



**International Journal of Humanities & Social Science Studies (IJHSSS)**

A Peer-Reviewed Bi-monthly Bi-lingual Research Journal

ISSN: 2349-6959 (Online), ISSN: 2349-6711 (Print)

ISJN: A4372-3142 (Online) ISJN: A4372-3143 (Print)

Volume-IV, Issue-IV, January 2018, Page No. 46-52

Published by Scholar Publications, Karimganj, Assam, India, 788711

Website: <http://www.ijhsss.com>

## **A Study on Microfinance and Rural Development with the initiative of nationalized Bank specially SBI in Assam**

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### Abstract

Micro finance is a provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi-Urban or Urban areas for enabling them to raise their income levels and improve living standards. Again Micro finance is the provision of a broad range of financial services such as deposits, loans payment services, money transfers, insurance to poor and low income households, their micro enterprise etc. Micro finance is a participative model that can address the needs of the poor especially woman members. It envisages the empowerment of the members by promoting their savings habits and extending bank loans to them Robinson (2001) defines microfinance as "small scale financial services primarily credit and savings provided to people who farm, fish or herd" and adds that it refer to all types of financial services provided to low income household and enterprises. Micro finance is recognized and accepted as one of the new development paradigms empowerment for alleviating poverty through social and economic empowering of the poor with special emphasis on empowering woman. In India, Micro finance is generally under stood but not clearly defined. The emerging Micro finance revolution with appropriate designed financial products and services enable the poor to expand and diversify their economic activities, increase their incomes and improve their social well being (Barnet and cuevus, 1996 ledger wood, 1999) Micro finance is the provision of financial services to low income clients or solidarity banking groups including consumers and self employed, who traditionally lack access to banking and related services. In board sense it is a movement who objects is a world in which as many poor and near poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance and fund transfers, those who promote micro finance generally believe that such access will help poor people come out of poverty. On the other hand, the revolution of microfinance particularly the success stories of institutions like a Nobel laurete institution propounded by Md. Unte Ali Gramin Bank in Bangladesh, Banco sol in Bolivia, and Bank Rakyat in Indonesia (BRI) attracted several economists to study micro finance in the latter half of 1990s. In India SEWA (Self Employed Woman's Association) Bank is the oldest micro finance organization.

which was founded in 1974 in Ahmadabad, Gujarat. It was a trade union that first started organizing self employed woman.

**Keywords:** Thrift, Credit and other financial services, loans payment services, money transfers, insurance to poor and low income households.

**Introduction:** Microfinance is the provision of a broad range of financial services such as deposits, loans, payments, money transfers and insurance to the low-income households and their microenterprises. The basic purpose of Microfinance is to provide access to financial assistance, including Credit to the poor to enable them to start/expand micro enterprises to break out of poverty. Micro Credit enables the poor people to be thrifty and helps them in availing the credit and other financial services for improving their income and living standards. The poor are encouraged to voluntarily come together to save small amounts regularly and extend micro loans among themselves. Once the group attains required maturity of handling larger resources, the bank follows.

After independence, the Government of India and Reserve Bank of India have made effort to provide credit to the poor through organized financial institutions. In the organized sector formal credit institution has been increased. But they are unable to cover the all backward area. The rural people continue to depend on informal sources of credit. Institutions have also faced difficulties in dealing effectively with a large number of small borrowers, whose credit needs are small and frequent and their ability to offer collaterals is limited. Micro-finance has become one of the most effective interventions for economic empowerment of the poor. Micro finance is expected to play a significant role in poverty alleviation and development.

**Objective of Study:**

In view of the above this paper being prepared with the following objective –

- (i) To examine the concept of Micro finance.
- (ii) To evaluate Microfinance provided by the bank and socio economic Development of rural people.
- (iii) To Analysis the information collected from respondent.
- (iv) To find out the result of Micro financing in rural area.

With the objectives this is an attempt to examine the concept of Microfinance in the economically backward district of Assam.

**Methodology:** This study is based on both primary and secondary information. The Primary information are collected from the operating nationalized bank UCO & SBI Mukalmua Branch in Nalbari District, Assam and another a Branch of SBI at Dadara in Kamrup District.

The Secondary information for the Study will be collected from the following Sources-

- Book and Journal, wave side,
- SHGs of Nalbari District.

**Microfinance in our country:** In India, a variety of micro-finance schemes and various approaches have been practiced by both Governmental and Non-Governmental organizations. But they are unable to provide financial assistance in the long run. Ultimately the aim is to empower the poor and encourage them into development.

Variety of micro finance organizations in government as well as non-government sectors exists in India. Leading national financial institutions like, the National Bank for Agriculture and Rural Development (NABARD) the Small Industries Development Bank of India (SIDBI) and the Rashtriya Mahila Kosh (RMK) have played a significant role in making micro credit a real movement in India. Most of the organizations tend to operate within a limited geographical area. There are a few exceptions like Professional Assistance for Development Action (PRADAN), International Centre for Entrepreneurship and Career Development (ICECD), Mysore Resettlement and Development Agency (MYRADA), Self Employed Women's Association (SEWA), which have been successful in replicating their experiences in other parts of the country and act as resource organizations. Also, many organizations have been involved with SHGs is not only providing credit, but for other purposes like watershed, agriculture also.

One of the most common practices and approaches is providing credit through self-Help Groups. The approach is to make SHGs the main focal point to channelize all credit to members. Almost, all national funding organizations (NABARD, RMK) as well as other Government organization advocate forming of Self-Help Groups and providing or linking with credit.

The experiences of micro credit movement in India have shown that Self-Help Groups are widely used to promote and serve the micro credit needs of the poor for a sustainable livelihood. System, SHGs, which were organized by either NGO or GO had to be linked to the commercial or nationalized banks to get financial assistance. It is done based on the strategy to provide each of its member's opportunity to improve their personal and public life economically.

**Growth of Micro Credit Institutions:** A pilot project for purveying micro credit by linking Self-Help Groups with banks was launched by NABARD in 1991-92 with a view facilitating smoother and more meaningful banking with the poor, RBI had been advising commercial Banks to actively participate in this linkage programmed. The scheme has since been extended to RRB and Co-operative Banks. There are three models of linking SHG and Banks in India.

**With regard model-wise linkage:**

- Model I.** provide all assistance directly to SHGs without any intervention or facilitation by any NGOs.
- Model II.** provide all assistance directing to SHGs with facilitation by NGOs and other formal agencies and
- Model III.** provide all assistance through NGO as facilitator and financing agency.

**Institutional Financial Sufficiency (IFS):** Institutional Financial Sufficiency is essential for a Micro Finance Organizations to obtain the large amount of funds required to reach and benefit a significant number poor and poorest household. Christen, Rhyne, Vogel & McKean, e, (1995) mentioned that IFS reflects on MFO's, "ability to operate at a level of profitability that allows sustained service delivery with minimum or no dependence on donor inputs." The most important reason for moving towards IFS is funding. Reducing poverty by reaching a significant numbers of poor and poorest households require vast amounts of funds. Donors funds for supporting microfinance are limited, and probably not from governments either, Grants and soft loans have played and continue to play, major roles in financing MFO's start-ups (Gibbons and Meehan, 2000)

In rural areas, the practice of saving money in financial institutions is yet to catch up with. The study revealed that 74.39 of them did not have the habit of saving money in financial institutions, only 8.09 percent of them save their money in the banks. In the target area 8.52 percent of them saved their money in SHGs. In post office 2.57 percent of them saved their money. People had slowly started saving little money in SHGs and banks. If these efforts could be encouraged eventually the money lenders would vanish from rural areas and marginal farmers can be saved.

#### **Details of Savings Institution:**

Particulars	Number of Households	Percent
Banks	132	8.09
SHGs	139	8.52
Postal	42	2.57
Others	105	6.43
No Savings	1214	74.39
Total	1632	100.00

*Sources: Website Micro Finance (SBI)*

**Concept of Self Help Group:** A Self-Help Group (SHG) is a small, economically homogeneous and affinity group of 10 to 20 poor persons which come together to –

- \* Save small amount regularly.
- \* Mutually agree to contribute to a command fund.
- \* Meet their emergency needs.
- \* Have collective decision making.
- \* Resolve conflicts through collective leadership and mutual discussion.
- \* Provide collateral free loans on terms decided by the group at market driven rates.

**Physical and Financial Growth:** During 2006-07, the number of new SHGs credit linked with banks was 0.7 million taking the cumulative number of SHGs credit linked to banks at 2.9 million. During 2007-08 87852 SHGs have been credit linked taking the cumulative figure to 3.01 million. The phenomenal outreach of the programmed has enabled an estimated 41 million poor households to gain access to micro finance firm the formal

banking system registering a growth of 24.16 percent over 2005-06, today Commercial Banks with more than 32000 rural branches have the largest share (55 percent) in credit, linked SHGs follower by Regional Rural Banks (31 percent) through their 11,900 branches. Besides NABARD is working with more than 3000 NGOs and other development agencies as partners in the process.

Microfinance program is typically viewed as an economic development strategy, where disadvantage groups basically not benefited from involvement with the formal economic activities. MFO's are designed to improve access of the rural poor to financial services, make them bankable clients and promote savings mobilization among them.

The primary objective of MFO's following welfares approach is to alleviate poverty, that is increase the economic and Socio economic impact of their product and services on a significant number of poor.

**SBI and Microfinance:** SBI has adopted the adopted the Self Help Group movement in a mission mode with an objective to provide credit facility to those households not having access to credit from any formal financial institution and consequently dependent on money lenders and other informal sources.

SBI has been extending financial help to non-government organizations (NGO's) or Voluntary Agencies since 1976 and thereby it has been associated with Microfinance prior to the launch of SHG – Bank credit linkage programmed as a pilot project by NABARD in the year 1992. Since 1992, SBI has been playing a significant role in financing SHGs and a steady growth has been witnessed.

The data relating to SHG bank linkage as on March 2010 shows that SBI with the help of its vast network of branches which are stretched throughout the length and breadth of the nation, have opened 12,16,891 Saving Bank account of SHG out of which more than 10.62 lakhs SHGs have been availing credit facilities, thereby benefiting more than 138 lakh poor people. Out of those SHGs 85 percent are women SHGs.

**SBI and Financial Inclusion:** In line with the GOI initiatives, the financial inclusion efforts planned by SBI during the year 2009-10 are as follows –

1. To issue one crore IT enabled no frills accounts through alternate channels. Alternate channels help aggressively in increasing the number of customer service points (CSP's) in a very. Alternate channels leverage technology to reduce costs.
2. To open 15 lakh no frills accounts through Banks branch channel.
3. To cover 1,00,000 unbanked villages through Business correspondent and opening new branches.
4. To increase outreach through 25,000 customer service point outlets.
5. To setup additional processing capacity of Rural and Semi urban branches by setting up 300 rural credits processing centers.
6. To open 870 new branches under seen wave of branch expansion programmed.

7. To open at least 250 rural house hold account at each Rural and Semi urban branches every year as per GOI directives.

In the field Survey the nationalized Bank have been visited to find out the working SHGs. In Kamrup District SBI Dadara Branch has been visited and they have given the following Information

- i) Total loan Sanctioned to 150 SHGs. The loan amount Rs 25,000 each totaling Rs.  $150 \times 25,000 = 37,50,000$  during the year 2012-13.
- ii) Rs. 10,000 from each loan its subsidy thus ultimately SHGs is to refund Rs. 15,000.
- iii) The SHGs working in Kamrup District are very quickly refunding the loan amount. After refund the loan they apply again for a credit linkage system.
- iv) The Branch Manager inform that after getting the higher amount of loan from the bank Self Help Group are not refunding the loan from a numbers of year in spite of regular notice to them. This has led to increase NPA of the bank. The following chart shows the NPA of SBI Dadara Branch.

State Bank of India  
Local Head Office,  
Guwahati

MOVEMENT OF NPA:: As on 13-03-2013  
Branch : DADARA (7390) Region : 4 Module : 02

Particulars	31-03-2012		12-03-2013		13-03-2013	
	No	Amount	No	Amount	No	Amount
(A) Stamped NPA	455	3,56,75,702.90	1007	7,07,38,382.15	1007	7,07,38,382.15
(i) Housing Loan	1	46,185.65	2	1,33,254.88	2	1,33,254.88
(ii) Educational Loan	2	2,54,891.66	1	52,267.00	1	52,267.00
(iii) Car Loan	0	.00	1	2,14,293.00	1	2,14,293.00
(iv) SBI Saral	0	.00	0	.00	0	.00
(v) ACC/KCC	203	77,64,423.15	592	2,25,06,118.46	592	2,25,06,118.46
(vi) XPRESS Credit	6	6,63,826.32	4	3,61,230.67	4	3,61,230.67
(vii) Cash Credit	33	30,81,140.00	22	27,78,635.19	22	27,78,635.19
(viii) ATL	125	1,57,15,516.83	193	3,12,11,195.72	193	3,12,10,195.72
(ix) Loan against Security	1	51,663.75	1	51,663.75	1	51,663.75
(x) TL - C&I	0	.00	0	.00	0	.00
(xi) TL - SME	55	52,11,390.49	61	65,89,173.55	61	65,89,173.55
(xii) TL - Personal Loan	0	.00	0	.00	0	.00
(xiii) DL - Others	1	10,200.41	3	63,737.00	3	63,737.00
(xiv) RA, CA-Pcr, CA-C&I	28	28,76,444.64	127	67,76,812.93	127	67,76,812.93
Check Total	455	3,56,75,702.90	1007	7,07,38,382.15	1007	7,07,38,382.15

**Conclusion:** Nearly three billion poor people do not have access to the basic financial services essential for them to manage their precarious lives. Microfinance is the provision of providing financial services to low income poor and extreme poor people all over the world. Microfinance program incorporate the social and economic development concepts as well as principles that underlie financial and commercial concept. This contribution has led to the development of a growing number sustainable microfinance institutes around the world. The successful experience of micro finance institutes has drawn attention to the profit potential from serving the low income market segment. Microfinance has a substantial impact on money dimensions of social and economic development. Microfinance enables borrowers to attain higher house hold incomes, increase saving rates, Smooth consumption pattern over their life time and finally be able to diversify their sources of income generation. Access to financial services also interprets into broader social benefits, including improve health, increased educational participation and greater gender equality.

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*A Peer-Reviewed International Journal of Humanities & Social Science*

**ISSN: 2278-5264 (Online) 2321-9319 (Print)**

**Impact Factor: 6.28 (Index Copernicus International)**

*Volume-VI, Issue-III, January 2018, Page No. 169-174*

*Published by Dept. of Bengali, Karimganj College, Karimganj, Assam, India*

*Website: <http://www.thocho.in>*

## **Problems and Prospects of Rural Development in Assam**

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**Introduction:** Assam is an underdeveloped economy. It has still excessive pressure of population on land, problems of chronic unemployment and poverty, un-utilized and under-utilized resources, low level of technology, so on and so forth, which suggest that the economy of Assam is an underdeveloped one. It is endowed with very rich natural resources which, if exploited to their full potentialities, can raise its economy to much higher level of development than what it is now. Human efforts for development through structural transformations of various sectors and factors are much more important than mere presence of untapped natural resources.

Therefore, it is very important to understand those problems which have been retarding the growth of the state and the measures to eliminate such problems. At the same time, they must also be able to discover the prospects of the development of the economy with the available resource base of the state.

Taking into consideration of all these issues, an attempt has been made through this paper to point out the main problems of the rural development of Assam leading to industrialization and agricultural, to suggest appropriate measures to overcome these problems and to throw light on the future prospects of pace development of its economy.

### **Objectives:-**

The objectives of this paper are stated below:-

- i) To analyze about the problems of industrialization and agricultural.
- ii) To know about the causes of various problems.
- iii) To point out whether the different Government schemes are helpful or not to the rural industries.
- iv) To provide remedial measures to overcome those problems of rural industries and agricultures.
- v) To highlight the present state of industrial development.
- vi) To analyze the future prospects of rural development of industries and agriculture of Assam.

**Significance:** The economy of Assam is underdeveloped one though it has abundant of Natural Resources like forest, crude oil, etc and fertile land for cultivation of various high



valued crops. The development does not originate and proceed by itself. Human efforts are much more important for its development. This paper will discuss on the rural development of industrialization and agricultural sectors of Assam and the different problems leading to it and the future prospects that Assam has for its rural development in near future.

**Methodology:** The method applied in this paper is descriptive. The data has been collected through primary as well as secondary. The primary data is collected through visiting few units of cottage industries, observation and personal interviews in the area of Sarthebari and Sualkuchi. And secondary data is collected through various books.

**Analysis:** Assam is one of the industrially backward states of India. The pace of industrial development in Assam has been satisfactory in spite of being endowed with a high potential for development of resource based and demand based industries in the state. The causes of this slow industrial growth in the state are many, among which the most important ones lack of power facilities, poor transport and communication facilities, shortage of technical personnel, dearth of entrepreneurial motivation, shyness in the flow of outside private investment and low level of central sector investment. The industrialization in Assam started more than a century ago (i.e. during the 19<sup>th</sup> century) with the establishment of tea plantation and oil industry in the upper Assam area. But unfortunately the state has failed to complete so many decades of planning and has remained lagging behind many states of the country in the sphere of industrial development.

The village and cottage industries are the integral parts of the rural economy of Assam. These industries absorb quite a lot of rural people providing them with employment and income and thereby raise their standard of living, which help to bring about technical changes and balanced and integrated rural economy. These industries had to face a stiff competition from the machine made foreign goods. Many of the village industries had to take path of extinction. Therefore, the first task of the first five year plan of Assam was to provide a congenial atmosphere with good infrastructure for the development of village and cottage industries. The cottage industries have great importance in an agrarian economy like Assam. Rural agricultural families of the state are getting subsidiary occupation from these village industries. As these industries require minimum capital and ordinary tools and implements, thus rural families can run these industries. The cottage industries like Bell-Metal industry at Sarthebari, Silk Weaving industries at Sualkuchi etc. are in the way of rural development. There are many problems arises of cottage and village industries of Assam which is to be analyse in this paper with its causes.

❖ **Problems of rural industries i.e. village and cottage industries and its causes :-**

Although the heritage of rural industries in Assam is very rich but these industries are handicapped with innumerable difficulties.

- Due to ignorance and illiteracy these industries are using outdated tools and old methods of production and thus could not keep pace with other sectors of the

economy. They fail to adopt new techniques and thus produce old designed traditional goods.

- Due to dearth of capital, rural artisans and craftsmen are very poor and thus they depend on village money lenders to meet their financial needs. Necessary funds are not made available to the rural artisans and craftsmen from the commercial banks and other financial institutions. Thus, these industries cannot modernize their production process.
- Scarcity of raw materials faced by village and cottage industries in the state. The supplies of raw materials at reasonable price are not regular to these industries which create a problem for smooth functioning and also retard the growth and expansion of these rural industries.
- There are no proper training facilities to the artisans. Thus the artisans are still following outdated methods for production.
- Due to lack of proper marketing facility these industries sometimes go for distress sell of their products to the private dealers at a poor price.

Lastly, the rural industries like village and cottage industries are facing increasing competition from the large scale organized industries. Due to high cost structure, poor quality and design, the village industries cannot stand in the competition with the organized industries.

❖ **Government's effort towards the Rural Industries for its development:** The State Government of Assam has introduced different measures to sort out difficulties of rural industries. The government has introduced a long term scheme advancing loans at cheaper rates to these industries. Besides, Assam Financial Corporation, Co-operative Apex Bank and the Nationalized Commercial Banks are also offering long-term credit to these village and cottage industries. Further, the State Government has taken steps to offer basic infrastructural facilities for the smooth growth of it and also set up emporiums and Khadi Bhandars in various towns to provide a good market for the product produced by these industries. Thus the future of this industry sector depends upon the successful implementation of these measures.

❖ **Remedial measures to solve the problems of village and cottage industries of Assam :**

As this paper has analyzed some of the problems cited above, therefore following remedial measures are provided:-

- ✓ Efforts should be made for modernization and expansion of these rural industries. Workers should be acquainted with modern scientific techniques and methods of production.
- ✓ There should be availability of capital. The commercial banks and financial institutions should come forward with various scheme of short and long term credit at cheaper rates.

- ✓ Proper agencies should be developed for supplying raw materials regularly to the rural industries at convenient time and rates.
- ✓ There should be adequate training to the workers working in the village and cottage industries.
- ✓ Proper marketing arrangements should be developed in different parts of the state for the smooth sale of the product of these industries.
- ✓ More "common facility service centre" should be developed in the state, so that the rural industries get all the necessary common service in time to face the increasing competition.

❖ **Present status of Industrial Development in Assam and its future prospects :** The present state of Industrial development in Assam is not up to the mark. In spite of having rich potential for the development of different types of resources based industries, the state could not achieve much diversification in its industrial base, leading to restriction of its industrial activities mostly in village and cottage industries in rural areas. Moreover, the investment environment in the state is considered to be insecure considering the growing problem of insurgency, prevailing in the entire region. The state is facing the problem of huge capital flight and exodus of business firms.

In spite of various constraints the prospect of the development of rural industries in Assam is brightened under the ongoing process of economic reforms like industrial policy, trade policy etc. with the sole objective to bring a new element of dynamism. Assam being an industrially backward state, having a huge potential for rural development, can be able to make much headway in the path of industrialization under the current process of economic reforms. It can be finally observed that the future prospects of industries, especially rural industries, is quite bright provided an investment friendly climate is create in the state.

❖ **Agricultural Development:** For an underdeveloped state like Assam with its low level of income, it is a necessary condition for the development of its economy that there is an appreciable increase in the domestic agricultural output. During the process of rural development, it is essential to maintain a continuous growth in the supplies of agricultural commodities in a large scale to support the growing demand for food-grains and raw materials from the large and increasing population, and also to meet the relatively high income elasticity of demand for agricultural products. Assam have to use the limited incomes for purchasing machines and other advanced tools for agricultural development, and cannot spare for buying or importing foodstuffs from other regions. Therefore, it is important to raise the agricultural production and productivity to promote and sustain rural development of the state.

Adoption of modern technology or method is known as modernization of agriculture or transfer of technology in agriculture, which, Assam is progressing at a slow pace. There are certain major problems and its causes responsible for the slow pace of agriculture in Assam. These obstacles are mentioned below:

- Absence of sufficient assured and controlled water supply due to lack of adequate irrigation facility.
- Small size of agricultural holdings.
- Lack of high yielding variety of seeds and its limited use in agriculture.
- Scanty use of fertilizer.
- Lack of adequate finance.
- Natural factors like floods, attack by pest or insects etc. are also responsible.
- Lack of adequate agriculture research.
- Lack of motivation of farmers.

From the above cite problems of agriculture, there are some remedial measures for sustaining agricultural production in Assam.

- The farmers in Assam should try to modernize the agricultural sector by adopting modern implements such as – high yielding variety of seeds, applying adequate quantity of fertilizers etc., in order to keep pace in respect of increasing agricultural production.
- Adequate organizational steps must be taken for the development of the agricultural sector of the state.
- The scope of agricultural trade must be widened, Assam being an agricultural state can avail the benefit arising out of economic liberalization through diversification of its agricultural exports.
- Lastly, Development and expansion of agricultural industries can lead to a boost in rural development of Assam.

Thus, these papers has analyzed about the problems and prospects of rural development leading to industrialization and agricultural. Therefore, it is expected that a good number of rural industrial and agricultural projects may be developed in Assam in near future provided suitable investment environment in the state. This requires an active support from both the Central and State Government and also the active participation of the local people of rural areas of the state.

**Conclusion:** It is very important to understand those problems which have been retarding the rural growth of the state and the measures to eliminate such problems. At the same time, it must be able to discover the prospects of the development of the economy with the available resource base of the state. Through analyzing the problems and prospects of rural development, leading to industrialization and agricultural, it has been come to conclude that for the development of rural industries such as village and cottage industries and the agricultural sectors of Assam, there should be proper utilization of Natural Resources, the marketing arrangement should be proper, better infrastructure, export oriented, good irrigation facilities for agriculture, availability of fertilizers and Government support. The Government will have to play a much greater and active role in Assam for promoting industrialization and agricultural process.

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# Gorkha Regiment in North East India: 1826-1947

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## Abstract:

The Gorkha Regiment has played an important role in the expansion and consolidation of British Empire not only in India but also in the other parts of world. Acquisition of North East India in the British Empire started with the treaty of Yantaboo, 1816. After the annexation of Assam by the Company government in 1826, according to the Yantaboo treaty, rest of the North Eastern India was annexed to the British Empire on this condition. The Gorkha Regiment had fought very bravely in the hilly regions of North East like Assam Hill, Naga Hill, Manipur etc.. The Regiment was also used effectively to suppress different rebellions in the region. During the Second World War, they fought against Japan in the jungles of Mizoram. In this paper an attempt will be made to discuss the role of Gorkha Regiment in the expansion and consolidation of British Empire in the North East India.

**Keywords :** Gorkha Regiment, British, Colonial government

## Methodology:

The research will be based on the historical research, methodology and the primary and secondary sources will be used after proper analysis.

## Introduction:

The Gorkha Regiment of British Indian army has great importance in the military history of world as well as in Indian and English military history. The Regiment had fought several glorious battles in the different war field around the world. They also fought several battles in the North East of India under the Colonial Government. The beginning, involvement of Assam ultimately led to the British intervention in North East India. The colonial government used Gorkha Regiment to protect the colonial interest in the region. The regiment was used to suppress tribal, other tribal, hilly terrain of the region and to consolidate their presence. Gorkha took parts in the different war front such as Assam expedition, Nagas Expedition, Manipur Expedition etc., along with several battles during Second World War.

The history of Gorkha regiment in the North East India will be very much interesting if the history of Shillong and headquarters of Gorkha regiment are mentioned here. Shillong serves as headquarters of the 8th Gorkha Regiment for more than 100 years. In 1862 a commission was formed to search a suitable place for permanent garrison for European troops. After five months of three months search at Shillong, the town of Shillong after thorough search and consideration selected Shillong. The process of transfer of military was however delayed as a result of Anglo-Burmese war (1864-65). The final approval being made in August 1867, the 8th moved into their new quarters in the Cantonment in 1867, later established as 8th Gorkha Rifle (Rank 20). The establishment of regimental headquarters of Gorkha regiment at Shillong led to the British settlement in Shillong.

Officers of the British Army were aware about the geographical conditions of North Eastern region and the area inhabited by Gorkhas. They also noticed the fighting quality of Gorkhas in the hill regions during the Anglo-Burmese war of 1814-16. So they preferred the use of Gorkha Regiment against the hilly tribes of North East. On the other hand the most troublesome tribes of North East India were Assam, Naga and Jaintia. These three tribes live in hills and well acquainted with the guerrilla warfare. Though, these tribes were generally of moderate stature and generally not in possession of firearms. But they were very much expert in using spears, poisoned arrows and a wide variety of traps. Sabots were to





ature of the war in the following way:

Dance, Brahm, Dharmika ra Jambudhiva Gauri  
Harami Hrgo Pajabharu Jambu Jambh

Lada chalyo Kurudharo: (ur: Mahabharat: Jaso)

Char Charita sarvina Jada bhayo: nro: Sarikau 84)

There are clearly mistakes that the *Nagas* used appear, how and arrive and again as symptoms to realize the British error. Rama compares the soldiers with the War of Kurukshetra mentioned in the *Mahabharata*. And the *Nagamah* was condensed for four lines. In the following stanza he tried to explain the nature of war and what kinds of difficulties they suffered during the expedition due to narrow lands and jungles. The poem also described how the *Nagas* were defeated and the villages of *trud Nagas* were destroyed by the *Gurkhas*.

The poem also described the sufferings of Gurkha Soldiers. Gajhar (Kana) described that there was no food to eat and water to drink. The condition was so severe that even they had to clean their head with mud after having food. The stanza gives below describes the severe condition suffered by the soldiers:

Pun thoon that palya: thun napokan

Hogor, Kulkhro bakhro: paha: rimalaha Khamu

Har dhare: par: thaha: dharaha tharo

Nhoyako ra palyavro: Jambuwana mrohu: (Chapcha 85)

*Gajhar (Kana)* has also described the condition of *Naga* women and children and the impact of *Naga* expedition upon them. Rama mentioned that those who acquired death in the war have died but those who alive suffered loss. The poem especially mentioned about the tragic condition of *Naga* women and children. (Sajken 85)

During both First and Second World War, The Gurkha regiment has played an active role and engaged in different war front in different countries to protect the British interest. During the Second World War, some battles were fought in the North East of India, in which the Gurkha regiments played prominent role. The War started with the German invasion of Poland on September 1 1939 and culminated in 14th of August 1945 with the unconditional surrender of Japan. (Lalson 49/50). At that time the nations of the world divided in two opposing war camps: the USA, Britain, France, the USSR and China, called the Allied on the one side

and the *Nazi* Germany, the *Russian* Italy and Japan. After the *Nazi* power grouped on the other side. As the Eastern colony of British was the greatest for collecting soldiers of British army and also recruited the *modern* soldiers for British activities, so Japan tried to weaken the hold of Britain on India. Japan attacked India (policy of Britain) for in Burma and North eastern region of India. The Gurkha government employed the Gurkha Regiment along with other regiments to fight against the Japanese forces. Gurkhas fought so bravely that they able to won several battle honours fighting against Japanese forces. (Makum 93-97). During the period of war nearly 200000 Gurkhas were recruited and out of the 117200 Gurkhas soldiers who participated in the war there were more than 15000 Gurkha soldiers, including 7544 men (Makum 94). Gurkha soldiers like Gajhar Chakry, Nara Bahadur Thapa, Anar Singh Pal, Ganga Lama, etc won Victoria Cross by fighting in the jungles of North East India.

(Kishor Gajhar Chakry won the Victoria Cross in the Battle of Baktia Hill), which took place on 27th May, 1943. Gajhar was the commander of the platoon of D company of 2/5th Gurkha rifle. The approach for his platoon was narrow along a wide ridge with extremely precipitous hills sides and had a cut through a thick jungle. As they advanced the Japanese put in a fierce counter attack in an attempt to throw them back. Gajhar Chakry's platoon suddenly came under heavy machinegun and mortar firing from the enemy. It was Gajhar Chakry's willful and men forward with firm determination facing volleys of shelling. As he dashed ahead headlong his men he was severely wounded in the arm, chest and leg but without paying heed to his various wounds, he pressed forward, and on reaching the enemy trenches, seized a hand to hand pitched battle with hiskharis. Covered fully with the blood from his soaked wounds and yet showing blood curdling battle cry of 'Ayo Chakhar!' Gajhar Chakry too shooting blood curdling battle cry of 'Ayo Chakhar!' Gajhar Chakry too showed after assault inflicting heavy casualties on the enemy. Only after the capture and consolidation of the Baktia Hill, he calmed down and agreed to be taken to the regimental aid-post. For this superb leadership, undiminished courage and high sense of self-sacrifice Gajhar Chakry was later on, decorated with the Victoria Cross. (Makum 94)

Ritharan Ganga Lama was another Gurkha soldier who able to won the highest military award Victoria Cross. He was awarded Victoria Cross for the bravery he has shown in the battle of Sanghaokong. (Makum







### **Pratidhwani the Echo**

*A Peer-Reviewed International Journal of Humanities & Social Science*

**ISSN: 2278-5264 (Online) 2321-9319 (Print)**

**Impact Factor: 6.28 (Index Copernicus International)**

*Volume-VII, Issue-II, October 2018, Page No. 147-154*

*Published by Dept. of Bengali, Karimganj College, Karimganj, Assam, India*

*Website: <http://www.thecha.in>*

## **The Role of Micro Finance for Rural Development in the North Eastern Region**

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### **Abstract**

*In the last one or two decades, microfinance has received increasing attention of policymakers, researchers and financial service providers across the globe. The simple reason for this is the existence of millions of people in the world whose living standards are poor and are unable to participate and reap benefits in the growing story of their respective countries. This has led to the conclusion that the functioning of big financial enterprises is limited in its outreach and is concentrated merely to cities and towns. Microfinance has been considered a powerful instrument for achieving 'financial inclusion' and alleviation of poverty, enabling the rural poor to increase their income opportunities and reduce economic vulnerability. Microfinance facilitates financial service delivery mechanisms that meet the needs of poor, at a lower cost than most accessible. Enormous hopes continue to be held out for microfinance as an instrument of poverty reduction. In India the growth of microfinance in the recent past has been tremendous both in number and quantum of resources mobilized. But the fact remain that the North Eastern Region (NER) of the country is still progressing slowly as compared to the rest of the country. The movement of microfinance in catering financial services started late in the NER and still remain confined to Self Help Groups (SHGs). In fact, the limited diversification of microfinance is the case throughout the country and more prominent in NER*

**Keywords:** *Microfinance, policymakers, researchers and financial service, banking institutions.*

**Introduction:** The failure of the banking institutions in delivering credit to the rural poor, has resulted in the in the emergence of a new, innovating and viable institutions structure. This structure is known as a micro finance, success to reach the address all type of financial needs of the poor, who hit her to be not able to access credit from banking institutions due to possession of collateral and high cost of transaction. The model of micro finance is supposed to overcome these problems while at the same time improving recovery loans, a problem that has plagued the rural banking institution and affected their profitability. (Micro finance programme in North East India- Posted by editor on Wednesday, March 9, 2011 2:54 pm//1 comment)

The emerging Micro finance revolution with appropriate designed financial products and services enable the poor to expand and diversify their economic activities, increase their incomes and improve their social well-being (Bonnet and cueves, 1996 ledger wood, 1999) Micro finance is the provision of financial services to low income clients or solidarity banking groups including consumers and self-employed, who traditionally lack access to banking and related services.

In board sense it is a movement who objects is a world in which as many poor and near poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance and fund transfers, those who promote micro finance generally believe that such access will help poor people come out of poverty. On the other hand, the revolution of microfinance particularly the success stories of institutions like a Nobel laureate institution propounded by Md. Unus Ali Gramin Bank in Bangladesh, Banco sol in Bolivia, and Bank Rakyat in Indonesia (BRI) attracted several economists to study micro finance in the latter half of 1990s. In India SEWA (Self Employed Woman's Association) Bank is the oldest micro finance organization, which was founded in 1974 in Ahmadabad, Gujarat. It was a trade union that first started organizing self-employed woman.

Micro finance is a participative model that can address the needs of the poor especially woman members. It envisages the empowerment of the members by promoting their savings habits and extending bank loans to them Robinson (2001) defines microfinance as "small scale financial services primarily credit and savings provided to people who farm, fish or herd" and adds that it "refer to all types of financial services provided to low income household and enterprises. Micro finance is recognized and accepted as one of the new development paradigms empowerment for alleviating poverty through social and economic empowering of the poor with special emphasis on empowering woman. In India, Micro finance is generally under stood but not clearly defined.

**Methodology:** This paper is prepared on the basis of secondary sources of data like book, papers, articles and website etc.

**Objectives:** The main objectives of the study are:

- a. To study the evaluation of micro finance and its meaning.
- b. To high-light the development of micro finance in the NER.
- c. To study the micro finance Approach (model) which are applicable in India as well as North Eastern Region(NER)
- d. To high light the various institutions like NABARD, SIDBI, NEDFi etc. which are impact in the SHG-BLP.
- e. To focus the needs of micro finance programme to the rural, urban and semi urban poor people.
- f. To study the drawback of micro finance programme application in the region.



**Micro-finance Delivery Mechanism in the NER:** Micro finance is basically delivered in three models. In the first instance different public and private sector banks take initiatives to form the SHG between 10 to 20 members in particularly poor women. When once the SHG is formed each member has to deposit small amount as per their groups decisions daily, weekly or monthly basis. After some month the corpus can be used for going lending among the group members. The group members have to meet bank official on regular periodic intervals and introduced their proceeding, internal books and accounts in time. The bank provides credit on the basis of accumulated savings, member meetings and internal lending's. The SHG bank linkage programmed involves the SHG finance directly by public and private sector commercial banks. One of the remarkable characteristics of the SHG bank linkage programmed has been very on time recovery. As on June 2005, the on time recovery under SHG bank linkage programme was 90% in commercial banks, 87% in regional rural banks 86% in the co-operative banks.

Secondly MFIs, SPHIS, federation of SHG or government organization such as (NABARD) National Agricultural Bank for Rural Development.(SIDBI), Small Industrial Development Bank of India, (NEDFi) North Eastern Financial Development Institution, etc. take initiative to the form of SHGs, N.G.O., SPHIS, MFIs or federation of SHGs have provided training to the SHG. They are also implemented bank linkage programme.

Thirdly under the SHG bank linkage programme the NGOs or MFIs helps in forming the SHGs, provide all necessary capacity building training and act as a financial intermediary. Banks surprise wholesale credit or subsidized credit to these N.G.O.s and MFIs at cheaper rates compared to the rates which the banks lends directly to the SHGs.

**Micro finance programme in North East India:** India has emerged as the largest micro finance programme in the world. SHG- BLP is the important micro finance programme in the country. Under the bank linkage programme a commulative amount of rupees 113.98 billion has been disbursed by bank to as many as 2238565 SHGs as of March 2006. Andhra Pradesh have had a disproportionately large share of the total number of SHGs that have received credit disbursed since the emergence of SHG-BLP in the country. However, the biasness, of the said programme towards the southern states has lessened in recent years.

In the year of 2001-02 special focuses was given to the North Eastern Region in formation of SHGs under SHG-BLP due to reduce the regional imbalance. To implement the SHG-BLP in the North Eastern Region as well as Orissa in order to reduced regional imbalance the other parts of the country with large number of small non-government organization partners and micro finance agencies for enhancing the coverage of the programme.

NABARD has been instrumental in facilitating various activities under micro finance in the North East Region. In the initial years, the SHG-BLP did not much head way in the North Eastern states. In this NER the programme started slowly. The cumulative number of SHGs credit linkage was only 95 in number in this whole area of this region which was less than half a percent in the country under this programme till the end of March, 1999.

NABARD has sanctioned 39.15 lakh to the government of Arunachal Pradesh for implementing the project, "Micro finance vision 2011". On the other hand the rural development bank has assisted 33.66 Lakh to the "Essomi Foundation Trust" for setting up resource centre at Itanagar. In the year of 2001 Assam and Meghalaya had taken for majority share in the credit links SHGs programme which was at about 58 and 34 percent respectively with in the North Eastern Region. During this period it has been seen that the states of Manipur, Sikkim and Tripura low share in the total cumulative number of SHG credit linked such as 7 percent, 1 percent and 1 percent respectively. But there did not have any SHGs credit linked programme by 2001 in the states of Arunachal Pradesh, Nagaland and Mizoram. In the states of Assam and Meghalaya are more than 90 percent SHGs credit linked in the NER until 2001.

In the states of Tripura implemented "state support project on SHG" that aims to promote livelihood activities, credit link 11,500 existing SHG and another 35,000 new credit link SHG. The "State support project on SHG" formed by the state government of Tripura in the year 2008 and it supported by the NABARD. The aims of the said project to implement 11,500 credit linked for existing SHG, forming and credit linking 35,000 news SHG which want to promoting livelihood activities among its 3 lakh members up to March 31, 2012. The technical and capacity building support provided with the help of NABARD, besides designing the system and procedures for smooth execution of the project. SIDBI, NEIDFi, RRB, co-operative bank and other private and public banks are also playing pivotal role for implementing micro finance in the NER besides NABARD. Following table are the high light of the entire achievement in the NER during the last three years.

**Table:** Saving Mobilization through microfinance 31 March 2009.

States	No. of SHGs	Total Saving Amount
Assam	1810.0	63.0
Meghalaya	96.3	3.3
Nagaland	60.6	1.6
Tripura	228.1	28.6
Arunachal Pradesh	51.5	0.9
Mizoram	42.3	1.8
Manipur	94.7	1.9
Sikkim	17.5	1.0
NER	2400.9	102.1
Northern Region	3110.0	227.0
Eastern Region	12336.4	1596.9
Central Region	7129.2	386.8
Western Region	7962.6	664.3
Southern Region	28272.4	2568.5
All India	61211.5	5545.6

Source: Compiled from NABARD annual Report.

The above table reflected the state wise progress of micro finance in NER in terms of number of SHG and savings mobilization. Then the area wise data is also provided in the table to understand relative growth of NER with respect to other parts of India. The Assam is leaving 75% SHG alongwith 62% savings mobilized which the highest is showed by the state of Tripura with 9% SHGs and 27% savings mobilization among the North Eastern states lagging far behind. If we compare NER with respect to other parts of India, then we have seen that NER comprises only 4% SHGs and 1.8% savings mobilization. On the contrary, the southern states having highest number of SHGs and savings mobilization with 46.2% and 46.3% respectively. The above table have highlighted that the performance of micro finance is worst in the NER than the southern states. Another important point have been seen from this table that the most nearby region of NER i.e. the eastern region is having 20% SHGs and 29% savings mobilization with respect to figures of 4% and 1.8% respectively. From the above analysis it can be said that the microfinance environment is not sufficient than other parts of the country although there is tremendous scope and opportunity in the NER for the upliftment of micro finance scheme.

**Problems of microfinance scheme in the North Eastern Region:** According to the "Task Force on Supportive and Regulatory Frame work for Micro Finance" The Task Force on supportive and Regulatory Frame work for micro finance defines microfinance as "provision of thrift credit and other financial services and products of very small amounts to the poor in rural, semi urban or urban areas enabling them to raise their income levels and improve living standards.

Although the above definition have shows the increase income levels as well as improve living standards for the poor in rural, semi urban or urban areas, but this programme have not successfully implemented all over the state in the country. The micro finance programme has successfully implemented in the southern states on the contrary failed to achieve its goal to benefit poorer states such as North Eastern Region. Micro finance movement started lately in the NER due to some unavoidable circumstances. The implementation of MF programme has been facing a lot of problems and constraints in the NER. Some of them are focused in the following manner—

1. Micro finance is a new concept in the economic field in the NER for economic upliftment of the society. So there is not sufficient professional expert to introduce this programme to the poor of rural, semi urban and urban to smoothly run the micro finance institutions operation successfully and profitably.
2. Due to lack of efficient management as well as management information system and suitable implementation of high technological information tool of micro finance programme has not properly operated and maintenance in the North Eastern Region
3. Socio Economic problem such as insurgency ethnic conflict etc. are the great hindrance for sound implementation of micro finance programme.
4. Due to lack suitable training programme and capacity building programme for the micro finance official loan officers etc. has not sufficiently execution of micro-finance programme.

5. Lack of proper micro finance institutions and appropriate funding system at lower rate have created problem to run the micro-finance in this Region.
6. Lack of proper micro finance distribution channel and better delivery mechanism.
7. Lack of Simple regulatory environment and proper mobilization of available Resources.
8. Uneducated rural as well as semi urban and urban people have hindrances the swift... Driven of micro finance programme in this region.

**Conclusion:** Micro finance is an effective tool for economic up gradation and poverty alleviation scheme. The Asian development bank (finance for poor. Micro Finance Development Strategy :2000) has recognized microfinance as a powerful tool to promote economic growth reduce poverty, support human development and improve the status of woman.

In Indian near above 70% live in rural area. Most of them are small and marginal farmers. Due to lack of proper education and sound social infrastructure as well as distress socio economic circumstances Indian society have not showed so much up gradation which has been expected. On the other hand like other parts of the country, Northern Eastern region having huge development potential, the economy of the region remained under developed as it is characterized by poverty, under utilized man power and untapped natural resources. The North Eastern Region is basically depending on the agriculture sectors. For the last two decades Indian economy has been growing at a faster rate due to impact of liberalization, privatization and globalization. The new economic reform policy have great influenced of its economy as well as North Eastern Region of course there have shown major regional imbalance between North eastern Region and other parts of the country. So, remove this situation micro finance have played an important role in the region like other parts of this country. The MFI like NABARD, RRB, co-operative societies, Nefdi etc. have been emergence the micro finance programme with the help N.G.O., SHG and state government efforts. The state of Assam have started SHG to crop up in almost every district in Assam a sizeable number of micro finance since 2000. Near about 66125 SHG roughly cover 1 million people in the state of Assam presently. Other states are also not sufficiently SHG formed in this region. Ultimately, it may be said that micro finance have not taken wide role in the NER during last two decades. Of course its prospects and importance have impact a positive aspects for the economic upgradation and micro finance expect one would be main tool to remove poverty and underdevelopment in this North Eastern Region.

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Central Region	7129.2	386.8
Western Region	7962.6	664.3
Southern Region	28272.4	2568.5
All India	61211.5	5545.6

Source: Compiled from NABARD annual Report.

**Table2:** Loan Disbursed by Banks during 2008-09

States	No. of SHGs	Total Bank Loan
Assam	264.5	157.0
Manipur	9.0	4.9
Meghalaya	10.0	5.1
Sikkim	9.8	12.5
Tripura	47.7	54.3
Nagaland	0.9	2.0
Arunachal Pradesh	3.9	2.3
Mizoram	9.2	8.4
NER	355.1	246.1
Northern Region	426.9	302.4
Eastern Region	2367.9	1237.7
Central Region	1010.6	781.4
Western Region	1251.7	583.9
Southern Region	10683.7	9101.7
All India	16095.9	12253.5

Source: Compiled from NABARD Annual Report.

7. Socio Economic problem such as insurgency ethnic conflict etc. are the great hindrance for sound implementation of micro finance programme.
8. Due to lack suitable training programme and capacity building programme for the micro finance official loan officer etc. has not sufficiently execution of micro-finance programme.
9. Lack of proper micro finance institution and appropriate founding system at lower rate have created problem to run the micro-finance in this Region.
10. Lack of proper micro finance distribution channel and better delivery mechanism.

Vol : 07 (2018)

ISSN : 2249-9903



# **JOURNAL OF FRONTLINE RESEARCH IN ARTS AND SCIENCE**

**EDITED BY  
GOLAP PANGING  
DR. PARAMARTHA GOGOI**

**A PEER REVIEWED ANNUAL RESEARCH JOURNAL**  
*(Listed in the International Centre for ISSN Paris)*







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চুক্তি

নাৰাচনে তেওঁৰ নাম দিছিল 'সেবীদাস'। শাকৰসেৱক সিক্ত কুসুমৰে শিৱলীৰ গোপেশ্বৰ  
সম্বন্ধত শিৱ পূজা কৰি ৩৯ লাখ কৰণ লিছতহে শাকৰসেৱক জন্ম দিছিল। সেয়ে তেওঁৰ  
নাম 'শাকৰ' বোকা হ'ল বুলি চৰিত পুথিসমূহৰ পৰা জনা যায়। শাকৰসেৱক ৯৭ শোকৰ  
আগলৈকে মধ্যবনেতে শক্ত আছিল। মাতৃ আত্মত বনি নিয়াৰ অৰ্থে মধ্যবনেতে কৈলাহোক  
ৰামনাসক ক'লা ছাগলী আনিবলৈ বৈছিল আৰু শাকৰসেৱক লগত সেৱী পুছাৰ সপক্ষে  
অনেক তৰ্কাতৰ্কি কৰাৰ পিছতহে তেওঁ শাকৰৰ শিৱায় গ্ৰহণ কৰিছিল।

মাতৃ শাকৰী ব্যাভ অসম কেৱল শৈৱ শক্ত ধৰ্মৰ লীলা ভূমিহেই নাছিল, বৈষ্ণৱ  
ধৰ্মৰ তথা বৈষ্ণৱ সাহিত্যৰ এটি অমুকুল পৰিবেশো কমে গঢ় লৈ উঠিছিল। ৰামনাসকও  
'শাকৰপতি'ত (পৃ. ২২-৩) ত লিখিছে যে শাকৰসেৱক "হৰি ভক্তি প্ৰয়াক্ষিয়া বৃদ্ধ মত খতি।"  
শাকৰসেৱকৰ কীৰ্তনত তাত্তিক বৌদ্ধ মতলৰ বিষয়ে কৈছে—

বুদ্ধ অৰ্থানে কেনে পুছ কৰিছে।  
ৰামনাস শাক্তে মুৰি আয় সৰ্বজন।।  
নিজিনে চলা নাম মলয় প্ৰোমৰ।  
সৰায়ে প্ৰমত সোত পামত আচাৰ।।"

শাকৰসেৱক দ্বাৰা প্ৰৱৰ্তিত নৱবৈষ্ণৱ ধৰ্মত পৰৱৰ্তী কালত বিশেষকৈ গোপাল আৰু  
সেৱকত আৰু কলকাতা কালত নি উজনি অসমত মত বৈষ্ণৱ ধৰ্ম প্ৰচাৰ কৰিছিল। কাল  
মাত্ৰেই প্ৰৱৰ্তিত ভৱনীপুৰীয়া গোপাল আৰুই শাকৰসেৱকৰ মতসেৱকৰ দ্বাৰা প্ৰৱৰ্তিত  
নৱবৈষ্ণৱ ধৰ্মৰ উন্নয়ন আৰু অমতাত্তিক পুথিভাণ্ডাৰী প্ৰচাৰ কৰে মলয় ইয়াত জনজাতিৰ  
মতল আৰু সোমাই পুথি তথা জাত-পাতাৰিহীন জন মানৱীয় পুথিভাণ্ডাৰী সমাৰণ ৰাৰি  
উঠিল।

কোনো কোনো পণ্ডিতৰ মতে শাকৰসেৱক পৰৱৰ্তী কালত নৱবৈষ্ণৱ ধৰ্মমতৰ  
সৈতে বৌদ্ধ মতলীয়া ভাৱৰ মতল নিৰ্মিত হৈ অসমত গোপাল-সাক্ষ-পৰম্পৰাৰ সৃষ্টি হৈছে।  
সেয়েহে গোপাল সাক্ষ মতল নকল বৈষ্ণৱতল বেলা হয়। অমতাত্তিক নীচিন সনাই কৈছে  
যে "শাকৰসেৱক পুৰ্বৰে পৰা জাৰ্মিন অসমত গোপাল সাক্ষ পৰম্পৰাৰ প্ৰচাৰে চলি আহিছে।  
পৰৱৰ্তী কালত এই সাক্ষ পৰম্পৰিত নৱবৈষ্ণৱতল সময়ে স্থান জাত মতলতলৈ যুগা মুহি।"

গতিক আমি কৰা প্ৰাণে যে শক্ত, শৈৱ, বৈষ্ণৱ, বৌদ্ধ মতলীয়া আদি মতল  
ধৰ্ম মতলে সুমৰায়ে বৈতে সৃষ্টি হৈছে "গোপাল মতল ৰাতিসেৱ" সঞ্চালতে।

"গোপাল সাক্ষ কেবল অমতাত্তিক নহয় সৰ্বজাতিক তথা পুথিভাৰী এক সামাজিক  
বালক। মতা-ব্যৱসায়লৈ বা আৰ্যতল মতলৰ দ্বাৰা উল্লিখিত শিৱ সেৱক আৰ্যমতল  
দ্বাৰা প্ৰৱৰ্তিত অমতল, অমতলিত উঠ পৰিছিল। তেনে অৰ্থাত আৰ্যতল শিৱ পূজক  
বা উপাসকসকলে শিৱ সেৱকলৈ তথা তেখিত পূজা উপাসনা মতল লগত প্ৰৱৰ্তিত হিলা

ISSN 0973-3914

# RESEARCH JOURNAL OF SOCIAL AND LIFE SCIENCES

HALF YEARLY, BILINGUAL (English/Hindi)

A REGISTERED REVIEWED/REFEREED RESEARCH JOURNAL  
Indexed & Listed at: Ulrich's International Periodicals Directory®,  
ProQuest, U.S.A (Title Id: 715205)

Volume- XXV-III    English Edition    Year- 13    Sept, 2018

UGC  
Journal No. 40942  
Impact Factor 3.112



JOURNAL OF  
Centre for Research Studies  
Rewa-486001 (M.P.) India

Registered under M.P. Society Registration Act,  
1973, Reg. No. 1802, Year-1997  
[www.researchjournal.in](http://www.researchjournal.in)

RNT NO. MP BIL 01034/12/1/2005-TC

ISSN 0973-5914

## Research Journal of Social and Life Sciences

A Registered Reviewed/ Refereed

UGC Journal No. 40942, Impact Factor-3.112

Indexed & Listed at: Ulrich's Periodicals Directory ©, ProQuest  
U.S.A. Title ID: 715205

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Volume- XXV-III	English Edition	Year- 12	Sept., 2018
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## Caste system among gorkhas: with especial reference to martial race theory

\* Dipak Bajgain

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*Abstract-* Among Gorkhas, Khas were the first people who were completely Hinduized by the migrants Hindu of Indian plain. Thereafter, the process of Hinduization of other tribes started, later on the process of Hinduisation becomes synonym of Khasalisation among Gorkhas. Different tribes like Rais, Limbus, Gurungs, Magars, Tamangs, Khas etc. are jointly known as Gorkhas. All these tribes have their own dress, culture, language, social norms and religious Gurus (teacher) etc. After all it can be said that these tribes are complete among them and can be regarded as separate tribes. But the appointment of Upadhyaya as religious teacher in every Gorkha regiment greatly reduced the importance of religious gurus of respective tribes and it helps in the speedy Khasalisation of these tribes in both traditional and new home (where they settled newly, especially around their regimental headquarters). The growing importance of Khas Brahmanas led to the expansion of Khas culture and language (Sipahi) among other Gorkha tribes or castes. On the other hand languages and culture of Gorkha tribes other than Khas lost their importance. At last it can be said that the caste base theory of Martial race for Gorkha Recruitment has greatly encourage caste orthodoxy among Gorkhas. As only a person belongs to a pure martial caste get recruited as soldiers in Gorkha regiment, they try their best to maintain caste purity, which led to the caste hate conversation among Gorkhas.

---

**Key words:** Caste system, Migrants Hindu, Hinduisation

Gorkhas are people of Himalayan region including Nepal, Bhutan, India (Sikkim, Darjeeling, Himachal, Dehradun North East India etc). On the other hand it can be said that Gorkhas are the inhabitant of erstwhile Gorkha kingdom, which included present day Nepal and territory merged with British India according to the treaty of Sugauli of 1816. Regarding origin of Gorkhas Gokul Smita mentioned:

*The tendency to refer to themselves as Gorkha is rooted in the reputation for valour the community earned, initially in overrunning the whole of the Sub Himalayan region. For the military man, it is a pride to be called a Gorkha. "Gorkha" thus gained ground as a martial term and remains so even today. The word Gorkha itself, some say, has its origin in the name of Gorakhnath, an Indian mystic of yore. "Gorakhnath ki Jai" was once the*

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\* Research Scholar, Gachal University

Vol. 6 No. 1

January 2018

ISSN 0976 - 5654

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RESEARCH

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# Effect of entrepreneurial networks on small firm performance in Kamrup, a district of Assam



Munishi Das<sup>1</sup> and Binodh Goswami<sup>2</sup>

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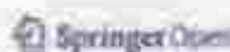
## Abstract

This study is an attempt to examine the potential aspects of entrepreneurial networks on small firm performance with the help of primary data. Concepts of entrepreneurial networks used in this study are network structure, type, density and centrality and network types (cooperative and supportive). The population of the study consists of small firms of Kamrup a district of Assam. The analysis is done with the help of hierarchical regression model. The study shows that resource density and centrality have a positive impact on firm performance. However, centrality and supportive network in the population are not in a significant manner. The study also highlights the importance of giving priority, welfare activities and other parameters to give the business a boost at a faster rate.

**Keywords:** Entrepreneurial networks, Small firm, Performance, Assam

## Background

The term “entrepreneurial network” refers to entrepreneurs who are engaged, formally or informally, with the aim to increase the efficiency of the business’ business activities. According to Jaffe, Chassin & Moss (1991) Networking is an activity by which entrepreneurs share information about new entrepreneurial ideas. In traditional economic theory, the main factors of production are land, labor, capital and entrepreneurship. Bhattacharya and Ahmed (2004) state that apart from land, labor, capital and entrepreneurship, any entrepreneur can also involve external use of networks which could be used for generating business or increasing the efficiency in business processes. Many scholars have studied the various aspects of networks and its benefits in a firm’s performance. Hitt, Nelson & Johnson (2000), Pitts & Yoncoski (2003) and Anderson, Hovick & Sorenson (1995). According to Gohil et al. (2008) strongly networks give a firm the access to resources, market information and technology. They stated that the growth and performance of firms can be better understood by understanding the amount of relationships in which firms are placed. For instance, these entrepreneurs rely on their suppliers and customers as sources of support during the growth period (as stated by good form) (Caplan & Kilduff, 2000). From earlier studies it can be said that networks are a significant factor throughout the entire process of entrepreneurship development. Furthermore,



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this network is more related with what work relations because small firms are not able to attain that goal on their own. To do so small firms need resources and support from outside such as other firms, supporting institutions, as well as relatives and friends.

Many studies (Chenish & Luchinska 1995; Hanson and Wrenschel, 1999) have argued that the success of small firms is dependent on what people who can provide them the required support to improve their performance. The support networks allow entrepreneurs to identify opportunities and resources better. This makes networks an extremely valuable to the small companies for accessing resources in the market. So the main focus of this research is on small firms.

The idea is to study that small firms and business development depend on external factors due to lack of resources in the market. The entrepreneurial networks do

**Historical perspective of Ahom Period of Assam kingdom :- An Empirical Study**

**Author: Dr. Nayan Kalita**  
**Associate Professor & HoD**  
**Department of History**  
**Goreswar College, Assam, India.**

The perception has long been intended to be generated that the "North-East" is a landlocked region, with geographical isolation playing a significant role in its economic backwardness. Not to mention the pre-Ahom period, when Assam, principally comprised of the Brahmaputra Valley, had quite an active interaction with the northern part of the Indian subcontinent. Even under the Ahom rulers (1328-1826), known for their closed-door approach, there was active trade between Assam and her western neighbors, Bengal and Bihar, as well as Bhutan, Tibet, and Myanmar. "The kingdom of Assam, as it was established during the last 140 years of Ahom rule, was surrounded on the north by a range of mountains inhabited by the Bhutanese, Akas, Dafas, and Abors; on the east, by another line of mountains inhabited by the Akas, Dafas, and Abors," historian S.K. Bhuyan writes "hill people bounded on the north by the Mishmis and the Singphos; on the south by the Garo, Khasi, Naga, and Patkai hills; on the west by the Manas or Manaha river on the north bank and the Habrahat Pargannah on the south bank in the Bengal district of Rangpur. The kingdom where it entered from Bengal began at the Assam Cheky (gate) on the north bank of the Brahmaputra, opposite Goalpara, and the kingdom on the south bank began from the Nagarbera peak, 21 miles east of Goalpara.

"The kingdom was around 500 miles long and 60 miles wide on average." The aforementioned boundaries had remained stationary since 1682, when the Moghuls were finally driven out of Lower Assam and the original western boundary of the Manas River was restored. Assam's Ahom kingdom so approximately correlates to the Brahmaputra Valley Division's five districts: Kamrup, Darrang, Now gong Sibsagar and Lakhimpur, as well as parts of the Salsya Frontier Tract." Bhuyan (Bhuyan 1974: 1) [Today's Assam is made up of these districts plus the Goalpara region, excluding the

ISSN 0973-3914

# RESEARCH JOURNAL OF SOCIAL AND LIFE SCIENCES

HALF YEARLY, BILINGUAL (English/Hindi)

A REGISTERED REVIEWED/REFEREED RESEARCH JOURNAL  
Indexed & Listed at: Ulrich's International Periodicals Directory®,  
ProQuest, U.S.A (Title Id: 715205)

Volume- XXVIII-I    English Edition    Year- 14    June, 2019

UGC  
Journal No. 40942  
Impact Factor 3.928



JOURNAL OF  
Centre for Research Studies  
Rewa-486001 (M.P.) India  
Registered under M.P. Society Registration Act,  
1973, Reg. No. 1802, Year-1997  
[www.researchjournal.in](http://www.researchjournal.in)

RNI NO. MP BIL. 01034/12/1/2005-TC

ISSN 0972-3914

## Research Journal of Social and Life Sciences

A Registered Reviewed/ Referred

UGC Journal No. 40942, Impact Factor 3.928

Indexed & Listed at: Ulrich's Periodicals Directory ©, ProQuest

U.S.A. Title Id: 715205

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Volume- XXVIII

English Edition

Year- 14

June, 2019

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## Mamang Dai's *The Black Hills*: A New-Historical Reading

\* Gulzan Basumatary

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*Abstract-* Mamang Dai throughout her historical novel *The Black Hills* has opened the possibilities to look back at North East India, especially her land, Arunachal Pradesh and Adi people through the colonial experience we have gone through. In attempt she is trying to dig and remember the plural history of the region. Firmly rooted in the soil of her birth place; rivers, mountain, trees, jungles, rituals, legends, mythology, dances, and villages, Dai talks about the mystery that shrouds the origin of the people of her region. Since the Adi tribe has no records of history, the rich oral tradition and the mythical stories becomes a process of historiography through her artistic craftsmanship. In the present novel Dai resurrects a chapter of North-East India which is largely ignored by the mainstream historians with a delightful blend of myth and history of Abar and Mizwaie tribe, and also portrays a community's love for their own land, culture and identity that they had inherited from their forefathers. In this paper an attempt has been made to study the text from New-historical perspective.

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**Key Words-** New-Historicism, Adi Tribe, Arunachal Pradesh, Land, Missionary.

Writing back of history through a work of fiction in a way that has not been recorded before and that needs to be rewritten, seeks to reconnect a work with the time period in which it was produced and identify it with the cultural and political movement of the time. Here historians' view is not seen assimilating with what traditional historians have said and written about a particular but crucial period the people on land witnessed offering how the historians' interpretations of a topic have gone through changes over the time, and where and what are the grounds of disagreements between historians. The colonial historiography was incomplete and without a balanced view of the people and their actual history. However, in the post colonial period, an attempt was made by the historians to write composite history of underrepresented regions. In the words of Frederick Turner 'Each age tries to form its own conception of the past. Each age writes the history of the past anew with reference to the conditions uppermost in its own time'.

Historiography is mostly important for all historians facing a sense of

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\* Research Scholar, Department of English Bidoland University, Kotrajpur.

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পঞ্চদশ বছৰ নবম সংখ্যা জুন ২০২০

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## কাহিপাত

এয়াঠি ন-লেখকৰ সৃজনী-চয়ন

প্রযুক্তি, প্রকৃতি, মহামাৰী আৰু মানুহ


অনিল ৰায়চৌধুৰী  
স্মৃতিৰ পৃষ্ঠাচেৰেক



অতিমাননী কোষাধ্যক্ষ সমগ্ৰ চমৎকৃত শ্ৰুতিৰ কবিতাৰ জাতিক অসমত কবিতা প্ৰচাৰণ এই মূল্যবান সাতসৰীৰ এতিয়াৰ সংখ্যাটি প্ৰকাশ কৰিব পৰা নগ'ল। পৰৱৰ্তী দুটা মাহ অৰ্থাৎ নো' আৰু জুন মূঠ কবিতা এই সংখ্যাটো সন্মোহন কৰিব। এতিয়াৰ পৰা সাতসৰীকো প্ৰাণবাহিকতা সজা কবিতা পাবিব বুলি আমি আশাৱাদী। পূৰ্বৰ দৰে আপোনাৰবৰ আনৰ বিচাৰে।

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# ব্রহ্ম-বঙ্গ গীতকেইটি



ঊনবিংশ শতিকাৰ মাজভাগৰ পৰা পশ্চাত্য শিকলি হাততৰ ডাকৰীয়াসকলৰ মাজত খেইলপীয়েকৰ নাটকৰ পঠন-পাঠন, অনুবৰণ, অনুবাদ, অভিযোজনা আৰু মঞ্চায়নৰ এক পৰম্পৰা আৰম্ভ হয়। অসমতো ঊনবিংশ শতিকাৰ দ্বিতীয়াৰ্ধৰ পৰা কলিকতাত উচ্চ শিকা ল'বলৈ যোৱা অসমীয়া ছাত্ৰসকলৰ প্ৰচেষ্টাত পশ্চাত্য নাট্যশৈলী, বিশেষকৈ উইলিয়াম খেইলপীয়েকৰ নাটকৰ আৰ্হি-অনুসংগত অসমীয়া নাটকৰ নব্যধাৰা সৃষ্টিৰ বাট সুকলি হয়। ১৮৫৭ চনত তৎপাতিৰাম বৰুৱাৰ দ্বাৰা 'ব্রহ্ম-বঙ্গী' নাটক কালানুসৰে অসমীয়া আধুনিক নাটক ৰচনাৰ পৰম্পৰা সৃষ্টি হয়। এই নতুন নাটকৰ আদৰ্শ আছিল খেইলপীয়েকৰ নাটক বা পশ্চাত্য নাটক। 'ব্রহ্ম-বঙ্গী' নাটক প্ৰকাশৰ প্ৰায় তিনি দশক পাছত খেইলপীয়েকৰ নাটকৰ প্ৰথম অসমীয়া অনুবাদ প্ৰকাশ পায়। ১৮৮৮ চনত বহুবল বৰুৱা, তত্ত্বানন্দ বৰুৱা, কনপ্ৰিয়াম বৰুৱা আৰু বহুসংখ্যক বৰকাৰতীৰ বৌধ প্ৰচেষ্টাত খেইলপীয়েকৰ *The Comedy of Errors* অনুবাদ 'ব্রহ্ম-বঙ্গ' নামেৰে প্ৰকাশ পায়। অনুবাদ আৰু মঞ্চায়ন দুয়ো দিশৰ পৰা 'ব্রহ্ম-বঙ্গ' আছিল এখন সুগাভকাৰী নাটক। সমসাময়িক বিভিন্ন লিখিত তথ্যৰ পৰা জনা যায় যে 'ব্রহ্ম-বঙ্গ' প্ৰকাশৰ পূৰ্বে কলিকতা প্ৰবাসী অসমীয়া ছাত্ৰ সমাজে 'ব্রহ্ম-বঙ্গ' ৰহস্যৰ অভিনয় কৰিছিল। 'ব্রহ্ম-বঙ্গ' পুনৰ্দ্ৰশণৰ প্ৰত্যক্ষিত 'ড' জয়ন্ত কুমাৰ বৰাই এই সম্পৰ্কে বিভিন্ন তথ্যৰ সন্ধান দি প্ৰতিষ্ঠিত লিখিছে। 'ব্রহ্ম-বঙ্গ' খেইলপীয়েকৰ নাটকৰ মূল বিধায়ক অকৃত্ত বাণি কাহিনীৰ পটভূমি আৰু চৰিত্ৰ সম্পূৰ্ণ অসমীয়া সমাজ-জীৱনৰ লগত খাপ খোৱাকৈ অনুবাদ কৰা হৈছে। খেইলপীয়েকৰ অমিত্ৰাকৰ ছন্দৰ কাব্যিক সংলাপৰ পৰিঘৰ্তে 'ব্রহ্ম-বঙ্গ' কবিতা ৰচনাৰ প্ৰচেষ্টা কৰিছে। মূল নাটকত নথকা সৰ্ব্বোচ্চ 'ব্রহ্ম-বঙ্গ' চাৰিটা ৰীত সন্নিবিষ্ট হৈছে। সংলাপৰ

ড° বীণকজ্যোতি মহন্ত



### CHANGING PATTERN OF FARM AND NON-FARM LIVELIHOOD AMONG THE BODOS: A STUDY IN BODOLAND TERRITORIAL AREAS OF ASSAM, INDIA

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#### ARTICLE HISTORY:

Received: 21-Mar-2020  
Accepted: 31-Jul-2020  
Online Available: 03-Sep-2020

#### Keywords:

Bodos,  
Livelihood,  
Inter-generational,  
Intra-generational

#### ABSTRACT

The objective of this paper is to examine the pattern and intensity of inter-generational and intra-generational changes in livelihood, taking the case of the Bodos, the largest scheduled tribe of Assam, India. The data for the study has been collected from 1161 randomly selected Bodo households in Bodoland Territorial Area Districts of Assam. The intensity of inter-generational and intra-generational livelihood changes has been measured through a rate developed for the purpose. Further, the association between the livelihood attributes has also been tested. The study finds that the intensity of intra-generational livelihood change is less than that of the inter-generational change. Livelihood change is more prominent from the farm to the non-farm sector. Though livelihood changes have taken place between the generations, the sectoral selection of livelihood by the present generation is closely associated with the livelihood of the preceding generation. Steps for infrastructure development to unfold farm and non-farm sources of income are required. Agro-based industrial units should be promoted, and required skill development initiatives should be taken so those poor households can diversify their livelihood portfolios.

**Contribution/ Originality**  
The paper explains the livelihood changes from the generational perspectives examining both inter-generational and intra-generational livelihood changes and contributes towards understanding the changes that have occurred in the traditional ways of living, giving due consideration to the area-specific conditions. It explains a rarely addressed association between the main occupations pursued over the generations and within a generation over time.

DOI: 10.18488/ajard.2020.1002.671-681  
ISSN(P): 2304-1455/ISSN(E): 2224-4433



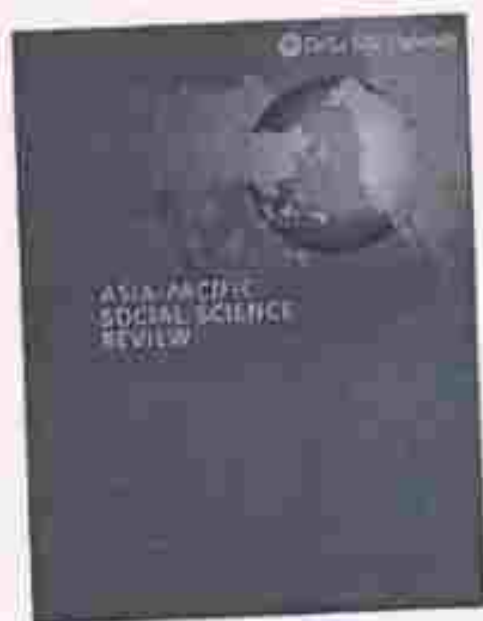
**How to cite:** Prithwiraj Swargiary and Amarjyoti Mahanta (2020). Changing pattern of farm and non-farm livelihood among the Bodos: a study in Bodoland territorial areas of Assam, India. Asian Journal of Agriculture and Rural Development, 10(2), 671-681.

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RESEARCH BRIEF

## Extent of Rural Livelihood Diversification: The Case of the Bodos of Assam, India

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Micro-level study on livelihood diversification provides a basis for understanding the local environment and external socio-economic and institutional forces that govern the livelihood options. Each society has some distinct socio-cultural, economic, and demographic context, which, together with the resource base, shapes the livelihood strategies chosen in society. With a unique background and varieties in needs, the rural economy is characterized by deficits in avenues for work, which leaves the bulk of the rural workforce either unemployed or in underemployed status. The difficulties in meeting the means and ends of life very often force rural households to opt for a strategy of diversified economic activities. This process by which rural families construct a diverse portfolio of activities and social support capabilities in order to survive and to improve their standard of living is referred to as livelihood diversification (Ellis, 1998). Livelihood is a multifarious concept referring to what people do to manage revenue for living with the assets at their disposal and what they achieve by doing it in a particular context (Nuhof, 2004). It is the process through which individuals, households, or communities try to satisfy their various consumption and economic needs, grapple with uncertainties, and respond to new opportunities (Haan & Zoomers, 2005).

Tribal economies are also characterized by a lack of diversity in resources and hence, depend mainly on few resources. Many times the tribal society depend on local ecology, traditional knowledge, and organization for their livelihood. As tribal communities live to

live close to the bio-diversity rich landscape, they have acquired location-specific and unique livelihood systematic plan which is suitable for their indigenous knowledge that is passed through generations.

Suryanarayana (1983) has found that the backward tribal economy, which is characterized by an extremely low level of economic activity, could provide meager employment opportunities. Although 70% of the tribal population depends on agriculture, the sector provides livelihood hardly for four months in a year. During the off-season, they again become unemployed without any gainful employment. By and large, they try to manage livelihood through different kinds of sources like collecting minor forest produce, fishing, hunting, and cutting of fire-wood between two agricultural seasons.

The Bodos (Boro) are the largest tribal group of Assam. The Bodos are a branch of the Great Bodo Group of the Indo-Mongoloid family falling within the Assam-Burmese linguistic section (Bordoloi, Sharma Thakur, & Saikia, 1987). According to the 2011 population census of India, (Table A - 11 (Appendix) District-wise Scheduled Tribe Population) the Bodo population in Assam stood at 13,61,735, out of which 8,99,507 live in the four districts, namely Baksa, Chirang, Kokrajhar, and Lidaiguri. Although the Bodos are predominantly agriculturists, they utilize the available resources and opportunities through the skills that they have acquired over time. However, changes in their livelihood perspectives over time have been noticed.

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সম্প্রতি

ISSN : 2454-3837

সম্প্রতি গবেষণা পত্রিকা

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DOGBLE-BLIND PEER REVIEWED NATIONAL RESEARCH  
JOURNAL OF HUMANITIES AND SOCIAL SCIENCES  
Vol.-VI, Issue-1, March 2020  
UGC-Care listed Journal

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ISSN: 2434-2837

Vol. VI, Issue-1, Page no-261-268

## Geographical and Technological challenges during the First World War in Europe: Limitation of Gurkha's *Khukri*

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### Abstract

During the first half of 20<sup>th</sup> century, the world had witnessed two Great Wars. Both these wars were the outcome of the colonial rivalry between European countries over establishment of more colonies in the world. As a result of this colonial rivalry, entire world came under the flame of war, of which a large number of world population was victim. England mobilized its military resources to protect its interest. It was the first time British Indian army was mobilized in different parts of the world to defend and protect the colonial interest. The Gurkha Rifles Regiment along with other regiments of Indian army was engaged in difficult front of the First and Second World War to fight against the enemy. The Gurkha regiment took its baptism with modern war technology and its ferocity during the First World War. The regiment, who came out from their homeland, had to face new geographical challenges, which were totally unknown as well as strange to them. On the other hand, for the first time these soldiers from the hill confronted with the modern war technology. Using historical enquiry this paper rely on both primary and secondary sources and investigates the geographical and technological challenges that the Gurkha regiment had encounter during the First World War.

**Key words:** Geographical, War technology, challenges or problems.

### Introduction:

The first half of the 20th century witnessed several historical events of world history which were of great importance in the progress of human civilization. Two great wars of human history, the First and the Second World War were also fought during that period. These great wars of human civilization changed the course of modern history. Both of these wars were outcome of the colonial rivalry that perhaps originated from Europe. The rivalries that centre on the establishment of more and more colonies in different parts of the world had placed the entire world under the flame of war. It victimized many countries and its affect on entire world England mobilized both of its military resources and other resources to protect its colonial empire. In the mobilization for war, the British took British Indian Army into the war front.

It was the first time that the British Indian army was mobilized in different parts of the world to defend and protect the colonial empire in its name. The Gurkha Rifles Regiment, along with other regiments of Indian army were engaged in almost every front of the war fought England. The geographical setting and climate of the War front of zone they were placed was different from their homeland. They were exposed to a new geographical setting, climate and perhaps food stuff totally unknown to them. Despite of receiving drilling and training, for the first time the soldiers from the hills confronted the application of modern war technologies.

### Research Area:

Research area of this paper is from 1914 to 1919 or the First World War and geographical area is Europe. But when comparing fighting ability and problems, the Second World War and Asia and Africa continent is also included as area of research.

### Objective:

The research objective of this paper is to examine different problems faced by the Gurkha Regiment during the First World War in Europe and its impact on their fighting ability.

### Methodology:

The research is based on the historical research methodology and the primary and secondary sources are used after proper analysis.

### Discussion:

The spark of the First World War spark off when Austria Prussia assassinated Archduke Franz Ferdinand of Austria on 28 June 1914. With the declaration of war on Serbia by Austria-Hungary on 28 July 1914 Germany and Russia mobilized their army as both of them were ally of

Austria-Hungary and Serbia respectively. Quickly, France came to help ally Russia against Germany. Germany attacked Belgium to occupy shortest route to Paris on 4 August 1914. As an ally of France, England committed to protect Belgium and declared war on Germany. With the joining of Japan in the war against Germany the war became worldwide. When the Sino-Russian warfare of Germany became a threat to the American shipping route, the later joined the war on 6 April 1917. In this way, the war became a global war. All the imperialist powers now divided into two power blocs Allied powers and Central powers. Allied powers consist of France, United Kingdom, Russia, Italy, United States, Serbia, Romania, Japan, Belgium, Greece and Portugal. On the other hand, Central powers consist of Germany, Austria-Hungary, the Turkish Ottoman Empire and Bulgaria (<https://World War I>) (Strahan 2014: 11-27; Thorn, Lockyer and Smith 2000: 532-533). Prompted by the competition for mobilizing more armies and regiments, for the War, England had recruited even 45,000 non-combatant forces during the war besides dispatching its British Indian armies including Gurkha regiments from India (Thakur 2018: 119). 70 million military personals were mobilized in this war of which nine million were killed only because of fire-power technology. (Gupta/World War I) The nature and nature of the war had completely changed, now the war is not a kind of medieval tournament. Modern warfare was exposed to all its naked ferocity with the introduction of modern deadliest weapons. The introduction of modern warfare saw a development during the war (Gupta 2005: 203). Certainly, it was a challenge to the forces including Gurkhas. Besides, the geographical setting of the warzone, being different from the homeland of the Gurkhas, the Gurkha regiment had encountered other challenges as well during the First world war.

Region where comparison of VC seen by Gurkhas



Various front were by Gurkhas in the different war front during the First and

Second World War

(Source: Bellamy 2011: 118-120)

The Gurkhas who were recruited mainly from the Hill areas of the Nepal (including territory merged by the Sugauli Treaty), were taken to the war front not known to them to become the first line of action. The new environment and introduction of modern deadliest weapons, were the major challenges they have encountered. They were engaged in various battles, fields that are spreading out across France, Gallipoli, Africa, Palestine, Malachistan, Suez, Egypt and Mesopotamia. They became victims of the war. The Gurkha soldiers were reported even not aware of about the imperialist war that was going on (Sureshda 2062: 185-189).

The Gurkhas found themselves far from Indian soil, in different parts of the world where the weather was not hot and dusty (for most of the time), but freezing cold, snow-bound, wet, damp and cloudy. And he was exposed to gloomy and grimy industrialised places and haphazard with heavily industrial and mechanical warfare. Now they are fighting in such landscapes, not in the hills and mountain slopes or down in the sun drenched Raitland. The importance of *Khauf* has decreased due to use of bombs, rockets, grenades, dynamite, high explosives, poisonous gases and extremely heavy artillery. The component of a new kind of lethal game for the Gurkhas were trench warfare, tanks, big guns and machine guns, aeroplanes, anti-aircraft guns and shell shock (Crew 2014: 1077). The impact of geography and inaccessibility of *Khauf* is also proved by the number of Victoria Cross they have won in different war front. They won 12 Victoria Cross during the First and Second World War. Of these eight comes from the Burma front (where most of the battles fought in the hilly region of North-East Frontier of India, generally known as Eastern Himalayas) and they were only two from the main war theatres across Europe (Italy and France, Western Front), and another two from Africa (Tunisia and Egypt). The diagram given above indicates their performance in case of geographical variation (Bullamy 2011: 118-20).

The second challenge faced by the Gurkhas in war zone was encountering with the well equipped German forces. On the other hand, Gurkhas were not equipped with the modern weapons sufficiently to face the forces of enemies. Soldiers of Gurkha Regiments were not equipped as per the requirement and temperament of the War. Compared to their British equivalent, soldiers of Gurkha regiments were lightly equipped, they had two machine guns instead of the usual four per

battalion, thirty field guns as opposed to seventy-six per division and no trench mortars and hand grenades. Moreover, A Ferrea in his book –Soldiers from the Hills: The Gurkhas” writes that they (Gurkhas) had only second rate grenades (Ferrea 1988: 12).

The third adverse challenge faced by the Gurkhas was the changes in landscape and climate. It was reported that they were not able to adapt the bitter cold weather of the France. The Public Ledger reported that Gurkha soldiers were taken out of the trenches of France due to the cold feet (The Public Ledger, 1918: 3). The cold weather of France was completely different from that of the Hills of Nepal (the Himalayan region), and perhaps it was strange for the soldiers of Gurkha Regiment. They were not clothed as per the level of cold or they were inadequately clothed (The Public Ledger, 1918: 3), which made the condition deadliest than the officers of Gurkha regiment thought. Christopher Chant writes about the weather faced by Gurkhas in Europe:

\_\_\_\_\_ and Gurkhas were to be faced with a type of weather they had not previously encountered, namely, the combination of moderate cold with considerable rainfall to produce the glutinous field of heavy mud in which much of World war I was fought, especially on the western front” (Chant 1985: 72).

When Gurkhas were returning from France due to frostbite and over cold, British officers tried their best to defend the fighting prowess of their comrades. This is proved from the statement of a British officer published in the Public Ledger, which run as follows:

They did have cold feet in the trenches, but the trouble was due to the weather and not nerves. Almost all suffered from frostbite, and had the toes of an entire division dropped off during our first winter (Chant 1985: 72).

Though, they face the deadliest cold in Europe, it was said that Gurkha soldiers did not give up their hopes on the British Government. Their faith on the Government was so strong that they believed that the Government would warm up the sea water if possible them. The Ashburton Guardian, on 6<sup>th</sup> of March 1915, reported a Gurkha soldier remarking, “No doubt the Government would warm the sea for us if possible (Ashburton Guardian, 1915: 5)”.<sup>1</sup>

Another important problem faced by the Gurkhas was the trench warfare. As they had to fight alongside of the other regiments of the

British Army, sometimes they were bound to use trenches/prepared by other regiments. This heightened their problem. Physically they were of about stature compared to their British India comrade regiments. The European trenches in which they found themselves for the first time were too deep for those men who were, on average, no more than five and a half feet tall. Trench warfare was completely unknown to them and it did not give them any chance to bring their natural ability into play, as in mountain and jungle operations (Ferreira, 1988, 11)

Language was another problem faced by the Gurkha soldiers in Europe. They knew only their language, the *Khas Bhasa* or *Gurkha Bhasa* (Earlier Nepali language, the lingua franca of Nepal or erstwhile Gurkha kingdom was known as *Khasa Bhasa* or *Gurkha Bhasa*). The *Albuquerque Morning Journal* writes, "The Gurkhas understand no language but their own and few others understand that" (*Albuquerque Morning Journal*, 1914-2). "This created verbal communication problem within the regiment as well as helped enemy forces to play tricks. As many battalions lost most if not all of their original officers in a few months, leaving culture-shocked battalions with replacements who could not and did not really understand their men and their ways, and who often had only the sketched command of the language (Chatt 1985: 72-73). It was reported that the enemy forces, especially the German forces play trick to mislead them. The Press reported one of the incidents in which a German officer approached the end of a trench, pretending to be an English officer, an Gurkha uniform and said, "Gurkhas are to move further up, an another Gurkha contingent is advancing to support." The Gurkha officer in the trench asked, "Who are you?" The reply was in good English, still suspicious, the officer said, "If you are a Gurkha, by what hour did you arrive?" It was reported that the pretender fled instantly, after he was not able to answer such questions (Press, 1914: 9)

#### Conclusions :

Thus, from the above brief discussion it becomes clear that Gurkha soldiers had to face lots of difficulties in the First World War. Gurkhas, who were jungle and hill fighters, and known for their *Khasa* got baptised with the trench and modern war weapons during the First World War. For the first time, they fought in a land, which was completely unknown to them. They were not accustomed with the climate of Europe, especially

the cold weather of France and Germany and for which they were withdrawn from France and On the other hand, the strategy of trench warfare created for the Gurkhas, as their height was less compared to their British Indian Armies. They were thus compelled to make trench suitable for them. The First World War was a completely modernized warfare in which physical hardship and energy play a major role in victory. Large scale use of war technology was the main characteristic of the war, but Gurkhas, who were not fully prepared for the war or who were not much aware about the aims and purposes of the war were not well equipped with the modern arms and ammunition perhaps to avoid its misfortune on their part. Moreover, Khukari was not suitable for such kinds of war, which was dominated by modern war technology. This created great problems for them. The figure of casualties must have been more. These difficulties make the War more complicated and deadliest for them. The problems encountered by them due to geographical changes and the shifts in medieval to modern warfare is not even written by most of the military officers in their biography or book on military history. So, the hardship and problems related with land warfare faced by the Indian soldiers in the European front is completely unknown to the audience of history. ■

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## A Comparative Study of God in Hinduism and Sikhism

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### Abstract:

A comparative study is most an inquiring mood of comparative philosophical thought is between two and more studies. It is a method often used in the early stages of the development of a branch of science. Comparative Study can be help the researcher to ascend from the initial level of exploratory case studies to a more advanced level of general theoretical models, invariances, such as causality or evolution. It is a research methodology in the social sciences that aims to make comparisons across different countries or cultures and religion. Thus, Comparative Study means "to find out the similarities or differences of the study." The word "religion" is derived from "religare" which came from the old French "religio" it may have been originally derived from the Latin word "religio" which means "bond faith," "ritual," and other similar meaning. Or it may have come from the Latin "religare" which means "to tie fast" or "bind together." In religion, place of God is most spiritual thought and sense of idealistic beauty in various religious thought.

**Key Words:** Comparative Study, Religion, God.

ভাষা-সাহিত্য-সংস্কৃতিৰ পূৰ্ণাংগ আলোচনী

মাহেকীয়া

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শাৰদীয় সাহিত্য সম্ভাৰ

# বার্তাপখিলা

(আগামি-সাহিত্য-সংস্কৃতির পূর্ণাঙ্গোৎসাহসৌচী)

১৪২৫ ডাকবাণ

Govt. Approved No. I.P.R.O. 50/02/99

R.N.L. No.-ASSARS/2000/5943

ISSN 2249-2865

VOL.27 No.1 October, 2021 Ra. 100/-

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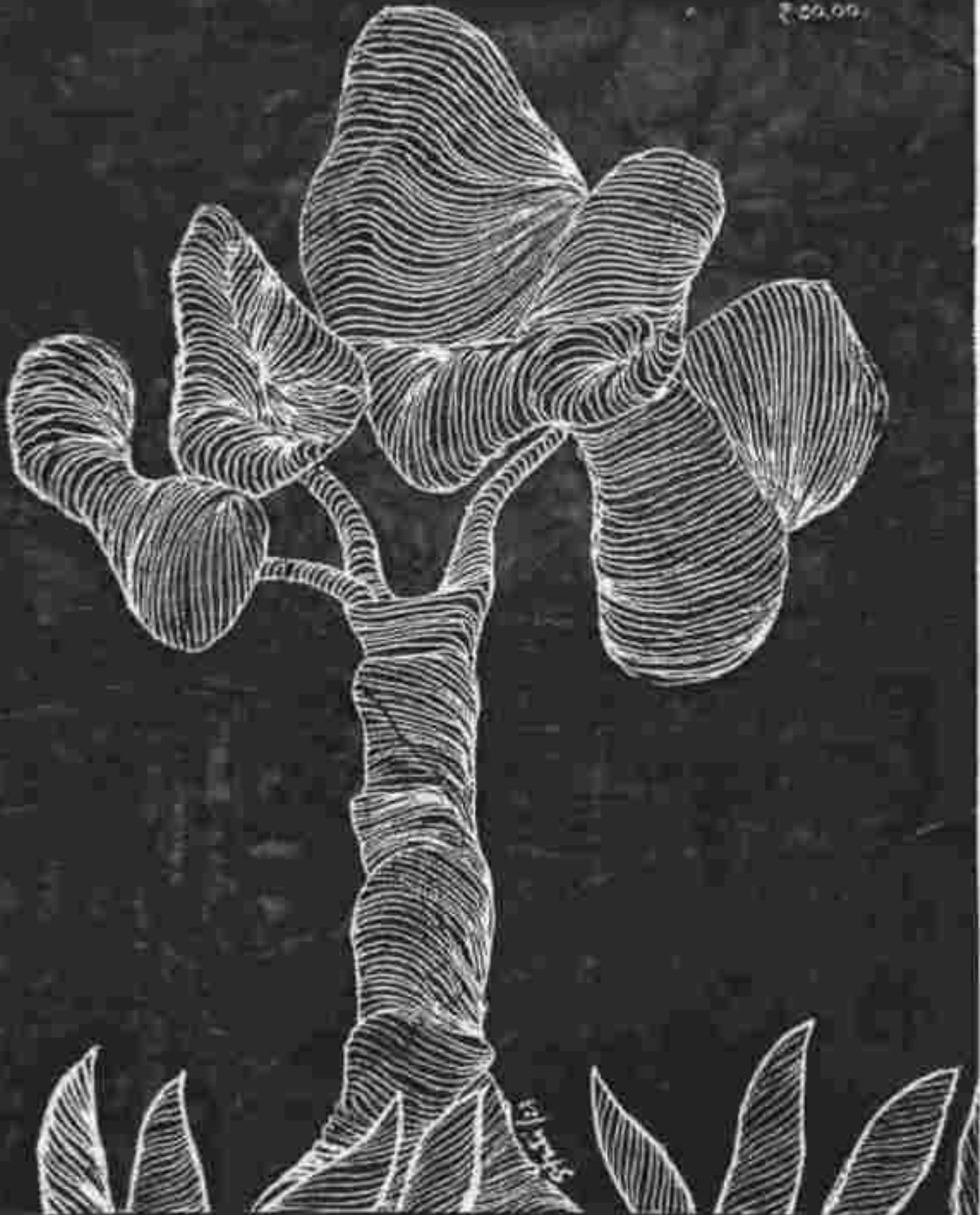


ISSN: 2319-8573

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- মূল : এলবাৰ্ট মোৰাভিয়া, অনুবাদ : ড° অক্ষয় চন্দ্ৰ গোস্বামী • বহু পানীকেট • ৮৮

# নৈপৰীয়া জীৱনৰ বাস্তৱ গাথা

শীপকজ্যোতি মহন্ত

সাঁজুক কবিসকলৰ অন্যতম ব্যৰীত কবাই শেহতীয়াভাৱে *বি বাটে নহ'ল যোৱা* নামৰ অৱলোকনমূলক গ্ৰন্থখন লিখি উপস্থিত। তেওঁৰ কবিতাৰ বিষয়বস্তু অকিঞ্চিৎকৰ অনুৰণে হিচাপে সততে ধৰা দিয়া জীৱন-অভিজ্ঞতাসমূহ এইখন গদ্যৰূপত প্ৰকাশ পাইছে। প্ৰসিদ্ধ কবি শীলমণি ফুকনে দিয়া পৰামৰ্শমতেই কবি 'কবিতাৰ প্ৰত্যেক এলোপী নতৰাণিকৈ' এক কাব্যোপন প্ৰকাশৰূপেই গ্ৰন্থখন ৰচনা কৰা হৈছে।

বিদ্যাত ব্যক্তিৰ জীৱনৰ প্ৰাণাধিকতাৰ স্বৰূপে লিখা অনেক আত্মজীৱনী আমাৰ সাহিত্যত আছে, অক নিবেশ সমাদৃতও

হৈছে। মূলতঃ মহৎ তথা বিখ্যাত ব্যক্তিৰ জীৱনৰ প্ৰতি কৰা কৌতূহলৰ বাবে শাটুৱায়ে সেইসময় অধ্যয়ন কৰে। কিন্তু প্ৰতিটোৰ 'খাতি নৈ-নৈ যোৱা' স্থিতি পোৱাৰ অগ্ৰতে, তাৰো জীৱনৰ আনবাসতে, আত্মজীৱনী লিখাৰ প্ৰয়াস এক প্ৰত্যাহ্বানপূৰ্ণ কাম। অৱশ্যে জীৱন-অভিজ্ঞতা যদি অসত্যানুপাতিক তথা বৈচিত্ৰ্যময় হয়, কৰ্মী যদি ক্ষম্যাম্পনী হয় আৰু উপস্থাপন যদি কল্যাণক হয়— তেন্তে আত্মজীৱনী বিকোনে অনুৰোধেই লিখিব পাৰে আৰু তেনে আত্মজীৱনী সকল হ'ব বুলি আশা কৰিব পাৰি। *বি বাটে নহ'ল যোৱা* লেখকো আত্মজীৱনী ৰচনাৰ প্ৰত্যাহ্বানৰ প্ৰতি সন্মান-সম্ৰেতন হৈও কিয় এই কথকতাৰ পাঠনি মেছিলে সেই সম্পৰ্কে স্পষ্টীকৰণত উদ্বেগ কৰিছে এনেদৰে— "এটা সালি-লুপা জীৱনৰ টুলুঙা অক তৰাং কৰাত মনোযোগ দিয়াৰ আপোনাগোকাৰ প্ৰয়োজন আছিল। আচলতে নাই। তেনে এই বুঝাৰ কথা ক'লে। স্পষ্টীকৰণৰ কথা ক'লে। আপোনাৰ-মোৰ দৰে অভিজ্ঞতাৰ জীৱনৰ পাৰস্পৰিক স্বৰূপ লওঁতেই যেনেকৈ মুখামুখি সম্মুখীন হয়, ইও এটা তেনে প্ৰচেষ্টাই। কোনো অজ্ঞাত পৰ্বত আপোনাগোকাৰ মাজৰ বহুতেই কটোৱা জীৱনটোৰ প্ৰতি অংশও চাটো এনেদৰেই। সেয়ে এয়া 'মোৰ' নহৈ 'আমাৰ' কথা হ'ব পৰাৰ সম্ভাৱনাত নোহোৱা নহয়।" এতিয়া অৰেকী কৈছে— "মোৰ শৌচপন অনেক সালি-লুপা মানুহৰ জীৱনগাথাত লম্বাগমে ওলম্বা বাধা দেখিছোঁ, আনন্দও দেখিছোঁ। সাধাৰণ মাজত অসাধাৰণ প্ৰত্যেক কৰিছোঁ। অত্যাচ-অন্যায় অক হাতত পাব নাপাই অন্যৰ বুলি তৰা জীৱনটোক সৰে বুলি গ্ৰহণ কৰা সাহসিকতাও দেখিছোঁ। এনে অভিজ্ঞতাকে সৰে বুলি তৰি জীৱন-অভিজ্ঞতাৰ কঠিন মুকলিমানে পাৰি ধৰি কটকট কৰিলে, নহ'লে এই সৃষ্টি, এই কথকতাৰ আন উদ্দেশ্য নাই।" গ্ৰন্থকৰ পাছত পঢ়ে এই উদ্দেশ্য সৰ্বকথা প্ৰতিফলিত হৈছে।

আত্মজীৱনী মানুহে কিয় পঢ়ে বা আত্মজীৱনীৰ পৰা মানুহে কি পায়? ইয়াৰ উত্তৰত ক'ব পাৰি— ব্যক্তিবেশেৰ প্ৰতি কৰা কৌতূহল, আত্মজীৱনীকৰণ ব্যক্তিগত জীৱনক জনৰ বাবে আত্মজীৱনীৰ অধ্যয়ন অপৰিহাৰ্য। বিদ্যাত বা মহৎ ব্যক্তিৰ জীৱনৰ আন-শি অনেকে জীৱনপথত আওহাৰণে ভেগা অক সাহস যোগায়। আত্মজীৱনী অধ্যয়নৰ মূল উদ্দেশ্য এনেদৰে কৰাই যদিও আত্মজীৱনীয়ে আমাৰ সখুৰত বুলি ধৰে সমসাময়িক সময় আৰু স্বাক্ষৰ অভিধাৰিক। স্মৃতিৰ আধাৰত লিখা কথাত আন গল্প, উপন্যাসৰ কাৰ্যনিক পটভূমিৰ সগত নিশ্চয় প্ৰভেদ থাকিব। এনি অহা সময় অক সমাজৰ ইতিহাস অনুসন্ধানৰ বাবে আত্মজীৱনী অমূল্য সমল। *বি বাটে নহ'ল যোৱা* লেখকৰ অভিজ্ঞতাৰ অলোকন কৰি কৰা দ্বিগ-কথকতাই কেৱল অৱলোকন কাহিনীকে উদ্ভাসিত কৰা নাই, তাৰ বাহিৰত বুলি ধৰিছে নৰীয়াপ হাড়ুলীৰ মূগোল আৰু সমাজ-জীৱনৰ বৰ্ণন বৈশিষ্ট্য। কামনীচিত মানুহৰ সংগ্ৰাম, হাতোৱাত-যোগাযোগ, ঠিকিবলো ব্যৱহাৰ প্ৰত্যেকটি ছবি আনিব বাহিৰেও অনেক সৰু সৰু মানুহৰ সুখ-দুখৰ অনেক কথকতা। যোৱাটো পঢ়িবলৈ পেনৰ তিনিটা বপকত লেখকে দেখিলে পোৱা আত্মজীৱনৰ পৰিবেশ আছিল একেদৰে নাই। সেইকালৰ এজন কিশোৰৰ জীৱনচৰ্চা অক আকিৰ কৈশোৰৰ জীৱনচৰ্চাৰ মাজত প্ৰভেদ আছিল। সেইদৰে পৰিহাৰণৰ সন্মত সলনি হৈছে। পৰিহাৰণৰ নিৰ্মম বাতৰ 'জোকৰ শীতলানী'ৰ পৰা 'নিচৰীয়া ভাতপীঠা'ৰ যোগাৰলৈকে লেখকে কৰা উত্তৰণৰ পৰিহাৰাই হ'ল *বি বাটে নহ'ল যোৱা* উপন্যাসোপন শৈলীত বুলি ধৰা সাধাৰণ মানুহৰ নিৰুপল বাস্তৱ কথকতাই অনেক বুৰ্জোৰ মাজতো মানুহৰ আত্মজীৱনীৰ সন্মানৰ ওকৰ দেখাৰিছে।

*বি বাটে নহ'ল যোৱা*ৰ সেই নোহোৱা বাটবোৰ কি আছিল? বাট-এটাই আছিল নে অনেক আছিল? এনে বৰ প্ৰশ্ন সখুৰত থাকিলেও শাটুৱায়ে পঢ়ি উঠি উপস্থিত কৰিব



বি বাটে নহ'ল যোৱা/কবীৰ কৰা/  
অন্য পৰিহাৰণী ৱোৰ্ণাৰ/ই ০০০



36 LL  
Volume XI, Issue-1, January 2021

ISSN : 2231-6760

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মানববিদ্যা আৰু সমাজ বিজ্ঞান বিষয়ক গৱেষণা পত্রিকা

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A research journal of Humanities & Social Sciences



Published by

Department of Modern Indian Languages  
and Literary Studies, Gauhati University



In Association with  
North-East India Network for Academic Discourse

























# International Journal of Education and Psychological Research

Volume-10

Issue-1

March-2021

Print - ISSN: 2349 - 0853  
e-ISSN: 2279 - 0179



**International Journal of Education and Psychological Research**

**Volume-10, Issue-1, March-2021**

**Print - ISSN: 2349 - 0853**

**e-ISSN: 2279 - 0179**

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**Printed and published by J.K. Offset Graphics Pvt. Ltd.,  
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ISI Impact Factor 1.533

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IBI Factor 3.46

## Buddhist Ethics and the Application of Non-violence for Attaining World Peace

Nijara Medhi [1]

### Abstract:

This paper epitomizes an attempt presenting Buddhist concept of non-violence or ahimsa, and for attaining world peace. The concept of non-violence is the worldwide tendency of which ultimate goal is the harmonious co-existence of all life forms in the universe. Non-violence is the central part of ethics in Buddhism. For Buddhism non-violence is an essential practice to be following in order to lead a peaceful life. Moreover, it is indicating non-injury or absence of violence in thought, words and deeds. India's prehistoric opinions of non-violence, kindness, love and compassion necessitate in today's globe where civilization are hostile for the reason that of religious conviction and countryside more shielding diverge. These psychological worth subjects laid down by Buddha like non-violence, love, kindness, and compassion ought to be incorporating as a studious topic as an alternative of religious experience. Assassination is the primary conflicting of consideration. In support of Buddhism if someone slanders us, extreme dislike him or her would be opposite to the Dhamma. No one develop into enlighten exclusive of consideration or compassion. The 84 years old, Dalai Lama stressed out that every one's internal worth is more essential than the external attractiveness. For him if we steps forward our inside standards we might to be pursue the path of ahimsa, kindness, love and compassion.

**Keywords:** Buddhism, Non-violence, Peace, Violence, Compassion, Enlightenment.

**Article History:** Submitted: 21st March, 2021,  
Published: 31st March, 2021.

Revised: 29th March, 2021, Accepted: 30th March, 2021.

## 1. INTRODUCTION

The main aim of this research paper is to study, analysis the morality, precepts of Buddhism, and its resistance in opposition to violent behaviour along with assassination.

In Buddhist moral thoughts, simultaneously the reconciliation or peace and non-violence are focal point. It is renowned piece of evidence that the eventual intend of the Buddhist philosophy is to accord nonviolent co-existence on the human race and for the accomplishment of long-term contentment and do away with all kinds of suffering. In this paper, we will discuss more practical concerns and analysis in applied ethics pertaining to human rights and will attempt to explore go up against non-violence, war and killing from a Buddhist point of view. Devoid of harmonization and peace, contentment and ease would be not possible. Traditional Buddhist texts advocated the value of non-harming or ahimsa. The thought of ahimsa or harmlessness is especially smath with sympathy. In the context Dhammapada may be mentioned- 'one who is harmless towards all living beings is called a 'noble one'. Non-killing is the first of the five basic moral precepts of Buddhism. It appears not as a belief, but as a practical necessity to the intentional and aware path of Dhamma. It is a psychological necessity for self-development. According to Thich Nhat Hahn, not kill in the twelfth mindfulness training. In addition, the Dalai Lama stated that 'firm commitment to non-violence'. In most primitive principles of Indian is that non-violence which is applying to all living beings including all animals. It is one of the cardinal virtues and an important tenet of Jainism where it is first of the padmasambhava and Hinduism and in Buddhism where it is the first of the five precepts.

The word 'ahimsa' is from the Sanskrit language and means 'non-harm' or injury and is commonly translating into English as 'non-violence'.

Buddha exhort us towards exemplify adre and sympathy near every being as opposed to revulsion as well as hostility, not only be in love with our acquaintances but in an even way for our adversary, or those persons who rummage around for fans us harm. He articulates on the subject of international relations or non-violence in various sutras. According to him if somebody is assassination us, revulsion him or her would be opposing to the Dhamma. The focal point of Buddha's traditions is to study the interior nature, to come across within and to become conscious the nature of existence or the nature of personality or the circumstances of the persons. At what time we appear into the circumstances of the persons, we will apprehend the fact of the unenlightened personality to be total of wretchedness.

Buddha accentuates on as to brutality or violence is negative, non-virtuous act, and builds up the vigour of non-virtuous deeds. For him at all type of aggression is not good. M.K. Gandhi supposed towards 'exclusive of non-violence it is not feasible towards search for and come across truth. In support of him, non-violence and truth exist consequently interlinked that it is almost unfeasible towards straighten out as well as disconnect them. Additionally he understood that these two are acquaintances the two surface of a coin.' In usually non-violence means non-injury. In the narrower sense, it means non-killing and in this widest sense, it means harmlessness. For Gandhi these both are equal importance. It is foundation on the indispensable attitude of welfare of every being.

[1] Nijara Medhi, North Eastern Hill University, Email: nijaramedhi@gmail.com  
\*Gandhi, M.K.: From Yashwantrao Chavan to Mahatma, Ch.11, pp. 17-23, Navajivan Publishing House, 1932.

## Buddhist Ethics and the Application of Non-violence for Attaining World Peace

Nijeta Medhi [1]

### Abstract:

This paper epitomizes an attempt presenting Buddhist concept of non-violence or ahimsa, and for attaining world peace. The concept of non-violence is the worldwide tendency of which ultimate goal is the harmonious co-existence of all life forms in the universe. Non-violence is the central part of ethics in Buddhism. For Buddhists non-violence is an essential practice to be following in order to lead a peaceful life. Moreover, it is indicating non-injury or absence of violence in thought, words and deeds. India's prehistoric espousal of non-violence, kindness, love and compassion necessitate in today's globe where civilization are hostility for the reason that of religious conviction and countrywide were shielding diverge. These psychological worth subjects laid down by Buddha like non-violence, love, kindness, and compassion ought to be incorporating as a studious topic as an alternative of religious experience. Assassination is the primary conflicting of consideration. In support of Buddhism if someone slanders us, extreme dislike him or her would be opposite to the Dhamm. No one develop into enlighten exclusive of consideration or compassion. The 84 years old, Dalai Lama stressed out that every one's internal worth is more essential than the external attractiveness. For him if we steps forward our inside standards we might to be pursue the path of ahimsa, kindness, love and compassion.

**Keywords:** Buddhism, Non-violence, Peace, Violence, Compassion, Enlightenment

**Article History:** Submitted: 21st March, 2021. Revised: 19th March, 2021. Accepted: 30th March, 2021.  
Published: 31st March, 2021.

### I. INTRODUCTION

The main aim of this research paper is to study, analysis the morality, precepts of Buddhism, and its resistance in opposition to violent behaviour along with assassination.

In Buddhist moral thoughts, simultaneously the reconciliation or peace and non-violence are focal point. It is renowned piece of evidence that the eventual intend of the Buddhist philosophy is to ascend nonviolent co-existence on the human race and for the accomplishment of long-term contentment and do away with all kinds of suffering. In this paper, we will discuss more practical concerns and analysis in applied ethics pertaining to human rights and will attempt to explore go up against near violence, war and killing from a Buddhist point of view. Devoid of harmonization and peace, contentment and ease would be not possible. Traditional Buddhist texts advocated the value of non-harming or ahimsa. The thought of ahimsa or harmlessness is especially attach with sympathy. In the context Dhammapadam may be mentioned- 'one who is harmless towards all living beings is called a 'noble one'. Non-killing is the first of the five basic moral precepts of Buddhism. It appears not as a belief, but as a practical necessity to the intentional and aware path of Dhamma. It is a psychological necessity for self-development. According to Thich Nhat Hanh, not kill in the twelfth mindfulness training. In addition, the Dalai Lama stated that 'firm commitment to non-violence'. In most primitive principles of Indian is that non-violence which is applying to all living beings including all animals. It is one of the cardinal virtues and an important tenet of Jainism where it is first of the panchmahavrat and Hinduism and in Buddhism where it is the first of the five precepts.

The word 'ahimsa' is from the Sanskrit language and means 'non-harm' or injury and is commonly translating into English as 'non-violence'.

Buddha exhorts us towards exemplify aloof and sympathy near every being as opposed to revulsion as well as hostility, not only be in love with our acquaintances but in an even way for our adversary, or those persons who rummage around for him as harm. He articulates on the subject of international relations or non-violence in various sutras. According to him if somebody is assassination we, revulsion him or her would be opposing to the Dhamma. The focal point of Buddha's traditions is to study the interior nature, to come across within and to become conscious the nature of existence or the nature of personality or the circumstances of the persons. At what time we appear into the circumstances of the persons, we will apprehend the fact of the unenlightened personality to be total of wretchedness.

Buddha accentuates so as to brutality or violence is negative, non-virtuous act, and builds up the vigour of non-virtuous deeds. For him at all type of aggression is not good. M.K. Gandhi supposed towards 'exclusive of non-violence it is not feasible towards search for and come across truth. In support of him, non-violence and truth exist consequently interlinked that it is almost unfeasible towards straighten out as well as disconnect them. Additionally he understood that these two are acquaintances the two surface of a coin.' In usually non-violence means non-injury. In the narrower sense, it means non-killing and in this widest sense, it means harmlessness. For Gandhi these both are equal importance. It is foundation on the indispensable attitude of welfare of every being.

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<sup>2</sup>Gandhi, M.K., *From Yashwantrao Wadia: Aham observations*, Ch.II, pp. 12-13, Navajivan Publishing House, 1932.



The implement of non-violence is the incredibly central part as well as quintessence of Buddhism. Moreover, the practice of Buddha's non-violence breathes ahead three prime grounds-

1. To facilitate liberation or deliverance be able to just private and personage;
2. To facilitate the sensation of sympathy is the basis of promoting, which means compassionate sharing in the agony of every being;
3. To facilitate at all vigorous curiosity even in moral behaviour would bring about configuration of the 'will to live', and as a result multiply desolation and agony.

Consequently, the criterion of life-contradiction have to be the leading moral principles of life. The prominence in Buddhism is that is why on a subjective appreciation of the principles of non-violence, which possibly will escort to an interior inspirational of humans and their ultimate rescue. Again, the intentions of non-violence technique of suggest difficulty is to create the human being become conscious his or her faults and know about accountable and to alleviate the toughened judgment, thoughts and reactions in the antagonist.

## II. SIGNIFICANCE OF NON-VIOLENCE

The idea of non-violence has been the supreme asset of Buddhist ethical thoughts. The principle of non-violence is undoubtedly articulate in Buddhist ethics. It is the vital notions of Buddhist practice intended for accomplish reconciliation, which structures the considerate of nirvana. Buddhism in fact extensively recognize for its look upon of concealed and non-violence like its basic desirable quality. Buddhism is perceptible for the admiring of non-violence as one of the essentially praiseworthy ethical qualities. It denounces grievance towards being of every one. Buddhism was not presently an unorthodox reaction towards the act of hostility or assassination as evident in the ritual surrender. Buddhism furnishes extra pot emphasis on to the significance of the intrinsic worth of adoration and empathy, which appearance the thoughtful practicalities of the theory of non-violence in its ethical field. Buddhism in addition highlight the constructive importance of the concept of non-violence in the nature of an full series of outstanding intrinsic worth of incomparable compassionate eminence of generosity to every formation, contentment nearly others, cheerfulness with apathy to others, errors. 'Abhorrence does not end by abhorrence at any time, but it end through adores just, it is its nature' (Jam, 1943: 39). Non-violence is the nonattendance of abhorrence except compassion, care for furthermore thoughtfulness. Nonattendance of abhorrence or revulsion find inevitable, which is the basis of amalgamation of distinctive persons. It is unfeasible to accomplish nirvana exclusive of non-violence. In Buddhism, non-violence is stressing from the perspective of the view of sympathy, care for and benevolence on the way to every existing creature. At the same time, it is also maintaining from the perspective of a penitent and a feeling of shame, because of the cruelty involved in killing living creatures. Death is the most fearsome and terrifying thing for every living being. Every living being want to live. Taking life of others means

frightening other that lives. It refers to the striking and killing of living beings. One should himself abstain from taking life of other living beings, the intention to kill and should not be inspired others for doing so. Non-violence understands to be pursuing with admiration towards every existing creature given that all livelihood would like to live and fright hostility. Considerate it usually refraining as of assassination, the Buddhist thought of non-violence is not inadequate to human beings just consist of every existing being. Yet again, non-violence is come together through deliberation and in the midst of the realization of embarrassment. As said by Buddha, kindness on the way to every existing creature is indispensable. The incentive towards annihilate or tort to be shattered all living being at or consent to the do something of those persons who do so, must be circumvent. Similar to Jainism, in Buddhism too, be in love with compassion encompass the foundation and the optimistic worth of the motivation of non-violence.

Buddhist moral principles establish its useful idiom in the varied teachings. Rooting injure towards anyone whether within body, mind and cruel tongue is regarded as as violent behaviour. In Buddhism, by means of ruthless words roots impairment towards anyone psychologically or in other way. That is why, as said by Buddha it is regarding as committing violence. Usually the word 'Sila' is interpreting in to English as 'righteous manners', ideology, moral principles or guideline. It is doing something devoted in the body, communication or wit along with entails a premeditated endeavour, which is one of the three-practices- sila, samadhi, and panna. It delegates to ethical wholesomeness of consideration, contemplation, with an action. Sila is the basis of Samasii or Bhavana or psychological development. There are quite many steps of sila, characterize 'essential morality', which is well known to the whole Buddhist schools. These are- Not harming any sentient life, not taking what is not given, no sexual misconduct, no wrong or harmful speech, not taking intoxicants. In the course of these five principles or precepts, not harming any breathing being is the former and indispensable step with ingenuous sympathy. The aforementioned five ethical principles of pascasila speak the significance of the association of the human being near to any life form. It is picturing in Buddhism similar to right and responsibility. Seeing that it is apprehensive in Buddhist ethics, the right to life being means not to mention the vainglorious as well as consequential other than it understands what we have to do towards admiration of any living being. The idea of non-violence in Buddhism does not mean the threatening of assassination human being or any living things, nor does it means towards examine the first teaching or precept. It is strongly connect by each the moral values of pascasila. With the purpose of teaching, the colossal code of non-violence in support of the communal, private and virtuous improvement each the malevolence manners and emotion for instance destruction anyone, slaughter, untrudful and to be regarded with suspicion, enchanting invigorating food and drink, having a tendency to abhorrence, ostentatious are to circumvent.

The principle of non-violence to the safeguarding of surroundings and understand in the course of its manners towards every types of being around us. For Buddha every

living being is consecrated, momentous and precious. Buddhism not just formulates objective human behaviour within kinship towards any person but also control person's behaviour in kinship to every existing life form as well as normal surroundings (Shatt, 2003: 201).

### III. CONCLUSION

Buddhism is a very practical religion and aspires at supporting people to live their lives peacefully. The moral principle of non-violence in Buddhist is hold up in the configuration of adox (maithi), consideration (karuṇā). The endorsement of these two circumstances of psychological expansion is the principally valuable ways in favour of creating a pleasant-sounding being entire in this world. The training of contemplation is human being extremely heart of the Buddhist system. Meditation or contemplation cultivates progressively more admired, seeing as its confirmed motivation towards equally psychological with corporeal happiness are flattering further extensively well known. In today's world is under sizing and susceptible intended for us to be alive irritably with unaccompanied, and hence forbearance, silence and consideration are so important. The walkway of non-violence escorts to communal synchronization. Buddhism edifies the human race towards be alive exclusive of conflict and squabble in the midst of human. He edifies us how to amplify our understanding, conceived freethinking ourselves. In favour of him, without a doubt, we survive cheerfully, not abhorrence any person amongst persons who disgust, in the midst of men who disgust or hate we be alive exclusive of revulsion everyone. For the Buddhist adviser we make an effort to diminish of the unenthusiastic judgment and promotion of the human worth. He also taught that the peaceful minds lead to peaceful speech and peaceful actions. In addition, if the minds of living beings are at peace, the world will be at peace.

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## **Pratidhwani the Echo**

*A Peer-Reviewed International Journal of Humanities & Social Science*

**ISSN: 2278-5264 (Online) 2321-9319 (Print)**

**Impact Factor: 6.28 (Index Copernicus International)**

**Volume-X, Issue-I, October 2021, Page No. 77-83**

**Published by Dept. of Bengali, Karimganj College, Karimganj, Assam, India**

**Website: <http://www.theecho.in>**

### **"A Study on Livelihood of the Bamboo Based: Challenges and Opportunities among the Rural People of Goreswar, Baksa District of Assam"**

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#### **Abstract**

*From being termed Bamboo as Poor Man's timber to being called 'Green Gold, the perception of Bamboo, a versatile grass found mainly in Asia and Africa, has undergone a drastic change. However this recognition of the usefulness of Bamboo existed even in the ancient times, as is apparent from the Rig Veda which calls upon the Gods to Bestow upon us a hundred Bamboo clumps. Only in recent years is it being increasingly realized what a valuable resource Bamboo is not only for the traditional subsistence economy but even the modern industrial one.*

*This paper is presenting the key challenges in sustainable livelihood opportunities to rural and tribal artisans in the bamboo sector and the financing options from formal financial and informal financial agencies. How access to various types of resources such as land, water, finance etc., is the key to supporting livelihoods of poor as all these have a direct impact on income and employment, especially for those in the unorganized sector. As one of the financing options, this paper provides the micro-finance overview, rural credit delivery system, formal and informal financial agencies, constraints of formal agencies and advantages of informal finance. This paper is looking into strategies for resource development and how the resources to be made available to poor and vulnerable to make livelihoods more sustainable. Also presents a case study on Goreswar areas, brief report on Bamboo resource and its utilization and livelihood options of rural and tribal people in Baksa district of BTAD a tribal areas in North East India.*

**Keywords:** *Green Gold, Bamboo, Bamboo based Products, livelihoods, development, employment opportunity, etc.*

**Introduction:** Bamboo, "the poor man's timber, is one of the most important forestry species with wide distribution throughout India. Bamboo has made a major contribution in the rural economy in most of the states of the country. Bamboo has been an important source of income for millions a rural people for sustaining their livelihood. The various

physical and mechanical properties of bamboos make them suitable for a variety of purpose. The use of modern industrial techniques allow the use of bamboo in wood based industries, to provide bamboo based flooring, panels, bamboo sticks, bamboo for paper and pulp industries, handicrafts and weaving products, bamboo housing, bamboo furniture, stationary, showpieces, bamboo based gasifier for electricity, bamboo based fuel, bamboo based fiber and fabric, bamboo based food products, construction and structural application and also in agricultural applications. Bamboo represents one of the world's best natural and renewable resources with large number of uses and applications which server as an eco-friendly alternative to the rapidly depleting wood resources. They are found in diverse climate, from cold mountains to hot tropical regions. They are of economic and high cultural significance in East Asia and South East Asia where they are used extensively in gardens, as building materials and million of people worldwide depend on bamboo for their livelihoods.

#### **Objectives of the study:**

1. The study has conducted with keep in mind the following objectives;
2. To study the importance of Bamboo industry as an entrepreneurship and rural development.
3. To study and examine the aspect and scope of Bamboo industry in the Baksa district of Assam.
4. To provides useful suggestion from the study.

#### **Research Methodology of the Study:**

**Population:** The present study is based on mainly primary as well as secondary data is needed for doing in practice. The data is collected from a field survey of the different taluka of Baksa district of Assam. A self-structured questionnaire assessing the various people from the working on the Bamboo industry. The 50 respondents are selected as a sample for the study, i.e. symbolically Total of  $N = 50$  respondents.

**Research Design and Tools:** The district of Baksa is selected for the study of survey cause of its a very suitable place for economic growth and environmental for the activities of Bamboo industry. On this regards, this paper is based on descriptive or ex post facto research which includes the surveys and fact-finding enquiries of different kinds and the major purpose of this research paper is descriptive of the state of affairs as it exists at present. The research tools is of the study has been adopted well known branch of descriptive analysis of factor by using one sample t-valuated to identify the nature of responses of the respondents.

**Sample Design:** Here I have to used the judgment or deliberate or non-probability sampling method to select the sample for such type of activities. I tried my level best to make it highly representative sample. A survey was conducted to collect necessary data upon the type of activities of 50 members (sample respondents) of various bamboo industries which located.

### **Role of Bamboo in Rural Development:**

Bamboo has an important role to play in development. It is a natural tool with which to encourage sustainable, integrated farming systems and an excellent resource on which to build a variety of income and employment-generating opportunities. With its multiple uses and high value in a range of products aimed at national and international markets, there is great potential for value-adding operations, and many different entry points for development interventions which are accessible to and appropriate for resource-poor people. In order to do this well, improved understanding is required about the bamboo sectors, about the people involved and about the main problems they face. Research is needed on the economic, policy, institutional and social aspects of the bamboo sectors, as well as on the technical aspects involved. In this way, interventions can be focused to address the real problems and opportunities faced by people, and from this basis a well-targeted research and development agenda can be designed.

### **Bamboo based Products and Its Application an Appraisal:**

Literature regarding the multiple uses of bamboo highlights the utility of bamboo for house construction, bamboo ply, agricultural implements, handicraft, irrigation, brooms, medicine, food, fuel, fodder, paper & pulp etc. especially bamboo as a perfect substitute for some wood based products. The products that can be made from Bamboo can be broadly be categorized into:

1. Wood Substitutes and Composites,
2. Industrial Use and Products,
3. Food Products,
4. Construction and Structural Applications.

Apart from this broad classification various handicraft and cottage industry products are also made from bamboo. However, this category of products is not discussed as bamboo based industrialization and its prospects limit the scope of the study. Also the input of bamboo as a resource raw material in the paper and pulp industry is also not explicitly dealt with as a bamboo based product but discussed in the next chapter under the resource situation in India.

### **Wood Substitutes and Composites:**

This category of products essentially comprises of boards and sticks of varying descriptions and uses, and which can further be used to manufacture finished products like wooden floors or blinds or goes into another industry as an input like incense sticks.

**Bamboo Furniture:** Traditional bamboo furniture uses natural round or split bamboo. A new type of pack-flat, knockdown furniture uses glue-laminated bamboo panels. Unlike the traditional design, this furniture may be shipped in compact flat packs, to be assembled on the spot. The new design overcomes many of the problems of traditional bamboo furniture, such as high labour and transportation costs, low productivity, instability, varying quality and susceptibility to insects and fungi. At the same time, it retains the distinct physical, mechanical, chemical, environmental and aesthetic features of bamboo. Export of laminated bamboo furniture is growing rapidly. However, trade statistics currently do not capture the

value, owing to the absence of a special code for bamboo furniture. It is usually classified as wooden furniture.

#### **Food Products:**

Under this category, it is essentially bamboo shoots that are consumed after being cooked. Bamboo shoots carry the potential of value added economic activity at the entrepreneurial and community level through cultivation, processing and packaging. Its use in food and cooking goes far back in history. China earns US\$130 million annually from exports of edible bamboo shoots. About 200 species of bamboo can provide edible and palatable bamboo shoots. Fresh bamboo shoots are delicious and healthy, with high fibre content. Bamboo vegetables can be found in Chinese grocery stores and restaurants worldwide. After cooking the shoots are still crisp, because cooking does not destroy their texture. Cooked bamboo shoots can be stored in containers and shipped worldwide.

#### **Industrial Products**

Traditionally the industrial use of bamboo has been in the paper and pulp industry. Apart from this, the industrial products from Bamboo, essentially comprises of converting into fuel or electricity through gasification. Through pyrolysis, bamboo can be converted into three valuable products - bamboo charcoal, oil and gas. Changing the pyrolysis parameters can change the product shares depending on the purpose and market conditions. Bamboo based producer gases can be used as a substitute for petroleum. Bamboo charcoal is an excellent fuel for cooking and barbequing. There can also be the use of activated charcoal. This is used as a deodorant, purifier, disinfectant, medicine, agricultural chemical and absorbent of pollution and excessive moisture. The industrial use is using bamboo waste for gasification and thereby producing electricity.)

#### **Construction and Structural Applications:**

Advances in structural engineering and the development of bamboo composites have opened new vistas for lightweight, durable and aesthetic construction for a variety of applications, enabling informed choices for housing, community and functional structures. Within monopodial bamboos, the main species are *Acidosasa edulis*, *Chimonobambusa quadrangularis*, *Phyllostachys heterocycla* var. *pubescens*, *P. praecox*, *P. dulcis*, *P. iridescens*, *P. makinoi*, *P. nuda*, *P. prominens*, *P. sulphurea* cv. *viridis*, *P. vivax*, *Pleioblastus amarus* and *Qiongzhuca tumidinoda*. Within sympodial bamboos, the main species are *Bambusa rigida*, *B. pervariabilis*, *Dendrocalamus latiflorus*, *D. asper*, *D. brandisii*, *D. hamiltonii*, *Dendrocalamopsis oldhami*, *D. beecheyana*, *D. beecheyana* var. *pubescens*, *D. stenourita*, *D. vario-striata* and *Schizostachyum funghomii*.

**Bamboo housing:** There are three main types of bamboo housing, a) traditional houses, which use bamboo culms as a primary building material; b) traditional bahareque bamboo houses, in which a bamboo frame is plastered with cement or clay; and c) modern prefabricated houses made of bamboo laminated boards, veneers and panels. These buildings are usually cheaper than wooden houses, light, strong and earthquake resistant, unlike brick or cement constructions. New types of prefabricated houses made of

engineered bamboo have distinct advantages. They can be packed flat and transported at a reasonable cost. They are better designed and environmentally friendly.

#### **Bamboo based Industrialization Prospects and Problems:**

This natural resource has played a major role in the livelihood of rural people and in rural industry, especially in tropical regions. Over 2.2 billion people the world over are dependent on bamboo and its related industries for income, food, and housing. Although the rural communities have traditionally been using bamboo, the utilisation has been highly localized as bamboo has often been viewed as an inferior substitute of timber. For example, although over 1 billion people in the world live in bamboo houses, yet there has been little effort to build such houses (using pre-fabricated structures or otherwise) commercially. Traditionally, bamboo has been harvested in the natural forest and its use has been limited to temporal constructions and low-quality utensils prone to rapid decay. Consumption or utilisation has therefore been direct and restricted to poorer people with low income and low purchasing power. Market linkage has as a consequence been weak or non-existent in most countries including India.

#### **Bamboo made products and it's Employment Opportunities:**

Bamboos generate large-scale rural employment in the management of bamboo forests, and harvesting, collection, transport, storage, processing and utilization of bamboo. On the basis of current production of bamboo and its uses in India, it is estimated that a total of 432 million workdays and Rs. 13 billion in wages is generated annually. Enough scope exists for increasing bamboo yields by two or three times in a short period using higher inputs of labour and investments. The increased productivity can fill the gaps in the availability of this ecofriendly material to users both in rural and industrial sectors to generate large-scale employment, eliminate imports in pulp and panel industries, and improve the living conditions of the rural poor, many of whom depend on bamboos for their livelihood. Policy changes with regard to land laws, investment, credit priorities, imports, taxation, etc. can strengthen and hasten this process. There are founds most of male respondents, the majority of age belongs to 31-39 years. Most of bamboo industry is founds on proprietary. The demand of bamboo made products is more. The bamboo products are highly international basis. The entrepreneurs are help from Bank and Financial institution.

#### **Regulating the Bamboo Sector:**

The Central laws pertain to forestland which is the property of the government. In other words, the central laws do not apply to private forests or private plantations. There are three central Acts that govern forest and forest produce. These are the Indian Forest Act 1927, the Forest Conservation Act 1980 and the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006. Before proceeding to understand how these laws affect bamboo plantation, harvesting and transportation, it is imperative to outline the objectives that all these three laws purports to achieve. The Indian Forest Act 1927 is the single most important piece of legislation on forests.

**Limitation:**

There were several constraints that were identified in the course of the roundtables and field visits as well as from secondary sources. These can be listed as follows:

1. The regulatory constraint on transit of bamboo as well as on harvesting from private plantations,
2. The irregular supply of bamboo to industries,
3. Poor market linkage of the products, Technology application for new product design along with testing, certifying of products,
4. Lack of an institute on bamboo application and technology, Lack of application of known scientific methods in plantation, poor post-harvest treatment, and up-gradation of skill formation, Waste utilization, and Competition from Chinese products.

**Recommendations:**

The evaluation team strongly recommends continuation of the project into a second phase with the following studies

1. Development of low-cost resin. Using lignin from black liquor from pulp mills has so far shown promise and this work should be brought to a successful completion with mill trials and a manual for preparation and use of the modified resins. Consideration should also be given to a modified UP resin for countries like Bangladesh, Thailand, and China. These countries have either traditionally used UF resins for interior applications for decades or have a source of supply of UF resin.
2. Development of a more cost effective manufacturing process with consideration for health and safety of the workers. Using environmentally friendly wood preservative in the process has shown great promise and this work should be completed.
3. Manuals for manufacturing bamboo mat boards with easy to follow instructions on each step of the process should be completed.

**Suggestion:**

1. New areas of studies that warrant immediate attention are Initial Awareness Programme.
2. State of art of bamboo mat board production and use in the region.
3. Mechanization of sliver making and weaving. A recommendation is made for IDRC to assist in procurement of a mechanized sliver making and weaving working unit for IPIRTI. This will greatly assist in further research and optimizing manufacturing parameters for consistently good quality bamboo mat board.
4. Thicker bamboo mat boards as a second generation of products requires a steam-injected board manufacturing technology. The evaluation team recommends that the Forintek Canada Corp. proposal for thicker board production should be supported for IDRC funding.
5. Impact of raw material supply has not been a part of this project in the past.

**Conclusion:**

Bamboo has an important role to play in development. It is a natural vehicle with which to encourage sustainable, integrated farming systems. It is an excellent resource on which to build a variety of income and employment-generating opportunities. With its multiple uses, and high value in a range of products aimed at national and international markets, bamboo



shows a great potential for value-adding operations, and many different entry points for development interventions. Bamboo is not just a crop for poor people: it can generate important political and economic support which, if things are managed well, can translate into true sustainable development. Bamboo also provides an excellent model on which to base the development of other non-timber forest products.

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**International Journal of Humanities & Social Science Studies (IJHSSS)**  
 A Peer-Reviewed Bi-monthly Bi-lingual Research Journal  
 ISSN: 2349-6959 (Online), ISSN: 2349-6711 (Print)  
 ISJN: A4372-3142 (Online) ISJN: A4372-3143 (Print)  
 Volume-VII, Issue-V, September 2021, Page No. 82-90  
 Published by Scholar Publications, Karimganj, Assam, India, 788711  
 Website: <http://www.ijhsss.com>  
 DOI: 10.29032/ijhsss.v7.i5.2021.82-90

**A Study on Microfinance among Rural People of  
 Kamrup (R) District of Assam**

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**Abstract:**

*The history of micro-finance can be traced back to the middle of the 1800s when the theorist Lysander Spooner was writing over the benefits from small credits to entrepreneurs and farmers as a way of getting the people out of poverty. On the other hand, Friedrich Wilhelm Raiffeisen also founded the first cooperative lending banks to support farmers in rural Germany. The formal concept of micro-finance is the brain-child of Nobel Laureate Prof. Muhammad Yunus of Bangladesh Grameen Bank way back in 1976. Since then microfinance has been developed as an alternative credit delivery system, which caters to the needs of the poor locally involving them in the system itself. It has been in practice in varying forms in different countries and is regarded as an important tool for economic empowerment. According to World Bank estimates, there are over 500 million people who have directly or indirectly benefited from microfinance-related operations. The Asian Development Bank (ADB) has defined microfinance as follows: "The provision of a broad range of financial services such as deposits, loans, payment service, money transfers and insurance to poor and low income households and their micro enterprises." Micro-finance has been envisaged as the new development paradigm for alleviating poverty through social and economic development of the poor. The role of micro-finance institutions in bringing about inclusive growth is immense. Microfinance is an intervention parameter to ensure micro outreach and deep penetration which ensures a step towards empowerment of marginalized section of the society. It seeks to provide services of high quality, at affordable prices, in convenient locations, and with dignity. This in turn helps in promoting economic development, employment and growth by reducing the level of poverty in the country.*

**Keywords:** *micro-finance, Bangladesh Grameen Bank, important tool, economic empowerment, empowerment of marginalized section of the society*

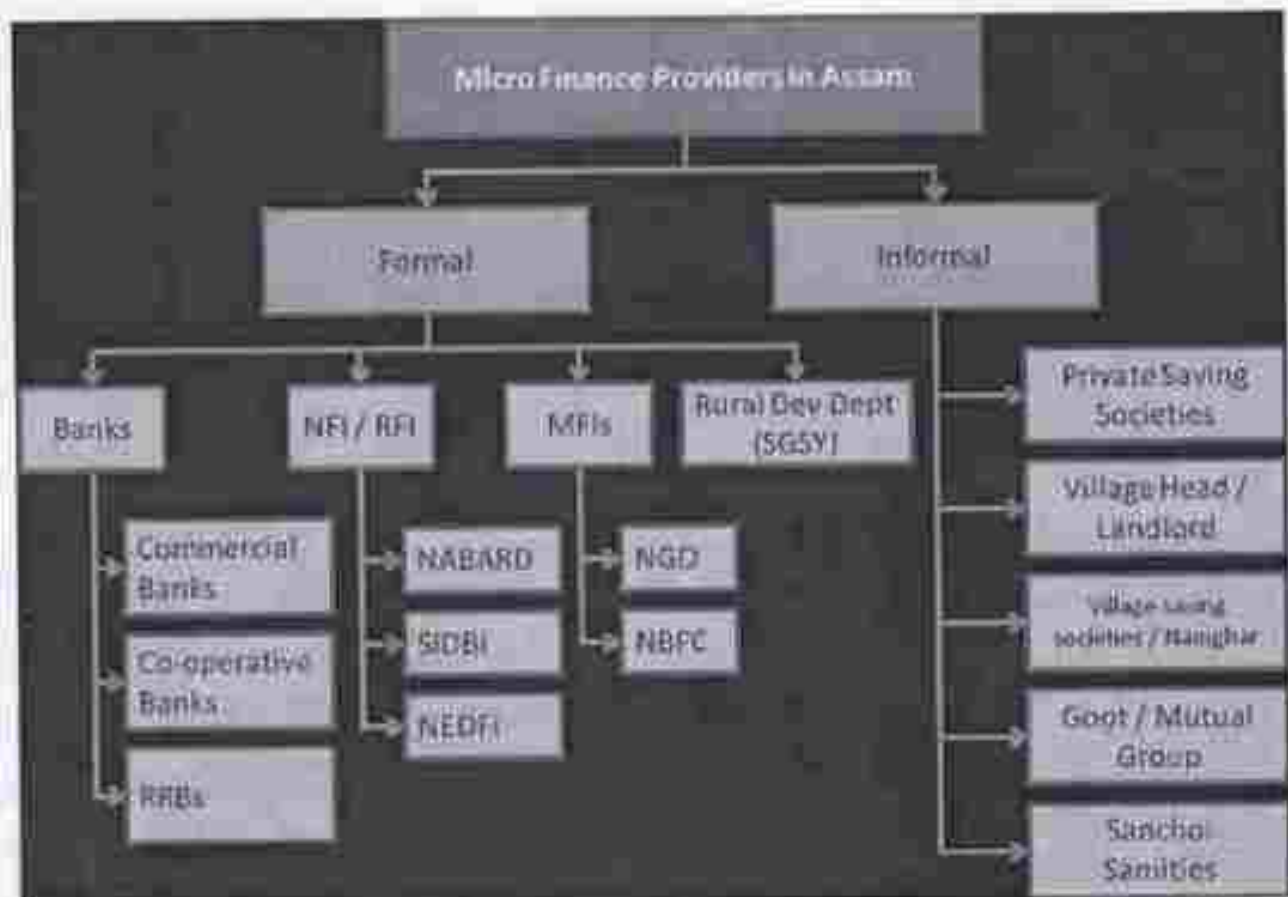
**Introduction:** Microfinance is a kind of banking service that is provided to jobless or low-income persons or groups who would have no other means of fast financial services. Microfinance is an useful tool for poverty lessening and humanizing socio- economic status of rural people. It plays a major role in rural development. Microfinance is the provision of

financial services to low income customers; solidarity lending groups and self-employed who traditionally lack access to banking and related services. Microfinance also plays a significant role in improving the small entrepreneur's lives and secures a better prospect. Microfinance can be an extremely helpful force on the economic development of persons, communities, and the nations in which they be present. It is believed by many that by offering credit and reserves opportunities to members of the general public to whom these services are not regularly available. Microfinance institutions can facilitate the economic growth of these individuals to help them to significantly improve their standards of livelihood. In areas of the world where many do not readily have access to banking services, the presence of microfinance institutions can be an extremely important force in narrowing the gap between the rich and the poor. Microfinance helps to reduce the employment problem in the country and also helps to get rid of poverty in the country. Microfinance aims to inspire private enterprise among those who suffer from poverty to self-employment and develop that small business and improve their status and social life and thus improve the status of their families and their children in term of standard of living on the one hand and level of access to social service on the other. Microfinance is the condition of financial services such as loans, savings, insurance, and training to people living in poverty. It is one of the great success stories inside the developing world in the last 30 years and is widely recognized as a just and sustainable solution in alleviating global poverty. The industry began by providing small loans to rising entrepreneurs to start or expand businesses. Opportunity International was one of the first nonprofit organizations to recognize the benefits of providing capital to people struggling to work their way out of poverty. Over the years, with Opportunity leading the way, the microfinance sector has expanded its financial service offerings to better meet client needs. Next to is with providing more flexible loan products and business and personal development training. Opportunity offers savings and insurance to help clients effectively navigate the daily hardships they face. Without these services, clients are continually at risk of slipping back into poverty because of unforeseen circumstances.

Microfinance has become a household name as a result of the benefits accrued by the poor from its services (Microfinance India – State of the Sector Report, 2009). It has evolved from cooperative saving societies to a rapidly growing formal sector. The North Eastern Region (NER) of India poses an interesting case for the study of Indian microfinance. The region's unusual topography, low population, low level of commercialization and infrastructure, transport, communication and power bottlenecks have restricted in reaching and spreading of financial services to the poor (Nair, 2010-11). As a result, formal microfinance initiatives began later in NER than the rest of the country.

Kamrup Rural population constituted 4.87 percent of total Assam population. In the demographic pattern of the Kamrup district is a heterogeneous one. Various ethnic groups like the Koch-Rajbongshi, Kalitas, Brahmans, Gosains, Rabhas, Boros, Garos, Hajongs, religious and linguistic minorities i.e. Muslim and both Hindu and Muslim Bangalies etc.

are the main ethnic groups that inhabit in the district. All these different ethnic groups subscribe to different religious faith viz. Hinduism, Christianity, Islamic and Buddhism etc.



Source: [www.xifrar.com](http://www.xifrar.com)

### Literature Review:

Faheem Gul Gilal cited on his study 'Perception toward microfinance' that there is surprising clash do exist in urban and rural people's mind share: what they perceived is amazingly opposite to reality. Rural people have perception that they are taking loan more as compare to urban people but in reality it's erroneous. On the other hands urban people have perception that they are not taking loan as compare to rural people but in reality urban people are taking much more loan than rural people. There is also vast perception gap existing in urban and rural people about microfinance loan usage. Urban people get loan for pure intention to invest in business activities and personal use whereas rural people get loan for the purpose of using in agricultural activities and most importantly rural people never take microfinance loan for personal use.

Perceptions of Microfinance in Cameroon: A Case Study of UNICS, Yaoundé, Ian Long *SIT Study Abroad*(2009) the project focuses on the ways in which these perceptions affect  
Volume-VII, Issue-V  
September 2021

the institutions, the actions of the institutions amidst and in response to these perceptions, and to what extent these actions have a positive effect on the community and the firms themselves. Perceptions and opinions of microfinance in Cameroon tend to be positive on the whole. It is generally believed that microfinance is a force that greatly aids in the development of the country and in the alleviation of poverty. This generally held positive perception without a doubt has aided in the rapid growth in size and in number of microfinance institutions experienced since the early 1990s.

From both the study we can arrive in a conclusion that perception toward microfinance lead to growth of the microfinance institution and ultimately lead to development of the country. So it is the time to study the perception toward microfinance among the rural people and what they expect from a good microfinance scheme. If perception is not matching with the reality (what actually the microfinance policy is) microfinance institution should go for training programme among rural people so that their mindset towards microfinance facility changed. The microfinance sector has made remarkable strides in India over the years. Microfinance has become a household name as a result of the benefits accrued by the poor from its services (Microfinance India – State of the Sector Report, 2009). It has evolved from cooperative saving societies to a rapidly growing formal sector. The North Eastern Region (NER) of India poses an interesting case for the study of Indian microfinance. The region's unusual topography, low population, low level of commercialization and infrastructure, transport, communication and power bottlenecks have restricted in reaching and spreading of financial services (Nair, 2010-11). As a result, formal microfinance initiatives began later in NER than the rest of the country. Now my objectives of conducting this research is to know the perception of the people about Microfinance Institution in Kamrup rural district and what factors motivate and discourage them as well.

**Objectives of the Study:**

1. To find out perception of rural people (of Kamrup rural district) towards microfinance
2. To find out the extent of significance of microfinance in rural development.

**Limitation of the Study:**

1. Study time was very short so that sample size also very small size. It is difficult to represent a very huge population with a small size population so it may not be generalizable to Kamrup rural district as a whole.
2. Respondent were not so much cooperative. They thought that I am going to give them loan. So it was difficult to confiscate their misconception.

**Scope of the Study:**

1. Researchers can use the findings of this study for their farther research.
2. Microfinance organization can make their policy based on this study.

**Methodology of the Study:**

**Research Design:** Descriptive and analytical

**Sample Definition:** Sample are taken from Rural people of Kamrup rural district. Probability sampling method is used in this study. So anyone of Kamrup rural district can be a sample for the study. The target population of this research that was sample is the microfinance existing customers as well as potential customers, who are living in kamrup rural district. Same number of male and female respondent from target population were taken for the study.

**Sources of Data:** There are two sources of data collection.

**Primary Source:** Structured questionnaire is prepared to get first hand information and distributed among the rural people of Kamrup rural district.

**Secondary source:** Books, magazine and internet are used for this study purpose.

**Research plan:**

**Sample element:** Rural people of Kamrup district.

**Sample Size:** Sample size is 30.

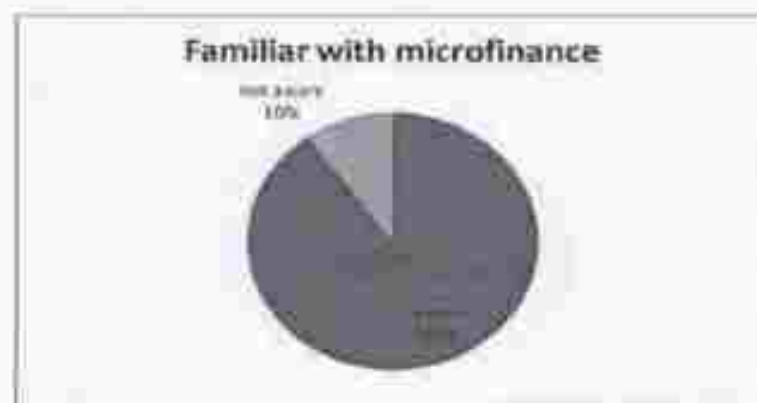
**Sampling Frame:** Within the people of Kamrup rural district

**Sampling technique:** Probability sampling technique was used.

#### **Data Analysis and Interpretation:**

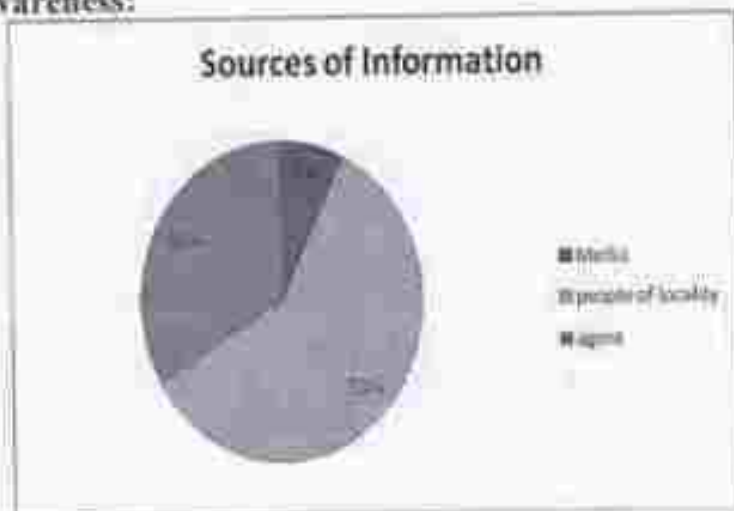
#### **Questions Relating To Perception of Micro Finance Institutions:**

##### **1. Awareness about Microfinance**



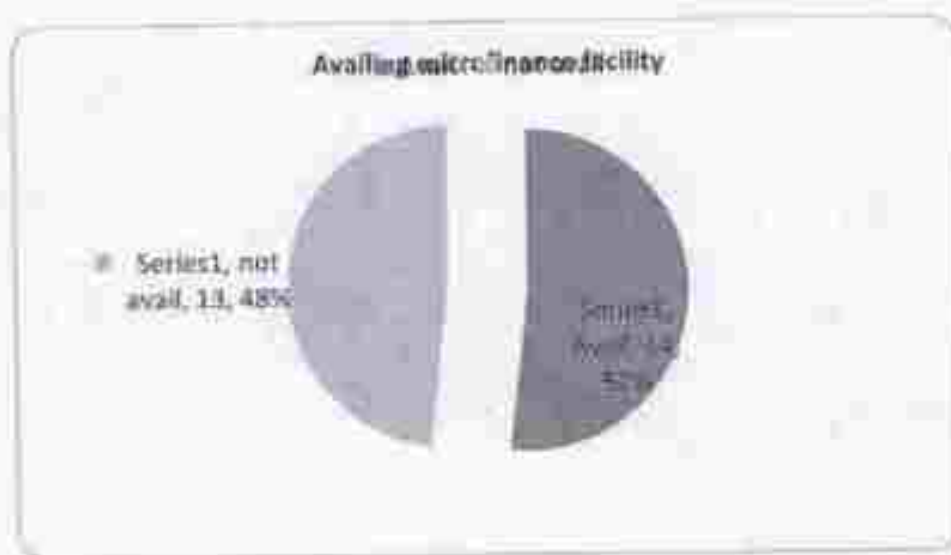
Total number of respondent were 30. Out of 30 population size 3 that is 10% people of Kamrup rural district are not aware of microfinance facility. 90% people of Kamrup rural district are aware about microfinance facility. During the survey people of Kamrup rural district were asked about their knowledge regarding microfinance facility. The reasons behind the poor information about microfinance is microfinance scheme

2. Sources of Awareness:



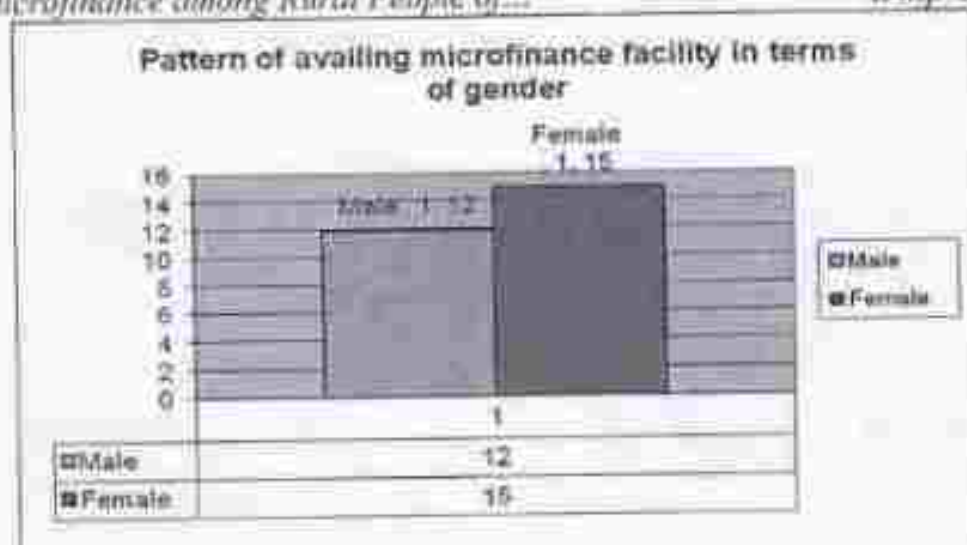
59% of aware people of kamrup rural district know about microfinance from people of their locality, 33% from agent of microfinance scheme and only 8% people of kamrup rural district come to know about microfinance from media.

3. Availing the Microfinance facility



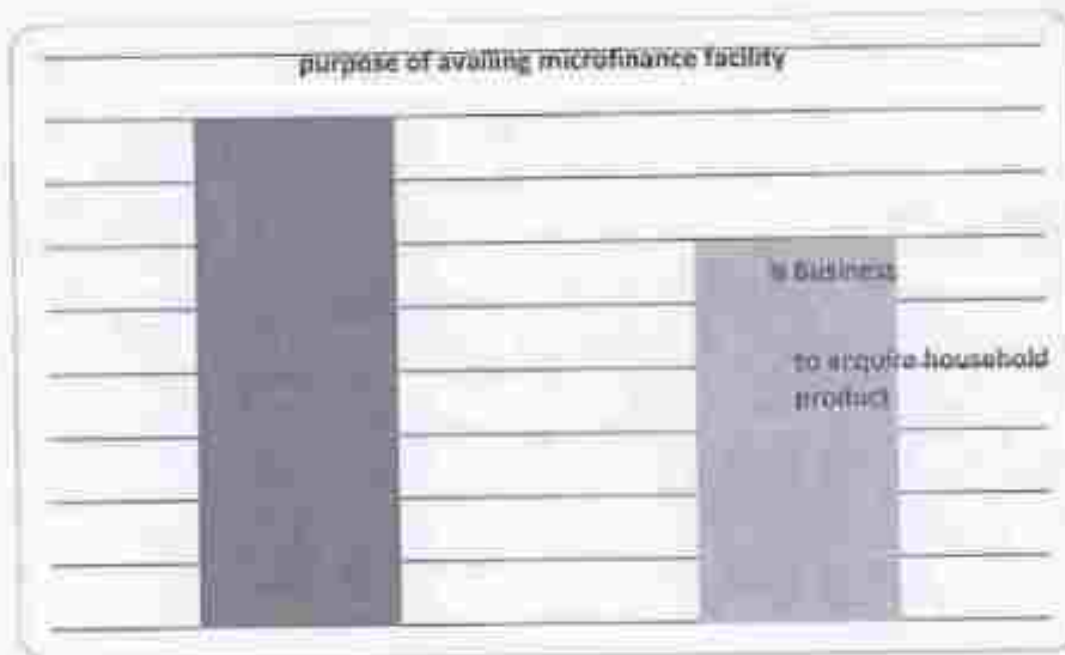
52% of that aware people avail microfinance facility but 48% do not avail microfinance facility. During the time of investigation it was asked why they are not availing that facility then most of them replied that loan amount is very less and they have to return it weekly basis. So it is not possible for them that in every week they would go and spend so much time for return of the loan premium.

4. Pattern of Availing microfinance facility :



Most of the female of the rural people of Kamrup rural district avail microfinance facility to do small enterprise. Some of them are availing this facility to help their companion in their business.

**5. Purpose of availing microfinance facility:**



Most of the people of Kamrup rural district are availing microfinance facility for business purpose others are for purchase of household product.

Purchase

**Findings:**

1. Most of the rural people are aware about microfinance scheme. Only 10% of sample size are not aware microfinance scheme.



*A Study on Microfinance among Rural People of...*

2. People of Kamrup rural district come to know about microfinance from people of their locality, agent and through media.
3. Most of the rural people of Kamrup rural district are availing the microfinance facility. Others who are not availing, because of microfinance scheme policy and loan amount is very low.
4. Female are availing the microfinance facility more than male people of Kamrup rural district. Some of the female employees are availing this facility for helping their husbands.
5. People are availing microfinance facility mainly for business or to open small business enterprises ( purchase sewing machine, open shop, farming etc) .Others are availing for purchase of household product.
6. Some of the rural people of Kamrup rural district thinks that what microfinance organization are doing here only for getting profit from rural people. So they are not interested to avail that facility and they also recommend others not to avail microfinance facility.
7. People of Kamrup rural district don't know about microfinance scheme's objective and mission that is rural development.
8. Most of the rural people of Kamrup rural district prefer informal microfinance saving societies. According to respondent informal saving societies are easily available.
9. Interest rate is high according to respondent so that some rural people are not availing the microfinance loan facility.

**Recommendation:**

1. Microfinance should be accessible for the microfinance seekers which would lead to the growth of micro and small business enterprises.
2. It is suggested that the awareness programs should be conducted in rural areas so that perception of rural people towards microfinance is changed. It is suggested that the awareness programs should be conducted in each educational institution to explain the benefits of microfinance.
3. It is also suggested that microfinance organization must make such a satisfaction so that it become trustful among people of Kamrup rural district.

**Conclusion:** Microfinance facility is very vital in rural development so people of rural area should aware its significant role in rural development. Proper information about microfinance should clearly intimate among rural people so that they can easily avail the facility which lead to rural development. It is very much important to know the ways and means of getting microfinance loans for small business entrepreneurs to improve their standard of life.

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# প্ৰান্তিক

১১তম সংখ্যা। ১-১৫ এপ্রিল ২০২২

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মিচিং অইনিঃতম, বিহুগীত  
আৰু যুৱ মানসিকতা

বিহুতলী আয়োজনৰ্থে  
চৰকাৰী সাহায্য, চান্দা সংগ্ৰহ  
আৰু দান-বৰঙণিৰ প্ৰসংগ



হুঁচৰি-কুছেংৰি, বিহুনাচ-  
বিহুগীত ইত্যাদি

অসমীয়াৰ ঐতিহ্য

আৰু  
বিহু উৎসৱ



ISSN: 0971-6522



প্ৰান্তিক প্ৰকাশনী

মহানগৰী পথ, চান্দমাৰি, গুৱাহাটী-৭৮১ ০০৬  
ফোন : ৭৮০৭০১৪০০৬ (সম্পাদনা)  
৩৪৭৬৭১৯০০১৯ (ব্যৱস্থাপনা)

Vol. XLI No. 9 1-15 April 2022

e-mail : prantikassomiya@gmail.com  
website : www.pranतिकonline.com

প্ৰতিষ্ঠাপক মুখ্য সম্পাদক : অশোক বাৰ শইকীয়া

Prantik

The Assamiya Fortnightly

Navagir Road, Charmaat,  
Guwahati-781003  
Phone : 7837014038 (Editorial)  
9476796019 (Administrative)

এই সংখ্যাত

ভাৰতীয় ৰাজনীতিত এটা নতুন এৰি আন  
এটাত যোগ দিয়াটো তেনেই সত্যকথন কথা;  
এই ক্ষেত্ৰত কোনো নেতাই সন্মানেৰে  
কৰিবলগীয়া নহয়। জনসাধাৰণেও নেতাৰ  
স্বাধীন অনুভৱৰ বিৰুদ্ধে অত্যাচাৰ কৰিবলৈ  
লৈছে। কিন্তু এইখন বিধানসভাৰ নিৰ্বাচনক  
কেৱল কৰি বাছাই বাছাই বিটো মনস্তাপন  
ধুম উঠিল, সেইটোৱে ভাৰতীয় ৰাজনীতিত  
নতুন মাত্ৰাৰ সংস্কাৰন ঘটিলে।

ড° জয়কান্ত শৰ্মাৰ সন্দীক্ষণত :  
পাঁচখন ৰাজ্যৰ বিধানসভাৰ নিৰ্বাচন :  
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আমেৰিকা বা নাটোৰ আছিল হিচিয়ে  
কিন্তু বিশ্বক তৃতীয় বিশ্বযুদ্ধৰ পৰা বন্ধা কৰাত  
একে সুমিলা পানন নকৰে, মাথোঁ  
পৰম্পৰাগত অস্ত্ৰ শক্তিৰ দৈৰ্ঘ্য যে  
সকলোৱে ভয় কৰে, সেয়াই প্ৰমাণ কৰিব।  
প্ৰাচীন যুগীয় ৰাষ্ট্ৰো পৰম্পৰাগত অস্ত্ৰ  
আহৰণৰ বাবে যত্নপৰ হ'বলৈ সক্ষম পাব।  
তেতিয়া কিন্তু তৃতীয় বিশ্বযুদ্ধৰ বাবে অস্ত্ৰ  
পৰিহিতিকে ঘাটী কৰিব লাগিব।

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ওইন ওইন ৰীতবুঢ়া’ হ'ল। পিছে তাতো  
এটা খুঁত থাকি গ'ল। ভাৰতৰ (ৰাজ্যিকতাৰ  
কথা নাহালো) অন্যান্য অংশৰ প্ৰামাণিকজন  
অসমৰ ৰীত প্ৰচাৰক - সভাপতিৰ  
সেৱীয়াহে। ৰীত প্ৰচাৰকৰ সভাপতি বা  
প্ৰামাণিকজন এজন নিৰ্বাচিত ব্যক্তি। তেওঁ  
প্ৰচাৰক আৰু প্ৰামাণিকজন বিতৰণৰ অৰ্থীন।  
অন্যতে অসমত ৰীতবুঢ়া বিলা প্ৰশাসনে  
নিষুক্তি বিলা একম ব্যক্তি।

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ৰাজনীতিত মনস্তাপন নতুন মাত্ৰা। ১০।  
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জ্ঞানোজ্ঞন। ১২। অসমীয়াৰ ঐতিহ্য আৰু  
বিহু উৎসৱ। ২১। ইণ্ডি-ক্লেছবি,  
বিহুনা-বিহুগীত ইত্যাদি। ২০। থোমাজিৰ  
ঐতিহাসিক গোৰ্হীই ৰীত আৰু অসমৰ  
প্ৰথম মঞ্চবিহু। ২৩। বিহুতৰী  
আয়োজনৰ্থে চৰকাৰী সহায়, চান্দা  
সংগ্ৰহ আৰু মান-স্বৰ্ণৰ প্ৰসাধ। ২৮।  
চৰ-জাপনিৰ বিহু। ৩১। মৰাণ জনগোষ্ঠীৰ  
ধৰ্ম ইতিহাস। ৩১। মৰাণসকলৰ বহাণ  
বিহু। ৩০। মিষ্টিং মইনিয়তম, বিহুগীত আৰু  
যুৱ মানসিকতা। ৩৫। বহাণ বিহুৰ পৰম্পৰা  
আৰু বহুবিধ। ৩৭। ৰক্ষিণ কামৰূপত  
প্ৰচলিত কৃষিভিত্তিক উৎসৱ। ৩৮। বেচেনা  
ৰীতবুঢ়া ব-হেৰা হ'ল। ৪০। ৰাভা  
জনগোষ্ঠীৰ নাৰীৰ মাজপাৰ আৰু  
বায়নশিল্প। ৪২। প্ৰজা : কলাৰ কাঁড়িলি  
ব'হুত...। ৪৪। অসমীয়া ভাষাৰ ৰাফিক  
অনুবাদ : সন্ধাননা আৰু প্ৰত্যাহ্বান। ৪৬।  
হৰুতা : কচু শাক, টেৰীয়া শাক জিভাৰ  
পানী পৰি থাক। ৪৮। শোকোতা। ৪৯।  
হালধুৰুৰীৰ ওপাওপা। ৪৯। স্বাস্থ্য : প্ৰাচীন  
ভাৰতৰ চিকিৎসা পদ্ধতিত চৰক  
সংহিতা। ৫০। সৈন্যনিৰ : বিহু  
বতৰত। ৫১। কবিৰা। ৫৪। গল্প : শেষ  
উপহাৰ। ৫৬। ধাৰাবাহিক উপন্যাস :  
সুবনাৰ গল্পটিলনী। ৬২। ক্ৰীড়াগোণ। ৬৫।  
শেখপুৰী। ৬৬।

বেটুপাতৰ ছবি : ইণ্টাৰনেটৰ সৌজন্যত

অন্য সংখ্যাত

বিহুৰ অসম্পৰ্ণীয় উৎসাপন, বিহু  
পাতিবলৈ কোনো আনুষ্ঠানিক সিদ্ধান্ত  
লোৱাৰ অত্যাচাৰ নাই। বসন্ত উৎসৱটোৰ  
আগমনৰ বাতৰি প্ৰকৃতিয়েই দিয়ে, গতিকে  
অসমীয়াই বিহু পাতিবই। ইয়াৰ মাজত  
কৃষিভিত্তিক সন্মানৰ অৰ্থনীতি, সংস্কৃতি  
আৰু মূল্যবোধ সাৰোৰ খাই আছে।  
পৰম্পৰাবোধৰ মাজত নিহিত আছে মানুহৰ  
স্বৰ্ণ-ভেদেহ, অকৃত্ৰিম প্ৰকৃতিপ্ৰেম, ডেকা-  
গাভৰুৰ মাজত আবেগিক বাহেমন স্থাপন  
ওথা কৰ্ম সংস্কৃতিৰ উন্নয়নৰ সুযোগ।

ড° জয়কান্ত শৰ্মাৰ : ‘মানবজাৰ  
অসম্পৰ্ণীয় সাংস্কৃতিক ঐতিহ্য’ বিহু হ'ব  
পাবে ইউনেস্ক'ৰ স্বীকৃতিৰ যোগে

অসমীয়া লোকসংস্কৃতিৰ প্ৰাচৰণে  
নিপুৰেই হুকী কৈবৰ্তমকল বহাণী বিহুৰ  
সৈতে ইমানেই সংগুত যে তেওঁলোকে ঘৰীয়া  
ঐতিহ্যত মিহাম ভাল পায় বিহু ঐতিহ্যকো  
সিমানাই ভাল পায়। মননিৰ্ভৰক অসমীয়া  
জাতিৰ বিভিন্ন গোট আৰু কৰ্ম লোকৰ ঘৰীয়া  
ঐতিহ্যক একাধাৰিকৈ থৈ কেবল সাংস্কৃতিক  
ঐতিহ্যক সংযুক্ত লৈ আগবাঢ়িলে আমি  
বেশিম যে আহোম, তৃতীয়া, কোঠ, কলিতা  
আদি জনগোষ্ঠীৰ সমাজপালতাবে  
কৈবৰ্তমকলেও অসমীয়া লোকসংস্কৃতিগৈ  
যাপক অৱলম্ব আগভাবলৈ সক্ষম হোৱে।

ইন্ডনহিল হোৰেইনৰ : বহাণী বিহুৰ  
ঐতিহ্য আৰু কৈবৰ্ত জনগোষ্ঠী

বিহু পুলি ক'লোই অসমীয়া মানুহে পা-মন  
বাইজাই কৰা মানকতা অনুভৱ কৰে।  
নিৰ্বাচিত যি নাই সেয়া অসমৰ আতীয়া  
জীৱনতো নাই। কিন্তু বিহু সঞ্চালন, বসন্ত  
উৎসৱ, বহাণী বিহুৰ যি নামেই বিলা নহওক,  
গোটেই বহাণ মাজলুনি তেনেকি স্ৰেষ্ঠ মাহ  
পৰ্যন্ত কেবল নাটী-নাটী, ৰীত গাই হাজাৰ  
হাজাৰ টকা অলচয় কৰাৰ কোনো যুক্তি  
থাকিব নোৱাৰে।

ইন্ডেশ্বৰ বৰন : বিহু সঞ্চালনবোৰৰ  
উদ্যোগসকলৰ প্ৰতি কেইবাখবান

সাৰ্বভৌম সম্পাদক : ইমৰান ছায়েইন, উপসম্পাদক : সৰোজ মেধি, সহযোগী : অঞ্জন বায়টীপুৰী  
ব্যৱস্থাপক : মাহা বৰুৱা, প্ৰণয় শৰ্মা, সহযোগী : কেশৱ বৰ্মা, সিলীপ আলুকাৰ  
কৰ্মনিয়ন্ত্ৰক আৰু পৃষ্ঠা অলাকেশ : সুধুৰ শৰ্মা, কিশোৰ ডেকা, অৰ্পে সজ্জা : জয়ন্ত বৰুৱা  
প্ৰবীণ বৰুৱাৰ দ্বাৰা মুদ্ৰিত, প্ৰকাশিত আৰু সম্পাদিত।  
ছাপক : শৰ্বেশ্বৰ অচাৰ্যে গ্ৰেছ, শৰ্বেশ্বৰ কাটাংলৈ প্ৰ.সি, বাবুটীপুৰ, গুৱাহাটী-৭৮১০১১

# অসমীয়া ভাষাৰ যান্ত্ৰিক অনুবাদ :

## সম্ভাৱনা আৰু প্ৰত্যাহ্বান

ড° দীপকজ্যোতি মহন্ত

### প্ৰস্তাৱনা

মানুহৰ ভ্ৰম ত্ৰাসক সমস্যা ব্যাখ্যাৰ বাবে যানবাহনবিহীন যন্ত্ৰপদ্ধিৰ প্ৰয়োগ দিনে দিনে বৃদ্ধি পাইছে। অনুবাদ নতুন মানুহৰ মানসিক ভ্ৰমৰ লগত জড়িত বিষয়তো বৰ্তমান যন্ত্ৰ প্ৰয়োগ হ'বলৈ ধৰিছে। বিশেষ পদ্ধিকাৰ প্ৰয়োগৰ পৰা এই বিষয়ক চিন্তা-চৰ্চাৰ প্ৰয়াস চলি আহিছে। প্ৰযুক্তিৰ অগ্ৰগতিৰ লগে লগে এই সম্পৰ্কীয় চিন্তা-চৰ্চাৰ প্ৰকৃত প্ৰগতি সফল হৈ উঠিছে। অক্ষুণ্ণ অনুবাদ আৰু মানবসৃষ্ট অনুবাদৰ মাজত যথেষ্ট পাৰ্থক্য পৰসৰ লগতে দুয়োটাৰে অনেক সুবিধা-অসুবিধাও আছে। যান্ত্ৰিক অনুবাদৰ সহতো মৌখিক-বৰ্ণনাৰ পৰিষ্কাৰও বৰ্তমান অতি জনপ্ৰিয় সঁজুলিৰূপে চিহ্নিত হৈছে।

১৯৪৪ চনৰ জানুৱাৰী মাহত পেন ছাৰ্ভাৰৰ বাবে 'ইণ্টাৰনেছনেল বিজনেছ মেচিনে' (IBM) অনুবাদক কম্পিউটাৰ সৃষ্টি উদ্ভাৱণ আৰু আমেৰিকাৰ নিউয়ৰ্ক চহৰত ইয়াৰ প্ৰদৰ্শন কৰোৱা হয়। এই কম্পিউটাৰটোৱে আকোশাৰ সম্পৰ্কীয় ৬০টা ব্যক্তিগত ভাষাৰ মাজত ইংৰাজী অনুবাদ কৰি দেখুৱালে। ইয়াৰ পাছত অনুবাদক কম্পিউটাৰৰ ক্ষেত্ৰত নতুন নতুন পৰীক্ষা-নিৰীক্ষা চলি থাকিল। ইংৰাজী-ৰাছিয়ান আৰু ৰাছিয়ান-ইংৰাজী অনুবাদৰ কম্পিউটাৰে অধিক উন্নতি লাভ কৰিবলৈ ধৰিলে। ফৰাচী ভাষাৰ পৰা ৰাছিয়ান ভাষালৈ অনুবাদ কৰা কম্পিউটাৰ তৈয়াৰ হ'ল। ১৯৪৮ চনলৈকে সমস্ত লিখিত বিজ্ঞান, গণিত আদিৰ নিৰ্দিষ্টা নিৰ্দিষ্ট অৰ্থবৃত্ত বিষয়ৰ অনুবাদ কৰিব পৰা মুঠ তিনিটা কম্পিউটাৰৰ সৃষ্টি হ'ল। ইয়াৰ পাছত ১৯৬০ চনত নিৰ্মিত ৰাছিয়ান-ইংৰাজী কম্পিউটাৰটোৱে দিনটোৰ ভিতৰতে এক লাখ শব্দৰ অনুবাদ কৰিবলৈ সক্ষম হ'ল। তেতিয়াৰ পৰা বৰ্তমানলৈকে যান্ত্ৰিক অনুবাদৰ ক্ষেত্ৰত অনেক পৰীক্ষা-নিৰীক্ষা সম্পন্ন হৈছে আৰু অক্ষুণ্ণৰ প্ৰগতি লাভ কৰিছে।

বিভিন্ন বিষয়ৰ আদান-প্ৰদানৰ লগতে আধিকালি মৌখিক বাৰ্তাৰ অনুবাদৰ প্ৰয়োজনীয়তা বাঢ়ি আহিছে। জাপানী, ইংলিছ আৰু জাৰ্মান—এই তিনিটা ভাষাৰ যন্ত্ৰ অনুবাদৰ ক্ষেত্ৰত ব্যতিক্ৰমী হ'লেও আধিকালি প্ৰাচ্যৰ অনুবাদ সঁজুলিয়ে

বিভিন্ন ভাষাৰ যন্ত্ৰ অনুবাদৰ সুবিধাও প্ৰদান কৰিছে।

### যান্ত্ৰিক অনুবাদৰ সমস্যা আৰু সীমানস্ৰতা

অনুবাদ হ'ল এটা ভাষাৰ পৰা সি অন্য এটা ভাষাত নিৰ্ভৰ প্ৰতিষ্ঠাপন কৰা এটা জটিল মানসিক প্ৰক্ৰিয়া। অৰ্থে প্ৰতিষ্ঠাপন অনুবাদৰ মূল কাৰ্য আৰু মূলৰ অৰ্থবোধ ইয়াৰ প্ৰথম পদক্ষেপ। অৰ্থবোধৰ ভাষান্তৰ আৰু আধিক মুঠ সিহঁত থাকে। ইয়াৰ ভাষান্তৰ শিশুৰ লগত সাংস্কৃতিক পৃষ্ঠভূমি ঘনিষ্ঠ কৰা জড়িত থাকে। শব্দৰ অৰ্থাৰ্থ, লক্ষণ আৰু ব্যৱহাৰ—এই তিনিওটাৰ ভিতৰত কম্পিউটাৰে একমাত্ৰ অৰ্থবোধে প্ৰেৰণ কৰিব পাৰে। গতিকে সাহিত্যিক, ধৰ্মীয়, সাংস্কৃতিক বিষয়ৰ অনুবাদ যান্ত্ৰিক অনুবাদৰ সাহায্যে বাহিৰত। আনহাতে পৰিষ্কাৰিত মাশেৰে দাবৰী প্ৰেৰণৰ ক্ষমতাও যন্ত্ৰ নাথাকে। অনুবাদৰ লগত কম্পিউটাৰৰ এয়া অন্য এটা সীমানস্ৰতা।

যান্ত্ৰিক ক্ষেত্ৰত মানৱ অনুবাদকৰ কিছুমান কথা-কৌশল যাই কেতিয়াও আয়ত কৰিব নোৱাৰে। অনুবাদ এটা জটিল মানসিক কাৰ্য আৰু মানুহৰ মনৰ কাৰ্যকৰণ যন্ত্ৰৰ নিৰ্দিষ্টা নিৰ্ভৰিত, নিশ্চিত নহয়। এইবোৰৰ পৰা চাবলৈ গ'লে কম্পিউটাৰৰ দ্বাৰা প্ৰকৃত অৰ্থ অনুবাদ সম্ভৱেই নহয়। অনুবাদৰ লগত যন্ত্ৰও অনুবাদ কাৰ্য এটা সহায়ক সমলহে। ই মানৱ অনুবাদৰ মানসিক ভ্ৰম লাঘৱ কৰে। কিছুমান বিষয়ৰ ক্ষেত্ৰত এটা ভাষাৰ শব্দ বা কথ্যৰ্থৰ ঠাইত অন্য এটা ভাষাৰ নিশ্চিত, স্পষ্ট অৰ্থ প্ৰয়োগন হয়। সেয়েহে সাহিত্যিক, সাংস্কৃতিক বিষয়ৰ অনুবাদৰ ক্ষেত্ৰত যোগ্যতা নকৰা সত্ত্বেও বৰ্তমান মূলৰ বিজ্ঞান-প্ৰযুক্তি বিভিন্ন বিষয়, তথ্য, সংবাদ, প্ৰবন্ধ আদিৰ অনুবাদত যান্ত্ৰিক অনুবাদৰ ওকত বৃদ্ধি পাইছে। বিজ্ঞান-প্ৰযুক্তিৰ নতুন নতুন উদ্ভাৱনে যান্ত্ৰিক অনুবাদৰ ক্ষেত্ৰলৈ অগ্ৰণৰ সম্ভাৱনা থাকিছে।

### অসমীয়া ভাষাৰ যান্ত্ৰিক অনুবাদ

অসমীয়া ভাষাৰ যান্ত্ৰিক অনুবাদৰ অগ্ৰগতি বৰ্তমান সাংস্কৃতিক নহ'লেও

এখেতৰে নোহোমাকৈও ঘৰা নাই। বিভিন্ন ৱেবছাইটত ভাৰতীয় ভাষাসমূহৰ লগতে অসমীয়া ভাষা অন্তৰ্ভুক্ত হোৱা দেখা গৈছে। ভাৰত চৰকাৰ, অসম চৰকাৰৰ অধীনস্থ ৱেবছাইটসমূহ এইক্ষেত্ৰত লেখত যত্নলগীয়া। বিভিন্ন কোম্পানিৰ প্ৰাইভিলেজেন, এ টি এম আদিয়ে অসমীয়া ভাষাৰ সুবিধা প্ৰদান কৰা হৈছে। এইসম্বন্ধত অসমীয়া ভাষাক বিতৰ্ক হিচাপে বাহনি কৰিব পাৰি।

বৰ্তমান বিশ্ব অনুবাদ সঁজুলি তৈয়াৰ কৰা প্ৰতিষ্ঠানসমূহৰ ভিতৰত মাইক্ৰ'ছফট (Microsoft) নামৰ প্ৰতিষ্ঠানটো অন্যতম হিচাপে চিহ্নিত হৈছে। মাইক্ৰ'ছফটে ১৯৯২-২০০০ চনত ইয়াৰ যান্ত্ৰিক অনুবাদ সঁজুলিৰ প্ৰথম সংকলন মুকলি কৰে। ২০০৭ চনত ইয়াৰ পৰিষ্কাৰ বৃদ্ধি কৰি পাঠ আৰু ৱেবছাইটৰ অনুবাদৰ কামত-কৰহৰ উপযোগী অনুবাদ সঁজুলি মুকলি কৰে। ২০১১ চনমানৰ পৰা এই সঁজুলিক অধিক কাৰ্যকৰণ আৰু জনপ্ৰিয় ৰূপ নিলে সক্ষম হয়। তদুপৰি ২০১৬ চনত ইয়াৰ যন্ত্ৰ অনুবাদ (speech translation) প্ৰণালী সাংস্কৃতিক হয়। প্ৰেৰণাকৈ ২০১৮ চনৰ পৰা আন্তৰ্জাতীয় কমিউনিটিৰ (API) আধাৰত অনুবাদৰ প্ৰতিস্থিতি তৈয়াৰ কৰা সুবিধা গঢ় নিয়া হৈছে। মাইক্ৰ'ছফটৰ বিভিন্ন সেৱা, যেনে—Microsoft Translator App, Bing Translator, Add-ins, Office 365 আদিত অনুবাদৰ সুবিধা আছে।

১৯৯১ চনৰ পৰা বিশ্বজুৰি ৩০ ছেপ্টেম্বৰ দিনটো 'বিশ্ব অনুবাদ নিৰ্দেশ' হিচাপে পালন কৰা হৈ আহিছে। ২০২০ চনৰ ৩০ ছেপ্টেম্বৰ, এই বিশেষ দিনটোতে বিশ্ব ধনী বহুজাতিক প্ৰতিষ্ঠান মাইক্ৰ'ছফটৰ অনুবাদ সঁজুলিত অসমীয়া ভাষা অন্তৰ্ভুক্ত হ'ল। বৰ্তমান (মেচৰবাৰি, ২০২২-লৈকে) ভাৰতৰ মুঠ দৰ্ভী ভাষাৰ লগতে বিশ্ব ১০৪ টা ভাষা এই অনুবাদ সঁজুলিত অন্তৰ্ভুক্ত হৈছে। ইতিমধ্যে স্থান লাভ কৰা ভাৰতীয় ভাষাকেইটা হ'ল—অসমীয়া, বাংলা, উড়িয়া, হিন্দী, ওজৰাটী, মধ্যাটী, পঞ্জাবী, তামিল, তেলুগু, মালয়ালম, কাৰ্ণাটী আৰু উৰ্দু। এই যান্ত্ৰিক অনুবাদ সঁজুলিতে অসমীয়া ভাষা অন্তৰ্ভুক্ত হোৱাত অসমীয়া ভাষালৈ নতুন

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ISSN 2347-257X



# ঐগজ্যোতিষা

অসমীয়া সাহিত্য সম্মিলনী-আলোচনী

ফেব্ৰুৱাৰী, ২০২২

২০২২

সম্পাদক  
ড° তপন চন্দ্ৰ নাথ

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# শংকৰোত্তৰ যুগৰ আৰু এজন অনিৰুদ্ধদেৱ

ড° দীপকজ্যোতি মহন্ত

সহকাৰী অধ্যাপক, গোবিন্দৰ মহাবিদ্যালয়  
গোবিন্দৰ, বাক্সা, অসম

অসমীয়া সাহিত্যৰ ইতিহাস প্ৰাচীন আৰু অন্যান্য ভাৰতীয় ভাষা সমূহৰ সমানেই চহকী। অসমীয়া সাহিত্যৰ ইতিহাস প্ৰণয়নৰ কামো পিছলি বোৱা নাই। অৱশ্যে অসমীয়া সাহিত্যৰ পূৰ্ণ ইতিহাস আজিকোপতি সজ্ঞৰ হোৱা নাই। বৰ্তমানলৈ প্ৰকাশিত অসমীয়া সাহিত্যৰ বুৰঞ্জীসমূহৰ পৰিসৰ অতি কম। তদুপৰি সমাজ জীৱনৰ ইতিহাস প্ৰণয়ন সন্তোষজনক বুলিব নোৱাৰি। সেয়ে সাহিত্য-সংস্কৃতিৰ বিভিন্ন সমল তথা অনেক খ্যাতিমান পুৰুষৰ বিষয়ে ইতিহাসৰ পোহৰ নপৰাকৈ বৈ গৈছে। বিশেষকৈ অসমীয়া সাহিত্যৰ 'শংকৰোত্তৰ যুগ' বুলিলে যি বিশাল আৰু বৈবিধ্যময় সাহিত্যিক যুগ এছোৱাক সামৰি লয় সেয়া নিতং কাপত তুলি ধৰা সীমিত পৰিসৰৰ সাহিত্যৰ বুৰঞ্জীৰ বাবে সজ্ঞা নহয়।

অসমৰ ধৰ্ম, সমাজ ইতিহাসত অনিৰুদ্ধদেৱ বুলিলে প্ৰথমেই মনলৈ আহে গোপালদেৱ প্ৰবৰ্তিত কালসহেতিৰ মায়ামৰা সপ্তদেৱৰ প্ৰধান পুৰুষ অনিৰুদ্ধদেৱলৈ। ঐতিহাসিক চিত্ৰ আৰু কৰ্মৰে যুগমীয়া খ্যাতি ৰাখি যোৱা অনিৰুদ্ধদেৱ মায়ামৰীয়া সমাজৰ বাবেই নহয়, সমগ্ৰ মধ্যযুগীয় সমাজ ইতিহাসৰ এক পৰিচিত ব্যক্তিত্ব। ১৫৫০ চনত লক্ষীমপুৰ জিলাৰ নাৰায়ণপুৰ গুচনৰ বিষ্ণু বালিকুছি গাঁৱত অনিৰুদ্ধদেৱৰ জন্ম হয়। তেওঁৰ পিতৃদত্ত নাম আছিল হৰকণ্ঠগিৰী। তেওঁ ভাগৱত ধৰ্মৰ প্ৰতি আকৰ্ষিত হৈ সত্যানীপুৰীয়া গোপাল আতাৰ ওচৰত শৰণ লয়। শৰণৰ পিছত গোপাল আতাই তেওঁৰ নাম অনিৰুদ্ধ ৰয়। কালৱাৰত তিনি বছৰ থকাৰ পিছত গুৰুৰ কথামতে তেওঁ ঘৰলৈ আহি বিষ্ণু বালিকুছি সন্ন স্থাপন কৰে। পিছত তেওঁ মৰ্নৈৰ পাকৰ নাহৰাটীলৈ সন্ন উঠাই নিয়ে। অনিৰুদ্ধদেৱ শংকৰোত্তৰ যুগৰ বৈষ্ণৱ কবিসকলৰ অন্যতম। তেওঁ কেবাখনো গ্ৰন্থ ৰচনা কৰি গৈছে। সেয়া হ'ল— 'ভক্তিমাধৱ ঘোষা', ভাগৱতৰ চতুৰ্থ স্কন্ধৰ 'পুৰাণ উপাখ্যান', দুকুৰি ভটিমা আৰু নকুৰি দুটি গীতেৰে এখনি গীতপাত্ৰ, ভাগৱতৰ সাৰ সংগ্ৰহ কৰি গদ্য-পদ্য মিশ্ৰিত 'নিজশাস্ত্ৰ' নামৰ পুথি এখন।

শংকৰোত্তৰ যুগৰ দ্বিতীয় গৰাকী অনিৰুদ্ধদেৱ হ'ল মাধৱদেৱৰ বৈমাৱেয় স্নাতা, দামোদৰৰ নাতি। তেওঁৰ পিতৃৰ নাম ৰামচন্দ্ৰ। তেওঁ কয়লছ সপ্তদেৱৰ নেতা আৰু কোঁচ ৰজা ৰঘুদেৱৰ বিখ্যাত পৰিসৰ আছিল। সন্তবতা ৰঘুদেৱৰ মৃত্যুৰ পাছত তেওঁ বেহাৰলৈ গৈ মাধৱদেৱৰ লগত জীৱনৰ বাকীছোৱা কাল কটাইছিল। অনিৰুদ্ধদেৱে ভাগৱতৰ দ্বিতীয় আৰু পঞ্চম স্কন্ধৰ ভাঙনি কৰিছিল। এই দুজনৰ বাহিৰেও মধ্যযুগীয় সমাজ ইতিহাসত প্ৰভাৱ ৰাখি যোৱা আন এগৰাকী অনিৰুদ্ধদেৱৰ অস্তিত্ব বিচাৰি পোৱা যায়। ইয়াত সেই এগৰাকী অনিৰুদ্ধদেৱৰ বিষয়ে আলোচনা কৰিব খোজা হৈছে।



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## *Myristica fragrans* extract inhibits melanin biosynthesis, hyphal growth and appressorium formation in *Magnaporthe oryzae*

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Gupta L, Saikia CM, Sharma A, Ahluwalia SK, Vermani M, Konwar D, Vijayaraghavan P 2019 – *Myristica fragrans* extract inhibits melanin biosynthesis, hyphal growth and appressorium formation in *Magnaporthe oryzae*. Current Research in Environmental & Applied Mycology (Journal of Fungal Biology) 9(1), 255–270, Doi 10.5943/cream/9/1/22

### Abstract

*Magnaporthe oryzae*, causes rice blast disease, affecting 30% of annual rice production globally. It produces specialized infection structures called appressoria, allowing the pathogen to penetrate the underlying tissue. A dense layer of melanin in the appressorium wall generates turgor pressure to form invasive hyphae. *Myristica fragrans* has potent antimicrobial activity. Therefore, the present study was envisaged to explore the effect of *M. fragrans* extract on inhibition of melanin biosynthesis, hyphal growth and appressorium formation in *M. oryzae*. The results demonstrated that minimum inhibitory concentration (MIC<sub>100</sub> and MIC<sub>50</sub>) of *M. fragrans* n-hexane extract (PE-01) were 0.625 mg/mL and 0.312 mg/mL, respectively. Melanin biosynthesis was reduced up to 66.66% at 0.312 mg/mL concentration. Microscopic analysis revealed distorted conidia with no appressorium formation. qRT-PCR showed four-fold upregulation of *alb1/pksP* gene in presence of PE-01 extract as compared to control which may be due to generation of stress. PE-01 treated rice seeds showed 85% suppression of rice blast and 40% enhancement of plant growth. Thus, *M. fragrans* extract has the potential to be developed as a biopesticide against *M. oryzae* infections in rice.

**Keywords** – DHN-melanin inhibition – biopesticide – rice blast – SEM – tricyclazole

### Introduction

Various pathogens like *Magnaporthe oryzae*, *Rhizoctonia solani*, *Xanthomonas oryzae* cause significant yield loss of rice crop in South and South-East Asia including India (Srivastha 2013). Of these, rice blast caused by *M. oryzae*, is a serious and recurrent problem in all rice-growing regions of the world (Kapoor & Katoch 2014). The constraints imposed by rice blast include reduced yield, storage rot and fungicide costs.

*Magnaporthe oryzae* is a heterothallic ascomycete, which produces asexual or sexual spores (ascospores) in structures called asci (Couch & Kolm 2002). It infects rice plants at all developmental stages and can cause blast symptoms in leaf, collar, neck, and panicle (Chandha & Gopalakrishna 2006). It produces a specialized infection structure called appressoria to penetrate the leaves and stems of the rice plant, allowing the pathogen to enter the underlying tissue. *M. oryzae* forms an appressorium on the plant tissue surface by a mechanism involving recognition of











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বঙ্গালী  
জন্মস্ৰী  
বর্ষ

ISSN: 2248-9885  
A. মজুমদার, ২০২০



\*\*\* শাৰদীয় সাহিত্য সম্ভাৰ \*\*\*







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- অসমীয়া কুৰি কুমাৰ আৰু
- ১৫ ড° শ্ৰীমতী কুমাৰ/৩৩০













# A Study on Empowerment of Higher Secondary Girl Students in relation to Religion, Locality and Family Types

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## Abstract

To find out the empowerment of higher secondary girl students, the investigator relates it with the variables like religion, locality and family types. The descriptive survey method has been applied for the present study and 200 adolescent girls were selected as sample by using random sampling technique. Adolescent Girls' Empowerment Scale (2009) standardized by Dr. Devendra Singh, Seetha and Dr. Aqana Singh was used to measure the empowerment of adolescent girls. Percentage analysis and t-test have been applied to analyze the objectives. Major findings of this study are: (i) Majority of higher secondary girl students have high level of empowerment; (ii) Hindu and Muslim higher secondary girl students differ significantly regarding empowerment; (iii) There is no significant difference in mean scores of Urban and Rural higher secondary girl students regarding empowerment; and (iv) There is no significant difference between higher secondary girl students belonging to Joint and Nuclear family regarding empowerment.

**Key Terms:** Empowerment, Higher Secondary Girl Student, Religion, Locality, Family Types

## Introduction

"There is no chance for the welfare of the world unless the condition of women is improved. It is not possible to fly on only one wing". This opinion propounded by Swami Vivekananda clearly shows the importance of women for the welfare of the society. But in practical, they are proverbially said to be the "weaker sex" in all directions- physical, mental and spiritual compared to their male counterpart members in society. Hence, in 21<sup>st</sup> century, one major socio-educational issue is empowerment of women folk of any society.

The word 'empowerment' literally means strength. This empowerment word is used in various fields like social, cultural, political, economic, educational etc. In case of women, empowerment means empowering women from all sides. Empowerment means moving from a weak position to exercise a power. It is the ability to direct and control one's life. It is a process in which women gain control over their own lives of knowing and claiming their rights at all levels of society at the international, local and household levels. It means extending choices- choices about if and when to marry, choices about education, employment opportunities, controlling the social and physical environment, choice about if and when to get pregnant and ultimately about family size. In promoting a woman's empowerment, Frayser (1995) gives five levels which include welfare, access, conscientization, participation and control.

Adolescence is the most crucial stage of human development. In this stage, drastic changes are faced by both boys and girls. Both boys and girls are important for the progress of nation in general and in particular, apart from that, adolescent girls are very important section of any society as they are potential mothers and future homemakers. Hence, empowerment of adolescent girls is very essential.

### Literature Review

Kaur, Anudeep (2017) conducted a study on empowerment of adolescent girls in relation to their school environment. The major findings reveal no significant relationship between Empowerment and School Environment of Rural and Urban Adolescent girls, also no significant difference was found between the Empowerment level of Rural and Urban Adolescent girls.

Neeta Pandey and Jitraj Khamari (2016) conducted a study on empowerment of adolescents' girls of Chitraniguh in relation to type of school. Adolescent Girls' Empowerment Scale (AGES) constructed by Sinodia and Singh (2009) was used in this study. Results reveal that the adolescent girls from private school were found to be significantly more empowered as compared to adolescent girls from government schools.

Pratya Pandey and Jitraj Khamari (2018) again studied empowerment of adolescent girls in relation to parental support. Result reveals significant association between adolescent girls empowerment with the parent support they receive. It was concluded that parent support boost up the empowerment in adolescent girls.

Sricha Datta (2019) undertakes a study to find out the secondary level urban and rural adolescent girls awareness level on women empowerment. The findings of the study reveals that rural adolescent girls are less empowered than urban adolescent girls and there is a significant difference between rural and urban adolescent girls awareness level.

### Need of the Study

Article 15 (1) of Indian Constitution clearly prohibited the discrimination on grounds of religion, race, caste, sex or place of birth. The Constitution of India highlighted focus on equal status of man and woman in the society without any discrimination. But in real sense, the status and position of women in the society is not remarkable. The present study comes in the wake of innumerable gender-focused interventions implemented since long in our country. The Indian girls because of their secondary status in the society may have low self-esteem and poor psychological well-being. The problem of neglecting of adolescent girl child is a global phenomenon. Although, there has been development in many fields but the development of women and their rights is always overlooked. The crime and violence are increasing day by day. A girl is not even safe at her own house and with her near ones. It is really surprising that this is a emerging topic to be discussed everywhere but with no real solution. This put a tremendous burden on programmes for development of women and children and hampers the process of empowering women.

Government has initiated different programmes for the welfare of women in general and adolescent girls in particular. For instance, facilities for educational loans, free of cost cycles to scheduled caste girls and Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) - SABLA, Kishori Shakti Yojna and many other, with the objectives to empower and strengthen women and girls. It is hence necessary to study women's empowerment from the perspective of women's socio-economic characteristics, as women are divided by heterogeneous categories based on class, life cycle, or ethnicity. Different studies are already conducted on the issue of women empowerment. Though, the investigator does not claim for the originality of research problem but there is a research gap as only few studies are conducted in Assam and especially in Kamrup and Karbiap (M) districts of Assam.



## Statement of the Problem and Operational Definition of Key Terms

The problem of this paper is stated as given below: "A Study on Empowerment of Higher Secondary Girl Students in relation to Religion, Locality and Family Types". Operational definitions of the key terms used in this study are mentioned below:

- **Empowerment:** By 'Empowerment', the investigator meant the level of power and entitlement, autonomy and self-reliance, decision making, participation, capacity building, social, political and legal awareness and exposure to information media as perceived by the adolescent girls.
- **Higher Secondary Girl Student:** By 'Higher Secondary Girl Student', the investigator meant the girl students studying in Standards XI and XII in Higher Secondary Schools and Degree Colleges of Kamrup and Kamrup (Metro) Districts.
- **Religion:** By 'Religion', the investigator meant Hindu and Muslim as the sample only consists of these two groups only.
- **Locality:** By 'Locality', the investigator meant Rural and Urban area.
- **Family Types:** By 'Family Types', the investigator meant Joint family and Nuclear family. Joint family normally consists of members who at least belong to three generations: husband and wife, their married and unmarried children; and their married as well as unmarried grandchildren. Again a nuclear family is one which consists of the husband, wife and their children.

## Objectives of the Study

Main objectives of this present study are:

1. To find out the empowerment level of higher secondary girl students.
2. To compare the empowerment of higher secondary girl students in terms of religion (Hindu and Muslim).
3. To compare the empowerment of higher secondary girl students in terms of locality (Rural and Urban).
4. To compare the empowerment of higher secondary girl students in terms of family types (Joint and Nuclear family).

## Hypotheses of the Study

On the basis of above mentioned objectives, following hypotheses are formulated:

- H<sub>1</sub>: There exists no significant difference between Hindu and Muslim higher secondary girl students regarding empowerment.
- H<sub>2</sub>: There exists no significant difference between Rural and Urban higher secondary girl students regarding empowerment.
- H<sub>3</sub>: There exists no significant difference between higher secondary girl students belonging to Joint and Nuclear family regarding empowerment.

## Method and Materials

- **Selection of research Method:** The Descriptive Survey Method has been applied for the present study. This method is applied in this study to obtain pertinent and precise information concerning the current status of the phenomena and to draw valid general conclusions from the facts discovered.
- **Population and Sample:** All the XI and XII standard girl students studying in Higher Secondary Schools and Degree Colleges of Kamrup and Kamrup (Metro) districts are the population of this present study. Out of these, 200 adolescent girls are selected as sample for this study by using random sampling technique. The sample frame is tabulated below:

Table No.1: Selection of School

District	Nos. of Higher Secondary School	Nos. of Degree College
Kanpur	2	2
Kanpur (Metro)	2	2
Total	4	4

Table No. 2: Selection of Sample on the grounds of Variables

Sl.No.	Variables		Sample	
1.	Religion	Hindu	118	~200
		Muslim	82	
2.	Locality	Urban	100	~200
		Rural	100	
3.	Family Types	Joint Family	77	~200
		Nuclear Family	123	

- **Tool for Data Collection:** Adolescent Girls' Empowerment Scale (2009) constructed and standardised by Dr. Devendra Singh Sisodia and Dr. Alpana Singh was used to measure the empowerment of adolescent girls. This scale consists of 49 items and there are 7 areas in this scale such as Power and Entitlements, Autonomy and Self-Reliance, Decision Making, Participation, Capacity Building, Social, Political and Legal Awareness and Exposure to Information Media. This scale can be administered only on adolescent girls of 15 to 18 years of age. Reliability of this scale is calculated by Test-Retest method and it was found to be 0.71. The scale has high content and constructs validity as expressed by different experts. All the items have to be checked on 5 point scale. For each statements the numerical values 5, 4, 3, 2 and 1 were given for five responses namely Strongly Agree, Agree, Not agree or disagree, Disagree and Strongly Disagree respectively. Total sum of score vary from 49 to 245, showing low empowerment to high.
- **Statistical Technique:** Percentage analysis and t-test have been applied to analyze the objectives.
- **Delimitation of the Study:** This study is confined to the higher secondary girl students (age group 16-18 years) of Kanpur and Kanpur (Metro) districts of Assam.

## Analysis and Interpretation

The collected data are analyse appropriate statistical technique in the following way and interpretation is also done on the basis of analysis.

Table No.3: Percentage of Higher Secondary Girl Students in Different Level of Empowerment

Empowerment Level	Range of Scores	N	%
High	163-245	90	45
Medium	82-162	73	36.5
Low	41-81	37	18.5

From Table no. 3, it is inferred that 45% of higher secondary girl students have high level of empowerment, 36.5% of higher secondary girl students have medium level of empowerment and 18.5% of higher secondary girl students have low level of empowerment.

**Table No.4: Percentage of Higher Secondary Girl Students in Different Level of Empowerment in regards to Religion, Locality and Family types**

Empowerment Level	Range of Scores	Religion				Locality				Family Types			
		Hindu (118)		Muslim (82)		Urban (100)		Rural (100)		Joint (77)		Nuclear (123)	
		N	%	N	%	N	%	N	%	N	%	N	%
High	161-245	34	49.15	32	39.03	50	50.0	40	40.0	32	41.56	58	47.16
Medium	82-162	42	35.60	31	37.80	34	34.0	29	29.0	29	37.66	44	35.77
Low	41-81	18	15.25	19	23.17	16	16.0	21	21.0	16	20.78	21	17.07

From Table No. 4, it is inferred that regarding religion, 49.15% of Hindu and 39.03% of Muslim higher secondary girl students have high level of empowerment, 35.60% of Hindu and 37.80% of Muslim higher secondary girl students have medium level of empowerment and 15.25% of Hindu and 23.17% of Muslim higher secondary girl students have low level of empowerment.

Again regarding locality, 50% of Urban and 40% of Rural higher secondary girl students have high level of empowerment, 34% of Urban and 29% of Rural higher secondary girl students have medium level of empowerment and 16% of Urban and 21% of Rural higher secondary girl students have low level of empowerment.

Again regarding family types, 41.56% and 47.16% higher secondary girl students belonging to Joint and Nuclear family respectively have high level of empowerment, 37.66% and 35.77% higher secondary girl students belonging to Joint and Nuclear family respectively have medium level of empowerment and 20.78% and 17.07% higher secondary girl students belonging to Joint and Nuclear family respectively have low level of empowerment.

Again the above tabulated values are graphically shown below for better understanding.

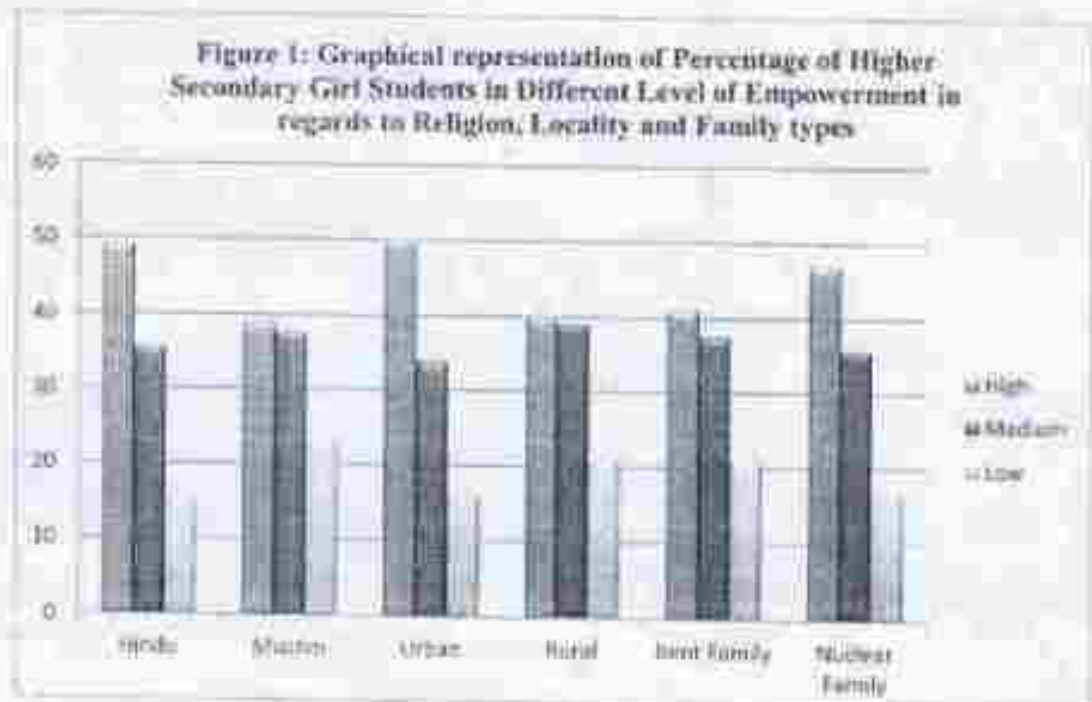


Table No. 5: Comparison of Empowerment of Hindu and Muslim Higher Secondary Girl Students

Variable	N	Mean	SD	t-value	Remarks
Hindu	118	149.85	54.57	1.97	Significant at 0.05 level
Muslim	82	135.31	54.36		

From Table 5, it is clear that the t-value is 1.97 which is significant at 0.05 level of significance. This means that there is a significant difference in mean scores of Hindu and Muslim higher secondary girl students regarding empowerment. Thus the null hypothesis that there exists no significant difference between Hindu and Muslim higher secondary girl students' regarding empowerment is rejected. Further the mean score of Hindu higher secondary girl students' empowerment level (149.85) is significantly higher than Muslim higher secondary girl students (135.31).

Table No. 6: Comparison of Empowerment of Urban and Rural Higher Secondary Girl Students

Variable	N	Mean	SD	t-value	Remarks
Urban	100	148.91	53.54	1.29	Not Significant
Rural	100	138.88	55.88		

From Table 6, it is clear that the t-value is 1.29 which is not significant at any level of significance. This means that there is no significant difference in mean scores of Urban and Rural higher secondary girl students regarding empowerment. Thus the null hypothesis that there exists no significant difference between Rural and Urban higher secondary girl students regarding empowerment is accepted. Further the mean score of Urban higher secondary girl students' empowerment level (148.91) is significantly higher than Rural higher secondary girl students (138.88).

Table No. 7: Comparison of Empowerment of Higher Secondary Girl Students of Joint and Nuclear Family

Variable	N	Mean	SD	t-value	Remarks
Joint Family	77	140.36	55.52	-0.71	Not Significant
Nuclear Family	123	146.10	54.49		

From Table 7, it is clear that the t-value is -0.71 which is not significant at any level of significance. This means that there is no significant difference between higher secondary girl students belonging to Joint and Nuclear family regarding empowerment. Thus the null hypothesis that there exists no significant difference between higher secondary girl students belonging to Joint and Nuclear family regarding empowerment is accepted. Further the mean of empowerment level score of higher secondary girl students' of nuclear family (146.10) is significantly higher than higher secondary girl students belonging to joint family (140.36).

## Findings and Discussion

Major findings of this study are mentioned below:

- Majority (45%) of higher secondary girl students have high level of empowerment as compared to medium (26.5) and low (18.5) level.
- Regarding religion, Hindu higher secondary girl students have high level of empowerment as compared to Muslim counterparts.

- Regarding locality, urban higher secondary girl students have high level of empowerment as compared to rural counterparts.
- Regarding family type, higher secondary girl students belonging to nuclear have high level of empowerment as compared to joint family counterparts.
- Hindu and Muslim higher secondary girl students' differ significantly regarding empowerment.
- There is no significant difference in mean scores of Urban and Rural higher secondary girl students regarding empowerment.
- There is no significant difference between higher secondary girl students belonging to Joint and Nuclear family regarding empowerment.

In this study it is found that urban higher secondary girls are more empowered than their rural counterparts. Reasons for higher empowerment of higher secondary urban girls could be less conservative family environment, importance of gender equality, education of the parents etc.

The results found in this study reveals that religion (Hindu and Muslim) is a contributory factor for empowerment of adolescent girls in the aspects of power and entitlement, autonomy and self reliance, decision making, participation, capacity building, social, political and legal awareness and exposure to information media. The present finding of objective no. 2 is in agreement with the finding of Saguna (2011).

In this study locality (urban and rural) and Types of family (joint and nuclear family) are not contributory factor for empowerment of adolescent girls. Urban and rural higher secondary girls are not differ significantly and this finding of objective no. 3 is in agreement with the finding of Anurdeep Kaur (2017). Again empowerment levels of higher secondary girl students are not differ from their family types like joint family and nuclear family. The present finding of objective no. 4 is in agreement with the finding of Madhulika Gautam (2019).

## Conclusion

To conclude, it is saying that without proper empowerment of adolescent girls, progress of a nation is not possible. Hence, proper measures should be adopted to increase the empowerment level of adolescent girls. In this regard, the teacher should make new strategies to develop empowerment among adolescent girls which is helpful for increasing empowerment of adolescent girls. Parents also perform their duties towards their children properly. The dealing of parents with their children should be co-operative and friendly. In such an environment, the children will maintain their good and sound health, and empowerment of adolescents also increases in such an environment. Hence a lot of opportunities should be provided in the curriculum to the girl students so that they can develop themselves fully. This type of study aspires to change the mental set-up of the people towards adolescent girls.

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Review Article

# THE STATUS AND EMPOWERMENT OF WOMEN WITH REFERENCE TO BUDDHIST MORAL PRINCIPLES

Nijara Medhi

## ARTICLE INFO

### Article History:

Received 10<sup>th</sup> February, 2022

Revised in revised form 2<sup>nd</sup>

March, 2022

Accepted 26<sup>th</sup> April, 2022

Published online 28<sup>th</sup> May, 2022

### Keywords:

Women Status, Empowerment, Buddhism, Moral Principles, Economic Suffering, Inequality

## ABSTRACT

Empowerment of women can define to establish women's sense of personality and capability to determine personal choices, right to influence communal revolutionize for them. What's more, women have self-government, equal opportunities, and the talent to formulate strategic choices in all areas of their lives. In the contemporary era, the concept of women's empowerment has expanded more and more importance. All types of empowerment- social, political, economic, cultural, legal, ethical, religious, and even spiritual aligned to women with the sympathetic and the enlightened Buddha. Buddhism recommended equal status to women with men. In Buddhism, the concept of empowerment put in the premise that a woman who wants to empower herself should not only understand her potential and latent personality but must put in efforts to achieve her goals. The main purpose of Buddhism is to eliminate suffering. The inequality of women is a form of suffering. Therefore, Buddhism cannot be against feminism to oppose the suffering of all sentient beings. The present study tries to discuss about the Buddhist perspective on empowerment of women and real situation of women in Buddhism.

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## INTRODUCTION

In present humankind, women have been challenging with men in the entire nation. We can find that women have reached to place such as ruler of the state. For instance Germany, Nepal, and many other countries. There has been a sense of equality in both men and women. This shows us how things have been changing in the contemporary time. This will give the same opportunities to both men and women. The country can also develop very fast if everyone gets good opportunities. Both men and women well thought-out the two wheels of a car. If one wheel is smaller than the other, the movement will definitely be impaired. This paper is an attempt to study the aspect of empowerment of women as depicted in Buddhism. According to Dharma Pad, the traditional view of women in early Buddhism was that they were inferior. For Buddhism the Four Noble Truths are 'the truths of the Noble One', the truths or realities for the spiritually worthy ones. These truths are suffering, the cause of suffering, the cessation of suffering, and the path leading to renunciation of suffering and cessation of suffering. The truths are understood as the realization both men and women that led to the enlightenment of the Buddha. Buddhism advocated the Dharma promotes the eradication of all negative attitudes and false views are guidelines at its pristine and transformational core.

Buddhism accepts as true that emancipation or the enlightenment and the independence from the succession of rebirths. Buddhism advocates that there are no diversity both men and women. Both are subject to old age, sickness, death, desire and suffering. For Buddhism women have the equivalent birthrighting as men to achieve the wisdom, insight and compassion necessary for enlightenment. Buddha was the first religious teacher who gave women equal and unfettered opportunities in the field of spiritual enlargement. He truly paved the way for women to lead a full religious life. He was not a reformer but he admitted women into the monastic order. Both the Mahayana and the Theravada traditions mention women who have attained enlightenment in Buddhism (nuns), men are called bhikkhu and (nuns) are called bhikkhuni. Both aim for the goal of liberation from samsara. In Buddhism, there have always been women in the sangha. Khandro Hipschole, Mavisole Ueki is two female spiritual teachers. They suggest that there have always been women in the sangha and that women have always followed the Dharma. Buddhism holds that both the men and women as equality able to understand and practice the Dharma and both capable of achieving enlightenment. Buddha recognized the political right of women to join the sangha. He lifted the sangha to recognize women's right to be leaders. Against the dominant Hindu view, Buddha held that women could develop her own personality and individuality independent of any male support. He was the first to recognize the need for women's education and political initiative. In Buddhism, both husband

Dr. N. Pall / Journal Women (WJ), Published Online on Women in Buddhism University, Calicut, India, 2022, 11(5): 884-885 | [www.ijcarjournal.org](http://www.ijcarjournal.org)

and wife expected to share equal responsibility and discharge their duties with equal dedication. The husband admonished to consider the wife's friend, a companion, a partner. Buddhists give emphasis to the abundant position a woman can play and should play as a wife, a superior mother in raising the family, etc. a achievement. This shows that in the Buddhist society the wife occupied an equal position with the husband.

## CONCLUSION

Buddhist feminism is acts of moving that try to find build up the religious, legal, and social status of women within Buddhism. The current amendment about the status of women's in the Buddhist time brings a contemporary significance. It advocates the right path to eliminate ignorance and weakness in the midst of women. The right path is that of empowerment. Empowerment brings enlightenment. Empowerment of women means empowerment of the entire humankind as in the current time. In conclusion, we may say that women are at the center of the world inside home and hold the centre of the humankind outside even residence. It is across the world accepting that similar to all human beings, women too have a right to liberty from desire, liberty from terror and liberty to be alive in dignity like their male equivalents do, all over the humankind.

The empowerment of women is one of the answers to the modernization of discrimination, subordination and marginalization that women face in the world. Buddhism provides importance to goodness and recognizes equal opportunity of civilization with decorum that everyone can achieve the important position following regularity and firm commitment of the strength of mind. It entails that not only men but women also attain Nibbana.

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### How to cite this article:

Nigam Medha (2022) 'The Status and Empowerment of Women With Reference To Buddhist Moral Principles', *International Journal of Current Advanced Research*, 11(05), pp.884-885. DOI: <http://dx.doi.org/10.24327/ijcar.2022.885.0201>

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## IN SOCIAL CONTEXT OF BUDDHIST ETHICS

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## ABSTRACT

Social responsibility means that individuals and companies have a duty to act in the best interests of their environment and society as a whole. Everyone should make for the society working for the social, cultural and ecological issues. Social responsibility different types such as Ecological Responsibility, Ethical Responsibility, Financial Responsibility, Humanitarian Responsibility etc. Buddhism teaches that all people have the duty of individuals. As an individual, each person is obliged to take responsibility for his or her own actions. All people are conducting their lives under the control and supervision of the law of karma. Promotion of social equality and social justice helped Buddhism to cross the frontiers of Indian sub-continent and become a world religion. Human beings are social beings that each one of us lives in a condition of interdependence within society. The social responsibility of Buddhism is margin to human rights, non-violence and justice. The major focus in my research paper places social responsibility of Buddhist ethics and discussion of human rights, living kindness, non-violence, non-attachment as well as the act of abstaining from killing any beings.

**KEYWORDS:** Society, Ethics, Buddhism, Human rights, living kindness, non-violence

## 1. INTRODUCTION

Buddhism is one of the worldwide foremost religious convictions and makes 2,500 years ago in India. Buddha think about that the human life is one of suffering, and that contemplation, devotion and corporal labour, and superior conducts are the ways to accomplish illumination, or nirvana. Buddha well thought out an unending being that is enlightenment. The path to enlightenment accomplished through ending mental cravings, contemplation as well as good judgment. Buddhism holds up to individuals towards unswerving self-indulgence. The most significant teachings of Buddhism the Four Noble Truths that is fundamental to accepting the religious conviction. Buddhism holds the thought of karma and rebirth. Buddha taught his supporters that someone of distress as expressed in the fourth Noble Truth, could attained through the Eightfold Path. The Eightfold Path of Buddhism using the principles for moral behaviour, psychological discipline as well as achieves knowledge. Buddhism correct actions of the human beings and with other people responsibly. In this sense, Buddhism accepts as one that human beings are in consisted of accepted commandment that has well-mannered or initial virtue. Buddhism indicates that all human have responsibilities to get hold of stability for his or her individual actions. Buddhism admires that for achievement of compassion and liberate from misapprehensions there is an ethical and spiritual path understood as Noble Eight-fold path.

The Eightfold Path grouped into three sections. Wisdom (prajna) - Morality (sila) and Concentration (samadhi). All the three sections have ethical characteristics. All of them considerations toward hold up one another. For example, wisdom is gaining through morality, and morality is practicing through wisdom. The wisdom or wisdom includes right view or understanding (samma ditthi), right intention or aspiration (samma sankappa). The morality section contains right speech (samma vacchi), right action (samma sammasa) and right livelihood (samma kamma). The last section of the Eightfold Path has three components, right effort (samma vjyana), right mindfulness (samma sati) and right concentration (samma samadhi). Buddha's philosophy furnished influence or inspiration toward every part of the developing services as well as all his application very humanistic in a sense like it is a conviction of respect and standards. It pleased for the encouragement of underprivileged and humanizing them commonly involvement. The good news of the Buddha now and then inspired toward sum up in the subsequent words of the Uttarapitaka. "Not to do any evil (Papa) to cultivate the good (Dharma), to purify one's mind (Vijja) is the teaching of the Buddha."

## IN SOCIAL CONTEXT OF BUDDHIST ETHICS

The main objective of Buddhist ethics is an amendment of a human's conduct. Buddha's moral teaching highly developed a superiority of ethical rightness, as a definitive objective. For Buddha, if human beings endeavor to fulfil destructive emotional extraction of individual desires, especially greed, hatred and delusion after that right accomplishment achieve, Buddhist moral principles be associated with a applicable foundation for the differences. Human beings favourable difference between what is morally (right or wrong, good or bad). Buddhist moral principles come across its constituting not as the varying conventional behaviour but rather on the strict consciousness of usual world. Buddhist ethical principles are fundamentally a function of nature, and the revealing role of cause-and effect. Buddhist ethics understood in ethical commitment constructs its main beliefs in cooperation practice, and applicable to the contemporary institutional.

The principled regulations of Buddhism based on character trait, wholesomeness, selflessness and straightforwardness and be in restraint of in excess of obscuring. It put down intricate prominence on action, impartiality with perceptiveness. Buddhism well informed that no harming and the improvement of sympathy with devoted benevolence. For Buddhism perceptiveness is a way of life which born of the combination of spiritual insight as well as practical action. Buddhism admitted that individual and world actually associated through scripted wisdom and dealings of all human being. Buddhism advising non-sympathy and loving-kindness, the ingrowth of practice are the clearing up intolerance and extreme dislike. Unpleasant impressions very easy from, responsiveness, and strength of will is amplified, with some understanding wisdom. The observed of Buddhism can be relevant in the same way to family unit, neighbourhood life and countrywide engagements for continual revolution.

A human being desires for his or her happiness, gain and progress. Loving-kindness means active interest in others. In samiti loving-kindness means unity, and in Pali means. Buddhism admitted *metta* is the first of the four sublime states *Brahmavihāras* and one of the ten paramis of the Theravada school of Buddhism. It is a well liked outward appearance of Buddhist deliberation. The concept of loving-kindness (*metta*) discussed in the *Metta Sutta* in Buddhism. It also discussed in ancient and medieval texts of Hinduism and Jainism. The word *metta* means friendly, amicable, benevolent, affectionate, kind, good-will, love, amity, sympathy to others. In Buddhist texts, it is an important practice. Buddhism admitted that by *metta* stimulates groups to depressing situation of people.

In Pali context of Buddhism recommended that there are a number of profits from the applying of *metta*. The application of *metta* for the behavior of psychological and other healthcare interconnected situations is the subject of present research. In my research paper also focuses on designate communal identity, communication toward all beings. Loving-kindness represents a most important technique of principles and practices to the construction of pleasant-sounding association, with civilization. The existence of loving-kindness towards the friendly and the indifferent is not difficult. Then operational towards one's antagonistic needs much more endeavor. One who established as practice can practice loving-kindness to both friends and foe alike. Studying the benefits of loving-kindness and the careers of the noble ones who had practiced it correctly also would be helpful in this regard. If all practice the noble virtue of loving-kindness, this world would be a very much happier place. Many people forced to live in hiding for fear of their lives.

They are reduced practice of loving-kindness and devoid of suffer pain on others, not their really earned possessions, kill and eat their flesh and so on. If everyone entered with loving-kindness, the universal problem of disease would be solved and bringing immense relief as well as ease to the sickest. In the Anguttara Nikaya emphasizes the benefits accruing from the practice of the absorption of loving-kindness. If an individual practice the loving-kindness he or she sleep happily. He or she wakes up happily. In addition, he or she does not see unpleasant dream. There are so many people have not sleep happily. They are wake up drowsily and absent-mindedly, yawning and murmuring. This is an unpleasant experience for them. If a person practicing loving-kindness rises up from sleep happily like a blossoming lotus without any disorder. Therefore, human beings should social responsible to others. Buddhism admitted that when a person practices loving-kindness he or she should be free from hatred.

## 2. CONCLUSION

The main aim of Buddhist ethics, the teaching of the Buddha, is the annihilation of suffering. If social groups or how human beings can accomplish eradication by eliminating the causes of difficulty of life. Buddhist ethics can diffuse in the society of persons. The Five Precepts exemplified the moral disciplinary socialization progression. In this paper, we may conclude that Buddha taught to human to awaken conditions by way of and including the truth of individual substance: the indispensable issues of suffering, drought, illness, and poverty.

ways. This issue resonates with the anxiety of through a lot of it the competition or to have an immense deficit of the modern civilization. Buddha advocated that understanding, compassion, kindness, forgiveness and care were significant means to work. Unambiguously, such are Buddhist's services through five ethical precepts that dualize "assessments breathing beings".

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**A STUDY ON THE VALUE PATTERN OF COLLEGE STUDENTS WITH SPECIAL REFERENCE TO BAKSA DISTRICT (BTAD) OF ASSAM.**

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**ABSTRACT**

Values are evolved in social structures slowly through an interaction among the members of the society. Every social group develops their own value system according to their ecological, social, political, economic and religious environment. But with the change of time and socio-political needs changes and accordingly values also keep on changing. The society give up unimportant values and develops new values to cope with the new situations of life. A child receive education from many sources, mainly in a formal way from the educational institutions and in an informal way from family, friends, neighbourhood and society. Here in this study an attempt has been made to understand the value pattern of the present generation, mainly the college students of Baksa district of BTAD area of Assam.

**Key words:** Value Pattern, BTAD area.

**Introduction**

Values stands for ideals men live for. According to Cambridge English Dictionary, value mean the principles that help one to decide what is right and wrong and how to act in various situations. Again, according to the Webster's dictionary, "Value Pattern is the set of principle whereby conduct is directed and regulated as guide for individual or social group". Values are evolved in social structures slowly through an interaction among the members of the society. Every social group develops their own value system according to their ecological, social, political, economic and religious environment. The social life proceeds on the assumption that the values established in the groups are the ones that must be respected and enforced. With this end in view, every society has developed an educational system to operate within its socio-economic and political system, because education is one of the potent factors most likely to influence and modify one's behaviour. But with the change of time and socio-political needs changes and accordingly values also keep on changing. The society give up unimportant values and develops new values to cope with the new situations of life. In this process of learning new value and unlearning the old one education plays a very important role. Education is the only agent to transferring the already existing values from one generation to other and to developing new ones. A child receive education from many sources, mainly in a formal way from the educational institutions and to an informal way from family, friends, neighborhood and society. Here in this study an attempt has been made to understand the value pattern of the present generation, mainly the college students of Baksa district of Assam.

**Review of related literature**

Datta, Kothari, (1992) made a study of the values of college students of Nagaland in relation to their self-concept. The study revealed that there was significant difference between tribal and non-tribal students in respect of religion, social, aesthetic and democratic values.

Iltam, Sirazul (2002) conducted a study entitled, "A study of value pattern of college students in relation to some selected socio-educational variables" in Assam. The result shows colleges in which the student is studying and the media exposure of the student plays an important role in fostering values. Apart from that there are differences in value preference according to sex, religion, and the academic stream.

Sharma, Manoj T. (2004) had undertaken research on the students of professional degree and studied the self values in relation to certain variables. The sample of the study included 1000 undergraduate students from different academic streams. The result shows that there are some basic differences in value perceptions according to their academic stream.

Choudhan, Chetan Kumar. R (2018) studied value pattern of college students under different academic streams. He found from the study that there is no difference in value pattern of different academic streams. Out of 600 sample students, all scored highest in moral value and lowest in scientific value.

#### Objective of the study

The present study has been designed keeping the following objectives in view-

1. To know about the value pattern of the college students.
2. To make an attempt to compare the nature of value pattern of boys and girls.
3. To understand the influence of educational institutions and academic stream upon the value pattern of its students.

#### Significance of the study

Today people all over the world are deeply concerned about the value crisis in every sphere of life. Disregard shown to the basic values like honesty, tolerance, justice and secularism both in personal and public life, has become a matter of great concern. Society looks up to education as vital means to imbibe and foster desirable values among the citizen. Again, if we consider the main function of education is the development of an all-round and well-balanced personality of students, then no one can deny that a proper value system is indispensable part of a balanced personality. Therefore, development of a proper value pattern is also another great responsibility of education.

India's achievement in higher education in the post-independence period appears to be quite remarkable. Enrolment in higher education across the country rose from less than half million in 1950-51 to over 40 million in 2020. But does it imply a generation with proper value system? Again, the investigator found no study conducted on the value pattern of college students of Baksa district of BTAD of Assam. Therefore, in the present study, an attempt has been made to analyse how successfully our colleges are performing their duties in this regard.

#### Delimitation of the study

The present study has included only-

1. The pattern of values of students.
2. There are five (5) Provincialised colleges in Baksa district of BTAD, but only two (02) colleges with Arts and Science stream has been included in the sample.
3. Again, only undergraduate students were included in the sample.

#### Methodology:

This study was conducted under descriptive survey method.

#### Sources of Data

Data collected in the present study were mainly based on primary sources.

### Sample

There are total five (5) provincialized colleges in Baksa district of BTAD area. Out of which only two colleges have both Science and Arts streams. The data have been collected from this two colleges. The sample of the study included 240 undergraduate students from two provincialized colleges. 120 students from each college, out of which 60 boys and 60 girl students. Again, the sample is divided into two groups according to their academic stream and 60 students from each stream namely, Science & Arts. The technique of sample selection was Purposive technique. The following table shows the Sample of the study

Table No 1: Shows the sample of the study

Name of the college	Year of establishment	Science		Arts		Total
		Boys	Girls	Boys	Girls	
Borani College	1971	30	30	30	30	120
Goreswar College	1972	30	30	30	30	120
Total		60	60	60	60	240

### Tool

In order to collect the primary data for the study, the investigator used a questionnaire "Study of Value Test" develop and standardized by Dr. R. K. Ojha (Eng. version). The main aim of the questionnaire is to measure the six basic values- Theoretical, Economical, Aesthetic, Social, Political and religious, a classification based on Spranger's Typology of Man. The questionnaire has two parts- the first part consisted of 30 items with two alternative answers and the second part consisted of 15 items with four alternative answers. In all there are 45 statements with 120 alternative answers. Roughly 20 alternative answers belong to each of the six values. The scale was standardised on 2450 college students in the age range of 17-25 years of age. The internal consistency of the scale was determined by Split-half method.

### Procedure of data collection

The investigator visited the colleges and administer the tool personally to each student.

### Analysis of data

In this present study after tabulation of data, percentage of frequencies was drawn for quantitative analysis.

### Findings

After careful review and analysis of collected data and information, the investigator has found the following facts about the value pattern of college students of Baksa district. Here the result of the study has been placed objective wise.

Objective 1: The value pattern of the college students of Baksa district -

The following table shows the result value preference of students in both the colleges as a whole.

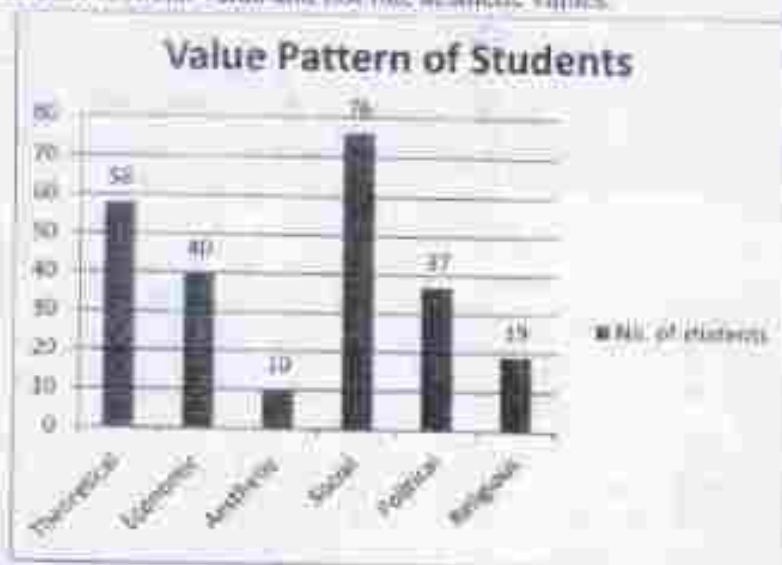
Table No 2: Value pattern of all student

Values	No of students	%
Theoretical	58	26
Economic	40	18

A STUDY ON THE VALUE PATTERN OF COLLEGE STUDENTS WITH SPECIAL REFERENCE TO BAKSA DISTRICT (BIHAR) IN ASSAM

Aesthetic	10	4
Social	76	34
Political	37	17
Religious	19	8
Total	240	100

The above Table reveals that the students of Baksa district, are better in economic, social and theoretical values in comparison to political, religious and aesthetic values. Again, it is also evident from the result that their first preference is social value and not one aesthetic values.



Objective 2: A comparative analysis of the nature of value pattern of boys and girls.

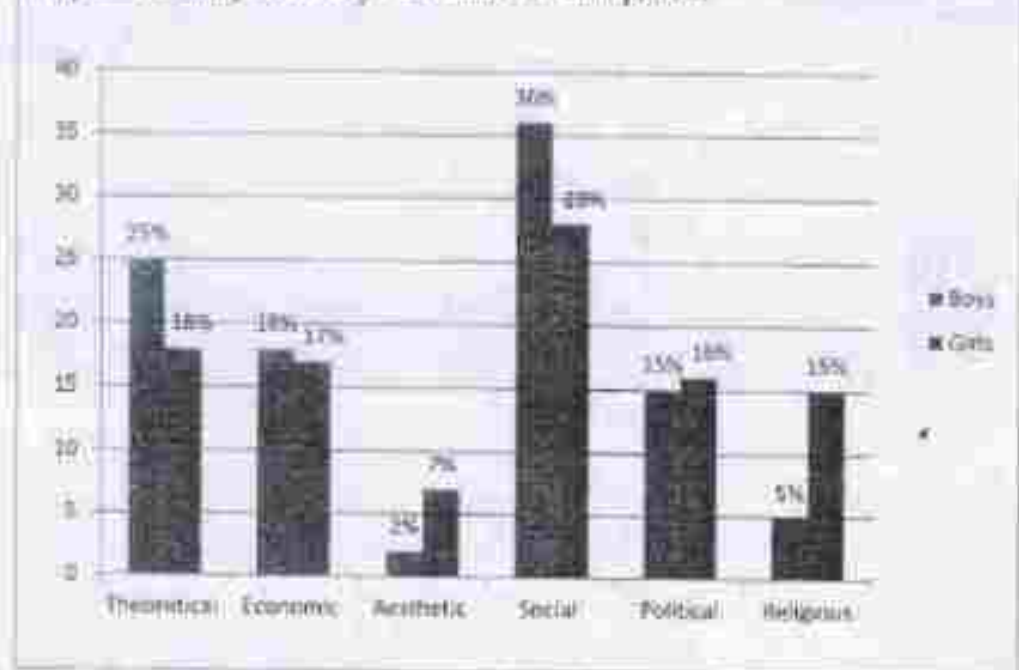
Table No 3: Result of the comparative analysis of Boys vs. Girls on value pattern

Values	Boys	%	Girls	%
Theoretical	30	25	22	18
Economic	21	18	20	17
Aesthetic	02	2	08	7
Social	43	36	33	28
Political	18	15	19	16
Religious	06	5	18	15
Total	120	100	120	100

The above table shows that there are differences in preferences of values between the boys and girls. It is found that boys are better in theoretical, social and political values in

comparison to girls. Girls on the other hand are good at economic, aesthetic and religious values in comparison to boys.

#### comparative analysis of Boys vs. Girls on value pattern



Objective 3. Influence of educational institutions and academic stream upon the value pattern of its students.

Table No:4: Shows the influence of educational institutions upon the value pattern of students.

Values	Banma College	%	Gorewar College	%
Theoretical	24	20	25	21
Economic	21	18	20	17
Aesthetic	08	7	07	6
Social	32	27	35	29
Political	20	17	22	18
Religious	15	20	11	9
Total	120	100	120	100

The above table reveals that there is very less difference in value preference if we look into the sample institution wise.

Again, the result of the analysis of the influence of academic stream upon the value pattern of students is shown in the following table



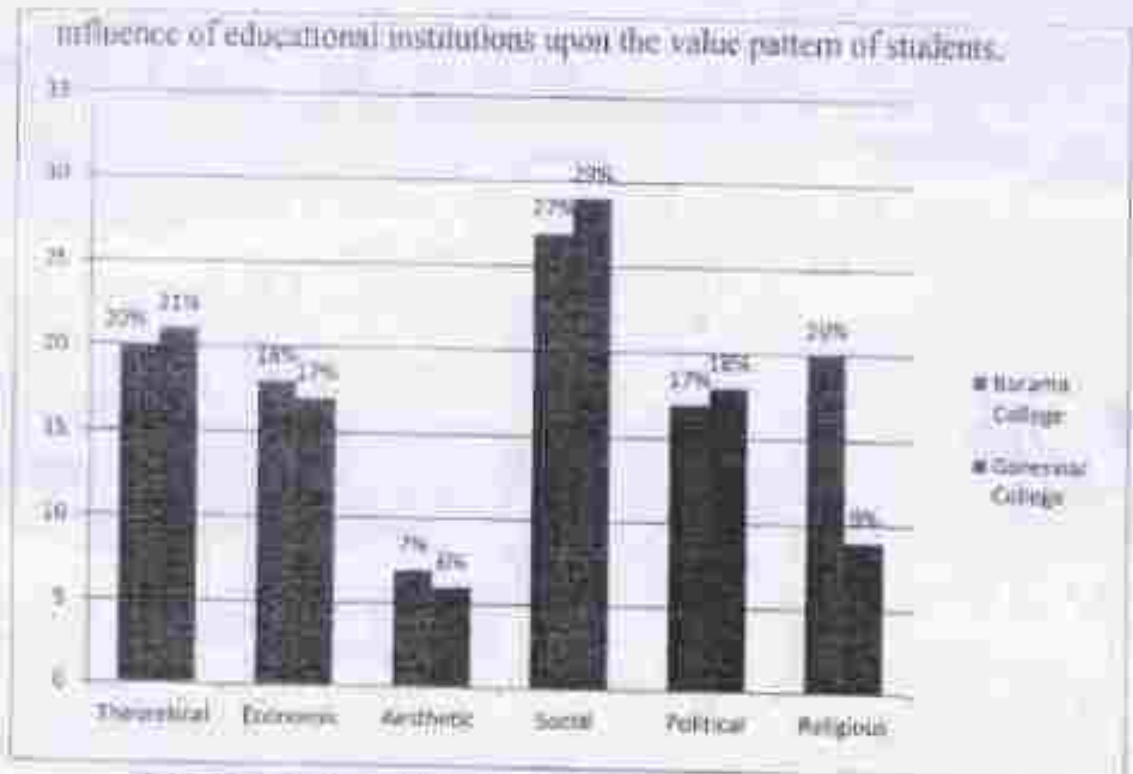


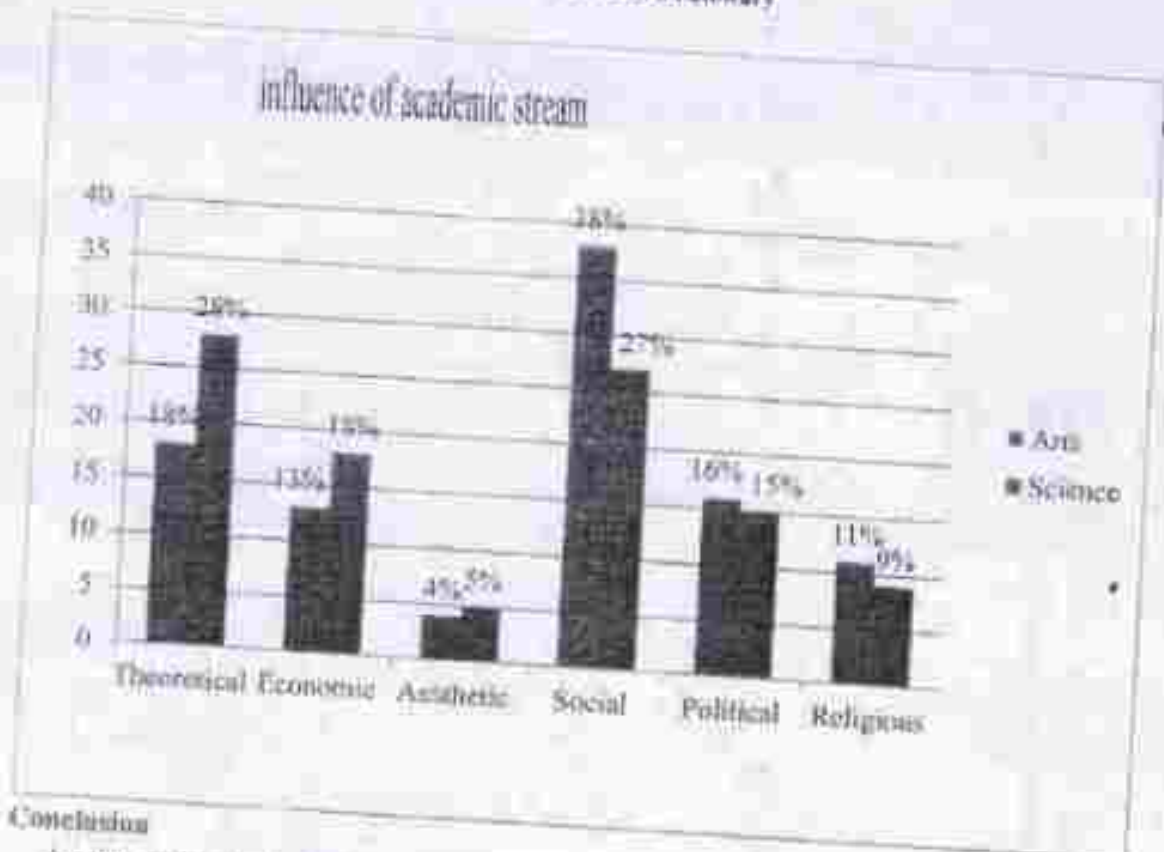
Table No5: Shows influence of academic stream.

Values	Arts	%	Science	%
Theoretical	21	18	30	28
Economic	17	15	21	18
Aesthetic	09	4	09	5
Social	39	38	29	27
Political	19	16	18	15
Religious	15	11	13	9
Total	120	100	120	100

The result reveals that the academic stream has influence upon the development of values. The students of different academic streams have shown different value preferences.

Students of science stream are better in theoretical value but they are not as good in social and political values as the students of other streams.

Again, students of arts stream are good in social, political and religious values but in theoretical and economic values they are not as good as the students of science stream.



#### Conclusion

A comparative study of value patterns of students of provincialized colleges of Baksa district of BTAD area of Assam has revealed the facts that girls are more conscious of importance of values like, religious, aesthetic and economic values than the boys who are better in values related to social, theoretical and political areas. By and large, the students of both the colleges have shown a general preference to theoretical, social, economic and political values while they are lagging behind in aesthetic and religious values. Since it is shown that the students are aware of certain values, it is evident that the grain picture of total value degradation as presumed in the beginning of the study is not a completely correct picture. It is heartening to see the consciousness of students towards some values in a society which is taking rapid strides in the material front. Yet, at the same time the lack of existence of aesthetic and religious values is a strong determinant of value erosion which can be a matter of concern for the mental and spiritual well being of the coming generations.

This is an alarming matter which requires in-depth study and analysis. Thus, it can be concluded that though there are existence certain values among the students, the non-existence of certain others should be recognised as an important factor determining the integrity of society as a whole.

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## A Study on Social Freedom of Women in relation to Demographic Variables of Goreswar Area of Baksa District, Assam

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### Abstract:

Social freedom is an important parameter for empowerment of women. As social freedom is very essential for development of women, so the investigator tried to explore the social freedom of women from rural area in relation to some demographic variables. Main objectives of this study are (i) To study the social freedom of women in relation to educational status; (ii) To study the social freedom of women in relation to occupational status; and (iii) To study the social freedom of women in relation to marital status. Descriptive survey method is applied in this study and sample women are collected from Goreswar area of Baksa district, Assam. For collection of necessary data, 'Women Social Freedom Scale' developed and standardised by Dr. L. I. Bhuyan is applied and collected data are analysed with the help of simple percentage. Major findings of this study are: (i) Educational status of most of the respondents are illiterate and up to primary education level category; (ii) Social freedom thinking of highly educated women is high as compared to other categories of women; (iii) Most of the illiterate women's social freedom thinking is extremely low; (iv) Social freedom of women engaged in Govt. job and industry are high as compared to the women of other category regarding occupational status.

**Key Terms:** Social freedom, Women, Educational status, Occupational status, Marital status.

ISSN 2249-9865

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R.N.L. No.-ASSASS/2000/5943

ISSN 2249-9865

VOL-28 No. II ♦ August, 2023 ♦ Rs. 30/-

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উপন্যাসত লৈগণিত অসমতাৰ প্ৰসংগ  
✦ পংখী জিগা শৰ্মা/২৯  
অধ্যাত্মিক চৰিত্ৰৰ প্ৰতিভাত মূৰ্ত্তনা গুৰু  
অভিযন্তা আৰু প্ৰাসংগিকতা  
✦ বিনিমি মহন্ত/৩১  
চান্দুৰিৰ অতীত আৰু বৰ্তমান  
✦ বিশেষ কুমাৰ সন্নিতা/৩৩

## কবিতা

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গীতাতী নাথ, অশ্বত্থ বসুমেহাৰী, অশ্বত্থ  
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## অণু গল্প

সৰ্বী বৰা, নিবেদিতা হাজৰিকা, ড°  
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## ধাৰাবাহিক প্ৰবন্ধ

নিপে শক্তিৰ স্পেনিছ কবিতা :  
আধুনিকতা আৰু উত্তৰণ  
মূল : এছ পি জেৰিকি  
অনুবাদ : পুলিন ডেকা/৩৫

## ধাৰাবাহিক উপন্যাস

স্বাভি-স্বাভকন্যা  
✦ ড° ৰমণজ্যোতি ফুঞা/৩০  
অমানোৰা অমানোৰা  
✦ অমিত কুমাৰ দাস/৩৬

## গল্প

প্ৰস্ফুৰণ ছি  
✦ কিকুমণি গগৈ/৫০  
বৌজা  
✦ সুনীতা নাথ পাঠক/৫২  
নিছাত  
✦ জীৱনিনা নাথ/৫৩

## ভাষা-নিবন্ধ

মণিপুৰ ভাও আৰু নিৰব বৰ্ণক  
✦ গোপাল জাগান/৬৫

সেফাৰ বহুত সংশ্লিষ্ট অটোৰ  
উপে ইণ্ডিয়নেট

উপদেষ্টা : নিকলমা বৰগোহাটী, ড° অমৰজ্যোতি ঐশ্বৰী, কুল শইকীয়া, মৃগালিনী দেৱী, বৰেন্দ্ৰ কুমাৰ দাস  
ড° সুকল হাজৰী, দেৱজিৎ হাজৰিকা, ধানেশ্বৰ মাজুৰ, অমীৰাম তালুকবাৰ, মালো কলিতা

উপদেষ্টা সম্পাদক	মুদ্ৰ-সম্পাদক (অ.ৱে.)	সম্পাদক	কাৰ্যবাহী সম্পাদক	সহযোগী সম্পাদক
কনক চন্দ্ৰ শৰ্মা	বশেৰ গৈত	অক্ষয় নাথ ডেকা	গোপাল জাগান	মণিপুৰ কুমাৰ বিহিৰীয়া, দুৰ্গেশ্বৰ হাজৰিকা

চেফ : চন্দ্ৰন চুইয়া    প্ৰচ্ছৰ : অমজিৎ    অগ্ৰসজ্জা : নিবিড় ভি টি পি ডেটীৰ (চন্দনপুৰ, মূলগাটী, ওয়াগাটী)

বিপাল প্ৰকাশন, ব্ৰহ্মপুৰ নাথ ডেকাৰ ঘাৰা মুদ্ৰিত, প্ৰকাশিত আৰু বিশাল অঞ্চলেই প্ৰেছত মুদ্ৰিত।  
বিপাল প্ৰকাশন, ৰাজহাট লিকে ৰোড, উপাসনা গড়ন (তালৰ মহলা), কমাৰ্ট কলেজৰ বিপৰীত দিশত গুৱাহাটী-৩ ত প্ৰকাশিত।  
মুদ্ৰকতা : ১১৭৪০-০৮৮১৪, ৭০০২২-৫২৫৩১  
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# উত্তৰ-পূব ভাৰতৰ সাহিত্য : স্বৰূপ আৰু সমস্যা

ড° দীপকজ্যোতি মহন্ত

### ১.০ আৰম্ভণি :

'ভাৰতীয় সাহিত্য' বুলিলে ভাৰতৰ সকলো ভাষাৰ সাহিত্যক বুজোৱা হয়। 'ভাৰতীয়তা' হৈছে ইয়াৰ মাজত থকা উন্মেষতীয়া বৈশিষ্ট্য। তেনেদৰে 'উত্তৰ-পূব ভাৰতৰ সাহিত্য' বুলিলে ভাৰতীয় সাহিত্যৰ ক্ষতিৰ ভংগত নিম্নবছাৰে বিকাশ লাভ কৰা এটি ধাৰণা। অৱশ্যে এই ধাৰণা এফালে নতুন আৰু ই এতিয়াও স্পষ্ট ৰূপত প্ৰকট হৈছে যদি ক'ব নোৱাৰি। ভাৰতীয় সাহিত্যতকৈ ইনো কিহত সুকীয়া বা ই নিজে এক পৰিপূৰ্ণ ৰূপ পাব পৰাকৈ নিৰ্দিষ্ট হৈ উঠিছে নে নাই সেই সৈতে কিছু প্ৰশ্ন অৱকাশ আছে। তদুপৰি 'উত্তৰ-পূব ভাৰতৰ সাহিত্য'ৰ ধৰে ভাৰতৰ আন কেতবোৰ ভৌগোলিক বিভাগৰ অৱকাশ আছে। যেনে— 'দক্ষিণ ভাৰতীয় সাহিত্য', 'অসমীয়া অধিবৃত্ত মধ্য অঞ্চলৰ সাহিত্য' বা 'গৰখাল-হিমালয়ৰ সাহিত্য' আদি বুলি যদি ভাৰতীয় সাহিত্যক প্ৰতিনিৰ্ণয় কৰা প্ৰাসংগিক সাহিত্যসমূহক ৰচিত ৰূপত বিচাৰ কৰা হয় তেনেহ'লে ভাৰতীয় সাহিত্যৰ অভিন্নতাকে বিলাস কৰা নহ'বনে। এনেদৰে প্ৰেমেছাৰ মাজত থাকিও ক'ব পাৰি 'উত্তৰ-পূবভাৰতীয় সাহিত্য' ভাৰতীয় সাহিত্যৰ অংগ হৈয়ো ইয়াৰ স্বতন্ত্ৰ অস্তিত্ব প্ৰকাশ কৰিয়ে। সুতৰূপৰা বৃহত্তৰলৈ যোৱাকৈ ই এক প্ৰয়াস বুলিব পাৰি। উত্তৰ-পূবৰ সাহিত্যৰ দৃষ্টিৰে ভাৰতীয় সাহিত্যক জনা-মুজাৰ এক কচৰং। যেনেকৈ নাবিকলৰ মাজৰ পানীবিহীন ছাদ নাবিকলৰ শাহৰিহীনপৰা তিয়া অথচ বুঢ়োটিহি নাবিকলটোৰে অংগ।

২.০ উত্তৰ-পূব ভাৰতৰ সাহিত্যৰ বৈশিষ্ট্য :  
'উত্তৰ-পূব ভাৰতৰ সাহিত্য' হ'ল এক অত্যাধিক পৰিবেশত গঢ় লোৱা মানসিক-সাংস্কৃতিক ঐক্যসূত্ৰে আবদ্ধ এক সমন্বিত ৰূপ। উত্তৰ-পূবৰ আনিক পৰিস্থিতি ভাৰতৰ কোনো অঞ্চলৰ লগতে মিল নাই। উত্তৰ-

পূব ভাৰতৰ সাংগ্ৰহকৰণ বাজ্যত দুই শতাব্দিক অধিক ভাবনা প্ৰচলন আছে। ইয়াৰ বেছিভাগেই জনজাতীয় ভাষা। ভাষা খোঁজৰ ব্যৱসৰৰা এইসমূহ টান-ভিলাটীয়া আৰু অধিক পৰিচালন তথা নৃগোষ্ঠীগত মিশ্ৰণৰা ইয়াৰ কঠোৰসকল মনোগোষ্ঠীয় খোঁজ। তদুপৰি এইসমূহে বেছিভাগতে লিখিত সাহিত্যৰ পৰম্পৰা নাই। এই অঞ্চলৰ সাহিত্যিক ৰূপ ঘাইকৈ মৌখিক আৰু পৰিবেশত ৰাশতে আছে। অসমীয়া, মণিপুৰী, য়ো, খাচী আদি কেইটামান ভাষাত লিখিত সাহিত্যৰ সন্নিবিষ্ট পৰম্পৰা আছে। বাকীবোৰ ভাষাৰ সাহিত্য ঘাইকৈ ক্ষুদ্ৰ জনগোষ্ঠী তথা অতি কমসংখ্যক ভাষা-ভাষী লোকৰ মাজতে অৱস্থ। তদুপৰি বেছিভাগ অঞ্চলই পৰম্পৰিকভাৱে মুৰব্বী। এনেদৰে কাৰণতে 'উত্তৰ-পূব ভাৰতৰ সাহিত্য' ধাৰণা বিকাশ আৰু সন্নিবিষ্ট হ'ব আহি পৰে।

দি যি নিহতক, 'উত্তৰ-পূবৰ সাহিত্য'ৰ কেতবোৰ উন্মেষতীয়া বৈশিষ্ট্য নিশ্চয়কৈ আছে। যিবোৰ ভাৰতৰ অন্যথা প্ৰাচীন বা মুগপুষ্টিৰ ভাৰতীয় সাহিত্যতকৈ পৃথক। সেইবোৰৰ ভিতৰত প্ৰথমে ক'ব পাৰি উত্তৰ-পূবৰ সাহিত্যত জনজাতীয় জীৱনৰ প্ৰতিফলন এক প্ৰধান বৈশিষ্ট্য। অসম তথা উত্তৰ-পূবৰ লোকসকলৰ ৰচনাত জনজাতীয় জীৱন আৰু সংস্কৃতিৰ পূৰ্ণ প্ৰতিফলন খাইয়ে। ইয়াত ঐক্য-সংহতি অৰু

সংঘাতৰ ছবি বিদ্যমান। মূল জনজাতীয় লোকসকলৰ উপৰি অনন্যজাতীয় লোকসকলৰো এই বৈশিষ্ট্যবোধ অৱশ্যে নাই। উন্মেষত অংগ, মায়া নাই, লুপ্তৰ পই, যেনে নবজন্ম ঠাট, ৰংগে ভেৰাঙ আদি জনজাতীয় লোকসকলৰ কথা বাদ নিলেও বীৰেন্দ্ৰ কুমাৰ ভট্টাচাৰ্য, উমাকান্ত শৰ্মা আদিৰ পৰা অৱশ্যে কনি দীপক কুমাৰ বৰকাকতী, অক্ষয় পাটগীয়া কনিহা, বক্তা ভাৰতী তালুকদাৰ, গীতালী বৰুৱা আদি লোকসকল অৱশ্যে বচনা ইয়াৰ উদাহৰণ।

দ্বিতীয়তে, জনজাতীয় টাটপইলৈ সমস্যা, খোঁজগত সংঘাত, সীমা বিধান আদি সমস্যা উত্তৰ-পূবৰ এক এৰাম নোহোৱা মিশ। এইবোৰৰ প্ৰতিফলনো উত্তৰ-পূবৰ সাহিত্য ধাৰণাৰ এটা উন্মেষতীয়া বৈশিষ্ট্য। উত্তৰ-পূবৰ প্ৰাকৃতিক পৰিবেশ, গাৰ্হন-তৈয়াম, নল-মণী, প্ৰাকৃতিক মুৰ্গোণ আদিও ভাৰতৰ অন্য ঠাইৰ তুলনাত কিছু পৃথক। সাহিত্যতো ইয়াৰ চাপ নপৰাকৈ নাথাকে। এইবোৰৰ উপৰি ৰাষ্ট্ৰনৈতিক সংঘাত, কেন্দ্ৰৰ অৱহেলা, মূল সৃষ্টিৰ ভাৰতীয়ৰ অৱজ্ঞান মনোভাৱ আদি নিশেৰ উত্তৰ-পূবৰ সাহিত্যই মানিব লাগ।

এইবোৰৰ উপৰি তৰুইপূৰ্ণ বিখ্যো হ'ল মানুহৰ মন আৰু মানসিকতা ঠাই বা গোষ্ঠীভেদে পৃথক হোৱা স্বাভাৱিক। উত্তৰ-পূবৰ মানুহে মানসিকতাৰ ৰংগ হ'ল উত্তৰ-পূবৰ সাহিত্য। জনজাতীয় সকলতা,





## INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

# A Study On Women Empowerment In India With Special Reference To Assam

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### ABSTRACT

This paper attempts to analyze the status of Women Today the empowerment of women has become one of the most important concerns of 21st century. But practically women empowerment is still an illusion of reality. We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. The study is based on purely from secondary sources. The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment. Women empowerment is a debatable subject. At earlier time they were getting equal status with men. But they had faced some difficulties during post-Vedic and epic ages. Many a time they were treated as slave. From early twenty century their statuses have been changed slowly and gradually. In this regard, we may mention the name of the British people. After then, independence of India, the constitutional makers and national leaders strongly demand equal social position of women with men. Today we have seen the women occupied the respectable positions in all walks of the fields. Yet, they have not absolutely freed some discrimination and harassment of the society. A few numbers of women have been able to establish their potentialities. Therefore, each and every should be careful to promote the women statuses.

**Keywords:** Women Education, Women Empowerment, Women Rights, NGOs, Violence against Women



# निःश्रेयसी

(NISSHREYASI)

Peer-Reviewed Multidisciplinary Annual Research Journal

Vol. 07

2023



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Co-ordinated by IQAC Vedavyas Campus, Balahar (H.P.)

ISSN 2502-3008

ISSN 2502-3008

Title : Nishreyasi ( पृ. ६४४ )

Vol. : 07

Year : 2023

Price : 450/-

© Vedavyas Campus

Copies : 100

Printed and Published by : Prof. Madan Mohan Pathak, Director  
Central Sanskrit University, Vedavyas Campus,  
Balahar, Himachal Pradesh-177108

Editor : Dr. Manjunath S.G.  
Email : vedanta\_vvc@gmail.com  
Website : [http://csu-balahar.ac.in/journal\\_nishreyasi.html](http://csu-balahar.ac.in/journal_nishreyasi.html)  
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## The Significance of the Buddhist *Pāli Canon* in the Modern-day

Nijara Medhi

### Abstract:-

*This paper is a result of studying the Pāli Canon of Buddhist studies and its significance in modern times. Buddhist Pāli Canon refers to the set of scriptures in which the Buddha's tradition. The word Tipitaka designates the three major divisions of the Buddhist Canon. The Pāli Canon is not a single volume. Even if human civilization has made immense improvement over the last several millennia up to the so-called globalization age of the present, the human race is by no means free or removed from the problems of suffering, infliction of harm, distress, and war. People look to the ethical systems of various cults and religions to help resolve these problems. But these cults and religions in general only progress with regulations or dictates for them to follow with their faith thereby releasing them from their personal and interpersonal problems only to subject them to punishment and reward by forces believed to be supernatural. In this regard, Buddhism according to the word of the Buddha in the Pāli Canon is unique in that it teaches an ethical system of self-development for human beings to be released from all sorts of problems and become truly independent by not relying upon any forces from without. The Pāli Canon is usually recognized as the oldest, most original, most complete, and most accurate record of the Buddha's teachings still available today. The Pāli Canon explains how to be happy and free from suffering and how to get Nibbāna. Buddha taught the Eightfold Path as a way of Nibbāna. Moreover, Pāli Canon tried to establish freedom, harmony, loving-kindness, equality, and fraternity in this world.*

**Keywords-** Pāli Canon, Nibbāna, Eight-Fold-Path, Loving-kindness, Harmony,

### Introduction :

Buddhist *Pāli Canon* refers to the set of scriptures in which the Buddha's teachings. The term *Tipitaka* denotes the three major divisions of the Buddhist Canon. The *Pāli Canon* is not a single-volume scripture, but an enormous set of scriptures containing as many as 84,000 textual units. The *Pāli Canon* is unique in that it teaches an ethical system of self-development for human beings to be released from all sorts of problems and become truly independent by not relying upon any forces from without. The *Pāli Canon* teaching of the Buddha on how to reach enlightenment as well as teachings to help guide Buddhists in their everyday life.

The *Pāli Canon* refers to the set of scriptures in which the Buddha's teachings, the Dhamma 'Doctrine', and *Vinaya* 'Discipline' are enshrined. The *Pāli* term *Tipitaka* 'three baskets' denote the three major divisions of the Canon. The philosophy of Buddhism is mainly found in these *Pitakas*. This research, the paper offers an overview of the *Pāli Canon* and it is important in contemporary times.

Buddhism teaches a way of life that ultimately leads to the goal of final deliverance from suffering. The voluminous scripture where the tenets of Buddhism can be found is

called the *Pāli Canon*. A true Buddhist has to practice it properly and ensure the right practice. The *Pāli* term for the *Pāli Canon*, however, is *Tipitaka*, from *ti* 'three' + *Pitaka* 'text, scripture, or basket', which designates its three major divisions of teachings such as *Vinayapitaka*, *Suttantapitaka*, and the *Abhidhamma Pitaka*.

*Vinaya Pitaka* is the collection of monastic rules laid down by the Buddha for monks and nuns. The *Suttantapitaka* is the collection of discourses or specific teachings that were adaptively expounded by the Buddha to suit the individual, place, and event or situation in question, together with supplemental material. The *Abhidhamma Pitaka* is a collection of teachings that are purely substantive without reference to any individuals or events and any supplemental material. The *Pāli Canon* is not a single-volume scripture, but an enormous set of scriptures containing as many as 84,000 textual units.

The *Pāli Canon* is therefore important as the vehicle through which the Triple Gem becomes known. Preserving the *Pāli Canon* is an effect of maintaining the Triple Gem, which is also maintaining Buddhism itself. Buddhism can be seen as the resultant virtue, progress or growth, or the development of the Threefold Training in one's life. The sort of Buddhism that constitutes one's life also has to rely on the *Pāli Canon*, for Buddhism in this sense means the ability to get rid of greed, hatred, and delusion and to train in morality, concentration and wisdom. In organizing the teachings into the *Tipitaka*, tradition has established a relationship between each of the three major divisions of the *Pāli Canon* with each component of the Threefold Training as follows:

The *Vinaya Pitaka* as the collection of monastic rules for monks, including both the 227 training rules of the *Pātimokkha* and those outside of the *Pātimokkha*, constitutes the discipline or *Sila* 'morality'- the training and development of bodily and verbal behavior.

The *Suttantapitaka* encompasses all of the Threefold Training, but it has been pointed out that its main focus is on the second component of the Threefold Training, i.e. *samādhi* concentration, or emotional development.

Finally, the focus of the *Abhidhammapitaka* is on *paññā* 'wisdom'. In contemporary parlance, the contents of this *Pitaka* are purely scholarly. It brings up for scrutiny phenomena that are subtle and profound. It thus belongs to the domain of wisdom, requiring profound penetrative knowledge.

If we observe the principles of morality, concentration, and wisdom as expounded in the *Pāli Canon*. Our lives will become like the teaching itself thereby preserving Buddhism with our own lives. As long as we live, so will Buddhism survive? In short, we Buddhists rely directly upon the *Pāli Canon* by applying the teachings therein so that our practice will bear fruit in real life. In this regard, Buddhism according to the word of the Buddha in the *Pāli Canon* is unique in that it teaches an ethical system of self-development for human beings to be released from all sorts of problems, and become truly independent by not relying upon any forces from without. In this regard, Buddhism is a system of teachings quite specialized in ridding life's ultimate problem of mental suffering. With one's wisdom, one can eventually attain the objective truth of nature, and completely eradicate the germ of mental distress, the mind being thus released to end with from suffering, becoming relieved and radiant.

### **The Classification of scriptures in the *Pāli Canon***

We can now turn to the structure and organization of the *Pāli Canon*. These are as follows:

The *Vinaya Pitaka*: It is a compilation of the word of the Buddha in the domain of the

Discipline, or the rules lay down by the Buddha concerning the conduct, ways of living, customs, and administration of monastic affairs for monks and nuns. The *Vinaya Pitaka* is divided into five scriptures (*A, Pā, Ma, Cu, Pa*) and published in eight volumes: *Mahāvibhaṅga part 1, Mahāvibhaṅga part 2, Bhikkhunivibhaṅga, Mahāvagga part 1, Mahāvagga part 2, Cullavagga part 1, Cullavagga part 2, Parivāra.*

The *Suttantapitak*: The *Suttantapitaka* is a compilation of the word of the Buddha in the domain of Discipline. The *Sutta Pitaka* is divided into five scriptures (*Di, Ma, Sam, Am, Khu*) and published in eight volumes such as *Dighanikāya* (3 volumes: *silakkhandavagga, mahāvagga, pātikavagga*) *Majjhimanikāya* (3 volumes: *mulapannāsaka, majjhimapannāsaka, uparipannāsaka*), *Samyuttanikāya* (5 volumes: *sagāthavagga, nidānavagga, khandhavāravagga, salāyatanavagga, mahāvāragga*), *Anguttaranikāya* (5 volumes: *Eka-, duka-, and tikanipāta, catukkanipāta, pancake, Satta ka, dasaka*), *Khuddakanikāya* (9 volumes: Five minor scriptures: (*khuddakapāthu, Dhammapada, Udāna, Itivuttaka, Suttanipata*) Four scriptures composed: (*Vīmanavatthu, Petavatthu, Therugāthā, Therīgāthā*), *Jātaka: part-1, Jātaka: part-2, Mahāniddeśa, Cūlaniddeśa, Patisambidāmagga, Apadāna part-1, Apadāna part-2.*)

The *Abhidhamma Pitaka*: The *Abhidhammapitaka* is divided into seven treatises: *Dhammasaṅgani, Vibhaṅga, Dhātukathā, Puggalapaññatti, Kathāvatthu, Yamaka, Paṭṭhāna.*

The *Pāli Canon* is the source of the Buddha's teachings. Any teachings, explanations, scriptures, books, or textbooks, whether orally provided or compiled by teachers and scholars which, are regarded, as Buddhist must of necessity be derived from and in compliance with the principal tenets in the *Pāli Canon*, which are the basis or source. According to the assessors, the *Pāli Canon* encompasses 84,000 units of teaching, of which 21,000 units belong to the *Vinayapitaka*, 21,000 units to the *Suttantapitaka*, and the remaining 42,000 units to the *Abhidhamma Pitaka*. The study of the *Pāli Canon* is a task of crucial importance for Buddhists. It is regarded as the maintenance or survival of Buddhism. In other words, as long as the *Pāli Canon* is studied as the guiding principle for practice, Buddhism will survive. Apart from the importance it directly bears on Buddhism, the *Pāli Canon* is valuable in many respects, particularly the following.

Conclusion: The *Pāli Canon* is an enormous record of cults, creeds, religions, philosophies, customs, traditions, cultures, affairs, events, and localities, such as the various city-states, in the past. The *Pāli Canon* is the source of concepts related to various fields of study, as the teachings in the doctrine and discipline are related to, or inclusive of, many different disciplines such as psychology, law, governance, and economics, to name a few. It is the source of the *Pāli* words used in the *Thai* language. As the *Pāli* language is an important basis for the *Thai* language, the studies of the *Pāli Canon* are especially helpful to the study of *Thai*. In sum, studies and researches in the *Pāli Canon* are not only of tremendous value to the study of Buddhism but also of great benefit to a broad spectrum of disciplines including the *Thai* language, geography, history, sociology, anthropology, archaeology, political science, economics, law, education, religion, philosophy, psychology, etc.

Human progress has made enormous advancement over the last several millennia up to the so-called globalization age of the contemporary; the human race is by no means liberated or remove from the tribulations of suffering, infliction of harm, anguish, and

hostilities. People look to the ethical systems of different religious groups and faith to help resolve these tribulations. But these religious groups and faith in general only come up with rules or dictate for them to follow within their faith, thereby releasing them from their personal and interpersonal problems only to subject them to punishment and reward by forces believed to be supernatural. In this regard, Buddhism according to the word of the Buddha in the *Pāli Canon* is unique in that it teaches an ethical system of self-development for human beings to be released from all sorts of problems, and become truly independent by not relying upon any forces from without.

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A Peer Reviewed Bilingual Research Journal  
(Indexed in UGC-CARE List)

ISSN 2347-7180

**DOGO RANGSANG RESEARCH JOURNAL**  
দগো বাংছাং গবেষণা পত্রিকা

Vol. X, Issue. XVIII

দশম বর্ষ, অষ্টাদশ সংখ্যা

January, 2023

জানুয়ারী, ২০২৩

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Price: Rs. 400/- (Four hundred) only  
Design & Layout : Kamal Krishna Sarma

Published by Dr. Angihuman Das, Secretary, Dogo Rangsang Research Society,  
and Printed at Dream Graphics, Naokata, Tamulpur (BTR), Assam.



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- (৮) অসমীয়া আধুনিকতাবাদী কবিতাত বিঘনী সত্তা বিষয়ে গ্ৰেম  
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- (৯) ভাৰতীয় গল্পনটী সন্মিলে ভূপেন হাজৰিকাৰ সাংগীতিক অন্বেষণ  
● শান্তিমণি শইকীয়া /৬৯
- (১০) কাৰেবিসঙলৰ ডেকাচাঁও : পৰম্পৰা আৰু বিশ্বায়ন  
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—  
উচিত হয়। বড়ো সমাজ  
নকশে।

বিভিন্ন ধরনের পেশা

তে 'জাতি গোষ্ঠা' শিল্প  
এবং পরিচয় বুলি ভাবা হয়।

হ্রস্ব পুস্তক জাতি-জনগোষ্ঠী  
এবং সমাজ ঐতিহ্যের পর

থাকে এবং তেমনপন্থে  
স্বাভাবিক কিছুমাত্র পরিবর্তন  
কর কঠিন হোয়াবি। এই  
কেনে অনুসরণ মূল্য রয়েছে।

। নাইবা জীব-জন্তুর যাব  
এ সমাজ-পাশে জড়িত থাক  
হয় করিবেন। সমাজ-পাশে

। বিভিন্ন সাক্ষ-পেছনের  
ঐতিহ্যে গতি উঠবে মূলত  
মহিলাসমূহে মেডিনেবে  
এ লোক-আদি যাতে থাকে  
এ, কেউ, বামোহা অমিহ

কিন্তুকে সমগ্রই তুলিছিল।  
এ অস্থায়ী অবস্থানগুলো

এ খ্যাতি মিনাকরা আধুনিক  
নোহোবা হৈ যোগে।  
নাহোবা করি পেলিয়ে।  
পত সাক্ষ-পাশে আক আ-

2023

সমাজ-পাশে যোগ্য উপক্রম হৈছে; বহিঃস্থ কিছু কিছু ক্ষেত্রে মিত্রকে আধুনিকতা তথা পরিবর্তিত সমাজ ব্যতীত  
সম্পূর্ণরূপে গ্রহণের বাবে মনোবল বৃদ্ধি হোয়া পবিসিদ্ধিত হৈছে।

। সাক্ষ-পাশে সমাজে বসে শিল্প, সাক্ষ-পাশে আক আ-অন্যতরম পরম্পরাগত রূপ পরিচলীয়া সমাজিক কিছু  
সমাজিক পরিচয় বর্তি আছে যদিও হ্রস্ব আক নগরধর্মী। লোকসমাজে আধুনিক পাশ্চাত্য আদিব আ-অন্যতরম হ্রস্ব  
সমাজিক রূপ। ইহাও কবেল মূল্য, সহজলভ্যতা, জটিলতমত্ব আক যোগ্যধর্মী প্রভাব বুলি কথি পনা যায়।  
সমাজিক।

। সমাজিক জগতম কবা বিভিন্ন জাতি-জনগোষ্ঠীতে পরম্পরাগত সাংস্কৃতিক বিলম্বন। সাংস্কৃতিক উন্নয়নযোগ্য উপদানের  
কিন্তু এই ঐতিহ্য ঐতিহ্য হ্রস্ব কবায় উপকিও জাতিগোষ্ঠীক নিজস্ব পরিচয় প্রদান কবি জীয়াই থকতে সহায় করে।  
সমাজিক রূপ কবে ব্যতীতসমাজে নিজস্ব পরম্পরাগত সাক্ষ-পাশে আক আ-অন্যতরম আছে, যিবোব বর্তমান আধুনিকতাবে  
সমাজিক রূপে পরি মিত্রত্বতা হেবই যিবোব উপক্রম হৈছে। পরম্পরাক সামুচি নাইব মনুসক আসবি হোয়া যদিও  
সংস্কৃতিক বিহা কামাশিত কিছু স্বীয় পরম্পরাক একতরবে পনিয়েই পোয়াই আধুনিক হোয়াব মনসেবে এইন  
সংস্কৃতিক রূপবি লোকসো মিত্র জাতিগোষ্ঠীতে বাবে প্রক্ক লক্ষ্য নহত।

। জাতিগ ঐতিহ্য হ্রস্ব কবা পরম্পরাগত সাংস্কৃতিক রূপ আক জীয়াই থকবে অপ্রাপ হোয়া কবা বর্তমান সমাজে  
জাতি-জনগোষ্ঠীক লোকসমাজ এক প্রয়োজনের সবুধীম হৈছে। গঠিকে জাতি বা জনগোষ্ঠীক মাজত সমাজত্বতা অক  
সমাজিক সাংস্কৃতিক কর্মপাল্য অনুষ্ঠিত কবি মকলো অনুসরণে ইহাও প্রয়োজনীয়তা অক ব্যতীতক উপযোগিতা তথা  
সামাজিক মূল্যবান কবা বুঝাই সিং জাগিব। জাতি বা জনগোষ্ঠী বিশেষ পরম্পরাগত সাংস্কৃতিক বো সৌন্দর্য বৃদ্ধি  
কবি জীয়াই থকবা কবাত সহায় করে আক মকলো অনুসরণে কবায় প্রয়োজনীয়তা আদি পরিছে। \* \*

**সমাজিক।**

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- ৬। জাতি, জাতিগ : বড়ো জনগোষ্ঠীক সাক্ষ-পাশে আক সাংস্কৃতিক, ২০০২, পৃ.১৩৩
- ৭। জাতি-জনগোষ্ঠী, উল্লেখ :

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- জাতি, জাতিগ : হোয়া-অন্যতরম লোক সাংস্কৃতিক, প্রথম প্রকাশ, ২০০৫

**সাক্ষ-পাশে/সমাজিক জাতিগ :**

- বিশেষ জাতিগ (৫৫) পুস্তক (হোয়া-অন্যতরম)
- অসমীয়া জাতিগ (৫৫) মহিলা (হোয়া-অন্যতরম)
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- মহিলা জাতিগ (৫৫) পুস্তক (হোয়া-অন্যতরম)

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# A Critical Study on Bankers-Borrowers Interface Programme with Special Reference to Nalbari District, Assam

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Published in IJRMPS (E-ISSN: 2349-7300), Volume 11, Issue 4, (July-August 2023)

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## Abstract

After independence, the Government of India started taking steps to encourage the spread of banking in India. In order to serve the economy in general and the rural sector in particular, the All India Rural Credit Survey Committee recommended the creation of a state-partnered and state-sponsored bank taking over the Imperial Bank of India and integrating with it, the former state-owned and state-associate banks. Accordingly, State Bank of India (SBI) was constituted in 1955. Subsequently in 1959, the State Bank of India (subsidiary bank) Act was passed, enabling the SBI to take over eight former state-associate banks as its subsidiaries. To better align the banking system to the needs of planning and economic policy, it was considered necessary to have social control over banks. In 1969, 14 of the major private sector banks were nationalized. This was an important milestone in the history of Indian banking. This was followed by the nationalization of another six private banks in 1980. With the nationalization of these banks, the major segment of the banking sector came under the control of the Government. The nationalization of banks imparted major impetus to branch expansion in un-banked rural and semi-urban areas, which in turn resulted in huge deposit mobilization, thereby giving boost to the overall savings rate of the economy. It also resulted in scaling up of lending to agriculture and its allied sectors. However, this arrangement also saw some weaknesses like reduced bank profitability, weak capital bases, and banks getting burdened with large non-performing assets. To create a strong and competitive banking system, a number of reform measures were initiated in early 1990s. The thrust of the reforms was on increasing operational efficiency, strengthening supervision over banks, creating competitive conditions and developing technological and institutional infrastructure. These measures led to the improvement in the financial health, soundness and efficiency of the banking system.

**Keywords:** Banking in India, Banking System, Rural Peoples in Nalbari District of Assam, Financial Intermediaries

## Introduction

### Background to the Study

Banks have played a critical role in the economic development of some developed countries such as Japan and Germany and most of the emerging economies including India. Banks today are important not



# Women Empowerment through Education in India - A Study

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### Abstract

Women education in India has also been a major preoccupation of both the government and civil society as educated women can play a very important role in the development of the country. Education is milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life. So that we can't neglect the importance of education in reference to women empowerment India is poised to becoming superpower, a developed country by 2020. The growth of women's education in rural areas is very slow. This obviously means that still large womenfolk of our country are illiterate, the weak, backward and exploited." Education of women in the education of women is the most powerful tool of change of position in society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family.

**Keywords:** Education, Female Literacy Rate, Women Empowerment, Importance of Education, Powerful Tool

**Introduction:** "If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered". - PT. JAWAHARLAL NEHRU

Women constitute almost half of the population in the world. But the hegemonic masculine ideology made them suffer a lot as they were denied equal opportunities in different parts of the world. The rise of feminist ideas has, however, led to the tremendous improvement of women's condition throughout the world in recent times. Access to education has been one of the most pressing demands of these women's rights movements. Women education in India has also been a major preoccupation of both the government and civil society as educated women can play a very important role in the development of the country. India is poised to emerge as one of the most developed nations by 2020, more literate, knowledgeable and economically at the forefront. No doubt, women will play a vital role in contributing to the country's development. Women power is crucial to the economic growth of any country. In India this is yet to meet the requirements despite reforms. Little has been achieved in the area of women empowerment, but for this to happen, this sector must experience a chain of reforms. Though India could well become one of the largest economies in the world, it is being hindered due to a lack of women's participation

### Objective of Study:

- To study the Women education in India
- To study the Women empowerment through education
- To study the Women's education Prospects and challenges