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About the Journal

The Lakhimpur Commerce College Research Journal is a peer reviewed half yearly published in March and September by Lakhimpur Commerce College, North Lakhimpur, Assam.

Lakhimpur Commerce College encourages original and critical thinking in the various fields of social science and literature. LCCRT provides a forum for academicians, administrator and researchers through presentation of their ideas, critical appraisals of contemporary issues and challenges in the field of social science and literature. The Journal aims to include thought provoking research papers, challenging discussions, analysis regarding socio-economic, political, historical, environmental, educational issues and also literature.

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Editor's Note

Lakhimpur Commerce College Research Journal is published half yearly by Lakhimpur Commerce College that provides a platform for the researchers and academicians for the presentation of novel ideas through original research papers with insightful approaches. It furnishes provocative, concise, comprehensive, critical and contemporary themes demonstrating a clear contribution to knowledge in specific fields. An attempt has been made to uphold the integrity of the journal ensuring the rigorous standards of the research papers.

In the study, **Socio- Economic Issues in Disaster Relief Operations and Incorporation of Ngo's in Relief Supply Chain**, Supriya Dutta and Dr. Tridib Ranjan Sarma have attempted to identify socio-economic issues faced by various agents (private) involved in Disaster Relief Operations and to explore how NGOs can be incorporated in the Disaster Relief Supply Chain. The study illustrates how NGO have immense potential in mobilizing resources through the relief supply chain, and how their inclusion in the same will help emergency managers of the State in decision making during a disaster or emergency situation.

The research paper **Street Vendors and Social Security Measures -An Analysis Based on Some Selected Towns of Assam, India** by Dr. K. C. Goswami and Dr. Dadul Rajkonwar have studied the nature and extent of social security measures for protecting and promoting the interests of the vendors. It studies the coverage of social assistance for the street vendors and the extent of social insurance and commercial insurance for the street vendors. The paper focussed that the street vendors should be properly regulated and provided adequate measures for alleviating their problems rather than neglecting the poor vendors which calls for changing of outlook and perceptions of policy makers, society members and public in general.

In the paper **Teaching International Relations: Student Engagement and Teaching Strategies**, Obja Borah Hazarika has highlighted certain strategies, beyond lecture-based teaching, to make teaching International Relations at the university level geared towards greater student engagement which has been suggested to significantly improve student learning. She discussed on how teachers can use their imagination to develop newer techniques of making students see and

reflect on the complexities of the global world and develop deeper understanding of the way the world operates.

Cause Related Marketing: Understanding The Attitude of Generation Z Toward Cause Related Campaigned Brand and Purchase Intention by Suraj Das, and Dr Bipasha Chetiya Barua has studied about consumers' attitude towards Cause Related Campaign Product that they are exposed (CCB) to have an influence over their attitude towards brand (Ab) and purchase intention (PI) of the Campaign product which provided the first insight on Dibrugarh University Gen Z Consumer's Behavior. The paper studied the role of cause related campaigned brand over consumers' attitude toward the brand and the role of consumers' attitude toward the brand over consumers' intention to purchase the product.

Entailment in Tughlaq by Sri Pankaj Luchan Das tries to throw light on Entailment that falls under the domain of Semantics which refers to a relation between a pair of sentences in which the truth of the second sentence necessarily follows from the truth of the first. It tries to carry a linguistic study on the play Tughlaq by Girish Karnad and attempts to understand the role of Entailment, an aspect of linguistics, in dramatic dialogues as conversational interaction in the play.

Health Infrastructure : Special Reference to Lakhimpur District of Assam by Dr. Khirod Kumar Phukan has analysed the present scenario of health status and physical health infrastructure of Assam in general and Lakhimpur district in particular.

Dr. Ishmirekha Handique Konwar in her paper **Issues and Challenges of Children from Low Socio- Economic Status during COVID-19 Pandemic in Assam - A Case Study** has traced the issues and challenges of children from low socio economic status. The author analysed the status of health infrastructure in Lakhimpur district of Assam and tried to measure the level of health infrastructure development of the state with special reference to Lakhimpur district of Assam.

Problems and Prospects of Pottery Artisans: A Case Study of Lakhimari Village, Dhubri, Assam by Utpal Pal has studied the socio-economic aspect of pottery artisans, the major constraints of pottery, the factors affecting the growth of pottery business in the study area and has suggested the possible solution for overcoming the constraints of pottery business.

Representation of Ethnic Identity in Selected Fiction from the Northeast of India by Dr. Satya Nath Pegu has tried to trace out the factors relating to the ethnic identity conflict in the selected novels and has discussed how the assimilation of different religion and education eroded the indigenous identity. The paper discussed the relevance to understand the roots of the ethnic identity problems of the indigenous tribes and their identity fear. Fragmentation of identity and ethnic clashes apparent in the novels of Northeast writers are also focussed.

Mental Stress among Women - Causes and Remedies by Dr. Sikhamoni Borgohain has focussed on the causes of mental stress or illness that women suffer from and has aimed to find out some remedies to provide relief to them. The author highlighted the factors contributing to feelings of stress and insecurity among working women due to the high pressure in work, lack of work life balance,

feeling of inequality and lack of time management and planning.

Awareness of Rural Women about their Rights- An Analytical Study of Assam by Purabi Hazarika has aimed to assess the level of awareness of selected women from rural areas, regarding women's rights based on a survey on fundamental rights, right for education, property, marriage, dowry, pregnancy and abortion and domestic violence. The findings revealed that majority of women had medium level of awareness about women's rights and emphasized on women awareness.

Dr. Lima Baruah has emphasized the value of national integration and solidarity along with Indian Govt.'s response for promotions national integration in her paper **Higher Education For National Integration: The Indian Experience**. The paper analyzed how education always cultivates good social relationship from the childhood itself and gives a holistic development to the learners. A discussion was made that education is not only restricted in the text book learning and how education also installs ethical values and makes the learners understand that most aspirations are common in mankind.

In the study on **Higher Education: Restructuring And Strategies For Women's Empowerment**, Dr Arupa Dutta and Kuldeep Narayan Dutta have tried to study the present status of women in Higher education by identifying the issues and challenges of women higher education and the strategies for solving problems.

Performance Evaluation of State Bank Of India In Reference To Priority Sector Lending and SHG Bank Linkage by Anirban Patgiri and Priyadarshani Baruah has tried to make a comparative performance evaluation of SBI's initiative in implementing Priority Sector Lending functions to that of other banks in Assam and of SBI's initiative in implementing SHG Bank Linkage functions to that of other banks in Assam.

This issue of the journal is a collection of articles and research papers of varied interests and concerns encompassing a large area of socio-economic and literary topics. We hope that the studies conducted by our contributors and their findings will be received with appreciations from our readers. We would value the suggestions and comments for the improvement of our later issues.

Dr. Sangeeta Borthakur Tamuli
Editor

Lakhimpur Commerce College Research Journal (LCCRJ)

Socio-Economic Issues in Disaster Relief Operations and Incorporation of NGO's in Relief Supply Chain

Supriya Dutta¹
Dr. Tridib Ranjan Sarma²

Abstract:

Disasters of natural as well as artificial origin cause hazardous impacts on life and livelihood. Among most communities affected, the communities in rural set-up are more susceptible to such disaster and emergency situations due to their socio-economic vulnerability. In the light of this, NGOs and other organizations act as crucial agents in *relief* supply chains. This exploratory paper highlights the social and economic challenges and issues faced by different players (or groups), focusing mostly on Non-Government Organisations and private sectors, in carrying out *Disaster-Relief Operations* (distribution of relief materials, reconstruction, rehabilitation) during and post-disasters. With Focus Group Discussions held with ten NGOs from over Assam, along with a systematic review of existing literature, findings indicate improper planning, inflexibility, shorter *lead times* (order-to-delivery time), sudden or instant set-up, and faster delivery times required, obstacles in infrastructure and lack of resources are among the most common problems faced by the NGOs in this regard.

Keywords: *Disaster, Emergency, Socio-Economic Vulnerability, Relief Supply Chain, Non- Government Organizations, Disaster Relief Operations, Rehabilitation, Inflexibility, Lead Time, Delivery Time.*

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1. Introduction:

The state of Assam is frequently affected by natural disasters, mainly floods, earthquakes, extreme winds, landslide, erosions, along with man-made disasters such as urban fires, flash floods, biological disasters etc. National Disaster Management authority identifies Assam as a Hazard prone state. The Brahmaputra basin covers an area of 5,80,000 sq.km., out of which 70,634 sq.km. falls within Assam. The Assam basin has a length of about 1540 km in east-west direction and a maximum width of 682 km. in north-south direction. Due to this geo-climatic condition, flood hazard risk is of concern in the Brahmaputra and Barak River basins in Assam. The Brahmaputra Valley in Assam is one of the most hazard-prone regions of the country, with more than 40% of its land (3.2 million hectares) susceptible to flood damage. This is 9.4% of the country's total flood-prone area. About 7% of land in the state's 17 riverine districts has been lost because of river erosion over the past 50 years. (Assam Disaster Management Authority, 2022)

The National Disaster Management Act of 2005 has called for a legal basis for DM activities within all levels of the State Government including the State Disaster Management Authority, District Disaster Management Authority and Local Level Authorities. According to this Act and Assam DM Rules 2010, handling of disasters in the state works on a well-knit partnership between National, State, District and Local Authorities, which recognise each level of arrangement activities. Below are the Disaster Levels disseminated to various authorities (NIDM Assam):

L₀: Planning stage involving training on search and rescue, rehearsals, evaluation and inventory updating, close monitoring, documentation, prevention, mitigation and preparatory activities etc, at all levels from communities to the State.

L₁: Disasters that can be managed at the district level, with the State and Centre ready to provide assistance if needed.

L₂: disasters that may require assistance and active participation of the State, and the mobilization of resources at the state level.

L₃: Large scale disasters where assistance is required from the central government for reinstating the State and District machinery.

2. Background of Study

2.1 Disaster Relief Supply Chain

According to the DM Act 2005, disaster management activities are broadly categorised in four phases: 1. Mitigation 2. Preparedness 3. Response 4. Recovery. United Nations Office for Coordination of Humanitarian Affairs (UN-OCHA) categorizes various phases of disaster on the basis of time duration like: - a) first 48 hours after disaster strikes b) after 48 hours but before rehabilitation starts

(relief phase) and c) rehabilitation and reconstruction.

A *disaster relief supply chain* is different from a commercial supply chain in that, a disaster relief supply chain is aimed at responsively matching demand and supply of goods such as food, shelter, tent and medicine to the affected communities (Pujawan et. al, 2009), unlike commercial supply chains, where the goal is to maximize profits in providing goods and services to customers. (Sheu, 2007) defines emergency logistics as "a process of planning, managing and controlling the efficient flows of relief, information, and services from the point of origin to the points of destination to meet the urgent needs of the affected people under the emergency conditions."

Disaster relief operations comprise of a variety of actors, including but not limited to donors, governments, private sector companies, NGOs and beneficiaries (UN-OCHA, 2019). During disasters, the *Incident Response System (IRS)* guidelines define the responsibility of logistics section for providing facilities, services, materials, equipment and other resources in support of incident response in India (National Disaster Management Authority, Government of India, 2010). Logistics also include financial and information flows along with physical flow. Relief chains involve high state operations in comparison to commercial supply chains. Demands are uncertain without any information on location and size coupled with shorter lead times. Relief chains are also characterized by the presence of ambiguous objectives, situations of limited resources, high uncertainty, acute urgency and highly politicized environment (Department of Emergency and Humanitarian Action, 2001). Since different actors are involved in relief chains, with different expertise and interests, the relief chains are usually uncoordinated and ad hoc in nature.

2.2 Role of NGOs in Disaster Management Activities

(Brown & Korten, 1989) defines Non-Governmental Organization (NGO) "as a voluntary, accountable, non-profit, non-commercial, non-political, organization of people involving a community and official voluntarily elected leadership. These organizations are primarily motivated by the desire to actualize a particular social vision and operate in the realm of civil society through the shared values of their patrons, members and clients".

In India, NGOs have been playing a significant role in different stages of the Disaster Management Cycle. This is evident from previous researches in India as well as abroad, that find that NGOs are elemental in providing humanitarian assistance to disaster-affected people in most of the severe disasters. The Latur earthquake in 1993, Orissa super cyclone in 1999, Bhuj earthquake in 2001, Indian Ocean tsunami in 2004, Kashmir earthquake in 2005, Barmer floods in 2006, Kosi floods in 2008, cyclones Aila and Laila, cloud burst in Leh in August 2010, etc. are burning evidences of how incorporation of NGOs in the relief supply chain

had helped the communities rebound better after a disaster or emergency situation through participatory management (Behera, 2002). The autonomous nature of the NGOs, in a way, gives them an upper hand in particular stages of the DM cycle, such as making an assessment of needs for the affected communities, their long term and short term requirements (*needs assessment*), and also in carrying out Contrary to the structured set up of Government organizations and authorities involved in Disaster Management (DM), the Non- government and private organizations do poses certain limitations, which throw out challenges for them in effectively handling a disaster situation of their community.

3. Significance of Study

Academic Utility: Addition to existing literature in the context of Disaster Relief Supply Chains.

Social significance of study: The study illustrates how NGOs hold immense potential in mobilizing resources through the relief supply chain, and how their inclusion in the same will help emergency managers of the State in decision making during a disaster or emergency situation.

4. Literature Review

A systematic review of literature review was conducted to identify loopholes and gaps in existing literature. Main highlights from select sources are compiled by the researcher as under:

Table 1: Summary of Literature review

Focus Areas	Source/ Reference
Socioeconomic Development through NGOs	(Burger R., Owens T., 2010)
Disaster Unpreparedness in Assam	(Saikia. A., 2005)
From preparedness to coordination: operational excellence in post-disaster supply chain management in Africa	(Botchie et al., 2019)
GO-NGO Protocol For Emergency Management	(Assam State Disaster Management Authority, 2017)
Challenges in Kermanshah earthquake	(Maghsoudi. A., 2020)
Risk reduction	(NIDM, 2020)
Public Private Partnership	(Govt. of Assam, 2016)
Humanitarian Logistics In The Disaster Relief Supply Chains	(Raillani. H., 2020)

Social Economic Orientation: NGO's Issues In Participation And Activities	(Nirmalarani. G., 2015)
Humanitarian logistics challenges in disaster relief operations	(Negi, S., 2022)
Supply chain management for Disaster Relief Operations	(Pujawan, N. et. Al, 2009)

5. Objectives of the Study

1. To identify socio-economic issues faced by various agents (private) involved in Disaster Relief Operations.
2. To explore how NGOs can be incorporated in the Disaster Relief Supply Chain.

6. Design of Research and Methodology

Type of study: The paper is exploratory and qualitative in nature, with a blend of both primary and secondary data used.

Sources of data: Secondary data involves rigorous review of literatures from reputed Journals including Taylor and Francis, Springer, and Government Reports published by the National Disaster Management Authority (NDMA), Assam State Disaster Management Authority (ASDMA), United Nations Office for Coordination of Humanitarian Affairs (UN-OCHA), and information from Deputy Commissioner's Offices in Assam, District wise reports of the District Disaster Management Authorities of Assam (DDMA), Joint Directorate of Health Services, etc. Primary data was collected in the form of a Focus Group Discussion in 10 disaster affected villages of Assam, identified with the help of the Vulnerability Atlas of Assam formed by BMTPC and ISRO, 2019. The FGDs were conducted with 8-10 respondents comprising of members of the Disaster Management Authorities, Community based Organizations like SHGs, NGOs, Social Welfare Organizations, Youth forums, along with representatives of the disaster affected communities. The period of study is 2019-2022.

7. Findings and Discussions

7.1 For the 1st objective

To fulfil the first objective, first of all, secondary data sources were rigorously examined in order to find problems and challenges pertinent in Disaster Relief Operations, what were evident in DM Operations in other disaster- struck parts of India, as well as abroad. Then after primary interaction with members from

the field of Disaster Management, Community Based Organisations, Self Help Groups, Local Government bodies, Social Welfare Centres etc. in the form of Focus Group Discussions, the following challenges were found.

Challenges in Disaster Relief Operations:

Logistics play a pivotal role in humanitarian assistance as the connecting point between preparedness and response, procurement and distribution, and the grassroot level/ field. (Thomas, 2008) The involvement of various players in Disaster Relief Operations (DRO) face numerous problems like the lack of coordination at each stage of the delivery of relief aid, time spent on resolving unproductive issues, mis-utilization of funds and diverse nature of relief (aid): food, health, clothing etc (OECD, 2019). Challenges, both of socio- economic as well as logistic nature, are enumerated below.

1. The first step in disaster relief management is the Needs assessment. Inter-agency groups comprising of DDMA, local Governments, field level volunteers, NGOs, Community- Based Organizations etc. face challenges of unpredictability of demand; complexity of needs and the rapid set up.
2. The public sector is usually the focal player in disaster response or emergency management in the form of direct crisis intervention. Due to hindrances in institutional mechanisms, the private sector more so involves only after the disaster have occurred, mostly in the form of volunteering in giving monetary or relief aid. Thus, in many cases, the NGOs are often seen as passive players in the entire cycle of Relief Operations.
3. Apart from Government authorities, non-Governmental or the private sector organizations are continuously faced with problems funding their activities which are aimed at uplifting communities. This comes from a lack of power and influence which can be derived from positive networking. Thus, procurement of funds becomes a huge economic problem for the private sector involved in DRO's.
4. The lack of accurate information of the private players and agents during disasters creates a huge disruption in DROs. Many a times, the information received are incomplete or inaccurate, which may be due to panic, uncertainty etc.
5. Due to various agents carrying out the Relief Operations, lack of coordination among actors is unavoidable under such sudden situations.
6. Due to hindrances in coordination and collaboration, it creates *redundancy* of efforts in the DROs, that is, the same individuals/communities/groups are provided with relief goods and services more than once, leaving behind others who might have needed aid.
7. Problems are also faced in procuring and stocking of the relief goods and services due to short lead times and disruption in availability of supplies.

Thus, keeping a proper inventory of the goods is disturbed.

8. Often the affected areas are rendered inaccessible due to physical barriers post disasters. Transportation capacity, lack of basic information relating to transport routes, lack of coordination for local sourcing creates logistic barriers in Relief Operations.
9. Often, social challenges like limited capacity and access to affected populations pop up in these operations. Thus, there arises a question in equitable and unbiased distribution of goods and services.
10. Sometimes, the donor organisations or groups try to favour communities from a particular social class or category due to political and other agenda, hence, other victims who might be in more need of relief may be deprived.

7.2 For the 2nd objective

In a similar methodology as used for the first objective, it was found out how and where NGOs can intervene in the backdrop of Disaster Relief Supply Chain as explained below:

Incorporation Of NGOs In Relief Supply Chains- A Way Forward

Traditional relief and response agencies, community first responders (trained in basic first-aid, search and rescue) and DM Volunteers provide extensive support (knowledge assistance, human resource requirement) to local administration and community during emergency situations. Over the years, NGOs have had an active role in disaster management (DM) and their activities have evolved from being post-disaster relief providers to reinforce preparedness pre-disaster and mitigation through multidimensional involvement with their communities and the government, ranging from generating public awareness, capacity building to organizing workshops and mock drills, conferences etc (Behera, 2002). Some NGOs specialize in delivering sectoral response like health, food, water & sanitation, food security and livelihoods etc. while the others target their response towards vulnerable children, elderly, handicapped, excluded, etc among the affected population. These organizations have a huge potential to strengthen the Disaster Relief Chains by utilizing the existing organizational networks like self-help groups, health and education communities of the villages, farmers associations, youth groups etc. to foster public awareness at the local levels. Hence, it can be inferred that NGOs can be assimilated as the ultimate delivering agents of the Relief Supply Chain, to complement Government efforts in managing relief operations during a disaster.

The National Institute of Disaster Management (NIDM) in their Report on National Disaster Risk Reduction Portal of Assam has clearly stated "a critical need for coordination and partnership support in DM" being recognized by the ASDMA. This is exactly where voluntary and private organisations can come into the field and organise extensive Relief Operations with Public Private Partnership

(PPP). Such PPP's in Disaster Relief Operations have been conducted in few parts of Assam as in floods in Dhemaji.

Another form of intervention by NGOs in DM is *GO-NGO* (Government-NGO) collaboration. Affected communities are more commonly in dispersed rural settlements with inadequate communication facilities. Incorporating NGOs' in the Relief Supply Chain can facilitate mobilising humanitarian aid to marooned victims. Government bodies like the National and State Disaster Response Forces (NDRF, SDRF) and the NGOs can properly coordinate while making their relief distribution efforts. Also, this collaboration can be extended to provision of short-term rehabilitation, food security, creation of community assets, reviving schools, social mobilization and group formation, etc. and emergency construction of damaged infrastructure.

Another important observation from the FDGs and secondary sources is that in many districts in Assam with frequent disasters occurring in large scale (mostly floods, erosion) such as Lakhimpur, Dhemaji etc., Disaster Relief Operations are largely carried out in collaboration with National and International level organizations such as Oxfam and Red Cross. Thus, the local level NGOs hardly come into the realistic picture during these emergencies. Hence, if the local NGOs are encouraged to partner up with these larger donor organizations, it may offer them some leverage.

8. Conclusion

The main goal of relief operations is to reach out to maximum of the affected communities, and the ASDMA defines certain rules for NGOs involved in DM activities of the response and recovery phases of disasters such as imbibition of a humanitarian approach while conducting the relief camps, unbiased, equitable and non-discriminatory efforts, accountability to the communities served and also to the concerned government department. Also, there is a mentioned need to involve NGOs in the decision making while conducting field level relief activities.

Despite challenges faced by these organizations, authorizing their capabilities of human and financial resources, knowledge and decision making, and encouraging their involvement in small to large scale disaster relief operations can be fruitful to build better resilience of their communities to disasters. Placing these organizations at the delivery end of the Relief Supply Chain will help mobilise the relief goods and services in a more effective way through their channels and networks. Also, these organisations cater to various societal segments and thus know their communities well, hence, they would have an edge to gauge the needs of their communities in times of disasters. Collaboration with NGOs would facilitate mutual capacity building, shared roles and responsibilities and institutionalization of a collaborative mechanism in Disaster Relief Operations,

to reduce costs and foster socio-economic well-being during trying times of disasters.

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Street Vendors and Social Security Measures - An analysis based on Some Selected Towns of Assam, India

Dr. K. C. Goswami¹
Dr. Dadul Rajkonwar²

Abstract:

Street vendors are the most deprived section of the society. Most of the street vendors are not covered by social protection measures. The study examines extend of social assistance and commercial insurance to the vendors in Assam. This shows that only a few vendors and their family members are availing the above two ingredients of social securities. However, no vendors and their family members are found covered by social insurance.

The present study highlights the nature and extent of social security measures for protecting and promoting the interests of the vendors based on primary data as well as secondary data.

***Key words:** Street vendors, tiny retailers, interests, social assistance, social insurance, commercial insurance.*

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Introduction:

Street vendors are the tiny entrepreneurs who have been running their business from public and private places. They are the most deprived section of informal business. The street vendors play very significant role in urban society. They have been selling goods and services to the urban poor at an affordable prices to the urban poor. Many urban poor depend upon the street vendors for their daily necessities. The daily wage earners in the urban society buy goods after leaving their full day hard works. The slum dwellers, migrant workers etc. often buy goods from the street vendors. Even many wealthy people buy goods like fruits, vegetables, fast food etc. from the street vendors. The street vendors are also helping in reducing unemployment problem in India to a great extent.

Social assistance and social insurance are important ingredients of welfare measures or social security measures. The welfare measures here imply those measures which are provided through appropriate organization against certain risks to which its members are exposed. The schemes of social assistance and social insurance have been initiated by the central government and implemented through some organizations. For example different micro insurance or group insurance schemes are initiated by the government and implemented through some organizations like LIC, GIC and other private insurers.

The important aspect of welfare measures is the social assistance. The social assistance is primarily a Government matter as the Government is responsible for initiating the assistance. The Government is fully responsible for financing the scheme of social assistance to the citizens. The social assistance is provided for protecting the general interest of individuals of a country. Some of the important areas of social assistance are assistance for treatment of various types of diseases, maternity benefits, child welfare schemes, old age pension benefits, unemployment assistance, education to citizens etc.

Social insurance on the other hand, devices through which benefits are provided to the insured on the compulsory basis at the time of contingencies like sickness, old age, unemployment etc. Social insurance is contributory in nature from the workers, employers and the Government. The contributions of individuals are low as compared to the benefits they derived. The benefits of social insurance are kept with fixed limit so that a minimum standard of the beneficiaries can be maintained. The Government has been initiated various social insurance schemes and implemented through public sector insurance companies. The commercial insurance covers risks like old age, family need, children need, health, income etc. It is a device by which the loss likely to be caused by an uncertain event is spread over a number of persons who are exposed to it and who prepared to insure themselves against such events. It is a contract under which one party agrees to return for a consideration to pay an agreed amount of money to another party to make up a loss or damage or injury to something. The person whose risk is insured is called insured and the firm which insures the risk of loss is known

as insurer or assurance underwriter.

In India where majority of people living below the poverty line, prevalent of unemployment problem, illiteracy of the people, the role of the Government has been enhanced by twofold to its citizens. But in India, the magnitude of benefits is not only low as compared to other developed nations also the coverage of benefits is very narrow. The street vendors are not adequately covered by social assistance or social insurance though some street vendors and their family members are covered by social assistance and commercial insurance.

The present study has made an attempt to highlight the nature and extent of social assistance, social insurance and commercial insurance schemes available for the street vendors based on sample data collected from Jorhat town and Sivasagar town of Assam, India as well as secondary data collected from various sources.

Objectives:

The main objectives of the study are-

1. To highlight the coverage of social assistance for the street vendors.
2. To study the extent of social insurance and commercial insurance for the street vendors.
3. To make suggestions and conclusions on the basis of findings of the study.

Hypothesis:

Ho= Street vendors are not covered by welfare measures.

Ha= Street vendors are covered by welfare measures.

Methodology of the Study:

The research methodology of the present study has been classified into following steps:

i) Sampling plan : The total numbers of street vendors in the towns under study is not available with the local authorities. The street vendors are casual in nature and they are moving from place to place to offer their goods and services. So, it is difficult to decide about the sample size for the study. Therefore, we have adopted the snowball sampling technique for selecting the sample items in the present study. This is a non-probability sampling technique where 1st stage of sample is selected randomly, and then the respondents of 1st stage are asked to name of respondents to form the 2nd stage, the 3rd stage form from the respondents of 2nd stage and the process goes on to the certain stage.

By adopting this technique we have selected 130 sample street vendors from Jorhat town and 120 sample street vendors from Sivasagar town for the purpose of the study. The study was conducted during January, 2010 to August, 2011.

ii) Collection of data: The study is based on both primary data and secondary data.

Primary data collected with the help of interview schedule method and personal interview methods. As the street vendors possessed low level of education, we have selected schedule method for collection of primary data. Observation method used in some cases as the street vendors often busy with the customers. The researcher asked the questions to sample street vendors and filled the answers by himself. All these techniques have been selected so that accurate, reliable, representative data would be collected for the purpose of the study.

In Jorhat town and Sivasagar town of Assam, data were collected from various roads, in front of parks, colleges, schools, temples, hospitals, markets, bus stands etc.

Since secondary data are not enough in the area under study an intensive survey was made. However, to collect information on all India bases and for global information some secondary sources like web sites, database maintained by some all India level institutions like SEWA, NASVI etc. used. Secondary data also collected from books, journals, research articles, magazines, government/non-government records, newspapers etc.

iii) Tools for Research: The following simple statistical tools and techniques are used for the analyzing of data:

- simple percentage analysis
- chi-square test

Social Assistance for the Street Vendors:

The social assistance is basically a government initiative to enhance the standard of living of the citizen. The government is fully responsible for financing the assistances to the individuals. The social assistance is provided for the public interest. Some of the important areas of social assistance are assistance for treatment of various types of diseases, maternity benefits, child welfare schemes, old age pension benefits, unemployment assistance, education to citizens etc.

The street vendors are tiny traders who are lacking of adequate social assistance. Some of the vendors and their family members are getting social assistance in the form of subsidized rations that are below the poverty line.

Table-1.1 reveals that 5.38 percent of total sample street vendors are availing social assistance by themselves while 8.46 percent of the families' members of sample street vendors are availing social assistance in Jorhat town. Majority (86.14 percent) of sample street vendors and their family members are not availing the benefits of social assistance.

In case of the street vendors of Sivasagar town, 4.17 percent of sample vendors are covered by social assistance and 14.17 percent of their family members are

covered by the same while 81.66 percent of total sample street vendors are not availing any benefits.

Social Assistance for the street vendors and their family members

Table-1.1

Benefits	Towns (percentage)		Total (percentage)
	Jorhat Town	Sivasagar Town	
Social assistance by the street vendors themselves	7 (5.38)	5 (4.17)	12 (4.8)
Social assistance by the family members of street vendors	11 (8.46)	17 (14.17)	28 (11.2)
No social assistance	112 (86.14)	98 (81.66)	210 (84)
Total	130 (100)	120 (100)	250 (100)

Source - Primary Data

Social Insurance and Commercial Insurance for the Street Vendors:

Social insurance a device through which benefits are provided to the insured on the compulsory basis at the time of contingencies like sickness, old age, and unemployment etc Social insurance is contributory in nature from the workers, employers and the Government. The contributions of individuals are low as compared to the benefits derived. The benefits of social insurance are kept with fixed limit so that a minimum standard of the beneficiaries can be maintained. The social insurance is compulsory and every needy person of the society is deemed to be covered through social insurance.

The commercial insurance cover risks like old age, family need, and child need, health, income etc. It is device by which the loss likely to be caused by an uncertain even is spread over a number of persons who are exposed to it and who prepare to insure themselves against such an event.

Table-1.2 shows the coverage of social insurance and commercial insurance for the sample street vendors in the study areas. Table-1.2 indicates that 21.54 percent of total sample street vendors of Jorhat town are benefiting from commercial insurance and 78.46 percent of total sample vendors are not covered by any benefits. In Sivasagar town only 15.83 percent of total sample street vendors are covered by commercial insurance while 84.17 percent are not covered by commercial

insurance. It can be observed from the table-1.3 that no sample street vendors in the study areas are benefiting from the social insurance while a few vendors and their family members are covered by the commercial insurance.

Coverage of social insurance and commercial insurance

Table-1.2

Benefits	Towns		Total
	Jorhat town (%)	Sivasagar town (%)	
Social insurance	0 (0)	0 (0)	0 (0)
Commercial insurance	28 (21.54)	19 (15.83)	47 (18.8)
No insurance	102 (78.46)	101 (84.17)	203 (81.2)
Total	130	120	250

Source-Primary data

Table-1.3 shows the commercial insurance of vendors according to the type of sample street vendors.

Commercial insurance according to the type of sample street vendors

Table-1.3

Sample street vendors	Jorhat town			Sivasagar town			Grand total (%)
	Commercial insurance (%)	No insurance (%)	Total (%)	Commercial insurance (%)	No insurance (%)	Total (%)	
Fruits vendors	5 (26.32)	14 (73.68)	19 (14.61)	6 (19.35)	25 (80.65)	31 (25.83)	50 (20)
Vegetable vendors	7 (29.17)	17 (70.83)	24 (18.46)	3 (15.79)	16 (84.21)	19 (15.83)	43(17.2)
Fast food vendors	2 (12.5)	14 (87.5)	16 (12.31)	2 (28.57)	5 (71.43)	7 (5.83)	23 (9.2)
Rickshaw pullers	3 (42.86)	4 (57.14)	7 (5.38)	1 (6.25)	15 (93.75)	16 (13.33)	23 (9.2)
Peddlers and hawkers	1 (9.09)	10 (90.91)	11 (8.46)	2 (18.18)	9 (81.82)	11 (9.17)	22 (8.8)
Panwalla vendors	2 (16.67)	10 (83.33)	12 (9.23)	1 (14.29)	6 (85.71)	7 (5.83)	19 (7.6)
Readymade garments vendors	2 (14.28)	12 (85.72)	14 (10.76)	0 (00)	5 (100)	5 (4.17)	19 (7.6)

Stationery vendors	1 (25)	6 (75)	8 (6.15)	1 (16.67)	5 (83.33)	6 (5)	14 (5.6)
Chanawalla vendors	1 (20)	4 (80)	5 (3.84)	1 (12.5)	7 (87.5)	8 (6.67)	13 (5.2)
Seeds and flowers vendors	1 (20)	4 (80)	5 (3.84)	1 (33.33)	2 (66.67)	3 (2.5)	8 (3.2)
Cobblers	2 (50)	2 (50)	4 (3.07)	1 (33.33)	2 (67.67)	3 (2.5)	7 (2.8)
Ice cream vendors	1 (33.33)	2 (66.67)	3 (2.31)	0 (00)	2 (100)	2 (1.67)	5 (2)
Others street vendors	0 (00)	2 (100)	2 (1.53)	0 (00)	2 (100)	2 (1.67)	4 (1.6)
Total	28 (21.54)	102 (78.46)	130 (100)	19 (15.83)	101 (84.17)	120 (100)	250 (100)

Source - Primary Data

Jorhat town:

Table-1.3 shows that majority (50 percent) of Cobblers are availing the benefits of commercial insurance, followed by Rickshaw pullers (42.86 percent), ice cream vendors (33.33 percent), vegetable vendors (29.17 percent), Fruit vendors (26.32 percent), Stationery vendors (25 percent), Chanawalla vendors (20 percent), Seeds and flowers vendors (20 percent), Panwalla vendors (16.67 percent), Readymade garment vendors (14.28 percent), Fast food vendors (12.5 percent), Peddlers and hawkers (9.09 percent).

Sivasagar town:

Table-1.3 reveals that seeds and flowers vendors and cobblers are availing majority of benefits (33.33 percent each), followed by Fast food vendors (28.57 percent), Fruits vendors (19.35 percent), Peddlers and hawkers (18.18 percent), Stationery vendors (16.67 percent), vegetable vendors (15.79 percent), Panwalla vendors (14.29 percent), Chanawalla vendors (12.5 percent), Rickshaw pullers (6.25 percent). Ice cream vendors and others street vendors are not covered by commercial insurance. It can be observed from the table-1.3 that vendors are not adequately covered by the commercial insurance.

Table-1.4 shows observed and expected frequencies to test our Null Hypothesis is that the street vendors are not covered by welfare measures as against alternative hypothesis is that the street vendors are covered by welfare measures.

Street vendors and welfare measures

Table-1.4

Welfare measures	Food street vendors	No food street vendors	Total
Social assistance	25 (24.48)	15 (15.53)	40
Social insurance and commercial insurance	31 (28.76)	16 (18.23)	47
No welfare measures	97 (99.75)	66 (63.24)	163
Total	153	97	250

Source-Primary data (the expected frequencies are indicated in parenthesis)

Chi square value =.67

The degree of freedom in this case= $(r-1) (c-1) = (3-1) (2-1) =2$

Where r= Total of rows, c= Total of columns.

Interpretation: Table value of X^2 for 2 degree of freedom at 5 percent level of significance is 5.991. The calculated value of X^2 is less than this table value and hence the null hypothesis is accepted and it can be concluded that street vendors are not covered by welfare measures or there is no association between welfare measures and street vendors.

Findings:

1. The study reveals that only 4.8 percent of total sample street vendors are availing social assistance by themselves and 11.2 percent of the family members of the sample street vendors are availing social assistance while majority (84 percent) of sample vendors are not covered by the social assistance in the both towns.
2. The study shows that a significant numbers of different kinds of vendors are uncovered by social assistance in both of the towns.
3. The study shows that no sample street vendors covered by social insurance while 21.54 percent of total sample vendors of Jorhat town and 15.83 percent of total sample vendors of Sivasagar town are covered by commercial insurance. The study also reveals that 84.47 percent of total sample vendors of Jorhat town and 78.46 percent of total sample vendors of Sivasagar town are uncovered

by commercial insurance.

4. The study highlights that most of the sample vendors in both of the towns are not covered by commercial insurance.
5. The street vendors are not covered by welfare measures. Table-1.4 reveals that there is no association between welfare measures and the street vendors.

Suggestions:

Based on the findings of the study, following broad policy implications have been suggested:-

1. It is observed that a significant number of street vendors are not adequately covered by welfare measures in the study areas. The tendency of occurrence of the contingencies for formal sector and informal sector workers are similar. Both sectors have to face similar type of uncertainties as individuals in the society. The street vendors should be recognized as *target sector* of the economy by the state and accordingly the government should initiate welfare measures exclusively for the street vendors.
2. A significant number of street vendors are not fully aware of the functioning of machinery of welfare measures for them. The local NGOs and Government should take initiatives to enhance the level of awareness about welfare measures among the street vendors. An appropriate partnership between society members and local authority may be effective means for providing awareness the street vendors about different acts and schemes available for them.
3. The street vendors are most deprived section of the society. The problems encountered in running their business are part and parcel of them. The eviction by municipal authority, bribes charges, problems from local people etc. are hampering in running their business. The problems of vendors also adversely affect on the continuity and profitability of business. The need for protecting the street vending is arising as right to do business is a fundamental right given by our constitutions to our people. The local Government should take step to protect the street vending through allotting *vending zones*. The vending zones should not be situated in isolated places rather the feasibility of places should be taken into consideration. The participation of street vendors associations, town planners, and traffic polices, local authority, traders associations, stakeholders in the society, customers should ensure for selecting the vending sites in the towns and cities.

Conclusions:

The study shows that some sample vendors and their family members are covered by social assistance and commercial insurance. Majority of vendors in both towns are not covered by welfare measures.

To conclude, the street vendors should be properly regulated and provide adequate measures for alleviating their problems rather than neglecting the poor vendors. This calls for changing of outlook and perceptions of policy makers, society members and public in general.

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Teaching International Relations: Student Engagement and Teaching Strategies

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Abstract:

In the current era, there has been a shift towards providing International Relations (IR) courses which take into consideration an increasingly globalized world. In this backdrop, teaching International relations (IR) becomes challenging as instructors need to move beyond passive lecture-only modes of teaching and incorporate active learner centric modes of teaching. This paper draws from publications on this topic as well as my own limited experience to provide certain strategies, beyond lecture-based teaching, to make teaching International Relations at the university level geared towards greater student engagement which has been suggested to significantly improve student learning.

***Keywords:** International relations, learning opportunities, education, teaching strategies*

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Introduction:

For learning to take place, we need to do more than just communicate facts and figures to students. In order to ensure that students learn we need to help them connect with the material by engaging them and making it accessible. Due to globalization it is comparatively easier to do so in teaching IR as large parts of the syllabus are also part of our lives. Students learn and at the same time experience globalization, climate change, national security, terrorism and other parts of current IR syllabus. According to studies (Burch 2000) students retain information when they can locate its applicability in the everyday world. Teachers can use the relevance of contemporary international issues to convey conceptual knowledge of IR.

To ensure engagement of students we need more than lectures delivered by the teachers, which are passive teaching strategies. It does not matter what non-lecture strategies we use; instead we just need to incorporate any active learning techniques such as role-playing, simulations, discussions, among others as it is engagement itself that help students learn and perform better than lecture only methods (Powner and Allendoerfer 2008). These techniques such as role-playing, simulations, discussions can help students pursuing higher studies in IR move from simply having an interest in the topic to a deeper understanding of IR which may help them develop critical appreciation of world affairs and may even goad them into challenging assumptions which reinforce hierarchical power divisions between nations and organizations as well as question the continuation of marginalization of groups of people.

Engaging Students: Few Strategies:

To move beyond lectures, one needs to first, select one of the various methods available so as to not be overwhelmed by the range of available techniques. Teachers are required to choose a strategy, which they are comfortable with and embrace it. It is also important to consider the kind of department a teacher belongs to before choosing non-lecture techniques. Some departments may be more supportive than others and this needs to be ascertained before a teacher decides to invest time and sometimes even money on a new teaching technique. Some departments or universities may lack basic infrastructural tools required for the implementation of certain non-lecture teaching ways. To find out if the new technique is working out, the teacher may collect feedback and then decide the next course of action (Raymond and Usherwood 2013). A few non-lecture modes of teaching are listed below for IR courses at the university level.

Simulations: One important and useful teaching method in IR has been simulations. In mathematical terms, simulations are a process by which one can replicate a real situation by using all the parameters the real system requires into a virtual system. During simulations in IR, students use a model of behavior to

develop a deeper understanding of that behavior by role-playing. Simulations are a part of the active learning movement, which began in the 1980s. In IR as well as in some other disciplines, simulations have helped increase curiosity of students, enhance creativity and facilitate critical thinking required in academic and other careers. Problem solving and cooperative work with fellow-students are other merits of using simulations in class. Simulations complement course materials and are most productive when learning objectives are well-defined.

Simulations can consist of conflict studies, war games, and decision-making as well as diplomatic training. Students can advise leads of states, be part of decision-making bodies such as the United Nations, can negotiate trade deals or solve environmental problems. Such simulations provide students a platform to understand theories and events by enacting them out firsthand. It also enables active engagement and allows students to refine thought process. It helps them grasp the positions, options of the actors they are enacting thereby enabling them to experience the complexities before every decision maker in foreign and global matters.

Students show improved learning through simulations but drawbacks of this strategy include the time and effort needed to carry out such simulations. Simulation should be connected to the core concepts of the class and the students should be briefed before and after the exercise by showing the links of the simulation to the theory aspect. One can start with Prisoners Dilemma enactment and then move in to more complex simulations like ICONS. For simulations to work, it is necessary to ensure that students are familiar with the event or concept that the simulation is based on. Attempting a simulation exercise without a proper introduction to the topic will prove counter-productive as without basic knowledge of the context of the topic to be considered will leave the students disoriented and confused.

Civic Engagement and Service Learning: Civic enjoyment and service learning have also been incorporated as non-lecture teaching techniques as fruitful student engagement and learning in IR courses. Lorenzini (2010) has identified four approaches to foster civic engagement. First is international service learning which includes travelling abroad as a class to partake in an exercise of community service. The costs and logistics of this approach are high. This approach however helps students gain a deeper understanding of the world and global justice (Grusky 2000). Second, is trans border service learning where students take part in service learning in a different country but without the expenses involved in a study-abroad experience. This may include going across the country's borders to participate in social service including food drives. Third, there are place bound interactions which require the students to remain in their country. They can assist immigrants to learn about the country to help them assimilate or can aid NGOs dedicated to refugee care. These help students learn the issues associated with issues pertaining to refugees, human rights, and citizenship. Fourth, there can

be civic engagement projects where students can participate in Model United Nations conferences in which they can learn about international problems. The participatory nature of these exercises creates ground for better engagement and learning. Due to the financial requirements of these engagement strategies these are difficult to implement in countries like India and more so in places such as Dibrugarh University where I teach. However, IR courses, should incorporate some interaction with foreign publics as such contact enables students to gauge the immensity of their subject thereby providing them with a much-needed perspectives to situate and locate themselves beyond the local, regional and national milieu within which they generally contextualize themselves. An exposure to certain people and places which are foreign will equip students to familiarize and appreciate realms which are not even part of an imagined reality as most of our imagined constructs end at the seemingly all-encompassing nation-state. Such exposure will enable students both empirically and normatively, which will aid them in generating better understanding of relations between different nations and trans-boundary issues.

Technology and Media : Media and technology greatly enable instructors to engage students in IR. Since we are currently teaching a generation which belongs to a world greatly encompassed by media and technology, using these mediums will enable us to foster greater student engagement with the course. Attention and motivation is said to improve when multimedia is used for instruction which leads to improved learning (Barlett and Strough 2003). Using media and technology also help students be prepared for an increasingly tech-oriented world. Often careers demand some amount of technological know-how and expertise. Familiarization and use of multimedia in classrooms will hap nurture a culture and habit among students from an early stage to gain some amount of technological expertise which will aid them in their prospective professional lives.

Teachers can use a number of multimedia instructions to improve leaning among students. One such mode is the use of films. Films provide students with the foundations to tackle more complex topics and helps in boosting retention and cognition (Valeriano 2013). Films can be used to teach IR events, issues, cultural identities and theories (Engret and Spencer 2009). War and human rights are topics which can be covered by instructors through films. I have used films like *Blood Diamond* and *The Boy in Stripped Pajamas* to teach my students about the multilayered processes afoot in the world on the economic, racial, and political realms. *Blood Diamond* is a movie which reflects trade in diamonds which are found in war zones in Arica and the mining industry in those countries and the way in which warlords and diamond companies profit from them while thousands of Africans are enslaved and exploited by them. *The Boy in Stripped pajamas* is a historical fiction which portrays the holocaust and its horrors through the eyes of a child of a officer of the Nazi regime.

Discussions and direct links to the course to the film help students learn about the topic. Since students in places like Dibrugarh University are often limited in their basic idea about the world, different countries and people, films help them realize the immensity of the world better than lecture-only classes. Films expose them to the myriad countries, the complex problems and the globalized life that impacts all of us in ways, which often go unnoticed. Since the lives of students in institutions like Dibrugarh University are very insulated, films help transport them to areas which are foreign and exotic. Thereby giving them a feel of a world beyond their imagination in a way which is otherwise impossible for many of them to experience.

Apart from films, the Internet also provides tools to improve teaching. Getting students engaged in topics online will also endow them with the available modes of visual literacy important for their relevance in the 21st century. Some of the drawbacks include possibility of alienation and social isolation but on the other hand online modes can increase global interest and political engagement. Moreover, in many universities in India, basic internet access remains spotty, thereby limiting the use of the internet as a method of imparting teaching.

A main drawback on the use of these multimedia tools in Assam and probably in other universities catering to students from rural areas is the rudimentary grasp of the English language of the students. Since most of the films and internet sites recommended by IR teachers are in English, this proves to be a major handicap in using these multimedia tools to familiarize students with global politics and complexities.

Current events: One of the simplest ways of engaging students in IR is to use current events. Instructors can connect concepts to the real events of the world. Newspapers, discussion on current events or bring up recent events helps convey the meaning of a concept. Editorial cartoons can illustrate the complexities of political issues in an easier way and satire can be used to engage students through clips of Saturday Night Live and the Daily Show. I have tried to inculcate in my students a habit of going through the international news section of newspaper every day, to improve their awareness of global events and politics.

Others: I have been teaching a paper on Contemporary Issues in International Relations since 2013 at the Masters level in Dibrugarh University, Assam. The first unit of this paper deals with globalization and a part of this unit consists on the debate between the globalists and the skeptics of globalization. Every year when I start the unit, I ask the students whether they are familiar in the concept of globalization and ask them to say a few lines about globalization. Inevitably they say that we now live in a globalized world where people, capital and goods can move easily to any part of the world. Most of the time, they argue that we are now in a globalized world where the physical world has shrunk and they provide the example of easy communication and transportation of people across borders. I then proceed to ask the class to raise their hands if any of them have

been outside Assam. The number of raised hands hover around 4 or 5. Then I ask the students to raise their hands if they had travelled to more than one other state in the country. By this time about 1 or 2 raise their hands. Next, I ask my students to raise their hands if they had gone to more than 3 states in India or to any foreign country. In the past 6 years of my teaching experience, not a single student has raised their hands. I conduct such exercises to show the students how globalization and its immediate tenets such as easy communication and transportation are limited to certain classes and activities while the vast majority of us remain limited to our own corner of the world while at the same time being impacted by cultural and economic globalization. I have also asked the students to apply for passports and visas so as to see the kind of bureaucratic set-up which stand between easy transportation and communication and also to facilitate them in case of future travel plans. Even after incentivizing them with full marks in their home assignments if they are able to successfully get a passport, as of yet there hasn't been a single student who has been able to acquire a passport, despite the opening of a passport seva Kendra in Dibrugarh itself. Such exercises help students understand how nation-bound we remain and yet how refugees manage to traverse borders without legal paperwork which leads to the evolution of a ever precarious class of people in the contemporary world.

Conclusion:

Apart from the non-lecture techniques listed above, there are many others which the instructors can use to teach IR to students. Teachers can use their imagination to develop newer techniques of making students see and reflect on the complexities of the global world and develop deeper understanding of the way the world operates. Some of the techniques can be used in a combination to engage students such as simulations and showing films on the Cuban Missiles Crisis or other such events. Engagement of students through non-lecture techniques provides a more active role for the students, which is necessary to bringing an improved level of engagement for them which in turn makes them better learners.

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Cause Related Marketing : Understanding the Attitude of Generation Z toward Cause Related Campaigned Brand and Purchase Intention

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Abstract:

This study attempts to investigate whether consumers' attitude towards Cause Related Campaign Product that they are exposed (CCB) to have an influence over their attitude towards brand (Ab) and purchase intention (PI) of the Campaign product. The researchers tried to survey the results of previous studies and compared with this study results to give more benefits to the readers and researchers in this area of study. The study is empirical in nature focusing on Dibrugarh University Gen Z Consumers. A total of 459 respondents participated in this study. Consumers' attitude toward Cause Related Campaigned Product has positive and significant effects on their attitude toward brand as well as on their purchase intention. Findings imply the importance of Cause Related Campaigned Product to be adopted by practitioners in their strategic marketing as it helps in communicating positive brand image and influencing consumers' intention to purchase the Campaigned Product. In this study, the said relationships amongst the three variables are revisited. The difference lie in the use of Dibrugarh University Gen Z Consumer, a developing country compared to developed countries in past studies. This will provide the first insight on Dibrugarh University Gen Z Consumer's Behavior.

Keywords: Cause Related Campaign Product, Attitude towards Brands, Purchase Intention.

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Introduction:

Cause-Related Marketing (CRM) is a versatile and growing activity in the marketing field. Cause-related marketing has been referred to as 'a marriage of corporate philanthropy and social responsibility'. It provides opportunities to profit and non-profit organizations, and consumers, to participate in a social cause (Varadarajan & Menon, 1988). Since 1988, CRM initiatives have gradually increased for more than three decades. Formally, the first CRM campaign named in this way was carried out by American Express (AMEX) in 1983, in the United States. The purpose of this program was to increase the usage of the AMEX credit card, but also collect money to be donated for the renovation of the Statue of Liberty. This project was developed from September to December, and the donation was \$1.7 million (Varadarajan & Menon, 1988).

Types of Cause Related Marketing campaigns:

- a) **Transaction based-Donating a portion of each purchase:** the most common type is a company giving a portion for every single transaction when someone makes a purchase or uses a company's product or service during a specific period of time to the non-profit entity. E.g., Project Shiksha according to which, with every P&G product purchase, some portion goes to poor child education fund.
- b) **Joint issue or Message Promotion - Engage in Educational or Awareness Building activities:** the campaigns engage educational or awareness building activities. Joint issue promotion or message promotion involves joint campaigns that raise awareness about the cause. For instance, save tiger campaign from Aircel. Save our Tigers campaign is joint attempt from Aircel and World-Wide Fund (WWF) India to save the life of tigers.
- c) **Licensing -license given to a company by a Non-profit organisation:** in this technique, a non-profit permits an organisation to create, generate and market product that is promoted either with the brand name or with both the for - profit and non - profits brand name for a set of items created or for a set of time period. For example: World Wide Fund (WWF) for Nature logos on ITC classmate notebooks.

Cases under consideration:

- a) **P&G's whisper:** In India, Procter & Gamble (P&G) has pioneered a number of cause marketing programs, which are aimed at rebuilding lives of young children in India. **Project Drishti** was aimed to restore sight for nearly 250 blind girls across the country. It was the first ever sight restoration corporate project which was undertaken in association with the National Association for the Blind (NAB). As a part of this, for every pack of Whisper sold, Re 1 went for the project.

- b) **ITC's notebook:** ITC has its motto itself as Enduring value. For every classmate notebook you buy, ITC contributes Rs 1 to its rural development initiative that supports primary education in villages.
- c) **HUL's lifebuoy soap:** HUL announced a contribution of Rs 0.50 on the sale of each of its brand of **lifebuoy** soap to a **Diarrhea** project.
- d) **Nihar Naturals Campaign to Support Children Education:** On the eve of International Literacy Day, Nihar Naturals unveiled its "Chhotte Kadam Pragati Ki Aur" campaign in the village of Lusa in Mirzapur, Uttar Pradesh. This marks the commencement of Nihar Natural's initiative in association with CRY India, which provides a platform to today's progressive women to take small steps and enable children's education in India.

As part of the "ChhotteKadamPragati Ki Aur" initiative, every time a woman chooses to buy a bottle of Nihar Shanti Amla, 2% of all proceeds will be contributed to the cause of children's education in partnership with CRY India. Launched on 1st September 2012, this initiative will benefit many villages like Lusa to address their concerns regarding children's education. Nihar Naturals will be funding 19 projects across Uttar Pradesh, Madhya Pradesh, Rajasthan and other regions, where each project will touch around 25 to 30 villages within these geographies.

- e) **Pampers and UNICEF partnership:** Since 2006, Pampers has partnered with UNICEF to protect mothers and babies worldwide from the dangers of maternal and new born tetanus (MNT), a deadly but preventable disease caused by unhygienic birth practices. Once newborn tetanus is contracted there is no real cure. The disease claims the lives of 49000 new born babies every year.

For every specially marked pack of Pampers sold in the UK and other participating markets between October and December each year, the parent company Procter & Gamble donates the cost of one life saving vaccine to Unicef which is 4.4p. The funding can either pay for a vaccine directly or go towards its delivery. Mothers who receive the vaccine during delivery will be protected against tetanus for at least the next three years and new borns for the first two months of their lives.

Attitude is an individual's internal evaluation of an object such as a branded product, and has been an important concept in marketing research since 1960s. Hoyer and MacInnis (1997) define attitude as "relatively global and enduring evaluation of an object, issue, person, or action". There are two major reasons for this long-term interest. First, similar to Hoyer and MacInnis's definition, attitudes are often considered relatively stable and are enduring predisposition for consumer to behave in particular way (Fishbein & Ajzen, 1975). Thus, consequently, they should be useful predictors of consumers' behaviour towards

a product or service (Oskamp c.f. Wu, 1999). Second, several theoretical models on the attitude construct can be found in social psychology literature especially through studies by Fishbein and Ajzen (1975) that have stimulated attitudinal research in marketing. Attitude toward brand (Ab) is defined as a predisposition to respond in a favourable or unfavourable manner to a particular brand after the advertising stimulus has been shown to the individual (Phelps and Hoy, 1996). As for association between (Ab) and (PI), many studies found that (Ab) to have a positive and significant effect on (PI) (Mitchell & Olson, 1981; Shimp & Gresham, 1985; Batra & Ray, 1986; Laroche, Kim & Zhou, 1996; Phelps & Hoy, 1996). For example, Shimp's (1986) study found out a strong relationship between (Ab) and (PI). Many other studies have found out positive effects of (Ab) on (PI) when familiar and unfamiliar brands were tested. (e.g., Shimp & Gresham, 1985; Batra & Ray, 1986; Rajeev et al., 1986; Homer, 1990; Yi, 1990; Brown & Stayman, 1992; Homer & Yoon, 1992; Phelps & Hoy, 1996).

More recently, Nan and Heo's (2007) test of the relationship between brand-cause fit found that advertisements containing CRM claims elicited more favourable affective responses from consumers than those without these claims. This relationship did not vary according to the perceived "fit" of the brand and cause, leading Nan and Heo to conclude that CRM might be more effective at enhancing corporate image than at improving brand equity. Unlike Lafferty and Goldsmith, and Nan and Heo, who found that mere association with a cause benefited a brand, Hamlin and Wilson found that cause-related cues had no overall effect on consumers' evaluations of the test product or on their intent to purchase it. Where a cause-variant effect was detected, it was in the opposite direction to that reported in other studies; that is, association with a cause appeared to reduce purchase intention. Hamlin and Wilson (2004) explained their findings by suggesting that CRM may function by disrupting pre-existing choice heuristics, which they argued could explain low-involvement, fast-moving consumer-good purchase decisions. It is also possible that consumers have been conditioned to respond to CRM as a generic stimulus and that they do not appraise each cause individually, as the rational model of cause-brand "fit" assumes. If this is the case, consumers who have previously responded to CRM would be more likely to do so again in the future, irrespective of the cause-brand link, while those who have not, would be expected to maintain this behavior pattern. These findings suggest that CRM may consolidate and reinforce the behavior of consumers who already purchase a brand that embarks on a CRM programme, but that CRM alone may be insufficient to prompt brand-switching. Thus CRM may maintain existing behavior patterns but, according to the behavioral model, would be unlikely to prompt trial of a previously unpurchased brand, let alone stimulate consumers to add a new brand to their existing repertoire.

The culmination of the literature assists the researcher here to gain a comprehensive understanding of cause related marketing practices and its

potentiality in enhancing sales of product as well as in reducing social issues. In this study, the researchers attempt to investigate if cause related marketing campaigns (CRM) have an influence over their attitude towards brand (Ab) and purchase intention (PI).

Objectives of the study:

- i. To study the role of cause related campaigned brand over consumers' attitude toward the brand.
- ii. To study the role of cause related campaigned brand over consumers' intention to purchase the product.
- iii. To study the role of consumers' attitude toward the brand over consumers' intention to purchase the product.

Hypotheses:

H1: Cause related campaigned brand (CCB) has positive influence over consumers' attitude toward brand (Ab)

H2: Cause related campaigned brand (CCB) has positive influence over consumers' intention to purchase the product (PI)

H3: Consumers' attitude toward the brand (Ab) has positive influence over consumers' intention to purchase the product (PI)

Scale development:

There is no widely accepted measure of the variables taken for the study. Therefore, it was first necessary to create a valid and reliable scale for the variables. We drew on extant studies in an attempt to identify potential survey items that have been presented in previous research. Using attributes from previous studies, we created a potential list of items for our variables.

Statistical tool used: Simple Linear Regression analysis has been used in the study.

Subjects and Procedure:

Four hundred fifty-nine students (comprising of Arts, Commerce & Science) pursuing post graduate courses at Dibrugarh University participated in the study. The subjects were served with set of questionnaires and they were supposed to rate the degree to which each statement accurately described the role of cause related campaigned brand over consumers' attitude toward the brand as well as their purchase intention. We used a 5-point Likert type scale where 1 = strongly disagree and 5 = strongly agree for the statements.

Analysis and Results:

Of the total 459 respondents studied, all of them are acquainted with Cause related campaigned brand, most of them are found to be not married (76.8 percent), either already possessing a first degree (69.6 percent) or are now studying for their first degree (30.4%). Majority of respondents are their age less than 25 (77.2%). In addition, the majority of them paid sincere attention to the cause related campaigned brands' (CCB) advertisements shown in social media platforms (62%) and newspaper (51%). More details about the results are followed:

Simple Regression Analysis:

H1: Cause related campaigned brand (CCB) has positive influence over consumers' attitude toward brand (Ab)

Hypothesis	Regression Weights	Beta Coefficient	R ²	F	p-value	Hypothesis Supported
H1	CCB→Ab	.505	.190	107.321	.000	Yes

Note: *p < 0.05

The hypothesis tests if Cause related campaigned brand (CCB) carries as positive influence on consumers' attitude toward brand (Ab). The dependent variable Ab was regressed on predicting variable CCB to test the hypothesis H1. CCB significantly predicted Ab, $F(1, 457) = 107.321$, $p < 0.001$, which indicates that CCB can play a significant role in shaping Ab ($b = .505$, $p < 0.001$). These results clearly direct the positive influence of CCB on Ab. Moreover, the $R^2 = .190$ depicts that the model explains 19% of the variance in Ab.

H2: Cause related campaigned brand (CCB) has positive influence over consumers' intention to purchase the product (PI)

Hypothesis	Regression Weights	Beta Coefficient	R ²	F	p-value	Hypothesis Supported
H2	CCB→PI	.694	.216	125.937	.000	Yes

Note: *p < 0.05

The hypothesis tests if Cause related campaigned brand (CCB) have positive influence on consumers' intention to purchase the product (PI). The dependent variable PI was regressed on predicting variable CCB to test the hypothesis H2. CCB significantly predicted PI, $F(1, 457) = 125.937$, $p < 0.001$, which indicates

that CCB can play a significant role in shaping Ab ($b=.694$, $p < 0.001$). These results clearly direct the positive influence of CCB on Ab. Moreover, the $R^2 = .216$ depicts that the model explains 21.6% of the variance in PI.

H3: Consumers' attitude toward the brand (Ab) has positive influence over consumers' intention to purchase the product (PI)

Hypothesis	Regression Weights	Beta Coefficient	R^2	F	p-value	Hypothesis Supported
H3	Ab→PI	.746	.231	125.698	.000	Yes

Note: * $p < 0.05$

The hypothesis tests if Consumers' attitude toward the brand (Ab) has positive influence over consumers' intention to purchase the product (PI). The dependent variable PI was regressed on predicting variable Ab to test the hypothesis H3. Ab significantly predicted PI, $F(1, 457) = 125.698$, $p < 0.001$, which indicates that Ab can play a significant role in shaping PI ($b=.746$, $p < 0.001$). These results clearly direct the positive influence of Ab on PI. Moreover, the $R^2 = .231$ depicts that the model explains 23.1% of the variance in PI.

Summary of the Regression Analysis:

The simple regression analysis is the statistical technique used to analyze the relationship between a single dependent (criterion) variable and single independent (predictor) variable. In this study, simple regression analysis is used to find the effect of Cause related campaigned brand (CCB) on consumers' attitude toward brand (Ab). The results explore that (CCB) is positively and significantly associated with (Ab). Similar tests were conducted for the second hypothesis that focused on the relationship between CCB and purchase intention (PI). There is a positive and significant relationship between Cause related campaigned brand (CCB) and purchase intention (PI). Lastly, in regard to the third hypothesis, the relationship between Ab and PI yielded significant effects.

Discussion and Implications:

This study attempts to investigate the effect of cause related campaigned brand (CCB) on consumers' attitude toward brand (Ab) and purchase intention (PI) of the campaigned product. The present study found that attitude towards cause related campaigned brand (CCB) had significant effect on both attitude towards brand (Ab) and purchase intention (PI), which supported study results carried out by Goldsmith et al. (2000; 2002). The results found in the present study on the positive effect of CCB on (Ab) and (PI) are also in line with previous studies

like Mitchell and Olson (1981), Shimp and Gresham (1985), Batra and Ray (1986), Laroche, Kim and Zhou (1996) and Phelps and Hoy (1996). However, the causal sequence of (CCB - Ab - PI) relationship explored in the previous studies that considered attitude towards brand (Ab) as a full mediator in the relationship between (CCB) and (PI) as reported by Mechleit et al. (1988) and Phelps et al. (1996) is also supported in the present study. An important finding from this research is that Gen Z consumers of Dibrugarh University are indeed affected by cause related campaigned brands (CCB) that they are exposed to. This influences them to form positive attitude towards brand (Ab) and purchase intention (PI). The results indicate a consensus within this study and previous studies that found strong relationship to exist between (CCB) and (Ab); between (CCB) and (PI); as well as between (Ab) and (PI).

Conclusions:

The findings provide an understanding of Generation Z consumers' attitude towards Cause related Campaigned Brands (CCB). The present study gives practitioners some ideas in understanding how the companies can make use of Cause related Campaigned Brands (CCB) in order to form Gen Z consumers' attitude towards Cause related Campaigned Brands (CCB) and attitude toward brand (Ab) and purchase intention (PI). It is hoped that the present study can provide insights for further research in this area and help company policy makers to employ the implementation of attitude towards Cause related Campaigned Brands (CCB) as it is found that attitude towards Cause related Campaigned Brands (CCB) to be among the main drivers of consumers' intention and behavior in their buying behavior. It must be noted here that the sample size was only 459 Generation Z students studying at Dibrugarh University in Dibrugarh District. Thus, the results could not be generalized to all Indian consumers which in turn highlights a scope for further research in this area.

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Entailment in Tughlaq

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Abstract:

It has been familiar to all that Linguistics is the scientific study of Language. Chomsky says, "The language faculty does appear to be a unique human possession. Other organisms have their own system of communication." Semantics is an essential branch of Linguistics within which the meanings of words, phrases, clauses or sentences are discussed. Meaning lies in the relationship between words and the concepts for which these words stand for. These relationships can be of various types within which the relationship between entailment and presupposition can be established. One sentence may entail other sentence i.e. it includes the meaning of other sentence in its meaning when one sentence presupposes another when it implies a meaning known earlier. This study attempts to carry a linguistic study on the use of Entailments in play Tughlaq written by Girish Karnad. This study tries to throw light on Entailment, falls under the domain of Semantics; a term derived from formal logic which refers to a relation between a pair of sentences in which the truth of the second sentence necessarily follows from the truth of the first.

Key Words: Entailment, Pragmatics, Proposition, Semantics.

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Introduction:

Semantics is one of the major aspects of Linguistics that deals with meaning. Language is used to express meanings which can be understood by others. But meanings exist in our minds expressed through the spoken and written forms of language (as well as through gestures, postures, actions etc.). The sound patterns of language are studied at the level of morphology and syntax. These are, in turn, organized in such a way that we can convey meaningful messages or receive and understand messages. Semantics demonstrates meaning which is the most abstract level of linguistic analysis. George Yule (1996) defines Semantics as the study of the relationships between linguistic forms and entities in the world. It means Semantics studies how words literally connect to things. Semantic analysis of language attempts to establish the relationships between verbal expressions and states of affairs in the world as accurate or not.

Along with Semantics, the inquiry in Linguistics has also been extended to the level of Pragmatics. George Yule (1996) defines Pragmatics as the study of the relationships between the linguistic forms and the users of those forms. Pragmatics studies about people's intended meaning, their assumptions, their purposes or goals, and the kinds of actions (e.g. requests) that they perform while speaking. Pragmatics is seen by some Linguistics as an independent level of Language analysis as it is based on utterances in the same way as phonology is based on sound, syntax on sentences and Semantics on both words and sentences. The link between Pragmatics and Semantics remains, however, that at both levels, we are concerned with meaning. Semantics attempts to relate meaning to logics and truths, and deals with meaning as a matter primarily of sense-relations within the language, whereas Pragmatics attempts to relate meaning to the context of utterance, it views language as an action which is performed by speakers.

Objectives of the study:

The objective of the present study is to carry a linguistic study on the play Tughlaq by Girish Karnad with special reference to its use of entailment in the play. This study attempts to understand the role of Entailment, an aspect of **linguistics**, in dramatic dialogues as conversational interaction in the play.

Methodology and data collection:

To meet the objective of the research, both primary and secondary data has been consulted. For the primary data, 'Tughlaq' written by Girish Karnad, published by OUP (2005), New Delhi has been selected. For the secondary data, some other books and research journals are consulted. The proposed research work was done descriptively and analytically.

Semantics and Proposition: Entailment:

Before discussing about Entailment, it is necessary to know about some other key concepts like Proposition and Presupposition.

A proposition refers to the semantic content of a simple declarative sentence. Just as a sentence is essentially a grammatical concept, the proposition is essentially a Semantic concept. A sentence is an ideal string of words arranged in accordance with the grammatical rules of that language. If we change the order of words, it becomes another sentence. But the change in the word order makes no change in the meaning of that sentence and the sentence remains a simple declarative sentence, it continues to be the same proposition. E.g.-

(a) *She gave away the prizes.*

(b) *She gave the prizes away.*

Here, (a) and (b) are two different sentences that mean exactly the same. They are the two variants of the same proposition. That is why the same proposition can be expressed by different sentences. A change in sentence elements results in the formation of another sentence but if the meaning remains same, it continues to be the same proposition inspite of changes in the sentence structure. The following sentences will illustrate this point.

(i) *Peter envies John.*

(ii) *Peter is envious of John.*

Moreover, a sentence is a grammatical entity whereas a proposition is a Semantic notion. Thus, a change in the voice of a sentence makes it another sentence but a change in the voice of a simple declarative sentence does not make it another proposition. E.g.-

(1) *Circumstances made me a criminal.*

(2) *I was made a criminal by circumstances.*

The two sentences listed above are two separate sentences but they are not two different propositions. As the propositional content of these two sentences is the same, we can consider these two sentences two variants of the same proposition but not example of two different propositions.

Entailment:

Truth relationships as well as truth properties fall within the scope of Semantics. The most central truth relation for Semantics is entailment. Entailment indicates the relation between a pair of sentences such that the truth of the second sentence necessarily follows the truth of the first. As hyponymy includes the meaning of other words, a sentence may be said to entail other sentence if the former sentence includes the meaning of the other sentence. A sentence is said to enter another sentence when the truth of the first guarantees the falsity of the first. Entailment is the logical meaning inherent in the sentence. Entailment is a property of

propositions. If the truth of proposition B follows necessarily from the truth of proposition A, we can say that proposition A entails proposition B. For example-

1. Proposition A : *I can see a cat.*

Proposition B : *I can see an animal.*

Here, the meaning of 'cat' is included in 'animal'.

2. Proposition A : *My umbrella is black.*

Proposition B : *My umbrella has a colour.*

Here, the meaning of 'black' is included in 'colour'.

3. Proposition A : *I am a man.*

Proposition B : *I am a human being.*

Here, the word 'human being' itself contains the meaning of 'man'.

4. Proposition A : *'An Introduction' is written by Kamala Das.*

Proposition B : *Kamala Das is a poet.*

As 'An Introduction' is written by Kamala Das, she must be poet, and therefore the meaning of the question 'Who is Kamala Das?' is included in the word 'poet'.

5. Proposition A : *Last Monday, I met a great player.*

Proposition B : *Last Monday, I met a person.*

Here, the meaning of 'great player' is included in the word 'person'.

Types of Entailment:

David Crystal, in his 'Dictionary of Linguistics and Phonetics' (2008) classifies entailment as "Directional entailingness is a feature of DETERMINERS, which may be described as either downward entailing (in which the direction is from less specific to more specific) or upward entailing (in which the direction is from more specific to less specific)." While talking about entailment, it needs to be remembered that it can be either unilateral or bilateral. In the following examples, proposition A entails proposition B, but proposition B does not entail proposition A. This is why it is called unilateral entailment.

1. Proposition A : *She is from France.*

Proposition B : *She is from Europe.*

2. Proposition A : *Sabnum ate all the grapes.*

Proposition B : *Someone ate something.*

But in the following cases, both of the Propositions can entail each other, i.e. proposition A entails proposition B, and, likewise, proposition B entails proposition A. and this is why such relationship between propositions named as bilateral entailment.

1. Proposition A : *Sita resembles Gita.*
Proposition B : *Gita resembles Sita.*
2. Proposition A : *This toy is different from that toy.*
Proposition B : *That toy is different from this toy.*

Entailment and Presupposition:

Presupposition is the previously known meaning which is implied in the sentence whereas Entailment is a logical meaning inherent in the sentence. Presupposition may depend on the shared knowledge of the facts both by the speaker and the listener. Presupposition is referred to the relationship between two propositions. George Yule (1996) states "a presupposition is something the speaker assumes to be the case prior to making an utterance. Speakers, not sentences, have presuppositions. An entailment is something that logically follows from what is asserted in the utterance. Sentences, not speakers, have entailments."

In producing the utterance in "Sita's brother bought three elephants.", a speaker normally expects to have the presupposition that a person called Sita exists and that she has a brother. The speaker may also have more specific presuppositions that Sita has only one brother and that he is rich and he has a lot of money. All these presuppositions of the speaker can be wrong. In fact, the same sentence will be treated as having the entailments that Sita's brother bought something, bought three elephants, bought two elephants, bought one elephant, and many other similar logical consequences. These entailments follow from the sentence, irrespective of the speaker's beliefs; right or wrong, in fact, they are communicated without being said.

In the following example, sentence (1.a) contains the proposition p and the sentence (1.b) contains the proposition q. The relation of them can be shown by using the symbol \gg to mean 'presupposes', as represented in (1.c)

- (1.a) Kusum's cat is cute. (= p)
- b. Kusum has a cat. (= q)
- c. p \gg q

If we negate the above sentence (= NOT p) as in (2.a), the relationship of presupposition doesn't change. That is the same proposition q, repeated as in (2.b), continues to be presupposed by NOT p, as expressed in (2.c).

- (2.a) Kusum's cat isn't cute. (= NOT p)
- b. Kusum has a cat. (= q)
- c. NOT p \gg q

This is generally described as constancy under negation which means that the presupposition of a statement will remain constant (i.e. still true) even when that statement is negated. The basic idea behind Semantic Presupposition is that the

falsity of the presupposed sentence causes the presupposing sentence not to have a truth value.

In general terms, entailment is not a pragmatic concept but it is considered a purely logical concept, symbolized by II- . For example-

- A. The officer chased three militants. (= p)
- B. (i) Something chased three militants. (= q)
- (ii) The officer did something to three militants. (= r)
- (iii) The officer chased three of something. (= s)
- (iv) Something happened. (= t)

The relationship of entailment between A and B.(i) as $p \text{ II- } q$, symbolizes a logical consequence. In uttering the sentence in A, the speaker may necessarily refer to a very large number of background entailments; only some of them are presented in B.(i) - (iv). On any occasion of utterance A, the speaker, however, will indicate how these entailments are to be ordered e.g. the speaker will communicate, typically by stress, which entailment is to be assumed in the foreground. It depends on the speaker to decide which one is more important for interpreting intended meaning than the others. For instance, in uttering C.(i), the speaker indicates that the foreground entailment, and thus his or her main assumption, is that the officer chased a certain number of militants.

- C. (i) The officer chased **THREE** militants.
- (ii) **THE OFFICER** chased three militants.

In C.(ii) the focus shifts to **THE OFFICER**, and the main assumption is that something chased three militants. Here, the function of stress in English is clearly tied to marking the main assumption of the speaker in producing an utterance. Thus, it allows the speaker to indicate the listener about the focus of the message and what is being assumed.

Entailment illustrated with reference to Tughlaq:

Before walking through the entailment- hiding in Tughlaq, it would be a polite step to have a portraiture of the face of the play Tughlaq. Tughlaq is second the play written by Girish Karnad, published in Karnad in 1964 which bears the testimony of historical events related to Sultan Muhammad Bin Tughlaq, whose reign is considered one of the most spectacular failures in Indian History. Since it is a drama, it is quite obvious to have different characters and their dialogues. Followings are ten dialogues, selected randomly, to examine and analyse the entailments with reference to the play, Tughlaq.

1. Proposition A : *I know you are a Hindu.* (Scene 1, P. 2)
- Proposition B : *...but you are also a human being.* (Scene 1, P. 5)

In the above case, Proposition A entails Proposition B, but Proposition B does

not entail Proposition A, and is why this is the case of unilateral entailment. The meaning of 'Hindu' is included in the meaning of human being. This again can be considered as a case of upward entailment when the direction is from more specific to less specific.

2. Proposition A : *They say he looks like the Sultan.* (Scene 1, P. 5)

Proposition B : *He has a certain resemblance with Sultan.* (Scene 1, P. 5)

This is a case of bilateral entailment when the both of the Propositions can entail each other. The meaning of 'looks-like' is contained in the meaning of 'resemblance'.

3. Proposition A : *So your bad habits continue?* (Scene 1, P. 7)

Proposition B : *I am just a common pickpocket.* (Scene 1, P. 7)

This can be considered as the case of downward entailment when the direction is from less specific to more specific. The meaning of 'pickpocket' is included in the meaning of 'bad-habits'.

4. Proposition A : *I am not worried about my enemies.* (Scene 2, P. 11)

Proposition B : *I'm only worried about my people.* (Scene 2, P. 11)

This is an example of the bilateral entailment when the Proposition A entails Proposition B, and Proposition B entails Proposition A. Here, the meaning of 'I'm only worried about my people' is contained in the meaning of 'I'm only worried about my enemies'. Likewise, 'I'm only worried about my people' is contained in the meaning of 'I'm not worried about my enemies.'

5. Proposition A : *He has shown there are things more valuable than vengeance.* (Scene 4, P. 27)

Proposition B : *Not that again!* (Scene 4, P. 27)

This has been a case of unilateral entailment, and where the meaning of 'Not that again!' is included in the meaning of 'vengeance'.

6. Proposition A : *You can't take a step without paying some tax or another.* (Scene 5, P. 31)

Proposition B : *There's even a tax on gambling.* (Scene 5, P. 31)

This has been an example of downward entailment since the direction is from less specific to more specific. The meaning of 'tax on gambling' is included in the meaning of 'some tax or another'.

7. Proposition A : *But Allah isn't only for me, Shihab-ud-din.* (Scene 5, P. 32)

Proposition B : *He's for everyone who believes in him.* (Scene 5, P. 32)

Here, the entailment can be regarded as the upward entailment as the direction is from more specific to less specific. The meaning of 'He's for everyone' is included 'Allah isn't only for me.'

8. Proposition A : *A family comes in.* (Scene 7, P. 48)

Proposition B : *A man with a woman and six kids.* (Scene 7, P. 48)

This is not a dialogue of any of the characters of the play. It is the descriptions of the situations as expressed by the writer. This has been a case of upward entailment as the direction is from more specific to less specific, and, here, the meaning of 'a man with a woman and six kids' is contained in the meaning of 'A-family.'

9. Proposition A : *But how come I steal properly?* (Scene 9, P. 57)

Proposition B : *I have never made a mistake while stealing.*

This is the case of bilateral entailment since both of the propositions can entail each other. Here, the meaning of 'I have never made a mistake, which stealing' is contained in the meaning of 'I steal properly.'

10. Proposition A : *My first name was Aziz.* (Scene 13, P. 80)

Proposition B : *There has been many other since then.* (Scene 13, P. 80)

Once again, this has been the case of upward entailment as the direction is from more specific to less specific.

These are some of the entailments selected randomly for illustrations. There are many more instances of entailments in the play. This is a humble approach to drag the entailments which are hiding in the play Tughlaq.

Conclusion:

It deserves worth mentioning at a dignified conclusion that at the level of Semantics, we can attempt to understand what makes words, sentences and utterance meaningful or what makes them meaningless, and within where certain approaches like truth- conditional Semantics which can be recommended as Semantic Entailment, attempts to explain the logical meaning of sentences, treating a sentence as logical proposition on basic statement which can be either true or false that holds if we know the conditions under which a particular sentence is true, we can infer the truth of related propositions. Entailment does not refer to the external world, but to the logical relations existing between propositions which inclusion enhances the domain of Semantics, and consolidates the status of being a hardcore level within the scope of Linguistics.

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Health Infrastructure: Special Reference to Lakhimpur District of Assam

Dr. Khirod Kumar Phukan¹

Abstract:

Health is a core element of human development, which is directly involved in reduction of poverty. A sound physical health infrastructure is always expected for the region to improve the health condition of the people. Simultaneously, some other health related infrastructure such as safe drinking water, education, toilet facility, electricity etc are also essential for shape the health status of a person. Recognizing the importance of health infrastructure, the Government of India (GOI) launched the National Rural Health Mission (NRHM) on 12th April, 2005. NRHM focuses on states, which have poor public health infrastructure and health workers. In the paper, it is trying to analyze the present scenario of health status and physical health infrastructure of Assam in general and Lakhimpur district in particular.

Key Words: health infrastructure, health related infrastructure, NRHM

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Introduction:

Health is a core element of human development. Good health is always considered as a means of development and depletion of poverty. Ill-health reduces the capability of work, which in turn lowers the income level. Lower level of income always hampers the standard of living, which again affects the health of a person and it works in circular manner. We all agree that health contributes greatly to the economic development. A healthy person can contribute much more to the growth of GDP by associated with various economic activities. Health infrastructure can shape the health of a person. Recognizing the importance of health infrastructure, the Government of India (GOI) launched the National Rural Health Mission (NRHM) on 12th April 2005. NRHM focuses on states, which have poor public health infrastructure and health workers. Besides, the various initiatives taken by government, health infrastructure and health condition of the common people of the country in general and the people of rural area in particular are not satisfactory. In this paper, therefore, attempt has been made to analyze specially the status of health infrastructure of Lakhimpur district and the existing health care infrastructure of Assam.

Objective:

The objective of this paper is to analyse the status of health infrastructure in Assam with special reference to Lakhimpur district and how far the government initiatives are being successfully implemented. Therefore, the main objectives of this article are

1. To analyse the status of health infrastructure in Lakhimpur district of Assam.
2. To measure the level of health infrastructure development of the state with special reference to Lakhimpur district of Assam.

Methodology:

The present study of the paper is based on the secondary data. The necessary information are collected from different Journals, Internet, Newspaper, various government reports such as Census of India, Statistical Handbook of Assam, Economic Survey of Assam and also from the different report and journals of National Rural Health Mission. The paper is a descriptive one.

Study Area:

The present study covers the Lakhimpur district, which is situated on the North East corner of Assam. The district lies between 26048' and 27053' Northern latitude and 93042' and 94020' East longitude. The district covers an area of 2277 km² out of which is 2257 km² is rural and 20 km² is urban. According to Census

of India, 2011, the total population of Lakhimpur district is 1042137. The majority of the people i.e., nearly 91% live in rural and less amount of people i.e., 9% live in the urban area. Rural population density of the district is 424 persons per km² and urban population density is 2527 persons per km².

Discussion:

As we know for our external security, Government of India has spent a huge amount of money in the form of defense and internal law and order. But, if we see the India's health care expenditure that it can be observed, half of the amount is spent on health care compare to the defense of the GDP of India. In 2019-20 budget, Government of India targeted to spent on health care 1.02 percent and in defense 2.04 percent of the GDP. It is to be mentioned that Sweden spend 9.2 percent, Switzerland 8.5 percent, USA 8.5 percent, Canada 7.7 percent in health care from their GDP. Therefore, there is a urgent need of encourage to spend more on health care that a healthy nation can be expected. Moreover, availability of health infrastructure can shape the health status of a region. Apart from the physical infrastructure like health care centers, dispensaries and hospital, health related infrastructure such as access to safe drinking water, toilet and housing facility are also essential to maintain sound health. Thus, it is the duty of government to provide such basic amenities to needy one at the time of providing physical health infrastructure.

Health Care System in India:

As we know that India's Public Health Care System is comprise of a three tier system namely Primary, Secondary and Tertiary levels of health care. The primary tier would have two types of health care institutions, namely, a Sub-centre (SC) for a population of 3000-5000, and Primary Health Centre (PHC) for 20000 to 30000 populations. Community Health Centers, Sub- Divisional Hospitals, District-Hospitals etc are function as secondary level of healthcare. Medical colleges and apex health centers function as tertiary health care.

Infrastructural Facilities in Assam:

Infrastructural facilities in Assam comprise of 25-district hospital (DH), 162-community health centers (CHC), 1014 PHCs and 4621 sub-centre (SC). There are total bed strength is 18886. Besides these, there are six government medical colleges which play a pivotal role in Assam's health care system. Table 1 shows the number of SCs, PHCs and CHCs as per data 2016.

Table: 1
Number of Health Institution in Assam - 2016

Health Institution	Number
Civil Hospital	25
Community Health Centers (CHC)	162
Primary Health Center (PHC)	1014
Sub-Centers	4621
Bed Strength	18886

Source: Statistical Handbook of Assam 2016-1, Directorate of Economics and Statistics, Assam

These existing physical infrastructure is insufficient to meet the need of 3.12 crore population (census, 2011) of Assam. It is seen from various government reports that Crude Death Rate (CDR), Maternal Mortality Rate (MMR), Infant Mortality Rate (IMR) etc of Assam is quite high in comparison to other state of India. Table: 2 show a comparative analysis of different mortality rate of Assam with some other states and as a whole of India.

Table: 2
Health Indicators in Assam vis-à-vis all India in 2016

State	CDR	MMR*	IMR
Assam	6.7	237	44
Maharashtra	5.9	61	19
Kerela	7.6	46	10
Andharpradesh	6.8	74	34
India	6.4	130	34

*Source: SRS Bulletin, September, 2017, *Special Bulletin on Maternal Mortality Rate in India 2014-16 Sample Registration System, May-2018*

India has shown some amount of fall in Crude Death Rate (CDR), Infant Mortality Rate (IMR), Maternal Mortality Rate (MMR), but there is greater interstate variation in regard of the rate of decline in IMR as well as MMR. Table 2 is giving some idea about the interstate variations regarding those indicators. In case of these factors, Assam is worst performer among the states. Though there is no variation in CDR among the state, but the crucial indicator of health

status i.e. MMR of Assam is almost two times of national average. From the table it is clearly seen that MMR of Assam is far above the other states. The similar is the story in case of IMR. The IMR of Assam is higher than the developed state like Kerela, Maharashtra etc. The poor condition of these health indicators had shown the backwardness in health sector of Assam. To know the reason behind high level of mortality rate, we should have an idea about the existing health physical infrastructure in Assam. Table 3 will show the number of physical health infrastructure of Lakhimpur district and Assam.

Table: 3
Number of Health Institutions in Lakhimpur district

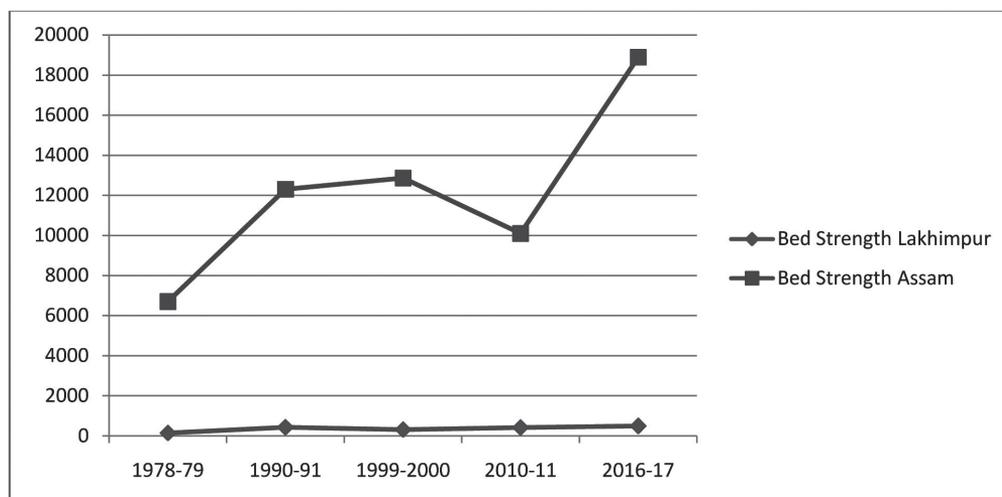
Year	Lakhimpur				Assam			
	Civil Hospital	PHC	CHC	SC	Civil Hospital	PHC	CHC	SC
1990-1991	-	31	-	271	-	517	-	5109
1999-2000	-	23	-	176	-	610	-	5109
2010-2011	1	26	5	156	22	844	103	4592
2016-2017	1	30	8	156	25	1014	162	4621

Source: Statistical Handbook of Assam- 1992, 2001, 2012, 2018, Directorate of Economics and Statistics, Assam

Table 3 reflects the existing physical health infrastructure of Lakhimpur district as well as in Assam. It is clearly seen that in Lakhimpur, there is declines in the number of SCs from 271 in 1990-91 to 156 in 2016-17 and PHCs from 31 to 30 during the same period. The sub-centers of Assam have declines a sorry figure from 5109 to 4621 during the period. The decline in SCs in the region is mainly because many of the SCs have been upgraded to PHCs, which is evident from the fact that the number of PHCs in the region has increased from 517 to 1014 in this period. Out of these PHC's, 49.7% are running without regular water supply, 50.8% without electricity and 11.8% without all weather motorable approach. (Source- Rural Health Statistics, 2014-15, Ministry of Health and Family Welfare, India).Table 3(a) shows the number of bed strength of Lakhimpur district.

Table: 3(a)
Number of Bed Strength in the district as well as Assam

Year	No. of Bed Strength	
	Lakhimpur	Assam
1978-1979	152	6704
1990-1991	436	12303
1999-2000	316	12868
2010-2011	422	10099
2016-2017	494	18886



Source: *Statistical Handbook of Assam-1980, 1992, 2001, 2012, 2018 - Directorate of Economics and Statistics, Assam*

It is observed from the Table 3(a) that the number of bed strength was 6704 in 1978-79 and it was increased to 18886 in 2016-17. During the same period, in Lakhimpur district, it is increase from 152 to 494 only, which is insufficient to fulfill the need of 10,42,137 people (Census 2011). The WHO estimates that globally, three doctors and five beds should be available for every 1000 population. For Assam alone, given its population, the corresponding figure should be 93617 doctors and 156028 beds. Similarly in Lakhimpur, the figure should be 3126 doctors and 5211 beds. But in reality, only 494 beds are available in Lakhimpur in 2016. Similarly this figure is also quite low in Assam i.e only 18886 beds and approximately 9900 doctors. Lack of physical infrastructure and man power are

some reason of poor condition of health status, which causes higher IMR, MMR etc. The number of CDR, IMR and MMR of Lakhimpur as well as some district of Assam, which will help to make a comparison of the health status of the districts.

According to Annual Health Statistics, 2012-13, the IMR in the Lakhimpur

Table: 4
District wise Mortality Rate of Assam

Lakhimpur	6.7	48	251
Jorhat	7.9	50	404
Dhemaji	4.5	37	251
Kamrup	5.6	39	254

Source- Annual Health Survey – 2012-13, Assam

district of Assam is 48, which is higher than the district of Dhemaji & Kamrup. In Dhemaji and Kamrup, the rate is 37 and 39 respectively whereas in Jorhat is 50. Similarly, the CDR of Lakhimpur is higher than the two districts and less than Jorhat. This is shown the fact of backwardness in health sector in Lakhimpur. Some of the reason that increases the IMR as well as MMR are such as household wealth, mother's education and age at childbirth, shorter birth intervals etc. According to Annual Health Survey-2012-13, 85.7% deliveries are institutionalized in Lakhimpur, which is higher than the state average i.e. 65.9%. But this percentage is quite low in comparison to Kerela, where 99% deliveries are institutionalized. Low level of institutional deliveries may be another cause of higher mortality rate in Assam.

Health related infrastructure such as access to safe drinking water, toilet facility, electricity, pucca house etc are also some factors to shape the health status of the common people of the region. Without these facilities, we could not get the 100% benefit of different government schemes. Report shows that the people residing in the pucca houses are very low in Lakhimpur, which is just only 18.53%. Similar is the story in case of access to safe drinking water (52.70%) and access to toilet facility (53.70%). There is only 23.47% of total people can access to electricity facility in the districts. (Source- District Census Handbook, Assam, Census of India, 2011; House listing & Housing Census, 2011). But these basic amenities of life are crucial for better health status. Thus, it is concluded that lack of these health related infrastructure may be responsible for high rate of IMR, MMR etc.

Conclusion:

From the analysis, it is observed that health status of Lakhimpur district as well as in Assam is not satisfactory. The picture of different health indicators such as IMR, MMR etc are not up to the expected level though health infrastructure facility is rising. Public Private Partnership model in health sector may be introduced to improve the existing health services. It is the duty of government to provide basic amenities of life such as safe drinking water, toilet facility to everyone. It can improve the standard of living of the poor people which can enhance health status. At the same time, government should emphasize to increase the income level of people through employment generation, quality education facilities, and all weather roads which are also necessary for improving the health status of the people of Assam.

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Issues and Challenges of Children from Low Socio- Economic Status during COVID-19 Pandemic in Assam - A Case Study

Dr Ishmirekha Handique Konwar¹

Abstract:

The COVID-19 pandemic is profoundly affecting the life of every people around the countries. It has posed serious challenges in the process of imparting formal education including elementary, Secondary, Senior Secondary and Higher level of education. Apart from economic shut down to unemployment, social isolation, contact restrictions, closure of production industries to educational institutions, it creates crisis not only in the sense of personal growth but also in professional growth too. For a long closure of all school and colleges, major sufferers are the students. Especially the school going children with disabilities, trauma experiences, migrant background section of SC and ST, rural areas this may be a particularly challenging time. They faced different issues related to social, psychological, health, economic etc. and create some challenges of preparation for study, guidance and career service and future goal perspectives.

To trace the issue and challenges of children from low socio economic status, a study was designed for. For that an Online survey/ Telephonic survey was conducted to gather the requisite information. A self structured questionnaire was frame and sent via Whatsapp, E-mails to those children availing these facilities and telephonic conversation to others. The observation, perception and conclusion will be discussed in details in this research paper.

Key Words: *Issues and Challenges, Children, Low Socio- Economic Status, COVID-19 Pandemic*

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1.0 Introduction:

The COVID-19 pandemic is profoundly affecting the life of every people around the countries. It has posed serious challenges in the process of imparting formal education including elementary, Secondary, Senior Secondary and Higher level of education. Apart from economic shut down to unemployment, social isolation, contact restrictions, closure of production industries to educational institutions, it creates crisis not only in the sense of personal growth but also in professional growth too. For a long closure of all school and colleges, major sufferers are the students. Especially the school going children with disabilities, trauma experiences, migrant background section of SC and ST, rural areas this may be a particularly challenging time. They faced different issues related to social, psychological, health, economic etc. and create some challenges of preparation for study, guidance and career service and future goal perspectives.

Jorg M. Fegret, Benedetto Vitiello, Paul L. Plener and Vera Clemens (2020) had conducted a studied on "Challenges and burden of the Coronavirus 2019 (COVID-19) pandemic for child and adolescent mental health: a narrative review to highlight clinical and research needs in the acute phase and the long return to normality." The findings of the study revealed that there are numerous pandemic - related mental health risks for children and adolescents related to anxiety, stress, domestic violence and child mal-treatment, abuse, suicidality and substance abuse.

Anup Baul (2020) had conducted a study on "Issues and Challenges of Lockdown Measures in School Education of Tripura - A case Study". The findings of the study revealed that due to lockdown issues, students cannot concentrate on their studies. Especially students of different economic background i.e. APL/ BPL face more problems than other one.

To trace the issue and challenges of children from low socio economic status, the present study was designed for. For that an Online survey/ Telephonic survey was conducted to gather the requisite information. A self structured questionnaire was frame and sent via Whatsapp, E-mails to those children availing these facilities and telephonic conversation to others.

1.1 Rationale of the Study:

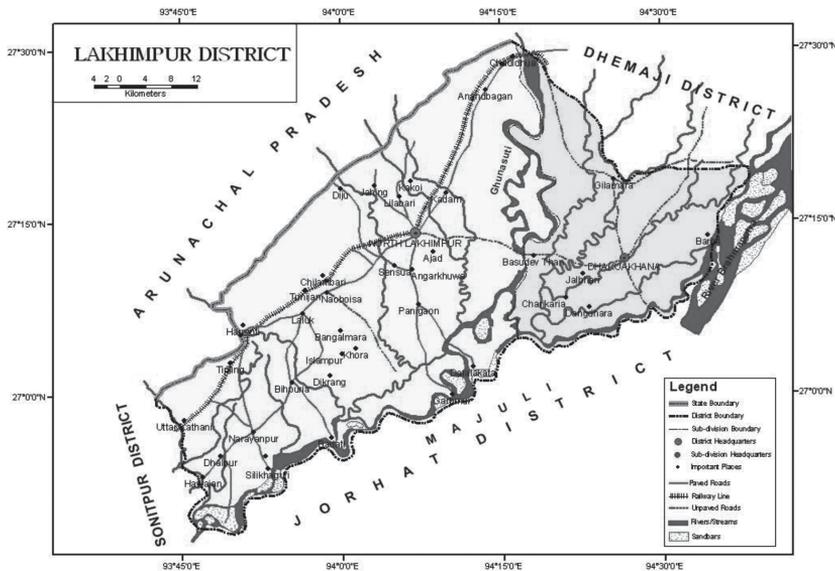
The corona virus popularly known as COVID-19 pandemic has beyond the wildest imagination of the mankind, changed the ways of living, working, teaching & learning process. It has posed serious challenges in the process of imparting formal education from school education to University level of education. Apart from economic shut down to unemployment, social isolation, contact restrictions, closure of production industries to educational institutions, it creates crisis both in personal as well as professional growth. For a long closure of all school and colleges, major sufferers are the students specially the backward

sections of the society. They faced different issues and challenges related to social, psychological, health, economic etc.

In this paper an attempt has been made to discuss about the issues and challenges of children from low socio economic status during the time of Pandemic and suggests recommendation for the same.

1.2 Study Area :

The present study was undertaken in Assam, situated in the Himalaya foothills, the land of blue hills and red rivers with the area of 78,438 square kilometers and it represents 2.39 percent of the total land area of the country. Assam is surrounded by international boundaries extending up to nearly 3200 km. The mighty river Brahmaputra flows through it, serving as a lifeline for its people Settled on both of its bank. The State, being T - shaped, is situated in the heart of the north - east corner of Indian subcontinent. The area of Assam extends from latitude 24'10 N to 27' 58 N and longitude 89'49 E to 97' 26 E between the foothills of eastern Himalayas and the Patkai and Naga Ranges. Assam is surrounded by Bhutan and Arunachal Pradesh on the North; Nagaland, Manipur and Arunachal Pradesh on the east; Meghalaya, Mizoram and Tripura on the South; and Bangladesh, Meghalaya and West Bengal on the West. The total population according to 2011 census is 3, 12, 05,576, comprising 1, 59, 39,443 male, and 1, 52, 66,133 female. There are 27 districts in Assam, out of them; the investigator selected one district namely Lakhimpur



1.3 Objectives of the Study:

The main objectives of the present study are as follows:

1. To study about the issues and challenges faced by the children from low socio economic status during COVID-19 pandemic.
2. To provide suggestive measures to meet the challenges faced by the children from low socio economic status during COVID-19 pandemic.

1.4 Delimitation of the Study:

The study has been delimited to:

1. A sample of 200 school going children of Low Socio-Economic Status from Lakhimpur district.

1.5 Methodology:

1.5.1 Research Design

Both Qualitative and Quantitative research technique was used in the present study. Data were collected through primary and secondary source. Survey method is used to collect the primary data from children. On the other hand, data were also collected through secondary sources i.e. books, journal, website etc.

1.5.2 Population and Sample

All the children from low socio economic status of Lakhimpur district are the population of this study. Sample of 200 children were randomly selected from North Lakhimpur area of Lakhimpur district.

1.5.3 Tools for data collection

For that an Online Survey/ Telephonic survey was conducted to gather the requisite information. A self- structured questionnaire was frame and sent via Whatsapp, Emails to those children availing these facilities and telephonic conversation as well personal contact to others.

1.5.4 Analysis

For analyzing the data, the researcher has used both qualitative and quantitative techniques

1.6 Findings of the Study:

The findings of the revealed on the following issues and challenges faced by children from low socio-economic status:

- **Effect of Lockdown on children's mental health**

Mental health includes sound physical, psychological and social well being. It is a measure of well being in which people can successfully cope

with the different situations of the society. Due to lockdown, children from low socio-economic status faced different problems related to high risk factors that impact on mental health. Mental distress is widely seen among children from low socio-economic status. Physical, emotional, cognitive and financial challenge may adversely impact on their motivation, concentration, learning and achievement.

- **Lack of Educator's Guidance**

Educational institutions were temporarily shut down throughout the country to fight against the combat of COVID-19. It adversely affects on school going children, the rural and the poor are much more affected. Educators delivered his/her classes through online mode of learning. But online learning required a high band width or the strong internet connection which are possible only in a high as well as urban area specifically. 100% of present sample showed the lack of educator's guidance due to purchase of online assets and also the challenge related to technical issues.

- **Impact of Parent's economic condition on children**

As India is a Third World Country, socio-economic backwardness can be seen here. The poor economic condition and financial problems of parents also create a challenge for education of children.

- **Discrimination**

Socio-economic backwardness of parents also leads to not allow the girl child to go away for education. Especially in rural area, till the date girl child are facing the problems of narrow minded and social restrictions. The present study also revealed that lockdown had badly affected on the family of low socio economic condition that forced the boys to take the opportunity of learning than girl child.

- **Equity, access and inclusion in Education**

Online mode of learning has created challenges for equity, access and inclusion in education especially for remote and poor standards students. Though the Government has developed online resources like Diksha, e-Pathshala, Swayam, Swayam-Prabha, Nistha, National Digital Library etc, but there is definitely concerns. It is not possible for all the parents to provide the opportunity for children.

- **Technological Issue on Online Learning**

The present study showed 100% of children faced technical issues on online learning.

- **Increased risk of poor Nutrition**

Employability shut down lead to downfall of economic condition of the people that increased in poor nutrition of children.

1.7 Suggestions and Conclusion

The following suggestions should be taken care of to meet the challenges of children from low socioeconomic status:

- Teachers must concern with those children and provide essential guidance for creating sound mental well being.
- Parents should have also provide support and guidance
- Government should provide opportunities for them so that equity, access and inclusion in education have to be maintained.
- Support and involvement of NGO is also beneficial.

From the present study, it can be revealed that during the situation of pandemic children from marginalized section especially low socio economic status faced many issues and challenges for adjustment in the situation. Therefore special measures should be provided for them to cope up in the society with sound mental health.

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Problems and Prospects of Pottery Artisans : A Case Study of Lakhimari Village, Dhubri, Assam

Mr. Utpal Pal¹

Abstract:

Pottery is an ancient and traditional handicraft in India and potters continued pottery as livelihood with their hereditary pursuit. Most of the pottery business is carried on primarily with the help of members of the family. In India, pottery artisans are mostly found in rural areas. However, now a days they are migrated to urban areas for better livelihood, some of them continue their occupation and some are shifted to other jobs. This article aims at understanding the problems and prospects of the pottery artisans of the Lakhimari Village of Dhubri District, Assam. The data are collected through structures questionnaire by purposive sampling. The variables like age, gender, turnover, family members, reason of choosing pottery, raw material, techniques of production, availability of finance, Govt. assistance, marketing facilities are analysed with the help of descriptive statistics and relationship between the variables are studied with the help of Pearson's Coefficient of Correlation with Significance level and two-tailed test. Proper awareness should be created among the young artisans and problems should be solved by the Govt. and NGOs for the sustainable development of the Pottery artisans.

Keywords: *Pottery, Hereditary, Family business, Livelihood, Sustainable Development*

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1. Introduction:

Pottery is one of the olden crafts that man evolved at the beginning of the civilization. Their intelligent brains must have felt the need of some kinds of vessels to store and cook. We can say that pottery is the outcome of their need and initiative. It is the process of converting clay into finished product, by putting it into fire. It requires soil, sand, wood, coal as raw materials. In India pottery artisans are mostly found in rural areas. However, now a days they are migrated to urban areas for better livelihood, some of them continue their occupation and some are shifted to other jobs. In Assam, the art of making pottery have thousand years of traditional background. It is one of the dominant craft from ancient time. It had reached a peak Point during a medieval period but the Britishers colonial pattern of development demolished the pottery crafts. However, some potters continued pottery as livelihood with their hereditary pursuit. Most of the pottery business is carried on primarily with the help of members of the family.

Pottery craft is hereditary participate by Kumars and Hiras community in Assam. The Kumars are scared all over the Brahmaputra and the Barak valley. The "Kumar" is derived from the word "Kumbahakar" which includes "Kumva" means "earthen pot" and "Kar" means "makers" (Handique, 2012). This community is recognised as other backward classes in the state. So, Kumar is one of the major artisan castes of Assam. The Hira community is scared all over the plains mainly in Darrang, Goalpara, Kamrup and Nagaon district of Assam (Assam state Gazetter,1999). This community is recognised as a schedule caste group of Assam, who contributes significantly, in the production of pottery. The preparation of pottery primarily involves the following steps. Such as: Preparation of clay from soil, shaping pots through traditional and modern techniques, Firing in bhata ghar, Painting if needed and ready for sell.

2. Review of Lieterature:

In arrange to pick up foundation of information and recognize suitable strategy a brief survey of writing relating to field beneath consider has been displayed. An endeavour has been made to emphasize the most issue related to the subject through reviewing various existing research papers in relation to pottery artisans especially in context of Assam.

Regon (2019) explained that the "pottery industry of Majuli is characterized by a small estimate of units, family-based operation, utilize conventional tools supplies, landless individuals, and absence of education among the craftsman". The study uncovers that the pottery industry in Majuli endured parts of issues and in arrange to an ideal investigation of this high-quality pottery industry, the government ought to give both motivations and help and make conducive environment to advance all-inclusive. For long-term prospects of the pottery artisans, mindfulness ought to be made around the esteem of the pottery industry

among the youthful era.

Linu Sarma (2019) stated that "it is very essential to develop the methods and techniques of pottery making for the economic development of Hira Community. There should be adequate training & workshop for Hira people to make them understand the scientific and modern techniques and methods to make earthen pots with less cost, time, and labour". Govt. should take necessary steps for the development and growth of Hira Community and their livelihood.

Nath (2018) stated that there is an eco-friendly attitude among the pot making peoples of upper Assam in his historical study. It has watched that fast development of pot making is to be exceptionally positive result to our environment as well as society. Pot-making create has no impact on society. Among them, this clay work has a few inadequacies. One of them is to be in need of budgetary offer assistance or facility to the potters, need of the present-day innovative industry and need of showcase. Overall, there's a positive see to the pot-making culture in the future among the Kumar potters of upper Assam.

Reddy (2018) explained that the ace cluster of Narasapur has experienced constrained development in spite of potential showcase opportunity and its centre competence of a huge expertise base. The generation base is greatly divided and there's a need for a critical manufacturing foundation. There's a pressing got to improve the financial conditions of the lace workers within the study area. There is ought to alter this casual lace industry into the formal industry to create move work openings and to gain foreign trade.

Garima Thakuria (2017) explained the traditional method of production used by the Kumar potters in Daojali Hading in North Cachar Hills district of Assam. The functional classification of pottery has been done on the basis of the size, shape, presence, or absence of decoration on the vessel or any specific features.

Haloi (2017) in his analysis stated that the development gap in the pottery artisans is due to poor human capital. Also suggested that "Government should come forwardly to make alive this industry. It will help in augmenting the socio-economic conditions of the rural artisans- a vulnerable section of the society who is supplying some essential items since time immemorial to meet some social, cultural and religious needs".

Hoque (2016) explained that old craft practice in Asharikandi is not as it were the source of business for the skilled workers but also it carries the socio-cultural characteristics of the locale with numerous inventive items. He recommended that the dedicated ceramics artisans ought to be given legitimate help to proceed with the awesome antiquated convention of earthenware making.

Jhankar (2016) stated that potters in the middle Mahanadi valley region are artisan communities connected with the age ancient convention of ceramics generation by conducting an ethnoarchaeological field study. The "community is an ethnic beginning and advanced with long-standing word-related

specialization" and preparing hone is acquired authenticity of potter community.

Mishra & Mansuri (2016) stated in their study on that the "Indian pottery industry is enduring from issues of lacking raw materials, deficiently working capital, conventional innovation, restricted item extend, and numerous more. They recommended the "multi-directional approach with an outline on the complete framework of input - handle - generation - administration and e-marketing components" for the development of Indian red clay pottery industry.

Mahato et al. (2016) in their study focused on value chain of pottery enterprise with the help of SWOT analysis and cost analysis. They show that "the pottery industry in their study area is suffering from irregular supply of raw material, lack of working capital, obsolete technology, and lack of diversification of products. Furthermore, competition from the organized sector, lack of good marketing facilities, and lack of research and development effort is also observed".

Adebimpe (2015) stated that Nigeria indigenous clay pot craft potters though are deft in creativity, have innovations and have over the years preserve their cultural heritage, but have limitations in the area of essential entrepreneur's production and marketing strategies. The pottery craft business is facing many occupational challenges, the major ones which is constituting a setback for the business include inability to secure capital loans from the banks, or through government assisted loan scheme for the purchase of modern equipment. Hence, their progress is low.

Kasemi (2014) in his study on "Problems of Pottery Industry and Policies for Development: Case Study of Koch Bihar District in West Bengal, India" explained the production function with the help of Cobb-Douglass to think about the nature of the production work of the ceramics industry. He pointed out that the artisans are regularly misused by the brokers who continuously press the benefit. So, proper steps should be taken for proper marketing facilities.

Handique (2014) stated that pottery industry has been playing a significant role for social and economic changes in Sivasagar district. Even with the development of large-scale industries, these potteries are still maintaining their importance, providing a good volume of income and employment in the both rural and urban areas in the district. He suggested that the future development of pottery industry in Assam will be governed by the extent of basic infrastructural facilities and their proper utilization, appropriate government policy and entrepreneurial motivation of the young men.

Ghosh (2014) aimed to study the difficulties and projections of Asharikandi Terracotta and Pottery craft in Dhubri district to know the overall evolution and expansion of terracotta craft in the district. He pointed out that government support and assistance included in this cluster and their inclusion and support to update this wonderful craftsmanship to compete with present day world. However, there should be combined effort by the Government, non-govt.

organisation and the artisans to remove or minimise the hurdles for the smooth progress in the advance and growth of terracotta and earthenware art in the district.

Research Gap:

It is construed that more than fourteen articles were reviewed to find out the evolution, growth, obstacles, and opportunities of Pottery Crafts. Majority of the articles were about the problems faced by pottery artisans in various places of India, they mainly focus on the production aspect and market related problems. The Problems highlighted in the articles are linked to readiness of raw materials, source of finance, manufacture process and promotion issues. Some articles focus on the recent developments take place in pottery industry.

All the products produced by handicraft artisans have export opportunity and the Government has already taken steps to uplift the crafts and the handicraft artisans. The larger part of the literature was on the methodologies to illuminate the issues of Crafted works. The authors have given their views to move forward the lifestyle of artisans of their study areas. Some articles are directly related to growth and development of pottery artisan of different districts of Assam. But the gaps found in those research articles are focused in the present research paper and one of the neglected areas i.e. Pottery Artisan of Lakhimari Village of Dhubri District, Assam is undertaken for study. Although Pottery is one of the major sources of livelihood of the above stated villagers but not a single research article has taken sample from this village under their research study. Therefore, this study attempts to highlight the those Pottery craftsperson , who endure to carry the old-style work and have no experience to up-to-date technology, insufficient capital, market knowledge, consumer preference, related environmental issues and importantly lack assurance to modification of the technology/ product.

Some handicrafts workers have migrated to the neighbouring cities in search of new and easy or simple job. They are first traders but now lack in entrepreneurial qualities and technical skills. Hence, an attempt has been made in this study to find out whether these pottery artisans are capable of acquiring technical skill, entrepreneurial skills so as to bring prosperity in their lives. Firstly, the pottery artisan's difficulties have to be acknowledged so that internal and external forces may help them to solve their problems. Accordingly, this study has been carried out by framing the statement of the problems and the objectives.

Statement of The Problems:

In the era of modernisation, pottery artisans are not able to manage the family-based business properly due to proper education and lack of entrepreneurship skill. There are no structured channels of distribution to market the pottery

items. This is an age of branding, but the artisans are selling in loose and without any brand names. Pottery industries are mainly rural based and are located in the inaccessible areas, so the benefits or schemes implemented by the State Governments and Central Government have not reached the artisans in right time.

The traditional pottery artisans of Lakhimari villages are facing the competition from the modern industry and their sustainability became difficult. Due to this, production and sales of the pottery products have reduced over a period of time. Some of the artisans have shifted their profession. And, these issues lead to the problem of survival of the artisans. Therefore, it has been proposed to study pottery artisans and their problems particularly on availability of funds, raw materials, production techniques and marketing issues. Accordingly, the following objectives are framed for the study.

3. Objectives of the Study:

The objectives of this study are as below:

- To study the socio-economic aspect of pottery artisans of Lakhimari village.
- To find out the major constraints of pottery business in study area.
- To study the factors affecting the growth of pottery business in the study area.
- To suggest the possible solution for overcoming the constraints of pottery business.

4. Hypothesis:

The following Null Hypotheses are formulated in order to justify the objectives of the Study and to show the relationship among various dependent and independent variables.

- H01: There is no significant relationship between age and turnover in pottery business.
- H02: There is no significant relationship between production techniques in pottery and turnover.
- H03: There is no significant relationship between Subsidies received from government and turnover.
- H04: There is no significance relationship between availability of raw materials and turnover.
- H05: There is no significant relationship between Turnover and further continuity of pottery business as livelihood.

5. Research Methodology:

Sources of Data: As per the objectives of the study, data has been collected from the Primary Sources and supplemented by the secondary sources. Primary Data has been collected through structured Questionnaire. Secondary data has been collected from various Published articles, Govt. Websites, e-documents, published books etc.

Sample Design: The coverage of the study is Pottery Artisans of Lakhimari village, Dhubri District, Assam. The sample size is 129 selected through Purposive Sampling. The data has been collected during Oct-2021 and Jan-2022.

Statistical Tools Used: The following tools are used for analysis and interpretation of the data. Frequencies Table with Pie-charts are used for interpreting the demographic variables of the respondents. Descriptive Statistics is used for explaining the characteristics of the variables of the Samples. Pearson's Correlation and two-tailed test with significance level is used to test the hypothesis and show the association among the different variables.

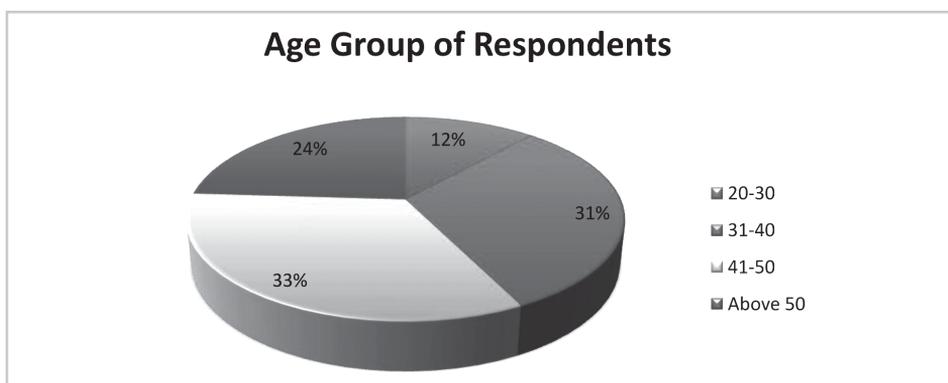
6. Data Analysis & Interpretation:

The demographic factors are explained with the help of following figures.

TABLE-1(AGE GROUP)

Age Group	Frequency	Percent	Valid Percent	Cumulative Percent
20-30	15	11.6	11.6	11.6
31-40	40	31.0	31.0	42.6
41-50	43	33.3	33.3	76.0
Above 50	31	24.0	24.0	100.0
Total	129	100.0	100.0	

Figure 1

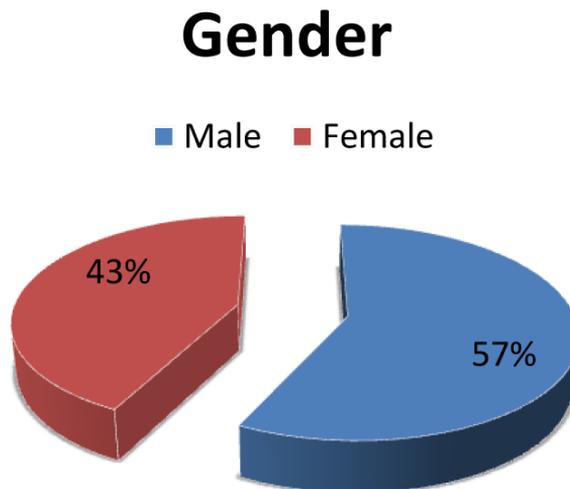


From the above diagram and table, it is clear that the highest percentage of respondent i.e., 33% lies between the age group 41-50 years old, 2nd highest in 31-40 years and least respondents are from 20-30 years age groups. It indicates that youth do not prefer the pottery business as livelihood. Most of the potters belong to age group of 31 years and above.

TABLE-2(GENDER GROUP)

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	74	57.4	57.4	57.4
Female	55	42.6	42.6	100.0
Total	129	100.0	100.0	

Figure 2



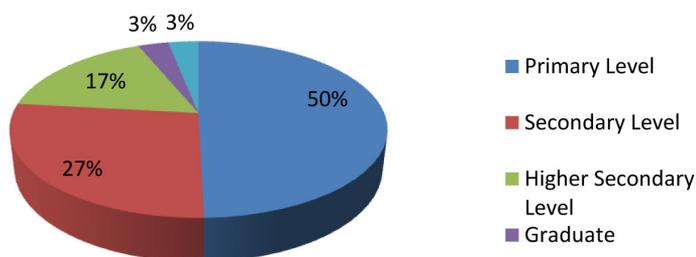
The above table and pie-chart depicts that out of 129 respondents, 57% of respondents are male and 43% are female. It indicates that the majority numbers of pottery artisans are male, and female are also occupied a significant portion in the study area.

TABLE-3(EDUCATION LEVEL)

Educational Qualification	Frequency	Percent	Valid Percent	Cumulative Percent
Primary Level	64	49.6	49.6	49.6
Secondary Level	35	27.1	27.1	76.7
Higher Secondary Level	22	17.1	17.1	93.8
Graduate	4	3.1	3.1	96.9
Others	4	3.1	3.1	100.0
Total	129	100.0	100.0	

Figure 3

Education Level of Respondents



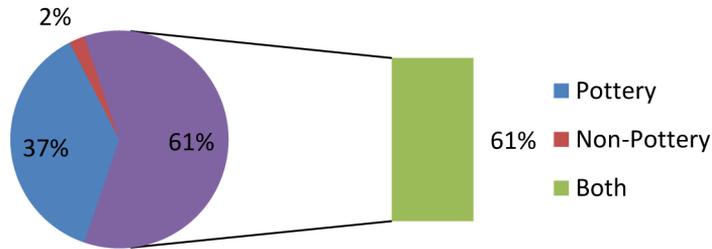
The above figure shows that highest percentage i.e., 50% of the respondent has education upto primary level, 27% respondents have upto secondary level education and 17% are higher secondary pass out. Out of total 129, only 3% are graduates and 3% are others which include no formal education and any other higher degree.

TABLE-4(OCCUPATION PATTERN)

Occupation	Frequency	Percent	Valid Percent	Cumulative Percent
Pottery	48	37.2	37.2	37.2
Non-Pottery	3	2.3	2.3	39.5
Both	78	60.5	60.5	100.0
Total	129	100.0	100.0	

Figure 4

Occupation Pattern

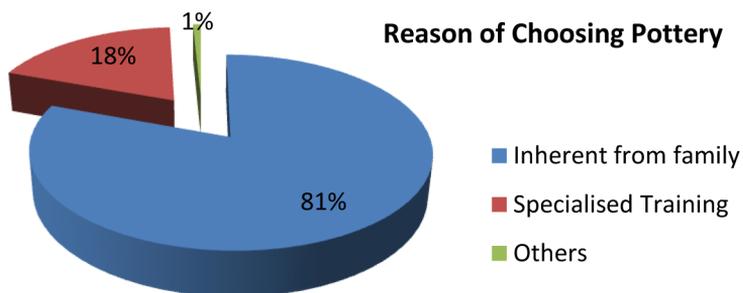


The above figures state that although all respondents are Pottery artisans, but 61% respondents work in some other sector along with pottery for livelihood, 37% respondents depend purely on Pottery business and only 2% prefer non-pottery profession as main occupation for regular income. Due to seasonal unemployment, majority of the artisans do some other work simultaneously to avoid stoppage of income source.

TABLE-5 (REASON OF CHOOSING POTTERY)

Reason of choosing Pottery	Frequency	Percent	Valid Percent	Cumulative Percent
Inherent from family	104	80.6	80.6	80.6
Specialised Training	24	18.6	18.6	99.2
Others	1	.8	.8	100.0
Total	129	100.0	100.0	

Figure 5

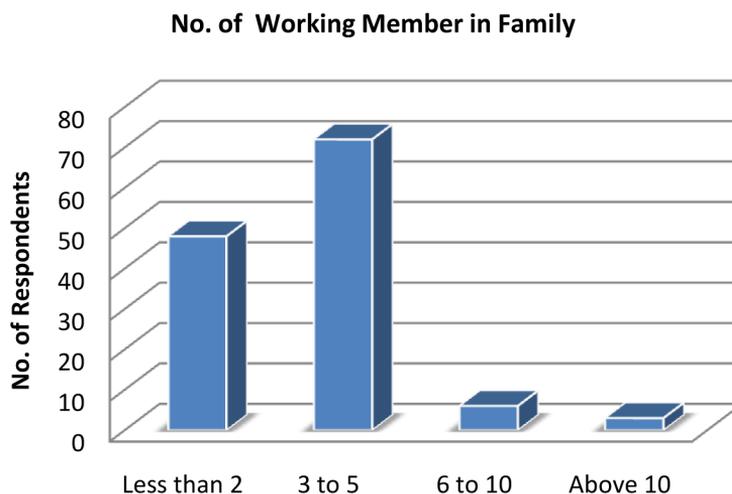


From the above figure, it is clear that almost 81% respondents choose pottery inherently from their family members. They are by born pottery artisans. Only 18% out of the 129 respondents acquire specialised knowledge in terracotta and pottery and a mere 1% choose pottery for some other reasons.

TABLE-6 (NOS. OF WORKING MEMBERS IN FAMILY)

Nos. of Working Members	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 2	48	37.2	37.2	37.2
3 to 5	72	55.8	55.8	93.0
6 to 10	6	4.7	4.7	97.7
Above 10	3	2.3	2.3	100.0
Total	129	100.0	100.0	

Figure 6



The above figure depicts that 72% respondents' working member in the family is 3to5 members. The 2nd highest respondents' working family member is less than equals to 2 and a negligible pottery artisan having working members more than six.

Descriptive Statistics of Different Variables: Descriptive statistics is used to describe the characteristics of Sample in order to predict about the population

under study. The characteristics of the different independent variable and dependent variables are discussed as below:

Variables	N	Mean		Std. Deviation	Variance
	Statistic	Statistic	Std. Error	Statistic	Statistic
Turnover(DV)	129	3.62	.106	1.200	1.441
Major problems(IV)	129	2.74	.107	1.215	1.477
Govt Assistance(IV)	129	2.04	.064	.722	.522
Source of finance(IV)	129	1.81	.089	1.016	1.032
Adequate Raw Materials(IV)	129	1.39	.043	.489	.239
Production Technique(IV)	129	1.60	.080	.905	.819
Recording of Transactions(IV)	129	2.57	.114	1.298	1.684
Whether Continue or not(DV)	129	1.22	.036	.414	.171
Valid N (list wise)	129				

(Source-Calculations with SPSS)

In the Above Table:

- **IV** - Independent Variables,
- **DV** - Dependent Variables.
- **Valid N (list wise)** - It indicates the list of non-missing items.
- **N** - Numbers of Valid Responses for the variables.
- **Mean** - It is called average or arithmetic mean of the observations, which is sensitive to extreme value.
- **Std. Deviation** - It is the square root of the variance of the items from their central value.
- **Variance** - It is a measure of variability. It is the sum of the squared distances of data value from the mean divided by the variance divisor.

Testing of Hypothesis: The hypotheses are tested by the help of Karl Pearson's Correlation with significance level.

Relationship Between Turnover and Age(Table-8)

		Turnover	Age
Turnover	Pearson Correlation	1	.365**
	Sig. (2-tailed)		.000
	N	129	129
Age	Pearson Correlation	.365**	1
	Sig. (2-tailed)	.000	
	N	129	129

** Correlation is significant at the 0.01 level (2-tailed).

As, p-value for this correlation coefficient is .01. So, the 1st Null Hypothesis is rejected. Hence, there is a significant relationship between the Age and Turnover of Pottery Business.

Relationship Between turnover and Production Technique (Table-9)

		Turnover	Production Technique
Turnover	Pearson Correlation	1	.285**
	Sig. (2-tailed)		.001
	N	129	129
Production Technique	Pearson Correlation	.285**	1
	Sig. (2-tailed)	.001	
	N	129	129

** Correlation is significant at the 0.01 level (2-tailed).

In this case, the p value is less than 0.05, so the 2nd Null Hypothesis is also rejected. That means there is a significant relationship between Production technique and turnover.

Relationship between turnover and Assistance by Govt.(Table-10)

		Turnover	Govt Assistance
Turnover	Pearson Correlation	1	-.226**
	Sig. (2-tailed)		.010
	N	129	129
Govt Assistance	Pearson Correlation	-.226**	1
	Sig. (2-tailed)	.010	
	N	129	129

** Correlation is significant at the 0.01 level (2-tailed).

Here, $p < 0.05$. So, the 3rd null hypothesis is rejected. There is a correlation between government assistance and turnover of the pottery artisans in the study area.

Relationship between turnover and Availability of raw materials (Table-11)

		Turnover	Adequate Raw Materials
Turnover	Pearson Correlation	1	-.200*
	Sig. (2-tailed)		.023
	N	129	129
Adequate Raw Materials	Pearson Correlation	-.200*	1
	Sig. (2-tailed)	.023	
	N	129	129

* Correlation is significant at the 0.05 level (2-tailed).

In this case, the p value is 0.02, which is less than 0.05. So, the 4th Null Hypothesis is also rejected. That means there is a significant relationship between availability of raw materials and turnover.

Relationship between turnover and future continuity of business (Table-12)

		Turnover	Whether Continue or not
Turnover	Pearson Correlation	1	-.289**
	Sig. (2-tailed)		.001
	N	129	129
Whether Continue or not	Pearson Correlation	-.289**	1
	Sig. (2-tailed)	.001	
	N	129	129

** Correlation is significant at the 0.01 level (2-tailed).

Here, $p < 0.05$. So, the 5th null hypothesis is rejected. There is a correlation between turnover and continuity of pottery business by the pottery artisans in the study area.

All the Null Hypotheses are rejected as in each and every case, the p value is less than 0.05. There is a significant relationship among turnover and other variables which are discussed in the above study. The dependent variable (Turnover) is affected by the several independent variables like age, gender, training, raw materials, capital, and marketing facilities. After analysing all the variables, problems of pottery in the study area and suggestions for the overall growth and development of the pottery artisans has been discussed in the subsequent pages.

7. Problems of Pottery Industry:

The earthenware industry of the study region is enduring various issues. The issues are not as it were various but moreover different in character. In spite of the fact that a few of the issues are exceptionally significant and unless they are illuminated with fitting measures, the pottery artisans are not able to sustain for a long period. The problems are discussed as below:

Lack of Raw Material: Irregular and inadequate supply of raw material is one of the major problems for the expansion of pottery industry. Due to lack of credibility, the pottery artisans are not able to get raw materials on credit from the supplier. Furthermore, uneven supply of certain raw materials harmfully affects the manufacture schedules and interruptions in production of final output and delivery of the same.

Lack of Working Capital: The capital which is required to maintain day to day business transactions is known as working capital. Insufficient working capital is another problem of pottery artisan. Due to lack of satisfactory working capital, potters are not in a position to purchase the inputs in right time at right price.

Low Capital Investment: Due to low investment in fixed assets, the pottery artisans are not able to acquire modern technology for production process. They are unable to set up retail store and proper advertisement for their products. As a result, their income and profitability is not so high.

Traditional Production Process: The traditional method of production is time consuming process. It leads to low productivity and it requires more labour force. An obsolete technique of production leads to poor quality product. So, it is another constraint in the growth and development of pottery industry.

Marketing Problems: There is no proper structure of distribution channels for the selling, distribution, and storage of pottery products in the market. Therefore, pottery artisans are not able to face competition from the modern business organisation.

Managerial Problems: The pottery artisans are not only the entrepreneur but also the manager of their business. They raise capital, purchase raw materials, and sell their own products. The major managerial function like planning, organising, staffing, directing, coordinating, and monitoring the numerousdoings lead to growth in effectiveness. Managerial problems stand as a hurdle in the growth of pottery business.

Lack of Research and Development: In every business organisation, Research and Development is done to improve different production, financial, managerial, technical, and marketing problems. Without Research and development, pottery artisans of the think about region might not create in spite of their possibility.

Suggestions for Development of Pottery:

The taking after approaches are prescribed for the improvement and making the earthenware industry financially feasible.

Adequate Supply of Raw Materials: It is proposed to set up crude material terminals at reasonable places to encourage a continuous supply of standard raw material to the artisans in appropriate amounts and quality at reasonable rates. So that the artisans are able to produce without any interruption.

Adequate Working Capital: Working capital is necessary to maintain day to day business transactions. If adequate working capital is provided to the pottery artisans, they will be able to increase their productions and widen the scope of their business activities.

Institutional Support for Fixed Investment: The problem of investment in fixed assets can be solved if proper institutional support has been provided to the pottery artisans by the Govt. and non-govt. financial institution. It will be helpful for acquiring modern technology and other infrastructural facilities for setting up a long run pottery business.

Modernisation of Production Process: Proper modern technology should be provided to the pottery artisans in order to increase the productivity and efficiency. It is one of the basic prerequisites. Every artisan should be induced to shift over to improved tools and equipment which will assist in eradicating long tiring working hours and low yield.

Proper Marketing Support: If proper marketing support is provided to the rural artisans of the pottery industry, then they will be motivated and produce more products as per the demand of the market. Proper distribution channel, storage, transportation should encourage them by increasing their profitability.

Training and Skill Development Programme: Proper training should be provided to the rural pottery artisans to increase varieties of modern pottery crafts. As a result, their sustainability for the long run can be secured and they will earn their livelihood through these handicrafts. Managerial orientation programme should be organised to increase their managerial skills.

Work Opportunities Amid Slack Seasons: It has been watched that amid the slack season, the pottery artisans are without continuous work. It is recommended that government give normal work to the artisans through emporium and agreeable promoting organizations. It ought to secure ceramics things for their stocks which can be created amid the slack season by the artisans.

Formation of Cooperative Societies: Cooperative societies ought to be set up to provide an advantage to the earthenware artisans by giving satisfactory raw material, purchase of finished products from the artisans, showcasing items, and arranging funds. For this reason, the agreeable societies ought to be given satisfactory monetary help by the individual state or central government. It will be beneficial for the pottery artisans as a whole.

8. Conclusion:

From the above discussion, we conclude that pottery industry in Lakhimari village is one of the major sources of livelihood of the rural artisans. However due to inadequate raw materials, lack of innovative technologies, insufficient funds, improper market facilities and lack of entrepreneurship skills, the pottery artisans are facing difficulties in increasing productivity and profitability of the business. Without proper assistance from the State as well as Central govt. the overall growth and development of pottery artisans is not possible. they are deprived of education and proper training in pottery and other related handicrafts. For the sustainable development of pottery artisans of Lakhimari village, the Government should take necessary steps and proper training and skill development workshop related to handicrafts should be organised. Although the income is low still the pottery artisans are willing to continue the profession as it is related to their blood and culture.

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Representation of Ethnic Identity in Selected Fiction from the North-East of India

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Abstract:

Indian Literature from the Northeast is that body of Indian Literature from the Northeast of India comprising eight states in different languages like English, Assamese, Bodo, Bengali, Nepali, Hindi, Manipuri, Khasi, etc. which have been addressing the contemporary issues on identity politics, ethnic identity, migration, political unrest, insurgency, extremism, terrorism, kidnapping and extortion. The term 'Northeast India' tends to homogenize a vastly heterogeneous region and is collectively applied to the eight states of Assam, Arunachal Pradesh, Manipur, Mizoram, Nagaland, Meghalaya, Tripura and Sikkim. Usually, it is often argued that this particular region of India is left underdeveloped, unrepresented, isolated and marginalized. Among the writers, novelists like Birendra Kumar Bhattacharya and Anjum Hasan mark the negotiation of the margin with the centre thereby testifying the process of reconstruction of the notions of ethnicity, identity, nationality, homeland, insiders and outsiders. Such writings juxtapose with distinct linguistic, cultural, and religion among different ethnic communities in response to the assimilation and the impact of western culture that exclude the ethnic identity of the region. So, the ethnic identity movement produces a troubled political climate and leads to violence and insurgency.

Key Words: *Northeast India, Ethnic identity, Homogenize, Margin and Isolated.*

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Introduction:

The term 'Northeast' is largely a construct to identify a distinct geographical area which is collectively applied to the eight states of Assam, Arunachal Pradesh, Manipur, Mizoram, Nagaland, Meghalaya, Tripura and Sikkim. It has stayed on to refer to anything related to or from the region. But the term is also a misnomer as it makes the people think that the Northeast is a homogeneous entity despite the ground reality saying a different thing: there are different cultural, linguistic and racial groups co-habiting the region. However, the fact is that this terminology is used for political convenience; it is purely an outsider's point of view and the region continues to remain one of the most stereotyped parts of India. The people of the land called themselves into separate existences into questions of ethnic identity, nationality and homeland. Writings from the Northeast are not just representative literary pieces, but they become voices from the margin. Writers from the region do not just express their views, ideas, feelings, emotions and ethnic particularity, but collectively, they reproduce the ethos of a region. Be it literary, social or political affairs, the imagination of mainland has been that of the mysterious other. From this context, a writer from the Northeast of India perceives his/her position from the periphery, away from the mainland where the real politicking is done.

Contemporary politics of the region is volatile which adds another response to its ethnic conflict and violence. The mainland Indians are not very familiar with the states of the Northeast. As the natural and racial diversity is so vast, the region forms a different cultural outlook. It is quite separated from mainland India based on religion, culture, language, race and thinking process. This leads to a negative perception of the region and their thought-process is dominated by the factors of violence and insurgency. In the book *Durable Disorder: Understanding the Politics of Northeast India*, Baruah (2008) observes, "Questions of social justice in Northeast India are significantly more complex today than what the regime of protection was originally designed to accomplish. The informality of the arrangements exposes a large number of poor people to a more vulnerable legal position than that already implied in the marginal nature of the economic riches they occupy" (p.197).

The novelists in their writings represent the true pictures of their lives in the Northeast region. They are the true embodiments of the conflict-ridden Northeast. Among the writers, novelists like Birendra Kumar Bhattacharya and Anjum Hasan mark the negotiation of the margin with the centre thereby testifying the process of reconstruction of the notions of ethnicity, identity, nationality, homeland, insiders and outsiders. Such writings juxtapose with distinct linguistic, cultural, and religion among different ethnic communities in response to the assimilation and the impact of western culture that exclude the ethnic identity of the region. So, the ethnic identity movement produces a troubled political climate and leads to violence and insurgency.

Ethnic identity is conceptualized to understand as a feeling of belonging to an ethnic group who share common ancestry, culture, race, religion, language, kinship, or place of origin. The term 'ethnic' is derived from the Greek word 'ethnos' which means nation, race, people, tribe and such others. And the term 'identity' is derived from the Latin word 'identitas' meaning sameness. Identity is a distinctive characteristic belonging to any given individual or group. Identity means "the sameness of a person or thing at all times in all circumstances; the condition or fact that a person or thing is itself and not something else" (Simson & Weiner, 1989, p.62). It is used to express the notion of sameness, likeness and oneness. Thus, the meaning of identity and ethnicity imply the sameness of a group or nation of people who share common customs, cultural traditions, historical experiences, and in some instances geographical residence.

Objectives:

The aim of this paper is to trace out the factors relating to the ethnic identity conflict in the selected novels.

It will discuss how the assimilation of different religion and education eroded the indigenous identity.

Methodology:

The study is based on both primary data and secondary data. It includes books, critical references and web sources that are used in the proposed study in detail.

Hypothesis:

In the twentieth century, ethnic identity conflict is a relevant issue in the contemporary literature. The post-independence period examines the transformation of ethnic identity. It is due to the dominance of Western and National identities that displaced indigenous identities in the form of linguistic, religion and culture. Different oppositional values and beliefs bring out the ethnic identity struggle in the form of violence, extortion and insurgency.

Discussion:

Fear of losing ethnic identity is an issue that most of the indigenous people of the Northeastern region of India are experiencing. Their ethnic identity is being swept away in many aspects such as religion, language, traditional cultural practices, social institutions and values. There are several factors contributing towards this erosion of identity. It is due to the impact of colonial culture, migration and globalization which change the existing ethnic identity. It hybridizes

the indigenous identity and also excludes the identity of a particular community. Another factor is the impact of the non-tribal incursion in tribal land. The danger of losing one's own identity is sensed by some writers who try to remind and awake their people to preserve their identity. Set in troubled times, Birendras Kumar Bhattacharya's *Love in the Time of Insurgency* (1960) and Anjum Hasan's *Lunatic in My Head* (2007) raise questions about insider-outsider, insurgency and homeland.

Birendras Kumar Bhattacharya's *Love in the Time of Insurgency* (1960) presents the individual, social and political issues in respect of the respective identity. Birendra Kumar Bhattacharya significantly brings out the formation of Naga militancy and armed struggle of his time. The story is set in Ukhrul, a Tankhul Naga village during the turbulent period of World War II. The novel covers a span of five years beginning with the invasion of the Japanese Army and ending by the time of assassination of Mahatma Gandhi in Indian history.

In *Love in the Time of Insurgency* different political strategies are adopted among the characters to form new ethnic identity against the transforming forces. The oppositional ideologies bring disastrous consequences in the name of Freedom Movement. The impact of World War II, the western education, the Gandhian ideals and Christianity fractured the indigenous identity among the Naga society. It forms an idea of difference from the earlier identity and draws a consciousness within the identity seekers. Rishang's idea of freedom movement is based on Gandhian and the Christianity ideals. Rishang's ideologies for identity movement is different from Videssellie, while Videssellie idea of freedom movement deals with militancy and violence. In order to resist the difference and doubled identities, the characters stick on the idea of selfhood. This destabilises the repressed and marginalized identity. Different ideologies set up multiple discourses in contesting the dominant power and politics. There is a struggle to change the rigid construction and hegemony of the national identity against the small ethnic communities. Ngajek along with Videssellie opposed the universalization of Christian religion in the Naga village and exclaimed:

"The Naga need a different kind of freedom. The Christianity and modern education have taken us on the wrong path. I want neither the white men nor the black men. I have no love for the Japanese either. The Nagas were happier when they were naked" (*Bhattacharya, 2005, p.15*).

Such ideologies of political identities create conflict among the same ethnic community. Ngazek feels marginalized when Rishang and some members are willing to adopt the western education and Christian religion. But Rishang's desire to give natives western education and ideologies, repress Ngazek's views on identity movement. After the end of empire internal conflict prevails. While contesting this dominance, there is a power struggle to transform the existing power of politics.

In *Nation and Narration*, Bhabha (1990) says, "attention to those easily obscured, but highly significant, recesses of the national culture from which alternative constituencies of people and oppositional analytic capacities may emerge youth, the everyday, nostalgia, 'new ethnicities', new social movements, 'the politics of difference' - and assign new meanings and different directions to the process of historical change" (p. 3). From this context, it is examined how national discourse and national movement homogenize the regional identity without acknowledging the difference. Bhattacharya's narrative significantly reflects the voice of the marginalized. Reconstituting ethnic identity, there is also ambivalence in Videssellie's ideologies. At another situation, when Videssellie is asked to joined in the mainstream national movement, he hesitates to surrender. It forms subjectivity and selfhood to protect the eroding identity from the threat of in-between identity. The consciousness of the self alters the rigid national identity in which a particular ethnic community contests to deconstruct.

Religion plays a dominant role in shaping identity of the characters. The impact of Christianity creates a religious rivalry among the people and divides as Christian and non-Christian. At one level, it inspires peace and cultivates humanistic values. It also changes the evil mindsets of the natives. Yangmasa, Rishang's father and Dr. Brock plead to build the church, but this is severely opposed by the non-Christians Ngathinkhui, Ngazek and other members of the village. Rishang motivates the people to follow Christian ideals. But Ngazek does not approve his son's marriage to a Christian girl. Bhattacharya highlights how religion is an instrument in restoring disintegration in the freedom struggle. Rishang's acceptance of Christian religion symbolizes the passive resistance towards freedom and Videssellie's violence represents active protests against the dominant ideals. Rishang used Christian ideals to mould peace in the society, but it is politicized when Rishang rejects evangelical works of Dr. Brock to move against Videssellie's politics of guerrilla war.

War brings great severity in the small village, Tangkhul. It changes peaceful co-existence of the particular region. The Japanese attack and the China-Burma war threatened the natives. Allied bombing destroyed everything in sight and rendered the villagers homeless. The war also influenced the youths to join in the Allied force. The native resists such influence and its impact. So, Ngajek opposed his son, Khating's joining in Army. The war converts the youths of the natives to follow the violent ideologies. It divides and displaces the natives of the small village. Besides the violence of identity, the novel historicizes its existence. Sharengla becomes an object of the Japanese soldier. She was kidnapped and sexually abused during the war. From this perspective, the natives turn aggressive towards outsiders. The violence of war also influences Videssellie and his men in which they protest with arms and ammunitions in the name of freedom. On the other hand, passive resistance of Rishang follows the ideals of education and religion in the war trodden zone. Countering the fractured identity,

the characters' consciousness brings out difference and contradictions.

The crisis of Naga insurgency movement is very complex among the provinces of Northeast region. The basic problems of the tribal found in the northeast are fearful domination and exploitation. It is not only a political problem, but it is also related to human problem. At other times, some are restricted, politically isolated and neglected. Question of equality and the consciousness of indigenouness formed several insurgency movements. In the insurgency movement, an individual and the society are exploited. It creates imbalance due to several atrocities meted out by the revolutionary group.

Anjum Hasan's *Lunatic in My Head* (2007) highlights the plight of the non-Khasis and the sense of belonging that these people too nurture having lived in Shillong for two or three generations and how they think of Shillong as their homeland. Anjum Hasan writes about identity roots, clash of culture and concept of home in her novel *Lunatic in My Head*. Closely associated with the anxiety of otherness, is the insider-outsider dichotomy which has been widely explored in the novels of Meghalaya born writer Anjum Hasan.

Anjum Hasan basically deals with the dilemma of being both insiders and outsiders and the experiences that the non-Khasis underwent during the conflicts and demands for statehood. After the British had left India, the outsiders from different states dominated Meghalaya that led to demand for the formation of a separate state. The state of Meghalaya was created in 1972 in order to empower the tribal people. As they were deprived by the government of India, they formed illegal associations to fight for their right. In Meghalaya, in order to recover and reorganize the indigenous identity, separate movements were formed against the internal and external colonization. To protect the state of Meghalaya from the outsiders, the first terrorist outfit was formed in the year 1992, named as Hynniewtrip Achilk Liberation Council (HALC). In this context, the novel is significantly preoccupied with the dichotomy of the insider and the outsider.

Hasan's characters are born and brought up in Shillong though some are non-Khasis. They have to pay prices for being *dkhars*. In the novel, Aman's friend, Ribor is a Khasi and hence it is Ribor who saves him and his friends whenever other Khasi boys try to bully them, during one of his walks in the town, when a car approaches Aman, he feels insecure because Ribor is not with him and he can very well recognize the driver of the car to be a Khasi fellow. But, he is relieved when the person stops the car asking for a match in order to smoke his cigarette and does not bully him. He says that not all Khasis are bad, but there are some good ones. The incidents involving Aman and Ribor along with the *channawalla* Sarak Singh where the *channawalla* is bullied by a group of Khasi boys because he is an outsider. The outsiders creates trouble among the Khasis, and non-Khasis like Dr. Moondy is not happy with the political, social unrest affecting the youths of Shillong. He cannot understand what has led the people to become so un-social, so violent. Hence, the local people have gone lunatic in

their desperate quest for identity, in their search for roots.

Quest for identity becomes hopeless among the characters in the novel. Firdaus does not like all discriminations made on the basis of religion, race and culture. Though Firdaus hails from Uttar Pradesh, Firdaus has a love relation with one of the migrants, Ibomcha, a Manipuri boy. Firdaus is overlooked by the local people because she is a *dhkar* (non-Khasi). The basic difference between Firdaus and Ibomcha lies on the fact that the latter has a local identity. Firdaus wants herself to assimilate her identity with Ibomcha and form a new identity.

Sophie Das has also understood the pangs of being an outsider in Shillong. She has developed an internal urge to assimilate herself with the local identity. The other girl of her age ridicules her to be a *dhkar*. She is treated as a non-welcome person.

"The girl with the tray put down a paper plate before Elsa, gave Sophie the barest of glances, and then turned right round and started handing plate to the facing row. Sophie sat frozen for a while" (*Hasan, 2012, p.98*).

Sophie's identity remains in-between because she is the adopted daughter of Mr. and Mrs. Das from Bengal.

Towards the end of the novel, Hasan's characters find their new identities. Though, their quest is not quenched, they find alternative ways and means to settle down. This is due to the dichotomy of the insider-outsider conflict that has predominantly a burning issue of politics in India's Northeast since independence. The polemics of power seems to be very much functional in creating an atmosphere of doubt and distrust between the insider and the outsider.

Conclusion:

It is relevant to understand the roots of the ethnic identity problems of the indigenous tribes and their identity fear. The manifestations of protests certainly argue for contrary viewpoints. Fragmentation of identity and ethnic clashes are apparent in the novels of Northeast writers. Though, the novels portray imaginary characters, their setting and situations are real and the circumstances they provide are their practical problems and experiences. It reinterprets the national discourse in which the marginalized identities are homogenized. Thus, it highlights the local voices and the consequent reasoning and circumstances.

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Mental Stress among Women Causes and Remedies

Dr. Sikhamoni Borgohain¹

Abstract:

Although over the last 50 years, women's position in professional terms has changed globally, but it must be recognized that the traditional role of women in their family life as well as social life have not changed. They are not only the primary providers of family, but they also have to play roles as a wife, as a mother, as a caretaker, educator, entrepreneur, etc. They have to balance their work life with their professional life. In every sphere of their life, women have to perform their responsibilities. As a result, women suffer a lot of mental stress or illness which now become the biggest challenge in our society. This paper tries to explain the causes of mental stress or illness that women suffer from and aims to find out some remedies to provide relief to them.

Keywords: Women, family, roles, life, mental stress, illness, etc.

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Introduction:

By the term 'mental stress' we mean a state of mind which causes physical, mental and emotional change. The types and degree may be different for different persons, but it is confirmed that every human being experiences stress to some extent. There may be various types of mental stress from person to person. Changes in mood, depression, sadness, anxiety, fear, nervousness, difficulty sleeping, tiredness, frequent sickness are some of the examples of mental stress. It is found by the researcher that mental stress among women is more common than in males. Although over the last 50 years, women's position in professional terms has changed globally, but it must be recognized that the traditional role of women in their family life as well as social life have not changed. There are various causes of mental stress in women. Firstly, women have a completely different hormonal system. They become more emotional in a short period of time. The limbic area of women's brain is highly active, which makes women more prone to be reminded of any bad situation repeatedly. Secondly, they are not only the primary providers of family, but they also play key roles as a caretaker, educator, entrepreneur, etc. They have to face different types of struggles in their family life and also have to balance their work life with their personal life. In every sphere, like, social, political, cultural, economic, women have to perform their responsibilities and have skills to render their services. In India, gender discrimination is major issue in the society, as a result of which women suffer a lot. So, the rising rate of mental illness among women have now become the biggest challenge in our society. This paper tries to explain the types and causes of mental stress or illness that women suffer from and aims to find out some remedies to provide relief to them.

Objectives of the study:

To discuss the causes of mental illness of women and to suggest some remedies

Data and Methodology:

The study is conducted on the basis of secondary data.

Hypothesis:

Mental stress is more common among women than men.

Review of Literature:

During the past few decades, numbers of researchers have made attempts to study the causes of mental stress of women

Kathikeyan in 2017 observed the role of women to be naturally and heavily

inclined towards the family. Traditionally women were expected to deal with being a mother as well as a homemaker as she was the bearer of the children. With any traditional household performing both as a production and a consumption unit the workload of women was really appreciable. In modern India, factors like urbanization, technical progress, women's education, etc., have greatly affected these traditional roles.

The International Web Conference on Women Empowerment through Education, Employment & Entrepreneurship (WE through E3) IWCWEEEE - 2020 E ISBN: 978-81-942938-3-5 3 identified that stress is a part and parcel of everybody's life. Though both men and women deal with stress, it is women who tend to be more reactive to stress and therefore are its most common victims.

While an attempt was made to study the stress level among working women in Chennai city, it was observed that that excessive workloads, comparatively lower wages/perks, job insecurity, lesser motivation, inconvenient working hours in a poor work environment, lack of opportunities and recognition, counselling, training and development, participative management and lack of maternity leave were some of the major factors causing stress among working women. All these factors contribute to feelings of stress and insecurity among working women due to the high pressure in work, lack of work life balance, feeling of inequality and lack of time management and planning.

Dhanabakyam and Malarvizhi (2014) stated there is a positive relationship between stress and family difficulties in working women. The increase in work-family conflict leads to increase in work stress and vice versa in married working women. It is observed that women in professional job positions with high job demand were more prone to experience work family conflict and work stress.

Bhuvaneshwari (2013) in her study identified the factors leading to stress in married working women to be mainly due to improper work life balance, multiple family and official commitments, long working hours and sometimes due to harassments at workplace. These factors lead to stress in working women such as prolonged headaches, hypertension and obesity. She also concluded that stress can be relieved by balancing work and family, from institutional support, by spending time with the family and performing physical exercises.

Kousha and Moheen (2004) undertook a series of path analysis and cross tabulations to explore life satisfaction among unmarried Iranian women in urban areas. They suggested that for married women, life satisfaction is directly linked to their satisfaction with marriage, employment and their leisure experiences. They suggested that women prefer part-time jobs irrespective of whether these are small or large.

In another study done by Beena & Poduval (1992) observed that the difference in the stress experienced by female and male executives is because of social expectations and behavioural norms expected of a woman, in addition to work-

family conflicts that women face while playing a dual role.

Stephen Palmer and Kristina Gyllensten (2005) observed that the women were more sensitive to the factors like work place discrimination, stereotyping of women and career stagnation. Women reported higher levels of stress compared to men.

Dhanabakyam and Malarvizhi (2014) in a study on married working women found that increase in work-family conflict led to increase in work stress and vice versa. It was also observed that women in professional job positions with high job demand were more prone to experience work family conflict and work stress. The therefore concluded that there is a positive relationship between stress and family difficulties in working women.

Ansuman, Adithya and Madhulita (2014) observed that home and work place environments played a key role in affecting the mental health of working women. They found in their study that a majority of women faced poor mental health.

Abirami (2011) found that women tend to balance family and work effectively which created stress among women. According to his study, women in professional job positions with high job demand were more prone to experience work- family conflict and work stress which were identified as the major factors that cause stress among working women.

Interpretation:

Stress has now become a common phenomenon among men and women and it is increasing day by day. Every human being suffers from some kind of mental stress. However, researchers in different times found that women are more likely than men to have mental stress. Although over the last 50 years, women's position in professional terms has changed globally, but it must be recognized that the traditional role of women in their family life as well as social life have not changed. Various researches found women to have 50% more stress levels than that of men. Research done on the same age group in men and women has pointed out that the stress in women is so high that the result will be dangerous in due course of time.

There is no doubt that men today render their hands to help their spouses in household work. It is certain that 50 years ago, there was no such situation where the male members of the house engaged themselves in any household works. Looking after the household, caring and feeding the children, looking after aged parents, all these works were totally done by the female members. The main reason behind this was that during those times the number of literate women were very less. But today, the situation has changed. Women are highly qualified and are also working in high posts and ranks. They have become financially strong. But still women have to engage in household works like-cooking, caring of children, helping them in their studies, looking after the aged

parents etc. However, now a days, men offer to render helping hand in household work, like, cooking, cleaning homes, washing dishes and clothes, buying vegetables, etc. So, the situation of women is much better than it was before. In spite of above, the question therefore arises why women are facing more stress than men?

If we try to analyse the reasons of increasing stress in women, we will find that although men are helping in the household work, yet most of the responsibilities of the families are still being taken care of by the women. Women are mentally loaded with the emotions of their children, their household works, parents meeting, bus schedule timing, birthday party, doctor appointment, summer camps, holiday programmes, etc. etc. All these works feel important to women and they wish everything should go smoothly. They need to organize, remind, take financial decisions, to think about what is necessary for the family, what should be brought, etc. all these have to be managed by women. They feel restless which cause stress in them. In the case of working women, it is seen that they suffer higher levels of extreme stress, as they have to balance between home and professional work.

In some case it is observed that although they are doing well in their workplace, but they are always under pressure in their household works. They need more official leave in comparison to men, to take care of their sick children or to host sudden guests or for some other reasons. It hampers their working life. Many a times they have to work from home which doubles their workload. Women who are engaged in temporary or contractual jobs, get low salary due to frequent absence from work. Promotional and other benefits are also hampered because they are unable to concentrate in their work, although they do so unintentionally. The pressure of having to complete a target in one hand, and on the other hand the pressure of having to fulfil the family responsibilities or the fear of failing to fulfil the said responsibilities, all these are the reasons for stress of women.

In order to create a good reputation in the workplace, women are working sincerely and very hard. Due to the digital world, most of the works have shifted from office to home through internet, smart phones and laptop. The time left for enjoying, entertainment and relaxing have been decreasing day by day. Women feel not only tiredness, but also face other stress related physical and emotional symptoms, such as, headache, fatigue, annoyance, short tempers, sadness, decreasing sleep, etc. Some women have to leave their jobs for parenting, because she becomes tied with the emotional responsibilities of being a mother. Because for every mother, the well- being of her child is very important. Some feel guilty for not being able to spend sufficient time with their children which adds to their mental stress.

She is not satisfied carrying out multitasking work which is performed as an invisible labour, with nobody acknowledging her efforts. Women always feel the pressure of having to "do it all". All these factors contribute to more stress to her, both physically and mentally.

A highly educated women experiences more stress than illiterate women. Their expectation from life, their day dreaming, their competitiveness in the contemporary world, etc. lead to an inner fight among emotions, which results in increasing stress among them.

Due to their busy schedules women don't get sufficient sleep and day by day they have become prone to sleep deficiency. This is also a root cause of stress of women.

Conclusion:

It can be concluded safely that to reduce the work -family related stress levels in women some of the following suggestion may be workable.

- i. Steps need to be taken as a policy to reduce excessive workloads for women. Women need to be paid equivalent wages and perks, given job security and motivation; flexible working hours in a suitable work environment shall go a long way in negating the ill effects of work-related stress in women; women need to be provided opportunities and recognition, counselling, training and development, participative management and health benefits like maternity leave and concessional health care.
- ii. Steps need to be taken to reduce family difficulties in working women through adequate counselling mechanism in the working environment. A dedicated system should be in place in every working environment to observe, evaluate and counsel working women with observable high stress levels. A women friendly interface should encourage women to approach such a system voluntarily.
- iii. Employers need to be more empathic and willing to hear out the grievances of women related to their stress and work out modalities to reduce stress levels without affecting work output.
- iv. Stress in women can be also be relieved by balancing work and family, from institutional support, by spending time with the family and performing physical exercises.
- v. Adequately paying part time jobs for women should be encouraged.
- vi. Social expectations and behavioural norms expected of a women should be rationalised by an intellectual society to reduce stress levels in women.
- vii. Work place discrimination, stereotyping of women and career stagnation need to be addressed by employers.

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Awareness of Rural Women about their Rights : An Analytical Study of Assam

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Abstract:

Rural women play an important role in helping their homes and communities achieve food and nutrition security, generate money, and improve rural livelihoods and general well-being. Yet, every day, rural women and girls throughout the world suffer persistent structural restraints that prohibit them from fully exercising their fundamental rights and thwart their attempts to improve their own and others' lives. The present study was conducted in Lakhimpur district of Assam. The aim of research study was to assess the level of awareness of selected women from rural areas, regarding women's rights. A sample size of 50 rural women was selected randomly as respondents. A survey was conducted using a self- structured questionnaire, to collect the data regarding fundamental rights, right for education, property, marriage, dowry, pregnancy and abortion and domestic violence. Data were analyzed in terms of frequency and percentage on different aspects. Findings revealed that majority of women had medium level of awareness about women's rights.

***Keywords:** Rural women, Women Rights, Knowledge, Gender Equality*

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Introduction:

Women represent a disadvantaged section of the society. The inequalities in the social, political and economic spheres are manifested in the adverse sex ratio, poor educational and nutritional status, inequality in wages, and prevalence of violence against women, including trafficking. Let us consider the following statistics: In India, 42 girls per thousand die before the age of five compared to 29 boys, 40 per cent of India's women are literate compared to 67 per cent of males, 43 percent of Indian girls attend primary school compared to 62 percent of boys. There are only 940 women for every 1000 men in India (Census 2011). In India due to dowry related violence, one woman is molested every 26 minutes or raped in 54 minutes or kidnapped in every 43 minutes (National Crime Bureau). Therefore, the present study was planned to highlight these issues.

Awareness includes two things one is knowledge (information) and the other is willingness to act (action). Awareness of the women can be defined by their knowledge and their willingness to perform their duties and responsibilities as members of society. When a woman got good knowledge, thoughts and ideas, and she recognizes her as an independent member of society, having equal rights and responsibilities and when she got her willingness to act then we can accredit this girl, as a responsive or aware member of the society (Mishra and Mishra, 2012). Awareness is the understanding that one exists. Thus, this study was planned to assess the awareness of rural women regarding women's rights.

Objectives:

- To assess the socio economic profile of the rural women.
- To evaluate the level of awareness of the rural women about their rights.

Methodology:

The investigator conducted the study in the state of Assam and the district Lakhimpur was selected as the study area.

North Lakhimpur Sub division was selected from Lakhimpur district, followed by the Boginadi block using random sampling method. The investigator has randomly selected two villages from the Boginadi block viz., Sariani Gaon and Maaz Gaon and a sample of 25 women were selected from each village randomly. Thus, the total sample size for the study is 50. Data were collected through a structured interview schedule. Analysis of data included frequency and percentage analysis.

In order to elicit information regarding level of awareness of the respondents, a list of statements on various rights of women in different aspects was prepared after reviewing different related journals, books, research papers etc. All the statements were in objective form with dichotomous (Know or Do not know) statements.

Findings and Discussion

Socio economic Profile of the respondents

Table 1. Socio economic Profile of the respondents

S. No.	Category	Frequency(N=50)	Percentage(%)
1	Age (in years)		
	Below 20	2	4
	21-30	28	56
	31-40	12	24
	41-50	8	16
2	Religion		
	Hindu	46	92
	Muslim	4	8
2	Caste		
	General	15	30
	OBC/MOBC	27	54
	ST	5	10
	SC	3	6
	Others	-	-
3	Marital status		
	Unmarried	5	10
	Married	42	84
	Widow	3	6
4	Type of family		
	Nuclear family	36	72
	Joint family	9	18
	Extended family	5	10
5	Size of family		
	Small (2-4)	30	60
	Medium (5-7)	13	26
	Large (8 and above)	2	4
6	Education		
	Primary school	3	6
	Middle school	7	14
	High school	14	28
	Higher secondary	23	46
	Graduate	3	6

7	Main occupation of the family head		
	Farming	44	88
	Service	3	6
	Business	2	4
	Daily wage earner	1	2
8	Occupation of the respondent		
	Housewife	38	76
	Service	3	6
	Business	7	14
	Daily wage earner	2	4
8	Overall monthly income of the family (in Rs.)		
	10000-20000	7	14
	20001-30000	10	20
	30001-40000	28	56
	40001-50000	3	6
	>50000	2	4

Source-Primary data

Socio-economic status of the rural women is prerequisite for any economic development programme. More encouragement and support needs to be provided to the rural women to improve their socio economic status (Bharali, 2016). Table 1 describes the personal and socio economic profile of the selected respondents. The findings of the study reveal that majority of the respondents (40%) included in the study were of 21-30 years. A study by Sadera et.al (2019) also reported that majority of women were from 26 - 30 years old with the total frequency of thirty-six (36) or 24 percent.

Also, it was reported that majority of the respondents belonged to OBC/ MOBC caste (54%) and here the findings showed that the respondents of sample villages were from different castes of which OBC caste dominated the entire group. This finding is in line with the finding of Bharali (2016).

Majority were from Hindu community (92%) and married (84%) because unlike urban areas, rural girls get married at young age. Respondents belonged to nuclear families (72%) with small family sizes (60%). This finding is a clear indication of the present trend in the rural areas. This condition may be linked to the fact that, as a result of the fragmentation of the rural family system, the majority of families were discovered to be nuclear. These findings are consistent with Chetia's findings (2002). Furthermore, the lower family size may be attributed to increased knowledge of family planning through communication media, as well as family planning practices taken by rural families, which aid to minimize family size. This conclusion is consistent with the findings of Borkakoty (2013),

who discovered that the majority of rural women came from smaller families.

A total of 46% of the respondents were higher secondary pass in regard to educational qualification. On the other hand, findings of Rajkhowa and Rajkonwar (2018) concluded that maximum respondents (32.8%) are HSLC passed followed by up to class ten (22.8%) and Higher Secondary passed (22.4%).

Table 1 also highlights that a large majority of the respondents' families (88%) had farming as their main occupation; since the study is in rural area, therefore it is an obvious picture that a large majority of people will have farming as an occupation. Alike this data, the finding of Talukdar (2012) conveyed that 52% out of total is engaged under agriculture sector, 14% are in business and 22% are in service sector and 12% people belongs to different type of unskilled manual labour, wage labour.

In terms of occupation of the respondents, it was observed that a large majority of 76% of the respondents were housewives, followed by 14% respondents who had business like small grocery shops, beauty parlours, tailoring unit etc. 6% of the respondents were engaged in service at schools like Anganwadi workers and negligible 4% respondents were daily wage earners.

Approximately half of the respondents (51%) had monthly income of Rs. 30001-Rs. 40000, followed by 20% with income of Rs. 20001- Rs.30000. In this study, it is found that half of the whole respondents (51%) have very moderate income considering the hike in prices of almost all good and commodities in the present days, for which adopting social media for marketing would be of great help to these people to raise their level of income.

As per the research findings of Sivaraman (2017), changes in social and economic frameworks contribute to invigorate the role and status of women.

Level of awareness of the respondents about their rights:

Table 2. Awareness of women about Fundamental Rights*

S. No.	Fundamental Rights	Frequency	Percentage
1	Right to freedom	31	62
2	Right to equality	38	76
3	Right to freedom of religion	25	50
4	Right against exploitation	29	58
5	Cultural and educational rights	20	40
6	Right to constitutional remedies	10	20

Source-Primary data

*Multiple Responses

The Constitution offers all citizens, individually and collectively, some basic freedoms. These are guaranteed in the Constitution in the form of six broad categories of Fundamental rights. In this study, Table 2 shows that the fundamental right that the highest share of percentage of respondent was aware about was right to equality, which was known by 76% of the respondents, followed by 62% who were aware about right to freedom. Only 20% of the respondents were aware about the fundamental right to constitutional remedies.

Table 3. Awareness of women about Women's Political Rights*

S. No.	Political Rights	Frequency	Percentage
1	Right age to be elected	40	80
2	33% reservation for women	35	70
3	Right age to vote	45	90

Source-Primary data

*Multiple Responses

Table 2 reveals data on awareness of respondents regarding women's political rights. Majority of respondents had knowledge about right age to vote (90 %), right age to be elected (80 %) followed by 33 percent reservation of women (70%)

Table 4. Awareness of Women about Marriage and Dowry Rights*

S. No.	Marriage and Dowry Rights	Frequency	Percentage
1	Right age for marriage	36	72
2	Freedom for selection of life partner after legal age	20	40
3	Demands of money and goods at or before time of marriage, is a crime	39	78
4	Dowry tortures after marriage is a crime	42	94
5	Death of bride within 3 months comes under dowry crime	25	50

Source-Primary data

*Multiple Responses

Table 4 describes data on awareness of women regarding marriage and dowry rights. It was seen that majority of the respondents i.e. 94% knew that dowry torture after marriage is a crime, followed by 78% respondents who had knowledge that demands of money and goods at or before the time of marriage, is a crime, 72% knew the right age for marriage, followed by 50% respondents who knew that death of bride within 3 months comes under dowry crime.

Table 5. Awareness of Women about Educational Rights*

S. No.	Educational Rights	Frequency	Percentage
1	Age of compulsory education	41	82
2	Right of adult education	32	64
3	Right of education at any age	37	74

Source - Primary data

*Multiple Responses

Table 5 narrates the awareness of the respondents regarding educational rights. Data shows that a large majority of 82% was about the right age of compulsory education, followed by 74% respondents who knew about right of education at any age and 64% of the respondents knew about right of adult education.

Table 6. Awareness of Women about Property Rights*

S. No.	Property Rights	Frequency	Percentage
1	Share in property of husband	45	90
2	Share in property of parents	42	84
3	Property rights of widows	35	70

Source-Primary data

*Multiple Responses

In Table 6, it can be observed that highest 90% of the respondents knew that women have the right to share in property of husband, followed by 84% of respondents who knew the share in property of parents and 70% respondents knew about the property rights of widows

Table 7. Awareness of women about pregnancy and abortion rights*

S. No.	Pregnancy and abortion Rights	Frequency	Percentage
1	Right for choices in pregnancy	36	72
2	Right for medical treatment and facilities during pregnancy	40	80
3	Right to eat healthy food equal to men	40	80
4	Right for choices in abortion	26	52
5	Infanticide and feticide is crime	45	90
6	Right for maternity leave during pregnancy	30	60

Source-Primary data

*Multiple Responses

In Table 7, data shows that majority 90% of the respondents knew that infanticide and feticide is a crime, followed by 80% respondents who knew about their right to eat healthy food equal to men and right for medical treatment during pregnancy. It was also found that 72% knew about their right for choices in pregnancy and 60% knew about right for maternity leave during pregnancy. Only 52% knew about their right for choices in abortion.

Table 8. Awareness of women about rights against domestic violence*

S. No.	Rights against domestic violence	Frequency	Percentage
1	Harassment, maltreatment, brutality or cruelty and even the threat of assault intimidation on women in home is a crime	47	94
2	Legal provisions to protect oneself/others and to complain against domestic violence	32	64

Source-Primary data

*Multiple Responses

Regarding rights against domestic violence, it was found that majority 94% of the respondents were aware that harassment, maltreatment, brutality or cruelty and even the threat of assault intimidation on women in home is a crime as shown in Table 8, and 64% of the respondents knew about legal provisions to protect oneself/others and to complain against domestic violence.

Conclusion:

In light of results of the present study and other research reviews, it can be concluded that regarding fundamental rights, right for education, health, property, marriage, dowry, pregnancy and abortion, domestic violence, the women had somewhat medium level of awareness in context to their level of education and occupation as seen in their demographic profile. The need of the hour is for the women to realize their rights and be vigilant. Women are the present and the future of India. Today in the world of the 21st century, women have attained a remarkable position in every field and their life style is improved, they are in no way inferior to men. India has a remarkable history with women from being the Prime Minister to the Governor and then to the President. Women are now able to doctors, lawyers, and top bureaucrats. Even in business they are occupying high positions. There is need to develop women rights education package for school going girls and intervention programmes for non-school going girls especially for rural areas to increase the awareness.

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Higher Education for National Integration : The Indian Experience

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Abstract:

India has been seen as a unique example of unity in Diversity. National integration refers to the perception of single national identity among people of a country, belonging to various races, castes, and religion. National integration is a psychological process to means a well-knit society in which all are loyal to their country. The higher educational institution such as colleges and universities can play important role as forums for arousing the spirit of national integration.

This paper will present the emphasizing the value of national integration and solidarity along with Indian Govt's response for promotions national integration.

Key words : Integration, Education, Promotion.

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Introduction:

Promotion of "National Integration" is a fundamental requirement of every nation, particularly in the age of globalization, diversities through assimilation and enculturation. It is highly important in a country like India due to her multi-religion, multi-lingual, multi-caste and multi-regional setup. The most serious threats to the national integration of India are- linguistic differences, communalism, casteism, regionalism etc. Also issues like intolerance and selfishness are acting as threats to unity.

The youth, if provided right motivation and opportunities, can minimize these threats to national integrity and transform any country into a super power. However, it is not possible without their thoughts being filled with a spirit of national integration. The Higher Educational Institutions such as Colleges and Universities can play an important role as forum for arousing the spirit of national integration by producing young men and women with disciplined mind and restrained manners.

Objectives of the study:

The purpose of this paper is to draw attention to the gravity of the problem of national integration in India along with higher educational institutions' role for arousing the spirit of national integration. It also attempts to analyze Indian Government's response to make awareness for national unity and suggest some measures for improving the on-going environment.

Methodology:

The paper is basically based on secondary data information. Relevant information has been collected from various books, journals, articles and websites.

Higher Education in Indian Context:

Higher Education in India is one of the largest and oldest systems of higher education found anywhere in the world. It serves as a foundation of the entire system of education.

Higher Education in Indian context is the last stage of formal education. It starts after the completion of higher secondary stage. There are three principal levels of qualifications within the higher education system in our country. There are Bachelor/ Under Graduate Level, Masters/ Post Graduate Level and Doctoral/ Pre Doctoral Level. Higher Educational institutions include college, universities, institutions deemed to be university, Institutions of National Importance etc.

Higher Education is the shared responsibility of both Centre and the States. The Co-ordination and determination of standards in universities and colleges is entrusted to the U.G.C. and other statutory regulatory bodies. Recently, the

Government of India was mulling to create a single unified body in the name HEERA (Higher Education Empowerment Regulation Agency) to replace the UGC and the AICTE to check the overlapping of jurisdiction between those two bodies. But it has not been approved till now.

National Integration and Education:

'National Integration implies avoidance of divisive movements that would balkanize the nation and presence of altitudes throughout the society that give preference to national and public interest as distinct from parochial interest'

- Myron Weiner;

(Politics of Scarcity: Public pressure and political response in India, 1963)

National Integration most simply and briefly means national unity. It is the feeling of togetherness or oneness towards one's own country irrespective of their individual differences with regard to religion, region, culture or race. It begins behaving as a strong united nation for securing the national goals. It reduces socio-cultural and economic differences and strengthens national unity and solidarity, which is not imposed by any authority. Thus national integration is not something that can be achieved merely by enhancing a law. Emotional attachment is much more important in this regard.

Education plays vital role in the man's behaviour. Education gives idea to live and how to communicate each other. It does not change the ideology that could make with once own view point. If education change once ideology then every educated people does not involve in any illegal sources. Education gives not only language knowledge, but how to live in the society. Education lights real problem to learners. Education always cultivates good social relationship from the childhood itself. Students' belonging to different religion cast and creed study together and a brotherhood love is developed. Education gives a holistic development to the learners. Education not only restricted in the text book learning but also sports, arts and culture. Education also installs ethical values and makes the learners understand that most aspirations are common in mankind. It installs awareness and appreciations of not only an individual's cultural heritage but also an awareness and appreciation of the cultural heritage of the others.

The Education system in our country should be overhauled at all levels to incorporate components of our heritage and culture in greater measures. The Education system should embrace the dedicated institutions the home and society. Teachers are regarded as the central force in the whole education system. No

programme of national integration can be successful without competent teachers. They play a very important role in imparting such a feeling to their students. The teachers in every school can create an environment in which pupil can live together. Teachers should see national integration through their democratic behaviour and ways of thinking. A teacher can play a constructive and creative role through the curriculum the teachers. The teacher should not discriminate against their students on the basis of caste, colour or language, region and religion.

National Integration in Indian context:

Indian experience of national integration however has been characterized by both unity and threat of fragmentation. The extent of diversity found in India tends to create the impression that it is not a country but a subcontinent. But this does not imply that unity or integration is impossible. One finds the inner unity or integration in all the people spread over the landmass limited by Himalayas on the one side and the Indian Ocean on the other, the Burma Hills on the east and Pakistan on the west. National Integration here, does not mean absorption and total assimilation, instead it means congruence of diversities leading to a unity in which all the varieties and peculiarities are preserved. It is this inner unity which Sir Herbert Rizl described when he commented that, at the root of the apparent diversity of physical and social type, language, custom and religion that immediately strikes the observer coming to India, is a definite similarity or identity or inner unity of life from the Himalayas to Cape Comorin. This inner integration or unity is the basis of Indian culture.

Steps taken for the Promotion of National Integration:

All the leaders of Modern India have been conscious of the need for national integration, development and the end of feeling of separatism. For this purpose, several steps like Five Year Plans, multi-purpose projects, free and fair elections, steps for industrialization and technological development of the country are being taken since 1947. Along with it, direct push towards national integration is being continuously made through the means of mass media and through organized institutions like National Integration Council.

1. **Enactment of two Laws.** In August-September 1961 two laws were made for guiding the march towards the objective of national integration.

- (i) By the first law, preaching of communication was made a penal offence. It made the promotion of enmity or hatred between different religions, racial or linguistic groups or castes were to be debarred from right to vote as well as from the membership of the Parliament/ State Legislatures.
- (ii) The second law made the appeal to religious, racial, communal, castes or linguistic sentiments for electioneering purpose a disqualification.

Persons guilty of these offences were to be debarred from right to vote as well as from the membership of the Parliament/State Legislatures.

2. **Organisation of National Integration Conference.** With a view to develop National Integration in India, the Union Government organized a National Integration Conference in September-October 1961. It was attended by the Prime Minister, Union Ministers, Chief Ministers of States, leaders of various political parties, educationists, scientists, and journalists.

The conference resolved to unite the people against the forces of communalism, regionalism and linguism. For this purpose it was considered essential to prevent the political parties of India from encouraging or using these evils for their political gains.

(3) **Adoption of a Code of Conduct for Political Parties.** The Conference favoured a code of conduct for political parties. The important principles recommended for this purpose were:

- (i) No party should indulge in any activity which aggravates the differences or causes tension between various castes, communities or linguistic groups.
- (ii) The political parties should not resort to agitational methods for the redress of the communal, linguistic and regional grievances of any section of society.
- (iii) Each political party must refrain from disturbing or obstructing the meetings and processions of other political parties.
- (iv) The political power was not to be used for serving party ends.

(4) **Promotion of Secularism as the way of life.**

(5) **Organisation of National Integration Council (NIC).** The NIC consisted of the PM, the Home Minister, State Chief Ministers, seven leaders of political parties, the Chairman of UGC, two prominent educationists, the commissioner of scheduled castes and scheduled tribes and seven other persons nominated by the PM.

However, The NIC failed to remain fully active for a long time. The Chinese Aggression against India in 1962, made all the people rise as one nation. Perhaps this lulled the NIC into inaction.

(6) **Curbing extremist tendencies.** The group regarded regional economic imbalances as a negative factor and called upon the state governments and the Planning Commission to formulate plans for removing the bridging these. It also emphasized the need (i) to use the educational system for promoting national integration, (ii) to protect better the interests of the minorities for getting them fully involved in the process of national integration, (iii) to place systematic curbs on parochial tendencies, and (iv) to use mass media for highlighting the need for national unity.

National Integration continues to be currently living under the stress resulting from communalism, communal riots, violence, and terrorism.

Challenges of National Integration in India:

The reasons behind the inability to achieve a high level of national integration, even after 60 years of independence, have been many.

- (1) **Communalism.** Communalism has been the biggest hindrance in the way of national integration.
- (2) **Regionalism.** Regionalism as the attempt to secure regional and local interests over and above the national interest continues to be a feature of India.
- (3) **Linguism.** The absence of a national language has been a big weakness. It has resulted into linguism as a major irritant in the way of national integration.
- (4) **Terrorism.** Continued activities of naxals in Andhra, Jharkhand, Bihar and Orissa, increasing role of violence in almost all the north-eastern states, continued operation of militant out-fits in Jammu & Kashmir, have all been putting grave strains on the efforts towards national integration.
- (5) **Existence of some Communal Organisations.** Another major constraint upon the process of National integration in India happens to be the existence and popularity of several communal organizations in various parts of the country.
- (6) **Casteism.** Casteism has been keeping the people divided in the name of caste.

Role of Higher Education in National Integration:

The young generation is the foundation of any nation. As none of the buildings can survive without a strong foundation, a nation also cannot survive and progress without a well-qualified, efficient and dedicated young generation. The youth, if provided right motivation and opportunities, can transform any country into a superpower. However, it is not possible without their thoughts being filled with a spirit of national integration. Universities and colleges are uniquely positioned to foster national integration through curricular and co-curricular practices amongst the youths. The Higher Education system can promote national consciousness by making social and national service an integral part of education at all stages. It helps in shaping the thoughts and curve out the spirit of national integration among the youths making them able to overcome the evils of our society viz. corruption, communalism, terrorism etc.

Suggestion:

Almost 66 percent of India's population is young and so their role in national integration is vital. With the strengthening and expansion of higher educational institutions across the nation, relying on the same to induce the spirit of national integration is very thoughtful and proactive. But the occurrence and prevalence of events and incidents of social disharmony indicates towards an urgent and effective measure to promote the spirit of national integration. And for this, our higher education system is suitably placed to promote unity in diversity. Higher education can achieve this essential feat with some vital reorganization in the curricular and co-curricular activities within and outside educational institutions. These include-

- (i) Exchange of teachers and students among different institutions across the nation with the prime motive being promoting national integration.
- (ii) Encouragement to extra-curricular activities which are important from the stand point of National integration.
- (iii) Re-organisation of syllabi through inclusion of compulsory education of national history promoting integration and unity, across the streams of U.G. and P.G. Courses.
- (iv) Uniform national system/ pattern of education from primary to university level.
- (v) Motivate the youth to participate in events that promote unity in diversity.

Conclusion:

Education is an instrument of socio economic development and of modernization consistent with our tradition and national ethos. The key to national integration lies in making the institution of primary learning organized in an good manner with outer and inner environments being attractive enough for a young child, background whatever the comes from.

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Higher Education : Restructuring and Strategies for Women's Empowerment.

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Abstract:

The vision of higher education in India is to realize the country's human resources potential to its fullest equity and inclusion. Higher education today is one of the pillars of success for any nation. In India, Higher education is of vital importance to build knowledge based society of the 21st century. It covers all studies and training activities at the tertiary level or higher level. Higher education is one of the most important means of empowering women with the knowledge, skills, and self-confidence. It brings a reduction in inequalities and helps in improving their status within the family. Higher educational achievements of women can have ripple effects within the family and across generations. Higher education as means of empowerment of women can bring about a positive attitudinal change. Theoretically the need of higher education for both males and females is the same. But practically it could be said that female education is more important than that of male. In this context the study has tried to discuss how to develop women empowerment by restructuring the higher education and make strong strategies and policies for women empowerment.

Keywords: Higher education, strategies, Women empowerment

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Introduction:

Higher Education, which is a training ground for a professional, research-based, career-oriented future, must be respected as a potential instrument for bringing about social transformation and ensuring the success of democracy.

Higher education means the education beyond the level of secondary education. It is often assumed that education imparted by the colleges or universities are higher education. But in fact higher educational institutions include Professional Schools in the field of Law, Theology, Medicine, Business, Music and Art. It also includes other institutions like Teachers' Training School and Technological Institutions. Moreover, institutions for training of highly skilled specialists in the field of economics, science, technology and culture of various types of higher schools are treated as Higher Educational Institutions.

Education must be provided to all categories of citizens by breaking down constraints and barriers. Once students have completed primary and secondary education, attention must focus on increasing participation of men and women equally in the field of Higher Education. The Indian National Policy of Education recognizes this when it states 'Wider women's access to vocational, technical and professional education at all levels, breaking gender stereotypes, will ensure better financial stability for women and lead to national development'.

Women Empowerment:

"To educate your women first and leave them to themselves, they will tell you what reforms are necessary." ---- Swami Vivekananda.

Women are part of our socio-economic system. They uphold our rich cultural and traditional values as they have a strong bond with the society. As we all know that education is must for everyone but unfortunately, in this male dominating society, the education of women has been neglected for a long time. Mostly people think that to spend money on daughters would be vain. Now, we see the change in people's mentality that they are worried about the future of their daughters and they are ready to give the same place to position their daughters as they want for their sons. But in rural areas, we see that there are negligible changes in rural people's thinking. Most of the villagers provide education to their daughters but not as much as they want for their sons. If their daughters learn to read or write the letters or count the money, they think that it is sufficient and feel proud that they have done their duty very well.

Gender discrimination has been a major obstacle in granting equal opportunity for women in Higher Education. It has been identified as a crucial category and deserves attention in the education-equality paradigm. Today, women's education has become an issue of debate within which it is now necessary to shift the focus from women's intellectual development to women's autonomy in decision-making,

freedom of expression and control over resources.

A higher women literacy rate improves the quality of life both at home and outside home, by encouraging and promoting education of children, especially female children, and helps in reducing the infant mortality rate. It is true that empowerment can be gained with the help of education because it gives the knowledge of right and wrong, truth and lie.

The parameters of empowerment have been identified as

1. Developing ability for critical thinking;
2. Fostering decision-making and action through collective processes;
3. Ensuring equal participation in developmental processes;
4. Enhancing self-esteem and self confidence in women.

The time has arrived to realize the relevance, in a rapidly developing country like India, of education for leadership-building, especially for women something which can be achieved only through Higher Education.

Objectives of the Study:

The main objectives of this study were as follows -

1. To study present status of women in Higher education.
2. To identify the issues and challenges of women higher education.
3. To recommended strategies for problems.

Methodology of the Study:

This study had been intended to study the present status, problems and suggest the remedies based on secondary data. The data had been collected from official website of UGC HRD recent economic survey of India, other related research papers, books and publish works.

Needs and Significance of the Study:

Traditional concepts acknowledge Higher Education as an instrument of personal development, by expanding an individual's intellectual horizons, interests and potential for empowerment and a better quality of life. It has also been taken to be a vehicle of social engineering that conforms people to social values. Theodore Schultz and Mary Baker emphasized the role of Higher Education in the transformation of human beings to human capital.

Almost half of the population in India is occupied by women. They are the half of the human resources. But it is very unfortunate to say that for long years there have been a strong bias against women and thereby there is a tendency to deny equal socio-economic opportunity for them. This neglecting attitude

towards women is prominent in many respects particularly in the field of education. None can deny the fact that education is the fundamental for the socio-economic development of the country. But Women access in the domain of education has not been fairly treated.

Theoretically the need of higher education for both males and females is the same. But practically it could be said that female education is more important than that of male. In this connection I may refer a statement of philosopher - president and noted educationist Dr. S. Radhakrishnan (1949) says "there cannot be educated people without educated women, the opportunity should be passed on to the next generation." Women education has two aspects- individual aspect and social aspect. It is education which increases women's abilities to deal with the problems of her life, her family, her society and her nation. Education increases confidence in a woman. An Educated woman can easily understand the demerits of early marriage and high birth rate. They have the attitude of gender parity among their children right from health care, nutrition, education and even career.

The fruits of education are enjoyed not only by the women concerned but it passes to her family in later life. The three specific needs related to women and Higher Education is - Recognition of women as an essential human resource base of each country. (b) A strong commitment to equip women with the necessary range of managerial skills empowering them in their decision making role, (c) Institution of a feminine leadership model suited to the needs of social development across all sectors.

Status of the Women in Higher Education:

There is a wide disparity in the GER of higher education across states and the Gross Attendance Ratio (GAR) in urban and rural areas. Total enrolment of students in regular mode in Higher Education Institutes in India is around 241.8 lakh, with 15.87 million boys(55.7%) and 12.69 million girls(44.2%) of total enrolment (Source: All India survey on Higher Education,2013)

Table 1 : Male-Female Literacy Rates in India-as Percentage of population

Year	Male	Female	Percentage
1971	45.95	21.97	34.45
1981	53.45	28.46	41.42
1991	64.13	39.29	52.21
2001	75.85	51.16	65.38

2011	82.14	65.46	74.04
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Source: Enrolment of women in higher education (Selected Educational Statistics 2005–06; University Grants Commission, Annual Report, various years) *Statistical Report-
registrar.uoregon.edu/statistics/reports.

**Table 2 : Men & Women student growth in higher education
from 1951-52 to 2011-13**

Year	Men(000s)	Women(000s)	Total enrolment (000s)	Women Percent of all students.
1951-52	157	17	174	10.00
1955-56	252	43	295	14.60
1960-61	368	89	557	16.00
1965-66	849	218	1067	20.40
1970-71	1563	391	1954	20.00
1975-76	2131	595	2426	24.50
1980-81	2003	749	2752	27.20
1985-86	2512	1059	3571	29.60
1990-91	2986	1439	4425	32.50
1995-96	4235	2191	6426	34.10
2000-01	4988	3012	8001	37.60
2005-06	6562	4466	11028	40.20
2012-13	13468	10687	24180	44.20

Source: Enrolment of women in higher education (Selected Educational Statistics 2005–06; University Grants Commission, Annual Report, various years) *Statistical Report-
registrar.uoregon.edu/statistics/reports.

In terms of gender, enrolment is skewed as 55.7% comprises males, while only 44.3% of the enrolment is females, indicating significant gender disparity. The GER for males (20.8) is higher than GER for females (17.9). Gender Parity Index (GPI) in enrolment is the ratio of the number of female students enrolled to the number of male students.

A GPI that varies between 0 and 1 typically means a disparity in favour of males whereas a GPI greater than 1 indicates a disparity in favour of females.

In general, at the national level, the number of girls enrolled is less than their counterparts(0.86).

However, the female-male ratio in education has been steadily improving over the years.

Main factors influencing women in completing higher education :

There are different factors which are responsible for influencing women in completing higher education. Some of these are mentioned below:

- In comparison with men, women are more firm in their mission of success. So in education stream also they are strongly motivated to succeed.
- As they are firm in their mission of success so their performance is also remarkable. Thus on the basis of their merit they occupy the domain of higher education.
- Now a days the tendency of prejudice against women has been reduced and this help women to enter in the domain of higher education.
- Increased number of higher educational institutions helps women to complete their higher studies.
- There are some courses which provide scholarship facilities for women. This also helps many poor female students to complete their higher studies.
- There are many institutions which have time provision of hostel facilities for girl's students. This is also an important factor for girl students to complete their higher studies.
- Educational institutions meant for girls attracted many conservative families to get admitted their wards in higher educational institutions.-
- Expectation for education-based employment is very high amongst women. This factor works very silently in completing their higher studies.
- In some cases women students get inspiration from the teachers working in higher educational institutions which help them to complete their higher studies.
- Women zeal to take equal responsibility of the family pushes them to complete their higher studies.
- It cannot be denied that lucrative pay scale for the employees working in higher educational institutions attracted women in higher studies.
- In most cases women are dependent on male both in economically and in decision making and as such they suffer more to get relief this, they go studies for higher studies.
- In some cases highly educated women are considered as equivalent to be 'dowry' of a bride.

Above all, it is fact that outlook of modern society has been changed in many

respects which helps women to complete their higher studies.

But in spite of these it is true that women participation in higher education amongst schedule caste, schedule tribe (both plain and hill) and Muslim community is much lower in comparison with other communities. This is also a serious matter for our country. The government of India should have to take special initiative for the improvement of higher education among these communities.

Strategies of women empowerment through higher education:

The Indian National Policy on Education (NPE) is a landmark in the approach to women's education when it proclaims: 'The Education System will play a positive interventionist role in the empowerment of women. It will foster the development of new values through redesigned curricula, textbooks, training and orientation of teachers, decision makers and administrators'. The programme implementation explains women's empowerment through collective reflection and decision-making. For this Higher Education needs to take responsibility for:

- Cultivation of positive self-image and self-confidence;
- Developing capacity for critical thinking;
- Achieving group cohesion and fostering decision-making and action;
- Providing women's centres in Agricultural and Home Science Colleges;
- Providing Continuing Education and Correspondence Centres for organizing vocational and literary skills;
- Revamping the Industrial Training Institutes in terms of diversification of trades and courses, keeping in view the job potential, facilities for vocational counselling, imparting information about credit, banking, entrepreneurial development and access to women's technical education;
- Providing Women's Studies Research centres to identify issues and areas and organize seminars and workshops to discuss and analyze women-related issues and disseminate
- Information and encourage interaction with students and the general public with the help of media.
- Providing classes on legal literacy, programmes for women's socio-economic development delivered via media, adult education and information and training support;
- A more relevant and responsive curriculum catering to the cultural and occupational needs of women.
- Meeting the expenses of higher education for the rural, backward sections with incentives like scholarships and free places.
- Meeting the requirement of achieving full integration of women within the democratic and developmental efforts of the country.

Gender-Fair-Education:

The main challenge to women's Higher Education is to provide gender-fair education to all citizens. Gender-fair education involves an aggressive move away from emphasis on separate and complementary spheres for men and women and on gender-stereotyped careers to expanded options and outcomes. The attainment of equality, rights, and empowerment should not be accidental or simply an offshoot of a good education but rather an explicit, overarching goal in a healthy social environment.

Some major instruments of gender-fair education are -

- Affirmative action and quota systems, aggressive recruitment of female faculty and administrators, reform programs to remove bias from curricula and teaching materials, gender-sensitivity training for teachers and counsellors, a review of policies and procedures for possible gender bias, and active recruitment of women into non-traditional fields of study;
- Identification and projection of role models among faculty, administrators, and alumnae; systematic inclusion of women among speakers and resource persons.
- Gender studies programs that are platforms for awareness generation in addition to offering courses that involve research, design and conduct training programs and establish links with women's nongovernmental organizations and activists for women's empowerment.
- Gender-fair women's Higher Education should be the transformation of women's lives as well as the transformation of society itself.

Suggestions for promoting women participation in higher education:

- Introduce attractive scholarships for both financially poor students and meritorious students to encourage women students in higher education.
- Provide counselling for both family and person concerned at the secondary stage of education.
- Make skill-oriented higher education.
- Establish non-traditional curricular for women and extend state support for this
- Education policy has to be taken to facilitate women participation in higher education.
- Established more female educational institutions.
- Provide Bank loan facilities for women students.
- Establish higher educational institutions in rural and urban areas.
- Check sexual harassment within and outside institutions
- Increase women teachers in co-educational institutions of higher education.

- Increase women representations in decision making bodies of higher educational institutions.
- Establish equal opportunity commissions for higher educational institutions.
- Introduce stipends scholarships and fellowships for women studying in higher institutions.
- Government should formulate and implement policies for stopping drop out of girl students in secondary and lower classes.
- Establish post-secondary vocational training institutions for promoting the entry of women in higher education.
- In many cases early marriage leads to withdrawal of women from higher studies. This must be stopped.
- Increase hostel facilities for women students.
- Above all, attitudes for the male oriented society must be changed. This will undoubtedly help in increasing women participation in higher education.

Conclusion:

Higher Education of women plays a crucial role in releasing their energy and creativity and enabling them to meet the complex challenges of the present world. In acknowledging them as potential human resources, investment must be made in developing their capacity in terms of education, skill development, and technology transfers through technical training. Special emphasis needs to be given to Research and Development of appropriate scaled-down occupations engaging women in large proportions. Illiteracy and cultural barriers need to be removed without any further delay. For women to make personal strides forward, a synergy of effort, concentration, planning and cohesive functioning at the Higher Education level will create possibilities of a different future. By extending women's visibility and their self-sustaining ability, Higher Education must train them to become leaders with decision-making capacities to achieve the best for themselves and the country.

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Performance Evaluation of State Bank of India in reference to Priority Sector Lending and SHG Bank linkage

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Introduction:

1.a Priority Sector Lending

Priority sector lending is considered as an important role given to all the banks by Reserve Bank of India to offer a portion of their lending to specific sectors also called as priority sectors. For all the scheduled commercial banks priority sector has been categorized in the following manner: (i) Agricultural and Allied Activities- lending to agricultural sectors include Farm Credit, Agriculture Infrastructure and Ancillary activities. (ii) Small Scale Industries-loans are advanced to small scale units engaged in manufacturing, processing or preservation of goods. Also indirect finances are provided to any person who provides input or markets the outputs of the producers engaged in this unit. (iii) Small Business Enterprises- it include all small business, retail traders, professionals, self-employed persons, small water and road transport operators.(iv)Micro Credit offers small amount of credit not exceeding Rs. 50000 to poor borrowers residing in rural, semi-urban or urban areas to improve their standard of living. (v)Education Loans- it includes loans granted exclusively to individuals for education purposes up to Rs.10 lakhs for students in India and up to Rs. 20 lakhs for students in abroad. (vi)Housing Loans are offered for construction or purchase of residence unit up to Rs. 35 lakhs in metropolitan cities and up to Rs. 25 lakhs at other centers. However the total cost of the unit per family should not exceed Rs. 45 lakh in metropolitan cities and Rs. 30 lakh at other centers.

1.b Self-help Groups (SHGs) Bank Linkage

A revolutionary step in rural banking is the development of SHG Credit linkage. The members of the SHGs aggregate their individual savings into single deposit which reduces bank's transaction cost and creates huge volume of deposits. The banks pay the rural depositors, the market rate of returns. The banks pay large chunk of funds to meet the credit requirements of the rural households. This helps in filling the gap between formal financial institutions and unbanked poor weaker sections which is the aim of financial inclusion. This project was launched by NABARD in 1992 by linking 500 SHGs with banks. In terms of coverage, the Self Help Group Bank Linkage programme model is acknowledged as the world's largest microfinance programme. Injecting fuel into the microfinance movement in India, this programme synthesizes formal financial system with the informal sector(comprising of rural poor with no formal credit history). By forming small, interrelated and participatory groups of the poor known as Self Help Groups (SHGs), the programme encourages them to pool their savings regularly and using the pooled funds to make trivial interest-bearing loans to members while learning the intricacies of financial discipline in the process. This stage is followed bank credit.

1.c State Bank of India- A brief profile

State Bank of India (SBI); is a multinational public sector banking and financial service company mainly based in India. It's a government owned corporation which headquarter is in Mumbai. . On 1 July 1955, the Imperial Bank of India became the state bank of India. In 1959 the govt. of India passed State Bank of India (Subsidiary Banks) Act.

In 1960 SBI acquired the control of seven banks .They were renamed, prefixing them with 'State Bank of' and each one in every of these banks used the identical logo as SBI. However with a view to make SBI one large bank, all of these associated banks are merged with SBI ranging from a period of 2008-2017. SBI has 16 regional hubs and 57 zonal offices and 24000 branches throughout India. Apart from providing basic deposits and advances, SBI has provided mutual fund services, insurance services, credit card services etc.

1.2 Relevance of the Study:

For sustainable economic development, it is necessary for an economy to possess a robust financial system. Such a financial system provides delivery of equitable financial services to all sectors of the economy. Banks generally tend to avoid extending their services to inferior earnings groups because of initial cost of expanding the coverage. The availability of quality financial services in rural areas is important for the development of the economy as this will assist the large number of rural people to fund the growth of their livelihoods and

banks being a premier financial institution should ensure such. GOI along with RBI has time and again initiated and implemented various programmes and means to bring about a financial system whereby the needs of all the sectors of the economy are catered to. Two of such flagships initiatives which have gained wide acceptance are the Priority Sector Lending and SHG Bank Linkage.

State Bank of India, being the largest public sector bank in India has been ushered with the responsibility of assisting the GOI and RBI to implement and monitor such initiatives so that the greater goal of a sustainable financial system in the country could be realized. In light of such relevance, the present study attempts to make a comparative evaluation of the performance of SBI with other commercial banks in promoting the aforesaid initiatives viz. PSL and SHG Bank Linkage.

1.3 Scope of the study

The study is conducted in the state of Assam, India. It tries to draw a comparative performance assessment of State Bank of India with the following public and private sector financial institutions- Allahabad Bank (ALB), Canara Bank (CAN), Bank of India (BOI), Indian Bank (IND), United Commercial Bank (UCO), Punjab National Bank (PNB), Industrial Credit and Investment Corporation of India (ICICI), Housing Development Finance Corporation (HDFC) in respect of achieving the objectives of Priority Sector Lending and SHG Bank Linkage.

2. Review of Literature

a. Ghosh et al. (2015) is of the opinion that the SHG movement in India is a hallmark initiative empower women economically and socially. According to the authors "The SHGs were envisaged as units that would provide credit and alleviate poverty with an aim to provide economic power to women. The structure and functioning of the SHGs was also envisioned in such a way that it would promote solidarities between women and enable women to become successful entrepreneurs".

b. N.Muthu (2021) while tracking the progress of the SHG-Bank Linkage Program in his study has revealed that this program initiated by NABARD has established to be the prime auxiliary credit delivery system which is widely acceptance by banks, NGOs and various government departments. The author in his concluding remarks states that the program has provided a favourable environment for enhancing India's potential for greater equitable growth with women empowerment while considering the positive signs in their performance. The study also states that SHG-BLP is spreading and evolving as a flagship multi-facet means for developing and empowering women.

c. Goyal (2008), made a comparative analysis of financial inclusion status in Assam, NER and India as a whole. It highlighted that the branch distribution

per square meter in the state is inadequate or unfavorable as compared to that of Indian average. The report revealed that each bank in Assam covered an area 62 sq.km and the average for NER is almost thrice the national figure of 47 sq. km. The study concluded that banks should adopt measures to spread awareness among the people regarding financial products and services. Moreover the IT sector should also help in bringing better technologies such as e-banking, ATMs etc. to improve financial inclusion status in the region.

d. Bhanot, et al. (2012), focused to explore the factors that are essential in determining the extent of financial inclusion in geographically remote areas and also provide suggestion to the banks to tap the untapped area. The study was based on primary data collected through structured questionnaire from 411 households from the states of Assam and Meghalaya. The factors influencing financial inclusion was identified using regression model. The study showed that financial inclusion in NE area is very low. Income, education and lack of financial awareness are the factors affecting financial inclusion.

e. Choubey and Mohapatra (2013) aimed at understanding whether pre financial period is indifferent from financial inclusion period in terms of bank branches, gross bank credit average bank deposits etc. It also aimed at understanding the progress of financial inclusion in terms of banking coverage in the villages of Assam. The study was based on secondary data collected from Basic Statistical Returns of Commercial Banks in India, RBI report, SLBC Assam etc. ANOVA model has been used for further analysis of data. Some of the observations drawn by the study are following. First, in the financial inclusion period the branches of SCB, aggregate bank deposits, aggregate bank credits, have shown increasing trend in all part of India except the NER. Second, amongst various banks SBI, AGVP and UBI were allotted to perform major roles in expansion bank branches in villages of Assam. Third, till December 2010, about 34.57% of the target was achieved by SBI.

3. Objectives of the Study:

- To make a comparative performance evaluation of SBI's initiative in implementing Priority Sector Lending functions to that of other banks in Assam.
- To make a comparative performance evaluation of SBI's initiative in implementing SHG Bank Linkage functions to that of other banks in Assam.

4. Hypotheses of the Study:

Null hypothesis, H₀ 1: There is no significant difference between SBI and other selected banks on number of credit linkage under SHG in Assam.

Alternative hypothesis, H₁ 1: There is significant difference between SBI and other selected banks on number of credit linkage under SHG in Assam.

Null hypothesis, H0 2: There is no significant difference between SBI and other selected banks on the amount of credit linkage under SHG in Assam.

Alternative hypothesis, H1 2: There is significant difference between SBI and other selected banks on the amount of credit linkage under SHG in Assam.

Null hypothesis, H0 3: There is no significant difference between SBI and other selected banks on number accounts under Priority sector lending in Assam.

Alternative hypothesis, H1 3: There is significant difference between SBI and other selected banks on number accounts under Priority sector lending in Assam.

Null hypothesis, H0 4: There is no significant difference between SBI and other selected banks on amount outstanding under Priority sector lending in Assam.

Alternative hypothesis, H1 4: There is significant difference between SBI and other selected banks on amount outstanding under Priority sector lending in Assam.

5. Research Methodology:

5.1 Data source

The present study has been carried out on secondary data. The data required for the present study have been collected and compiled from the reports of State level Bankers' committee: Assam and RBI Reports, also various articles on financial inclusion are referred.

5.2 Period of the study : The study has covered a period of 4 years ranging from 2015-16 to 2018-19 (pre merger period)

5.3 Sampling Technique : The sampling technique used in the study in simple random sampling. The banks are selected by generating random number tables.

5.4 Population of the study : The population considered in the study are the public and private sectors banks of India.

5.5 Sample size

For the present study 9 banks have been selected from the SLBC list.

5.6 Tools of Analysis : In the present study the following tools are used for analysis:

- Shapiro-Wilk Test is conducted to check the normality of the data set used for ANOVA analysis.

- ANOVA Model: It is used when there are more than two groups in a data set. In the present study there is more than two in the form of different banks viz. ALB, CAN, BOI, IND, PNB, UCO, ICICI, HDFC, and SBI. This model is used to examine the difference between performances of each selected banks.
- Post-hoc Analyses is used to examine the specific significant difference between different banks under the study.
Various tables with multiple columns, charts and graphs are used to analyze and represent the data.

5.7 Variables Considered in the Study

- Self-help Group
- Priority sector lending

6. Data Analysis and Interpretation

6.1 Bank wise Self-Help-Groups Financing (SHG) Report

Table 1: Bank wise SHG Financing Report

(Rs. in Lakhs)

Banks	2015-16		2016-17		2017-18		2018-19	
	Credit Linkage numbers	Amount	Credit Linkage numbers	Amount	Credit Linkage numbers	Amount	Credit Linkage numbers	Amount
ALB	434	230.5	577	464	1299	1276.05	555	730.36
CAN	93	169.98	189	164	161	149.94	115	132
BOI	13	3.4	0	0	0	0	97	114.65
IND	56	36.8	83	52	93	114.85	110	137.82
PNB	458	449.6	301	336	399	582.72	301	337.05
UCO	407	340.89	45	27	159	111.26	531	529
ICICI	0	0	0	0	0	0	0	0
HDFC	0	0	0	0	5	14	41	6.36
SBI	198	1822.18	798	1210	967	639.03	980	1167.46

(Source: compiled from SLBC: Assam, for a period of four years)

6.1.1 Number of Credit linkage under SHG

Normality test for number of credit linkage under SHG

H_0 : The data is normally distributed

Table 2: Shapiro-Wilk normality test for number of credit linkage under SHG

Name of the Bank	Shapiro-Wilk		
	Statistic	df	Sig. (<i>p</i> -value)
ALB	.770	4	.058
CAN	.955	4	.749
BOI	.723	4	.021
IND	.981	4	.907
PNB	.857	4	.250
UCO	.946	4	.691
ICICI	.	4	.
HDFC	.715	4	.017
SBI	.787	4	.082

(Source: Author's Computation)

In table 2 the Sig value for all the banks except BOI and HDFC bank is more than 0.05 which implies that the data is normally distributed. In case of BOI and HDFC bank data is not normally distributed ($p = .021$ and $.017$) respectively. But when the sample size in each group is equal the violation of normality can be ignored (Donaldson, 1968). In the study 4 years data for each bank has been considered, thus the sample size for each group is equal.

Comparison of number of credit linkage under SHG between SBI and other selected Banks

H_0 1: There is no significant difference between SBI and other selected banks on number of credit linkage under SGH in Assam

H_1 1: There is significant difference between SBI and other selected banks on number of credit linkage under SHG in Assam

Table 3: One Way ANOVA analysis for number of credit linkage under SHG

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2697709.500	8	337213.688	8.649	.000
Within Groups	1052649.250	27	38987.009		
Total	3750358.750	35			

(Source: Author's Computation)

Table 4: Post-hoc test for number of credit linkage under SHG

Dependent Variable: Number of credit linkage under SHG Tukey HSD						
(I) Name of the Bank	(J) Name of the Bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SBI	ALB	19.500	139.619	1.000	-450.28	489.28
	CAN	596.250*	139.619	.006	126.47	1066.03
	BOI	708.250*	139.619	.001	238.47	1178.03
	IND	650.250*	139.619	.002	180.47	1120.03
	PNB	371.000	139.619	.210	-98.78	840.78
	UCO	450.250	139.619	.068	-19.53	920.03
	ICICI	735.750*	139.619	.000	265.97	1205.53
	HDFC	724.250*	139.619	.001	254.47	1194.03

*.The mean difference is significant at the 0.05 level.

(Source: Author's Computation)

Above table 3 showing that there is statistically significant difference between groups as determined by one way ANOVA ($F(8,27) = 8.649$, $p = .000$) where p value is less than 0.05. Thus the null hypothesis has been rejected. A Tukey post hoc test (table no. 4.12) revealed that SBI and other selected banks except ALB, PNB and UCO differed significantly at $P < .05$; there is no statistically significant difference between SBI, ALB, PNB and UCO ($p = 1, .210, .068$ respectively) in respect of Credit linkage Amount under SHG.

6.1.2 Credit linkage Amount under SHG

Normality test for Credit linkage Amount under SHG

H_0 : The data is normally distributed

Table 5 : Shapiro-Wilk normality test for Credit linkage Amount under SHG

Name of the Bank	Shapiro-Wilk		
	Statistic	df	Sig. (p -value)
ALB	.960	4	.777
CAN	.945	4	.686
BOI	.651	4	.003
IND	.900	4	.429
PNB	.788	4	.083
UCO	.947	4	.697
ICICI	.	4	.
HDFC	.859	4	.256
SBI	.958	4	.763

(Source: Author's Computation)

In the table 5 the Sig value for all the banks except BOI is more than 0.05 which implies that the data is normally distributed. In case of BOI bank data is not normally distributed ($p = .003$). But when the sample size in each group is equal the violation of normality can be ignored (Donaldson, 1968). In the study 4 years data for each bank has been considered, thus the sample size for each group is equal.

Comparison of Credit linkage Amount under SHG between SBI and other selected Banks

H_0 2: There is no significant difference between SBI and other selected banks on Credit linkage Amount under SHG in Assam.

H_1 2: There significant difference between SBI and other selected banks on Credit linkage Amount under SHG in Assam.

Table 6 : One Way ANOVA analysis for Credit linkage Amount under SHG

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	5232383.326	8	654047.916	11.504	.000
Within Groups	1535105.170	27	56855.747		
Total	6767488.496	35			

(Source: Author's Computation)

Table 7: Post-hoc test for Credit linkage Amount under SHG

Dependent Variable :Credit linkage Amount under SHG Tukey HSD						
(I) Name of the Bank	(J) Name of the Bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SBI	ALB	534.44000	168.60567	.077	-32.8671	1101.7471
	CAN	1055.68750*	168.60567	.000	488.3804	1622.9946
	BOI	1180.15500*	168.60567	.000	612.8479	1747.4621
	IND	1124.30000*	168.60567	.000	556.9929	1691.6071
	PNB	758.32500*	168.60567	.003	191.0179	1325.6321
	UCO	957.63000*	168.60567	.000	390.3229	1524.9371
	ICICI	1209.66750*	168.60567	.000	642.3604	1776.9746
	HDFC	1204.57750*	168.60567	.000	637.2704	1771.8846

*.The mean difference is significant at the 0.05 level.

(Source: Author's Computation)

Above table 6 showing that there is statistically significant difference between groups as determined by one way ANOVA ($F(8,27) = 11.504$, $p = .000$) where p value is less than 0.05. Thus the null hypothesis has been rejected. A Tukey post hoc test (table no. 15) revealed that SBI and other selected banks except ALB differed significantly at $P < .05$; there is no statistically significant difference between SBI and ALB ($p = .077$) in respect of credit linkage amount under SHG.

6.2 Bank Wise Priority Sector Lending Report

Table 8 : Bank Wise Priority Sector Lending Report

(Rs. in Lakhs)

Banks	2015-16		2016-17		2017-18		2018-19	
	No. of Accounts	Amount O/S						
ALB	77111	130405.47	76813	165844	76719	173488.08	74833	166019.55
CAN	24776	75296.63	23187	78036	31794	93425.58	22285	95044.61
BOI	17951	30682.94	18819	30390	19011	36702.71	21156	42562.49
IND	7155	31108.68	10036	44873	17666	49268.46	9700	62142.90
PNB	72891	131508.6	38806	135425	78968	160699.27	64343	202392.23
UCO	116520	89329.85	127158	151744	156031	168954	146138	125966.22
ICICI	9839	27090.44	10382	34637	10943	53161.03	12123	80050.68
HDFC	121397	109979.06	195861	140583	256262	144972.91	243985	171520.69
SBI	382918	482665.15	352806	541582	373573	775972.87	355147	897013.79

(Source: compiled from SLBC: Assam, for a period of four year)

6.2.1 Number of Accounts

Normality test for number of accounts under Priority Sector Lending

H_0 : The data is normally distributed

Table 9 : Shapiro-Wilk normality test for number of accounts under Priority sector lending

Name of the Bank	Shapiro-Wilk		
	Statistic	Df	Sig.
ALB	.774	4	.063
CAN	.828	4	.163
BOI	.898	4	.420
IND	.858	4	.253
PNB	.898	4	.423
UCO	.956	4	.755
ICICI	.965	4	.808
HDFC	.904	4	.450
SBI	.888	4	.376

(Source: Author's Computation)

In the table 9 the Sig value for all the banks is more than 0.05 which implies that the data is normally distributed.

Comparison of Number of Accounts under Priority sector lending between SBI and other selected Banks

H₀ 3: There is no significant difference between SBI and other selected banks on number of accounts under Priority sector lending in Assam.

H₁ 3: There significant difference between SBI and other selected banks on number of accounts under Priority sector lending in Assam.

Table 10: One Way ANOVA analysis for Number of Accounts under Priority sector lending

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4512438648 45.556	8	56405483105.694	109.7 05	.000
Within Groups	1388220168 0.750	27	514155617.806		
Total	4651260665 26.306	35			

(Source: Author’s Computation)

Table 11: Post-hoc test for Number of Accounts under Priority Sector Lending

Dependent variable : Number of accounts under priority sector lending						
Tukey HSD						
Name of the Bank (I)	Name of the Bank (J)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SBI	ALB	289742.000*	16033.646	.000	235793.63	343690.37
	CAN	340600.500*	16033.646	.000	286652.13	394548.87
	BOI	346876.750*	16033.646	.000	292928.38	400825.12
	IND	354971.750*	16033.646	.000	301023.38	408920.12
	PNB	302359.000*	16033.646	.000	248410.63	356307.37
	UCO	229649.250*	16033.646	.000	175700.88	283597.62
	ICICI	355289.250*	16033.646	.000	301340.88	409237.62
HDFC	161734.750*	16033.646	.000	107786.38	215683.12	

*The mean difference is significant at the 0.05 level.

(Source: Author’s Computation)

Above table 10 showing that there is statistically significant difference between groups as determined by one way ANOVA ($F(8,27) = 109.705, p = .000$) where p value is less than 0.05. Thus the null hypothesis has been rejected. A Tukey post hoc test (table no. 19) revealed that SBI and other selected banks differed significantly at $P < .05$ in respect of number of accounts under priority sector lending.

6.2.2 Amount Outstanding under Priority Sector Lending

Normality test for Amount Outstanding under Priority Sector Lending

H_0 : The data is normally distributed

Table 12 : Shapiro-Wilk normality test for Amount Outstanding under Priority Sector Lending

Name of the Bank	Shapiro-Wilk		
	Statistic	df	Sig.
ALB	.782	4	.073
CAN	.830	4	.167
BOI	.878	4	.329
IND	.990	4	.959
PNB	.878	4	.332
UCO	.968	4	.830
ICICI	.935	4	.622
HDFC	.971	4	.845
SBI	.917	4	.521

In the table 12 the Sig value for all the banks is more than 0.05 which implies that the data is normally distributed.

Comparison of Amount Outstanding under Priority Sector Lending

H_0 4: There is no significant difference between SBI and other selected banks on Amount Outstanding under priority sector lending in Assam.

H_1 4: There is significant difference between SBI and other selected banks on Amount Outstanding under priority sector lending in Assam.

Table 13 : One Way ANOVA analysis for Amount Outstanding under Priority Sector Lending

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1246687702 886.950	8	155835962860.869	33.218	.000
Within Groups	1266654727 04.384	27	4691313803.866		
Total	1373353175 591.334	35			

(Source: Author's Computation)

Table 14 : Post-hoc test for Amount Outstanding under Priority Sector Lending

Dependent variable : Amount Outstanding under priority sector lending Tukey HSD						
Name of the Bank (I)	Name of the Bank (J)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SBI	ALB	515369.17750*	48431.98222	.000	352410.2177	678328.1373
	CAN	588857.74750*	48431.98222	.000	425898.7877	751816.7073
	BOI	639223.91750*	48431.98222	.000	476264.9577	802182.8773
	IND	627460.19250*	48431.98222	.000	464501.2327	790419.1523
	PNB	516802.17750*	48431.98222	.000	353843.2177	679761.1373
	UCO	540309.93500*	48431.98222	.000	377350.9752	703268.8948
	ICICI	625573.66500*	48431.98222	.000	462614.7052	788532.6248
	HDFC	532544.53750*	48431.98222	.000	369585.5777	695503.4973

*The mean difference is significant at the 0.05 level.

(Source: Author's Computation)

Above table 13 showing that there is statistically significant difference between groups as determined by one way ANOVA ($F(8,27) = 33.218, p = .000$) where p value is less than 0.05. Thus the null hypothesis has been rejected. A Tukey post hoc test (table no. 22) revealed that SBI and other selected banks differed significantly at $P < .05$ in respect of Amount Outstanding under priority sector lending.

7. Findings:

- i. Under self-help groups financing, SBI has shown significant difference with all banks as given by one way ANOVA analysis ($p=.000$) except ALB ($p = 1.000$), PNB ($p= .210$) and CAN ($p= .068$) in respect of credit linkage numbers. Again on the basis of amount sanctioned under this finance, SBI has significant difference with all selected bank($p=.000$) except ALB ($p=.077$)
- ii. SBI has shown significant difference with all the selected banks as shown by one way ANOVA ($p=.000$) under priority sector lending in respect of both the variables that is number of accounts and amount outstanding.
- iii. SBI has played a major role in achieving financial inclusion in the state and has shown significant difference of performance with all other selected banks for the variables expect NFAs. This finding is nearly supported by a study conducted by Dr. Balaji (2018), where a survey was conducted in Tamil Nadu to analyze various determinants of financial inclusion with special reference to State Bank of India. One of the major findings of the study was that there exist significant difference between opinion about financial services of SBI and opinion about financial services of public sector banks for pairs like deposit of money, availing loans, social benefits and insurance.

8. Limitations of the Study:

- The study covers only Assam and other region of the country is not considered.
- The availability of data is limited because this project is based only on secondary data and access to primary data in not available.
- The data relates to the period before the mega merger of Indian nationalized banks from 2020.

9. Conclusion:

Rendering financial services to the unbanked part of the society plays an important tool for economic growth of a developing country like India. It plays a substantial role in accelerating the standard of living of the poor and disadvantageous section of the society. Growth of financial inclusion largely depends on the growth of banking industry, which implies that banks play a key role in achieving the same. Access to affordable financial services including insurance and credit helps in proper attainment of financial inclusion.

SBI is one of the largest commercial Bank in the country. It has played a vital role to cater to the financial needs of the people. Branch network of SBI has been very strong throughout the country. Assam is a state where majority of the people reside in rural areas and have limited access to banking facilities.

Development of banks in the state is still lacking as compared to other parts of the country and hence most of the people are financial excluded till date. This study tried to make a comparative performance evaluation of SBI in achieving financial inclusion in Assam with special reference to PSL and SHG initiatives. SBI has been performing well in the state in respect of providing affordable financial facilities to the people .It has taken major initiative to including more and more people under the umbrella of financial ambit. However the other banks under the study have a scope of improvement in achieving inclusive financial growth in the state.

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Websites:

SLBC: <http://slbcne.nic.in/slbcassam.html>

SBI: <https://www.sbi.co.in/web/about-us>

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