularly in the realms of cognition, social acumen, and emotional resilience. The narrative of Early Childhood Care and Education (ECCE) emerges as a pivotal chapter within the ambit of educational reform, underscored by the New Education Policy of 2020 (NEP 2020, hereafter). Acknowledging that over 85% of a child's cognitive architecture is constructed before the age of six, NEP 2020 orchestrates a comprehensive framework to fortify the early years with substantive care, learning, and development.

The NEP 2020 mirrors a significant shift in perspective, recognising the dearth of accessible and quality ECCE, especially among socio-economically disadvantaged

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demographics. A robust investment in ECCE emerges as a catalyst, not only fostering educational readiness for Grade 1 but nurturing a landscape where all young learners can engage and thrive within the educational paradigm. The policy blueprint outlines a roadmap that envisages the realisation of universal access to high-quality early childhood development, care, and education by the year 2030, ensuring a sturdy foundation for every child's educational journey.

Within the contours of ECCE, the policy delineates a multifaceted approach encompassing flexible, play-based, and inquiry-driven learning modules. Embracing a comprehensive spectrum, it integrates alphabets, numeracy, and creative expressions through arts, music, and drama, along with a concerted focus on social, ethical, and cognitive competencies. This holistic approach encapsulated within the National Curricular and Pedagogical Framework for Early Childhood Care and Education (NCPFECCE), aims to harness not just cognitive growth but also physical, emotional, and cultural facets, leveraging rich local traditions and global best practices. The NEP 2020 charts a roadmap for delivery mechanisms, advocating for an expanded and fortified network of early childhood education institutions, ranging from standalone Anganwadis to pre-primary schools co-located with primary schools. These institutions are poised to recruit and train teachers adept in ECCE curriculum and pedagogy, fostering an environment conducive to immersive and enriching early learning experiences.

The policy's foresight extends beyond mere infrastructure enhancement, aiming to elevate Anganwadi Centres into vibrant learning spaces, replete with enriched

environments and integrated activities. The envisioned synergy between Anganwadi Centres and primary schools seeks to smooth transitions, ensuring a seamless shift for children from the early learning setup to formal education. Additionally, NEP 2020 emphasises the introduction of "Preparatory Classes" or "Balavatikas" before Class 1, equipped with ECCE-qualified teachers and play-based learning methodologies.

Central to this transformative initiative is the upskilling of Anganwadi workers/teachers through tailored training programs aligned with the NCERT framework. These programs, facilitated through digital and distance modes, seek to augment ECCE qualifications, ensuring minimal disruption to their current roles while enhancing their pedagogical expertise. Furthermore, NEP 2020 extends the purview of ECCE to alternative schooling setups, including Ashramshalas in tribal-dominated areas. The confluence of efforts from the Ministries of HRD, Women and Child Development, Health and Family Welfare, and Tribal Affairs underscores a collaborative approach, steering the trajectory of early childhood care and education across the educational spectrum.

In essence, the strategic contours of NEP 2020 intertwine with the aspirations of fostering a generation that flourishes through an enriched and equitable foundation, embarking on their educational odyssey with enhanced readiness and robust developmental scaffolding.

Significance of the study

It is known that the first five years of life are critical to a child's learning and development. This is because a child's brain remains the most sensitive and more receptive to learning from age 3 to 5. Even many psychologists and physiologists

suggest that the more the brain is exercised in the early years, the more lasting impact it has on our learning abilities. Thus, the first few years of life form the central building blocks for a child's holistic growth and development.

Unfortunately, quality Early Childhood Care and Education are still not accessible to crores of young children in India. The current condition of education for children aged three to six years lies at two extremes. Pre-schools located in urban areas cover certain topics such as numbers up to 100 and letters from the alphabet from the curricula of Grades 1 and 2. On the other hand, Anganwadis in rural areas do not go beyond storytelling and teaching some specific alphabets or rhymes to little learners. We, as a society, have no idea about what we should teach this age group and how it should be taught. The negligence of Early Childhood Care and Education is visible in our pre-schools.

Keeping all these vital things in view, the NEP 2020 brings a strong focus on ECCE and includes it in the new 5+3+3+4 pedagogical structure in the form of the Foundational Stage. The current 10+2 structure does not cover children ages 3 to 6, as Class 1 begins at age 6. The new 5+3+3+4 structure, on the other hand, includes a strong base of Early Childhood Care and Education (ECCE) from the age of 3 to promote better overall learning, development, and well-being of children.

However, the intent and purpose of the NEP 2020 toward ECCE are long overdue, as the earlier policies and commissions have also envisaged its importance. For instance, the concept of Early Childhood Care and Education (ECCE) was first introduced in the National Policy on Education (NPE)

in 1986. But, with the fast-paced growth of technology, culture, communication, and rising interest in education, NPE 1986 failed to implement ECCE.

Objective of the study

a) To study and categorise the various initiatives introduced in the NEP 2020 specifically targeted towards Early Childhood Care and Education (ECCE).

b) To investigate the perceptions, understanding, and challenges regarding the Early Childhood Care and Education (ECCE) initiatives outlined in the NEP 2020 among Anganwadi workers in urban and rural areas of Jorhat district, Assam.

c) To analyse and elucidate the multifaceted challenges and potential prospects related to the effective implementation of Early Childhood Care and Education (ECCE) initiatives as outlined in the NEP 2020.

Data Collection Methodology

The investigator used the Descriptive Survey method of research study as per the need of the study.

Sample: For the present study, the investigator selected a representative sample of 50 Anganwadi workers from both urban and rural areas of Jorhat district, Assam.

Sampling technique: For the present study, the researcher used a Stratified Random Sampling technique to select the sample of the study.

Tool Used: The researcher used a self-constructed scale comprising 15 items with five response options (ranging from strongly agree to strongly disagree) was employed to gauge perceptions, understanding, and challenges related to NEP 2020's ECCE initiatives.

Scoring of the tool: The percentage of responses like agree, strongly agree, undecided, disagree, and strongly disagree against each statement is calculated.

Sources of Data: Both Primary and secondary sources were used. Primary sources encompassed Anganwadi workers from various districts of Assam, while secondary sources included research articles, journals, books, and online resources.

Administration of the scale: The scale was individually administered to Anganwadi workers by the researchers, providing clear instructions before data collection.

Data collection procedure: With the help of a self-constructed questionnaire, the primary data required for the study was collected personally by the researchers from 50 Anganwadi workers of the Jorhat district of Assam. The tool was personally administered to the Anganwadi Workers by the researcher, with clear-cut instructions provided to fill up the responses to the items of the tool. The filled-in tools were collected and systematically pooled for analyses.

Statistical Implication: Keeping in view the objectives of the research study, the researcher used a simple percentage analysis to interpret and analyse the raw data in line with the research study's objectives.

Analysis and Interpretation of data

Analysis for objective no 1:

The NEP 2020 has outlined several initiatives focused on Early Childhood Care and Education (ECCE):

Development of National Curricular and Pedagogical Framework (NCPFECCE): The NEP 2020 emphasises the creation of a comprehensive framework by NCERT, addressing children up to the age of 8. This framework

incorporates play-based learning, early literacy, numeracy, socio-emotional development, and cultural aspects, aligning with global best practices.

Universal Access to High-Quality ECCE: The policy stresses the importance of providing high-quality ECCE universally. It proposes the expansion and strengthening of early childhood education institutions, including standalone Anganwadi's, those co-located with primary schools, pre-primary schools, and standalone preschools.

Infrastructure and Training: To ensure quality, the NEP 2020 suggests strengthening Anganwadi Centres with better infrastructure, play equipment, and well-trained workers/ teachers. It proposes specialised training programs for these educators, with certificates or diplomas in ECCE. This training can be facilitated through digital and distance learning modes.

Integration and Transition Support: The policy focuses on smooth transitions, advocating for the integration of Anganwadi Centres into school complexes/clusters. It emphasises creating a smooth transition for children from Anganwadi to primary schools through activities like tours and interactions between students, teachers, and parents.

Preparatory Class: It introduces the concept of a "Preparatory Class" or "Balavatika" before Class 1, staffed by ECCE-qualified teachers. This class emphasises play-based learning and aims to develop cognitive, emotional, and psychomotor abilities along with early literacy and numeracy skills.

Inclusion in Specialised Schools: The NEP proposes the integration of ECCE into Ashramshalas in tribal-dominated areas and alternative schooling formats.

Multi-Ministry Collaboration: The responsibility for ECCE curriculum and pedagogy lies jointly with the Ministries of HRD, Women and Child Development (WCD), Health and Family Welfare (HFW), and Tribal Affairs. This collaboration ensures continuity and foundational aspects of education.

Continuous Monitoring and Guidance: A special joint task force will be formed to ensure continuous guidance and integration of ECCE into school education.

These initiatives collectively aim to provide universal access to high-quality ECCE, ensure the preparedness of children for formal schooling, and emphasise the importance of early childhood development in a holistic manner.

Analysis for Objective no 2:

To investigate the perceptions, understanding, and challenges regarding the Early Childhood Care and Education (ECCE) initiatives outlined in the NEP 2020 among Anganwadi workers in urban and rural areas of Jorhat district, Assam.

Table No. 1:

Level of status	Strongly Agree	Agree	Un-decided	Disagree	Strongly Disagree	Total respon-dent
No of Angan-wadi workers	10	20	5	10	5	50
Percentage of Angan wadi Workers	20%	40%	10%	20%	10%	100%

Existing Status of Anganwadi workers' perception of Early

Childhood Care and Education (ECCE) initiatives outlined in the NEP 2020 among Anganwadi workers in urban and rural areas of Jorhat district, Assam.

Table No. 2:

Level of status	Strongly Agree	Agree	Un-decided	Disagree	Strongly Disagree	Total respon-dent
No of Angan-wadi workers	8	15	12	10	5	50
Percentage of Angan-wadi Workers	16%	30%	24%	20%	10%	100%

Understanding of Early Childhood Care and Education (ECCE) initiatives outlined in the NEP 2020 among Anganwadi workers in urban and rural areas of Jorhat district, Assam

Table No. 3:

Level of status	Strongly Agree	Agree	Un-decided	Disagree	Strongly Disagree	Total respon-dent
No of Angan-wadi workers	12	18	8	7	5	50
Percentage of Angan-wadi Workers	24%	36%	16%	14%	10%	100%

Challenges regarding the Early Childhood Care and Education (ECCE) initiatives outlined in the NEP 2020 among Anganwadi

workers in urban and rural areas of Jorhat district, Assam.

The tables given above provide a comprehensive snapshot of Anganwadi workers' perceptions, understanding, and challenges associated with the Early Childhood Care and Education (ECCE) initiatives as outlined in the NEP 2020. These insights were gathered from both urban and rural areas of Jorhat district, Assam, encompassing a total of 50 respondents.

Perception of ECCE Initiatives

In assessing the existing perception of ECCE initiatives, 40% of Anganwadi workers agreed (20 workers) with the initiatives, followed by 20% strongly agreed (10 workers). However, a notable 20% disagreed (10 workers) with these initiatives, and the remaining 10% were undecided. This suggests a diverse range of viewpoints among the surveyed workers, with a significant proportion showing alignment with the outlined initiatives but also a substantial segment expressing reservations or uncertainty.

Understanding of ECCE Initiatives

Regarding the understanding of the ECCE initiatives, a significant proportion (30%) of Anganwadi workers indicated agreement (15 workers), while 16% strongly agreed (8 workers). However, an equally significant 20% disagreed (10 workers), paralleled by another 24% who remained undecided. This suggests a relatively higher level of uncertainty or lack of comprehension among the workers regarding the specifics or implications of these initiatives, despite a substantial percentage acknowledging or agreeing with them.

Challenges Associated with ECCE Initiatives

The data on challenges reveals interesting insights. A considerable 36% of Anganwadi workers agreed (18 workers) regarding the challenges associated with the ECCE initiatives, with an additional 24% strongly agreeing (12 workers). However, a smaller yet notable 14% disagreed (7 workers) with these challenges, while 10% remained undecided. This highlights a significant segment recognising and even strongly acknowledging the challenges linked to implementing these initiatives, potentially indicating practical concerns or perceived complexities in their execution.

Overall Implications

The data underscores a spectrum of perceptions, understanding, and acknowledged challenges among Anganwadi workers regarding the NEP 2020's ECCE initiatives in Jorhat district, Assam. While a considerable percentage aligns positively with the initiatives or recognises associated challenges, there remains a notable segment expressing disagreement or uncertainty, signifying potential areas for targeted interventions or enhanced communication to address concerns and facilitate a more unified understanding and acceptance of these initiatives within the Anganwadi workforce.

Analysis for Objective no 3:

Challenges in Implementation:

1. **Infrastructure and Resources:** Establishing quality infrastructure and providing adequate resources for ECCE centres can be challenging, especially in remote or economically disadvantaged areas.

2. **Teacher Training and Quality:** Ensuring a well-trained and qualified workforce for ECCE is crucial. Training programs need to be comprehensive and ongoing to maintain quality standards.
3. **Community Participation and Awareness:** Engaging parents and local communities in understanding the importance of ECCE and encouraging their active participation can be challenging.
4. **Equitable Access:** Ensuring equal access to ECCE for children from all socio-economic backgrounds, including marginalised communities, poses a challenge in a diverse state like Assam.
5. **Curriculum Development:** Developing a curriculum that aligns with NEP guidelines while being culturally relevant to Assam's diverse population might be complex.
6. **Teacher-child ratio:** Since the teacher-child ratio is not appropriate in some schools, it gets challenging for the teacher to manage so many children together. Every child in the class has different needs and catering to each of them can be a difficult task. It takes a lot of patience and effort to retain the kid's attention as they tend to get distracted easily.
7. **Pre-primary does not a have set curriculum:** The teachers not only have to work on the curriculum but also on its implementation by deciding for various activities, and observing and documenting the children's progress. Figuring out lesson plans that would work for all children becomes difficult as one need to consider the developmental needs of several children.

8. **Communicating with parents:** Keeping parents at par with their child's everyday learning and growth is one of the most important steps in the process of teaching toddlers. But equipped with so many other tasks at hand it is not easy to update the parents of every child. This part of their job requires a lot of time, energy, and patience.
9. **Low salary:** An early childhood educator earns a lower salary than professionals working in other jobs. The uneven balance between pay and the amount of workload is just another pressure point for the teachers.
10. **Lack of recognition and value:** The work that preschool teachers do is honest, humble, and crucial, as some of the most important cognitive developments in a child happen before the age of 5 years. The teachers are not just helping the parents but also laying down the initial bricks that will form the foundation of the skills and intellect that a child develops while growing up. But even though the work they do is important, early childhood educators are often underestimated, unrecognised, and unappreciated for the effort they put in.

Besides the above-mentioned points, Early Childhood Care and Education (ECCE) face various challenges that call for wide-ranging improvements. To ensure safety in places where Anganwadi and schools are together, we need to train teachers extensively, like with Vidya Pravesh, to guide Anganwadi staff and teach school teachers about childcare. We also need more teachers specifically for Anganwadi and Balvatikas due to shortages. Building better facilities, using

BALA concepts, and providing child-friendly materials are very important. It is also crucial to adjust meal programs and fill teacher gaps. There are not enough trained teachers in Anganwadi's, private nurseries, and pre-primary schools, which worsens the lack of proper facilities. In some Anganwadi's, there is an uneven mix of age groups, showing the need for focused help. Some private preschools focus too much on memorisation instead of all-around development. Finding solutions that cover all aspects is important for ECCE to improve.

Prospects

1. **Holistic Development:** NEP 2020 emphasises holistic development in ECCE, which could positively impact children's cognitive, social, emotional, and physical development.
2. **Language and Cultural Preservation:** Assam's rich cultural diversity can be integrated into the ECCE curriculum, preserving local languages and traditions.
3. **Technology Integration:** Leveraging technology for teacher training, educational materials, and monitoring could improve the quality of ECCE in Assam.
4. **Skill Development:** Early education focused on skill-building can contribute to better outcomes and prepare children for future education.
5. **Government Support:** If the government allocates sufficient resources and implements supportive policies, it could significantly enhance the success of ECCE programs in Assam.
6. **Reduced Learning Gaps:** Early interventions can mitigate learning disparities among children from diverse

backgrounds, ensuring a more equitable education system.

7. **Enhanced School Readiness:** Children benefit from ECCE by being better prepared for formal schooling, leading to improved academic performance and reduced dropout rates.

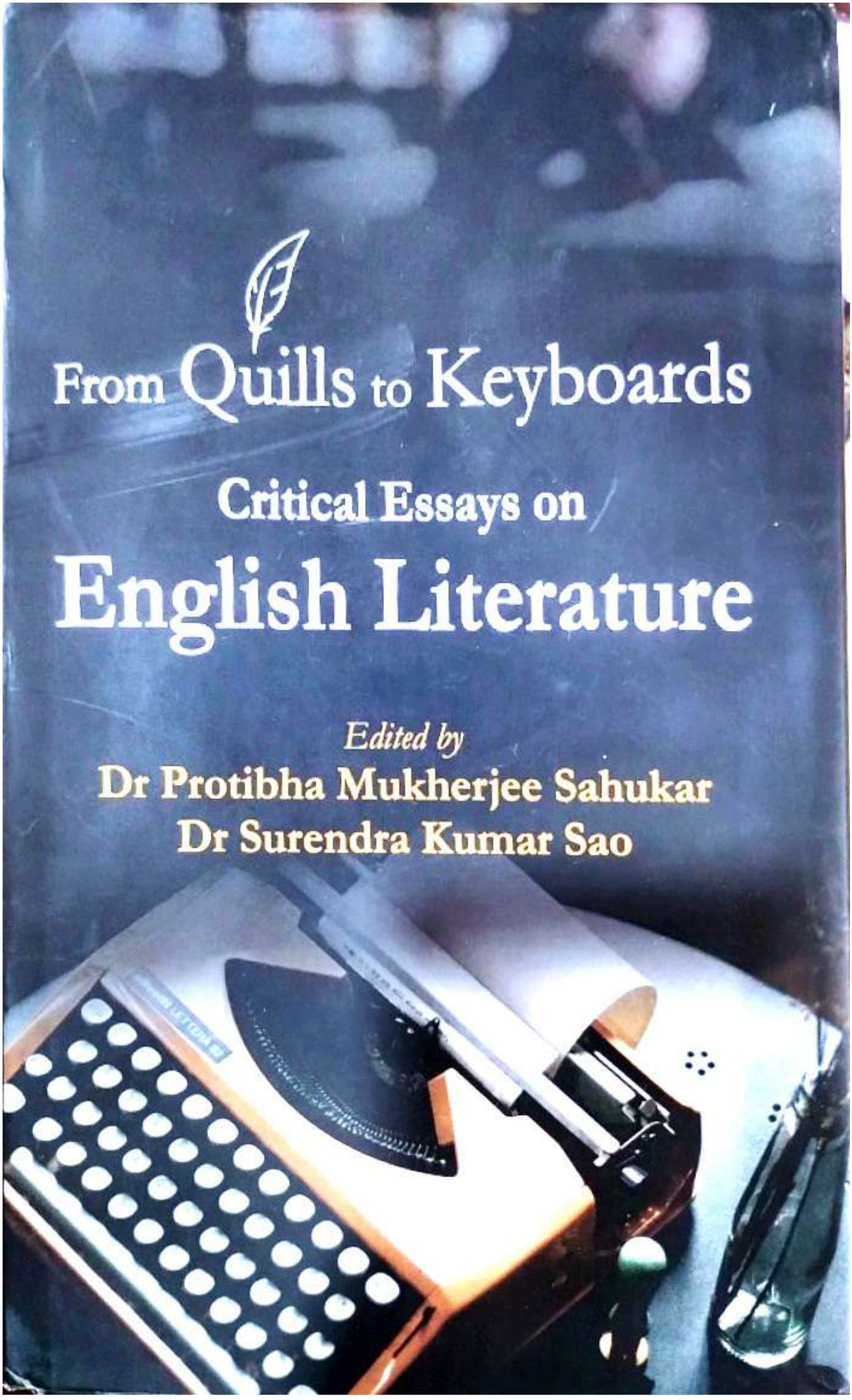
The ECCE program has the potential to offer wide-ranging developmental benefits. Healthier and better-prepared children entering schools could enhance overall education outcomes. Thus, the effective implementation of ECCE initiatives outlined in the NEP 2020 can pave the way for a more inclusive, innovative, and progressive education system with far-reaching positive impacts.

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Dr Protibha Mukherjee Sahukar
Dr Surendra Kumar Sao

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24

Saul Bellow and the Jewish American Literary Consciousness

Maitreyee Dutta

Ngũgĩ in his work, *Decolonising the Mind* highlighted the debate about the confusion regarding defining African Literature. Similarly, incomplete understanding and unsure definitions are also characteristic of the literature that is termed Jewish. Jewish literature often identified as being written by a Jewish writer is an entire pit of identity confusion that befuddles not just the ones setting the terminology but also the ones who are supposedly categorised by it.

The Jews or the Jewish people are seen as an ethno-religious group. They are of marked importance in the history of civilization that became an unforgettable presence in the Second World War where their very identity led to their extermination at the hands of Nazi Germany. As such, after World War II the idea of being a Jew or the Jewish condition has been a matter of great debate with multiple definitions and interpretations by a vast range of people. Some like Harold Bloom greatly disagreed with Jews being a special case and advocated for their existence being an example of humanity itself. George Steiner instead denoted the Jewish condition as an "irrevocable existential state or a treatable malady" (Brauner, 2). There are other theories where being a Jew is seen as a genetic inheritance whereas in some aspects seen as a consciousness and at times even a psychological state of mind. There as Brauner writes:

> Jewishness is an innate, inalienable property, for others a learned tradition; for some, a belief system, for others a cultural construct; for some a race, for others a religion; for some a nationality, for others a sensibility; for some a historical legacy, for others a metaphysical state. (Brauner, 3)

This ambiguous position of identity also results in a problematic position of what exactly can be considered Jewish

literature. The difficulty arises when there are writers who are born Jewish but have converted to other religions. Then there are those where Jewish sentiments are prevalent in their works but their mothers are not Jews. On top of that, some writers have the genetic inheritance of identity as a Jew but their works reflect no Jewish sentiments or ideals. As a result, in the case of Jewish writers, the definition is comparatively flexible as a whole range of variations can be found amongst the entire corpus. It is because of this conundrum that often the readership of Jewish fiction is credited with inventing or channelising the Jewishness, for Ilan Stavans argues that "what makes a book Jewish is neither its author nor its subject matter but its reader" (Stavans, 47). Thereby this abstract sense of definition aided by immigration as one of the central cores of Jewish American consciousness is markedly prevalent in the novels.

The Holocaust and the after effects, the war-torn consciousness of fear, death and cruelty; however are never prominent themes of American Jewish fiction. It finds more of an appearance in non-Jewish works and the post-war works which are termed Jewish often try to give an impression that there had been no such massive life-changing event in the past. Mark Schechner depicts this phenomenon by analysing that in American Jewish literature the Holocaust "was a hidden wound, shrouded in darkness and suffered in silence, felt everywhere but confronted virtually nowhere" (Schechner, 4). Yet in its absence, the holocaust had managed to bring about a shift in consciousness. Before the war, there had been the obsessive need to make the American culture their sole identity and engaging in prominent ideals like Marxism had resulted in many disregarding their Jewish roots and ancestry. After the war, there had been a realization of their roots and the repercussions a section of their population faced in Germany. This brought about a new interest and sense of identification with the "othered" past; with prominent figures like Irving Howe and Alfred Kazin bringing forth the idea of the American Jewish intellectual figure.

This post-Holocaust consciousness of American Jewish fiction is thereby marked by the tendency to gloss over the period; and pretend its non-existence. As a direct result of this wilful suppression, the novels are littered with distrust and antagonistic feelings towards nature or any sort of pastoral life. There is a marked aversion towards acceptance of any sort of

universal harmony between nature and man; inflicting the same distrust in the connection between man and man too. Instead, the Jewish consciousness brings forth a marked figure that is forever alienated from harmony with nature and his fellow beings. This Jewish anti-pastoral figure that dominates Jewish fiction is instead plagued by a sense of urban paranoia and homo-social desire from which he is alienated.

The Jewish American tapestry is also filled with a huge collection of names that have contributed to this discontinuous sense of identity that appears as an integral part of American literature. People like Paul Auster, Warren Adler, Isaac Asimov, Bernard Malamud, Saul Bellow, Philip Roth, Irvin Howe, Alfred Kazin, Aimee Bender, and J.D. Salinger are some of the prominent writers that have marked the growth and popularity of Jewish-American Literary consciousness. Even Gertrude Stein, a well-known presence in the literary sphere of post-World War II, belongs to Jewish inheritance. All the while as their ancestry and their connection to Jewish identity keep these writers apart, there is a parallel understanding between them that they are not an entirely different species. Instead, they too are just American writers who are simply Jewish in their ancestral origins. They consider themselves as a part of the American consciousness and Jewish American consciousness is just a facet to it. Thereby amongst this heated debate between who can be considered a Jewish writer and who cannot be considered one despite personal acceptance of being Jewish in their writing; Saul Bellow appears as a pivotal turn in the entire dual consciousness.

The Novel Prize for Literature awardee of 1976, Solomon Bellow or Saul Bellow is a massive presence in Jewish American fiction. Irving Howe in his work *World of our Fathers* defined the crux of a Jewish American writer by declaring it as tradition found in a sense of discontinuity. Howe reflects on Bellow's writing, for his brilliant talent of weaving an unmistakable Jewish presence in American consciousness, intertwining the tradition of the old with the existence and psychological awareness of being an American. Yet despite his repute, he had not been exempted from contempt regarding his novels and specifically the language he uses in them. A novelist and journalist Katherine Anne Porter had called Bellow's language a toxic mixture of academic and guttersnipe styles with fake Yiddish sentiments sowed throughout the novels.

Beginning his career as a writer in the *Partisan Review*,

he went on to write many novels like *The Dangling Man*, *The Adventures of Augie March* (1953), *Henderson the Rain King* (1959), *Humboldt's Gift* (1975), *Herzog* (1964), *Seize the Day* (1956), *Ravelstein* (2000) etc. His huge range of characters paint various shades of consciousness, some Jewish and some non-Jewish in ancestry as they march across a conundrum in trying to reconcile the various facets of humanity with society. Throughout his novels, the protagonists are alienated from the structured society and desperately long for a place to belong. Be it Jewish Herzog's pastoral fantasy or non-Jewish Henderson's desperate need to curb his wanting tendency; the protagonists in varied situations and different scenarios crave the security and emotional acceptance of belongingness.

Bellow thus dealt with the dual consciousness with an ambivalent attitude. His novels had Jewish and non-Jewish protagonists, building up and discussing the crisis that was born of Jewish consciousness and the American identity. Fine tuned to the particulars of the society there is a clear balance in his writings for he considers himself a Jew. He agrees that he has Jewish ancestry, and accepts his consciousness that he has inherited from his Jewish past but disagrees considering himself a Jewish writer.

Bellow had also experimented with female protagonists. *A Theft* (1989) is focused on the life of an urban female working woman Clara Velde as she makes her way through a hectic, mechanized life; troubled throughout by the dehumanized pattern that life attained in big cities. However, that does not mean that he idealizes rural life patterns. Antipathy towards nature also occurs in his novels which are targeted to diffuse the utopian myth of the rural. This stereotypical Jewish attitude twists into a parody in many of his works like *Humboldt's Gift*, *Ravelstein* etc. His incomplete novel, *Memoirs of a Bootlegger's Son* depicts this scenario through the perspective of the narrator's mother who viciously disagrees with moving to the rural countryside as there were no proper luxuries. She seemed to believe that moving to the country would turn the narrator into an illiterate cowherd.

His best acclaimed work to date is *Herzog* (1964) where he traces the life of a Jewish man Moses E. Herzog who suffers from a sense of hopelessness due to a mid-life crisis and deterioration of his marital life. An intellectual novel where there are many debates regarding theories and philosophies; what is interesting

to notice is that as the novel begins, Herzog begins an exercise of writing with a fanatic devotion and obsession to create his magnum opus, something possible only because he was hidden in the solitary landscape of the countryside. The description of the decrepit house nearly falling apart, sharing bread with rats and the overall degenerating country house he stays in is an allegory to his deteriorating mind. Insanity and rural nature are put in a plane of parallel status, thus following the convention of the Jewish American Novel.

Herzog falls prey to the cuckold Jew theme of novels as his wife begins an affair with Valentine Gersbach. Yet it does not fully align with that theme as there is an important element of male homo-social attraction for Valentine imitates Herzog a great deal for other than flattery, a need for sexual closeness can also be read into the actions of imitations that Valentine goes through finally finding a closure somewhat by engaging in an affair with Herzog's wife. In fact in one of his many letters Herzog even acknowledges that Valentine sought him in his wife's flesh.

Bellow's works also rotated around the vital theme of Americanization. The process of being an American by reconciling with the immigrant roots and the migration consciousness is central to the plots of the novels but, "what is always of utmost importance to the Bellovian hero is not the process of Americanization itself, but the even more difficult personal journey of mentchification" (Cappell, 55). Thereby his huge range of characters is of the Everyman framework where they try to reconcile themselves with the constantly changing society. His protagonists toe the line between cultures, races, disparity and settings only to finally attain a sense of being human or rather becoming human. Henderson in *Henderson the Rain King* for example ends up in African communities to finally reconcile his journey from having a rage to live to finally accepting the moments of life that depict a pure sense of living. He journeys from rage to acceptance; from becoming to being a human.

Thus, Bellow in a general understanding is almost humanistic in his writing. The way he uses the language to depict the Bellovian hero's adventures is mostly the first-person narrative where he weaves various flashbacks to the events of the past, constant juxtapositions of events and their repercussions on the psyche, interior monologues as well as vibrant anecdotes which culminate into rich experiences of self-acceptance or further

disillusion; ending in ambiguous routes that often do not offer any fixed closure.

Suffocated by urban paranoia, disillusioned by the present society, alienated from nature, haunted by immigrant consciousness, unable to reconcile with the unique viewpoint of being an American but also an outcast with Jewish ancestry; the characters that Bellow etch are vivid, multi-dimensional, chaotic as well as touchingly human in their experiences. Thereby, Bellow is seen by Howe as one of the genuine examples of the Jewish American literary consciousness which finds Saul Bellow at the very centre of its growth and evolution.

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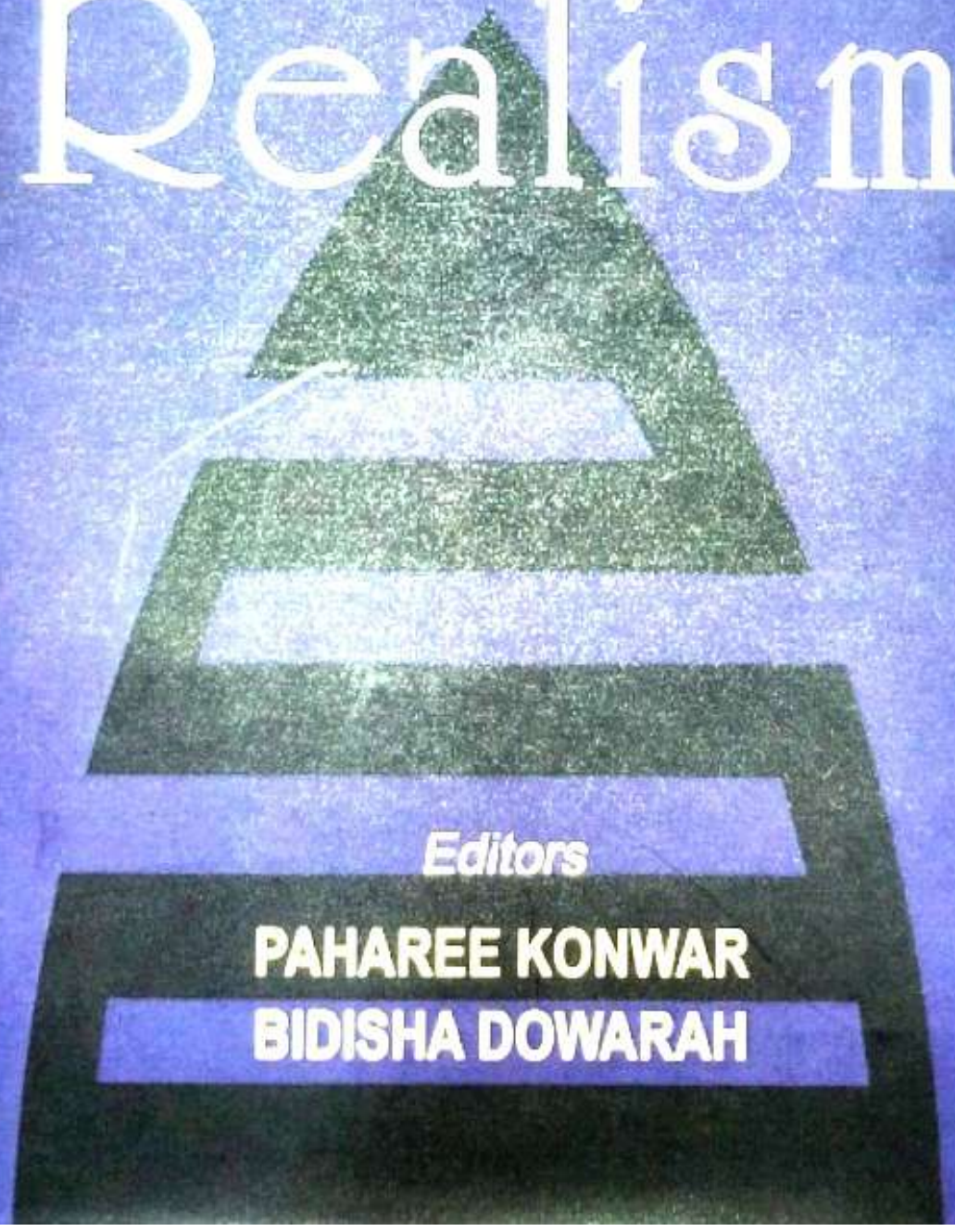
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Trends in Magic Realism



Editors

PAHAREE KONWAR

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Magic Realism in Nature's Revenge Narratives: Understanding Eco-Horror as Ecological Commentary

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Abstract :

Magic realism has a unique ability to weave together the real with the supernatural and the practical with fantasy in a manner that the distinguishing lines are blurred but the acceptance of such narratives do not falter. Thereby this chapter aims at understanding the nuances of this technique when used in films, especially in the case of Nature's Revenge/Retribution narratives. This genre of films focuses on ecological and social

commentary regarding the fatal consequences of human greed and exploitation of the environment giving a fatalistic tone to the plot, so as to raise environmental consciousness. Two films, Long Weekend (1978) directed by Colin Eggleston and The Last Winter (2006) directed by Larry Fessenden are chosen for the analysis of magic realism in the cinematic experience. These films are scrutinized to understand the impact of using this technique, and the symbolic narratives are juxtaposed to read the films as part of magic realism narratives.

Keywords : *Magic Realism in Films, Environment Consciousness, Nature's Revenge Films, Fatalistic Narratives, Symbolism and Setting.*

Magic realism is a literary genre that emerged during the 20th century. It consists of a unique ability to blur and transcend through the boundaries between reality and fantasy. It has its roots in Latin America, especially in the works of Borges and Carpentier. Gabriel García Márquez and Isabel Allende are other notable figures whose works include magic realism in their narratives. *One Hundred Years of Solitude* (1967) by Márquez is one such prominent text which beautifully weaves the ordinary with the extraordinary; highlighting the vivid narrative style of magic realism, through co-existence of the real with the supernatural. Thereby as Faris had insisted, one of the most essential components of magical realism is, "the existence of an 'irreducible element' that is unexplainable according to the laws of the universe" (102). This aids in crafting a contrasting relationship of acceptability entwined with fantastical elements without explanation; thus, maintaining the suspense of the narrative. Notable works of magic realism in literature include *The House of the Spirits* (1982) by Isabel Allende, Salman Rushdie's *Midnight's Children* (1981), *Like Water for Chocolate* (1989) by Laura Esquivel, *Beloved* (1987) by Toni Morrison etc. While it has become a major presence in literature, magic realism is also an integral element used in cinema. Thereby this chapter aims to

understand the use of magic realism in films; especially those that engage with ecological concerns.

The relationship that human beings share with nature is both serene and devious; beautiful and cruel; mutual and exploitative; and at times even violent and otherwise thoroughly submissive. It is a relationship that cannot be defined in a particular framework. Life is intertwined with nature and human beings belong to nature as well as construct their own nature. This chapter thereby explores the intertwined equation between magic realism and the genre known as Nature's Revenge Films, to understand the use of this technique in producing cinematic marvel.

Characteristics of Magic Realism

Magic Realism dabbles in blending the reality with the supernatural. As such there is a huge difference between realism and magic realism. As Arva had defined, the "former requires that the readers suspend their disbelief in the act of reading...the latter expects readers to accept- as opposed to ignore – the illusion of the fictional world as if it were a part of their experienced reality" (78). In a way it, "constitutes an attitude toward and a way of approaching reality – a reality that is rarely what it seems and is seldom perceived in the same way by subjects in different places or in different times" (68). The mundane and the supernatural have a harmonious relationship in the magic realism narrative. Zamora too opines that, "magical realism foregrounds illusionary status of its fictional world by requiring that the reader follow its dislocations and permutations" (501). The elements of fantasy are represented as ordinary occurrences giving a connotation that they are common to everyday life. As a hallmark of this genre; this blending results in a sense of wonder, all the while preserving a strong connection to the real world. Magic realism narratives also has a matter-of-fact presentation of magical elements such that they appear to be an inherent part of the world depicted in the story. Thereby in magical realism, "the world-view of the narrator and all characters accords with a world-view that is significantly different" (Watson 179).

This approach builds a rapport with the reader, creating a sense of believability in accepting the extraordinary as a natural part of the narrative. The boundaries between real and magical are blurred to such an extent that it becomes a challenging task to disentangle one from another; resulting in a pervading sense of ambiguity. This ambiguity gives space for exploration of complex themes and emotions; often using the fantastical elements to delve into topics otherwise considered impossible or unacceptable to explore. In a way, magic, "is the indispensable element by which the traumatic imagination re-arranges, reconstructs, and re-presents reality" (Arva, 68). Rich Symbolism is another prominent characteristic of such narratives. It is employed to ensure that ordinary objects of everyday life or casual and normal events begin to have a layered meaning with deeper connotations; thus, embracing symbolic meanings. This symbolism is both personal or cultural, at times, depending on the context. There is a sense of mystery that envelops such narratives. Magic realism encapsulates the mysterious and the inexplicable, often leading to uncertainty and ambiguity. This sense of mystery adds further depth to the narrative, giving the text hidden meanings. Furthermore, magic realism also has a unique narrative voice that is both authoritative and poetic. It is this voice that guides the reader through the tale in a dreamlike manner.

Magic realism remains a significant genre due to its cultural exploration. Many of these works are deeply rooted in the cultures and belief systems, providing a window for the reader to understand and analyze the beliefs, traditions, and folklore of various societies. The interesting equation of reality and fantasy empowers these narratives to offer deeper insights into cultural perspectives. Furthermore, they give an in-depth understanding of the human nature as the technique explores themes such as loss, depression, horror, love, desire as well as the human capacity for good and evil. The fantastical elements act as metaphors that evince various aspects of the human experience. The magical realist metaphor, thereby, according to Arva is "more real than

the real" (70). The notion of reality is also challenged by deftly questioning the ordinary understanding of the world, thus making the reader re-consider their perceptions. However, there is also an aesthetic appeal in such narratives that evoke wonder and allows a reader to transcend to otherworldly realms of imagination. By engaging the imagination, common conventional perspectives are challenged, encouraging a more tolerant and creative viewpoint. Apart from these aspects, magic realism also acts as a tool of social and political commentary, because, by juxtaposing the real with the supernatural; the absurdities and unfairness of the world can be pinpointed and brought to focus to create introspection in the readers for collective good.

Magic Realism in Cinema

This genre, thereby, has also gained prominence in the world of cinema for its ability to blend the ordinary with the extraordinary in a matter-of-fact manner proving well attuned "to thematize the collision of any incompatible categories" (Grzeda158). In cinema, this technique allows the exploration of complex and uncanny themes to create captivating and dreamlike worlds, thus catering to great emotional depth. Complex and convoluted emotions are depicted in a visually compelling manner, resulting in a sense of emotional resonance. By digging deeper into human psyche, it manages to offer a profound viewing experience. There is a large-scale visual splendour as such narratives demand stunning cinematography to thread together fantastical elements in a grand scale which provides a filmmaker with abundant opportunity to create a layered and symbolic storyline. In a way, visual imagery, "turns out to be more than just a representation of reality: it ends up as its appropriation by complete identification with it. The image, just like reality, cannot be questioned: it is the ultimate evidence of its existence. The image is reality" (Arva 63). There is also a sense of escapism and wonder, as it invites the viewer to suspend their disbelief and embrace the narrative with childlike wonder as the narrative

invests in building "emotionally relevant constructs" (Arva 75). Beyond this, the viewer is made to critically engage with the depiction to understand the symbolism and decode the ambiguity which propels deeper reflection and discussion thus furthering intellectual engagement with the narrative. Some examples of films using this technique include *Amélie* (2001) by Jean-Pierre Jeunet, *Pan's Labyrinth* (2006) and *The Shape of Water* (2017) by Guillermo del Toro, *Big Fish* (2003) by Tim Burton, *Eternal Sunshine of the Spotless Mind* (2004) by Michel Gondry etc.

Analysis of Magic Realism in Nature's Revenge Films

This section of films can be very well summarized by an African proverb – *The axe forgets; the tree remembers*. This genre focuses on the darker theme of revenge that the environment exacts on the perpetrators. Nature's revenge is a very enthralling yet intimidating concept as it breaks the happy illusion of a beautiful, motherly figure that the environment is often depicted as. Instead in these films, the environment is angry, malevolent and insidiously toxic as it manages to influence the physical setting as well as the psychological mind-set of the characters. Nature revenge films use the technique of magic realism with the aim of providing environmental commentary by creating a platform for exploration of important issues, like deforestation, pollution, exploitation of nature, animal cruelty etc. As Brox had opined, "Climate change necessitates bringing together past, present and future to make sense of the causes and consequences of an increasingly warming planet. The temporal flexibility of magical realism positions it to meet the representational challenge of slow ciolence" (143). Thereby as Murray and Heumann had mentioned, such films, "contribute to environmental arguments" (27). The supernatural elements also serve as allegorical tools used to convey important messages in a thorough manner. The personification of nature allows it to extract strong emotional responses from viewers as it taps into the primal fear of the infinite nature and the potential consequences of nature exerting revenge.

Symbolism and ambiguity prompts discussions and debates regarding human action and environmental sustainability. While the aesthetic quality is another edge to this depiction, the dream-like quality instead adds to the eerie and uncanny atmosphere that haunts the narrative and terrifies the psyche of the genre. This genre, is often termed as ecohorror. Rust and Soles, define ecohorror as "those instances in texts when nature strikes back against humans as punishment for environmental disruption" (509). Some prominent films of this genre are *Them!* (1954), *The Birds* (1963), *Frogs* (1972), *Night of the Lepus* (1972), *Jaws* (1975), *Squirm* (1976), *The Food of the Gods* (1976), *The Pack* (1977), *Day of the Animals* (1977), *Kingdom of the Spiders* (1977), *Swarm* (1978), *Alligator* (1980), *Deadly Eyes* (1982), *Black Sheep* (2006), *Ruins* (2008), *The Bay* (2012) etc. The films, chosen for the analysis in this chapter, are *Long Weekend* (1978) directed by Colin Eggleston and *The Last Winter* (2006) directed by Larry Fessenden. Both these films show the environment seeking revenge on human beings who are seen committing actions that harm the nature for their own benefit.

Long Weekend (1978)

In *Long Weekend*, Peter hits a Kangaroo on the road and instead of checking on it; simply drives over it. Both he and his wife pollute the environment and harm the flora and fauna of the beach where they go to try to settle their degrading relationship. Their actions culminate to a peak where the environment finally breaks out of the background setting to furiously tackle the miscreants and the end result lies in both of them being lured into a maze-like delusion of fear and danger due to which Peter ends up accidentally killing Marcia and is later ironically run over by a vehicle.

The film begins by juxtaposing glimpses of nature and modern-day human world of concrete and construction. The shots focus on parking lots, driveways and then on the plants in the bathtub, a woman harshly closing the blinds as if trying to keep

glimpses of nature out of sight, harsh sounds of birds etc. As the couple (protagonists/central characters) drive by, Peter throws the cigarette out and it ignites a fire. He also accidentally hits an animal and runs over it, without regret. On their way to the weekend vacation in Miranda Beach, Peter and Marcia stop by an inn where no one has ever heard of a beach by that name. The couple are accompanied by their pet dog Cricket who keeps on grunting and moaning all throughout; as if indicating a bad omen that is to come.Once the couple reach the beach, they unconcernedly cause further environmental damage with their lack of concern and overwhelming apathy towards the consequences of their actions. After setting up camp, they end up unnecessarily cutting trees, litter glass bottles in the water, dump their garbage around the beach as well use copious amounts of insecticides in the surroundings. Furthermore, they play games by shooting down birds. As the narrative proceeds, Peter and Marcia's rocky relationship further sours with resentment and toxicity as they are unable to let go of their issues with each other. Their deteriorating relationship is juxtaposed parallelly to their continuous actions that further harm and deteriorate the environment. Interestingly the camera keeps panning on the shot of an eagle's egg, using it as a symbol to highlight the aspect that the relationship between Peter and Marcia became destructive due to Marcia's abortion after she cheated on her husband. Beyond this, the failure of the weekend retreat is obvious because they are unable to rebuild their broken relationship and Peter takes his frustration out on the nature around him. This environmentally toxic man goes out to the sea and ends up killing a shark which he later finds out was a sea cow. The innocent animal is brutalized to death and the dead carcass is left on the beach; dead eyes staring up at the sky.

It is then that the tone of the film starts to change. The couple slowly but surely starts facing various external issues that start creating trouble in their camp. It starts small, with a large number of mosquitoes repeatedly irritating them. Then they discover that

the frosted food in the fridge all of a sudden had mould growing on it. Marcia ends up stealing the eagle's egg but the eagle attacks Peter. In a knee-jerk reaction, Marcia smashes the egg and blood splatters out of it, in a way signifying the murder of an innocent that destroyed their relationship and now the murder of another that has spelt the end of their lives. Peter and Marcia are then faced by a series of alarming incidents. Birds and other animals begin to perform repetitive attacks on them. They try to escape but the car does not start. A squirrel bites Peter with the dead Sea Cow's pup wailing like a human baby. Marcia is horrified and she leaves Peter behind to escape. As she drives, birds attack the car and red blood like substance splatter on the bonnet of the car. Peter keeps on trying to escape on foot but branches begin to seemingly fall off trees trying to bury him alive. Meanwhile the birds repeatedly slam onto the glass in a suicidal manner and finally crack it. In absolute panic, she gets out of the car and runs out into the stretch of darkness; the cinematic narrative emphasizing that "darkness is a fundamental and primary element for the creation of a suspenseful atmosphere" (Sanna 18). An irritated, and frustrated Peter reaches the beach where he shoots the dead carcass of the Sea Cow again. Immediately there is a sound of mournful howling which rises to a cacophony. Sounds of flapping of wings, creaking of tree branches and wailing sounds of various animals fill the atmosphere. Birds attack him but he keeps shooting at them relentlessly. As the bullets end, he uses a bow and shoots in the dark. The very next second, the atmosphere stabilizes. The birds and animals leave and the sounds disappear. Peter is confused and scared at the sudden change. It is in the next morning when he discovers Marcia's dead body speared through the very arrow he had shot in the dark. It is there that he sees the dead Sea Cow carcass magically appear in front of his eyes. Wherever he runs, the carcass follows him; dangling like an albatross around his neck. Frustrated he burns the carcass and drives off on the car. However, the roads are blocked by fallen trees and the car gets stuck on due to mud and dirt. He gets out of

the car and tries to escape but immediately the cacophony rises again and sounds of animals chase him. From reptiles to birds to getting stuck into gigantic spider webs; he is haunted and hunted in all spheres as the atmosphere steadily grows darker. He finally reaches the main road and feels relief seep through him. He sees a vehicle driving towards him and tries to get a lift. But at that moment a bird disrupts the driver's attention, and in that fraction of second, the driver swerves the truck which was ferrying cattle, and runs over him, giving an ironical conclusion to the narrative.

***The Last Winter* (2006)**

The second film, *The Last Winter* focuses on an advance team of a multinational oil company who go to a national wildlife refuge in arctic Alaska to drill the permafrost for oil. Things end up getting messier as the setting and ambience keep on alluding to some kind of abnormal happening in the scenario. An environmentalist, Hoffman is the first to realize that nature is up to her revenge and as expected his warnings are taken with a pinch of salt. In the land that has remained frozen for ages, sour gas slowly creeps up to the surface, slowly attacking their mental stability and then corroding their physical body. In the last part of the film, ghosts of the exploited fragments of nature appear based on the Wendigo folklore and feast on the human beings.

The film is set in an icy backdrop in Alaska based on an oil expedition by digging through the permafrost and exploiting the tundra. The camera pans to long shots of the infinite icy land. Based on this backdrop, two characters of the team Ed Pollock and Hoffman remain at odds due to difference in viewpoints regarding tackling of the expedition. After an ice blizzard, Pollock wants to bring Roller Guns which one member believes will damage the tundra of the area. Another team member Maxwell returns to the control room but his behaviour is puzzling for his teammates. Meanwhile Hoffman is aware that things are not stable and tries his best to explain it to the others who barely listen to him. Elliot, however chances on some documents which had some

comments written by Hoffman in the margins where he had mentioned that this was probably the last winter. Elliot is freaked out as he reads that in all possibility there was no way to return home and realizes the truth about Hoffman's suspicion that whatever they are trying to find and pull out of the earth may actually have consequences that threaten human survival. Interestingly as this realization sets in, he goes out and hears something bubbling in the ground. The sinister atmosphere deepens.

Meanwhile Maxwell keeps getting nosebleeds and is not eating well. Hoffman tries to help him but Maxwell hauntedly says they are all grave robbers and the ghosts of all life is coming back. He keeps on muttering wildly with his eyes fixed on the distance that there is a force out there that will drive them back. That night Maxwell goes out to face the elements naked. The teammates try to locate him but their connection systems are broken again. They find his body in the morning with his eyes gouged out and two birds sitting nearby feasting on it. The team members get hold of a video he shot just before his death where they glimpse something sinister lurking in the background. Hoffman realises that it is a ghost spirit –Wendigo, thus asserting into narrative that the "monster figure personifies contemporary anxieties about climate change" (Brox 146). Slowly but surely, the team members start to deteriorate both physically as well as mentally. Motor injures his hands but still keeps working in a maniacal manner getting blood everywhere. Hoffman comes to the conclusion that drilling the permafrost had released an atmospheric malady of H2S which like a low level but contagious virus had been frozen under the permafrost for more than 10,000 years. Hoffman joins the dots and realizes that the leaking gas has been causing hallucinations in the minds of everyone. Freak accidents start occurring as they try to escape but their plane catches fire. Most accidents kill the majority of the team and it is then that spectral creatures of the exploited come up as Wendigo spirits finally killing both Hoffman and Pollock. The last

remaining member of the team Abby survives; waking all alone in a hospital with news regarding rapidly occurring natural disasters being revealed in television. It was as if nature had reached its limits as "ecological sins of the past emerge in present forms" (Brox 147) and this was truly the last Winter of humanity.

Conclusion

The two films operate on Nature's sentient actions after the last limit of balance is broken. In the first film, the narrative operates on a sense of irony as Peter who had run over a Kangaroo is also killed by a vehicle carrying cattle running over him. Marcia smashes the eagle's egg and it is the mother Eagle distracts that her while driving; such that she escapes to the woods where she is accidentally killed by Peter. While this film has abundance of life forms in the shape of animals and plants filling up the narrative spaces, the second film has a barren setting of absolute emptiness except the white icy terrain that haunts the characters. The Wendigo Folklore and the ghosts of the exploited are weaved into the scientific consequences of the expedition. Nature's revenge comes in form of the sour gas which corrodes the psyche of the characters giving rise to "...half-articulated fear...vulnerability along with an archaic horror" (Jameson 304) and retribution begins with the melting of the permafrost.

Magic realism, thus blurs the boundaries between reality and fantasy that challenges conventional notions of reality in the two films. In a way such narratives are a testament to the enduring power human imagination for it invites the mysterious, the inexplicable, and the extraordinary; embracing the intensity of the human experience catering to the limitless possibility of narratives and their depiction. The captivating cinematic experience, thus transports the viewers to the world of visual narrative. Nature revenge films definitely gain an upper hand in this technique as they blend environmental themes with supernatural elements of fatal consequences. They encourage

reflection on ecological issues and role of humanity in the hierarchy of the natural world. These films on karmic retribution offer powerful cinematic platform to explore the consequences of environmental degradation and the potential for nature to exact its own form of revenge, thus contributing to both the artistic and intellectual exploration of such themes.

The environment is synonymous to life. It is not possible to talk about one without the support of the other. This propels the realization of such narratives that environment can easily extract revenge from human beings and emphasizes the realization that humans are minuscule and powerless in front of the infinite sublime nature. It is this realization and core understanding that gives space for magic realism to enrapture the audience in this genre by equally balancing the real and the uncanny.

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HUMAN RIGHTS, GENDER AND ENVIRONMENT

PART - II

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Human Rights and Gender Equality in Buddhism

Limisha Bora

Introduction

Human rights are rights inherent to all human beings, regardless of race, sex, nationality, ethnicity, language, religion or any other status. Human rights include the right to life and liberty, freedom from slavery and torture, freedom of opinion and expression, the right to work and education and many more. All individuals are equal as human beings and by virtue of the inherent dignity of each human person. Gender equality, a fundamental human right is essential to achieve peaceful societies, with full human potential and sustainable development. Gender equality is the state in which access to rights or opportunities is unaffected by gender. A quick look into the literature on the theme showed that Buddhism and human rights do not fit together as easily as conventional wisdom might assume. Both realms have their own reasoning- a particular non-theistic religious reasoning and a secular reasoning, respectively. Whereas the former is based on 2500 years of traditions that developed in various Buddhist schools and are even Asia embedded (or not embedded) in at least ten different legal systems, the latter is often referred to as a result of a certain breaking with traditional cultures and is thus described as a phenomenon of modernities, most often developed in stable democracies. Although there appears to be quite a gap that needs to be bridged in order to bring Buddhism and human rights together at one table, a very prominent interest is already shared in both discourses, namely the wish to eliminate suffering. Human

rights discourses among Buddhist communities are discovered as an expedient means to protect individuals against powerful institutions threatening or suppressing from the outside and from within. Both females and males are seen as having the same potential for attaining nirvâGa, and it is this which persuaded the Buddha, after initial hesitation, to found an order of nuns (bhikkhunîs) as well as monks (bhikkhus).

Methodology

The method of this research paper is descriptive in nature and this paper is based on both primary and secondary sources. The data are basically collected from various books, journals, research papers etc.

Objectives

The main objective of this paper is to study about:

1. To study about the rights of all human being in Buddhist perspective.
2. To find out the equal importance of gender in Buddhism.
3. To understand the role of woman in Buddhist philosophy.

Human Rights in Buddhism

The intensive correlation between human rights discourse and human rights practice would no longer need a normative justification. In fact, a description of their social genesis and constitutions as well as their emergence within the juridical and ethical context would suffice. With such a phenomenology of human rights genesis it could be demonstrated that human rights already commence in the relationship to the other and while encountering the latter. Human rights can only form and articulate themselves in the shape of requirements and pleas directed at some other in an unrecognized and unnameable way. The most important questions that Buddhism raises and solves are regarding the nature of man, the human predicament and the salvation of mankind from suffering. These questions are no less metaphysical, though they lead to practical solutions of the problems of life. The Buddha did not raise metaphysical questions for their own sake but for bringing out their practical solutions. Therefore the practical orientation of the Buddhist metaphysics cannot easily be missed. What is, however, important is that Buddhism earnestly

defines human nature and its predicament before offering a solution to the problems. Thus though Buddhism adheres speculative and idle metaphysics, it cannot but rely on its own metaphysical presuppositions about human existence, its causal antecedents and the pervasive nature of human suffering and the possibility of its cessation.

Lord Buddha was the first person in the world who proclaimed: One is indeed one's own master, how could anyone else be one's master? (Attqhi attano natho kohi natho parosiyq). He further said, Tathqgatas or Buddha can only show the path and you will have to make efforts yourself to reach your goal. He told that one's mind (mana) is the forerunner of one's action. Therefore one who wants to lead a peaceful and happy life should keep one's mind pure and free from ignorance.

Although all religions claim that they are humanitarian, but in our view Buddhism surpasses all other religions in this regard. Its broad-mindedness and liberality remove all hindrances in the way of adapting and following Buddhism. Factors like caste, creed, age, sex, nationality and rituals find no place in Buddhism. This shows the profound altruistic elements in Buddhism. Grace and compassion are the hallmarks of Lord Buddha's personality and preaching and it is due to this fact that his Dhamma has crossed the apparently insurmountable geographical and national boundaries and captured the imagination of the whole world. More and more people enlightened as well as lay are being drawn to Buddhist's philosophy of compassion and brotherhood.

An idea of the development of human rights in ancient Nepal, an understanding of human rights in Hindu-Buddhist perspective is essential. In case of Nepal the relevance of this context is accentuated by the fact that Nepal has a syncretic cultural pattern which sets it off a country of distinct value wrought by the intricate intermixing and blending in beliefs as well as in practices of Hinduism, Buddhism and Shamanism. The concept of human rights rests on the bedrock of human civilizations and culture, its manifestations, however, are seen through a particular viewpoint built on the subjectivities and practices of a people or

a group of people. The diversity of cultures and civilizations, beliefs and traditions, history and aspirations reflects in the politico-legal system give rise to ever-changing meaning to such terms as "human rights" and "fundamental freedoms". It is in this context, the notion ideas, and institution of the human rights has been studied in this work in order to grasp its meaning in relation to the Hindu-Buddhist culture.

The concept of dharma holds the key to the understanding of human rights of Hindu-Buddhist origin. The underlying central idea of dharma is that a human being though a creature of the evolutionary process, is distinguished from other animals' species by their endowment of reflective capacity which enables them to discriminate between the Good and the Evil. Humans can exercise their free-will in choosing the right as against wrong. Human rights which are assumed to be fundamental to the very existence of human life, in individual or collective form therefore, in the Hindu-Buddhist context, must imply dharma. The Hindu-Buddhist society is built on the foundation of dharma.

Buddhism originated in caste based society. As per doctrine of Buddhism, there is no self means all are equal in most profound sense. Similar to Christian doctrine that all men are created equal, Buddhism doctrine provides ground for natural rights, except incarnation of this concept in express terminology. Buddhism is as such committed to the cause of human rights. Many of the rights and liberties spelt out in human rights charters are present in either expressed or implied form in moral teachings of Buddha. Also the prohibitions of Buddhism coincide with those of the various human rights manifestoes, which may be regarded as translation of religious percepts into the language of rights. Five percepts in Buddhism are fundamental principles for promoting and perpetuating human welfare, peace and justice in form of fivefold disciplinary code for man to maintain justice in society. An intimate and vital relationship of the Buddhist norm or Dhamma is there with that of human rights. In Buddhism human rights issue is ancillary to the larger or more basic issue of human nature and the concept of human rights is a legal extension of human nature. It is crystallization and formalization of the mutual

respect and concern of all persons, stemming from human nature and hence human rights are grounded in human nature.

Gender Equality in Buddhism

Buddhism sees all human beings as equal in dignity and rights irrespective of considerations such as caste, race, color, creed and gender etc. The Buddha pointed out that, whereas in the case of the plants and animal kingdoms there are many species and marks by which they could be distinguished, in the case of man there are no such species and no such marks. Placing man and woman on the same pedestal, Buddhism does not recognize rights and freedoms for the male which cannot be extended to the female. Indeed, as borne out by the Therîgâthâ woman actually enjoyed a high degree of intellectual freedom under Buddhism, being able thereby to gain spiritual advancement on an equal basis. The Buddha clearly held the view that one's sex, like one's caste, presented no barrier to attaining the Buddhist goal of liberation. Buddhism also extends to followers of all other religions the rights and freedoms that Buddhist would legitimately claim for themselves. Consequently, the exercise by an individual of his or her rights and freedoms is subject to the recognition of the rights and freedoms of others.

Based on the theories of Buddha-nature, emptiness and causality, Master Taixu pointed out that all sentient beings "have the potential of achieving the highest level of consciousness," so "in this respect alone, all things are equal." Applying this theory of emptiness to life, we know that everything in life results from conditions. Conditions themselves impact one another interchangeably. Their intrinsic nature is also empty. From here, we can "see life is the most equal." According to the Buddhist law of cause and effect, "all things in the world" are essentially the products of conditions, all of which have innate and universal "causality". At the same time, it is precisely because of the existence of "causality" that everything is completely equal. Based on these three aspects of the theory of equality, Master Taixu further pointed out that men and women are considered as one part of all living beings in the world. Both generally encompass the Buddha-nature and cannot possibly transcend the constraints

of emptiness and causality. Therefore, men and women are absolutely equal in their Buddha-nature without any distinction.

Both females and males are seen as having the same potential for attaining nirvâGa, and it is this which persuaded the Buddha, after initial hesitation, to found an order of nuns (bhikkhunîs) as well as monks (bhikkhus). His hesitation may have been due to its going against the existing view of the position of women in society, or concern about ribald accusations about the relationship of monks and nuns. In any case, he agreed on condition that nuns should follow certain extra rules. Along with the fact that marriage is not a religious obligation in Buddhism, the existence of the order of nuns has helped encourage, in Buddhist societies, a respect for the status of the unmarried woman as an independent agent in her own right. Within marriage, the leader of a household is usually a man, but it can be a woman and Buddhist women, married and single, are often active in trade and commerce.

Through reflecting upon the root causes of inequality, female Buddhists of the Pure Bodhi Vihara advocated for gender equality based on the fundamental teachings of Buddha-nature and emptiness. Being a critical component of society, Buddhism should closely interact with the social trend of increasing gender equality in all aspects of society and should actively promote the attainment of gender equality.

Role of woman in Buddhist philosophy

Buddhism gave woman a platform; a woman could not reach the status of Buddha regardless of her level of enlightenment. This was because their bodies gave birth, making them forever tied to the physical cycle of life. The only way for a woman to achieve the status of Buddha is through reincarnation. It was found in many Buddhist texts that an advanced follower may transform into a man to achieve such ranking. It wasn't until later that a woman was believed capable of achieving Nirvâna. Though the title of Buddha could not be reached, ancient texts present modern scholars with an idea of how women in that time period thought, wrote and acted. Mahapajapati Gotami was the first woman to be ordained as a nun. There was initial hesitation, but the Buddha understood equal rights were more important than disrupting the

patriarchal views of society. Women were acknowledged by the Buddha to achieve nirvâna, which was his motivation to welcome women. Overtime, more women were inducted as bhikkhuni, Buddhist nuns. Even though women were permitted, they had more vows than their male counterparts and stricter rules.

In order to protect their status in the long term, female practitioners need to transcend the gender inequality that has been imposed upon them and create the causes that generate an equal status to male practitioners. This need to promote gender equality in Buddhism is inevitable. The female Buddhists of the Pure Bodhi Vihara exemplify the reforms required for the promotion of gender equality by having the courage to take the initiative of removing their own shortcomings. These reforms are guided by three ground rules:

- To ensure the rigorous compliance of upholding precepts through strict entrance selection.
- To preach the Dharma by in-depth study of Buddhist teachings.
- To maintain the long-term development of the monastic community through engaging in self-sustaining financial activities.

As a result of the structural, educational, and financial reforms, female practitioners managed to eradicate historical biases, pursued gender equality, and remarkably improved the status of female practitioners.

The role of women in Buddhism could be considered in several ways. We can, for instance, compare the position accorded to woman in both the religious and the secular life in India before the Buddha's time with that after the establishment of Buddhism and consider whether the Buddha's teaching resulted in a change radical or otherwise. We can see where the Buddha's teaching accords to women a position different to that accorded to men, as is the case in many other religious. We may consider whether the accident of the sex of one's birth helps or retards progress on the Buddha's path, and indeed whether gender is itself a chance event or caused by pre-existing factors. The part played by women in the early history of Buddhism, notably during the Buddha's own

time, could be considered as providing a clue to the place accorded to women in Buddhism. In this connection the events surrounding the establishment of the Bhikkhuni order need to be re-examined, as there is a measure of misunderstanding on the question. The influence of Buddhism on the position of women in the countries where Buddhism became a living presence could be highlighted. In this connection the significant facts pertaining to the mission of Sanghamittâ to Sri Lanka deserves notice. Finally the position of women in Buddhism could be contrasted with that accorded to women in the other great religious traditions of the modern world.

Conclusion

The above discussion can be shows that the Buddhist philosophy gives importance on human rights as well as gender equality and the role of women. Buddhism states that only humans can decide if they want to go to war or if they choose to live in peace. Buddhism teaches that the future has not been already written and that humans can give it shape. In Buddhism, all human beings have equal rights, and all are entitled to choose their path in life. The idea of gender equality in Buddhism was just beginning during the Republican Era. In the later phase, gender equality in Taiwan and the Mainland followed this directive and went deeper and wider. Taiwanese benefited from the strong rise of Buddhist women's groups. In order to stimulate the participation and awareness of women, the concept of gender equality was promoted further, with a more open, inclusive and encouraging attitude. With the continuous development of Buddhist women, the idea of gender equality became a general consensus within Buddhism.

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Gender Equality and Human Rights

Lawani Sharma

Introduction

Equality is about ensuring that every individual has an equal opportunity to make the most of their lives and talents. Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world. Equality does not mean that women's and men's rights, responsibility and opportunities not depend on whether they are born male or female. It means equality in opportunities for women, man and transgender people in the field of education, healthcare, economic resources, employment, leadership positions, participation in political and decision-making process and contributing towards economic, political and social development of a nation. Gender equality that provides a level playing field for men and women so that out comes are a precondition for ensuring gender equality and human rights. Gender discrimination is always against women or transgender even men are equally vulnerable. Gender equality is not issue of women alone but it concerns all human beings irrespective of gender.

Methodology

The method used here is description in nature and the information for this paper is collects from secondary sources i.e. Books, Journal, internet etc.

Objectives

- To know about gender equality and human rights.
- Issues and challenges for women.
- Causes of gender inequality.

- Consequences of Human Rights violence against women.

Gender equality

Gender is an important consideration in development. It is a way a looking at how social norms and power structures impact on the lives and opportunities available to deferent groups of men and women. Gender equality is intrinsic intrinsically linked to sustainable development and is vital to the realization of human rights for all. Equality between man and women exists when both sexes are able to share equality in the distribution of power and influence, have equal opportunity for financial independence through work or through setting up business, enjoy equal access to education and the opportunity to develop personal ambitions, interests; share responsibility for the home and children and are completely free from pressure or force intimidation and gender based violence both at work and at home.

Within the context of population and development programmes, gender equality is critical because it will enable women and men to make decision that impact more possibility on their own sexual and reproductive health as well as that of their spouses and families. Decision making of births use of contraception and recourse to harmful practices stands to be improved with the achievement of gender equality.

Human Rights

Human Rights are rights we have simply because we exist as human beings-

These universal rights are inherent to us all, regardless of nationality, sex, national or ethnic origin, colour, religion, language or any other status .

The Universal Declaration of Human Rights (UDHR) adopted by the UN General Assembly in 1948 was the first legal documents to set out the fundamental human rights to be universally protected

Gender Equality and Human Right

Article 14- equal rights and opportunities for men and women in the political, economic and social sphere, article 15 prohibition of discrimination on the ground of sex, religion, caste etc. Article 16- provides for equality of opportunity in the matter

of public appointments, Article 39- explains the state to provide an adequate means of livelihood to men and women and Equal pay for equal work. Article 42- state to ensure the provision for just and human condition of work and maternity relief, Article 51v (A) (C) fundamental duty on every citizen to renounce the practices derogatory to the dignity of women. The Universal deliration of Human Rights like the International Covenant of Economic, social and cultural Rights, 1966 and the International Covenant of social and political Rights, 1966 lay stress on equality between men and women. The convention on the Elimination of All forms of discrimination against women and the Beijing Declaration, 2030 Agenda for sustainable development have acknowledged that gender equality and empowerment of women is necessary for all around development. (United Nations office on Drugs and crime – 2019)

A Separate ministry was established in 2006 to boost employability of women –

- Maternity Benefit it Aet,2017: It allows for pregnant Women to take leave for a total of 26 weeks out of which up to 8 weeks can be claimed before delivery
- Sexual Harassment of women at work place Act 2013: It has been enacted covering all the women, in spite of their age and employment status, and protects them from sexual harassment at work places, in both the public and private sectors of the industry where the women are employed.
- Social security code, code on occupational safety, Health and working conditions code, and Industrial Relations code, 2020: Under the new codes, women have to be permitted to work in every sector at night , but it has to be ensured that provision for their security they work at night.
- Beti Bochao Beti Padhao, one stop centre (OSC) Scheme, Ujjawala scheme are some the initiatives launched by the government to address the issue of gender inequality

Issues and challenges faced by women-

The culture and tradition of India is considered as old and great all over the all over the world where people used to worship various female goddesses, saints and poets. Indian is also a

powerful nation and famous worldwide for being the largest democracy in the world however, women backwardness is also very clear in the Indian society because of the social issues, problems and lots of the restrictions against women in the Indian Society generally face problems of sex discrimination, high percentage of illiteracy, female infanticide, dowry system etc. Earlier women were facing problems like child marriage, sati pratha, parda pratha, restriction to widow remarriage, widows exploitation, devadasi system etc. However almost all the old traditional problem have been disappeared gradually from the society but given rise to other new issues women are continously facing many problems even after having self confidence, individuality, self respect, personality, capacity, talent and efficiency more that men. They are facing problem in the daily life ever after they are given equal rights and opportunities like men by the constitution of India.

There are various issues and problems which women generally face in the society, Some of the major problems are mentioned below:

- Selective abortion and female infanticide : It is the most common practice for years in India in which abortion of female fetus is performed in the womb at mother after the foetal sex determination and sex selective abortion by the medical professionals
- Sexual harassment : It is the form of sexual exploitation of a girl child at home, streets , public places, transport, offices, etc by the family members, neighbours, friends or relatives
- Dowry and Bride burning : It is another problem generally faced by women at low or middle class family during or after the marriage parents of boys demands a lot of money from the marriage parents of boys demands a lot of money from the bride's family to be rich in one time groom's family perform bride burning in case of lack of fulffilled dowry demand.
- Disparity in education: The level of women education is less than men still in the modern age. Female illiteracy id higher in the rural areas. Where over 63% or more women remain unlettered

- Status of widows : Widows are considered as worth less in the Indian society they are treated poorly and forced to wear while clothes.
- Inadequate Nutrition: Inadequate nutrition in the childhood effects women in their later life especially women belonging to the lower middle class and poor families.

Now a days, women are breaking all the barriers of social issues and problems against them in the society.

Causes of gender inequality-

- Preference for son: From time immemorial, a girl child has been considered as an unwanted entity and a burden whom the parents would not mind doing away with. Discrimination against women begins ever before their birth. The evils of female feticide and infanticide prove how brutal the world could be to women Another major factor is that of religious practices, which can supposedly only be performed by makes like sons are after the only person entitled to performing funeral rights for their parents and old age security, economical rule of sons, continuation of the family name etc.
- Role of cultural Institutions: Cultural institutions in India, Particularly those of patrilineality and patrilocality , play a central role in perpetuating gender in quality.
- Assumed Role of Women : It is believed in the Indian society the primary responsibility of taking care of the family and bringing up the child is still on the women . many women due to family pressures have to retreat from the work force.
- Pink- collarisation of jobs : The women are mostly deemed fit for "Pink-collar jobs" only such as teachers, nurses, receptionists, baby sitter, etc. which have been stereo typed to women.
- Discrimination at work: Companies are interested in hiring more young women because it has been generally seen that the work and the family environment, marriage, and maternity generally forces a married women to resign. Women receive a lower amount at wages compared to men for the same work.

Consequences of Human Rights violence against women-

- Denial of Fundamental Human Rights: Perhaps the most crucial consequence of violence against women and girls is the denial of fundamental human rights to women and girls.
- Human Development goals undermined: There is a going recognition that countries can not reach their full potential as long as women's potential to participate fully in their society is denied data on the social, economic and health costs of violence leave no doubt that violence against women undermines progress towards human and economic development.

Health Consequences

violence against women leads to for-reaching physical and psychological consequences, some with total outcomes. While physical injury represent only a part of the negative health impacts on women, it is among the more visible forms of violence. Sexual assaults and can lead to un wanted pregnancies, and the dangerous complication that follow from resorting to illegal abortions. Girls, who have been sexually abused in their childhood more likely to engage in risky behaviour such as early sexual intercourse, and are at greater risk of unwanted and early pregnancies, women in violent situations are less able to use contraception or negotiate safer sex, and therefore run a high risk of contracting sexually transmitted diseases and HIV /AIDS. The impact of violence on women's mental health leads to severe a fatul consequence. Buttered women have a high incidence of stress and stress related illness such as post-traumatic stress syndrome; panic attacks, depression, sleeping and eating disturbances, elevated blood pressure, alcoholism, drug adduced and a low self-esteem. For some women, depress and demeaned by their abused, there seems to be no escape from a violent relationship except suicide.

Conclusion

We cannot have a free and equal society until everyone is equally free. In the absence of equal rights for women, this inequality is a concern for everyone. A key component of sustainable development, economic growth and peace and security is the concept of gender equality and woman empowerment. Since the past few years we have seen several attempts design and

implemented to empower women in Indian society to reduce their condition. Through legislation, women have access to their constitutional and fundamental rights, which has proven to be one of the most effective ways of empowering women. The majority of Indian woman do not know their legal rights. Consequently women have become easy victims of violations of basic and legal rights owing to this lack of awareness.

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BUSINESS DYNAMICS

EXPLORING NEW HORIZON

Editors
MD. ABDUR RASHID
BARASHA BHUYAN
GEETIKA KALITA

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Business Dynamics: Exploring New Horizon : a collection of research articles edited by Md. Abdur Rashid, Barasha Bhuyan, and Geetika Kalita, investigates into North-East India's economic intricacies. Through meticulous research, it reveals cross-border collaborations, societal progress, and sectoral dynamics, unlocking the region's full potential. Published by Mr. Amit Jain, on behalf of Mahaveer Publications, Dibrugarh, Assam

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3.2

A Study On The Problems And Prospect Of Trade And Economic Activities Between India And Bangladesh With Special Reference To Assam

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Abstract:

Both India and Bangladesh are two major countries of the SAARC and have a common historical past and similar cultural and social evolutions. Currently, India is the 2nd largest trading partner of Bangladesh, and India's position is at the top of Bangladesh's import trade. Both countries are rich in natural resources and are competent in the production of small-scale manufacturing but some factors like huge illegal trade, backward industries, inadequate infrastructure, limited export base, etc. are contributing to the trade imbalance between India and Bangladesh. The northeastern Region is important in this area as it contributes 3 percent to the country's gross domestic product (GDP). The NER exports raw materials like coal, limestone, stone chips, and bamboo to Bangladesh and imports finished products like cement, plastic goods, readymade garments, processed food, and drinks. Among the Northeast Indian states, Assam has the largest economy as it exports mineral and agricultural goods, and Bangladesh exports cement, plastics, food products, and readymade garments on the border. The present paper attempts

to investigate the prospects and problems of bilateral trade between these two countries with special reference to Assam and suggest remedial measures to overcome these problems to promote trade. The information and facts have been gathered from secondary sources like various journals, websites, etc.

***Keywords**: Assam, Bangladesh, Border Trade, Export-Import, NER etc.*

Introduction:

India has played an important role in Bangladesh's trade since its independence, and recently, especially in the 1990s, Bangladesh's trade with India increased tremendously. India's improved relations with Bangladesh have brought new opportunities for economic development in the region. India is Bangladesh's second-biggest trade partner and its largest export market in Asia. India and Bangladesh are common members of SAARC, BIMSTEC, IORA, and the Commonwealth. Despite of Covid-19 related disruptions, bilateral trade between India and Bangladesh grew at a rate of almost 44 percent from $10.78 billion in 2020-21 to $18.13 billion in 2021-22. India and Bangladesh have decided to start negotiations this year on a bilateral Comprehensive Economic Partnership Agreement, a free trade agreement in goods, services, investments, and other related areas. The Northeast India & Bangladesh conclave was organized by the Indian Chamber of Commerce in association with the India-Bangladesh Chamber of Commerce and Industries. Forty-eight delegates from Arunachal Pradesh, Meghalaya, Assam, and Tripura participated in the meeting which provided an opportunity to interact with their Bangladesh counterparts and helped to understand each other's interests. India imports goods like textile fibers, mineral fuels, salt, cement, paper yarn, fish, readymade garments, etc. from Bangladesh, and major Indian exports to Bangladesh include rice, sugar, pulse, and onion engineering goods, chemical and pharmaceuticals, accessories, cotton, sugar, fruits, onions, cereals, and vehicles. But Continuous border killing of Bangladeshi people by Indian border guards, aiding illegal immigrants, helping in armed dacoit, fake money transfer and illegal drug trades by both Indian and Bangladeshi

people are the major problems of trade between Bangladesh and India. Limited export base, backward industries, inadequate infrastructure, lower productivity in Bangladesh, appreciation of Bangladesh's Taka against the Indian Rupee, earlier and faster trade liberalization program in Bangladesh compared to India, tariff and non-tariff barriers (NTBs) imposed by the Indian government, huge illegal trade, diversified exports and technologically advanced industrial base of India are identified as the main reasons of this huge trade imbalance.

Among the Northeast Indian (NEI) states, Assam has the largest economy with the largest share of NEI's economy. Assam should have an essential role in Bangladesh-NEI cross-border trade also. Assam can play a unique role from NEI to boost and revive Bangladesh's eastern side border trade. It is the only state bordered by all the northeastern states of India except Sikkim. It is also the trade hub and port of all jacks in the northeastern region.

Table1. India's Top 9 Import Goods from Bangladesh and Share (%): 2019-20

Products	Imports (million US$)	% of Total Imports
Jute Goods	164.06	23.79
Woven Garments	102.17	14.82
Raw Jute	96.69	14.02
Agricultural Products	82.00	11.89
Knitwear	34.25	4.97
Leather & Leather Products	19.88	2.88
Textile	14.66	2.13
Footwear	12.48	1.81
Bicycle	7.39	1.07
Total Top 9 Export Goods	540.25	78.34
Others	149.37	21.66
Total Exports	689.62	100.01

Sources: DCCI (2016)-Dhaka Chamber of Commerce & Industries, Dhaka, Bangladesh, and author calculations

Table2. Potential items from the NER states for border trade

S/N	State	Item
1	Arunachal	Handmade carpet, handmade paper, citrus, fruits, processed fruits, ginger, and herbal products.
2	Assam	Handloom and handicrafts, chilly, ginger, processed fruits, handmade paper, tea, jute products and floriculture items, essential oil, and minerals like coal and limestone.
3	Manipur	Handloom and handicrafts products,
4	Meghalaya	Ginger, orange, turmeric, potato, betel vine, broomstick, coal limestone.
5	Mizoram	Passion fruit, raw cotton, citrus fruits, ginger, processed fruits, processed spices, handloom, and handicrafts.
6	Nagaland	Chopsticks, horticulture products, handloom, and handicrafts.
7	Tripura	Fresh fruits, processed fruits, raw and processed rubber, Handloom, and handicrafts.

Source: Singh and Singh (2010)

Table 3: The Top export-import items in the Assam-Bangladesh Border Trade from 2007-2008 to 2018-2019

Table 3: The Top export-import items in the Assam-Bangladesh Border Trade from 2007-2008 to 2018-2019	
Imported items from Bangladesh	Exported items to Bangladesh
Building Materials: Cement, PVC Door, Plastics: Household Goods, melamine, Foods Products: Drinks, Food items, Potato, RMG: Readymade garments, Waste Cotton, Books: Religious books, Printed books,	Agro-horticultural: Fresh Ginger, Pomegranate, Citrus and orange, vegetables, Areca Nut. Minerals: Coal, Bolder stone

Source: Dept. of Commerce, Govt. of Assam (https://industries.assam.gov.in/portletinnerpage/exportable-items-and-border-infrastructure) and Shillong Customs Office.

Present Status of the Assam-Bangladesh Border Trade

As of my knowledge cut off in September 2021, the Assam-Bangladesh border trade was operating smoothly. However, there have been occasional disruptions due to various factors, including political tensions, natural calamities, and infrastructure-related issues.

In recent years, the governments of India and Bangladesh have taken steps to enhance trade and economic ties between the two countries. The Assam-Bangladesh border has been identified as a key trade route, and efforts are being made to improve the infrastructure at the border to facilitate trade.

In 2020, the two countries inaugurated the Haldibari-Chilahati rail link, which connects West Bengal in India to northern Bangladesh and is expected to boost bilateral trade. Additionally, the governments of Assam and Bangladesh have signed several agreements to promote trade and investment in various sectors.

Overall, while there may be occasional disruptions, the Assam-Bangladesh border trade is expected to continue to grow in the coming years, supported by efforts from both governments to enhance trade and economic ties.

Prospects of border trade of Assam with Bangladesh

Assam has a long border with Bangladesh, and there is enormous potential for border trade between the two regions. Several factors make border trade between Assam and Bangladesh a viable and potentially lucrative proposition.

- Geographical proximity: Assam shares a long and porous border with Bangladesh, which makes it easy to transport goods and people across the border.
- Complementary economies: Assam has a large agriculture and natural resource-based economy, while Bangladesh has a significant manufacturing and export-oriented economy. This means that there is scope for trade in agricultural and natural resource-based products from Assam to Bangladesh, while Bangladesh can export manufactured goods to Assam.
- Increasing trade volumes: Over the past few years, the volume of border trade between Assam and Bangladesh has been increasing steadily. According to a report by the Ministry of Commerce, India, the total value of border trade between the two regions was USD 67.5 million in 2018-19, up from USD 61.9 million in 2017-18.
- Improved infrastructure: There have been several recent infrastructure developments in Assam, such as the

construction of new highways and the improvement of existing roads, which have improved connectivity with Bangladesh. This, in turn, has facilitated the movement of goods and people across the border.

- Government initiatives: The governments of both India and Bangladesh have taken several initiatives to promote border trade between the two regions. For example, the Indian government has set up Integrated Check Posts (ICPs) at the border, which provides facilities for customs clearance, immigration, and quarantine. The Bangladesh government has also set up similar facilities at the end of the border.

Problems and Challenges of Trade between Assam and Bangladesh

Several problems and challenges exist in trade between Assam and Bangladesh. Some of them are:

- Border Issues: One of the biggest challenges faced in trade between Assam and Bangladesh is border-related issues. Several border disputes between the two countries lead to disruptions in trade.
- Poor Infrastructure: Infrastructure in both Assam and Bangladesh is inadequate, especially in terms of transportation and logistics. Poor road connectivity, lack of proper ports, and inadequate storage facilities make it difficult for goods to be transported and traded between the two countries.
- Non-Tariff Barriers: Non-tariff barriers such as product standards, technical regulations, and other trade restrictions can also pose a challenge to trade between Assam and Bangladesh. These barriers can make it difficult for businesses to export their products and increase the cost of trade.
- Lack of Trade Promotion: Another challenge is the lack of trade promotion activities by both countries. Both Assam and Bangladesh need to invest in trade promotion and create awareness among businesses about the opportunities available in each other's markets.
- Cultural Differences: There are cultural and linguistic

differences between Assam and Bangladesh that can pose a challenge to trade. Differences in business practices, customs, and languages can create barriers to effective communication and negotiation.

- Political Instability: Political instability in both Assam and Bangladesh can also have an adverse impact on trade. Unrest, strikes, and protests can disrupt the movement of goods and services, affecting trade between the two countries.

Overall, the development of trade relations between Assam and Bangladesh requires addressing these challenges to enable a smoother flow of trade and investment.

Literature Review

Basher (2013) examines the UNCTAD data just for two years, 2001 and 2011, to analyze overall trade along with trade by some major commodity groups and finds that Bangladesh's exports to India were dominated by primary products, and its imports from India were also dominated by similar primary products instead of manufacturing products. The author examined several trade-related indices such as revealed comparative advantage, bilateral trade intensity, trade specialization index, trade complementary index, and intra-industry trade index for those two years and found that Bangladesh and India trade is more competitive rather than complementary.

Kalita (2017) stated that LCSs along the Bangladesh border lack the necessary infrastructure. Exporters break the law by using a Bangladeshi mobile service SIM card at the border. Other products produced/sourced outside the Northeastern Region are exported to neighboring countries such as Myanmar, Bangladesh, Bhutan, and others, with Assam serving solely as a transit route.

Barua, R. (2015) described the export structure of Assam as limited to local products like ginger, dry chilly, fruits, vegetables, coal, limestone, etc. Assam has high prospects of exporting agro-based products, processed foods, cement, horticultural products, organic tea, handloom and handicrafts, petroleum products, etc. The scholar suggested that based on domestic manufacturing capabilities and potential demand, exports of a few select categories need to grow

significantly to realize overall growth targets and be prioritized accordingly.

Gupta (2014) discusses the role and significance of Bangladesh-India cooperation in improving cross-border trade and investment between the two countries and emphasizes that increased Indian investments in the Bangladesh economy could increase integration, generate employment, and help reduce the large trade deficits of Bangladesh with India.

Islam (2011) examined the Bangladesh-India trade trends for a limited number of years and made some efforts to analyze the trade patterns between the two countries from the 2005 to 2009 fiscal years. Along with the rising trade deficit problem facing Bangladesh with India, the paper also examined several trade barrier issues limiting trade between these two countries, particularly those that act to limit Bangladesh's exports to India.

Basher (2013) examines the UNCTAD data just for two years, 2001 and 2011, to analyze overall trade along with trade by some major commodity groups and finds that Bangladesh's exports to India were dominated by primary products, and its imports from India were also dominated by similar primary products instead of manufacturing products. The author examined several trade-related indices such as revealed comparative advantage, bilateral trade intensity, trade specialization index, trade complementary index, and intra-industry trade index for those two years and found that Bangladesh and India trade is more competitive rather than complementary.

Kashyap (2014) reported that the informal exports from India to Bangladesh were about USD 4 billion, which is of about similar magnitude to the volume of formal trade. Such informal trade occurs through various border areas without official channels (smuggling) and some events through official channels but through such corrupt practices (such as under-invoicing of imports with official knowledge but occurs through bribery).

Basu and Datta (2007) studied Bangladesh-India trade deficits and tried to find the causes of persistent deficits facing Bangladesh in its trade with India. In this effort, they revealed comparative advantage (RCA) and cosine measures to examine trade similarity and trade complementarily between the two countries and found that Bangladesh

and India trade in very similar products and have little trade complementarily.

Objectives of The Study:

1. To observe the current scenario of trade between India and Bangladesh
2. To study the various problems associated with trade between Assam and Bangladesh.
3. To analyse the scope to improve trade between northeast India and Bangladesh with a special focus on Assam.

Methodology:

This study is descriptive and qualitative. Data have been collected mainly from secondary sources. Secondary information has been collected from different websites, published materials, journals, newspapers, and other sources and presented in tabular and graph format. To gather relevant data on bilateral trade flows, investment patterns, trade policies, tariffs, non-tariff barriers, infrastructure development, and other factors influencing trade and economic activities between India and Bangladesh data has been collected through government publications, statistical databases, industry reports, and other reliable sources.

Findings:

Trade and economic activities between India and Bangladesh have been significant, with Assam playing a crucial role in facilitating this relationship. However, there have been certain problems and prospects associated with this trade partnership. Here are some findings:

Problems:

- Border Issues: The India-Bangladesh border, including the Assam-Bangladesh border, has witnessed issues related to illegal immigration, smuggling, and infiltration. These problems can hinder the smooth flow of trade and economic activities.
- Infrastructure Challenges: Inadequate infrastructure, such as roads, bridges, and ports, along the Assam-Bangladesh border, can pose challenges to trade activities. Insufficient

transport connectivity can result in delays and higher transportation costs.

- Non-Tariff Barriers: Non-tariff barriers, including customs procedures, import regulations, and documentation requirements, can impede trade between the two countries. These barriers increase the transaction costs for businesses and may hinder the growth of bilateral trade.
- Trade Imbalances: There is a trade imbalance between India and Bangladesh, with India having a significant trade surplus. This imbalance can affect the economic prospects of both countries, including Assam, by impacting sectors such as agriculture, manufacturing, and services.

Prospects:

- Improved Connectivity: Efforts to improve connectivity between Assam and Bangladesh, such as the opening of new land ports and the development of transport infrastructure, offer prospects for enhanced trade and economic activities. These initiatives can facilitate smoother movement of goods and people.
- Export Diversification: Assam has the potential to export various goods to Bangladesh, including agricultural products, tea, textiles, and handicrafts. By diversifying its export base, Assam can tap into the growing Bangladeshi market and enhance its economic prospects.
- Energy Cooperation: Assam has substantial hydrocarbon reserves, while Bangladesh faces an increasing energy demand. Collaborative efforts in the energy sector, such as exploration, production, and cross-border energy trade, can provide mutual benefits to both regions.
- Investment Opportunities: Assam offers investment opportunities in sectors like agriculture, tourism, manufacturing, and infrastructure development. By attracting foreign direct investment (FDI) from Bangladesh, both regions can foster economic growth and strengthen their trade ties.
- Regional Cooperation: Assam, along with other northeastern

states of India and Bangladesh, can benefit from enhanced regional cooperation initiatives. Collaborative efforts on issues such as trade facilitation, infrastructure development, and tourism promotion can create a favorable environment for economic activities.

After analyzing the objectives, some significant findings may be summarised as under:

1. Export and import data of Assam with Bangladesh has recorded a 17 percent Annual Average Growth Rate (AAGR) from FY 2009-2010 to 2018-2019.
2. The economies of Assam and Bangladesh are complementary as far as the top exporting products are considered. Assam's export items to Bangladesh mainly comprise mineral goods and agro-horticultural goods.
3. Assam exports tea to Bangladesh with the maximum share of Assam-originated exports. Bangladesh faces tariffs and various non-tariff barriers for its main export product, RMG.
4. Based on the data available for seven months of FY 2019-2020, it was estimated that India lost revenue income on account of the lockdown due to the Covid-19 pandemic from import duty monthly of Rs. 20.47 million at the Assam-Bangladesh border. The estimated loss of Assam's export monthly was Rs. 35.2 million, and for Bangladesh, the amount was Rs 233.57 million.
5. Some factors like huge illegal trade, backward industries, inadequate infrastructure, and limited export base, etc. are contributing to the trade imbalance between India and Bangladesh.

Suggestions And Recommendations:

- To improve trade and economic activities between India and Bangladesh, with a special focus on Assam, several steps can be taken. Here are some suggestions:
- Strengthen Infrastructure: Enhancing transportation and logistics infrastructure is crucial for promoting trade. Develop and upgrade road, rail, and waterway connectivity between Assam and Bangladesh to facilitate the smooth movement of goods and reduce transportation costs.

- Trade Facilitation: Simplify and streamline customs procedures and documentation requirements to expedite the clearance of goods at the border. Establish dedicated trade facilitation centers and single-window clearance mechanisms to reduce bureaucratic red tape and enhance efficiency.
- Trade Promotion Initiatives: Organize trade fairs, exhibitions, and business forums to encourage interaction between Indian and Bangladeshi traders. These platforms can facilitate networking, knowledge sharing, and exploring business opportunities.
- Tariff and Non-Tariff Barriers: Address tariff and non-tariff barriers that hinder trade between the two countries. Identify and eliminate unnecessary trade restrictions, simplify customs procedures, and work towards a more liberalized trade regime.
- Cross-Border Investment: Encourage cross-border investment between Assam and Bangladesh by promoting bilateral investment treaties and providing incentives for businesses to invest in each other's countries. This can foster economic cooperation and create employment opportunities.
- Skill Development and Capacity Building: Enhance the skills and capacities of individuals and businesses involved in cross-border trade. Provide training programs, workshops, and technical assistance to promote entrepreneurship, innovation, and knowledge sharing.
- Sectoral Cooperation: Identify key sectors with potential for collaboration and mutual benefit. Focus on sectors like agriculture, textiles, pharmaceuticals, tourism, and energy where both India and Bangladesh have complementary strengths. Encourage joint ventures and technology transfer to promote economic cooperation.
- Cross-Border Banking and Financial Services: Facilitate cross-border banking and financial services to support trade and investment. Streamline procedures for opening bank accounts, issuing letters of credit, and accessing financial services to promote seamless transactions between businesses in Assam and Bangladesh.

- Cultural Exchange and Tourism: Promote cultural exchange programs and tourism between Assam and Bangladesh. Enhance people-to-people contact through tourism promotion, cultural festivals, and exchange programs, which can lead to increased business and economic ties.
- Policy Coordination and Dialogue: Strengthen institutional mechanisms for policy coordination and regular dialogue between the governments, trade bodies, and stakeholders of India and Bangladesh. This will help address challenges, resolve disputes, and foster a conducive environment for trade and economic activities.

It is important to note that the implementation of these suggestions would require collaboration between the governments, the private sector, and relevant stakeholders from both India and Bangladesh.

Limitations of the Study:

When conducting a study on the problems and prospects of trade and economic activities between India and Bangladesh, there are several potential limitations to consider. Here are some common limitations that researchers might encounter:

Data Availability: Availability and reliability of data can pose a significant limitation. It may be challenging to access up-to-date and comprehensive data on trade flows, economic indicators, and other relevant variables between the two countries.

Research Bias: It is important to maintain objectivity and minimize bias to ensure the study's validity and credibility.

Language and Cultural Barriers: Language and cultural differences between India and Bangladesh may pose challenges during data collection and interpretation.

Time Constraints: Time constraints can limit the depth and breadth of the study. Conducting an in-depth analysis of all relevant factors and exploring various perspectives within the given timeframe may not be feasible.

External Factors: External factors such as political instability, policy changes, or global economic conditions can significantly impact trade and economic activities between India and Bangladesh.

Scope For Future Research

Analyzing the trade patterns between the two countries: A study can be conducted to examine the current state of trade between India and Bangladesh and the factors influencing it. This research could also investigate the potential for increasing bilateral trade in sectors such as textiles, pharmaceuticals, and electronics.

Examining the impact of trade policies on bilateral trade: The impact of policies such as trade barriers, tariffs, and non-tariff barriers on the bilateral trade between India and Bangladesh can be analyzed. This study could help policymakers identify the measures that can be taken to improve the trade relations between the two countries.

Investigating the challenges faced by Indian and Bangladeshi firms in accessing each other's markets: A study can be conducted to examine the challenges faced by Indian and Bangladeshi firms in accessing each other's markets. This research could help to identify the factors that are hindering cross-border investment and trade.

Evaluating the prospects for regional economic integration: A study can be conducted to evaluate the prospects for regional economic integration between India and Bangladesh. This research could focus on examining the opportunities and challenges presented by initiatives such as the South Asian Free Trade Area (SAFTA) and the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC).

Examining the potential for investment in infrastructure projects: A study can be conducted to examine the potential for investment in infrastructure projects that could improve connectivity between India and Bangladesh. This research could identify the most promising sectors for investment and the challenges that need to be overcome to attract investment.

Investigating the impact of trade and economic activities on social development: A study can be conducted to investigate the impact of trade and economic activities on social development in India and Bangladesh. This research could focus on issues such as poverty reduction, employment generation, and gender equality.

Overall, there is a significant scope for future research on the problems and prospects of trade and economic activities between India and Bangladesh

Conclusion:

Assam is richly endowed by nature to become a spotlight of trade at the international level. It is widely believed that due to geographical proximity, strategic position, close cultural and historical bond, and above all economic complementarities, there are huge prospects and potentials for promoting trade and investment between Assam and Bangladesh. The North-East region of India is endowed with huge resources like minerals, quarries, forestry, horticulture, crops, plantations, and others. Assam has also a large potential for trade with its neighboring countries especially with Bangladesh.

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PROMOTION OF INDIAN KNOWLEDGE SYSTEM

A NEED FOR ATMANIRBHAR BHARAT (SELF-RELIANT INDIA)

Edited by

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Chapter: 9

Economy and Education in Vedic Culture: A Holistic Analysis

Chow Kotong Lungking[1], Maitreyee Dutta[2] & Ujjal Paul[3]

Abstract

The study of economy and education in Vedic culture unveils a fascinating tapestry of interconnectedness, where economic activities and educational pursuits are not merely separate domains but intricately intertwined facets of societal functioning. This paper embarks on a comprehensive exploration of this symbiotic relationship, drawing insights from ancient Vedic texts, archaeological findings, and scholarly interpretations. Through a multidisciplinary lens, it seeks to unravel the economic structures, educational systems, and their interplay within the broader socio-cultural milieu of ancient India. By delving into key principles, practices, and values inherent in Vedic society, this research endeavours to offer a holistic understanding of the intricate web of economy and education in the Vedic civilization.

Keywords: Education, Economy, Vedic Culture.

Introduction

The Vedic period, spanning from around 1500 BCE to 500 BCE, marks a pivotal era in Indian history characterized by profound intellectual, spiritual, and cultural developments. Central to this epoch were the economic endeavours and educational pursuits that

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laid the foundation for the rich tapestry of Indian civilization. Named after the sacred texts known as the Vedas, this period witnessed the emergence and development of early Indian civilization, laying the foundation for the socio-religious, political, and cultural elements.

The Vedas, comprising *The Rigveda*, *The Samaveda*, *The Yajurveda*, and *The Atharvaveda*, are the oldest scriptures of Hinduism and serve as primary sources for understanding the Vedic Period. The Rigveda, in particular, offers hymns dedicated to various deities, providing insights into the religious beliefs and rituals of the time. The Vedic people were primarily pastoral and agricultural, with a deep connection to nature and a polytheistic worldview.

Society during the Vedic Period was organised into four varnas, or social classes, known as Brahmins (priests and scholars), Kshatriyas (warriors and rulers), Vaishyas (merchants and farmers), and Shudras (labourers). This hierarchical structure, later formalized as the caste system, played a significant role in shaping the social fabric of ancient India. The varna system was based on one's occupation and birth, with each varna having its specific duties and responsibilities. The political landscape of the Vedic Period was characterized by the existence of tribal polities known as janapadas. These were small kingdoms or republics governed by tribal chiefs or rajas. The janapadas were often in a state of flux, engaging in conflicts over resources and territory. The role of the King (Raja) was crucial in maintaining order and justice within the community. Religion and spirituality held a central place in Vedic society, with rituals and sacrifices being an integral part of daily life. The Vedic gods, such as Indra (god of thunder and rain), Agni (god of fire), and Varuna (god of cosmic order), were revered through hymns and rituals. The transition from the early Vedic period to the later Vedic period saw changes in religious practices, with the emergence of philosophical ideas and the Upanishads, which delved into the nature of existence and the self.

The Vedic Period also witnessed the composition of two great epics, *The Ramayana* and *The Mahabharata*, which not only entertained but also provided moral and ethical guidance to society. These epics are a treasure trove of stories, myths, and teachings that continue to

influence Indian culture and values to this day. Thus, the Vedic Period stands as a crucial phase in the history of ancient India, marked by the composition of the Vedas, the establishment of social and political structures, and the flourishing of religious and philosophical thought. It laid the groundwork for the rich tapestry of Indian civilization, shaping its cultural, social, and religious dimensions for millennia to come. As such, this paper attempts to explore the intertwined dynamics of economy and education in Vedic culture, highlighting the significance of understanding these aspects in the context of ancient Indian society.

Economic Framework and Education in Vedic Society

Many scholars believe that the Rigvedic period was a combination of tribal, pastoral seminomadic and egalitarian. As per the Indologists, it was the people from Kabul valley and those of Punjab who took to agriculture in the Later Vedic period; settling into the Indo-Gangetic plain which are later referred to as the lands of Panchala and Kuru in Vedic texts. The beginning and propagation of iron technology, growth of permanent settlements and expansion of plough agriculture characterized this period. R.S. Sharma distinguished the Rigvedic period from the later Vedic period by concluding that the former was pastoral while the latter was agricultural and sedentary. R.N. Nandi vehemently challenged this pastoral model of the Rigvedic period as being a product of generalization rather than concrete possibility. Even the family books (II-VIII) depict a plurality in social formation. Nomads, both Cave-dwelling hunters and forest dwellers, agricultural and trading communities and even pastoral village populations have been depicted in various portions of the same book. *The Rigveda* provides insights into agrarian practices, highlighting the importance of cattle rearing, cultivation, and irrigation techniques. Prosperity depended on the number of cows which was regarded as "the sum of all good" (Tripathi, 33). Beyond this sowing and tilling have been referred to in *The Rigveda* as Vap and Krs. Hence it can be concluded that the Rigvedic people were not just engaged in cattle rearing but also were good in agricultural works.

The economic landscape of Vedic society was predominantly

agrarian, with agriculture and pastoralism forming the backbone of the economy. Alongside agriculture, trade and commerce flourished, facilitated by well-established trade routes connecting different regions of the Indian subcontinent. Iron-craft began to garner much attention and regard. Archaeological findings depict the clear usage of iron objects for both craft and agriculture. The findings included weapons of warfare, as well as fishing like arrowheads, spears, lances, daggers, fish hooks etc. Household objects like nails, pins, needles, knives, rings, tongs and craft tools like axes as well as objects used in the agricultural sector like spades, hoes, ploughs etc are also included in the detailed findings. Interestingly two ploughshares have been discovered in both Jakhera and Alamgirpur.

Records show craftsmanship and cottage industries as a thriving beacon, producing a wide array of goods ranging from textiles to pottery. The economy operated on a combination of currency and barter system, with commodities serving as mediums of exchange. As Tripathi writes, "Coins were unknown...trade was carried out by barter and the cow was regarded as the standard of value" (34). The economic activities of the Vedic Age were also closely tied to religious rituals, particularly the performance of yajnas. According to Historian D.N. Jha, Yajna served both religious and economic purposes, balancing divine order and prosperity. The later Vedic period, however, witnessed changes in economic practices, including the emergence of settled communities and the use of iron tools in agriculture. As stated by R.P. Tripathi, the archaeological findings indicate a shift towards agrarian settlements in the later Vedic Period.

Education was another aspect that held a paramount position in Vedic society, with knowledge revered as the highest form of wealth. The Vedic system of education, originating in ancient India, was based on the Vedas, giving it the name Vedic Educational System. The Vedas hold a significant position in Indian life, forming the foundation of its culture. Although some scholars have divided the Vedic Education period into Rigveda, Brahmin, Upanishad, Sutra, and Smriti periods, the dominance of the Vedas ensured continuity in the aims and ideals of education. These periods are studied collectively under the Vedic

Period. This Indian education, however, also operated independently of external control, such as state intervention or political influences.

During the early stages, the desire for education was not prominent among the people, and the prevailing education system differed significantly from todays. In ancient times, a group of dedicated individuals transformed their forest abodes into secluded schools, away from the noise and distractions of the material world. These devoted educators focused solely on teaching, creating institutions in the serene atmosphere of hills and forests. Initially, the priestly or Brahmanic class inherited and passed down traditions to the succeeding generation in the early Vedic schools. Instruction primarily targeted young Brahmins, preparing them for their future roles as priests. The monopoly of learning by Brahmins, who constituted a small segment of society, gradually expanded over time. Eventually, Kshatriyas and Vaishyas gained the right to knowledge. In the early stages of Vedic education, the caste system did not assume strict rigidity. While Sudras were generally denied access to studying Holy Scriptures, as time progressed, an individual's aptitude for a particular education took precedence over considerations of caste and status. However, the exclusive privilege of imparting instruction remained with the Brahmins, highlighting the influential role of the priesthood. During this period, most vocations did not necessitate formal learning; instead, people acquired skills through home-based training, relying on observation and imitation. Consequently, the demand for education originated from a limited section of society, and there was no need for an extensive educational organization.

The Gurukul system, wherein students lived with their teachers in a residential setting, formed the bedrock of education. It mostly began with an "investiture ceremony (upanayana, literally 'leading forth of a boy for study under a teacher'), whereby a boy was initiated as a full member of society" (Jha, 61). Subjects taught in Gurukuls encompassed a wide range of disciplines, including the Vedas, sciences, arts, ethics, and philosophy. The transmission of knowledge primarily relied on the oral tradition, with students memorizing and reciting texts under the guidance of their gurus. While education was

accessible to a select few from the higher echelons of society, social stratification posed barriers to entry for marginalized communities. Mostly. Education was imparted orally and by rote learning to memorize and understand it. As Jha highlights, "The student was required to memorize the scriptures syllable by syllable, and the Brahmanas developed a unique system of mnemonics" (62).

This educational system was a learner/student-centric system. Question-answer sessions, debates, discussions, and storytelling were an integral part of the teaching-learning process. The prevalent teaching methods during the Vedic period were primarily oral, known as Mankik, and another method involved deep thinking and reflection, known as Chinton. In the oral method, students memorized mantras (Vedic hymns) and Richayas (verses of Rigveda) to ensure their preservation in their original forms. This method emphasized thorough instruction in prosody, focusing on the various lines of a verse, pronunciation, and meanings. Correct pronunciation was a key emphasis, leading to compulsory instruction in grammar and pronunciation for all students. The thinking method, another aspect of teaching, aimed to preserve Veda mantras and Richayas. Manan, a higher form of teaching than thinking, involved developing and preserving the meanings of Vedic mantras in one's mind. This method encouraged highly intelligent students to engage in research. In ancient times, Manan (reflection) was specifically adopted for exceptionally intelligent students. Also, during the Vedic era, education held a significant and revered position in society, regarded as a sacred and essential element for cultural development. It was considered imperative for everyone to receive education to cultivate cultural awareness. The relationship between teachers (Gurus) and students was highly cordial in both the Vedic and post-Vedic periods. Education aimed at instilling values such as Satyam (truth), Shivan (devotion), and Sundaram (beauty) within the students.

Furthermore, it placed great importance on the study of the Vedas, and self-study, known as Swadhyaya, was particularly emphasized during this period. The Vedic era demonstrated a favourable stance towards women's education. Despite the absence of a writing system,

the ancient Indian education system successfully preserved and disseminated its culture and literature. Unfortunately, the loss of literature occurred mainly due to the destruction of temples and monasteries by invaders. The enduring cultural unity in the vast sub-continent today is attributed to the effective preservation and spread of culture through the education system. This system not only achieved its aims but also instilled a sense of responsibility and social values in individuals.

The relationship between economy and education in Vedic culture was marked by mutual reinforcement and interdependence. Trade and Commerce required people with expertise in the areas of mathematics, accountancy and trade practices. Similarly, people from different Varnas required training to understand and take up duties belonging to each Varna. Even the agricultural economy needed knowledge about crop cycles, cultivation of land and irrigation techniques. Thus, economic pursuits were viewed as a form of education in themselves, with individuals acquiring skills and knowledge through vocational training and apprenticeships. The patronage of education by affluent classes played a crucial role in sustaining educational institutions and fostering intellectual pursuits. Conversely, education contributed to economic sustainability by imparting valuable skills and fostering innovation in various economic sectors.

Archaeological and Epigraphic Evidence

Archaeological excavations and epigraphic inscriptions provide tangible evidence supporting Vedic economic and educational practices. Discoveries such as ancient artefacts, coins, and pottery shards offer glimpses into the material culture of Vedic society, shedding light on economic activities and technological advancements. Excavations at various Vedic sites have unearthed metal artefacts, including tools, weapons, and ornaments. This indicates the presence of skilled metallurgists and a level of economic specialization. More than 700 "Painted Grey Ware" (Jha 53), can be found in the Upper Gangetic Basin. Inscriptions found on temple walls and pillars depict scenes of educational institutions and scholarly discourses, corroborating textual accounts of Gurukuls and

educational patronage by kings and nobles.

Archaeological sites such as Taxila and Nalanda provide evidence of educational institutions, known as ashrams and gurukuls. These were centres of learning where students, known as shishyas, received education from gurus (teachers). The layout of these institutions included residential areas for students and teachers, lecture halls, and libraries. Excavations at sites like Mohenjo-Daro and Harappa, which predate the Vedic Age, have revealed inscriptions and artefacts suggesting an early scriptural tradition. While not directly from the Vedic Age, these findings hint at the continuity of knowledge systems.

Some archaeological finds, particularly from the later Vedic period, also include terracotta seals with symbols that might be associated with trade and economic activities. These seals, similar to those found in the Indus Valley Civilization, suggest a continuation of economic practices.

Legacy and Relevance

The legacy of Vedic wisdom continues to resonate in contemporary Indian society, with echoes of ancient economic and educational values reverberating in modern institutions and practices. Lessons gleaned from Vedic teachings offer insights into fostering sustainable economic development, promoting ethical business practices, and nurturing holistic education grounded in traditional knowledge systems. Moreover, the enduring relevance of Vedic principles in addressing contemporary challenges underscores the timeless wisdom embedded in India's cultural heritage.

Conclusion

In conclusion, the holistic analysis presented in this paper illuminates the intricate nexus between economy and education in Vedic culture, unravelling the symbiotic relationship that underpinned one of the world's oldest civilizations. By synthesizing insights from textual, archaeological, and epigraphic sources, this research endeavours to deepen our understanding of the foundational principles and practices that shaped Vedic society. As we navigate the complexities of the modern world, the timeless wisdom of

Vedic civilization continues to inspire and guide us toward a more harmonious integration of economic prosperity and educational enlightenment.

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Emerging Policy Issues for Development of the North-East India









Editor

Abinash Bharali

EMERGING POLICY ISSUES FOR DEVELOPMENT OF THE NORTH-EAST INDIA





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EMERGING POLICY ISSUES FOR DEVELOPMENT OF THE NORTH-EAST INDIA

This book is a collection of selected research-based articles presented in the ICSSR sponsored National Seminar "**Emerging Policy Issues with Special Reference to Development of the North Eastern Region of India**" organized by the Department of Economics, Dr. B.K.B. College, Puranigudam in association with Teachers' Unit of the college on 15th May, 2024.

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Non-Banking Financial Companies in Assam and Economic Development: Issues and Challenges

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Abstract: As per Reserve Bank of India (RBI) Act, 1934, Non-Banking Financial Companies (NBFC) is registered under company act and offer most of the banking services, such as loans and credit facilities, acquisition of shares/stocks/bonds/debentures/ securities issued by government or local bodies, private education funding, retirement planning, marketable securities like leasing, hire-purchase, trading in money markets, and Chit fund activities. They play a vital role in the Indian financial structure and system. The aim of the article is to give an overview of Non Banking Financial Companies in Assam. The article has examined the total number, type, and asset size, type of

business, geographical distribution and regulations related to Non Banking Financial Companies. The article also examines the problem and prospect of NBFCs in Assam and its contribution towards economic development of Assam.

Keyword: *Non-Banking Financial Companies, financial development, Investment etc.*

1. INTRODUCTION:

Non-Bank Financial Companies (NBFCs) play a significant role in meeting the diverse financial needs of various sectors of an economy and thus contribute to the economic development of the country as well as to the deepening of the country's financial system. According to Goldsmith (1969), financial development in a country starts with the development of banking institutions. As the development process proceeds, NBFIs become prominent alongside the banking sector. Both can play significant roles in influencing and mobilizing savings for investment. Their involvement in the process generally makes them competitors as they try to cater to the same needs. However, they are also complementary to each other as each can develop its own niche, and thus may venture into an area where the other may not, which ultimately strengthens the financial mobility of both.

1.1 Needs and Importance of NBFCs

The RBI's expert committees identified the need of NBFC in the following areas:

- Development of sectors like transport and infrastructure

- Substantial employment generation
- Help and increase wealth creation
- Broad base economic development
- Irreplaceable supplement to bank credit in rural segments
- Major focus on semi-urban, rural Areas and first time buyers/ users
- To finance economically weaker sections

Non-Bank Financial Companies (NBFCs) play an important role in the financial sector by providing access to financial services for people who may not be able to access them through traditional banking channels. In this review, we will look at some of the literature on NBFCs institutions.

The role of NBFCs in financial inclusion: NBFCs play an important role in promoting financial inclusion by providing services to underserved and unserved segments of the population. A study by CGAP found that NBFIs are important providers of microfinance, housing finance, and insurance to low-income households and small businesses **(CGAP, 2013)**

Regulation of NBFCs: The regulation of NBFCs varies by country, but in general, NBFCs are subject to less rigid regulation than banks. A study by the World Bank found that the regulation of NBFIs needs to strike a balance between promoting financial inclusion and protecting consumers and the wider financial system **(World Bank, 2019)**

Impact of technology on NBFCs: Advances in technology have had a significant impact on NBFCs, particularly in the areas of mobile banking and digital payments. A study by the OECD found that NBFIs are well-positioned to take advantage of technological advances to expand their services and reach new customers **(OECD,**

2018)

Role of NBFCs in financial stability: NBFIs can play an important role in promoting financial stability by diversifying the sources of funding and by providing alternative channels for financial intermediation. A study by the Bank for International Settlements found that the systemic risk posed by NBFIs needs to be carefully monitored and managed **(BIS, 2019)**

In conclusion, NBFCs play an important role in the financial sector by providing access to financial services for people who may not be able to access them through traditional banking channels. However, they are also exposed to various risks and need to be carefully regulated and monitored to ensure that they do not pose a risk to financial stability. Advances in technology offer opportunities for NBFIs to expand their services and reach new customers, but also bring new challenges that need to be addressed.

1.2 Classification and Types of NBFCs:

A. On the basis of liability Structure NBFCs can be classified into two categories;

(i) Deposit Non-Banking Financial Companies: NBFCs that can accept deposits from the public, such companies are called Deposit NBFCs.

(ii)Non-Deposit Non-Banking Financial Companies: NBFCs that cannot accept deposits from the public, such companies are called Non-deposit NBFCs.

B. As per the Assets Size NBFCs are categorized in following two types:

(i) Systemically Important: NBFCs whose asset size is of INR 500 crore or more as per last audited balance sheet are considered as systemically important NBFCs.

(ii) Non-Systemically Important: NBFCs whose asset size is below INR 500 crore as per last audited balance sheet

are considered as systemically important NBFCs.

1.3 Present Scenario of NBFCs in Assam

The Government of Assam has been giving immense thrust on better regulation and monitoring of the Non-Banking Financial Companies (NBFCs). The State Level Co-ordination Committee (SLCC) has been reconstituted in 2014 under the chairmanship of the Chief Secretary, Government of Assam for better monitoring of the activities of NBFCs and unincorporated bodies (UIBs). The Government also has enacted 'The Assam Protection of Interests of Depositors (In Financial Establishments) Act, 2000' which has been amended in the year 2013 and 2015. Rules the Act were also framed in the year 2005, which were amended in 2014. Offences committed under this Act have been made cognizable and non-bailable within the meaning of the Code of Criminal Procedure, 1973. During 2015-16, the Government of Assam initiated a training programme for giving training to field level officers of various departments like civil, police, land revenue, taxation and economic offences wing on matters relating to unauthorised acceptance of deposits from public by NBFCs and other entities for proper disposal of cases. During 2015-16, a total of 126 officials were given training in six different training programmes at the Assam Administrative Staff College, Khanapara. The Director, Institutional Finance has been notified as the 'Nodal Officer' for Finance Department to coordinate with various agencies on the regulation of NBFCs and deposit acceptance activitie s of UIB etc. SDO(Civil), SDO (Sadar) and ADC in the District Head Quarter in every district has been empowered under Section 45(T) of the RBI, Act, 1934 to apply before the competent Court for issue of search warrant for acts in violation of Sec 45(S) of the RBI Act, 1934.[1]

Government of Assam has been issuing public notices from time to time to make the public aware of the menace of the investing in fake financial establishments making false promises of high return which disappears after collection of huge amount from the public.

Table: 1 List of NBFCs operating in the state of Assam

Sl. No	Name of the Organization
1	Nightingale Finvest Pvt. Ltd
2	RGVN (North East) Microfinance Ltd.
3	Unacco Financial Services Pvt. Ltd
4	YVU financial Services Pvt. Ltd
5	Satra Development Finance Private Limited
6	Grameen Development Finance Private Limited
7	Annapurna Microfinance Pvt. Ltd
8	Arohan Financial Services Pvt. Ltd
9	Janalakshmi Financial Services Ltd.
10	Share Microfin Ltd.
11	Ujjivan Financial Services Pvt. Ltd
12	Uttrayan Financial Services Pvt. Ltd.
13	Village Financial Services Pvt. Ltd.

Source: RBI website at https://www.rbi.org.in (As per records in 2016)

2. LITERATURE REVIEW:

Bhole (1992) has studied the growth pattern, problems, prospects and impact of NBFCs on financial market. He maintained that as any nation become develop, NBFCs become more and more important. He compared the business volume and profitability ratio of Commercial Banks and NBFCs at aggregate level. He uses only the profitability ratio for the purpose.

[1] https://finance.assam.gov.in/portlets/regulating-nbfcs-to-keep-investment-safe

Saggar (1995) has examined the financial performance of 10 leasing companies at disaggregate level and compared with other group of NBFCs for a period of 1985-90. The simple method of ratio analysis has been used to compare the financial performance. The study by Saggar does not reflect the overall performance of NBFCs as it is based on selected 10 companies.

Kantawala (1997) examined the relative financial performance of different groups of NBFCs for the period 1985-86 to 199495 in terms of profitability, leverage and liquidity. A significant difference in the profitability ratios, leverage ratios and liquidity ratios of various categories of NBFCs was observed from the analysis and concluded that different categories of NBFCs behave differently and it is the entrepreneur's choice in the light of behaviour of some the parameters which go along with the category of NBFC.

Harihar (1998) throws light on overall performance of all NBFCs taken together in terms of cost of debt, operating margin, net profit margin, return on net worth and asset turnover ratio. It is revealed the aggregate performance of NBFCs which does not throw light on the financial performance of different group of NBFCs. The study has used only few ratios to analyse the financial performance.

Machiraju (1998) studied the financial performance of few selected categories of NBFCs by using ratio analysis method. The study used only the Profitability ratio. The study did not throw any light on the overall performance of all categories of NBFCs.

Guruswamy (1998) has studied the financial performance of NBFCs for the purpose of credit rating of a few numbers of NBFCs by using the methods of ratio analysis. The study used only Leverage ratios like Borrowing/ Total Assets, Bank Borrowing/Total Assets, Net Worth/Total

Assets, Bank Borrowings/Borrowing, Debt/Total Assets, Debt/Net Worth, Loan to Current Assets, for the purpose of study.

3. OBJECTIVES

The objectives of the present study are given below;

(i) To study the role of NBFCs towards the economic development of Assam.

(ii) To assess the various issues and challenges associated with NBFCs in Assam

(iii) To determine some measures for effective working of NBFCs in Assam.

4. RESEARCH METHODOLOGY

Keeping in view the above mentioned objectives and hypotheses, the present study makes an attempt to examine various aspects of NBFCs in India. For the purpose of the study mostly secondary data has been used. The main source of data is be website of RBI and SEBI, RBI bulletins, data bank of CMIE, reports, statistical data and tables published on NBFCs in different journals

5. SUMMARY OF FINDINGS:

It is observed from the analysis that the loan companies were found to be efficient across the NBFC categories consecutively from 2016, onwards while all the other categories were found to be inefficient during this time period. It can be attributed to an extent to the boom phase of overall economy which resulted in increased assets demand.

NBFCs in Assam have achieved significant progress, in spite of late start of MFI activities in the state. The MFIs reported 0.307 million client outreach with loan outstanding of Rs 2,294 million in the FY 2013-14, covering 22 districts of the state. The client outreach grew by 33 percent (on average) and loan outstanding grew by more than 100 percent during the five financial years (from 2009-10 to 2013-14).

Out of the selected MFIs, the NGO-MFIs namely, NCS, SATRA and ASC have the highest contribution in client outreach and loan outstanding. It is found that MFIs are extending loans for income generation purpose only, complying with the RBI stipulation.

In case of infrastructure finance companies, the segment is found to be inefficient in last 2-3 years. It is reported that the segment had been experiencing severe delay in completion of the projects especially due to the hold-up in the clearances from the respective governments.

Investment and hire purchase companies were found to be efficient from 2015 to 2020. During this period, though overall economic performance was reported to be better especially due to the boom in the service sector, the demand from the industrial sector was lagging behind and the segment was found to be flooded with higher level of idle liquidity.

NBFCs have been strengthening their presence in the market and have made significant progress than the banks. However, newer or small NBFCs encountered challenges in safeguarding their existence.

a) Challenge of funding due to the absence of refinancing option

b) Challenges related to obtainment of NBFC license

c) No versatility in loan classification of NPAs

d) Undue tax treatment

e) Absence of defaulter database

f) Minimum mandatory credit rating for NBFC

Non-Banking Financial Companies (NBFCs) play a crucial role in boosting economic development in regions like Assam. Here are some ways they contribute:

- Credit Access: NBFCs provide credit facilities to individuals and businesses who may not have access to

traditional banking services. In Assam, where many small and medium enterprises (SMEs) operate, NBFCs can fill the credit gap by offering tailored financial products.

- Supporting SMEs: SMEs are the backbone of Assam's economy. NBFCs offer them various financial services like working capital loans, machinery loans, and trade finance, enabling them to expand operations, invest in technology, and create more job opportunities.
- Rural and Agricultural Finance: Assam's economy is significantly agrarian. NBFCs can provide tailored financial solutions to farmers and rural entrepreneurs, facilitating agricultural productivity, value chain development, and rural infrastructure enhancement.
- Infrastructure Financing: NBFCs can contribute to the development of infrastructure in Assam by financing projects related to roads, power, telecommunications, and more. These investments can enhance connectivity, facilitate trade, and attract further investment to the region.
- Housing Finance: NBFCs play a crucial role in providing housing finance to both urban and rural populations. Assam's growing urbanization necessitates affordable housing solutions, and NBFCs can cater to this demand by offering home loans and related services.
- Financial Inclusion: NBFCs often reach out to underserved and remote areas where traditional banks may not have a presence. By providing financial services to these regions, NBFCs contribute to financial inclusion, empowering individuals and communities to participate in the formal economy.
- Entrepreneurship and Innovation: NBFCs often have more flexible lending criteria compared to traditional banks, making it easier for entrepreneurs to access capital and fuel their innovative ideas. This support for entrepreneurship can

spur economic growth and diversification in Assam.

▸ Job Creation: By financing various sectors such as manufacturing, services, and agriculture, NBFCs contribute to job creation in Assam. This not only reduces unemployment but also improves living standards and boosts overall economic development.

6. RECOMMENDATIONS & SUGGESTIONS:

▸ Ensuring the effective functioning of Non-Banking Financial Companies (NBFCs) in Assam involves several measures to enhance their stability, governance, and contribution to the local economy. Here are some key measures:

▸ Regulatory Compliance: Implement stringent regulatory measures to ensure NBFCs comply with all regulatory requirements set by the Reserve Bank of India (RBI) and other relevant authorities. Regular audits and inspections should be conducted to monitor compliance.

▸ Risk Management: Encourage NBFCs to adopt robust risk management practices to identify, assess, and mitigate various risks such as credit risk, liquidity risk, and operational risk. This includes implementing adequate internal controls, risk monitoring systems, and stress testing frameworks.

▸ Financial Inclusion: Promote financial inclusion by encouraging NBFCs to extend their services to underserved and unbanked areas of Assam. This can be achieved through the establishment of branch networks, mobile banking solutions, and innovative financial products tailored to the needs of the local population.

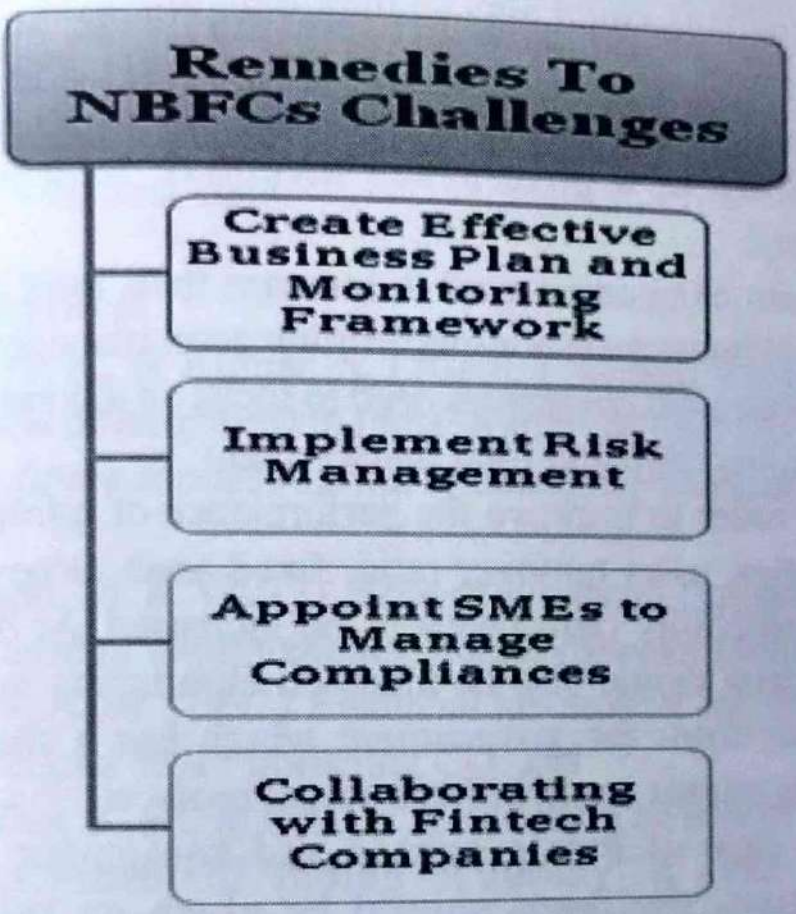
▸ Technology Adoption: Encourage NBFCs to leverage technology for improving operational efficiency, customer service, and risk management. This includes investing in digital banking platforms, data analytics, and cybersecurity

measures to enhance the overall resilience of their operations.

- Capacity Building: Provide training and capacity-building programs for NBFC employees to enhance their skills and knowledge in areas such as risk management, compliance, and customer service. This can be done through partnerships with educational institutions, industry associations, and regulatory bodies.
- Transparency and Disclosure: Ensure NBFCs maintain transparency in their operations by disclosing relevant information to stakeholders, including investors, regulators, and customers. This includes timely and accurate financial reporting, disclosure of related party transactions, and adherence to corporate governance standards.
- Customer Protection: Strengthen consumer protection measures to safeguard the interests of customers dealing with NBFCs. This includes enforcing fair lending practices, transparent pricing, and effective grievance redressal mechanisms to address customer complaints and disputes.
- Promotion of Sustainable Finance: Encourage NBFCs to incorporate environmental, social, and governance (ESG) considerations into their lending and investment decisions. This involves promoting sustainable finance practices that support economic development while minimizing negative environmental and social impacts.
- Collaboration with Stakeholders: Foster collaboration between NBFCs, government agencies, industry associations, and other stakeholders to address common challenges and promote the development of the NBFC sector in Assam. This can involve policy dialogues, working groups, and public-private partnerships.
- Monitoring and Supervision: Strengthen the monitoring and supervision of NBFCs to detect early signs of financial distress and prevent systemic risks to the financial

system. This includes enhancing the capabilities of regulatory authorities to conduct risk-based supervision and intervene proactively when necessary.

By implementing these measures, policymakers can promote the effective functioning of NBFCs in Assam, thereby contributing to the overall financial stability and economic development of the region.



The performance of inefficient NBFCs can be improved either by reducing total liability and equity capital or by increasing operating profit and investment, because idle fund lay with NBFCs are costing to their balance sheet.

The Bank also needed to adopt a programmatic rather than project approach with focus on filling the gaps in government programmes and plans. This would enable better convergence as an integrated approach to a long term plan

could be then possible.

The credit mechanism should be flexible and as per the need of the members. It should meet multiple credit needs. The programs which have taken care of other needs must be framed to become more successful.

NBFCs in its programs should think of enhancing the skills of target communities to negotiate and use the benefits productively, rather than increasing coverage.

The Bank could play an important role in streamlining government systems and making it more accountable particularly in states that were responsive to the idea. Possibility of a governance incentive fund was also suggested.

Loan companies need to increase their asset turnover ratio and boost their non-performing asset management.

Investment companies need to focus on increasing their profitability ratio and fund management.

In order to improve the performance of infrastructure companies, asset turnover ratio, fixed asset turnover ratio and profitability ratio needs to be increased. At the same time, focus should also be made on eliminating the policy paralysis from the government which has a significant negative impact on the infrastructure projects.

In case of hire purchase and equipment leasing companies, the focus should be given on enhancing profitability ratio and policy level measures should be taken by the government to increase the demand from the industrial sector.

7. CONCLUSION

NBFCs in Assam are flourishing with significant increase in all parameters of growth. Increasing growth in

terms of loan outstanding and number of active borrowers reflects the need and positive impact of MFIs in Assam. However, the outreach is limited to some areas of Assam, which force the people to depend on informal financial sources (Das). Thus, the credit gap in rural Assam can be met with further expansion of the MFIs. This requires more infusion of fund to the microfinance sector in Assam. The profitability 212 and potential of the sector attracted both banks and developmental financial institutions. Still investment by private equity players is very limited. Entrance of private equity players expected to reduce the dependence of NBFCs on debt fund.

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