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Editorial.....

You will be happy to know that we have entered the fourth year of publication of IJMER, since its inception in April 2012. Focusing on many interdisciplinary subjects, the published papers are spreading the knowledge with fervent hope of upholding the holistic approach. With all my heart, I reiterate to echo my sincere feelings and express my profound thanks to each and every valued contributor. This journal continues to nurture and enhance the capabilities of one and all associated with it.

We as a team with relentless efforts are committed to inspire the readers and achieve further progress. Aim is to sustain the tempo and improve. We acknowledge with pleasure that our readers are enjoying the publications of Sucharita Publishers. We solicit to receive ideas and comments for future improvements in its content and quality. Editor – in-Chief explicitly conveys his gratitude to all the Editorial Board members. Your support is our motivation. Best wishes to everyone.

Dr.K.Victor Babu
Editor-in-Chief

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MODEL OF FOREIGN TOURISTS' LOYALTY ON MARINE TOURISM TO VISIT BALI

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Abstract

Marine tourism in Bali has developed significantly including scuba diving, snorkeling, water sport activities, parasailing and surfing attractions. As Bali has a lot of attractive diving spots, development of scuba diving has increased for many years. Humans are motivated to travel by curiosity which can motivate visitors to explore other types of tourist attraction, one of them is exploring underwater world. The desire to see what is in different world in the marine situation is the reason why individuals undertake exploration based activities. This study was designed to develop a model of understanding factors influence loyalty of foreign tourists visiting Bali based on holistic approach as loyalty express revisit, promote to other people as well as recommend people to visit destination.

Research was undertaken on marine-based tourism, particularly diving activities at several popular diving sites in Bali Province, namely: Tulamben, Pemuteran, Menjangan island, Sanur, Nusa Lembongan dan Nusa Penida. Accidental sampling technique was chosen to select the sample of foreign tourists who were doing diving activity in these areas with the number of respondents was 204 foreign tourists. Assessment of foreign tourists' satisfaction, trust and loyalty were undertaken by using a five-point Likert rating scale. Relationship between tourists' motivation, satisfaction, trust and loyalty was analysed based on Structural Equation Modeling (SEM) developed in this research. AMOS Version-21 with the Maximum Likelihood Estimation method was used in analyzing the model.



The results showed that: (i) there was a significant relationship between intrinsic motivation and trust of foreign tourists in diving activities in Bali; (ii) there was a significant relationship between extrinsic motivation and satisfaction of foreign tourists in diving activities in Bali; (iii) there was a significant relationship between satisfaction and loyalty of foreign tourists in diving activities in Bali; (iv) there was no significant relationship between trust and loyalty of foreign tourists in diving activities in Bali; and (v) there was a strong correlation between intrinsic and extrinsic motivation of foreign tourists in diving activities in Bali. Maintaining and improving the quality of diving sites of marine tourism in Bali to be ecologically sustainable need to be undertaken in order to increase satisfaction, trust and loyalty of foreign visitors. A holistic approach by involving stakeholder, community and government is crucial in implementing conservation, preservation and protection of the coral reefs to achieve the long-term sustainable of marine tourism in Bali.

Key words: *foreign tourists, loyalty, diving, sustainable tourism, Bali*

INTRODUCTION

Tourism has become a driving force of the world economic development and has been convinced to improve community welfare. Theobald (2005) cited the WTO's projection that the number of foreign visitors will increase 1.6 billions in the year of 2020 and tourists' expenditure is predicted to become 2 USD trillions every year. These figures was predicted based on the average of world tourists' growth about 4,3% per year and tourists' expenditure was predicted about 6,7% per year(Theobald, 2005) . According to Fridgen (1996); Mill and Morison (2009), tourism has a significant role to increase exchange rate, income and job opportunities and has been convinced as one of the potential industry which has an economic impact on improving community welfare and poverty alleviation.

Indonesia is one of the countries that develop tourism as one sources of the national income. The contribution of tourism to the national income was 4% in 2015 and it predicts to become 8% in 2019 (Central Bureau of Statistic of Bali Province, 2015). To reach this figure, the government of Indonesia has determined the target of tourist arrivals about 20 million in 2019 (The Ministry of Tourism the Republic of Indonesia, 2012). Efforts has been undertaken by the government of Indonesia in collaboration with stakeholders and the



community, however, the fact that the tourism of Indonesia faced by some constraints, such as: (1) low index of competitiveness that stays at the world rank of 70, (2) the country's branding of Indonesia stays at the world rank of 36 and at the 12th rank of Asia countries. This means that the branding position of Indonesia is still lags behind Thailand, China, Singapore, Malaysia and India, (3) in term of the number of foreign tourists arrival, Indonesia stays at the 7th of ASEAN countries rank, and at the 4th of ASIA countries rank, i.e., Malaysia (27.4 million), Thailand (24.8 million), and Singapore (15.1 million), while Indonesia only reached about 9.4 million foreign tourists arrival in 2014 (The Ministry of Tourism the Republic of Indonesia, 2015).

Indonesia has varieties of tourist attractions. However, Indonesia has uncompetitive products and services compare with Malaysia, Thailand and Brunei. This is because the competitors are able to understand the shifting demands of a highly dynamic market by designing a promotional strategy that is appropriate to the characteristics of the target market (The Ministry of Tourism the Republic of Indonesia, 2012). It will be difficult for Indonesia when tourism can not match its strength with the market demands and competition. As a result, ability of Indonesia to create and offer superior value can be disrupted. In fact, superior value of products and services in the customers's mind is a requirement to be able to achieve the superior market position (Kotler, 1994). Once the products and services provide experience of the tourism industry in the hearts and minds of tourists, then tourism destinations will have advantages of the promotion through word of mouth of the customers as the implications of their satisfaction (Kotler, 1994; Mill and Morison (2009).

There is no doubt that Bali has been known as one of the most popular tourist destinations in the world due to its cultural activities and natural scenery. The contribution of Bali tourism to the Indonesia tourism can be seen from direct arrival of international tourist who visit Bali and Indonesia. Data from the Bureau of Statistical of Indonesia shows that the number of direct arrival of foreign tourist to Indonesia in 1997 was 5,185,243 tourist and the number of direct arrival of foreign tourist to Bali in that time was 1,293,657. This means that the contribution of Bali tourism to Indonesia tourism in 1997 was 24.9%. Meanwhile, in the year 2014, the number of direct arrival of foreign tourist who visit Bali was 3,731,735 tourist and to Indonesia was 9,435,411 tourist. So that, the contribution was 39.6%



in 2014. It can be seen that fluctuative contribution was found during the periods of 1997 and 2014 with the highest contribution was found in the year 2014 and the average contribution was 31.2% (Bali Government Tourism Office, 2013). In addition, the average tourist expenditure and length of stay also increased during this period. The average expenditure of foreign tourists per person per day increased from US\$ 137.90 in 2009 to US\$ 158.87 in 2011. The length of stay of foreign tourists also extended from 8.75 days in 2009 to 9.27 days in 2011 (Bali Government Tourism Office, 2013). In view of this steady growth in the number of tourists, the average tourist expenditure, and the length of stay, it seems that tourism in Bali will continue to be a promising source of household income for Balinese inhabitants, and contribute to the national exchange rate as well as increase the number of job opportunities.

Competitiveness of Bali tourism stay on the variety of attractions offered to the visitors, such as Balinese art, culture and heritage attraction, scenery and nature-based attraction, spa and wellness as well as marine attraction. Even though foreign tourists is still interested in visiting Bali as one of the destinations in the world, however, the emergence of competitors can not be avoided, such as Thailand, Malaysia, Singapore and other countries which have similar culture with Balinese culture. Attempts have been carried out by the government and the tourism industry to promote the destination, improve services, hospitality and infrastructure, however further efforts need to be undertaken.

Marine attractions is one of the potential attractions in Bali as it has a lot of fabulous diving sites such as Tulamben, Pemuteran, Menjangan island, Sanur, Nusa Lembongan and Nusa Penida. Miller (1993) define marine tourism as nature-based tourism which has variety of attractions on the marine environment, such as scuba diving, snorkeling, water skiing, surfing, windsurfing, fishing, sailing and various water sports activities which are mostly dependent upon the equipments as safety issues are the most importance. Rapid growth of marine tourism has produced significant impacts on the local, regional and national communities. However, integrated strategic is needed as high risk activity and should be focused on safety and conservation-based paradigm.

Marine tourism in Bali has developed significantly which offer variety of attraction such as scuba diving, snorkeling, water sport



activities, parasailing and surfing. As Bali has a lot of attractive diving spots, development of scuba diving has increased for many years, eventhough there is no exact data regarding the number of tourists in this activity. Humans are motivated to travel by curiosity. The desire to see what isin different world in the marine situation may be an important reason why individuals undertake exploration based activities such as scuba diving, snorkelling and any other water sport activities. Mmotivation for leisure travel can be explained by a desire to escape from familiar situation and looking for a different experienceand environments, activities and people. Curiosity to have different experience motivate people to explore underwater world (Harriott *et al.*, 1997). If people feel that they find what they hope in such activities, it will make people want to try a similar experience. The target of tourism industry is to bring visitors to do revisit, persuade visitors to bring their friend and relatives through words-of-mouth promotion and recommend people to come to have similar experience that what they have had previously. This means that consumers' loyalty is the final target of every single business. Develop a model of understanding factors influence loyalty of foreign tourists visiting Bali based on holistic approach is required as loyalty express revisit, promote to other people as well as recommend people to visit destination.

Study on Consumer Behaviour have been undertaken previously, in fact, most of the studies were analized partially. Despite the use of more comprehensive models, so far, they have left holistic approach in analyzing tourists satisfaction and loyalty. Quality and satisfaction of tourists cannot be separated as Swarbrooke and Susan (2008) say that the quality is the determinant in achieving tourist satisfaction, and satisfaction of tourists will form the tourist loyalty. They also said that complaint handling and tourists' trust also affect tourist loyalty since more variables and their interactions can be taken into account.

The contribution of this study lies in bridging this research gap. This study integrates the main stream of research on destination loyalty intention proposing a causal relationship between variables which form tourists satisfaction and loyalty. Besides estimating this causal model, the research aims to identify how observed variables of the latent are related and describe tourists loyalty based on these relationships. Identify factors influence foreign tourists' loyalty to visit



marine tourism in Bali including factors forming loyalty and relationship between loyalty and its determining factors are the main focus of this research.

Research Objectives

1. To analyze relationships between motivation (intrinsic and extrinsic) and satisfaction of foreign tourists in marine tourism in Bali.
2. To analyze relationships between motivation (intrinsic and extrinsic) and trust of foreign tourists in marine tourism in Bali.
3. To analyze relationship between foreign tourists' satisfaction and loyalty in marine tourism in Bali.
4. To analyze relationship between foreign tourists' trust and loyalty in marine tourism in Bali.
5. To analyze correlation between intrinsic and extrinsic motivation of foreign tourists in marine tourism in Bali.
6. To suggest efforts to increase satisfaction, trust and loyalty of foreign visitors in marine tourism in Bali.

LITERATURE REVIEW

Marine Tourism and Sustainability

Miller (1993) define marine tourism as nature-based tourism which has variety of attractions on the marine environment, such as scuba diving, snorkeling, water skiing, surfing, windsurfing, fishing, sailing and various water sports activities which are mostly dependent upon the equipments as safety issues are the most importance. He also says that rapid growth of marine tourism has produced significant impacts on local, regional and national communities. Marine tourism includes recreational activities that involve travel away from one's place of residence and focus on the marine environment (Shafer *et al.*, 1998). It has great potential to be ecologically sustainable (Ormond *et al.* (1997). In many parts of the world, tourism is promoted as an environmentally sustainable industry which can replace exploitation industries while at the same time providing financial support for the local economies (Agardy 1995, Moscardo *et al.* 2000, White, *et al.* 2000). Marine tourism industry is reliant on a healthy attractive environment for its sales however, it is high risk activities. Research by Shafer *et al.* (1998) found that the most significant factors influencing the enjoyment of day visitors to the spot destinations are staff interactions, and the quality of the corals and fish. Thus, there is



strong motivation to protect and conserve coral reefs that are the subject of marine tourism interest.

Conservation of the marine tourism has been concerned by the tourism industry to protect and conserve coral reefs. According to Moscardo (1997) and Hawkins (1998), there is strong pressure to expand the network of marine protected areas to enhance conservation of coral reef. A major mechanism to fund conservation and marine park efforts is via the tourism industry Hawkins (1993). The economic value of coral reef tourism plays an important role to improve management and conservation. The following contributions of tourism to environmental conservation have been identified (UNEP 2010) such as: (i) Direct financial contributions e.g. fees for park entry, (ii) Contributions to government revenues via taxes, rates, license fees, (iii) Improved environmental management and planning, (iv) Environmental awareness training. Tourism can increase public appreciation of the environment and enhance environmental awareness, which increases the community's desire to preserve the environment, (v) Protection and preservation. Increases the value of attractive, and pure and original sites and enhances support for marine protected areas, and (vi) Alternative employment. Tourism can provide employment for people displaced from less environmentally sensitive activities.

The development and management of marine tourism are important issues for sustainability of coral reefs protection and preservation. Significant financial benefits are seen as a major motivation to protect and manage the coral reefs. Australia with its famous Great Barrier Reef, for example, put marine tourism as one of the critical issues in marine park management, and many systems are in place to regulate and control tourism activities and their impacts. These include the requirement for environmental impact assessment for any construction or infrastructure activities, requirements for permits for tourism activities (Arnold and Birtles, 1999; Harriott *et al.* 1997).

Miller *et al.* (1993) point out that marine tourism systems involve interactions between three actors namely local community, stakeholders and tourists. To understand and predict these changes, and also to make a plan for sustainable marine tourism, efforts must be focused on the behavior of these components of the system as changes in one component result in changes in other components. Marine



tourism has been seen to be responsible for both positive and negative impacts to the natural and social environment. Impacts on the social environment involve social, cultural, political and economic issues. On the positive side, marine tourism can foster community pride, improved quality of life and new job opportunities, however, on the negative side, marine tourism can lead to problems of overcrowding, social displacement, and crime. Recreational scuba diving, for example, has become a substantial component of the international tourism market and potentially offers considerable economic benefits to local communities with a managed coral reef area through the implementation of a diving user fee system (Adjaye and Tapsuwan, 2008; Davenport & Davenport, 2006; Depondt & Green, 2006; White et al., 2000). However, negative impacts on the natural environment are often biological, physical, and ecological in nature. Increased protection and conservation of many areas and species have been a positive efforts for sustainability of marine tourism; nevertheless problems of erosion, pollution, and loss of species diversity occur frequently as the viability of coastal tourism systems and the natural environment in which they occur is highly dependent on human behavior (Miller, 1993; Miller and Ditton, 1986).

According to Goodwin (2008); Miller and Kaae (1993); three mechanisms are dominant in the marine tourism context such as tourism planning, and tourism education that are crucial to the sustainable evolution of tourist destinations. It is therefore very important to provide the need of economic for the community, while at the same time ensuring that environmentally sensitive areas and ecologically important habitats are identified and excluded from tourism pressure (Cicin-Sain and Knecht, 1998). It is also recognized that tourism management, planning, and education are necessary not only for scientific purposes and to conserve the environment for the benefit of residents, but also for the protection of long-term investments in tourism infrastructure, attractions, facilities, services, and marketing programs (Hawkins and Callum, 1992).

Efforts to minimise tourism impacts through management strategies have been studied, one of the examples given by Moscardo et al., (2000) in the case of Great Barrier Reef Australia who said that tourists' activities on the Great Barrier Reef are managed by the Great Barrier Reef Marine Park Authority (GBRMPA) and the Queensland Parks and Wildlife Service (QPWS) within a statutory framework of



zoning plans, plans of management and permits. Permits have been used as the principle tool for management of tourism(Driml, 1987). However, there has been a perception that over-reliance on permits as a management tool is no longer appropriate. Management Plans are an area-specific tool, and includes strategies for dealing with impacts and activities specific to each region. They include strategies to limit or manage the use of popular high use sites. The tourism management process is presently under revision with a move towards simplification of permits and move towards site management, greater self-regulation and control of impacts (Driml , 1987).

Cinner & Aswani (2007)and Wescott, (2006) pay attention in poor-developing countries, that there is no Marine Protected Areas (MPAs)have been proposedas a multipurposemarine fishery management tool and are often difficult to establish due to their incompatibility with traditional customary marine systemsor the lack of funds to manage them.Traditional marine parks that conserve resources through strict regulation of access may not work because of the dependence oflocal communities on these fishing resources for their economic and physical wellbeing(Cinner, 2007).A holistic approach to these issues focuses on the local people most affected by the implementation of the marine reserve, recognises the needs, perceptions and attitudes of localstakeholders towards the environment and conservation measures before implementing new management policies, while taking traditional systems of resource management into consideration (Aswani, 2005; Hoffmann, 2002). Caillaud *et al.*, (2004)give their suggestion that astrategic management system bycollaborating traditional tradition and modern management, can be an effective way to improve reef ecosystem health and provide significant conservation benefits for reef fish stocks, while at the same time meeting helpful community goals and taking into account traditional practices or knowledge (Adams, 1998).Davenport& Davenport (2006) and Diedrich (2007)reveal that instead of the traditional approach of protecting reefs to return them to a more productive state and then deciding how best to use the conservation gains to benefit people in a sustainable way, an alternative approach is to create incentives during the planning and implementation phases to protect the resources that provide livelihoods.So that, development of the marine tourism which is growing rapidly both in terms of its volume and value, with marine park management offers an income flow



that additionally may have a positive influence on the conservation awareness and support (Diedrich, 2007)

Complexity of Consumer Behaviour in Traveling

Tourist plays an important role in increasing the popularity of a destination. Tourist behavior in choosing a destination has a significant relationship with perception of tourists to destination (Andriotis, 2005 and Solomon, 1992). Mechanisms in forming interaction between tourists and destinations play an important role in creating a relationship between tourists and destinations. Perceptions and preferences are widely used in social research, especially in consumer behavior, such as the study by which says that perception is one of the psychological factors that are closely related to the sensory system that plays an important role in influencing decision-making. This response is an important part of the emotional aspects of the interaction of consumers towards products (Andriotis, 2005). He define perception as a process that occurs in the mind of consumer where the sensation is selected, organized and interpreted while preference is a further expression of the perception which is expressed in an action based on choice and consumer interest. Action will be taken after going through a long process in the minds of consumers.

Solomon (1992) adds that factors influence preference of consumers is consumer insight about products or services, income, tastes or interests of consumers, culture, and previous experience in consuming products and services. This opinion is supported by Kim and Jamal (2007) which states that the perception is the process by which a person chooses, organize and interpret information to create a picture of what is seen and felt. Solomon (1992) explains that barrier to receive marketing messages occur as a result of the limitations of brain to process information, so that consumers are very selective about what they watch.

Another study by Davis (2003) finds that in the summer, visitors have a different orientation in the tour. Some visitors concerned with physical attraction, prefer outdoor sensations such as beach, landscape, cultural attractions and entertainment. Other groups tend to focus on exploring the environment and culture. It is suggested in his study that the process of innovation in the tourism industry should be focused on better mechanisms to manage a destination. Haemon (1999) evaluates the service quality, customer satisfaction and loyalty, that the holistic management model must be applied in destination management. Understanding the consumer decision making process which focuses on



customer value as a variable that is very important because of its strength rests on the perception and selection on quality customer service and customer satisfaction. It also said that the quality of service can be a mediator between perception and customer choice.

Andriotis (2005) conducted a study on the perceptions and preferences of the community in the development of tourism to boost local economies. The goal is to determine whether the entrepreneur in the field of tourism and the local population has a positive dependence on tourism development. Benchmarks used in these studies is to use public perception as a guide in the development of future tourism. The results showed that the perceptions and preferences of the public in the area of tourism to boost the economy is really important. Three groups expressed their perceptions exist at high levels positively to the development of tourism, although there are some differences in their agreements relating to the type and origin of tourists, facilities, and management models that are considered beneficial to the area.

Goodrich (1978) undertook a study on the relationship between perceptions and preferences on a destination. Studies demonstrate how the choice of a tourist destination depends on the perception of the fun of these destinations. The results showed that the higher the score, the higher the perception of choice for the destination. The implication of this study is associated with the marketing of a destination, where stakeholders (stakeholders) should seek to develop a positive image of a destination in order to improve the tourist choice of areas that became a tourist destination. Another implication is that the diagnosis of strengths and weaknesses on attributes relevant tourism is very helpful in making changes specifically related to the facilities and services in a destination.

Motivations can be intrinsic (push) or extrinsic (pull). Push motivations correspond to a tourist's desire and emotional frame of mind. Pull motivations represent the attributes of the destination to be visited. Yoon and Uysal (2005) take tourist satisfaction to be a mediator variable between motivations (pull and push) and destination loyalty. The effect of socio-demographic variables in the tourist decision process is also an issue which has received some attention. Some studies propose that age and level of education influence the choice of destination (Woodside and Lysonski, 1989; Weaver et al., 1994; Zimmer et al., 1995). Oliver (1999) states that loyalty is a construct that can be conceptualised by several perspectives.



Hallowell (1996) measure the construct “future behavioural intention” by using two indicators: the intention of repurchase and the intention to provide positive recommendations. In tourism research, similar approach is adopted and tourist loyalty intention is represented in terms of the intention to revisit the destination and the willingness to recommend it to friends and relatives (Oppermann, 2000; Bigné et al., 2001; Chen and Gusoy, 2001; Cai et al., 2003; Niininen et al., 2004; Petrick, 2004). Therefore, two indicators, “revisiting intention” and “willingness to recommend” are used as measures of destination loyalty intention.

The concept of loyalty has been recognised as one of the more important indicators of success in the marketing literature (La Barbara and Mazursky, 1983; Turnbull and Wilson, 1989; Pine et. al., 1995; Bauer et. al., 2002). Hallowell (1996) provides evidence on the connection between satisfaction, loyalty and profitability. The author refers that working with loyal customers reduces customer recruitment costs, customer price sensitivity and servicing costs. In terms of traditional marketing of products and services, loyalty can be measured by repeated sales or by recommendation to other consumers (Pine et al., 1995). Yoon and Uysal (2005) stress that travel destinations can also be perceived as a product which can be resold (revisited) and recommended to others (friends and family who are potential tourists). In his study about the desirability of loyal tourists, Petrick (2004) states that loyal visitors can be less price sensitive than first time visitors. This study shows that less loyal tourists and those visiting the destination for the first time tend to spend more money during the visit.

Determining factors of loyalty have been studied in the marketing literature. Bitner (1990), Dick and Basu (1994) and Oliver (1999) show that satisfaction from products or services affect consumer loyalty. Flavián et al. (2001) add that loyalty to a product or service is not the result of the absence of alternative offers. Instead, loyalty occurs because consumers increasingly have less free time available and therefore try to simplify their buying decision process by acquiring familiar products or services. As referred to above, research shows that the satisfaction that tourists experience in a specific destination is a determinant of the tourist revisiting. Baker and Crompton (2000) define satisfaction as the tourist’s emotional state after experiencing the trip. Therefore, evaluating satisfaction in terms of a travelling



experience is a post-consumption process (Fornell, 1992; Kozak, 2001). Assessing satisfaction can help managers to improve services (Fornell, 1992) and to compare organisations and destinations in terms of performance (Kotler, 1994). In addition, the ability of managing feedback received from customers can be an important source of competitive advantage (Peters, 1994). Moreover, satisfaction can be used as a measure to evaluate the products and services offered at the destination (Ross and Iso-Ahola, 1991; Noe and Uysal, 1997; Bramwell, 1998; Schofield, 2000).

Recently, more holistic models have been used to explain destination loyalty in tourism research. Yoon and Uysal (2005) propose a model which relates destination loyalty with travel satisfaction and holiday motivations. This study finds a significant cause-effect relationship between travel satisfaction and destination loyalty as well as between motivations and travel satisfaction. Oh (1999) establishes service quality, perceived price, customer value and perceptions of company performance as determinants of customer satisfaction which, in turn, is used to explain revisit intentions. Bigne et al. (2001) identify that returning intentions and recommending intentions are influenced by tourism image and quality variables of the destination. Kozak & Rimmington (2000). model intentions to revisit in terms of the following explanatory variables: overall satisfaction, number of previous visits and perceived performance of destination. In a recent paper, Um et al. (2006) propose a structural equation model that explains revisiting intentions as determined by satisfaction, perceived attractiveness, perceived quality of service and perceived value for money. In this study repeat visits are determined more by perceived attractiveness than by overall satisfaction. Another important conclusion from the study carried out by Um et al. (2006) is that the revisit decision-making process should be modelled in the same way as modelling a destination choice process. This implies that the personal characteristics of tourists, such as motivations and sociodemographic characteristics also play an important role in explaining their future behaviour. Despite sharing equal degrees of satisfaction, tourists with different personal features can report heterogeneous behaviour in terms of their loyalty to a destination (Mittal and Kamakura, 2001). Motivations form the basis of the travel decision process and therefore should also be considered when analysing destination loyalty intentions. Beerli and Martín (2004) propose that "motivation is the



need that drives an individual to act in a certain way to achieve the desired satisfaction" (Beerli and Martín, 2004:626).

RESEARCH METHODS

Research Location

The research was undertaken on marine tourism, particularly diving activities at several popular diving sites in Bali Province, namely: Tulamben, Pemuteran, Pulau Menjangan, Sanur, Nusa Lembongan dan Nusa Penida.

Sample Design of Foreign Visitors

The accidental sampling technique (Zikmund, 1997) was chosen to select the sample of foreign tourists who were doing diving in those diving sites. The total number of respondents was 204 foreign tourists.

Method of Data Analysis

Respondents were interviewed based on questionnaire. Analysis of tourists' motivation, satisfaction, trust and loyalty was assessed by using a five-point Likert rating scale (Westbrook, 1980; and Colman, et. al., 1997). The range of intervals of the five points on the scale was counted based on the formula proposed by Likert (1965) in Westbrook (1980). Software AMOS Version-21 was used in analyzing the Structural Equation Modeling (SEM) developed in this research and Maximum Likelihood Estimation approach was undertaken to analyse the statistical results.

Model of Tourists' Loyalty

Model of Tourists' Loyalty was developed based on four variables, namely: (1) MOTIVATION, (2) SATISFACTION, (3) TRUST and (4) LOYALTY.

Indicators of each variables as follows:

1. Indicators of variables INTRINSIC MOTIVATION were: different experience, escape from routines, silent world, and feel challenging.
2. Indicators of variables EXTRINSIC MOTIVATION were: accompany friends, new diving spot, got a reward (incentive), and famous diving spot.
3. Indicators of variables SATISFACTION were: accessibility, quality of diving spot, uniqueness of diving spot, beauty underwater world, diving equipments, boat services, diving guides, safety and security, accommodation, foods and beverages, and whole services.



4. Indicators of variables TRUST were: provider experiences, safety and security, qualified diving guides, knowledgeable of provider, and provider integrity.
5. Indicators of variables LOYALTY were: favourite destination, cooling down emotion, no switch to other places, intention to come back, to promote, and to recommend.

All of the above variables and indicators are presented in Table 1 and Conceptual Model of Consumer Loyalty can be seen in Figure 1.

Path Diagram as Causal Relationship

Path diagram of tourists' loyalty as shown in Figure 1 depicts a conceptual model that shows relationships amongst variables, as follow:

1. INTRINSIC MOTIVATION was predicted to have relationship with SATISFACTION and TRUST.
2. EXTRINSIC MOTIVATION was predicted to have positive relationship with SATISFACTION and TRUST.
3. SATISFACTION was predicted to have relationship with LOYALTY
4. TRUST was predicted to have relationship with LOYALTY.
5. INTRINSIC was predicted to have EXTRINSIC MORIVATION

Tabel 1
 Variables and Indicators of Foreign Tourist Loyalty to Visit Bali
 ForDiving Activities

No	Variables	Indicators
1	INTRINSIC MOTIVATION	experience, escape and silent and challenging
2	EXTRINSICMOTIVATION	friends, new dive spot, rewardsand famous dive spot
3	SATISFACTION	accessibility, quality of diving spot, uniqueness of diving spot, beauty underwater, diving equipments, boat services, diving guides, safety and security, accommodation, foods and beverages and wholeservices
4	TRUST	provider experiences, safety and security, qualified diving guides, knowledgeable provider and provider integrity
5	LOYALTY	favourite destination, cooling down emotion, no switch to other places, intention to come back, promote recommend and

Structural Equation Modeling of Marine Tourism(Diving Activities) in Bali can be seen in Figure 1.

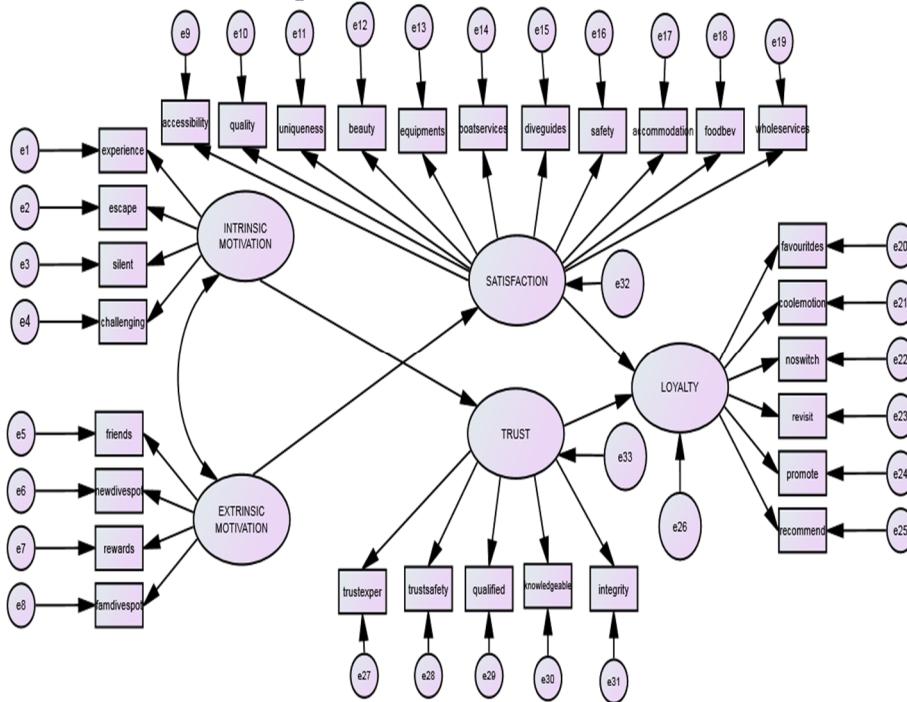


Figure 1. Path Diagram of Tourists' Loyalty by using Structural Equation Model

Errors occur on the measurement indicators and latent variables. In the model SEM, there are two types of error namely error in a measurement and error on a structural model. Error in measurement model is an error that occurs when measuring the indicators, while the error in the structural model is called the residual error or disturbance terms, which reflect the unexplained variance in the endogenous variables because of other factors that can not be measured (Ghozali, 2014). Several tests were undertaken to minimize the error, such as normality test and unidimensionality test. In addition, the Chi-Square (CMIN) test, Root Mean Residual, Goodness of Fit Index (GFI) and Adjusted Goodness of Fit Index (AGFI) were undertaken to examine the Structural Equation Model of Tourists' Loyalty to visit Bali.

RESULTS AND DISCUSSION

Characteristics of Respondents who Undertaking Diving Activities in Bali

Country of Origin

The respondents' country of origin was categorized into 5 groups, namely: European Countries, Australia and New Zealand, American countries, African countries, and Asian countries. The largest group came from European countries (55.40%), followed by Asian countries (27.90%), Australia and New Zealand (9.80%), American countries (5.90%), and African countries (1%), as shown in Figure 2

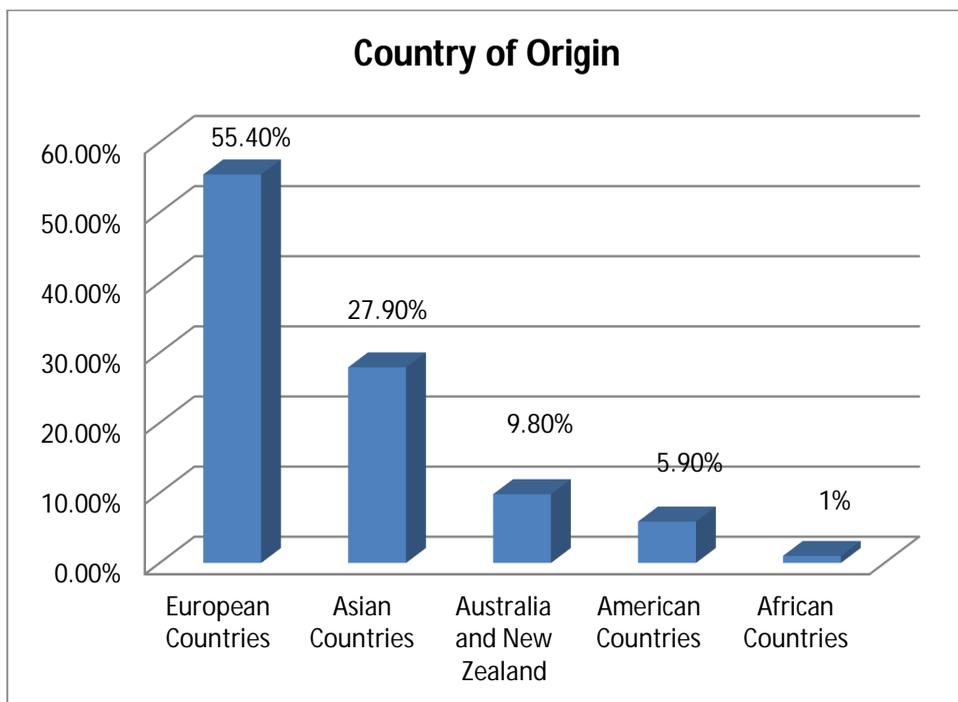


Figure 2. Percentage of Respondents based on the Country of Origin
Type of Accommodation

Most of the respondents preferred staying in hotels (42.20%) and villas (32.80%). Only some of them were staying at homestays (14.20%) and other accommodations (10.80%), as shown in Figure 3.

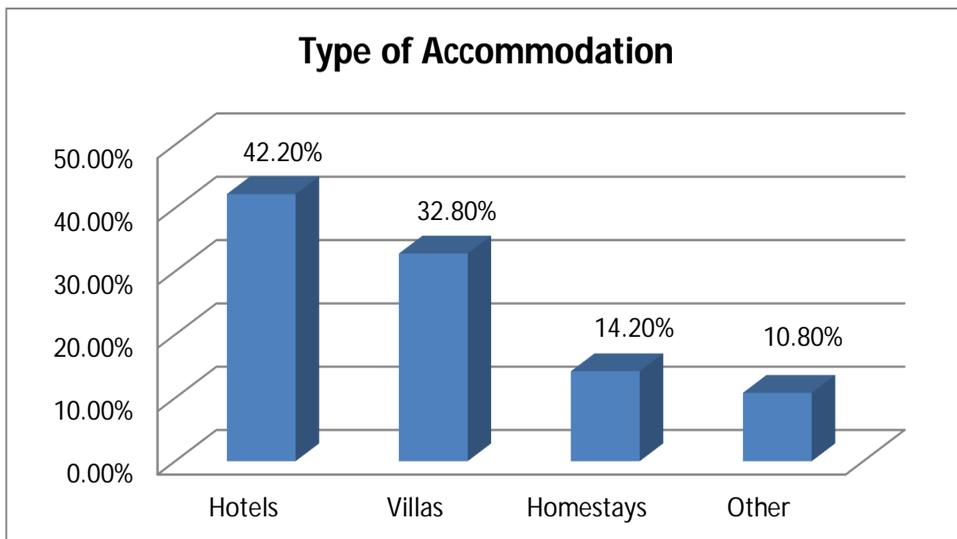


Figure 3. Percentage of Respondents based on Type of Accommodation
Sex

Mostly respondents on this research was male. The percentage of respondents based on sex, i.e.: male (57.40%) and female (42.60%), as shown in Figure4. The difference between male and female respondents was 14.80 %.

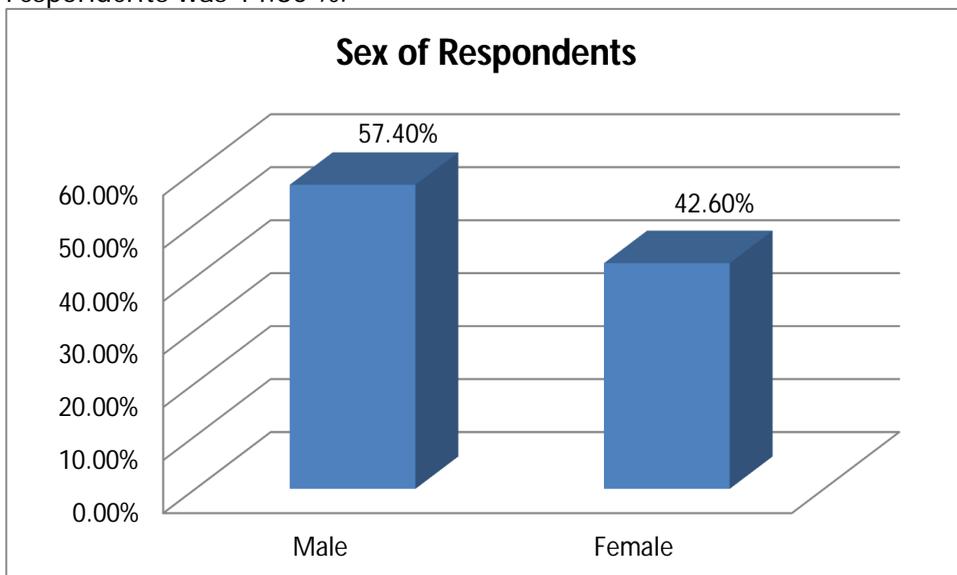


Figure 4. Percentage of Respondents based on Sex



Age

The majority of respondents was at the age group of 26 - 55 years (81.90%). This was followed by the age group of 16 - 25 years (13.2%), the age group of 56 years or older (4.4%) and the age group of 15 years or younger (0.50%), as shown in Figure 5.

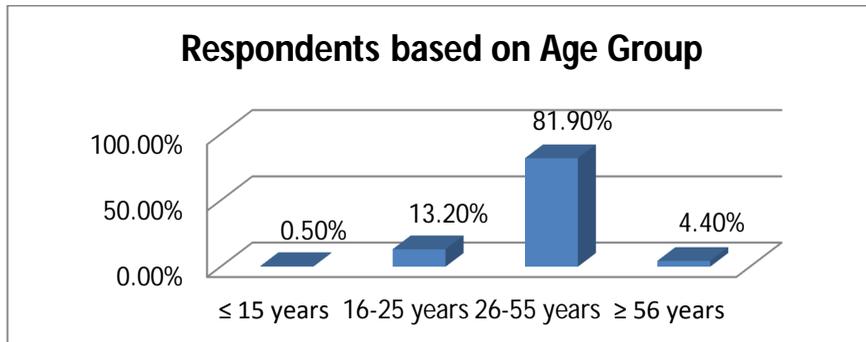


Figure 5. Percentage of Respondents based on Age Group

Main Occupation

The most common occupation of respondents was professional/manager/executive (54.90%). It was followed by private employees (20.10%), and then student/university student (14.70%). Other specified occupations each made up less than 5 %, namely: government employees (4.40%), entrepreneur (3.40%), retired (1%), housewife (1%) and police/army (0.5%), as shown in Figure 6.

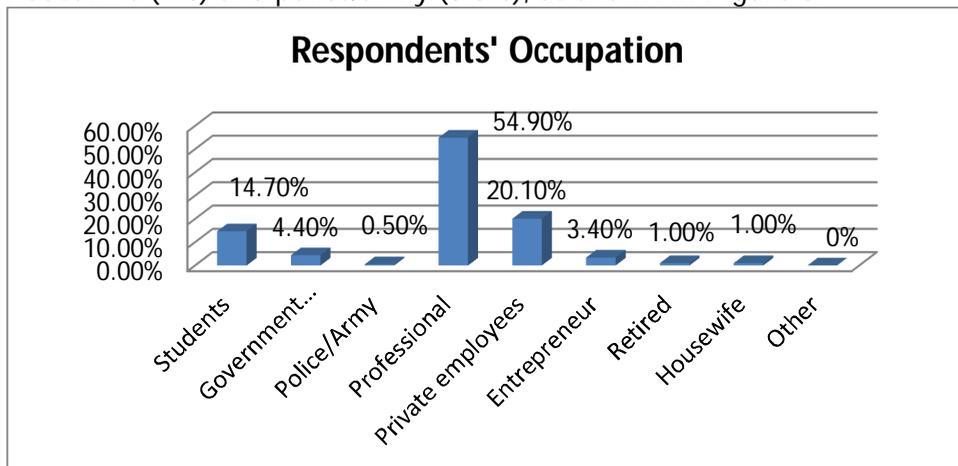


Figure 6. Percentage of Respondents based on Occupation

Periodicity of Visit

First time visit Bali was the highest percentage of the respondents (57.40%). It was followed by second time visits (16.70%), visits more than five times (10.30%), third times visit (10.30%), fourth time visits (3.90%), only 1.50% the respondent came to Bali for the fifth times visit, as shown in see Figure 7.

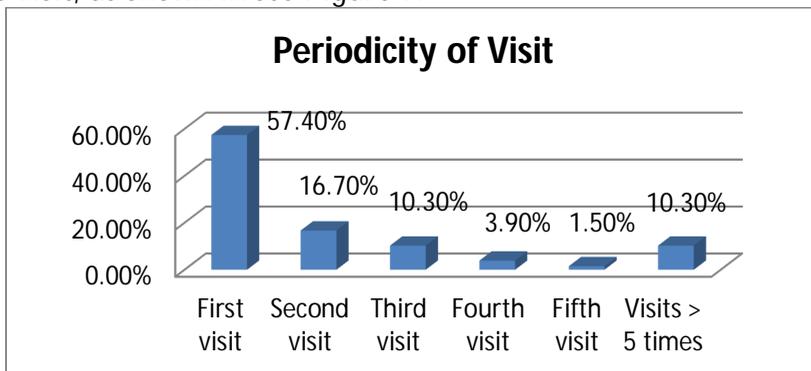


Figure 7. Percentage of Respondents based on Periodicity of Visit
Length of Stay

The average length of stay for all respondents during their visit in Bali was 9.0 days. This was similar to the report of Bali Government Tourism Office in 2011 (9.27 days). The percentage of respondents based on the length of stay can be seen in Figure 8. It shows that almost half of respondents were staying more than 9 days (49%), followed by 4 days (11.30%), 5-7 days (8.80%), 8 days (8.30%), 6 days (5.90%), 9 days (3.90%), and 3 days (3.90%).

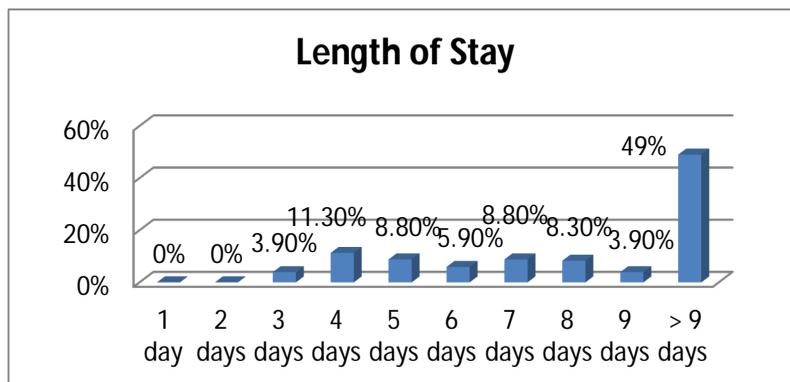


Figure 8. Percentage of Respondents based on Length of Stay
Factors affect Motivation, Satisfaction, Trust and Loyalty



(i) Intrinsic Motivation (X₁)

Intrinsic motivation (X₁) is an exogenous variable was representing by several indicators, namely: experience, escape, silent and challenging. Validities of these indicators are estimated by the value of loading factors/estimates. The results show that all of the above indicators were significant to represent intrinsic motivation (estimates ≥ 0.5 and $p\text{-value}=0.000$). The indicators that mostly represent intrinsic motivation were: experience (1.349), followed by escape (1.195), challenging (1.000) and silent (0.915) respectively, see Table 2.

Table 2
 Indicators, Loading Factors and p-value of Intrinsic Motivation

Number	Indicators	Estimates/loading factors (≥ 0.5)	p-value=0.000
1	experience	1.349	significant
2	escape	1.195	significant
3	challenging	1.000	significant
4	silent	0.915	significant

Source: Statistical results of this research, 2015.

The results indicate that intrinsic motivation of foreign tourists in doing diving activities were: (i) diving activities give a different experience than any other tourist activities; (ii) escape from daily routines; (iii) feel challenging when diving; and (iv) find silent world and feel cooling down emotion when at underwater.

(ii) Extrinsic Motivation (X₂)

Extrinsic motivation (X₂) is an exogenous variable was representing by several indicators, namely: friends, new dive spot, rewards dan famous dive spot. Validity of these indicators were estimated by the value of loading factors/estimates. The results show that three of the above indicators were significant to represent extrinsic motivation (estimates ≥ 0.5 and $p\text{-value}=0.000$). The indicators that mostly represent extrinsic motivation were: new dive spot (1.370), followed by famous dive spot (1.000) and friends (0.716), respectively. Meanwhile indicator rewards was not significant to represent extrinsic motivation (estimate=0.037 (<0.5) and $p=0.875$ (>0.05)), see Table 3.

Table 3
 Indicators, Loading Factors and p-value of Extrinsic Motivation

Number	Indicators	Estimates/loading factors (≥ 0.5)	p-value=0.000
--------	------------	---	---------------



1	friends	0.716	significant
2	new dive spot	1.370	significant
3	famous dive spot	1.000	significant
4	rewards	0.037 (<0.5)	0.875 (ns)

Source: Statistical results of this research, 2015.

The results indicate that extrinsic motivation of foreign tourists in doing diving activities are: (i) accompany my friends, (ii) enjoy diving at new diving spots, and (iii) love diving at the famous diving spots. However, diving as a reward from the company is not extrinsic motivation of foreign tourists in doing diving activities.

(iii) Satisfaction (X₃)

Satisfaction (X₃) is an exogenous variable was representing by several indicators, namely: accessibility, quality of diving spot, uniqueness of diving spot, beauty underwater, diving equipments, boat services, diving guides, safety & security, accommodation, food & beverage, dan whole services. Validity of these indicators were estimated by the value of loading factors/estimates. The results show that all of the above indicators were significant to represent satisfaction (estimates ≥ 0.5 and p-value=0.000), see Table 4.

Table 4
 Indicators, Loading Factors and p-value of Satisfaction

Number	Indicators	Estimates/loading factors (≥ 0.5)	p-value=0.000
1	whole services	1.515	significant
2	boat services	1.427	significant
3	diving equipments	1.390	significant
4	quality of diving spot	1.261	significant
5	safety and security	1.258	significant
6	uniqueness of diving spot	1.203	significant
7	beauty underwater	1.155	significant
8	diving guides	1.119	significant
9	foods and beverages	1.109	significant
10	accommodation	1.102	significant
11	accessibility	1.000	significant

Source: Statistical results of this research, 2015.

The indicators that mostly represent satisfaction were: whole services (1.515), boat services (1.427), quality of diving spot (1.261), safety & security (1.258), diving equipments (1.390), uniqueness of diving spot



(1.203), beauty underwater (1.155), diving guides (1.119), food & beverage (1.109), accommodation (1.102), and accessibility (1.000).

The results indicate that foreign tourists' satisfaction in doing diving activities were significantly influenced by: (i) whole services; (ii) quality of boat services provided by diving providers; (iii) quality of diving spot; (iv) safety and security during diving activities; (v) quality of diving equipment; (vi) uniqueness of diving spot; (vii) beauty of underwater; (viii) quality of services of diving guides; (ix) foods and beverages; (x) accommodation; (xi) quality and diversity of coral reef; and (xii) accessibility to get the diving site.

(iv) Trust (X₄)

Trust (X₄) is an exogenous variable was representing by several indicators, namely: provider experiences, safety and security, qualified diving guides, knowledgeable provider, dan provider integrity. Validity of these indicators were estimated by the value of loading factors/estimates. The results show that all of the above indicators were significant to represent trust (estimates ≥ 0.5 and p-value=0.000). The indicators that mostly represent trust were: provider integrity (1.000), qualified diving guides (0.962), safety and security (0.871), knowledgeable provider (0.862), and provider experiences (0.684), respectively (see Table 5).

Table 5
 Indicators, Loading Factors and p-value of Trust

Number	Indicators	Estimates/loading factors (≥ 0.5)	p-value=0.000
1	provider integrity	1.000	Significant
2	qualified diving guides	0.962	Significant
3	knowledgeable provider	0.862	Significant
4	safety and security	0.871	Significant
5	provider experiences	0.684	Significant

Source: Statistical Results of this research, 2015.

The results indicate that foreign tourists' trust in doing diving activities in Bali were significantly influenced by: (i) foreign tourists believe that diving providers had integrity, competence and kindness to satisfy divers; (ii) foreign tourists believe that diving providers had qualified and certified diving guides; (iii) foreign tourists believe that



diving providers were knowledgeable and had experiences in the underwater world; (iv) foreign tourists believe that diving providers offered safety, security and reliability of services; and (v) foreign tourists believe that diving providers offered an interesting underwater world experience and comfortable diving activities.

(v) Loyalty (Y)

Loyalty (Y) is an endogenous variable was representing by several indicators, namely: favourite diving destination, cooling down emotion, no switch to other places, intention to come back, promote, and recommend. Validity of these indicators were estimated by the value of loading factors/estimates. The results show that all of the above indicators were significant to represent loyalty (estimates ≥ 0.5 and $p\text{-value}=0.000$). The indicators that mostly represent loyalty were: recommend (1.053), favourite diving destination (1.000), promote (1.034), no switch to other places (0.891), intention to come back (0.825), and cooling down emotion (0.778), see Table 6.

Table6
 Indicators, Loading Factors and p-value of Loyalty

Number	Indicators	Estimates/loading factors (≥ 0.5)	p-value=0.000
1	recommend	1.053	Significant
2	favourite destination	1.000	Significant
3	Promote	1.034	Significant
4	no switch to other places	0.891	Significant
5	intention to come back	0.825	Significant
6	cooling down emotion	0.778	Significant

Source: Statistical results of this research, 2015.

The results indicate that foreign tourists' loyalty in doing diving activities were influenced by: (i) willingness of the foreign tourists to recommend their friends and relatives to come to Bali and enjoy diving activities in some unforgettable diving spots in Bali; (ii) Bali is one of the favourite diving destinations; (iii) willingness of the foreign tourists to promote attractiveness of diving activities in Bali to their friends and relatives; (iv) Bali has attractive diving spots which make divers don't want to switch to other places for diving; (v) willingness of the foreign



tourists to come back to Bali for diving in the next holiday; and (vi) diving could cooling down emotion in comparison to other activities.

Reliability Test

Reliability test explains the level of consistency of questionnaires in collecting data and information. Reliability of the research instrument can be consistent if it has Cronbach alpha coefficients ≥ 0.70 (Mueller, 1996). In this research, the results of Cronbach alpha coefficients of all indicators by using AMOS-21 were between 0.882 - 0.901 (≥ 0.70). These indicated that all of indicators used in this research were reliable (see Table 7).

Table 7

Cronbach Alpha Coefficients of Bali Marine Tourism Indicators 2015

Item-Total Statistics

Indicators	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
experience	118,965	146,780	,476	,884
escape	119,634	144,930	,403	,886
silent	119,238	147,575	,391	,885
challenging	119,624	146,743	,333	,887
friends	120,317	146,028	,269	,891
newdivespot	118,916	147,033	,468	,884
rewards	121,599	150,978	,083	,901
famdivespot	119,292	147,670	,377	,886
accessibility	119,327	148,997	,340	,886
quality	119,099	147,463	,543	,883
uniqueness	119,173	146,980	,549	,883
beauty	119,178	148,376	,419	,885
equipments	119,327	147,942	,375	,886
boatservices	119,381	146,605	,483	,883
diveguides	118,916	148,456	,523	,883
safety	119,153	147,126	,472	,884
accommodation	119,104	148,800	,415	,885
foodbev	119,267	149,669	,321	,887
wholeservices	119,059	146,544	,599	,882
trustexper	119,163	148,058	,579	,883
trustsafety	119,277	146,689	,606	,882
qualified	119,079	147,874	,557	,883



knowledgeable	119,020	149,074	,530	,884
integrity	119,089	148,082	,522	,883
favourite	119,975	142,631	,640	,880
emotion	120,129	144,998	,552	,882
switch	120,356	145,335	,472	,884
revisit	119,866	144,942	,536	,882
promote	119,213	146,019	,645	,881
recommend	119,198	145,234	,675	,881

Source: Statistical results of this research, 2015

Result of Goodness-of-Fit Test

Criteria used to assess suitable model of the structural equation model of diving activities in Bali marine tourism is CMIN/DF. The result shows that CMIN/DF=2.015 (the fit criteria is ≤ 2.00). The result indicates that the model is good as it has really close score to the Godness-of-fit requirement score which mean that the model is acceptable and indicates that developed model is a suitable model to assess the loyalty of foreign tourists in diving activities.

Level of Satisfaction, Trust and Loyalty of Foreign Tourists in Diving Activities in Marine Tourism in Bali

Level of Satisfaction of Foreign Tourists on Diving Activities in Marine Tourism in Bali

The results show that level of satisfaction of foreign tourists in diving activities were mostly satisfied. It ranged between 78.5% and 95.6%. The highest level of satisfaction of foreign tourist was dive guides (95.6%). The following percentages of satisfaction level were: whole services (92.1%), quality of dive spots (90.7%), accommodation (88.7%), beauty & diversity (88.3%), uniqueness (88.2%), safety (85.8%), foods & beverages (84.3%), equipments (78.9%), boat services (78.9%), and the lowest level of satisfaction was accessibility (78.5%), see Figure 9.

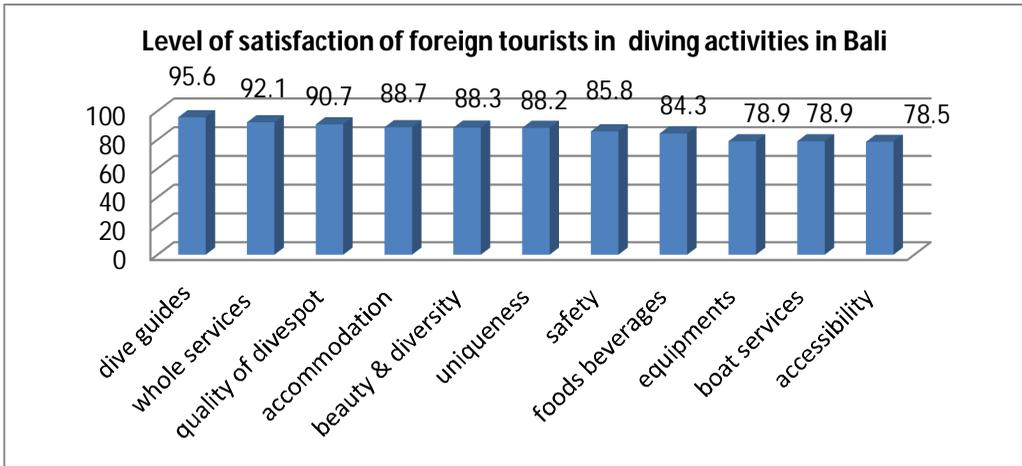


Figure 9. Level of Satisfaction of Foreign Tourists in Diving Activities in Marine Tourism in Bali

The results indicated that foreign tourists were satisfied with marine-based tourism in Bali, particularly diving activities. However, accessibility (78.5%), boat services (78.9%) and diving equipments (78.9%) need to be improved. More details can be seen in Table 8 and Figure 10.



Table 8
 Foreign Tourists' Satisfaction on Marine Tourism (Diving) in Bali 2015

Likert Scale	accessibility	quality of dive spot	uniqueness	beauty & diversity	equipments	boat services	dive guides	safety	accommodation	foods beverages	whole services
PERCENTAGE (%)											
1 (Disagree)	0.0	0.0	0.0	0.0	0.5	0.0	0.5	0.5	0.5	1.0	0.5
2 (Slightly Disagree)	2.9	0.5	0.5	2.9	2.9	2.5	0.5	2.0	0.5	1.5	0.0
3 (Neutral)	18.6	8.8	11.3	8.8	18.6	18.6	3.4	11.8	10.3	13.2	7.4
4 (Slightly Agree)	31.4	35.3	37.7	35.8	29.4	38.2	26.0	29.9	30.9	36.3	33.8
5 (Agree)	47.1	55.4	50.5	52.5	48.5	40.7	69.6	55.9	57.8	48.0	58.3
Total	100	100	100	100	100	100	100	100	100	100	100

Source: Statistical results of this research.

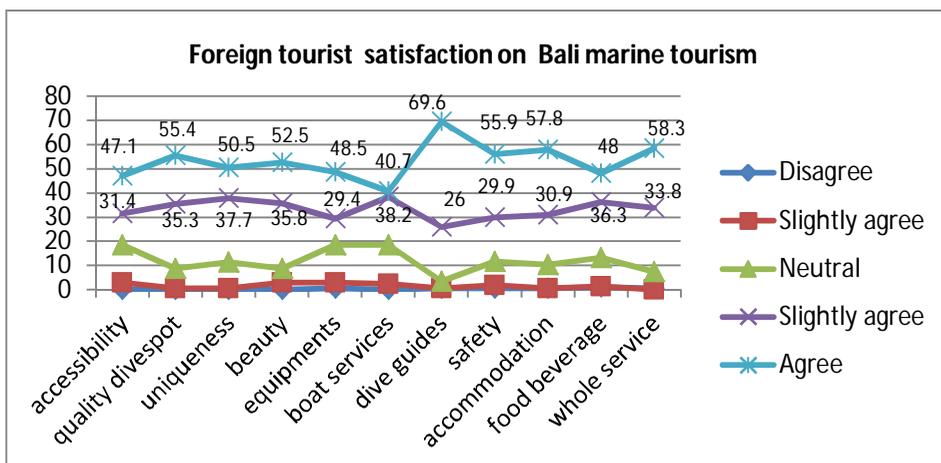


Figure 10. Foreign Tourists' Satisfaction on Marine Tourism (Diving) in Bali

Level of Trust of Foreign Tourists on Diving Activities in Marine Tourism in Bali

The results show that the level of trust of foreign tourists on marine tourism of Bali were mostly really high. It ranged between 90.6 % and 97.1 % (see Figure 11). These show that foreign tourists had high attention of their believe. The highest percentage of trust was knowledgeable and experience of the providers (97.1%), and the lowest percentage was their trust in safe and security (90.6%). Trust in providers offered interesting experience was 95.1%, trust in qualified diving guides was 94.6%, and trust in the integrity and competency of providers was 93.1%. More details can be seen on Table 9 and Figure 12.

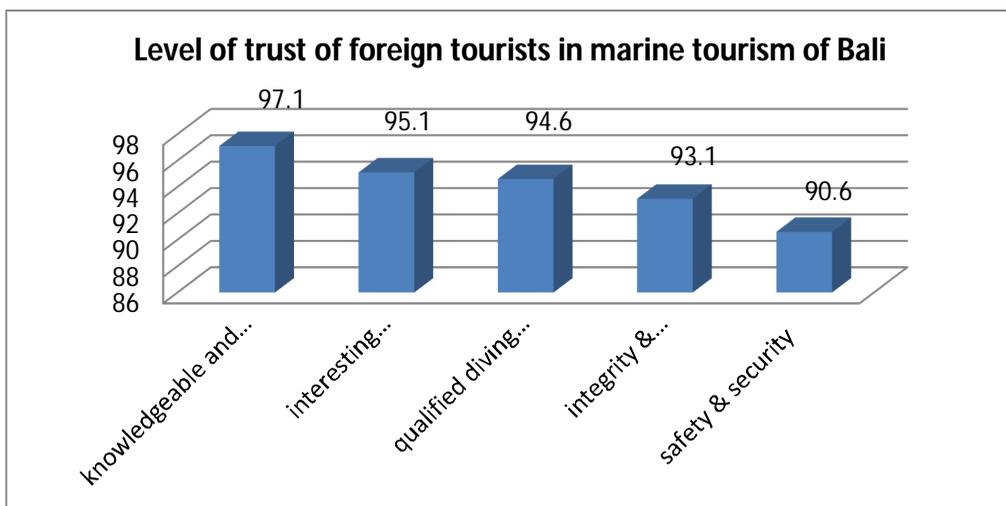


Figure 11. Level of Trust of Foreign Tourists in Diving Activities in Marine Tourism in Bali

Table 9

Foreign Tourists' Trust on Marine Tourism (Diving) in Bali

Likert Scale	Trust that diving providers offer an interesting and comfortable experience	Trust that diving providers offer safety and security services	Trust that diving providers have qualified and certified diving guides	Trust that diving providers are knowledgeable and have experiences	Trust that diving providers have integrity, competence and kindness
1 (Disagree)	0.0	0.5	0.0	0.0	0.0
2 (Slightly disagree)	0.5	0.0	1.0	0.5	1.0
3 (Neutral)	4.4	8.8	4.4	2.5	5.9
4 (Slightly agree)	50.5	52.9	40.7	40.2	38.7
5 (Agree)	44.6	37.7	53.9	56.9	54.4
Total	100	100	100	100	100

Source: Statistical results of this research, 2015.

The results indicated that foreign tourists were really concern on the safety and security during diving activities as this activity is potentially dangerous attraction which need to have precise attention from diving providers and divers themselves. Excellent attention and control regarding all of diving equipments are really important, namely

SCUBA equipments (Self Contain Underwater Breathing Apparatus) which consists of scuba tank, air tank, regulator, mask, dive computer, weight belt, Buoyancy Control Device (BCD), dive flashlight, exposure wetsuits, alternate air source, fins, ect. Careful preparation before diving is crucial to avoid accident. Divers should also be in a very good health condition too.

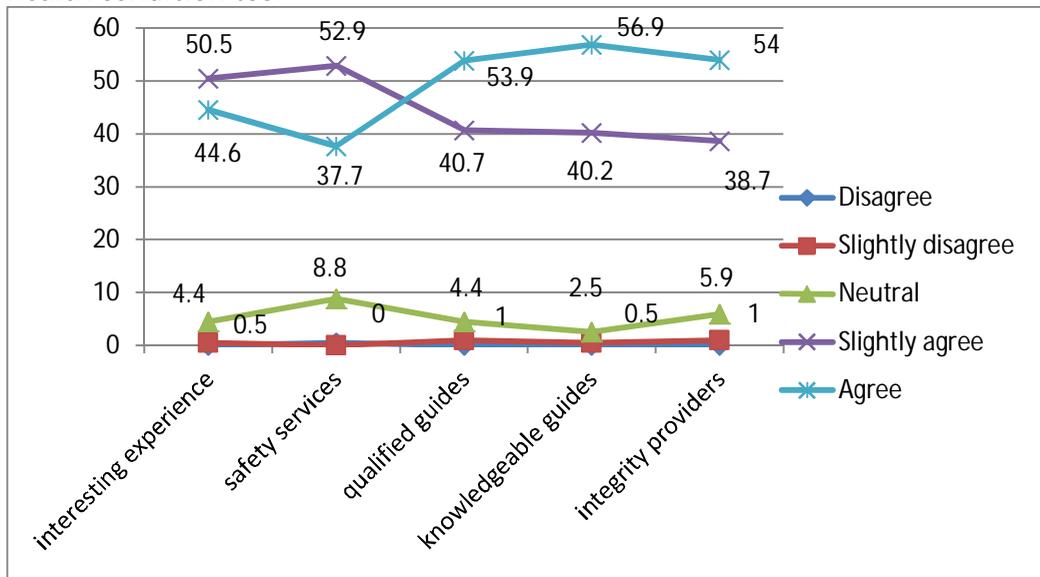


Figure 12. Foreign Tourists' Trust in Diving Activities in Marine Tourism in Bali

As has been discussed previously, based on the periods of visits, most of respondents have been reported as having the first time visit (57.40%). It means that they need to be precisely assisted by knowledgeable and highly experiences diving guides as this type of activity has been known as a high risk activity. The results indicated that foreign tourists put "trust" as their main focus which is represented by all of the above indicators in order to be able to convince themselves that diving providers protect them during exploration of dangerous diving activities.

The results indicated that foreign tourists believe that they will have what they need and expected during their vacation in Bali, especially during exploration of diving activities, namely: (i) they believe that diving providers offered an interesting underwater experience; (ii) they believe that diving providers offered safety, security and reliability of services; (iii) they believe that diving



providers had qualified and certified diving guides; (iv) they believe that diving providers were knowledgeable and highly experiences; and (v) they believe that diving providers had integrity, competence and kindness to satisfy divers. All of the above indicators need to be maintained by diving providers and diving guides, as well as all stakeholders (including government, tourism industry and community). Maintaining relationship through integrated communication between tourists, diving guides, diving providers and the stakeholders are crucial.

Level of Loyalty of Foreign Tourists on Diving Activities in Marine Tourism in Bali

The results show that level of loyalty of foreign tourists on marine tourism of Bali were really high. It can be seen from their willingness to promote (92.60%) and willingness to recommended (91.50%), even though their willingness to revisit was not as good as their willingness to promote and recommend. It was only 63.70 % of respondents said that they are going to come back to Bali for the next visit (see Figure 13). More details can be seen on Table 10.

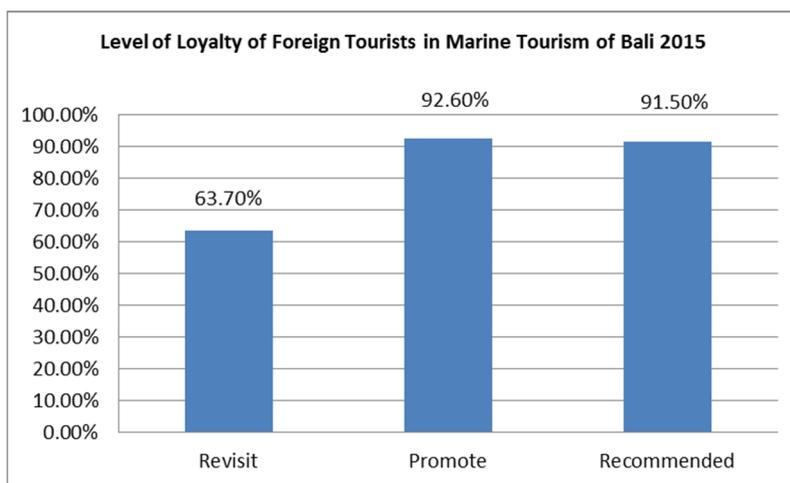


Figure 13. Level of Loyalty of Foreign Tourists in Diving Activities in Marine Tourism in Bali

Table 10

Foreign Tourists' Loyalty on Marine Tourism (Diving) in Bali

Likert Scale	Favourite destination	Cooling down emotion	No switch to other destination	Revisit	Promote	Recommend
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	tion					
1 (Disagree)	2.0	1.5	2.9	2.0	0.5	0.5
2 (Slightly disagree)	6.4	8.8	18.6	5.9	0.5	0.5
3 (Neutral)	38.7	46.1	43.1	28.4	6.4	7.4
4 (Slightly agree)	38.7	33.8	27.0	49.0	50.0	46.4
5 (Agree)	14.2	9.8	8.3	14.7	42.6	45.1
Total	100	100	100	100	100	100

Source: Statistical results of this research

Even though the results show that foreign tourist loyalty on marine tourism, particularly diving activities in Bali was really high, their level of agreement on the following indicators were not so high, namely: (i) Bali is favourite diving destination (52.90%); (ii) Diving in Bali could cooling down emotion (43.60%); and (iii) no switch to other diving destinations (35.30%). The results indicated that quality of diving spots and services of Bali marine-based tourism (particularly daving) need to be maintained and improved in order to increase foreign tourist loyalty on marine-based tourism in Bali (Figure 14).

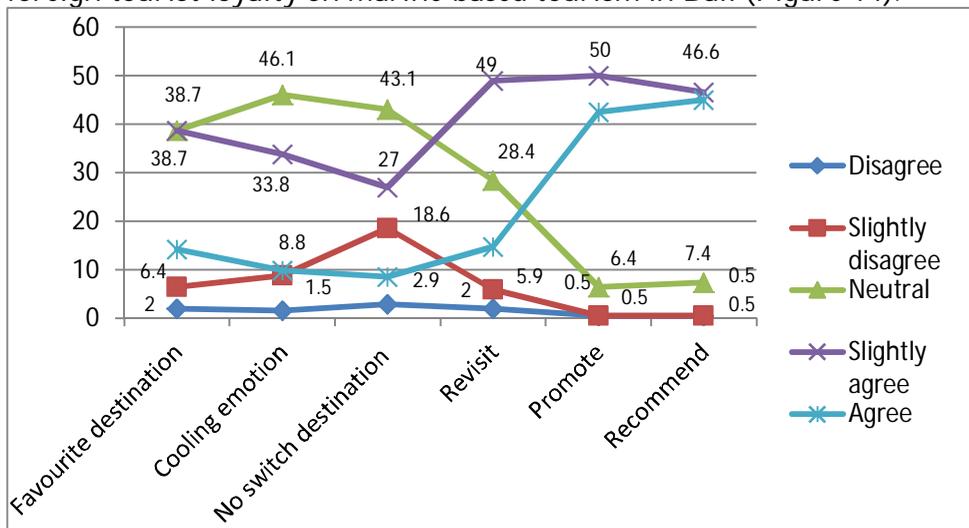


Figure 14. Foreign Tourists' Loyalty on Marine Tourism (Diving) in Bali
Analysis of Relationship between Variables

Analysis of relationships between variables was undertaken, namely: (i) Relationship between intrinsic motivation and trust; (ii) Relationship between extrinsic motivation and satisfaction; (iii) Relationship between satisfaction and loyalty; and (iv) Relationship between trust and loyalty. The Structural Equation Modeling (SEM) of Bali Marine-based Tourism are outlined below (see Figure 15).

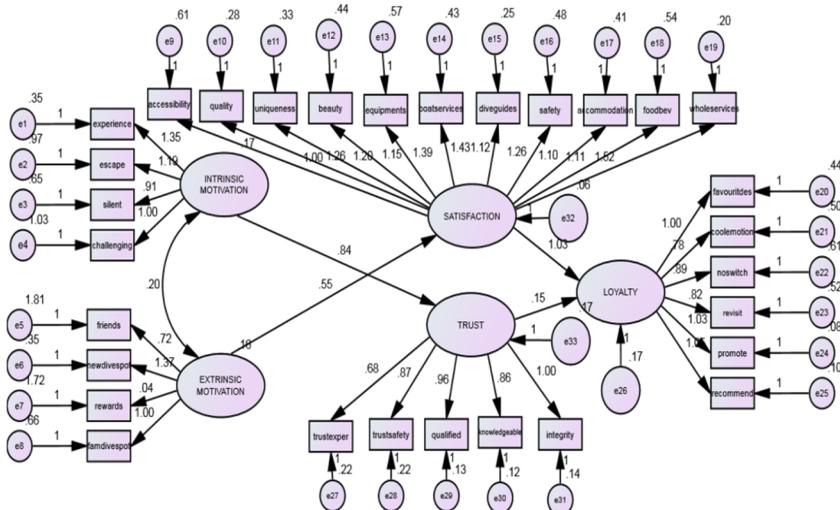


Figure 15. Structural Equation Modeling of Diving Activities in Marine Tourism in Bali

Relationship between Intrinsic Motivation and Trust

There was a significant relationship between intrinsic motivation of foreign tourists and their trust in doing diving activities in Bali, with the significant level of $p=0.000$, loading factor of $0.80 (\geq 0.5)$ and Critical Ratio (CR) of $4.813 (>2.00)$. Intrinsic motivations were expressed by several indicators, namely: (i) diving activities give a different experience than any other tourist activities; (ii) escape from daily routines, (iii) find silent world and feel cooling down emotion at underwater; and (iv) feel challenging when diving. Meanwhile, trust were expressed by several indicators, namely: (i) foreign tourists believe that diving providers offer an interesting underwater experiences and comfortable diving activities; (ii) foreign tourists believe that diving providers offer safety, security and reliability of services; (iii) foreign tourists believe that diving providers have qualified and certified diving guides; (iv) foreign tourists believe that diving providers are knowledgeable and have experiences in underwater activities; and (v)



foreign tourists believe that diving providers have integrity, competence and kindness to satisfy the divers.

These results indicate that intrinsic motivation of foreign tourists significantly affected the foreign tourists' trust on marine-based tourism, particularly diving in Bali with path coefficient of 0.84. This coefficient means that every increase of the intrinsic motivation by 10 led to increase of trust by 8.4.

Relationship between Extrinsic Motivation and Satisfaction

There was a significant relationship between extrinsic motivation of foreign tourists and their satisfaction in doing diving activities in Bali, with the significant level of $p=0.000$, loading factor of 0.554 (≥ 0.5), and Critical Ratio (CR) of 4.113 (>2.00). The extrinsic motivations were expressed by the several indicators, namely: (i) accompany friends; (ii) enjoy diving at new diving spots; and (iii) love diving at the famous diving spots. Meanwhile, satisfaction was formed by some indicators, namely: (i) accessibility to get the diving spots; (ii) quality of diving spot; (iii) the uniqueness of diving spot; (iv) the quality and diversity of coral reef and the beauty of underwater; (v) availability of diving equipments; (vi) the quality of boat services provided by diving providers; (vii) the quality of services of diving guides; (viii) safety and security during diving activities; (ix) accommodation; (x) foods and beverages; and (xi) whole services.

Extrinsic motivation has emerged if a destination offers attractive attractions to be visited. Visitors' desire has emerged if they think that attractions in the destination can satisfy their hope. Regarding this research, the results show that foreign tourists found their hope during their vacation in Bali as most of them satisfy with diving activities that they had in Bali. The results also indicate that extrinsic motivation of foreign tourists affected the foreign tourists' satisfaction regarding marine-based tourism, particularly diving in Bali with path coefficient of 0.55. This coefficient means that every increase of the extrinsic motivation by 10 led to increase of satisfaction by 5.5.

Relationship between Satisfaction and Loyalty

There was a significant relationship between satisfaction of foreign tourists and their loyalty in doing diving activities in Bali, with the significant level of $p=0.000$, loading factor of 0.838 (≥ 0.5), Critical Ratio (CR) of 4.298 (>2.00). This indicates that overall satisfaction of foreign tourists in diving activities in Bali significantly affected their loyalty to marine-based tourism, particularly diving destination with



path coefficient of 1.03. This coefficient means that every increase of satisfaction level by 10 led to increase of loyalty by 10.3.

Results of this research are in line with research done by Bigne et al. (2001) and Yoon and Uysal (2005) who found that loyalty is an expression of three behaviour of consumers, namely revisit, promote and recommend. In addition, this study is also in line with the study by Bigne et al. (2001) who identify that returning intentions and recommending intentions are influenced by tourism image and quality variables of the destination. Lastly, a study by Kozak (2001) found that model intentions to revisit in terms of the following explanatory variables, namely overall satisfaction and perceived performance of destination which is also in line with results of this research.

Relationship between Trust and Loyalty

Non significant relationship was found between foreign tourists' trust and their loyalty in doing diving activities in Bali. The statistical results show that the loading factor was 0.154 (<0.5), p -value = 0.064 (>0.05); Critical Ratio (CR) = 1.853 (<2.00). Even though the level of trust of foreign tourists on marine-based tourism (diving) in Bali were mostly really high (90.6 % - 97.1 %), however there is no relationship between trust and loyalty. This means that foreign tourists' trust in diving activities in Bali did not influence their loyalty. This could be because the feeling of trust by a person did not sufficient enough to confirm himself to involve or recommend others to do diving activities while holiday in Bali as diving activities have been been known as high risk and dangerous tourists attraction.

Relationship between Intrinsic and Extrinsic Motivation

There was a significant correlation between intrinsic and extrinsic motivation with the significant level of $p=0.000$, loading factor of 0.599 (≥ 0.5), and Critical Ratio (CR) of 4.093 (>2.00). The results show that there was a strong correlation between intrinsic and extrinsic motivation of foreign tourists in undertaking diving activities in Bali. Intrinsic motivation expresses desire which has emerged from inside of human being. Intrinsic motivation in this research represented by some indicators, namely : (i) diving activities give a different experience than any other tourist activities; (ii) escape from my daily routines; (iii) feel challenging when diving; and (iv) find silent world and feel cooling down emotion when at underwater. Extrinsic motivation expresses attractiveness of a destination which could attract foreign tourists in doing diving activities in Bali were: (i) accompany



friends; (ii) enjoy diving at new diving spots; and (iii) love diving at the famous diving spots.

These results are in line with the research done Ajzen & Driver (1992) ; Ajzen & Fishbein (1980) who found that there was a significant relationship between intrinsic and extrinsic motivation. The results indicate that intrinsic and extrinsic motivation are significant variables in assessing behaviour of human being. According to Crompton (1979) *cited in* Harriott *et al.*, (1997), humans are motivated to travel by curiosity. The desire to see what is in 'under the horizon' in the marine situation may be an important reason why individuals undertake exploration based activities such as scuba diving, snorkelling and yacht cruising. This curiosity motivation was incorporated by Gray (1970) in his theory on motivation (Gray, 1970 *in* Harriott *et al.*, 1997) who reveals that motivation for leisure travel can be explained by a desire to escape from familiar situation and looking for a different experience and environments, activities and people. This concept has obviously been applied in the marine tourism situation because, (i) marine environments are different and offer an opportunity to escape from normal routines and surroundings, (ii) marine recreational activities are setting dependently and heavily influenced by weather conditions. Thus, the motivation to travel for diving, snorkeling and surfing enthusiasts is to go to a marine location where they can undertake the activity that they feel comfortable (Harriott *et al.*, 1997).

Regarding the results of this research that there was a significant relationship between satisfaction of foreign tourists and their loyalty in doing diving activities in Bali, the results also show that foreign tourists trust on the products and services offered by diving providers. These conditions are the strength of marine tourist attraction in Bali which is one of the requirements to be able to achieve the superior market position. The strengthening of Bali marine tourism attraction need to be maintained and improved in order to offer superior attraction experience in the hearts and minds of tourists, so that, marine destination of Bali will have advantages of the promotion through word of mouth from the tourists who have experience to the prospective visitors as implications of their satisfaction.

Satisfaction of visitors is the main purpose of tourism industry. So that, regarding this research, maintaining and improving the quality of diving spots in Bali is crucial through improving the quality of services provided by diving providers, protecting and preserving the



magnifique of coral reef, hospitality of people who in charge in the marine activities, as well as put more attention on safety and comfortability during diving process as scuba diving is mostly dependent upon the equipments which put the safety issues are the most importance of marine tourism interest. As Shafer *et al* (1998) found that the most significant factors influencing the enjoyment of visitors to the spot destinations are safety, staff interactions, and the quality of the corals and fish. So that, by giving the priority on the sustainable marine tourism is crucial through communication and coordination between tourism industry, government and the community to enhance economic benefit of tourism for local community which should be in line with the preservation and protection of the quality of underwater environments so that sustainable tourism can be reached. As suggested by Moscardo (1997) that the goals of sustainable tourism are: (i) to improve the quality of life of host communities, (ii) to preserve intra and intergenerational equity, (iii) to protect the quality of the environment by maintaining biological diversity and ecological systems, and (iv) to ensure cultural integrity and social cohesion of communities and to provide a high quality experience for tourists. Collaboration between local tradition and modern management, can be an effective way to improve the quality of marine attraction and reef ecosystem and provide significant conservation. However, instead of the traditional approach on protecting reefs, an alternative approach might be another solution, that is, create incentives during the planning and implementation phases to protect the resources that provide livelihoods which strongly support the sustainability of marine tourism in Bali.

CONCLUSION

1. There was a significant relationship between intrinsic motivation and trust of foreign tourists on marine-based tourism (diving activities) in Bali.
2. There was a significant relationship between extrinsic motivation and satisfaction of foreign tourists on marine-based tourism (diving activities) in Bali.
3. There was a significant relationship between satisfaction and loyalty of foreign tourists on marine-based tourism (diving activities) in Bali.
4. There was no significant relationship between trust and loyalty of foreign tourists on marine-based tourism (diving activities) in Bali.



5. There was a strong correlation between intrinsic and extrinsic motivation of foreign tourists to undertake marine-based tourism (diving activities) in Bali.
6. Maintaining and improving the quality of dive spots and services provided by dive providers need to be undertaken in order to increase satisfaction, trust and loyalty of visitors.

Acknowledgement

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A STUDY ON OCCUPATIONAL STRESS AMONG HIGH SCHOOL TEACHERS IN MAHABUNAGAR DISTRICT

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INTRODUCTION :

The task of the excellent teacher is to stimulate "apparently ordinary" people to unusual effort. The tough problem is not in identifying winners: it is in making winners out of ordinary people.

K.Patricia Cross.

The above statement strongly expresses the power and strength of the teachers. In education, a teacher is a person who educates others. A teacher who educates an individual student may also be described as a personal tutor. The role of teachers' often formal and ongoing, carried out by way of occupation or profession at a school or other place of formal education.

Teachers traditionally have held a position of honour and respect all over India, since time immemorial. In India a career in teaching continues to be regarded as a noble profession. The satisfaction of having spreading the light of knowledge and dispelled the clouds of ignorance in another human being, old or young, is unrivalled.

Every teacher in this universe is good and wants to do their best. But some factors affect their role as a great barrier, in which one important factors is Occupational stress. In this study we deeply survey their problems to help the teachers.



In many of the researches, psychological factors affecting stress in general were identified. This included anticipation, worry, feelings of helplessness and responsibility: all were cited in the literature as either contributory or alleviating factors in laboratory experiments.

The amount of stress in teaching, or the number of teachers suffering from stress, has not been, and some would argue may never be, quantified nationally. It is, therefore, impossible to say whether stress among teachers is increasing or how this level compares with stress in other professions. Attempts to estimate trends are further hindered by the suspicion that available figures represent changes in teachers' willingness to report stress rather than any real increase in its prevalence. However, absence rates do provide a proxy measure and a way of comparing different professions.

INTRODUCTION TO THE CONCEPT OF STRESS:

Stress is a biological term which refers to the consequences of the failure of a human or animal body to respond appropriately to emotional or physical threats to the organism, whether actual or imagined. It is "the autonomic response to environmental stimulus." It includes a state of alarm and adrenaline production causing short-term resistance as a coping mechanism, and exhaustion. It refers to the inability of a human or animal body to respond. Common stress symptoms include irritability, muscular tension, inability to concentrate and a variety of physical reactions, such as headaches and accelerated heart rate. Some common categories and examples of stressors include: sensory input such as pain, bright light, or environmental issues such as a lack of control over environmental circumstances, such as food, housing, health, freedom, or mobility.

MEANING OF STRESS :

The word Stress is derived from the Latin word "*stringi*", which means, "to be drawn tight". Stress can be defined as follows:



The word 'stress' is defined by the Oxford Dictionary as "a state of affair involving demand on physical or mental energy". A condition or circumstance (not always adverse), which can disturb the normal physical and mental health of an individual. In medical parlance 'stress' is defined as a perturbation of the body's homeostasis. This demand on mind-body occurs when it tries to cope with incessant changes in life. A 'stress' condition is seems to 'relative' in nature.

In medical terms stress is described as, "A physical or psychological stimulus that can produce mental tension or physiological reactions that may lead to illness." When a person is under stress, his adrenal gland releases corticosteroids, which are converted to cortisol in the blood stream. Cortisol have an immune suppressive effect in his/her body

OCCUPATIONAL STRESS:

Occupational Stress is 'stress at work'. Stress is defined in terms of its physical and physiological effects on a person (or thing). **Hans Selye**, the father of stress theory, defined stress as "the non-specific response of the body to any demand made upon it". The "demand" can be a threat, a challenge or any kind of change which requires the body to adapt. The response is automatic, immediate. Stress can be good called "eustress" when it helps us perform better, or it can be bad "distress" when it causes upset or makes us sick.

SIGNIFICANCE OF THE STUDY:

One of the dominant representations of teaching has become that of a highly stressful occupation. Teacher stress is a much talked of phenomenon, however there is little consensus between different professional groups regarding its etiology, or how to tackle it. Based on a review of international research, it is concluded that teacher stress is a real phenomenon and that high levels are reliably associated with a



range of causal factors, including those intrinsic to teaching, individual vulnerability and systemic influences.

In a survey by the National Association of Teachers (NAT) in May 2000, 40% of respondents reported having visited their doctor with a stress-related problem in the previous year. 20% considered that they drank too much and 15% believed they were alcoholics. 25% suffered from serious stress related health problems including hypertension, insomnia, depression and gastrointestinal disorders. Stress impacts greatly on teacher performance.

There are unquestionably a number of causal factors in teacher stress. Although stress always involves a transaction between the individual and their environment, for heuristic purposes we can divide causal factors in teacher stress into three broad areas; factors intrinsic to teaching, cognitive factors affecting the individual vulnerability of teachers and systemic factors operating at the institutional and political level. Self-efficacy has also been researched as a cognitive vulnerability factor. The existence of factors other than those intrinsic to teaching can be demonstrated by cross-national comparisons of teacher stress. Research has suggested that a number of stressors are intrinsic to teaching.

A factor related to workload is role overload, which takes place when an employee has to cope with a number of competing roles within their job. Classroom discipline is also a significant source of stress. At the level of the institution factors such as social support amongst colleagues and leadership style have found to be important in affecting levels of stress. Teacher stress is a real phenomenon and is associated with problems of recruitment, health and retention of teachers. Research has shown that teacher stress is reliably associated with a number of variables, including those intrinsic to the job, individual cognitive vulnerability and systemic factors. There are however



important gaps in our understanding of teacher stress, most notably regarding effective interventions. Hence research on occupational stress and mental health towards teaching is an important area in the present era.

OBJECTIVES:

1. To investigate the level of Occupational stress among High school teachers.
2. To enquire about whether a significant difference exists in occupational stress among high school teachers with respect to their age.
3. To find out whether a significant difference exists between Male and Female high school teachers with respect to their Occupational stress.
4. To examine whether a significant difference exists in Occupational stress among high school teachers with respect to their marital status.
5. To examine whether a significant difference exists between Graduate and Postgraduate teachers with respect to their Occupational stress.
6. To study whether a significant difference exists among high School teachers working in different type of managements with respect to their Occupational Stress.
7. To find out whether a significant difference exists in Occupational Stress among high School teachers with respect to the location of working.
8. To enquire whether a significant difference exists in Occupational Stress among high School teachers with respect to their teaching experience.



LIMITATIONS OF THE STUDY:

- This Study is limited to High Schools under Government and Private Managements.
- This Study is limited to 12 Mandals spreading over Mahaboobnagar District.
- This Study is limited to 600 School Teachers in 98 High Schools.
- This Study is limited to Occupational Stress towards teaching among High School Teachers' and reflections on it.

HYPOTHESES:

1. The level of Occupational Stress among High School teachers is high.
2. There is no significant difference exists in Occupational stress among High school teachers with respect to their age.
3. There is no significant difference exists between male and female High School teachers with respect to their Occupational stress.
4. There is no significant difference exists among High School teachers with respect to their marital status in their Occupational stress.
5. There is no significant difference exists between graduate and post graduate teachers with respect to their Occupational stress.
6. There is no significant difference exists among High School teachers working in different managements with respect to their Occupational stress.
7. There is no significant difference exists in Occupational Stress among High School teachers with respect to their working location.



8. There is no significant difference exists among High school teachers with respect to their teaching experience in their Occupational stress.

METHODOLOGY: The Researcher has selected Normative Survey Method for the study.

SAMPLE: The universe of the present study consists of Mahabubnagar District in the State of Telangana. There are about 9937 high schools in Telangana where the present area of the sample, 9899 teachers are working in Mahboobnagar District in 1007 High schools. (State Govt. -763, MFP -ZP-6139, Pvt aided -41, un aided-2956) in urban and rural pockets. The present study is concerned with 98 high schools in 12 Mandals in Mahaboobnagar District spreading over 600 teachers who are working in Government (MPP/ZPP) and private managements.

SAMPLING TECHNIQUE:

The Stratified random sampling technique was used while selecting the sample Teachers in 12 Mandals spreading over 98 High Schools in Mahboobnagar District covering 600 teachers were selected. From each school, five to eight teachers on an average are selected as the sample.

TOOL:

“Srivatsava and Singh’s Occupational Stress Index(1984)” is the standardized tool selected for the present study. Whose validity is 0.56 and reliability is 0.935.

This index consists of 46 statements out of which 28 are true-keyed and 18 are false - keyed on a five point rating scale viz. strongly disagree, uncertain, agree, strongly agree. In the scoring procedure 1 to 5 score is given to strongly disagree to strongly agree for true-keyed items and order is reversed for false-keyed items.



VARIABLES :

Independent Variables	Dependent Variable
1) Age 2) Gender (Male & Female) 3) Marital Status (Married & Unmarried) 4) Educational Qualifications 5) Type of Management (Government and Private) 6) Locality (Urban & Rural) 7) Experience	Occupational Stress

COLLECTION OF DATA:

The Researcher has personally visited 98 schools selected from 12 Mandals of 6 Educational divisions in Mahabubnagar District and collected the Data.

ANALYSIS OF THE DATA:

Distribution of the sample with respect to the independent variable "AGE"

Age	Frequency	Percentage	Cumulative Percent
Up to 30	100	16.67	16.67
31-40 years	326	54.33	71.00
41-50 years	170	28.33	99.33
Above 50	4	0.67	100.00
Total	600	100	100.0

Distribution of the sample with respect to independent variable "Gender"

Gender	Frequenc	Percent	Cumulative Percent
Men	330	55.0	55.0
Women	270	45.0	100.0
Total	600	100.0	100.0



Distribution of the sample with respect to independent variable "Marital Status"

Gender	Frequency	Percent	Cumulative Percent
Married	472	78.67	78.67
Unmarried	128	21.33	100.0
Total	600	100.0	100.0

Distribution of the sample with respect to independent variable "Level of Educational Qualifications"

Level of	Frequency	Percent	Cumulative
Graduation	384	64.0	64.0
Post Graduation	216	36.0	100.0
Total	600	100.0	100.0

Distribution of the sample with respect to independent variable "Type of the School"

Type of school	Frequency	Percent	Cumulative
Government	420	70.0	70.0
Private	180	30.0	100.0
Total	600	100.0	100.0

Distribution of the sample with respect to independent variable "Rural / Urban Location".

Rural / Urban	Frequency	Percent	Cumulative
Rural	456	76.0	76.0
Urban	144	24.0	100.0
Total	600	100.0	100.0

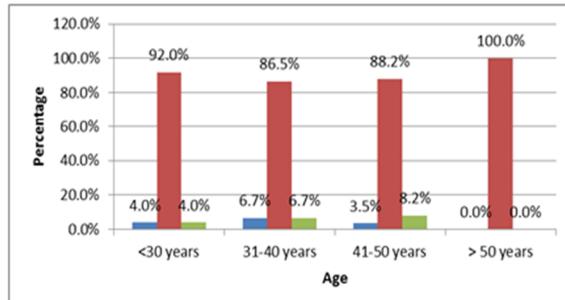
Sample distribution with respect to independent variable "Experience".

Experience in	Frequency	Percent	Cumulative Percent
Low (<10)	126	21.0	21.0
Moderate (11 to 20)	204	34.0	55.0
High (21 to 30)	222	37.0	92.0
Very high (31 &	48	08.0	100.0
TOTAL	600	100.0	100.0



ANALYSIS OF DATA

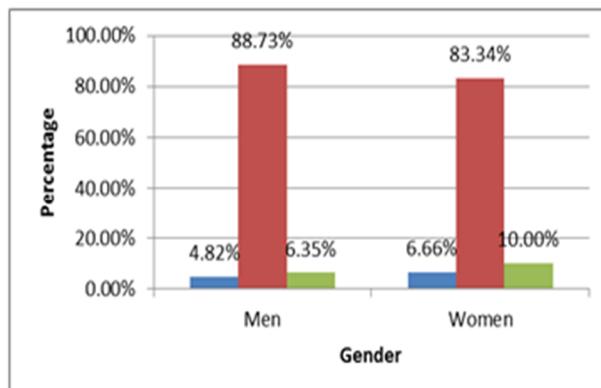
Age Vs Occupational stress while teaching



From the graphical representation it can be observed that most of the teachers who are below 30 years i.e., 92.0%, those in 31 to 40 years age group i.e., 86.5%, those in 41 to 50 years i.e., 88.0% and those above 50 years i.e., 100% are moderately keen on occupational stress towards teaching.

■ Low (46-122)
 ■ Moderate (123-155)
 ■ High (156-230)

Gender Vs Occupational stress towards teaching

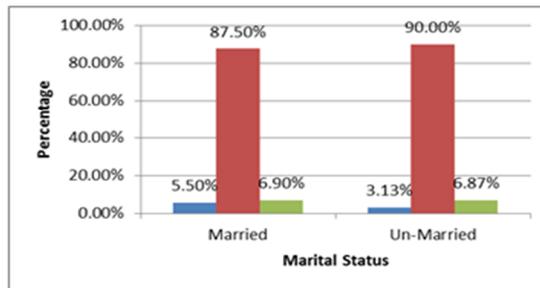


From the graphical representation, it can be observed that 225 Women teachers 83.34% and 293 men teachers 88.73% are moderately keen on occupational stress towards teaching.

■ Low (46-122)
 ■ Moderate (123-155)
 ■ High (156-230)



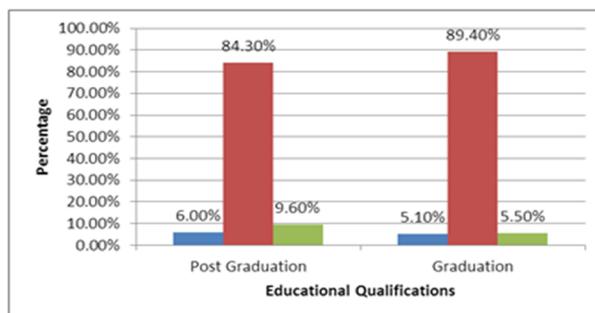
Marital Status Vs Occupational stress while teaching.



From the graphical representation it can be observed that most of the teachers 472 married 87.5%, 115 unmarried 90% are moderately keen on occupational stress in teaching.

■ Low (46-122) ■ Moderate (123-155) ■ High (156-230)

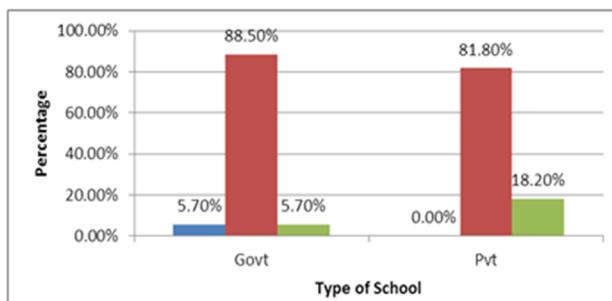
Level of Educational Qualifications Vs Occupational stress during teaching



From the above table and the graphical representation it can be observed that most of the teachers 343 graduates 89.4%, 182 post graduates 84.3% have shown moderate level of occupational stress while teaching.

■ Low (46-122) ■ Moderate (123-155) ■ High (156-230)

Type of the School Vs Occupational stress while teaching

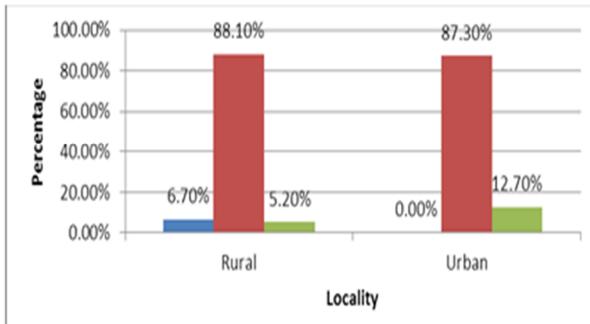


From the graphical representation it can be observed that most teachers 372 Government teachers 88.5%, Private 147 Teachers 81.8% have shown moderate level of occupational stress while teaching.

■ Low (46-122) ■ Moderate (123-155) ■ High (156-230)



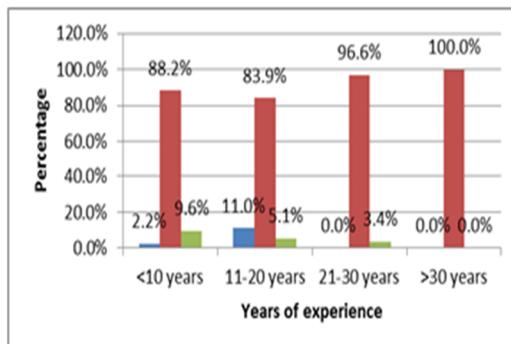
Rural / Urban location Vs Occupational stress while teaching



From the graphical representation, it can be observed that rural teachers 402 (88.1%) urban teachers 126 (87.3%) have shown moderate level of occupational stress while teaching.

■ Low (46-122) ■ Moderate (123-155) ■ High (156-230)

Years of Experience Vs Occupational stress while teaching



From the graphical representation it can be observed that below 10 years of experience 111 teachers (88.2%), 11 to 20 years of experience 171 teachers (83.9%) 21 to 30 years of experience, 214 teachers (96.6%) and above 30 years of experience 48 teachers (100%) have shown moderate level of occupational stress while teaching.

■ Low (46-122) ■ Moderate (123-155) ■ High (156-230)

FINDINGS:

- 1 The occupational stress among high school teachers is moderate which supports the finding of Dr. Ansarul Hasan.
- 2 There is no significant difference among the teachers in their Occupational stress with respect to age. Teachers in different age



groups have shown moderate level of occupational stress between 86.5 % to 100%.

3. There is no significant difference among the teachers in their Occupational stress with respect to experience. 83.9% to 100% teachers with different teaching experiences have shown moderate level of stress.
4. There is no significant difference among the teachers in their Occupational stress with respect to gender. 88.73% men and 83.34% women are moderate in occupational stress.
5. There is no significant difference among the teachers in their Occupational stress with respect to type of management. 81.80% private school teachers and 88.50% Government teachers have shown moderate level of occupational stress.
6. There is no significant difference among the teachers in their Occupational stress with respect to locality. 87.30% urban teachers and 88.5% rural teachers are moderate in occupational stress.
7. There is significant difference among the teachers in their occupational stress with respect to marital status. Married teachers expressed more occupational stress than unmarried teachers.
8. There is significant difference among the teachers in their occupational stress with respect to educational qualifications. Graduate teachers have experienced more stress when compared to post graduate teachers.

Educational Implications:

Structured attempts help teachers to control their stress. These courses usually aim at modifying teachers behaviour so that they learn more effectively coping with strategies and abandon habitual and less effective methods. It is also believed that positive feelings are important



in helping employees to cope with stress, but good health may also increase hardiness. In psychological terms 'hardiness' is a combination of control, challenge and commitment felt by individuals facing stressful situations. The more positive an individual feels, the harder they are and by extension, the more able to keep their own stress levels within manageable limits

Educators should be aware of their own level of occupational stress and they should adopt an attitude to transform distress into eustress. Some studies have shown that adult educators should be student-centred, possessing attitudes of empathy, enthusiasm, support, sensitivity, responsiveness, respect, warmth, trust, acceptance, cooperation / collaboration, understanding, responsibility, openness, caring, and helpfulness towards their adult students. The investigation of the field data revealed that only 16 of the 30 faculty members interviewed had developed a wide range of these attitudes towards their adult students. The study used a functional attitude change theory to propose strategies for addressing faculty attitudinal development needs and relating these strategies for existing programs and activities already in place at the college.

Suggestions for Orienting the Teachers:

1. Teachers need to be oriented that they are responsible, and equally important. So teacher needs to develop more awareness on Psychological stress, causes for mental ill health and follow up for sound mental health for the cause of learners.
2. Teachers need to be oriented on mind, mental health and hurdles affecting one's peace of mind and measures like adjustment and creative activities to overcome them.
3. Teachers need to be oriented to take special care about their general health and mental development in achieving sound mental health to reach their goals.



4. Teachers need to be oriented on the strategies to reduce their stress and enhance their will power.
5. Teachers need to be oriented that they need to keep themselves engaged in teaching through activities of joyful learning to enjoy the teacher as was as the thought.
6. Teachers need to be oriented to child centered approach in the transaction of curriculum at the cost of their sound stress-free mental health through involvement aiming at children all round development.
7. Teachers are to update their professional skills by building their capacities and intelligence rather than transmitting knowledge and facts.
8. Teachers need to be oriented to encourage participatory approach in the class room and encourage children for their total participation aiming at their own job satisfaction.
9. Teachers need to be oriented by school management through awareness programs, sensitization programs and advocacy to ensure support for their personality development.

Teachers need to be oriented on counseling service to provide easy access for their psychological, social problems causing stress and mental ill health.

Suggestions for Orienting the Authorities:

1. Authorities of Department of Education need to be oriented to directly involve teachers through discussions and interactions in aspects relating to their job stress and mental ill health. This will provide them with awareness and security creating a platform for them to address their grievances.



2. Immediate and special attention is to be given for organizing orientation programmes to the officers of the education department for creating interest in and enthusiasm for taking up the art of teaching and involving these officers for the preparation of action plans for protection from occupational stress and mental health of teachers.
3. Seminars, workshops, conferences need to be organized for school authorities to create awareness on job stress and mental health duly involving the Expert Doctors, Psychologists, Teacher Unions.
4. The authorities need to be oriented on occupational stress and mental health of teachers to find out the way out to build the confidence among them.
5. All educational authorities of state and central Governments are to be committed to end all forms of job stress and mental ill health by providing health security and rehabilitation (if needed) in the form of 'cashless treatments' through employees health cards as is done in Andhra Pradesh and Telangana.
6. Recent studies on mental health have confirmed that food habits play an important role on human health. It should include vegetables, fruits, pulses and less non vegetarian items for active and dynamic mental health. It frees from Depression and other mental problems.

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¹ Jh vjfoln] vius fo'k; eq i 01 Ø 120] Jh vjfoln vkJe i kf.Mpsj h] 1995.



glxkA Jh vjfoln ?kksk us vius l okak ; kx ea l Hkh izdkj l ello; LFkkr djus dk iz Ru fd; k gA

Jh vjfoln ds l okak; kx n'ku dh rRo&ehel kR; ; fn l f"V fodkl dh ifdz; k dk fu"i {k v/; ; u fd; k tk; rks; g ckr Li"V gkrh gSfd ikjEHk ea vpsurk gS chp ea vKku gS vls vflre y{; Kku gA igyk l oZku; fl) kUr gS & tMA bl h tM&rYo l sfodkl dh ifO; k fO; k"nhy gA oKkfudka }kjk , d k ekuk tkrk gSfd ik.k vls eu dk fodkl Hkh bl h tM+l sgA tM+l sfodfl r ; spru l a U= tM+ }kjk viuh l hek; a yknus ds dkj .k Lo; a gh dgha u dgha l s l hfer gA inkFKZ dks ifjorfr djus dh ifO; k ea ik.k rFkk eu ikdfrd fu; eka ds }kjk inkFKZ l s bl rjg c/k tkrsgSfd os viuk LorU= vflRro ugha j [k l dra bl izdkj ; g i; kZr : i l s Li"V gks tkrk gSfd ik.k rFkk eu dkbZ eksyd l tudrkZ u gkdj fdl h vn"; "kfdR ds ifj .kke ek= gA vr% ; g , d LokHkkfod fopkj gSfd tM&prukj ik.k vls eul -prukvka l s Hkh ijs dkbZ 0; ki d eksyd pruk gS tks l cdks fu; fl=r dj jgh gA Jh vjfoln ikphu Hkkjrh; n'ku dh rjg gh ; g Lohdkj djrs gSfd l EiukZ l f"V ca dh vfhkO; fDr gA ml h ijk pS U; l s l c dN iLQVr gkrk gS rFkk Lo; a ml h ds Hkkjrh] ml h ds }kjk l pkyr o fu; fl=r gks jgk gA ikphu Hkkjrh; n'ku ea bl ije mPp fnO; rYo dks l fPpnkuln dh l kK nh x; hA Jh vjfoln bl h dks l i"V djrs gS dgrs gSfd ije l r-og gS tks fdl h Hkh izdkj ds funZku ; k fu; U=.k l s ijs vullr] l e; l s ijs rFkk ns'k&dky dh l hekvka l s ijs gA bl izdkj og fo"ko vls fufoZ'kksk l r-gSft l s fdl h ifjek.k vFkok ek=k ea l eV/k ugha tk l drk gA og fdl h , d vFkok vucl xqkka dk l ePpK; Hkh ugha gks l drk] u gh ml s : ika dk l ekgkj dgk tk l drk gS vls u gh ml s /kkre; : i ea vf/kf'Br fd; k tk l drk gA , d k bl fy; sgSfd ; fn l elr ifjek.k] xqk vls : i foylr gks tk; rks Hkh ije-l r-dk vflRro cuk jgskA vFkkZ-og , d , d k l r-gS tksbu l elr cl/kuka l s ijs gA bl ije-"ko l Ykk dk iek.k D; k gS bl l Ecl/k ea Jh vjfoln cMs gh vutkokRed <x l s dgrs gS & "l hfer , oa vflFkj fo"ka ea vglkko <x l srle; jgus okyh viuh n"V dks tc ge ml vls l sgVk yrs gS vls vlosk jfgr Hko l sek= l R; dks [Hstus okyh ftKkl qvk] ka l sn] krs gS rks igyk vutko gkrk gS og ; g fd vullr l hek jfgr vflRro] vullr xfre; rk vls vijfer l fO; rk okyh , d fucak "fDr bl vl he ns'k&dky ds Hkrj u fl QZ mPNfyrgs jgh gS cfYd og l Ykk fujlrj gekjs vga ; k fdl h ds vga ; k fojKV l enk; &vga dks vfrOfer djrh tk jgh gS vls ft l ds l keus ; qkUrj dh egrh mRi fYk; k (k.kt d.k dh rjg gA²

Jh vjfoln b'oj dks l f"VdrkZ ds : i ea 0; Dr djrs gA b'oj }kjk bl l f"V dk fuekZk ds s rFkk fdl izdkj fd; k tkrk gS bl dk o.ku Jh vjfoln us

² Jh vjfoln] n ykbQ fMokbu] i OI Ø 84] Jhvjfoln vkJe] i kf.Mpsjh] 1955-



fodkl fl)klr ds vkkj ij fd; k gA fodkl nks fn"kkvka ea gsrk g& vkkjsg.k rFkk vojkg.kA vkkjsg.k dh 0; k[; k djrs gq s Jh vjfoln dgrs gdfd ekuo viuh orzku miyfc/k; ka ds ijs , d rkrdkfyd y{; , oal nji mnas; dh dYiuk dj l drk gs ftl ds fy, euq; dh vkrk bPNk dj l drh gA , d u; s tle dh l EHKkouk dk }kj ml ds l keus [kqyk iMk gS rFkk og l Ykk ds , d mPprj , oaf"kkyre Lrj ea vkkjsg.k dj l drk gA euq; dh l Eiwk l Ykk dks vkkjsg.k djuk gkskA orzku l d kj l sc/kh gPZ rFkk viuh ifjLFkr; ka l s t dMk gPZ vkrk dks AokZkj LorU=] "kq" vkrk dh vkg vkkjsg.k djuk gkskA vius fuEu Lrj l s tho dks fdl h mPPk vkune; vfrtho dh vkg eu dks fdl h idk"ke; vfrekul dh vkg rFkk ik.k dks fdl h ogr-vfrik.k dh vkg vkkjsg.k djuk gkskA bl ds l fK gh gekjs bl LFky "kjhj dks Hkh vius mnxe l sfeyus ds fy; s , d "kq" rFkk ueuh; vkrkRed mi knku dh vkg vkkjsg.k djuk gkskA ; g vkkjsg.k fdl h rhoz xfr l s dh tkus okyh mMku ds l eku ugha gS cYd tho dks , d Lrj vFok f"K[kj l s Oe"K% nI j s rhl js rFkk vkxs ds vU; l ki kuka dh vkg vkkjsg.k djuk gkskA ^; ks&l ello; ^ ea bl s Li'V djrs gq s Jh vjfoln us dgk g& ^; g vkkjsg.k , d gh rst mMku ea ijk ugha gS l drk cYd on ea of.kr ; K ds vkkjsg.k dh Hkr ; g , d f"K[kj l s nI js f"K[kj ij vkkjsg.k gsrk gSft l aeut; iR; d pK/h l s ; g nFkrk gSfd vHk Aj vS cgr dN gSft l s l eilu djuk ; ks gA^3 bl idkj euq; dk fodkl , d Lrj l s nI js Lrj dh vkg vkkjsg.k ds : i ea gsrk gS vkg iR; d u; k f"K[kj ml ds vU; n"; ka {s-ka dks l keus ykrk gS rFkk ml ds iR; {k vlurnZkZu djkrk gA tS k fd onka ea dgk x; k gS ^; RI kul&l kuq: gn-HwLi'V dRo^4 bl idkj vkkjsg.k ds l kr l ki kuka dks Jh vjfoln us bl idkj Ofed : i ea iLr fdk; gS & nD; & ik.k&ekul & vfrekul & vkull&fpYk&l rA

Jh vjfoln us euq; dh fodkl & if0; k dks Li'V djrs gq s crk; k gS fd ; fn l f'V dk eny tM+rRo dks eku fy; k tk; rks ; g Li'V djuk cMk nqdj gS tk; sk fd Hkkrd rYoka l s l tho ik.k dk fodkl dS s gPkl okLro ea fodkl Oe dks rc l e> ikuk eq"dy gS tc rd fd ; g u eku fy; k tk; fd tM+ds vUnj ik.k vkg ik.k ds Hkrj eu fuofr rFkk xtr : i l s fo|eku gA tS k fd xhrk dgrh g&^ukl risfo | rsHkolsuk Hkolsfo | rs l r^5 vFkr~vl r-dh l Ykk fo|eku ugha gS vl r-dk vHko gh fo|eku gS D; kad bl dk fujUrj ifjorZu gsrk gh jgrk gS vl r-orzku ugha gS ; g miLFkr ugha gS ; g iLr ugha gA ftl oLrq dk fdl h Hkh {k.k vHko gS ml dk l nk vHko gh gS l r-dk vHko fo|eku ugha gS oju-l r-dk Hko gh fo|eku gS D; kad bl dk dHk ifjorZu gsrk gh ugha l r-dh l Ykk fujUrj fo|eku gS l r-fujUrj miLFkr gS l r-fujUrj fo|eku gS fdl h Hkh ns'k dky] oLrj 0; fDr] f0; k] ?kVuk] ifjLFkr] voLFk vkfn ea l r-dk vHko ugha gsrkA

³ Jh vjfoln] ; ks&l ello;] i 01 134] Jhvfoln vkJe] i kf.Mpsj h] 2003-

⁴ _Xon] 1@10@2-

⁵ JhenHkxonxhrk] 2@16] xhrk&i d] xkj [ki g-



bl izkj ; g Li'V gSfd ftl dh l'Ykk fo|eku ugha gS og dN ugha gks l drk vFkkZ~ml dk vHkko gh gkskj fdlurqftl dh l'Ykk fo|eku gS og fujlurj mifLFkr gS ml s vHkko ea ugha cnyk tk l drkA Jh vjfoln us tM+rYo dks Li'V djsr gq dgk gSfd ; fn tM+ea pruk fNih u gsrh rks og dS svk l drh gS pruk tM+ea fufgr Fkh bl fy; s thou dk fodkl gA bl h izkj ; fn thou ; k ik.k ea eul - fNik u gsrk rks fQj ml dk fodkl fdl izkj gsrk\ rKRi ; Z ; g gS fd fodkl & i fO ; k dk vFkZ gh ; g gS mifLFkr inkFkZ ea fuofrZ vFkok xqr : i ls fufgr "kfDr dk fodkl A bl h izkj ; g Hkh Li'V gSfd eul - vflre rYo ugha gS oju~ml ea vf/keul ~fufgr gS vS vf/keul ~ea vfreul ~dk rYo fuofrZ : i ls fo|eku gS tks vkfn vS vlr ea ugha gsrk og chp ea Hkh ugha gsrk & vknkours p ; Uuflr orZkusfi rYkA⁶ vr%Li'V : i ls ; g dgk tk l drk gSfd fodkl ml h rRo dk gskk tks ogk igys ls fo|eku gS vFkkZ~ tks gS gh ugh ml dks fodfl r ugha fd ; k tk l drkA ftl izkj cht ea ikSkk fuofrZ vFkkZ~vn" ; : i ea fo|eku gS tc cht feVVh ea Mkyk tkrk gS rks ml ls ikSkk dk fodkl gsrk gA ; gk cht ea igys ls gh fo|eku FkkA vr%ml dk fodkl ikSkk ds : i ea l Hko gA vL ; Fkk feVVh ls ikSkk dh mRi fYk ugha dh tk l drhA bl h vdkV ; rF ; dks vk/kkj cukdj Jh vjfoln us fu'd'kz fudkyk fd fodkl dh i fO ; k ea inkFkZ ds vlnj voxBr vFkkZ~fufgr pruk fujlurj , d dne vks c<us dh bPNk ls l pkyr gsrh jgrh gA tM+rYo ds fodfl r : ika ea ik.k Lrj ij igpus dh ij .kk ik.k Lrj dh mlur oLrka ea eu Lrj rd mBus dh ij .kk vnE ; : i ls viuk dk ; Z djsr jgrh gA Jh vjfoln dgrs gS & dgk tkrk gSfd i'kq , d , Jh l tho iz'k'kyk jgk gS ftl ds vlnj izfr useu ; dks x<k ml h rjg l Hko gSfd euf ; , d , Jh fopkj'ky vS l tho iz'k'kyk gS ftl ds vlnj ml ds l prul g ; k ls izfr vfrelul dsnork dk fuekZk djuk pgrh gA⁷ Jh vjfoln dk ijk n'kz] euksoKku rFkk l k/kuk : i l Hkh bl h fnO ; ij .kkin l = ls l pkyr gA , dek= euq ; gh , J k ik.kh gSftl ea l kpu&fopkj djus dh {kerk gS bl fy ; s ml ds fodkl dh i fO ; k LokHkkfod gsr gq Hkh cgr dN l hek rd ml ds 'l g ; kx^ ij fuHkj djsr gA ; g 'l g ; kx^ Jh vjfoln ds ; kx l k/kuk dk eny ea gA , J h fLFkr ea euq ; ek= e"khu dh ugha oju~ml ds l pkyu ea l gdelz dh Hkfedk ea [kMk gks tkrk gA

tM+ inkFkZ gekjs "kkjhjd thou dk vk/kkj gS rFkk gekjh l eLr ikflr ; ka vS mi yfC/k ; ka dh igyh "krZ gA n l jk rRo thou & "kfDr vFkkZ~ ik.k gS tks LFky "kjhj ea gekjs vlRro dk l k/ku gA l kFk gh gekjh ekufld vS vk/ ; kRed fO ; kvka dk Hkh vk/kkj gA ekuo dks gh , d , J k l prul : i feyk gA gSftl ea "kjhj , d ik= gS vS ik.k fnO ; vfhko ; fDr dk l fO ; l k/kuA ml dh fO ; k , d

⁶ ek.MD ; dkfjdk] 4@31

⁷ Jh vjfoln] n ykbQ fMokbu] i 01 04] Jhvfoln vkJe ikf.Mpsjh] 1955-



fujlurj fodkl "khy eu ea dslur gsrFkk bl eu dk mnas; g&vius vki dks vksj ml LFkku vFkkZr-xg dks iwz cukuk ftl ea og fuokl djrk gA l kFk gh ml ik.k : ih l k/ku dks Hkh iwz cukuk ftl dk fd og mi; lxx djrk gA Jh vjfoln us bl ckr ij cy fn; k gsf d ikf.kd rFkk Luk; fod "kFDr; kj gekjh l Ykk eafdl h fn0; vksj egku-, oa; FkkFKZ fu; e dks pfjrkFKZ djus ds fy; sgh ekst m gA Jh vjfoln us euq; dh , d , d s l pr u ik.kh ds : i ea 0; k[; k dh gs tks fodkl dh if0; k ea fujlurj vxlj gA bl fodkl if0; k ea og tle ds le; rd nks l ki ku ikj dj pdk gsrk gs rFkk rrrh; l ki ku ^ekul ^ ea idsk djrk gA tle ds ckn ml s vfrekul] vfrekul l s vkulln] vkulln l s fpYk vksj fpYk l s l r-dh vksj vksj.k djuk gsrk gA euq; , d , d k tho gs tks eu ryo dk vf/k' Bkrk gA vr% euq; dks l e>us ds fy; s ml ds ekul d xBu dk l okk fo"ysk.k vfuok; Z gks tkrk gA ikphu Hkkjrh; n"ku ea vlue;] ik.ke;] euke;] foKkue; rFkk vkulne; dkska dh ppkz dh x; h gA ; fn "kkjhjd thou dks , d vk/kkj rFkk iFke ; U= ds : i ea fodfl r fd; k x; k gs rks ekul d thou dk fodkl , d mPprj l Ykk ds : i ea gks jgk gA euq; dk "kkjhjd thou , d vk/kkj gS mnas; ugha ml dh iFke voLFkk ; k Lrj gS u fd vflre vksj fu/kkjd voLFkk ; k LrjA euq; ey : i l s fopkj djus dh {kerk l s ; pr fopkj "khy ik.kh gS , d ekul d l Ykk gs tks ik.k vksj "kjh dks xfr nrh gA og i "kq ugha gs tks buds }kjk pkfyr gsrk gA ts k fd mifu'kn-ea of.kr g& "euke; % ik.kkjhusk" A vr% l Ppk rFkk okLrfod ekuoh; thou dpy ml le; vksj Ekk gsrk gs tcd cks) d eu tM+ inkFKZ ea l s izdV gsrk gs vksj thou Luk; fod rFkk Hkksrd vk0.e.k l sepr gkdj eu ea vf/kdkf/kd fuokl djus yxrk gA ikf.kd l Ykk ds ijs tks euke; Hkksrdk gS og ekul d l Ykk dk , d k ykd gs ftl ea ik.k vksj tM+rRo ugha cfYd eu iæ[k fu/kkjd gA bl Lrj ij eu LFkoy Hkksrd voLFkkvka vFkok ik.k "kFDr }kjk fu/kkzjr u gkdj Lo; agh viuh l rfv gsrq mudk mi; lxx , oa fu/kkz.k djrk gA tMro vksj ik.k ds Åij eu ea ifrf'Br ije vkrk ekul d l Ykk dk euke; iq 'k cudj viuh ifo=] izdk"ke;] ekul d izdfr ds jkT; ea fuokl djrk gs ftl dh izdfr ds "kkl u ea eu dh fo"kn-vksj izdk"ke; "kFDr] ikf.kd ; k "kkjhjd l k/kuka ds fdl h Hkh izdkj ds cu/ku ; k mRi hM ea ds v/khu u jgdj] Lo; a Loræ : i l s dk; Z djrh gs vFkkZr~vius "kjhj ds : i ka vksj ik.k dh "kFDr; ka ij euke; iq 'k iwz : i l s "kkl u djrk gs rFkk mudk fu/kkz.k Hkh Lo; a LorU= gkdj djrk gA vius LoHkkoxr vf/kdkj ds cy ij ; g gekjs vlunj pB; &ekul d rFkk cks) d thou dh ifo=re "kFDr; ka dks tkxr djrk gA euq; dh l cl s cMh "kFDr eflr'd gS yfdu og vksx dh fodkl & if0; k ea l cl s cMh ck/kk Hkh gS D; kkd ekul ; æ "kjhj vFkok Hkksrd txr- vksj vfrekul d l Ykk ds chip l srq ugha cu l drkA eflr'd dks u rks Kku ds l epp; vksj u gh ml ds mRi kend l a U= ds : i ea fu: fir fd; k tk l drk gA ; g ek=

⁸ eqMd mifu'kn 2@2@7



, d , d k vktkj gSftl ds }kjk Kku dks <pk tk l drk gA Jh vjfoln dk fopkj gS fd euq; bl le; , d vkr%Lo&pru vkRek gS tks eu] ik.k vktj "kjhj ds v/khu rFkk buds }kjk l hfer gA ml s , d , d h iwz Lo&pru vkRek cuus gsrq vkjkg.k djrk gS tks vius eu] ik.k vktj "kjhj dh Lokfeuh gA ikf.kd eu ds ihNs , d vktj fplru"khya eu gS tGk; igpdj eflr'd vius dks "kjhj rFkk ik.k : i ds vrfjDr eu : i ea Hkh tkM/us yxrk gA og , d vktj vius dks eu : i ea fØ; kflor djrs gq ik.k rFkk "kjhj ds Lrj ij Lo; a dks tkM+l drk gA ; gk; ij eflr'd u dõy "kkjhjd] Luk; fod ; k ikf.kd LFky l drka dk] oju- "kõ euke; l drka o l pj.kka dk Hkh cksk dj l drk gA ; |fi ; g fLFkr eflr'd ds igys ds Lrjka l s mPp gS fdUrq ; gk; Hkh og viuh Hkflur; ka l s cp ugha l drk] D; kfd bl Lrj ij og viuh l Ykk dks i Fkd-& djds ml s gh vulr l Ykk dk l k{kh ekudj vga ds vkoj.k ea Lo; a dks tdlM+jgrk gS vktj tc ; g vkoj.k fonh.kz gkrk gS rks fofHku Lrjka ea fofHDr eu fd l h vfrekuf l d fØ; k ds }kjk ij kHkr] uhjo vktj fufØ; gk; tkrk gA vr% , d h fLFkr ea og O; ki d l R; dh vktj ml e[k gk; l drk gA

Jh vjfoln us pruk dks nks Hkxka ea fofHDr dj fn; k& pruk dk og : i tks vc rd fodkl ds mPpre f"klj ij gS ; kfu ekuf l d rFkk nã jk] og ftl s fodkl dh ifØ; k ds ek; e l s Hkfo'; ea iklr fd; k tk l dsck vFkr~vfrekuf l dA euq; usekuf l d pruk dks fodkl ds nk; ea iklr dj fy; k gS yfdu og pruk ds fodkl dh ewHkr ifØ; k dks u rks fo"ys'kr dj ik; k gS vktj u gh vkRel kr-dj ik; k gA QyLo: i og 'ekuf l d pruk ds vks D; k gA bl l s vufHkK gA Jh vjfoln us pruk idfr dh ifØ; k ds fo"ysk.k ds }kjk bl ^VKkr^ dks Li'V djus dk iz Ru fd; k gA Jh vjfoln ds "kCnka e; ^gj thou&inFkZ ij pruk dh fot; dk , d pj.k gS ; g rc rd pyr k jgk] tc rd inFkZ dks vuqFl r djds pruk ml siwz vkRek dh vfHO; fDr dk l h/k l klu vktj ek; e ughacuk nstA⁹⁰

Jh vjfoln useuq; dks , d , d s l pruk , oa fopkj "khya i "kq ds : i ea of.kz fd; k gS tks yEch fodkl & ifØ; k ds chp Lo; a dks , d l pruk ekuf l d ik.kh ds : i ea ifjofr rks dj ptk gS fdUrq bl Lrj ij Hkh og tMfK rFkk vKku] prukew+ Hkksrd idfr ds l hfer , oa l dñpr cy rFkk bl ds tFVy o dfBu fodkl kRed fo/kkuka l s "kkf l r gk; jgk gA Jh vjfoln useuq; ds l Ecl/k ea dk; s vk"kkokn dh vfHO; fDr ugha dhA os ml ds fnO; : i kUrj dks idfr dh vlRHkr fodkl kRed pruk dk LokHkKfod ifj.kke ekurs gA

euq; T; kfez, l Ykk dk n"ku vius feF; k vga : ih vkoj.k dks fNUu&fHku djus ds i "pkr-gh dj l drk gA euq; ds bl fodl r eu vktj vfrekuf l ds chp dh [kkbZ dks ikVus dh ifØ; k dk vkjEHk pR; iq 'k l s gkrk gA vfrekuf l d ; k=k dk vkjEHk&fclnq ; gh pR; & iq 'k gA ; |fi "kjhj] ik.k rFkk eu ds Lrj ij dk; Z

⁹ Jh vjfoln] n ykbQ fMokbu] i OI Ø 194] Jhvfoln vkJe ikf.Mpsjh] 1955



djus okyh pruk dk vk/kkj pR; iq 'k gh gS yfdu ik.k rFkk eu dk vkoj.k bl ij iMk gkus l s ; g l n b fo | eku jgrs gq Hkh vutkar ugha gkr kA vfrekuf l d l Ykk dh vj vkj vkjkg.k djus ds fy; s euq; }kjk Lo; a dks ekuf l d j ikf.kd vj "kkjhfd l osukvla l s mRiUu l hek l s epr djuk vko"; d gA t s gh eu ikf.kd vga l s epr gkrk gS l R; ds vxs l eizk dk Hko rFkk vkullne; thou dh vfhky'kk c<us yxrh gA Jh vjfoln us bl dk; Z grq nks ekz Lohdkj fd; s gA vf/keul vj vfrekul A vfrekul dk os"od ifruf/k vf/keul gS tks Lo; a izdkf"kr gkr s gq Hkh iwz vfrekuf l d T; ksr dks euq; l snj j [ks gq s gA ; g ml fgj.; e; ik= ds l eku gS ft l us l R; ds e [k dks dln fd; k gA 'fgj.; e; s i k=sk l R; L; kifgra e [k eA eflr'd ds l fher o l d i pr if 0; k l s Lo; a dks i Fkd djds pR; & i q 'k ds jkLrs l s vf/keul rFkk ml ds vlnj l s vfrekul dh vj vkj vkjkg.k djus dk 0e gA bl izdkj ngkfHkeku ¼ t M+ ds l kFk e & i u ½ l o Fkk fev tkus ij tc i jekRerYo dk ck k gks tkrk gS rc t g k & t g k; eu tkrk gS og k & og k; i jekRerYo dk vutko gkrk gS vFkz~ml dh v [k. M l ekf/k ¼ gt l ekf/k ½ jgrh gS &

^ngkfHkeusxfyrsfoKkrs i jekRefuA

; = ; = euls; k r r = r = i j k e r e A A ¹⁰

mPprj vk/; kRed rFkk vfrekuf l d vkj vkjkg.k dh vj euq; dh ixfr ml ds }kjk ije l R; vFkz~vutr l Ykk ds ifr l eizk ij fuHk gS rFkk og bl fn"kk ea Hkh l Qyrki d vx l j gkrk gA tc 0; fDr , d mPprj pruk dh fn"kk ea bl l eizk ds }kjk vkj vkjkg.k djrk gA bl vkj vkjkg.k ea , d Lrj , d k vkrk gS t g k; euq; dk l 0; l ukru cā ds l kFk rnkRE; l EHko gkrk gA eul -rFkk vfrekul ds chip vkj vkjkg.k" khy mPpre ekuf l d vFkok vf/keuf l d pruk Lrj gS ft l s vf/kdr djus ds i"pr-gh 0; fDRk vfrekuf l d fopkj] rnkRE; rFkk Kku dh voLFkk dh vj ixfr dj l drk gA

tc {kpz vga fev tkrk gS rks , d h flFkr ea vkulln rFkk ml dh l ef) , oa iwz-k l s ; 0r vk/; kRed iq 'k dk gh vlRro jgrk gA bl vkulln dks iwz isk ikr djus ds fy; s vfrekuf l d {k=ka ea vkj vkjkg.k l Eilu djuk vfuok; Z gA mifu'kn-ea dgk x; k gS fd iwz-k dh vfhky'kk djus okyh vkrk vlnj rFkk Åij dh vj e [k e j vllue; iq 'k l s i k. ke; ea rFkk i k. ke; l s euk; e j euk; l s foKkue; rFkk foKkue; l s vkullne; iq 'k ea i d s'k djrh gA ; gh vkullne; iq 'k iwz l fPpnkuln dk vk/kkj gA vkullne; Lrj ea iq 'k mPpre oBko ea fuokl djrk gA l kFk gh fuEurj Lrjka ea viuh T; ksr dk : i kUrj.k Hkh dj l drk gA okLrfod l f'Vdkjh rYo vkulln gh gS D; k d l c d n bl h fn 0; vkulln l s mnHkr gkrk gA l Ykk ds , d fuji k l R; ds : i ea l c d n bl ds vlnj igys l s gh fo | eku gA vkulln rYo ea l eLr fu; eka dk vUr gks tkrk gA ; gk fd l h cu/ku vFkok l hek l s jfgr iwz Lora-rk dk "kkl u gS vkulln ea l c d n , dRo ea foyhu gks tkrk gA

¹⁰ l j Lorh j g L; k s i fu 'k n j 31



vkullne; dksk dh izdfr ea u dkbz dñnz gkrk u gh dkbz vkjksir ifjf/k gkrh gš
oju- l c dñ , d gh le l ÿkk vFkkz- , d gh vññku vkrek ; k iq 'k gkrk gš
vkullne; fLFkr ea iq 'k viuh l ÿkk dks loz= n[krk , oa vññko djrk gā bl Lrj
ij Kkrk] Ks vks Kku iwz : i ls , d gh 'l r-vkrek^ gkrs gā ; gk iq 'k Kku dh
vko"; drk ek= l s ijs gā /oz Hññedk ea igys l s gh fLFkr jgrs gq og "kk"or-
: i ea vññko; Dr gā og tkrk gšfd ngc) vkrek , d Lrj l s nñ js Lrj dh vkj
vkjkg.k djrs gq fuEurj l ÿkk ds LFku ij , d iwz , oa mPprj l ÿkk dks ifrf'Br
djā Jh vjfoln bl ckr dks Li 'V djrs gq sdgrs gā fd l kku; : i l seug; vññk
bl {kerk l s ; ðr ugha gk ik; k gšfd og vkullne; izdfr ea vkjkg.k dj l dā
l oñ Eke ml seu dks mPpre f" k [kj ij fLFkr : i ea ifrf'Br djrs gq svfreakufl d
l ÿkk ds Lrj dks vf/kdr djuk gskā l Ei iwz vkulln & "kfDr dks bl ikfkbz izdfr ea
mrkj ykuk ml ds fy; s l jyrki ð l Eñko ugha gš bl ds fy; s rks ml seuke; euq;
l s vfrekuo cuuk gskā Jh vjfoln us bl l Ecu/k ea 0; k [; k djrs gq Li 'V fd; k
gšfd fodfl r gkrs gq s dky iq 'k ds ml vfr vnññk vkfññk dh osyk vññk ugh
vk; h gš ysd u tc vkullne; izdfr u; h vfrekuoh; tkfr ea izdV gskh rks og
iwz fodfl r vkrek vl he vkulln & pruk l s ; ðr gkdj l Hkh ikf.k; ka ds l kFk , de;
gskā og vkrek ; k iq 'k vkulln & ðr dh ml "kfDr dks ikr dj ysk ftl ea
gekjh l ÿkk ds l Hkh ij Lij fojkskh ryo vius fuji s k eV; ka dks ikr dj ml ea
, dhññk gk tk; ðā bl fLFkr ea vññk/kdj dk iR; d {k= izd" k l s ifji iwz odko ea
ifjf.kr gk tk; sk rFkk gekjs eu }kj l R;] f"ko vks l ðñj rFkk "kfDr] i e o Kku
ds e/; ftu fojkskka dk l tu fd; k tkrk gš os l Hkh , dRo ds bl l ukru f" k [kj
ij iwz : i l s l eflor gk tk; ðā ognkj. ; d mifu'kn- ea , d , d h gh fLFkr dk
o.ku vk; k gš ftl ea 0; fDr l Hkh izdj l s cā dks gh n[krk] l ðrk] vññko rFkk
Li "kz djrk gš D; kñd rc l eLr inkfkbz pruk ds fy, cā gh cu x; s gkrs gā vks
mudk ml l si Fkd- vFkok Lorñ= vññko ugha jg tkrk gā ; g dYiuke= u gkdj
vk/; kfRed fo'k; dk ; Fkk; Fk o.ku gā ; g fØ; k gekjs vññko ds fy; s bññz dh
, d : i kñrfj rFkk vññk vkullni iwz fØ; k gā vkrek dk vius vññj] pkj ka vks rFkk
l oñ iR; {k vññko gā euq; d fy; s L; a viuh l Pph vkrek dks ml ds emy vks
fojkV-Lo: i ea tkuus vks ikr djus dk rñri; Z gā l ÿkk ds emy vks fo"o0; ki h
vkulln] vkrekulln vks fojkV-vkulln dks miyC/k vFkkz- vf/kdr djukā

vkulln ds Lrj rd vkjkg.k iwz djus ds i" pkr- euq; dks l ÿkk rFkk pruk
dh okLrfod rFkk l Pph vñññk dks Hkh miyC/k djuk gskā vk/; kfRed rFkk
ekufld vFkok ikf.kd pruk ds e/; l e>ksk djuk ; ks dk y{; vFkok fu; e ugha
gk l drkā oLrñ%; ks l eLr thou ds l eku gh 0; ki d gā bl "l eLr thou" ds
vñññk ek= gekjk ; g thou gh ugha vkrk ftl sekuo tkfr vkt fcrk jgh cfYd
'l eLr thou^ , d mPprj rFkk l prū thou dks nñ'V ea j [krk gš rFkk ogh ml dk
, dek= mnñs; Hkh gkrk gā fpr- vFkkz- Hkxor pruk gekjh ekufld vkrek pruk
ughā gš u gh dkbz , d k izd ; k Kkunnñ eu gš ftl s egYkj 1/2 mPprj 1/2 fØ; k"ñy



"kfDr dk iksk.k iklr gks ; k tks "k" rj usrd thou , oa pfj= dks izJ; nrk gkA
 l k/kkj .k ekuo&pruk l s bl dh mRd"Vrk ek= ea ugha cfYd] xqk] /keZ vks l kjrYo
 ea gA bl ea gekjh l Ykk ds clg; <a ; k ; U=kRed izkkyh dk gh ugha cfYd bl ds
 vl yh vk/kkj , oa fØ; k" khy rYo rd dk ifjorZu gks tkrk gA euq; dh l k/kkj .k
 l Ykk o pruk oS fDrD gkus ds l kFk gh vga ; Ør gA og bl fojkV fpr~Lrj dks
 vga dh nhokja dks u'v djdsg gh vf/kdr dj l drk gA tS & tS seuq; fodkl ds
 Lrjka dk vkjkg.k djrs gq mPpre f" k[kj ij igppxk] rks ; g vutko gskr tk; sx
 fd ; g mPprj fpr~, deo lukru l Ykk gA , deo lukru pruk gS , deo
 lukru vkullLo: i gSftl sviuh l Ykk rFk Lo; ads l eLr dk; kZ dk vkull lgt
 iklr gA Jh vjfoln fpr~dh idfr dks Li'V djrs gq dgrs gS fd ; g vius vki
 ea fLFkj] v{kj} nSkdkykrhr , oa ije mPp gS tks l eLr folknska o fojkskka dh lukru
 l eLojrk gA

bl idkj fpr~dk l kjrRo gS & viuh l Ykk dk vkullA fpr~lukru dky
 l svius vkull l s ; Ør gS vks fpr~l Ykk dk fo"o; kih fpYkRo gA fojkV~iq 'k Hkh
 l pru vkRekuln l s ; Ør gS rFk fpr~Lrj ea iØsk djus ij euq; , d fojkV~nf'V
 ea Hkkx yus yxr gA

fodkl Øe dk vflre Lrj l r~gA iq 'k dh idfr 'l r^ gS vks ; g l r~pru]
 ifo= vks vl he Lo; Hkwl Ykk gA idfr dk LoHko 'fpr^ gS rFk ; g iq 'k ds
 Lopru] ifo= vks vl he vflrRo dh "kfDr gA bu nskka dk l Ecl/k fu"pyrk vks
 l fØ; rk nks/kpka ds chp ea xfreku jgrk gA l r~ds bl fnØ; Lrj ij euq; l eLr
 fopkj vks rF; ds pje ey ea tk igprk gA Jh vjfoln ds "kCrka e] ~; g ey
 ml rYo eafufgr gSftl dk funk mifu"n~eafcuk dksZ fo'ksk.k yxk; sdoy , d
 'kOn 'l % ds }kjk fd; k x; k gA bl rYo eagh l xqk vks fuxk Hxoku~ l Ecl/h
 gekjsvutko , d fclhqij fey tkrsgvks fo'k nØRo ea, d gkstrsgA¹¹

l Ykk ds mPprj ey rYoka vks l pru l Ykk dh voLFkkvka ds l k{kRdkj ds
 }kjk ge fd l h , d h voLFkk ea ugha igprsgftl ea , d idkj ds "k"; ea l Hkh phtka
 dk y; gks tkrk gks oju~ml l k{kR~ijkrj l Ykk rd igprsg tks l r~Hkh gS rFk
 og l r~ l Hkh 0; fDrRoeyd ifjHk/kkvka l s ijs gks gq , d , d h l Ykk Hkh gS tks
 0; fDrRo dk ey rYo gA ; g nskka l 0; fDrD '1 xqkZ rFk fu0; fDrD '1 xqkZ dks
 viuh l Ykk ea /kkj .k djrk gA l exz ; kx dk y{ ; , d s ijkRij l r~dk l k{kRdkj
 djuk gSftl ea l 0; fDrD rFk fu0; fDrD ijLij l eflor gks tks gA mifu'kn~ea
 Hkh bl h idkj dh iwkZrk dk mYys[k bl idkj fd; k x; k g&

~; Lrq l ok.k HarkU; ReU; okuq' ; frA

l oBrsqpkRekuarrisu fotkhl rAA

; flleU ok.k HarkU; ReU~Hm~fotkur%

¹¹ Jh vjfoln] ; kx l ello;] i'0l Ø 386] Jhvjfoln vkJe ikf.Mpsjh] 2003



r= dkselg%d%'kcd%, dRoeuq'; r%AA¹²

bl idkj bl Lrj ij vkrEk iwKz l erk dh fLFkr iklr dj pph gksh gs vFKkz-gekjh l Ykk vullr rFkk fo"oe; dh fLFkr dks iklr dj yrsh gA

bl idkj fdlh mPprj miyfc/k dsfy, eu dks ikj dj mPp Lrj dk vkjkg.k djuk vijgk; Z gs vKj bl vkjkg.k ds ifj.kkeLo: i ml Lo; Hkw l R; dk fØ; k"khv vorj.k vFKkz-vojkg.k gkuk Hkh vko"; d gs tksfd ik.k vKj tMFRo dh vfhko; fDr l s i w z j , oa l ukru gsrFkk fur; gh eu l s Åij vius Lo; a ds idk" k l s idkf"kr jgrk gA tS k fd *Jh vjfoln* dgrs gS "og %euh; ½ l Ykk ds , d mPprj vKj fo'kyrj Lrj eavkjkg.k dj l drk gsvKj og Lrj ml ds vKj : iklrj djus ds fy; s; gk vorfjr gk l drk gA¹³ bl idkj thou dh l k f k z r k , oa bl dh eDr vKj : iklrfjr i k f f k b idfr ds vlnj bl dk fn0; thou ea dk; k iyV& ; g l c bl ij fuHkz djrk gsfv vkjkg.k l Qyrki w z l l Eilu gk vKj bu mPpre Lrjka l s i foh pruk ea , d i f j i w z x f r " k h y r k dk vorj.k l k f / k r g k s t k ; A vr% Jh vjfoln us fodkl dh n l j h f n " k k v o j k g . k ds Hkh l k r l k i k u c r k ; s g s f t l d s } k j k c a o l r q t x r d k : i / k k j . k d j r k g A

l r & f p r & v k u l n & v f r e k u l & e k u l & i . k & n 0 ; A e u q ; dh fn0; idfr dks eDr djds iwKz cukuk gh l ex vFok l okk ; kx dk y{; gA vr% fodkl Øe ea euq; ftl voLFkk rd vkjkg.k djsx ml s fQj uhps vorfjr djuk gksk ftl l s og fuEorj l Ykk ij viuk iHkko LFkkr dj ys rFkk l k / k j . k pruk dks vius idk" k j " k f D r , oa v k u l n l s v o y k s d r d j n A bl ds foijhr ; fn euq; vkjkg.k } k j k m P p r e f n 0 ; T ; k s r d k s i k l r d j y r k g s f d l r q m l T ; k s r d k s ; f n f u E u r j H k k s r d l R r k i j v o r f j r d j u s e a v l Q y j g r k g s r k s b l H k k e d k e a o g v i u k v f / k d j k [k k s c B s x k v K j ; g i a q m i y f c / k ' i w k z k s ^ d k y { ; u g h a g k s l d r k A t S k f d *Jh vjfoln* us Li'V : i ea dgk g& "fu'p; gh Lrjka dk , d n l j a e a i d s k e j h n f V e a v k ; k f R e d v u l h o d k , d i z k u , o a v k / k j H m v z g s b l d s f c u k e j h ; k x i) f r r F k m l d s y { ; d k v f l r R o l H k o u g h a g k s l d r k j d j . k j o g y { ; m P p r j p r u k d k s H a r y i j v f H O ; D r j m i y C / k ; k e f r z l r d j u k g S u f d b g y k d l s f o e f k g k d j f d l h m P p r j H o u ; k f d l h i j e ^ d o y ^ e a c o s k d j u k A ¹⁴ vr% Jh vjfoln ds ; k x d k v k / k j , d , d h l e x z i w k z k g s f t l s r H k h i k l r f d ; k t k l d r k g s t c f d f u E u r e L r j m P p r e d h v K j v k j k g . k d j r k t k ; s r F k k l k F k g h m P p r e f u j U r j f u E u r e d s v l n j v o r f j r g k s k j g s f t l l s v r e a e u q ; dh l E i w k z l Y k k v u l r l R ; d k , d B k d f i . M v K j l k F k g h , d u e u h ; l g k f l U / k q c u t k ; A

Jh vjfoln ds l okx ; kx n'ku dh Kku ehel k& Jh vjfoln dk fopkj gs fd vk/; k f R e d K k u d k f o ' k ; g & l k j c p e t k s f d v u r , o a f u j i s k l R R k k g A ; g

¹² bZ'k&mi fu'knA

¹³ Jh vjfoln] ; kx l e l o ;] i o l Ø 92] Jh vjfoln vkJe ikf.Mpsjh] 2003

¹⁴ Jh vjfoln] vius fo'k; e s j i o l Ø 130] Jh vjfoln vkJe ikf.Mpsjh] 1995



lkjcp e euq; thou rFkk tXr l s ijs Hkh gA fo"o , oa0; fDr ogh pht ugha gS tS k
fd os i rhr gksr s gS D; kAd ekuo dk eu rFkk bflnz; k; bl dk tks foj.k nsh gA og
, d feF; k foj.k gksrk gA , d viwz jpuK rFkk , d {kh.k , oa HkFUri wKz ifr efrz
gksrk gA ekuo eku rFkk bflnz; k/ml ds l Eedk oLrq; ks ds tks eW; iLr; djrh gA
muds l d kku ds }kj k gh l R; Kku mfnr gksrk gS rFkk ; g ml mPPkrj cfi) dh
fdz k ds }kj k ikr gksrk gS tks vKku; Dr bflnz; eku l rFkk l hfer LFky cfi) ds
fu.kz; ka dks ; Fkk l Etko vkykSdr , oa l rks/kr djrh gA l EkLr ekuoh; Kku dh ; gh
i) fr gA l kFk gh bl ds ijs , d , d k Kku , oa l R; prUkk gS tks ekuo cfi) dk
vfrDe dj , d s l R; idk" k ds Hkhrj ys tkrh gS tGk; "kq rdzfi) fd veirz
ifjHk'kk; a rFkk eu dh jpuK; a foyr gks tkrh gS vFkok vdrjRk dh iR; {k -f'V ea
, oa vk/; kFRed vutko ds vfr egRk l R; ea ifj.kr gks tkrh gS ; fn dkbz , d k
vRk vFkr l noLrq gS tks bflnz; ka ds fy , iR; {k ugh gA rks ml s HkSrd foKku ds
l k/kuks l s fHkUk fdl h vU; l k/ku ds nkj k gh [kStk tk l drk gS rFkk cfi) og
l k/ku ugh gA fu% ang , d svud l R; gSftu ij cfi) vius rjhd s l sigp l drh
gS vKj ftUga ; g cfi) d ifj dYi ukvks ds : lk ea nS k rFkk fu: fir dj l drh gA
bl rjg cfi) , d idkj fd dBkj fo"ysk.k i) fr dk vuq j.k djds vRk fo'k; d
, d cks) d ifj dYi uk , oa cks) d fo"okl ij igp l drh gS vKj ; g fo"okl vU;
, oa egRRkj oLrq; ka ds vkj Etk fd : lk ea vR; Ur okLrfod vR; Ur idk"ke; , oa
vR; Ur "kFDr" kkyh gS l drk gS rFkfi cks) d fo"ysk.k vius vki ea Li'V
ifj dYi ukvka dh 0; oLFkk vKj "kk; n ; FkFkZ ifj dYi ukvka dh Bhd 0; oLFkk dh vKj
gh ys tk l drk gS iJUr; ; g og Kku ugh gS tks ; kx dk y{; gA ; g Qyin
Kku ugh gA euq; bl ea iwz gS l drk gS vKj fQj Hkh og Bhd os k gh jg l drk
gS tS k igys FkA Jh vjfoln dk ekuuk gS fd bl l sog , d egRj cks) d idk" k
ikr dj l drk gS iJUr; l Etko gS fd ekuo l Rk dsftl : i kUrj.k dks l okk ; kx
viuk y{; cukr gS og fCYdy gh l Eilu u gkA

vRk; Hkxoku] ije l noLr; l oZ i jkRij & bu l c i {kka l s ; Dr , d l r-
gh ; kSxd Kku dk y{; gA l k/kj.k inkFkz ik.k vKj tMrRo ds ck° ; : i] 0; fDr
ds fopkj rFkk dk; kAd dk euksoKku] n"; tXr dh "kFDr; ka dk cksk&; s l c Kku ds
vax cu l drs gS ySdu ml h l hek rd tGkVrd ; s , deo dh vFko; fDr ds vax
gA Li'V r%ftl Kku dh i kflr ds fy , ; kx iq 'kkFkZ djrk gS og ml l s fHkUu gS tks
dN euq; l keU; r% Kku "kCn l s l e>r s gS D; kAd l keU; : lk l s Kku l s rkr i ; z
i.k.kjeu vKj tMrRo ds rF; ka , oa mUga fu; fu=r djus okys fu; eka ds cks) d foopu
l s gksrk gS fu% unsg ; kx l EkLr thou ds l eku gh 0; ki d gS vKj bu l c fo'k; ka
rFkk inkFkz dks vius vUnj l ekgr dj l drk gS l okk ; kx dh i) fr eafi) kUr
; g gkuk pkfg, fd l EkLr Tkhou gh ; kx dk vax gS ySdu tGk; rd mPp Kku
vFkr-vRk Kku dk l Ecl/k gS og fdl h , d h oLrq dk Kku i rhr ugha gksrk gSftl s
l keU; r% thou "kCn l s l e>k tkrk gA og rks , d fdl h , d h oLrq dk Kku ekye
gksrk gS tks thou ds i hNs vofLFkr gA Jh vjfoln us Kku dks nks : i ka ea Js kic)



fd; k g&, d rks og tks txr-ds n"; inkFkkz dks ckgj l s vFkkz~ckgj h mik; ka; k
ifdz kvka dk vkJ; ydij ,oa cf) ds }kjk le>us dk ; Ru djrk g& ; g gs
fuEurj Kku vFkkz~n"; txr~dk KkuA nll js izdkj dk Kku og gs tks txr~ds
l R; dks vluj l } ml ds emy mnxe~ vks okLrfod Lo: i ea rFkk vk/; kfred
l k{kkrdkj ds }kjk tkuus dk iz Ru djrk g&; g vkre Kku gA l kkkU; r% bu nkuks
ea rhoz : i l s Hkn fd; k tkrk gs vks ; g ekuk tkrk gsfd tc 0; fDr mPprj Kku
vFkkz~vkre&Kku iklr dj yrk gs rc vl; izdkj dk Kku ml ds fy, fdl h egRo
dk ugha jgrk] yfdu okLro ea ; snkuks , d gh ftKkl k ds nks i {k gA vlrrksRok
l EkLr Kku bz'oj dk gh Kku gA euq; dks ikjEHk ea vkre Kku dh [kfst ck°;
thou ds }kjk gh djuh gkrh gS D; kad tc rd og ekufld : i l s i; klr
fodfl r ugh gks tkrk] rc rd vk/; kfred Kku iklr ugh gks l drk A bl izdkj
euq; vius ekufld Lrj ij tS & tS sfodfl r gkrk tkrk gs os & os svk/; kfred
Kku dh l EHkrouk; a Hkh vf/kd l e) vks ifjiDo gkrh tkrh gA foKku] dyk] n"ku]
uhfr"kkL=] eulsoKku] euq; vks ml ds vrhr dk Kku rFkk Lo; a de& ; s l eLr
l k/ku gs ftudh l gk; rk l s 0; fDr izdr rFkk thou ds ek/; e l s dk; Z djrs gq s
bz'oj dh f0; krof/k dk Kku iklr djrk gA vkjEHk es 0; fDr thou ds dk; & 0; ki kja
vks izdr ds : i ka ds Kku ea gh 0; Lr jgrk gS yfdu tS & tS s og vf/kdkf/kd
xgjs mrj dj , d iwkzj nf'v rFkk vutko iklr djrk gS os & os s Kku dh bu
"kk[kkvka ea l s i R; d ml s bz'oj dk l k{kkrdkj dj k nrh gA buds l pru Kku ds
}kjk gh 0; fDr viuh mPpre "kfred; ka dks pfjrkFkZ dj l drk gA
; gha euq; ds thou ea ; ksx dk ios'k gkrk gs tks Kku] Hkko vks deZ dks bz'oj iklr
ds fy; s mi ; ksx ea yrk gkrk viuk dk; Z vkjEHk djrk gs D; kad ; ksx Hkxor~feyu
dh l pru vks iwkz [kfst gA bl ds fy; s Hkksrd Kku dyk vkfn vl; l k/kuka }kjk
fd; k x; k iz Ru rks , d vKku; Dr vks viwkz psVk , oa [kfst ds l eku gh gkrk gs
vr% ; g Li'V gsfd ; ksx dh fdz k vks i) fr fuEurj Kku dh f0; k vks i) fr l s
fHkku izdkj dh gs D; kad tgk fujUrj Kku vFkkz bfunz tfur Hkksrd Kku ije
l R; & Lo: i cpe ds l ehi ckgj l s i jksk : i ea igpus dk iz Ru djrk gs rFkk
xqr /kke ea dHkh ios'k iklr ugha dj ikrk] ogk; ; ksx 0; fDr dks Hkhrj ios'k djkdj
ije l R; rd igpus dh l keF; Zj [krk gA Hkksrd Kku vFkok n0; Kku ije l R;
dks cf) ds ek/; e l s [kfst us dk iz kl djrk gA ; g ije l r~dk Kku in3 ds i hNs
l s gh iklr dj ml dh mifLFkr rFkk i Hkko dks ek= vutko djrk gA ; ksx ds ek/; e
l s ije l r~dh l k{kk~mifLFkr rFkk i Hkko dks iklr dj 0; fDr dh vlur% l Rrk dk
ml ije~l r~ds l kFk rknRE; LFkfir gks tkrk gA ; ksd Kku eu l s ijs ml xqr
pruk ea ifo'v gkus dk ; Ru djrk gs tks ek= xqr : i ea gh fo|keku gs rFkk l Rrk
ek= ds vk/kj esfufgr gA , dek= ; gh pruk ; FkFkZ Kku l s ; Dr gs vks ml s iklr
djds gh bz'oj dks iklr dj l drk gs vks fo"o rFkk ml dh okLrfod izdr , oa
xqr "kfred; ka dk l E; d~Kku iklr djus ea l eFkZ gks l drk gs ; g l Ei wkz fo"o tks
n"; vFkok bfunz xkpj gs rFkk bl ds vluj dk og l c Hkh tks n"; ugha gS fdl h



, d h oLrq dh uke&: i kRed vfhko; fDr ek= gS tks eu vks bflnz, ka l s ijs gA bflnz, ka rFkk muds }kjk i nRr l kexh ds vk/kkj ij dh tkus okyh cks) d rdZkk l s tks Kku i klr gsrk gS og ; FkkFkZ ugha gsrkA , d k Kku rks i rhr; ka dh fo | k ek= gsrh gS vks i rhr; ka dk Hkh l E; d- Kku rc i klr ugha gks l drk tc rd ml l noLrq dk Kku ugha gks tkrk ftl dh fd os ifrek; a gA ; g l noLrq gh mudh vkRek gS vks ; g vkRek l Hkh ea l eku : i l s fo | eku gA vr% tc ml s vf/kdir dj fy; k tkrk gS rc vl; l c oLrq/ka dks muds i rhr; eku ds : i ea ugha cfYd l R; : i ea tkuk tk l drk gA

ije-fu"py vkRek ; k pje "kk; gh , dek= l R; gS tks vk/; kRed Kku dk , dek= fo'k; gA ykdd pruk l s fHku tks pruk ekuo ek= us i klr djuh gS og fuokZk gS vFkkZ~vga dk y; gS l eLr ekuf l dj ikf.kd vks "kkjhjd fO; kvka dkj cfYd l Hkh fO; kvka dk fujksk gS pgs ije izdk" k; Dr fu"pyrk gS rFkk vfuopuh; fuoz fDr d iz'kkUr dk fo"ko vkuln gA bl dh i klr dk l k/ku , d k /; ku , oa , d kxrk gS tks vl; l Hkh oLrq/ka dks cf'g'dr dj ns D; kad ije Kku ea , d h fd l h oLrq dk vLrRo ugha gks l drk D; kad ogk; ; k rks dOy , d gh l Rrk gsrh gS ; k fQj dksZ Hkh l Rrk ugha gsrh vks bl fy; s ; k rks ogk; i vt k djus vks i e , oa Hk fDr dh Hk/ p<kus okyk dksZ ugha gsrk ; k fQj bl s xg.k djus okyk gh dksZ ugha gsrk gA ogk; fplru&fO; k fu"p; gh rknRe; rk ; k "kk; rk dh vull; pruk ea foylr gks tkrh gS vks viuh fu"pyrk ds }kjk l Ei wZ izdr dks Hkh fu"py cuk nrh gA , d h fLFkr ea ; k rks dOy fuji s k , deo jg tkrk gS ; k fQj l ukru "kk; A ; g ckr l R; gS fd cks) d fopkj&foe"lz vks ; FkkFk food Kku ; kx dk egRo i wZ vx gS yfdu budk y{; bl ekxz ds vflre rFkk fu"p; kRed i j .kke ij i gpus ds vi s k ekxz dh dfBukZ dks nij djuk gh gA euq; dh l keU; cks) d /kkj .kk; a Kku ds ekxz ea ck/kd gA D; kad os bflnz, ka dh Hk fUr ds o"khHkr gkus ds dkj .k bl fopkj dks viuk viuk vk/kkj cukrh gS fd tM+ rRo , oa ng okLrfod l Rrk gA bu oLrq/ka ds Lo; a dk , dkdj dj yas l s okLrfod vkRek rd ugha i gpk tk l drk vr% Kku ds vlosk ds fy; s bl ck/kk dks nij dj Lo; a rFkk l d kj ds l Ecu/k ea ; FkkFkZ /kkj .kk dk fodl djuk vko"; d gA ; FkkFkZ fopkj , d vko"; d i wZ l k/ku gS vks , d ckj ; FkkFkZ fopkj dk vH; kl fLFkj : i l s Mky fy; k tkrk gS rks cf) "ko" gks tkrh gS vks Kku dh vxyh fdz, k ea dksZ xEHkhj ck/kk mi fLFkr ugha gks i k r h A bl ds l kFk&l kFk ; FkkFkZ /kkj .kk vFkok fopkj rHkh dk; Zj gsrk gS tc "ko" cf) ea bl ds vUkr j vl; fO; k; a vFkkZ~vUrnt'V] vutkr rFkk mi yfC/k Hkh l fO; gks mBrh gA

; s fO; k; a ek= eukoKkfud Lo&fo"ysk.k vks Lo&fujh{k.k ugha gA , d k fo"ysk.k vks , d k fujh{k.k Hkh ; FkkFkZ fopkj dh i fO; k dh Hk fUr vr; Ur mi ; ksch gS vks fO; kRed nf'V l s vfuok; Z Hkh gA budk Bhd izdkj l s vuq j .k djus ij ; s , d , d s ; FkkFkZ fopkj dh vks ys tkus ea l {ke gS tks i ; kZr "kDr vks i Hko l s ; Dr gkA bl izdkj ; s an; rFkk cks) d vO; oLFkkvka dks Bhd dj , d izdkj ds



vkRe Kku dh vlg ys tk; aA l Hkh izdkj dk Lo&Kku okLrfod vkRek ds Kku dh vlg ys tkus ds fy, , d l h/kk exzZ gkrk gA mifu'kn-ea; g ckr Li'V gks tkrh gS fd Lo; a Hku us vlRjRkRek ds }kj bl izdkj cuk; s gA fd os ckgj dh vlg [kayrs gS vlg vf/kdrj ykx ckgj dh vlg inkFkka ds ck°; : ika ij gh nf'V Mkyrs gS dkbZ fojyk gh "kkUr fopkj , oa fLFkj Kku l s ; Dr gkdj viuh nf'V dks vlnj dh vlg Qjrk gA nf'V dks bl izdkj vlnj dh vlg Qjus grqeuoKkfud Lo&fujh{k.k rFkk fo"ysk.k , d egku-vlg dk; Zdkjh mi de gA vius Hkhrj 0; fDr ml dh vi\$kk vf/kd l rerk l snf'V Mky l drk gA bl dk dkj .k gSfd 0; fDr vius l s ckgj dh oLrpk ea ck°; : i l s gh l yXu jgrk gS vlg muds vkUrjfd okLrfodr dk] tks muds Hkksrd miknu l s fHkuu gS ml s dkbZ LokHkkfod iwk&vuttko ugha gkrkA bl izdkj ; g Li'V gSfd 0; fDr vius Hkhrj gh vkRek dh Lo&vfHk0; fDr dh ifdz k dks ns[k vlg tku l drk gS vlg l kfk gh ml if0; k dk vuq j.k Hkh dj l drk gS ftl ds }kjk ; g viuh vkRe&l Rrk ea okil ykS/rh gA vr% *vkRekua fof) * dk ikphu mins'k l nk gh , d , d k vkfn ea jgsxk tks 0; fDr dks vkReKku dh vlg ifjR djskA fQj Hkh] eukoKkfud Lo&Kku dpy vkRek dh volFkkvka dk vuttko gkrk gS og "kq" l RLo: i vkRek dh volFkkvka dk vuttko gkrk gS og "kq" l RLo: i vkRek dk l k{kkRdkj ugha gkrkA

; kx ftl izdkj ds Kku dh vlg vxl j gkrk gS og l R; dh ek= ckS) d ifjdYiuk ; k fo"kn-foopuk ugha gS vlg u gh euq; dh Hkksrd l Rrk dh volFkkvka dk vkylfdr eukoKkfud vuttko gA oju-og , d , d h miyfc/k gS ftl ds }kjk ije- l r-dk Lo; avius vlnj l k{kkRdkj gks tkrk gA , d h fLFkr ea ; g vl EHko gks tkrk gSfd 0; fDr l Rrk dh volFkkvka dks ml vkRek ds izdk" k ea u ns[kdj fdl h vl; izdk" k ea ns[ks rFkk mlga bl ; FkkFkZ : i ea u ns[kdj fd os 0; fDr dh l Rrk dh ekuf l d , oa Hkksrd volFkkvka ds chip vkRek dh l EHkr dk i dk gS fdl h vl; : i ea ns[kkA bl miyfc/k ea rhu 0fed f0; k; a fufgr g& vkH; Urjfd nf'V) iwkZ vkH; kUrjfd vuttko vlg rknkRE; A vkH; Urjfd nf'V vlRjRkRek ds vlnj , d , d k izdk" k gS ftl ds }kjk vn"; oLrq a LFky vlg[k ds fy, gkrh gA Hkksrd txr ea Kku l nk gh nks izdkj dk gkrk g& i R; {k rFkk ijkskA i R; {k Kku dk rkr i ; Z gS ml oLrq dk Kku tks vlg[kka ds l keus gks vlg ijksk Kku dk vfHkik; gS ml oLrq dk Kku tks 0; fDr dh nf'V l s nij vlg ijs gkA tc oLrq nf'V l s ijs gks rks 0; fDr vko"; d : i l s ml ds fo'k; ea vupku] dYiuk , oa mi eku ds }kjk vFkok ml js ykxka l s o.ku l udj] ml ds fp=kRed ; k vl; fo/k fu: i .kka dk] ; fn ; s yH; gkS vuqkhyu djsd gh fdl h /kkj .kk ij i gpus ds fy; s ck/; gkrk gA fu% ng bu l c l k/kuka dk , d l kfk mi ; kx djsd 0; fDr ml oLrq ds fo'k; ea U; ukf/kd mi ; Dr /kkj .kk ij ; k ml dh fdl h l kksrd ifrek ij i gpl drk gS ijUrql0; a ml oLrq dk ml s vuttko ugha gkrkA , d h fLFkr ea og , d xghr okLrfodr u gkdj okLrfodr l Ecl/kh 0; fDr dk i R; ; kRed fu: i .k ek= gkrh gA ySdu ; fn ml s 0; fDr viuh vkRkka l s ns[k yrk gS rks og ml s vf/kdr vlg miyfc/k dj yrk gA



bl izdkj og 0; fDr dh yfdu ; fn ml s0; fDr viuh vki[kka l snsk yrk gsrks og ml s vf/kdr vks miyc/k dj yrk ga bl izdkj og 0; fDr dh rlr l Rrk ea l jf{kr gsrh gsrFkk ml dk Kluxr vac gsrh ga prsu olrva rFkk vkRek ds l EclU/k ea Hkh Bhid ; gh fu; e ykxw gsrk ga nk"kuud , oa xq vka l s vFkok ikphu xDFka l s 0; fDr vkRek ds fo'k; ea Li'V , oa izdk"kiwkz mins'k Hkys gh Jo.k dj yf fopkj] vupekul dYiuk mi ekul ; k vl; fdl h ikl; l k/ku l s 0; fDr bl dh ekufld vkdfrcukus ; k ekufld ifjdYiuk djus dk iz Ru Hkh dj yf ml ifjdYiuk dks og vius eu ea Hkys gh n<fkiwd tek ys vks , d iwkz , oa , dklurd , dkrk ds }kjk vius vluj fLFkj Hkh dj yf fdUrq0; fDr us vHkh u rks vkRek dks miyc/k fd; k gs u gh bz'oj ds n"ku fd; s ga tc l nht?kz vks l fLFkj , dkrk ds ckn ; k fdl h vl; l k/ku ds }kjk eu dk vkoj.k fonh.kz vFkok nj gks tkrk gs rc prsu eu ds Ajj T; kr dk izkg T; krej cpe Qw iMfk gsrFkk ifjdYiuk dk LFku , d , d h Kku&nf'V ysyrh gSftl ea vkRek os k gh iR; {k} okLro vks erw gsrk gS ts k fd LFky olrq us ds fy; s gsrh ga , d h fLFkr ea 0; fDr Kku ds : i ea ml s miyc/k djrk gSD; kad rc og ml dk l k{kr-n"ku dj papk gsrk ga

; g vlurn'V , d izdkj dk vkurfjd vutko gs fdUrqvurfjd vutko bl nf'V rd gh l ffer ugha ga nf'V gea vkRek dh vks [kys nrh ga yfdu ml dk rknkRehdj.k ugha djrha ftl izdkj l s vki[k dks l ozkgh Kku iklr djus l s iWz Ropk rFkk vl; KkusUnz ka ds vutko dh l gk; rk dk vk'oku djuk iMfk gs ml h izdkj 0; fDr dks vkRek ds vlurn'ku dks Hkh vius l elr vakra ea bl ds vutko ds }kjk iwkz ml dh l Eiwkz l Ykk dks ge vFkkz~^, da l r^ dh vffky'kk djuh pkfg; s D; kad 0; fDr ea iR; d ryo vkRek dh gh vffko; fDr ek= ga 0; fDr vkRek dk ekufld vutko iklr dj mu l Hkh vevz olrva ts s pruk] "kDr] vkuln vks budsfofo/k : i rFkk 0; kijkla dks tksfd eu ds fy, l Ykk dk Lo: i ek= gs erw l nElrq ds leku an; ae dj l drk ga bl izdkj eu bz'oj ds fo'k; ea rlr gks tkrk ga iae , oa an; xr vkuln ds }kjk 0; fDr vkRek dh nsh; vutkr iklr dj l drk gs bl izdkj an; bz'oj ds fo'k; ea rlr gks tkrk ga l kn; Z ea vkRek dh j l kRed vutkr iklr dj ml fuji sk l nElrq dh vkulnkvutkr , oa j l kLoknu l s bflnz, bz'oj ds fo'k; ea rlr gks tkrh ga ; gk rd fd l elr thou , oa jpuk ep l ka kfjd f0; k&diki ka rFkk l dy 0; kijkla ea Hkh 0; fDr vkRek dk ikf.kd , oa Luk; fod vutko vks Hksrd l Eonu Hkh iklr dj l drk ga bl izdkj ik.k vks "kjh Hkh bz'oj ds fo'k; ea rlr gks tkrsga

; g l elr Kku rFkk vutko rknkRE; ij igpus rFkk ml s vf/kdr djus ds izkku l k/ku ga og 0; fDr dh Lo; a viuh vkRek gS ftl dk og l k{krdkj rFkk vutko djrk gS vks bl fy, og l k{krdkj rFkk vutko rc rd viwkz gh jgrs gS tc rd fd os rknkRE; ea ifjleklr ugh gks tkrv vks tc rd 0; fDr Lo; a dh l Eiwkz l Ykk ea ije onkflurd Kku ^l ksgeLe^ dks pfjrkFkz djus ea l eFkz ugha gks tkrka 0; fDr dks bz'oj dk dny l k{krdkj rFkk rknkRehdj.k gh ugha djuk gsoju-



ml s ogh l nØlrq cu tkuk gÅ vga rFkk ml dh l Hkh oLrøvka dks ije lR; ea ifjf.kr mnkYkhdj.k rFkk Lo&fueÐr djds 0; fDr dks vkRek ds l kFk ml dh : i krhr voLFkk ea , dkdj gkdj ml dh l eLr 0; Dr l Ykkvka vks l EHkñr; ka ea Hkh ogh ije l r-cuuk gÅ bl idkj ml vuLr l Ykk] pruk , oa vkulln ea 0; fDr dks Lo; a dk , dkdj djuk gÅ tks bl l d kj ea vius vki dks vkPNkfnr djrk gÅ

vk/kñud le; ea tcf d 0; fDr fodkl ds ekuf l d Lrj ij gkus ds dkj.k euke; i.k.kh gs ml ds fy; s bl s l e>uk dfBu gs fd og fdl idkj vkRek vFkok bz'oj ij cks) d : i l s fopkj djus l s vf/kd Hkh dñ dj l dus ea l eFkz gÅ yfdu og bl nf'V] vutkñr vks l EHkñr dh dñ >yd idfr ds ifr ml vkuLrfjd tkxj.k l s ys l drk gs ft l s , d egku- vaxst dfo oMf bFkz us viuh dforkvka ea 0; Dr fd; k gÅ vutkñr dh , d njothz dYiuk dh >yd ml dh idfr fo'k; d dforkvka ea l i'V : i l s feyrh gÅ ml s l d kj ea , d , d h oLrø dk vLurn'kZu gqk Fkk tks bl ea l ekfo'V l Hkh oLrøvka dh okLrfod vkRek gs vks l kFk gh , d , d h prø "kfDr , oa mi fLFkr gs tks bl ds : i ka l s fHku gs yfdu fQj Hkh bl ds : i ka dk emy dkj.k gs rFkk muea idVHkñr gÅ ml s bl vkRek dk døy vLurn'kZu rFkk bl l s mnHkñr "kkfUr vks vkulln gh i ktr ugha gq s Fks vfir q bl dk ekuf l d l kñ; kRed] i kf.kd vks "kjhfd l Eonu rd gqk Fkka ; g l Eonu vks vLurn'kZu ml s døy bl dh viuh l Ykk ea gh ugha oju- vR; Ur fudVLFk iq 'kj l jyre euq; rFkk tM+pVVku ea Hkh gqk Fkka dHkh&dHkh og , d h , dkRedrk i ktr Hkh dj yrk Fkk tks ml ds l eizk dk fo'k; cu tkrh Fkka vius bl l ei .kz dh , d voLFkk dk o.kZu ml us ^, d funk us ejh vkRek dks egjcln dj fn; k gÅ^m ea vkt:Loh "kCnka ea fd; k gÅ ml ea og dgrk gs fd og viuh l Ykk ea iFoh ds l kFk , d gks x; k gS rFkk bl ds nsud ifjHkz.k ea og Lo; a Hkh ruš i M&i kSka vks i RFkja ds l kFk pDdj yxk jgk gÅ bl vutkñr dks ; fn HkSrd idfr l s vf/kd xEHkhj vkRek rd Åpk mBk fn; k tk; rks 0; fDr ; kSxd Kku ds emy rYoka ij igp tkrk gÅ yfdu ; g l c vutko ijkrij dh vrhUnz , oa vfrekuf l d miyfCk dk cfg]kjek= gs vks Kku ds vLure f" k [kj ij rks 0; fDr rHkh vk: <+gks l drk gs tc og vfrprø ea ifo'V gkdj ogk; vfuopuh; ije l r-ds l kFk Loxh , dRo ea vl; l eLr vutkoka dks fueTtr dj nA ; g l eLr fn0; Kku i kfr dh ijkdk'Bk gÅ ; gh l eLr fn0; vkulln vks fn0; thou dk mnxe gÅ

l exz ; l ox dk iFke y{; bz'oj dh i kfr vFkkñr&fn0; l nØlrq l s l prø gkdj ml ds l kFk rknkRE; yHk djds rFkk ml s vius vlnj ifrfecr djds i ktr djuk vks l kFk gh ml ds }kjk vf/kdr gkuk gÅ yfdu 0; fDr dks vius orøku thou l s nñ gVkdj fdl h veirZ Hkñedk ea gh ugha oju-; gk; Hkh ml s i ktr djuk gÅ vr% vius fut&Lo: i ea fLFkr bz'oj dh i kfr ds l kFk&l kFk 0; fDrk dk bl l d kj ea rFkk vius vanj l c inkFkka , oa i kf.k; ka ea fufgr cPe dks Hkh i ktr djuk gskkA bz'oj ds l kFk , dRo i ktr dj 0; fDr dks fojkV- l Ykk rFkk bl ds l eLr i kf.k; ka ds l kFk Hkh , drk i ktr djuh gs vks bl idkj , drk ea vuLr foHkUurk dks Hkh vk; r



djuk gÅ yfdu bl s fy; s 0; fDr dks }f dks ugha oju-, dRo dks viuk vk/kkj
cukuk gÅ 0; fDr dks bZ'oj dh ml dh l 0; fDr dks vksj fu0; fDr dks l Ykk eþ ml ds "kq
fuxdk Lo: i rFkk vult xqkka eþ ml ds dkyxr rFkk dkykrhr : i eþ ml dh
l f0; rk rFkk fu"py uhjork ea i kfr djuh gÅ ijcā dks ml ds "kq vkRe&Lo: i
ea gh ugha oju-vkRekek= ea Hkh i q 'k ea gh ugha oju-izfr ea Hkh vkRek ea gh ugh
uju-fokku] eu] ik.k vksj "kjhj ea Hkh i kfr djuk gÅ bl izdkj 0; fDr dh l Ykk ds
bu l eLr vaka dks bZ'oj ds }kjk Hkh vf/kdr gksuk gsftl l s 0; fDr dh l Ei wk l Ykk
ml l s , dhHkr gks l dA fn0; vLrRo , oafn0; izfr dks /kkj.k djuk l exz ; kx dk
nh jk y{; gÅ bZ'oj Lo; a l fPpnkuln&Lo: i gÅ vr% ml ds vLrRo rFkk ml dh
izfr dks /kkj.k djus dk vfkz gS viuh l Ykk dks fn0; l Ykk eþ viuh pruk dks
fn0; pruk eþ viuh "kfr dks fn0; "kfr ea rFkk vius vLrRo ds vkuln dks
l Rrk ds fn0; vkuln ea mBk ys tkukA bl dk rkr; l vius vki dks bl mPprj
pruk ea LFkfr dj nsuk gh ugha gÅ oju-viuh l eLr l Ykk dks fo"ky cukdj
bl ea l eLr dj nsuk gS D; kfd ; g pruk 0; fDr dks viuh l Ykk ds l eLr Lrjka
ij rFkk vius l Hkh vaka ea i kfr djuh gsftl l s fd 0; fDr dh ekuf dj ikf.kd o
Hkkr d l Ykk fn0; izfr l s vkr&iks gks l dA 0; fDr vkurfjd thou dks bl izdkj
Åpk mBkdj vius l Ei wkz cfge k thou dk : ikurj dj l drk gÅ , d h l Fkfr ea
0; fDr dks thou tMRRo ds }kjk "kfr l gksus ds LFkku ij vkRek }kjk "kfr l gsrk
gS rFkk ml dh l eLr l Fkfr&ij fLFkfr Hkh vkRek dh fo"ky l Ykk fn0; "kfr vksj
fn0; vkuln }kjk fu/kkZjr gsrh gÅ

vkRek pje l ukru& i q 'k , oa fo"ky l Ykk gS vksj ; s l c oLrq a ml dh
vfhko; fDr; k; ek= gÅ 0; fDr dks bl h Kku ds l kfk vkxs dh vksj vxl j gksuk gÅ bl
Kku dk l k{krdkj djds bl s 0; fDr ds vkurfjd rFkk ck0; thou dk vk/kkj cukuk
gÅ Kku; kx us bl i kFfed l R; l s vkjEHk djds l k/kuk dh nks izdkj dh fof/k; ka
dh ifjdYiuk dh gÅ HkkokRed vksj vHkkokRedA bu fof/k; ka ds ek/; e l s 0; fDr
feF; k rknkRE; ka l s Nv/dkjk ik l drk gS vksj mul s i hNs gVdj l Ppk vkRe&Kku
i kfr dj l drk gÅ vHkkokRed fof/k ea ftu phtka ds l kfk 0; fDr us rknkRE;
LFkfr dj j [kk Fkk] muds rFkk Lo; ads e/; tc og fujUrj , d [kkbz i s k djrk
tkrk gS rks muds vkoj.k 0; fDr ds vkxs l smYkj kYkj gVrs tkrsgā vksj vkRek 0; fDr
ds vutko ds ifr i R; {k gksus yxrk gÅ ml l Fkfr ea 0; fDr ^vga cākfLe^ dk
vutko djrs gq s vius fopkj rFkk l Ykk dks bl Kku ij , dkxz djds viuh
0; fDrxr l Ykk rFkk fo"o dk R; kx djus ea l {ke gks tkrk gÅ HkkokRed fof/k ; g gS
fd 0; fDr vl; l eLr fopkjka dk fujk dk djds dōy cā ds fopkj ij , dkxrk
djrk gsftl l seu: ih ; l = ck0; vFkok ofo/; i wkz vkurfjd l Ykk ij f0; k djuk
cln djds fu"py gks tkrk gS rFkk , d h l Fkfr ea ik.k vksj "kjhj dh f0; k Hkh , d
fuR; l ekf/k eþ l Ykk dh fdl h vo.kzh; xHkhjre l ekf/k dh voLFk ea "kkUr gks
tkrh gS vksj ogk; 0; fDr fuji s k l r- ea i fo'V gksus ea l ekz gks tkrk gÅ



I exz Kku dh ; g ekx gS fd 0; fDr dks l k{kRdkj rFkk vuHko }kjk ; g
tkuuk gløxk fd vkRek ^, da l r^ gS tks l Hkh dk vkRek rFkk l cdh izdfr nksuka gS
, d l kFk izdfr rFkk iq 'k nksuka gA vr% oLrq/ka ds bu l Hkh : i ka ea Lo; a dks izdV
dj l drk gS vU; Fkk ; g l e>uk pfg; s fd ftl oLrq dks vkRek cfg'dr ugha
djr k ml s 0; fDr us vius Kku l s cfg'dr djds , d euekuk papko fd; k gA bl
izdj l exz ; kx vius exz ea vFkok mi yfc/k ea fuEurj Kku ds : i ka dk cfg'dkj
rFkk R; kx ugha djrk yfdu tc og , d , d spje oS kx; okn ; k fQj jgL; okn dk
: i /kjk.k dj yrk gS tks cā ds bl vU; jgL; vFkk~ ml dh fo"o&l Ykk dks
fcYdy l gu gh ugha djrk rc og Kku ds bu : i ka dk R; kx vo"; dj l drk gA
l exz ; kx bu : i ka l s bl ckr ea fHkuu gS fd ml dk y{; xEHkhj fo"kyk vS mPp
gS rFkk vius mnas; ds vuody ml dh viuh fof/k; k; Hkh fof"kv gA ; | fi mPprj
Kku vFkk~vkRe Kku dk dksZ Hkh iz kstu ek= fuEurj Kku dh fof/k; ka ds }kjk ijk
ugh gS l drk yfdu , d fo"ksk l hek rd fuEurj Kku dh fof/k; k; gh 0; fDr dks
mPprj Kku grq r\$ kj djrh gA tgl; HkSrd Kku dh fØ; k l ektr gksh gS ogha
; kx dh fØ; k 0; fDr ds Hkxolled k fodkl dks vius gkFk ea ys yrh gS vS ml s ijk
djus ds l k/ku <pk fudkyrh gA fuEurj Kku rks ek= , d vLi'V rFkk i Hkkoghu
rknRE; gh l kf/kr dj ikrk gA ml ds LFkku ij ; kx ds }kjk ikr gkus okys iwZ
?kfu'B] vVy rFkk thollr , dRo dh ifr'Bk dh trh gA bl izdj ; kx dh l Ei wZ
fof/k&eukoKkfud gA ; gk; rd fd ml s iwZ eukoKkfud Kku dk l ok'd'V
fØ; kRed iz kx dgk tk l drk gA Jh vjfoln us nØ; Kku rFkk vkRe&Kku ds
e/; l ello; LFkfir djrs gq s dgk gS fd &^; kxh ds fy; s fuEurj Kku , d , d k
l kiku jgk gS ftl l sog mPprj Kku rd Åij mBk gS mPprj Kku ml ds fy; s
fuEurj dks vkySdr djds ml s viuk vx cuk yrk gS ; | fi og vx ml dk
fupyk fl jk , oavR; ur ck^; izdkk gh gløxk gA¹⁵

Jh vjfoln ds l okk ; kx&n'ku dh vkpj ehel k& Jh vjfoln ds vuq kj ekuo
thou dk vflre mnas; l r\$pr\$vkuln dh ikfr gA ml gkaus l Ppnkuln dh
ikfr grq /; ku; kx rFkk deZ kx dks ek/; e ekuk gA l erkj vius dekā ds Qy dh
l elr dkeuk dk R; kx] viuh izdfr vS l ef'V&izdfr ds ije l r~ds ifr deZ
djuk & gh deZ kx izkkyh ea bZ'oj&ikfr ds rhu izkku l k/ku gA ije l r~dh
ikfr grq eu rFkk ān; dh iwZ l erk dk gkus vko"; d gA iR; d izdj dh
ifjLFkfr] Hkko] ekuf l d rFkk "kkjhjd ifrfØ; kvka l s LorU= gkdj l eku Hkko
j [kuk gh l erk dh l Fkfr gA bl ea fdāprek= ppyrk vFkok vLFkjrk Hkh bl ckr
dk l dsr gS fd ekuo dh l Ykk vKkur l s iwZ : i l s eØr ugha gA Jh vjfoln
dgrs gA &^viwZk dk og tjk l k dāM+ ; kx ds l Ei wZ Hou dks Hmel kr~dj

¹⁵ Jh vjfoln] ; kx&l ello;] i 01 Ø 526] Jhvfoln vkJe] ikf.Mpjh
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I drk g¹⁶ bl izdkj l okk ; kx dh l k/kuk grq le vkRe&Hkko dh lFkfr dks
iklr djuk vko"; d g¹⁶ bl izdkj ds lerk&Hkko dks iklr djus grq euq; dks vga
Hkko l s eDr gksuk vko"; d g¹⁶ vga Hkko l s eDr gksus ds fy; s fu'dke deZ djuk
vko"; d g¹⁶ euq; vkKkurk ds vU/kdkj ea dkeuk rFkk vg&Hkko ds dkj.k gh jgrk
g¹⁶ dkeuk dk mnHko Hkko] l Eonu rFkk vU/ki j.kkvka l s gksrk gS vksj ; gha l s ; g
fopkjka rFkk bPNk"kdR ij viuk iHkko Mkyrh g¹⁶ bu fO; k&dyki ks ea vg&Hkko rks
jgrk gh g¹⁶ l kfk gh og fpUrRed eu vksj ml dh bPNk"kdR ea Hkh viuh xgjh
tMs Qykrk g¹⁶ vr% vHkh'V fl f) grq leLr vg&eyd fO; k vksj ml dh uh
vFkkR& vga ; Dr pruk dk R; kx djuk vko"; d g¹⁶ Jh vjfoln dgrs g¹⁶ &
^D; kd deZ kx ds iFk eadeZ gh l cl sigys [kysus; k; xLFk g¹⁶ geabl sogha l s
[kysus dk iz Ru djuk g¹⁶ t¹⁷ g¹⁶ vFkkR-dkeuk vksj vgaHko e¹⁷ ; g e¹⁷ ; : i l s
c/kh ghZ g¹⁷ l kku; r% 0; fDr deZ bl hf; s djrk gS fd ml s dkbZ dkeuk vFok
bPNk gsrh g¹⁷ vFkkR-og ekuf d] ikf.kd ; k "kkjhjd vko"; drk l s vFkhi fjr gsrk
g¹⁷ ; fn dkbZ dkeuk 0; fDr ds dk; Z dh ij d ugha gsrh gS rks , d k izhr gsrk gS fd
leLr ij d&"kdR gvK yh x; h gS vksj rc Lo; a deZ Hkh vfuok; Z : i l s cUn gks
tkrk g¹⁷ ysd u fn0; thou ds rhl jsegku-jgL; ds [kysr gh bl "kdk dk fuokj.k
Lor% gks tkrk g¹⁷ og ; g gS fd b'oj&vf/kdr pruk ea jgrs gq s 0; fDr dks leLr
deZ b'oj ds ifr leizk Hkko l s gh djus g¹⁷ , oa viuh l Ei wZ l Ykk dk& eu]
l dYi&"kdR] an;] bflnz] ik.k vksj "kjhj l c dk& , d ^l r^ ds ifr l efiZ dj
nuk ftl l s fd b'oj&ie rFkk b'oj&l ok gh 0; fDr ds deka dk , dek= ij d Hkko
cu l da rki ; Z ; g gS fd deZ dk puko 0; fDr xr vko"; drkva , oa ekun.Mka ds
fopkj kFkZ u djds lokPp rFkk ije l r- ds vkns'kkud kj djuka ij d&"kdR rFkk
deka ds Lo: i rd dk ; g : i kUrj vf}rh; l ello; dk vk/kkj g¹⁷ bl izdkj 0; fDr
, d , d h mPp volFkk ea igpusea l Qy gsrk gS t¹⁷ ml dk ije l r-ds l kfk Kku
rFkk "kdR] pruk] deZ vksj l Ykk ds vkuln ea rknRE; gks tkrk g¹⁷ vUr ea dkeuk
ds LFkku ij l ukru dh iR; {kr% vutkar bPNk gh 0; fDr ds deZ dh , d&ek= ij d
"kdR vksj bl ds vkjEHk dk , dek= mnxe jg tkrh g¹⁷ bl ds ifj.kkeLo: i 0; fDr
, d , d s Lrj ij igp tkrk gS t¹⁷ og ije l r-dk l k{kkRdkj dj ysrk gS rFkk
ml ds leLr deZ ml ije "kdR ds deZ ea fueTtr gks tkrk g¹⁷ tks l nk "kq]
l R;] iwZ rFkk vkulne; g¹⁷ bl izdkj 0; fDr Lo; a ds deka rFkk deDyka dks
vfrekuf d l Ykk ds ifr iwZ-% l efiZ djds ek= ml l ukru dYkkZ ds , d prU
; U= ds : i ea dk; Z djrk g¹⁷ , d h lFkfr ea 0; fDr vkns'k ugha nsk oju- ije- l r-
ds vkns'k dks xg.k dj vfrekuf d "kdR ds ; U=& : i ea ml dk vuq j.k djskA
og Lo; a dkbZ deZ ugha djsk cYd vfrekuf dh vullr "kdR dks vius ek/; e l s

¹⁶ Jh vjfoln] ; kx&l ello;] i 01 d 105] Jhvfoln vkJe] ikf.Mpjh]
2003-

¹⁷ Jh vjfoln] ; kx&l ello;] i 01 d 103] Jhvfoln vkJe] ikf.Mpjh]
2003-



dk; Z djus nsxkA og Lo; a bl bPNk l s jfgr jgsxk fd ml dh ekufi d dYiuk; a vls Hkkfod dkeuk; a fl) gkq oju-og , d , d s loz'kfdreku l adYi dk vuq j.k djrs gq sml dk l g; kx djxk tks lofon-Kku gs vls xki uh;] vnHkq rFkk vxk/k iæ gsrFkk l Ykk dsfur; vkulln dk fo"kyre l xkj gA

ije l r~dks iklr djus dk dk; Z 0; fDr rhu f0; kvka ds }kjk l Ei lu djrk gsftuea l s iR; ad ml jh dsfy; s vko"; d gA iR; ad ds }kjk "kx nka ka viuh iwkz k iklr djrh gA ; s f0; k; s g& "kq)] , dkxrk vls rknkRE; A "kq) dk mnas; ; g gs fd 0; fDr viuh l Ei wkz ekufi d l Ykk dks , d LoPN nizk cuk nq ftl ea fn0; l nErq dk ifrfcEc iM+l d\$, d , d k fuezy ik= , oa fuczk izkkfydk cuk na ftl ea fn0; mi fLFkr dks vls ftl ds }kjk ml ds fn0; i Hkko dks mMyk tk l d\$, d , d k l qere miknu cuk nsftl sfno; idfr vius vf/kdkj ea ykdj u; k : i ns l ds rFkk fn0; ij .kke ds fy; sml dk mi ; kx dj l dA

"kq) ds l kFk&l kFk , dkxrk Hkh vko"; d gA bl ds ek/; e l s 0; fDr viuh l eLr l adYi "kfdR vls eu dks bl ds mu LokHkkfod ppyrki wkz fo{kai l s gvkus ea l eFkz gks l ds ftl ds dkj.k ; s fopkja dh fof{klr f0; kvka dk vuq j.k djrs g\$ vuad "kk [kkvka okyh dkeukvka ds ihNs nks/f s g\$ n"; inkFkka ds ifr ck0; ekufi d ifrf0; k , oa bflnz ka ds exz ea HkVdrs gA 0; fDr dks vius l adYi vls fopkj dks l c inkFkka ds ihNs fo|eku l ukru vls l R; l Ykk ij fLFkj djuk gskxk vls bl ds fy; s , d xq rj izkl vFkkz~ , dfu'B , dkxrk dh vko"; drk gA 0; fDr ds l k/kj.k eu us ml ds rFkk l R; ds chp tks vkoj.k [kMk dj fn; k gs ml s fonh.kz djus gsrq , dkxrk t: jh g\$ D; kkd ck0; Kku rks bl viR; {k&<ax l s vFkkz~fo'k; dh vls l k/kj.k /; ku ndj rFkk ml dk dQ l hdkj xg.k djds vftz fd; k tk l drk g\$ y\$du vkurfjd] xqr rFkk mPprj l R; dks d0y rHkh xg.k fd; k tk l drk g\$ tc 0; fDr eu dks ml ds fo'k; ij iwkz : i l s , dkxz djs vls l kFk gh l R; dks iklr djus rFkk , d ckj iklr gks tkus ij ml s LokHkkfod : i l s /kj.k djus , oa ml ds l kFk l qur"pr rknkRE; LFkkr djus ds fy; s vius l adYi dks Hkh ml ij iwkz : i l s , dkxz dja rknkREk; rk iwkz Kku vls miyfc/k dh "krz gA ; g ije l r~dks LokHkkfod vls fo"ko) : i l s ifrfcEcr djus vls ml ij iwkz , dkxrk djus dk ifj.kke gA

"kj hj] eu , oa bflnz ka dh "kq) l s ; kx dh f0; k l EHko gsrh gA tc fpYk dh v"ko) rk nij gsrh g\$ rHkh foosd dh ikflr rFkk Kku dk fodkl gsrk gA "kj hj] eu] fopkj rFkk bflnz ka dh "kq) gsrq Jh vjfoln us ; kx dh f0; k ds egRo dks Lohdkj fd; k gA "kkjhfd LokLF;] ekufi d fuezyrk rFkk l a eh thou gsrq ml gkaus v'Vka ; kx&exz dks vko"; d ekuk gA buea l s iFke ikp & ; e] fu; e] vkl u] i.k.kk; ke rFkk iR; kgkj& ; ksd f0; k ds cfgvz gA tks 0; fDr ds "kkjhfd rFkk Hkksrd i {k l s vf/kd l Ecfu/kr gA vare rhu &/kj.kk] /; ku rFkk l ekf/k&0; fDr ds ekufi d , oa vk/; kfred fodkl l s l Ecfu/kr gA bu l eLr l k/kuka dk mnas; ekufi d vo/kku ds ek/; e l s ije l r~dh ikflr djuk gA 0; fDr dks vius Hkksrd



, oa vk/; kRed nkska i {kka ds l ello; kRed fodkl grq blga vius vvpj.k dk vx
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 fu"d"u& euq; , d , d k food"lky ik.kh gsftl ds thou dk dkbz u dkbz mnas;
 vo"; gsrk ga thou ds bl mnas; ds ihNs ml dk Lo; a viuk n'ku fufgr gsrk
 ga bl idkj thou rFkk n'ku ?kfu"B #i l s ijLij l Ecfu/kr ga yfdu oraku
 l e; ea pkjka vkj ftl idkj dh v"kkfUr , oa fujk"kkud fLFkr fn[kk; h nrh gs
 ml l s bl bl cir dk vkkkl gsrk gsfd euq; ds thou vkj n'ku dse/; vlrj
 vk pprk ga , d h fLFkr ea 0; fDr dk Hkeiwkz fLFkr ea jguk Lokkkfod ga vkt ml s
 vius 'Lo' dk dkbz Kku ugha ga , d k yxrk gs vk/kfudrk dh bl vU/kh nksA+ea rFkk
 foKku dh ixfr ds pdkpkak ea og Lo; a dks Hky pprk gs ml fn0; 'kDr dks Hky
 pprk gs tks ml ea vlrufzgr ga vkt dh , d h ijfLFkr; ka ea , d l exz nf'Vdksk
 dh vko"; drk egl dh tkusykh ga bl idkj dk l ello; kRed nf'Vdksk gea
 Jh vjfoln ds n'ku ea ikr gsrk ga vr% "kkskkfkhz }kjk iLr" "kdk ea Jh vjfoln
 ds bl nk"ktud nf'Vdksk dk fo"ysk.k djus dk iz, kl fd; k x; k fd 0; fDr ds
 fodkl dks Hkkrd Lrj l s vk/; kRed Lrj ds ml mPpre f"kk[kj rd ys tkus dh
 dks"kk" gksuh pkfg; } tgk ml s 'Lo' dh vu"kkir gks l ds A 0; fDr tc bl 'Lo' dks
 vf/kdr djus ea l eFkz gks tk; sx rks ml dk 0; fDrRo Lor%gh l exrk l s ; Dr gksk
 A bl l exrk dh ikfr grq n0; vFkkz~Hkkrd Kku , oa vkRe Kku nkska gh ds
 mfpr l ello; ij cy nrsq ml dh vko"; drk dk "kksk ea fo"ysk.k fd; k x; kA
 bl idkj l ello; kRed Kku dh ikfr dk ek/; e ; sx dks crk; k x; kA l kfk gh ; sx
 dh euoKkfud f0; k ea Jh vjfoln ds lokak nf'Vdksk dks egRo fn; k x; k
 D; kkd ; g 0; fDr ds , d kxh i {k ds fodkl dks egRo u nrsq l exrk dk ikkd
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- vjfoln 1/19961/ Jh vjfoln ds i = ikf.Mpjth% Jhvfoln vkJe] idk"ku foHkxX
- vjfoln 1/20001/ xhrk&i:cl/k ikf.Mpjth% Jhvfoln vkJe] idk"ku foHkx
- vjfoln 1/20031/ ; sx&l ello; ikf.Mpjth% Jhvfoln vkJe] idk"ku foHkxX
- tkVoj Mh0vkj0 1/19941/ Hkkrh; n"ku t; ij%us'kuy ifcyf"lax gkml A
- Hkkrh; vk/kfud f"kk [k 1/2004]2005]2006]2007]20081/ubz fnYyht% , u0l h0bDvkj0Vh0 A
- ekrkth 1/20001/ f"kk[k&[k.M&12 ikf.Mpjth% Jhvfoln vkJe] idk"ku foHkxX
- jk/kkd'.ku} , l 0 1/19861/ Hkkrh; n"ku fnYyht%jktiky , .M l UI A
- jk/kkd'.ku} , l 0 1/19951/ gekjh l dfr fnYyht%fgun i kksv/ cDl ik0 fy0A
- fl g] , l 0 i h 0 1/19981/ mRrj ; ksch vkxj%ykdHkkrh idk"kuA



A STUDY OF SOCIO-ECONOMIC STATUS AND MOTIVATION OF PRE-SERVICE TEACHERS IN RELATION TO THEIR ACHIEVEMENT

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I. INTRODUCTION

Education is the most effective instrument of transforming a society and the teachers are the most important agent of this transformation process. All the individuals reconstruct their experiences continuously as a social unit and develop all possible capacities required in future course of life actions through the process of education. It is the education which brings knowledge, emotional integration, efficiency, prosperity, harmony and rational thinking to the society through different sources but the teacher is the most important and influencing agent of such transformations. Even in this technologically very advanced era the teachers are the real builders of the future generation in every society. The role of present teachers has become more challenging, complex and significant because today's generation is much sensitive & different from past. In such a situation it is extremely important for every society, community and nations to know about the individuals who are performing the task of shaping the future of present generation because the psycho-social characteristics of teachers have more or less impact on the learners. The quality of education in a society is a direct consequence and outcome of the quality of teachers, so the study of psycho-social traits held by them is very important and interesting. How a teacher performs his duty as a teacher is dependent to a great extent on their psycho-social traits like socio-economic status, family environment, motivation, attitude, interest, intelligence, learning abilities and finally their achievement as a professional. It is very important and interesting to know the interrelationships among



various psycho-social factors contributing in making of a teacher because today's pre-service teachers will become the regular teachers of tomorrow. The physical and socio-economic environment of different communities shows very wide contrasts on teachers. The training of an individual is not limited to the places of formal education but also related to their socio-economic status and its dimensions like parental education, occupation, place of residence, housing facilities, health, life style, income level, relationships with neighbors etc. A motivated teacher motivates the entire class but a lazy and ill attitude carrying teacher spoils the desire of many aspiring learners in the classroom. In today's consumer oriented educational environment, only highly motivated and positive attitude bearing teachers will lead from the front.

II. OPERATIONAL DEFINITIONS OF THE TERMS USED

Socio-Economic Status: Socio-Economic Status of an individual is his place of honor and power among the people of his society. It connotes his competence to command respect of the people around him and also his capacity to originate others that is to make others do what he likes them to do. It is a continuum which has its lower and upper ends. It also denotes his standard of living and thinking. (Manual of Socio-Economic Status Scale developed by Prof. R.P.Verma, Saxena & Mishra)

Motivation: Motivation is the arousal and influence of different ergs and sentiments on the individuals' behavior towards specific goals. (Manual of MAT by Cattell and Horn)

Pre-Service teachers: Pre-service teachers are those who enrolled for B.Ed. degree program and will enter into a long term relationship with schools so that they may contribute to the curriculum, students' learning and general life of the school.



Achievement: Overall performance of Pre-Service Teachers on a Self Constructed Test measuring specific objectives like knowledge, understanding, skill and application towards the concepts related to Core papers and Practical papers taught in B.Ed. course [2013-2014] of Guru Govind Singh Indraprastha University, Delhi.

III. DELIMITATIONS

1. The study is confined to four colleges affiliated to GGSIPU, New Delhi
2. Only B.Ed. students have been taken as Pre-Service Teachers
3. No Gender difference has been taken into consideration
4. Only Core Papers and Practical papers of B.Ed. curriculum (session: 2013-14) of G.G.S.I.P.University taken for developing Achievement Test.
5. Only Total Motivation has been taken into consideration not dimensionwise.

IV. OBJECTIVES OF THE STUDY

1. To study the Socio-Economic Status of Pre-Service Teachers
2. To study the Motivation of Pre-Service Teachers
3. To study the Achievement of Pre-Service Teachers
4. To study the Relationship between:
 - A. Socio-Economic Status and Achievement of Pre-Service Teachers
 - B. Motivation and Achievement of Pre-Service Teachers
5. To study the specific and joint contribution of SES and motivation on Achievement of Pre-Service Teachers



V. METHODOLOGY

Sample for the Study: The researcher used survey method to collect data. The researcher randomly selected four B.Ed. colleges affiliated to Guru Govind Singh Indraprastha University, New Delhi for a sample of 333 B.Ed. students. (All the twenty six B.Ed. colleges of GGSIPU were divided into four geographical zones and one college was randomly selected from each zone comprising total four colleges)

Tools Employed: Socio-Economic Status Scale developed by Prof. R.P.Verma, Saxena & Mishra (2009), Motivation Analysis Test by Cattell and Horn (Revised Edition), Teacher Attitude Inventory by Dr.S.P.Ahluwalia and the Achievement Test developed by the Investigator himself. Achievement Test was developed and standardized through due process to assess knowledge, understanding, skill and application of teaching-learning concepts..

Statistical Techniques used: For analysis and interpretation of data the researcher used Mean, Median, Mode, Standard Deviation, Percentage, t-Value, Bi-Variate, Multi Variate Co-relation Technique & step-wise Multiple Regression Analysis. Bi-Variate correlation was established between SES & Motivation, SES & Achievement, Motivation & Achievement and measured the strength of their relationship. Step-wise Multiple Regressions was used to check the Joint Contribution of Socio-Economic Status & Motivation on the dependent variable Achievement and Attitude of Pre-Service Teachers towards teaching.

VI. RESULT ANALYSIS & FINDINGS

A. Socio-Economic Status of Pre-Service Teachers:

For this purpose Mean, Standard Deviation and Percentage were calculated in Table no. 1&2



Table No. 1 (Showing Mean Value and SD of SES in different Institutions)

Institutions	Mean	Standard Deviation
College 1	82.90	18.23
College 2	71.30	14.20
College 3	73.87	16.25
College 4	76.80	18.13
Overall	77.21	17.66

The Mean Score and Standard Deviation of the respondents in college-1 is 82.90 & 18.23 is the highest in all four colleges where as overall mean and SD is 77.21 & 17.66 as shown in the above table. The overall mean value of SES is indicating that the average Socio-Economic Status of Pre service teachers falls under the category of High Socio-Economic Status as per the instructions of the manual of the tool. The result shows that most of the Pre-Service Teachers studying in Guru Govind Singh Indraprastha University had having High Socio-Economic Status. It is revealing that the majority of pre-service teachers in Delhi metro were of High economic status and able to get their teacher education training in public-private partnership owned university. They were able to afford comparatively high fee structure of privately run affiliated colleges of the university.

Table No. 2 (Showing Sub-Dimension wise SES of Pre-Service Teachers)

Sr.No	SES (Raw Score)	Frequencies (out of 333)	Interpretation of scores	Percent age
1.	92 and above	074	Very High Status	22.22%
2.	68 - 91	153	High Status	45.95%
3.	44 - 67	102	Average Status	30.63%
4.	32 - 43	004	Low Status	01.20%
5.	20 - 31	000	Very Low Status	0



To know more exclusively about SES of Pre-Service Teachers, above table was created which is showing that High Socio-Economic Status pre-service teachers had having highest percentage (45.95%) amongst all five sub-dimensions. That means High SES Pre-Service Teachers were in maximum number, studying in the University. The table is also revealing that Average SES and Very High SES Pre-Service Teachers were following the trend in the University. Where as Low SES and Very Low SES pre-service teachers were in outnumber. Very Low SES Pre-Service Teachers' percentage is just zero therefore this kind of sub-dimension of SES has not been taken for further discussion.

B. Motivation of Pre-Service Teachers:

To know motivation of Pre-Service Teachers Mean and SD were calculated.

Table No. 3 (Showing Mean & SD of Motivation of Pre-Service Teachers in different Institutions)

Institution	Mean	Standard Deviation
College -1	36.41	11.80
College-2	33.82	6.64
College-3	44.20	8.04
Colege-4	40.45	11.01
Overall	39.71	10.68

The Table no. 3 shows that the overall mean value of total motivation is 39.71 which depict near average motivation of the pre service teachers according to the manual of the tool.

C. Achievement of Pre-Service Teachers:



Table No. 4 (Showing Mean and SD related to Achievement of Pre-Service Teachers)

Institutions	Mean	Standard Deviation
College -1	75.42	4.73
College-2	68.79	6.85
College-3	73.64	5.51
College-4	72.60	5.03
Overall	73.38	5.60

Table 4. reveals the mean achievement value of pre-service teachers. The overall mean value is 73.38 indicates Average Achievement of pre-service teachers on a self constructed tool.

D. (a) Relationship between Socio-Economic Status & Achievement:

Table No. 5 (Showing Correlation between SES & Achievement)

N	R	P	Significant
333	.303**	.000	YES

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

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

Table No. 5 reveals that there is significant correlation between SES and Achievement of pre-service teachers. It means SES of pre service teachers brings impact on achievement of Pre-Service Teachers. To check the correlation between SES and Achievement in some another statistical way, it was decided to make only two sub-dimensions of SES i.e. **Below Average SES & Above Average SES** and another table no. 6 was created to study t-Value between them.



Table No. 6 (Showing t-Value of Achievement across *Below Average* & *Above Average SES*)

Variable	Socio Economic Status (SES)	N	Mean	SD	t-Value
Achievement	Below Average SES	166	72.1205	5.58222	4.198*
	Above Average SES	167	74.6347	5.34627	*

*Significant at 95%

** Significant at 99%

In the above table no.6 different SES sub-dimensions were divided into only two dimensions as *Below Average SES & Above Average SES*. Socio-Economic Status of pre-service teachers is significantly correlated at 99 % to their achievement. Those having above average SES does better than below average SES Pre Service Teachers because better socio-economic status provide better environment and resources to the individuals. Thus they do grab the opportunities and bring better achievement.

D (b) Relationship between Motivation & Achievement:

Table No. 7 (Showing Correlation between Motivation and Achievement)

N	R	P	Significant
333	.206**	.000	YES

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

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

Table No.7 reveals that correlation between Motivation and Achievement is .206 which is significant but not strong enough. It means that Motivation plays some role in getting achievement of pre service teachers. A highly motivated pre-service teacher can do well regarding their achievement.



E. Joint Contributions of SES & Motivation on Achievement:

Step-wise Regression Analysis done towards the joint contribution of SES and Motivation on independent variable Achievement.

Table No. 8 (Showing Model Summary)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.348 ^a	.121	.115	5.26714

a. Predictors: (Constant), MAT, SES

As shown in the above Table no. 8, model summary has been described. Here MAT and SES are Predictor variables towards Achievement of Pre service teachers. The above table reveals that R Square =.121 refers to Pearson's *r* correlation coefficient and this R Square value is farther away to 1. So there is weaker association between the predictor variables i.e. MAT & SES in the contribution of Achievement. The two predictors explain that there is 12.1 % joint contribution on the achievement of pre service teachers. R value .348 is showing the significance of Joint contribution of SES and Motivation on the Achievement of pre-service Teachers.

Table No. 9 (Showing Coefficients^a regarding Multiple Regression Analysis)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	62.908	1.593		39.483	.000
	SES	.089	.016	.282	5.417	.000
	MAT	.090	.027	.172	3.304	.001



a. Dependent Variable: Achievement

Table No. 9 shows that SES has greater Beta .282 than MAT .172 so Socio Economic Status can be considered as more influencing or reliable predictor than MAT towards achievement.

VII. DISCUSSION

1. The findings shows that Majority of Pre Service Teachers Studying in Guru Govind Singh Indraprastha University, Delhi, were of High SES. Around one fourth (22.22 %) of Pre-Service Teachers were of Very High SES while Low SES Pre-Service Teachers were only 1.20 % of the total samples taken for the study. None of the Pre-Service Teachers found in sub-dimension related to Very Low SES.
2. The second finding shows that majority of Pre-Service Teachers had near Average Level of Motivation.
3. The third finding states that majority of Pre-Service Teachers had Average Achievement.
4. The fourth finding reveals that SES of Pre-Service Teachers was very significantly correlated to their Achievement. Very High SES Pre-Service Teachers had highest level of Achievement.
5. The fifth finding shows that Motivation of Pre-Service Teachers is correlated to their academic achievement
6. In joint contribution of SES and Motivation towards Achievement, SES was found more significant than Motivation in the prediction of Achievement of Pre-Service Teachers.

VIII. CONCLUSIONS

The findings of the present study highlighted the existing psycho-social traits of Secondary level Pre-Service Teachers in GGSIPU, New Delhi. It clearly revealed that majority of respondents had having High SES with average level of Motivation & near average Achievement during



their course work. The study also revealed that Very High SES Pre-Service Teachers had highest level of Motivation and Achievement than other SES groups. The institutions should also indentify the Low SES Pre-Service Teachers very honestly and provide all possible timely assistance & guidance to the needy so that they may concentrate solely on their study during the course of training. This way the effectiveness of teacher education would increase inclusively.

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A HOLISTIC DEVELOPMENT STRATEGY FOR RESIDUAL ANDHRA PRADESH

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Introduction

The principal endeavour of the Government is to make Andhra Pradesh a developed state measured in terms of Citizen Life Satisfaction and Happiness Index by 2029. To achieve the vision of the people for 'Swarnandhra Pradesh' the multi-pronged strategy charted out by the government comprising Seven Mission, Five Grids and Five Programmes, will lay foundation. To facilitate coordinated functioning of various social infrastructure and human development programmes, the government has launched various innovative programmes like Janma Bhoomi Maa Vooru and Smart Village/Smart Ward towards Smart Andhra Pradesh which are being implemented through the convergence some of the existing government programmes. Education, Health, Drinking Water and Sanitation are being given adequate attention. Reduction of IMR, MMR and Mal-nutrition to the acceptable levels is a priority for the state.

Investment in Physical and Social infrastructure is important for achieving higher growth of the poor and to improve employment and social development of the marginalized. In fact the accepted notion of development itself has undergone a paradigm shift in recent times. The prime objective of any Welfare State is to improve social infrastructure for creating a sustainable and improved standard living for the people. While good economic infrastructure lays foundation for development resulting in improvement in living conditions of the people, it is the push necessitated on social sector parameters like education, healthcare, nutrition, water supply, housing, social security



etc., that eventually bestows a healthy ambience. The Government continues its focus on social infrastructure towards meeting basic minimum requirements of the people especially for ensuring higher levels of social justice in society in accordance with the goals of the recent Five Year Plans. Once the process of social development is institutionalised, it provides sustenance for overall economic development. Here, in this paper, an attempt has been made to focus on the new development paradigm for residual Andhra Pradesh and how the holistic approach addresses the social sector which is very much crucial for economic development and suggest suitable policy measures.

Data base and Methodology:

For this purpose, the data have been collected from the various secondary sources such as books, reports, journals and paper clippings of relevance. SRS Bulletins of Registrar General of India and Socio-economic survey of Andhra Pradesh (2013-14) published by the Planning department, Govt. of Andhra Pradesh is reviewed thoroughly and measure the key variables such as IMR, MMR, CBR and CDR (IMR= No. of Infant deaths during the year per thousand Live Births. MMR=Maternal Mortality Ratio is proportion of maternal deaths during the year per 1, 00,000 live births reported. Crude Birth Rate =No. of Live Births during the year per 1000 population. Crude Death Rate=No. of Deaths during the year per 1000 population).

The paper is presented in five sections. In the following section, a brief review of the new development paradigm and holistic approach is presented. The social sector in Andhra Pradesh is assessed in the third section. The Issues and Challenges of social sector in Andhra Pradesh are explained in the fourth section. Finally a brief conclusions and policy implications are presented in the last section. It is hoped that the work is very useful for the policy makers and academicians.

The New Development Paradigm- Holistic Approach



Andhra Pradesh is one of the 29 states of India, situated on the south-eastern coast of the country. The state is the eighth largest state in India covering an area of 160,205 km². As per 2011 census of India, the state is tenth largest by population with 49,386,799 inhabitants. On 2 June 2014, the north-western portion of the state was bifurcated to form a new state of Telangana. The State having lost significant resource base after division, is finding it difficult to compete with its revenue surplus neighbouring developed states. Despite odds, the government is committed not only to overcome the difficulties but to convert the crisis into opportunity and efforts are on to lay solid foundation for a 'Sun Rise Andhra Pradesh'. The government is relentlessly making efforts to bring the development agenda back on track. The overarching plan is to achieve inclusive growth through efficacy in implementing the government programmes and their outreach to the poorest and marginalized sections of society.

The vision of the government is to make Andhra Pradesh as one of the first three high-performing States in India by 2022 and the best state in the country by 2029 and finally to make Andhra Pradesh as the best destination in the world by 2050. The State endeavours to ensure that growth with equity remains the core agenda, government has started drafting the long term Vision document that will usher in a new development paradigm leveraging the opportunities arising due to renewed growth climate. The government is committed to eliminate poverty, reduce economic inequalities, and make our society healthy, happy and clean. As part of holistic and long term development strategy, plans are afoot to provide basic social and economic infrastructure, create human and institutional capacity and focus on the growth areas in identified sectors for increased resource use efficiency through a mission-based approach. The Government of Andhra Pradesh has launched Mission Based Approach for leveraging the sectoral strengths to propel the state into higher growth bracket.



Several welfare and developmental structures put in place during all these years have proven to be inadequate, calling for a game changing and holistic approach in a Mission mode. The business as usual approach without really striving to find alternative mechanisms to development and growth oriented governance has caused slippage on the achievement of ultimate goals of a welfare society. The need of the hour therefore is to set up core infrastructure in a mission mode in a citizen-centric and business centric environment through better governance.

The Government realizing the importance of an intensive development approach has constituted seven Missions that would seamlessly work to achieve vision outcomes with measurable targets. The seven Missions would ensure a bottom-up planning and lay special emphasis on the backward areas of the State to achieve equitable growth and development. The development process of the state has witnessed implementation of several schemes and programmes aimed at improving infrastructure and the welfare of people. Despite concerted efforts, gaps between the realized outcomes and ultimate achievable potential continue to exist. Inadequate institutional capacity, missing coordination among the departments and lack of targeted approach have been identified as the key obstacles in achieving the desired outcomes. The missions will have special focus on the backward areas as mentioned in the A.P. Re-organization Act, 2014. Each mission will work through a logical framework or result framework approach and will have clearly defined objectives, components, implementation timelines and milestones as well as measurable outcomes. The crux of the mission approach is to attain optimum levels of performance in identified sectors with increased resource use efficiency. In this juncture, social sector including health, family welfare and education is needed to be focussed properly.

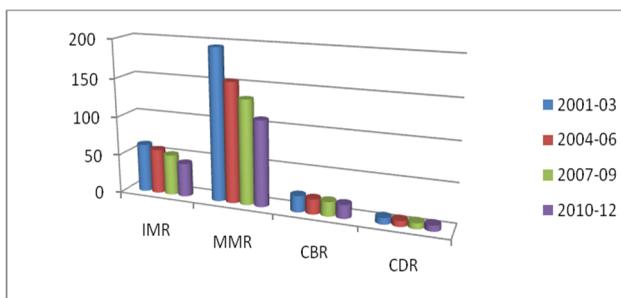


The Social Sector in Andhra Pradesh

In this section, the social sector including education, health and welfare departments are assessed. The Family Welfare Department provides maternal health care, child health care and family welfare services through 7,617 Sub-Centres, 1,040 Primary Health Centres, 176 Community Health Centres, 31 Area Hospitals, 9 District Hospitals, 6 Mother and Child Care hospitals and 10 Teaching hospitals. There are 73 Urban Family Welfare Centres, and 185 Urban Health Centres in Urban Areas of the State. Under the scheme each BPL family is provided health coverage to the extent of Rs.2.00 Lakh. The scheme was introduced on 01.04.2007 on pilot basis and subsequently extended to the entire state in a phased manner to cover population spread across the state. 20506 Medical camps were held by the network hospitals in rural areas and 41.37 lakh patients screened in these health camps since inception of the scheme up to June 2014. 32.55 lakh patients were treated as out-patients and 16.44 lakh patients treated as in-patients in 2876 network hospitals under the scheme so far. 14.77 lakh therapies were pre-authorised at the cost of Rs.4050.64 crore. A.P. Vaidya Vidhana Parishad hospitals provide out-patient, in-patient services, diagnostic services and laboratory services. As per the National Family Health Survey 2015-16, the IMR in both urban and rural areas is 35/1000 in urban the IMR was at 20 while in rural AP has an IMR of 40. Further AP has very under five mortality rate (U5MR) per every 1000 live births. The average U5MR in AP according to NFHS-4 is 41. The performance of health indicators are shown in the following table and graph.

Performances of Health Parameters				
Year	IMR	MMR	CBR	CDR
2001-03	62	195	20.7	8.1
2004-06	57	154	19.1	7.3
2007-09	52	134	18.4	7.5
2010-12	43	110	17.5	7.4

Source: SRS Bulletins, Registrar General, India



The School health program known as Jawahar Bala Arogya Raksha (JBAR) is aimed at prevention of illness as well as promotion of health and wellbeing of school children, through early detection and care, development of healthy attitude and behaviour, ensuring healthy environment at school, prevention of communicable diseases and increased learning capabilities. Women Development and Child Welfare department is running 46 Homes for Children and 21 Institutions for Women to cater to the needs of Children and Women in difficult circumstances. There are 254 ICDS projects with 55024 anganwadi centres in the year 2014 up to March. There are 3 Residential Schools for visually impaired, 3 Residential Schools for hearing impaired, One Residential Junior College for hearing impaired at Bapatla headed by the Principal of respective School / College. There are about 20 Hostels and 2 Homes functioning. For Backward Classes Welfare At present, there are 895 Government B.C. hostels, (693 hostels for boys and 202 hostels for girls). A total strength of 92,652 boarders was admitted in the B.C. hostels during 2013-14. All these hostels have a combination of 76 per cent Backward Classes, 10 per cent Scheduled Castes, 5 per cent Scheduled Tribes, 3 per cent Minorities and 6 per cent other castes for encouraging Social Integration. Of the total 895 hostels, 532 hostels are located in Government buildings. Out of the remaining hostels, 58 buildings are under construction under matching grant programme and under centrally sponsored scheme to provide a clean and healthy ambience to boarders of hostels.



Tribal Welfare Department is maintaining 331 Ashram schools with strength of 84,648 ST students; 195 Hostels with strength of 10,084; 2,036 Government Primary Schools with strength of 45,114; and 168 Post metric hostels with boarder strength of 28,560 ST students. 93 per cent of students ST passed in the SSC exams held in March, 2014. 4,419 ST students studying in 62 reputed schools under Best Available Schools Scheme are receiving Pre Metric Scholarships ranging from Rs.8, 800/- to Rs.20, 000/- per annum per boarder. ST students are sponsored for admission into Hyderabad Public Schools (HPS) to get quality education during this year also. 31 ST students are studying in Hyderabad Public Schools and receiving quality education in 2014-15. Post metric scholarships worth Rs. 70.93 cr. were sanctioned to ST students up to March, 2014 in 2013-14.

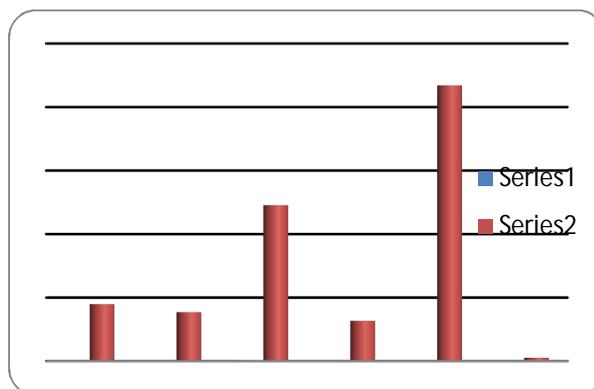
Higher Education:

Apart from thousands of schools ranging from the pre-primary to the senior secondary ones, the state is home to a number of institutes, which impart higher education. The Ministry of Human Resource Development has sanctioned the Indian Institute of Management (IIM) at Visakhapatnam and Indian Institutes of Technology (IIT) at Tirupathi. The All India Institute of Medical Sciences is sanctioned by Government of India at Mangalagiri. The Government of Andhra Pradesh has established Rajiv Gandhi University of Knowledge Technologies (RGUKT) in 2008 to cater to the educational needs of the gifted rural youth of Andhra Pradesh. The higher education includes many colleges, universities and research institutes providing professional education in the fields of arts, humanities, science, engineering, law, medicine, business, and veterinary sciences, with undergraduate and post graduation. K L University, GITAM, Vignan University are the Deemed Universities. Some of the major state funded universities include: Acharya N. G. Ranga Agricultural University, Acharya Nagarjuna



University at Guntur, Andhra University at Visakhapatnam, Damodaram Sanjivayya National Law University at Visakhapatnam, Dravidian University, Kuppam, Dr. N.T.R. University of Health Sciences at Vijayawada, Jawaharlal Nehru Technological University, Kakinada and Anantapur, Indian Institute of Technology Tirupati, KL University at Guntur, Krishna University, Machilipatnam, Rayalaseema University, Kurnool, Sri Krishnadevaraya University at Anantapur, Sri Venkateswara University at Tirupati, Vignan University at Guntur, Gandhi Institute of Technology and Management at Visakhapatnam and Vikrama Simhapuri University at Nellore. Government's proactive policy has been implemented by this Department with increased intake in Technical Institutions particularly at Degree level. At present, there are 1357 Diploma & Degree Level professional Institutions with an intake of 344551 in the State. The details of professional colleges and intake of students in the state are shown in the following table and chart.

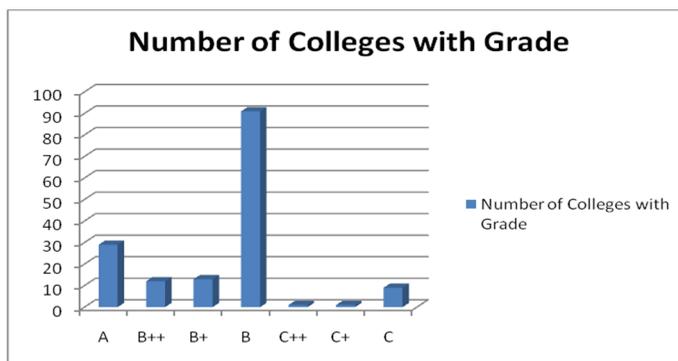
The details of professional colleges and their intake of students		
Name of the Course	Number of Institutions	Students Intake
Engineering	330	17936
MCA	201	15420
MBA	387	49140
B. Pharmacy	115	12720
Polytechnics	306	86831
D.Pharmacy	18	1080



There are 146 Government Degree Colleges with an intake of 91,726 students and 141 private Aided Colleges with 1,34,256 lakh students including Oriental Colleges in the State with a total enrolment of 2.26 lakhs. At present, there are 1357 Diploma & Degree Level professional Institutions with an intake of 344551 in the State. There are 306 polytechnic institutions in the State with a total intake of 86831 and 18 D. Pharmacy institutions with a total intake of 1080. During the year 2013-14, 1762 diploma holders and 2881 graduates were completed apprenticeship and 1556 diploma holders and 3986 graduates were undergoing apprenticeship training. Craftsmen training is being imparted in 78 Government Industrial Training Institutes and 420 Private ITCs. The total intake capacity of Government ITIs in 2013-14 was 15,250 students and that for Private ITCs, it was 54,500. The Department mandated all Colleges under its administrative control to get accredited by the National Assessment and Accreditation Council (NAAC). The accreditation and subsequent grading by NAAC is a credible indicator of quality of education imparted by the institutions. The department extends necessary support to colleges in the process of accreditation such as training for Principals and Coordinators of (Internal Quality Assurance Cell) IQAC in preparation of Self Study Report (SSR) for submission to NAAC. 80 Government colleges and 76 Private Aided colleges were



accredited as on 30.06.2014. Details of the grades obtained by the colleges are shown in the following bar diagram.



Research Bodies:

Research institutes have been set up by the central government in the state. Some of them include: School of Planning and Architecture, Vijayawada, an autonomous research institute under Ministry of Human Resource Development of Govt. of India. National Atmospheric Research Laboratory (NARL), carry out fundamental and applied research in Atmospheric and Space Sciences. Indian Space Research Organisation (or Sriharikota Range (SHAR)) at barrier island of Sriharikota in Nellore district of Andhra Pradesh is a satellite launching station. It is India's primary orbital launch site. India's lunar orbiter Chandrayaan-1 was launched from the centre at 6:22 AM IST on 22 October 2008. Government of India through Ministry of Human Resource Development, also announced National Institute of Technology, which is to be constructed in the West Godavari District of State of Andhra Pradesh and an Indian Institute of Technology (IIT), IIIT, IISER in the Chittoor District.

Issues and Challenges of Social Sector in Andhra Pradesh

The Government has decided to re-draft the vision 2020 document to frame vision that will set standards for a new development



paradigm in sync with the changed circumstances to place the state among the best three performing states in the country by 2022 marking India @75. The challenges are many. However, the determination and drive to see that Andhra Pradesh attains an enviable position in the country is a key objective driving the populace of the state. The principal endeavour of the government will therefore be to make Andhra Pradesh (Swarnandhra Pradesh) a developed state measured in terms of citizen life satisfaction and Happiness Index by 2029, coinciding with the next three Finance Commissions. With a view to achieve results in a mission mode and accelerate the pace of development, the government has embarked upon a 100 days agenda to put the administration back on track for realizing the vision. The following are some of the key concerns/challenges to be addressed by the government for accomplishing the envisaged inclusive growth and sustainable development in a definite time frame.

1. Welfare and Social capital:
 - a. SCSP/TSP Plan – a big boost: in 5 years time , Rs. One lakh per capita investment is expected to be available to 33 lakh SC/ST families in the state.
 - b. Huge money - working capital/bank loan/own savings - to be accessible to more than one crore SHG/DWCRA members in rural and urban areas
2. Health issues:
 - a. Reduction in Maternal Mortality Ratio (MMR) – steps to prevent mother deaths to reach standards of Kerala
 - b. Supporting most critical pregnant women with less than stipulated weight
 - c. Carryout monthly death reviews
 - d. Under marriages of women and multiple pregnancies,
 - e. Monthly child reviews by Collectors, Lowering IMR
3. Education issues:
 - a. Literacy (67 per cent), Female Literacy (60 per cent) - below the National average – steps to improve
 - b. Quality education: Imparting quality education and smart learning methods to about 81 lakh children in the age group 5-16, beyond the existing institutional capacity.
4. Skill Upgradation:
 - a. Appropriate skill upgradation – 40-50 lakh youth (16-24 years) to benefit
5. Booming economy and inclusive growth – a huge



jump by 2018-19: a. GSDP to grow from Rs. 4.75 lakh crore to Rs. 11 lakh crore b. Per Capita Income from Rs. 85,709 to 1.8 lakh crore

Conclusions and Policy Implications

Expert researchers and health care workers however pointed out that compared to other states and even developed countries, the IMR rates in AP are very high. Senior paediatricians pointed out that the high level of under five mortality rates highlighted the need to strengthen long term care for infants soon after they are born. In this direction there is a need to be launched AP new born action plan, which is apart of the Indian New Born Action Plan launched by GOI could go a long way in improving things. This plan outlines a targeted strategy for accelerating the reduction of preventable new born death and stillbirths in the State.

Education system is failing because of more intrinsic reasons in our State. There are universal faults that do not let our demand for good education turn into a great market place with excellent education services. In order to overcome the above said problems the following policy measures should be preserved in our educational plans and strategies for residual State of Andhra Pradesh to become a Navyandhra Pradesh with full potentiality of its human resources. First, the unplanned and over expansion of our education system should be checked according to the needs of the economy especially in university and Engineering. The deemed university system to be executed rightly. Second, the course curriculum must be uniform in all institutions of the State as a whole and that must be designed as per the industrial needs of the economy and change it according to the changes in economy structure. Further, industry management must invite while preparing the syllabus and curriculum and get MOUs. Innovative teaching and learning techniques such as e-class rooms and language labs must be provided in every institution. Third, there shall be common academic calendar for all institutions in the State regarding



commencement of classes, field work, semester Exams, evaluation, results announcement and reopening. Similarly there must be uniform fee structure for all institutions. Fourth, while promoting the faculty members, the promoting body must comprise experts in high reputation and the promotions should be done basing on purely merit and academic performance. Strictly avoid politics in higher learning institutions and introduce transferring the faculty members with in the institutions. Fifth, centralize recruitment board must be established to recruit the university teachers. That board must work and sustain international standards. Candidates must be selected basing on purely merit considering teaching, research, consultancy and extension.

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THE HISTORY OF KADIRI LAKSHMI NARASIMHA SWAMY TEMPLE IN ANDHRA PRADESH

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Kadiri, Anantapuram, AP

The History of Kadiri

Kadiri is a municipal town, Mandal headquarters and also the revenue division in the southern part of Anantapuram district of Andhra Pradesh in India. Geographically, it is located at 14.12° North, 78.17° East; it has an average elevation of 504 meters or 1653 feet's from sea shore. This town is located in between Chitravathi and Papagni rivers. The name Kadiri is an alternative name for the Sanskrit word, *Khadri*, which means canary wood or Indian mulberry (*Morinda Citrifolia*). The term has derived from the famous legend of Sri Narasimha Swamy, where the god emerges from a Khadri tree to rescue his devotee Prahlada. Sri Krishna Devaraya (1509-29) made an effort in building a temple for Lord Narasimha which is now being visited by people all over the country. According to Census of India 2011, Kadiri has 89,240 population with 3,400/km of density. At present, more than one lakh people live in this town and the major languages spoken are Telugu and Urdu. Muslim population is 55%, which is higher after Hindupur. Kadiri is also famous for variety of jasmine flowers Vermilion, Silk and Groundnuts. Main crops are groundnut, sunflower, varieties of vegetables and Beedi (Tobacco Sticks) works is another major field on which many people survive. There has been a rapid growth in the development of Mango orchards and plantations in this region. It has been developing as a business Centre. Groundnut Agricultural Research Centre, Which is a unit of Acharya N.G. Ranga Agricultural University, Sericulture Research Institute, Kutagulla village, is the main research institutions in the mandal.



There is small scale and medium scale industries and a vast number of textile and business shops are being established, because Kadiri is well connected with bus as well as train routes linked with major cities like Chennai, Bangalore, Vijayawada and Hyderabad. In the seventeenth century, the Kadiri region was under the control of Patnam Palegars. After Vijayanagara rulers, this region went under the control of Qutub Shahis and Asaf Jahis. In 1900, this was occupied by British East India Company from Hyderabad Nizam and Kadiri was incorporated in Anantapuram district in 1910. Kadiri is famous for Lakshmi Narasimha Swamy temple, which is one of the oldest temples in the district having rich history. There are some amazing places around Kadiri like Kadiri Konda (Hill), Thimmamma Marrimanu, the biggest Banyan tree in the world; it was kept in Guinness Book of World Records in 1989, Kataru Palli (Vemana tomb), Lepakshi temple, Penugonda Fort, and Tadipatri temples etc. Amazing art and architecture is found in Lord Khadri Lakshmi Narasimha temple in Kadiri.

History of the Temple

The main sources for the writing of the history of the temple are the Inscriptions, Archeological sources like constructions and archeological remains, sculpture, literary sources, newspapers, official records of the temple, and oral history. Sri Khadri Lakshmi Narasimha Swamy temple is located at Kadiri, which is 85 km away from Anantapuram district of Rayalaseema in Andhra Pradesh, India. The Temple is one of the oldest temples in the Rayala Seema after the great shrine of Sri Venkateswara Swamy temple, at Tirupati. Large number of Hindu pilgrims visits the temple throughout the year.

According to *Sthala Puranam*¹, Narasimha was the fourth incarnation of the Dasavataras² of Vishnu. He took an incarnation as human-lion God (head is looks like a lion and body like a human being)



for answering the prayers of his Bhaktha-Prahalada³ to slay the demon king Hiranyakasibu⁴. After slaying the king, his anger did not subside and he roamed all over India. On the Northern shore of the river South Penna in South India known as Dakshin Pinakini, the 'Saptha Rishis' or seven rishis prayed to the Lord to have his darshan. It is at a spot called Poovarasankuppam, where he gave darshan to these rishis. Another belief is that the '*Stotradri*⁵', is the place, where the deva rishis, Gandarvas worshipped the lord after he destroyed the demon king Hiranyakasipu in the Durgam in Godduvelagala village, which is situated in nearby Kadiri. However, the rishis could not bear the intensity of heat emitting from the Lord and requested his consort to calm him down. Goddess Amrithavalli, obliged and sat on the Lord's lap and looked at him with one eye and the rishis with the other. Bhaktha-Prahalada prayed to him and God became cool, hence the name called it as '*Prahalada Vara Kshetram*'. This act of the Goddess Lakshmi brought a soothing and tranquil effect on the Lord. At present, this temple in the whole world does the Lord Lakshmi Narasimha appear with eight hands along with Prahlada in such a pose. These pose where the Goddess, looks at the Bhakthas and received petitions from devotees.

The story of Lord Narasimha was first mentioned in the *Brahmanda Purana* and the incarnation of the story was mentioned in *Nrusimha* and *Bhagavata Purana*, *Narsimha Purvathapinyopashath* and *Uttara Thapinyopashith*. According to Puranas, the Narasimha incarnation belongs to Kritha Yuga.⁶ Sri Narasimha Swamy original idol was under the tree of Arjuna in Kritha Yugam, there itself devotees prayed and worshipped and did a lot of Abishekams. After the tenth Century A.D, Patnam Palegar Ranga Nayakulus cow went every day for giving milk to the god, finally they found out the idols and worshipped the original statue under the tree of *Khadri* and every day performed Abishekams with milk. One day Swamy appeared in dream



to Ranganayakulu and asked him to build Garbha Gudi. As per his orders he laid the foundation stone and started the construction of the temple, but later, the whole temple and Mandapa was constructed and completed by Bukka Raya, the founder of Vijayanagara in 1336 A.D and his dynastic rulers. They built the temple there and it has become one of the most popular shrines in south India. The daily rituals and annual-fair have been conducted since then. "Nityabhisheka" formalities have been continued. In 1953, the idol of Ammavaru (Durga) was replaced and installed Lakshmi and popularly became pronounced as AmruthaValli temple. The kings from the western Chalukya Dynasty housed Durgadevi.

According to Sthala Purana, the idol of Narasimha Swamy was housed on the branch of *Chandra Tree* (Khadri tree); similarly, this temple was in wood like Puri Jagannadh in Odessa state. Another meaning that the word 'Kha' means, 'the feet of Vishnu'; 'Adri' means 'mountain or a hill', local people called it as 'Khadri Konda' (Khadri hill). In the course of time, Khadri became Kadiri. Another meaning is that the town has been named after the Khadri tree (*Acacia Catchedu*) under which, the idol of the Narasiha Swamy is found, and hence the name became popular as Khadari. Slowly, the local people pronounced the words 'Aadri or Adiri' became Kadiri. Another meaning of Kadiramu means 'Scorpion'.⁷ According to Brahmanda Purana, Kadiri and its surrounding areas are closely connected with several Puranic legends like Veda Vyasa. He imparted lessons to his disciples without being known to Asuras (Demons) and so the place is called '*Vedaranyam*' (The Place of Dharma). Kadri Narasimha Swamy was born in Vaisaka month, Swathi star, Bharadvaja Gothra; similarly Vasanta Vallaba, Bhoga Narasimha Murthi and Amritavalli Tayar are also born during that time.⁸

There was a conversation between Rudra (Shiva) and Naradha about the greatness of Khadri Kshetram. There was a mythological



story that the Uthsava Murthies (Procession idols) were handed over to Bhrigu Maharishi by the Lord himself in a box (this box having eight chakras) with Sridevi and Bhudevi idols for his daily worship. The Lord is further worshipped in the name of Vasantha Vallabhudu. The Lord Narasimha Swamy appeared in Brigu Maharshi dream and told him to install the idols in spring season. As per his order, he installed those idols, which was called 'Vasanta Madhavulu'.⁹ The temple was constructed with 2.66 acres of land width as per records. During the ancient times, there were banana trees around the temple. Once upon a time, Khadri having thick forests with canary trees (Kadari trees or Chandra tree in Telugu); hence the place was called Kadari. Ranga Naidu, who was a Palegar of Patnam¹⁰ and representative of Hara Hara & Bukka Raya-I¹¹, the founders of Vijayanagara, cleared the whole forest and started the construction of the village and the temple was built on the site. He also constructed and developed the Ranga Mantapa¹², Raja Gopuram, Prakaram, and Durga statue beside the temple. Rama Swamy Mantapa, Alwar Kovala, Devara Cheruvu also constructed with the permission of Hara Hara, and Bukka Raya-I.¹³

Hari Hara Raya-II (1377-1404) donated the land for the development of Narasimha Swamy temple. Most of the devotees and officials donated some lands, gold, and ornaments to the temple. Thomos Munro, the District Collector also donated one tusk of an elephant. Venkata Naidu (1451-1529) also donated some land to this temple. Kumara Kampana¹⁴ and his Prime Minister Somappa and Gopanna, (Army Chief) donated some ornaments to Swami in 1352. Kalyana Pitam donated by Uniga Thimmappa Naidu during Sri Krishna Devaraya Period. Srenis¹⁵ (guilds) were also donated some amount of money for the development of the temple. Sasavula Chinnamma, a strong devotee in Nineteenth century laid the foundation of milk well (Pala Bavi) in the temple complex. Local people believed that she drove chariot on the surface of water in Pulagam Palli



village. Locally she was called '*Andalamma*'. The lands donated to the temple were known as the Devadaya or Devadana. At present, this temple has forty six acres of Devadaya lands.¹⁶

The Lord Narasimha at Kadiri is believed by devotees to be self-emanating (Svayambhu). The main pole (Moolavirat) is that of Ashta Baahu Sri Nrusimha (having eight hands) cleaving Hiranyakasipu and transforming into a more protecting personality with Bhakta Prahlada standing beside him, with folded hands, praying obeisance. According to the oral and traditional sources, after the daily Abishekam (Puja) is performed, the Archa-Vigraha (Deity of Narasimha) is claimed by the Archakas to be sweating. The image of Sri Narasimha Swamy is in human form with Lion's head, covered with silver armour decorated with silver shoulder blades, moustache and eyes and is in the posture of bearing the stomach of Hiranyakasipu. The procession image of the deity is in the form of Vishnu made of metal with Bhudevi and Sridevi on either side.¹⁷

The temple is located on the banks of the river Maddileru, popularly known as the Arjuna River, where Arjuna was did penance; the course of the river is through six theerthams (sacred water). Sweta Pushkarini (sacred place) in East, Bhругu (Sage) theertham in West, Sree (the place of Sri Maha Lakshmi) theertham in North, Ganga theertham in South East, Arjuna threeertham in South-West and Bhavanasi (Relief of Sin) theertham, where the idol of the temple was found.¹⁸ The other theerthams like Kunti, Garuda, Kshira (Milk), Gajendra, Swarna, Kurma, Alwar, and Nagula teerthams are located at various places in Kadiri. Some of these are not there at present. The devotees believed that those who take a bath in the theerthams will get moksha (Salvation of God) and good things will come to their life. They also believe that a dip in the theerthams would wash away all the sins.¹⁹



Most of the sources said that the temple was constructed in different stages, but the Vijayanagara rulers constructed and developed this temple from 1336-1529 A.D, but the Kadiri inscription-IV says that Avubaladeva constructed the temple under Bukka Raya-1 in 1274 Saka Year.²⁰ In the early fifteenth century, Devaraya-I (1406-1422) abolished the taxes on schedule castes, and formers. He also allowed the lower castes for the decoration of Swamy during Brahmostavams and started Malapurusha festival. He had given permission to other castes to perform Archanas (puja). Annamacharyya (1408-1503) and Kshetrayya (1600-1680) criticized the caste system; they also mentioned the greatness of Narasimha Swamy in their poems.

In this temple complex, the statues of Madava Nambi, Kesava Nambi, Ranga Nayaka, Bukkana Odayanulu, Somappa, Hari Hara-II, Chelinayani, Hari Hara-I, Annamacharya, Venkata Naidu, Timmappa Naidu and Sasavula Chinnamma are there.²¹ There is Krishna, Vinayaka, Anjaneya temples near the east gopura. Various Abhishekams are done every day in the temple as per Agama Sastra. The members of Sri Dala Vattam Venkata Rama Charyulus family have been continuing the Tiruvaradhana Kramam (a Type of traditional Abhishekam) in the temple. The other Usthavas are performed during Bhrahmostavalu, which are performed continuously for fifteen days. These are Ankurarpanam, Kalyanostavam, Hamsa Vahanam (Vehicle), Simha(Lion) Vahanam, Hanumanta Vahanam, Brahma Garudostavam, Shesha (Snake) Vahanam, Surya-Chandra Prabha Vahanam (Sun(day)-Moon (night), Mohini Ustavam, Praja Garudostavam, Gaja(Elephant) Vahanam, Bhama Rahostavam (Teru), Asva (Horse) Vahanam, Theerta Vadi, and Puspa Yagam. The procession of swamy is carried out every day with different decorations on various vahanas. Apart from, Sri Nruhasimha Jayanthi, Mallepula Ustavam (Flower festival), Nava Rathrulu (Vijaya Dasami), Parupeta Brahmostavamlu, and Vasantostavam (Sixteen days festival) also performed as per agama



Sastra rules. The temple has usually two sets of deities: one is permanent, is called the 'Mulavirat' and the other is taken on processions and is called the 'Utsava idols (Procession)'. In some temples there are different deities for Abhishekam (bathing) and Utsava (festivals). This temple has all these idols.²²

During the Utsavas, devotees bring in symbolic offerings for puja. This includes fruits, flowers, sweets and other symbols of the bounty of the natural world. Temples in India are usually surrounded with small shops selling these offerings. There is a good availability of rooms to stay and take rest in the temple itself. The rooms are easily affordable and can be booked at a low cost. There is a facility to book them in advance. During the festival seasons, there might be scarcity of rooms. The temple has been under the control of Endowment Department since 1948 to till date. In 1822, Donars Committee was formed and the first Donar was Sri Konda Reddy and Sundaram was the first manager of the temple appointed by the Government and 1966 onwards Executive Officer was appointed by the Endowment Department, Government of Andhra Pradesh.²³

Art and Architecture of the Temple

"Temples were built to house a sacred symbol of a particular god and were decorated with sculptural figures recalling episodes from mythology".

Before going to discuss the art and architecture of the Khadri Lakshmi Narasimha Swamy temple, we have to understand the evolution of temples and their architecture in brief. The Egyptians were probably the first civilization in the world to construct stone architecture, but in India, the first stone architecture was rock cut in the 3rd -2nd centuries BCE and executed by Buddhist monks. Prior to these structures, all architecture had been made of wood. In the pre historic period, the people buried their dead bodies and constructed monumental stones



over them and worshipped, later Indus valley people worshipped Shiva (Pasupathi). During the Vedic period, Devi, Shiva, Vishnu and Brahma gods were central figures of worship, but they did not have any temples. After the death of Gautama Buddha, the followers and devotees started the construction of Stupa (Pillar), Chaitaya (Worshiping place) and Viharas (Rest houses). They worshipped the Idols of Buddha in the form of human and it depicted with features like a halo around the head, the Dharmachakra engraved upon his palms and soles of his feet, and the lion throne representing his royal ancestry. After Mouryas, the Buddhism was declined and the followers of Hindu god's started to build the free standing Hindu temples during the period of Guptas. This was the first time that the use of dressed stone masonry was made, a major step in the evolution of building construction. With that, a radically different type of architecture began to evolve. The Aggressive religious followers converted the Buddhist Chaityas and Viharas into temples and new ones were built on a grand scale. Early phases of architecture consisted of rock-cut monuments, later phase was dominated by structural buildings.²⁴

There are three prominent styles of architecture, namely, '*Nagara*²⁵', '*Vesara*²⁶' and '*Dravida*²⁷' flourished in India. The architecture of Lakshmi Narasimha Swamy temple belongs to Dravida style. The Temple-architecture in Andhra flourished during the period of '*Satavahana*' and the '*Ikshvakus*'. They have left a great legacy in the field of architecture. The Vijayanagara rulers built a number of monuments and temples with the design of the pillars shaft decorated with rearing horses and rampant hippogriffs. Many new adjuncts like shrines and halls were constructed. This temple is dedicated to Lord Lakshimi Narasimha Swamy, and it is one of the most beautiful architectural sites not only in Andhra Pradesh, but also in South India. It enclosed in a 500 feet square high walled compound with four entrances having with a gopuram at each entrance. The whole



structure fuses the daily life and its surroundings with the divine concepts are shown.

The main deity is found in the centre of the temple. The accessory buildings are usually inside a rectangular wall which has high gopurams (towers) that can be seen from a great distance. The eastern entrance is typically the main entrance and the deity usually faces east. The tower over the main deity is called a Vimana, and it is generally covered with sculptures from top to bottom. The deity room is called the *Garbha-Griha*²⁸, which is in a square building surrounded by a Pradakshina-patha²⁹ (path), so devotees can go around the deities. In front of this area is the Ardha-mandapa³⁰, which is rectangular. The thousand pillars consist of a building with pillars in it with an entrance and space on the sides. There is an Nrittya (Dance) and Kalyana-Mandapa (Marriage hall) in the temple complex, which represent the architectural designs.

The main entrance of the mandapa has two Dwarapalakas (Carvings of Temple Guards) namely, Jaya and Vijaya. In front of the sanctum, Garuda was depicted in the temple. This temple-architecture is mixed with various elements of the Chalukya and Chola art, and produced extremely beautiful 'Gopuras' and 'Mandapas'. This temple is an archeological idiom that consisted primarily pyramid shaped towers and is constructed with granite stone. Gopurams are larger than the main building. This temple has pyramidal Shikara and a mushroom cap on the top. The temple is made of big beams and stones for base. A typical plan of a temple is four sided, polygonal or curvilinear, brightly painted sculptures on their gopurams (towers). These tower step wells had intricate art reliefs with numerous idols and images of Hindu deities are reflected. The varied and intricate ornamentation of the pillars is a hall mark of the temple.³¹



The characteristic feature of the architecture of the temple is the development of the temple complex, comprising of concentric series of rectangular enclosure walls with the gopurams (towered gateways) on each side. The construction of Kalyana mandapa (Marriage Hall) is being the most conspicuous among them. Sharp convex rims and conventional motifs are shown in the temple. Various symbols of elephant, lion, horse, varaha (boar), floral designs, paintings, dancing girls are carved on the pillars. Decorative friezes are utilized horizontally on the plinth moulding, caves and pillars of the temple interiors. They appear vertically on the composite pillars, plasters of the walls and doorways of the gopurams as well as the inner part of the temple. The firm foundation, porch, composite animals and decorative motifs are common features in the temple. The deities of Narasimha and Vishnus are represented in Ranga Mandapa, and Uyyala Mandapa. This type of architecture was shown in the Yamapuri Mandapa at Mamallapuram in 625 A.D and Kanchi Kailashnath temple in the early eight century. The Garbha Griha temple has flat or slightly sloping roofs and is surmounted by a small shikara. The temple also has covered processional paths for circumambulation that formed a part of the worship ritual.³²

The temple having four gopurams i.e the West gopuram of the temple was constructed by Kokkanti Palegar in 1356 A.D, which is oldest one in the temple. Granite stone beams were used for strong base of the gopuram and bricks were used for the construction of stories. Zypsum and Plaster of Paris was mixed in between the stones. The gopuram has five storeys, each storey has two Vishnu idols each side and total had sixteen Vishnu incarnation idols are depicted. Similarly, five Narasimha idols are also depicted on the gopuram. The famous keerthi mukalu (a hallow type of design) is also decorated from top to bottom on the gopuram. The total height of the gopuram is **Fifty Feet** and the base consists of 810 cm width. The entrance arch looks



like a rectangular shape and it consists of 360cm height and 270 cm width.

The South gopuram was constructed by Sasavula Chinnamma, a devotee. Originally, this gopuram was devastated and reconstructed in 1469 A.D. It has six storeys with ten Vishnu and five Narasimha idols depicted on one side. This is the only gopuram with Bhakta Prahalada standing idol beside the Narasimha Swamy. On the other sides of the gopuram has only five Narasimha Swamy idols are found at each face. This gopuram has **Sixty Six** feet height and 970 cm base width and the entrance arch has 420 cm height and 270 cm width. This is opened on the day of Dakshanayana.

The East gopuram was constructed by Achuta Devarayulu in 1545 A.D. This is the main and official entrance of the temple, which has six storeys with ten different incarnations of Vishnu and Narasimha Swamy idols engraved on each side. On the other side, the garuda statues are also found. This gopuram has inscriptions on the granite stone beams in Telugu mixed with Kannada language. In the beginning of the entrance, two big stone elephants welcome the devotees. This is the special characteristic feature of the gopuram. The total height of the gopuram is **Eighty Six** feet, which is the highest in the temple complex. The total base width of the gopuram is 1170 cm and the entrance arch has 270 cm width and 540 cm height.

The North gopuram and Vuttis (Four pillars support of construction) are constructed by Emmi Naidu. The total height of the gopuram was **Sixty Two** feet. The total base-width of the gopura is 840 cm and the entrance arch is 240 cm width and 360 cm height. This gopuram has five storeys with the decoration of Vishnu idols from top to bottom along with Keerthi mukhas. All these idols belong to different incarnations of Vishnu. This gopuram is always locked and on the day of Uttarayana (Vaikunta Ekadasi), the entrance is opened. The



devotees believe that, if they walk under the gopuram on that day, they will directly go to heaven after death. The granite stones used for base and bricks are used for the construction of stories. Bontala Palli village in Tanakallu Manadal was the main supplying centre of granite stones during that period. Artisans used the locally available hard granite, because of its durability since the kingdom was under constraint threat of invasion. Monolithic structures and other gods and goddesses idols are other noteworthy sculptures in the temple. Sometimes, the gopurams have got minor repairs. The common features of the gopurams are Vishnu and Narasimha statues and elephant, varaha (boar), tortoise, snake, fish, and other symbols are found on the gopurams.³³

All these constructions were developed at five stages. In the first stage, Garba Griha, Durga temple, east gopuram, the second stage Rama Swamy mantapa, Alwar Kovela, Devara Cheruvu, in the third stage, Souh gopuram, Kalyana mandapa (Marriage hall), the fourth stage west gopuram, Bhasya Karula Kovela (Poetic), Maddileti vutti and the last stage north gopuram, and thousand pillars were constructed. There are twelve vuttis, which are used for Swami's utstavas (festival) those days. This temple architecture is similar to the architecture of Chennakesava temple at Belur, Hoyasaleswara temple in Halebidu, Meenakshi temple at Madurai, and Virupaksha temple at Hampi in Karnataka. All these belong to Dravidian architecture that is why this temple architecture is a vibrant combination of the Vijayanagara, Chalukya, Hoysala, Pandya and Chola styles. The temple is designed most elegantly with great interest to display ornamentation and fine art that covers every part of the temple. This temple is surrounded by a dry moat and with an enormous entrance arch. The entire temple is built on the rules of axial and symmetrical geometry. All most all the structures are aligned axillary. The temple towers or vimanas are more dome-like with cornices, and they are topped by



another smaller dome. The exterior walls of the temple have full of sculpture. The temple can also have a ritual bathing tank or pool with 0.27 acres; it is typically situated at west side of the temple.

The temple was constructed at three stages, the first stage from 1336-1352 A.D, the second stage from 1386-1418 A.D and the third stage from 1509-1529 A.D. In these stages, Hara Hara Raya, Bukka Raya, Kampa Raya and Sri Krishna Devaraya and their represents were the main builders of the temple. The other important places in the temple are Krishna, Vinayaka, Anjaneya, Kodanda Ramalaya temples, Ranga mandapa, Artha mandapa, Andal chamber, Amruta Valli, Vanta sala (Kitchen), Bhasya Kara Gudi, Govinda Raja, Kalyana mandapa, Thousand pillars mandapa, Puskarini (tank or sacred place), Kalyana Katta, Alwar, Asvartha tree, and Nagala Katta etc, all these idols are decorated with ornaments. The stone sculptures in Yagna mantapam conspicuously abound in lions. The temple is facing East and the Kalyana mandapam in its front to the left Yagasala and Pakasala (Food preparation room), Astana mandapam to the North where the Utsava Vighraha (Procession idols) of the lord is made to sit during the festival. These are the important structures within the compound. Eighty square feet Pushkarini is in the North East corner and the shrine of Chinnamma in south with her image in stone is also there.

The inscriptions of the temple belong to the Vijayanagar period and are all in Telugu, except two. One of them on the south wall of the Artha mantapa, states that the temple was built by a Nayaka during the reign of Bukka-I in Saka 1274 (1332 A.D.). Another inscription and official records near it dated says that, Gopanna, an officer under Kempanna Odeyar, the restorer of the Srirangam temple and the contemporary of Vedanta Desikar gifted a jewel to the idol. A stone slab is said to contain an inscription regarding this custom which still prevails. Yet another inscription shows that in the Salivahana Saka in



1451 A.D, the Palegar of Tadipatri constructed the Vasanta mandapam (Open Pillared Hall) adjacent to the prakaram (now called the thousand pillar mandapam in which feeding is conducted along with breath taking Kotai Mandapam. Further proof of antiquity of the temple, its greatness and importance and the sanctity attached to it, are vividly described at the Khadri Sthalapuram in Brahmanda Puranam.

The famous East, South, North, West Raja gopurams of this temple were constructed by Vijayanagara Emperors and their representatives. Chinnamma a devotee and Kokanti Palegar were also contributed for the construction of the gopurams respectively. The gate way at West Rajagopuram, leads to a tank which supplies water to the temple from which principal metal idols of the temple were recovered by the Sage Brigu. The popular king of Vijaya Nagara Sri Krishna Devaraya (1509-1529 A.D) and Maharastra King Shivaji Maharaj visited this famous temple and constructed sub temples and Mahishasuramardini temple in front of the temple complex respectively. There are two victory pillars at inside the complex, and two pillars at in front of the east gopura, which are installed by Talari Narasimha and Talari Lakshamana. One pillars height is fifty three feet and another is forty two feet.³⁴ Another version is that, Dasappa was the main builder of these pillars.³⁵

Annual Chariot Festival

An annual chariot festival is held during March in every year, it is popularly known as 'Rathostavam' (Teru). This event is carried out by Hindus. On this holy day, a huge Ratha (Chariot) with the Lord Lakshmi Narasimha's idol and Lakshmi and Bhudevi seated on both side on the top of the chariot, it is pulled by hundreds of devotees. This Chariot is said to be India's third biggest chariot and the first in Andhra Pradesh. The first one is Tiruvarur Tyageswar Swamy temple in Tamil Nadu and the second is at Srivilli Puttur in Tamil Nadu.³⁶



More than two lakh people arrive from different states like Telangana, Karnataka, Tamil Nadu and different parts of the country to watch this devotional and spiritual event.

We don't know the donation of original chariot history before 1947. May be the original chariot was donated by Vijayanagara rulers. As per the available records, the chariot construction was accepted by temple Executive Committee meeting on 7th December, 1947 under the chair of Varha Kavi Rama Chander Rao, but after 1947, the chariot was under the head of Mangu Hanumantha Rao, the retired district judge, Anantapuram till 1948. During that period, the chariot condition was not good; hence the chariot was handed over to Sri Kare Siddappa Chetti (Vysya community) on March 19th, 1948. They renovated the chariot with the cost of 2316/- rupees on 24th March, 1948. From that onwards, their members of the family were treated as patrons of the chariot. Kare Siddappa Chetti son's Lakshmi Narayana, Archanna Setti, Venkat Ramaih Setti, and Venkata Subbaih Chettis were main donators of chariot.³⁷

During that time, sixty six rupees was paid for total chariot puja by Kare Siddappa Chetti family. They were officially invited by Temple Executive Committee during the Brahmastavalu for performing first puja at chariot before going to procession, still that tradition is continuing.³⁸ At present, Sundara Raju, Nagaraju, Pandu Rangaih and Aswartha Narayana and their family members were treated as patrons of the chariot.³⁹ The temple chariot, which is considered to be the biggest in weight in South India contain numerous indecent carvings and the Car streets contain several small mantapams on four tall pillars in which the idol is set down and worshipped during festivals. The weight of the chariot is approximately around two hundred fifty tonnes and thirty eight feet height, earlier it was more, but in the course of time, it was devastated and three times it was renovated. There are six strong wood wheels with the support of Iron Axles. Four wheels are



fixed at on both sides of the chariot and two wheels are fixed at middle of the chariot. Each wheel has 225 cm width and 225 cm height and thirty cm thickness. Each wheel has three tonnes weight. The total weight of six wheels is eighteen tonnes. The wheels are renovated with the financial support of Tirumala Tirupati Devasthanam (TTD). There are three stages in the chariot, the first stage has the pictures of the demons and the second stage has Rathi pictures (Sexual) and the third stage has god's idols. These three stages represent lust (Kama), Kroda (Angry), Mada (Lethargy), Mastarya and Bhakti for human beings.⁴⁰

The chariot puja, Punya Havachanam, Nava Kalasa Pratista (Installation of Kalasa), Chariot wheels Abisekam, and Kumba Harathi are performed before starting the procession by priests. The chariot starts at Anuradha star in Palguni Masa (month) time. Generally, the chariot starts in between from 8am to 8.30 am and end at afternoon 2.pm. The villagers of Kutagulla, Murthi Palli, Beri Palli and Nagi Reddy Palli participate to pull the chariot. The rope of the chariot was 210 feet long in the beginning, at present; the rope is 165 feet long with nine inch diameter. Balija and Boya communities play a key role during the procession of chariot. Davanam and Miryalu (block pepper) are thrown on the chariot and some local people believe that those who go under the chariot will get moksha (salvation) and get rid of all sins.⁴¹

Conclusion: Thus the temple is not only a place of worship but also reflected the social, political and cultural life of the people. It is also a symbolic representation of various social activities and also center of learning along with elaborate religious rituals and festivals. Hindu temples are not just sacred spaces, they are also secular spaces. In political and economic life, Hindu temples have served as a venue for the succession within dynasties and landmarks around which economic activity thrived. A temple incorporates all elements of Hindu cosmos-presenting the good, the evil and the human, as well as the elements of Hindu sense of cyclic time and the essence of life. Thus, the temples



that line the length and breadth of the State stand in silent acknowledgement of centuries of history and the patronage of various kingdoms.

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References:

¹ *Sthala Puranam* is the history of a place, it could be a temple or town or a village settlement or pilgrim center. They draw their narratives either from old literature or inscriptions or oral traditions. They are basically historical accounts of traditional variety. This book was printed by executive officer, Sri P.Seeta Ramaiah with the financial support of Sri Kare Siddappa Chetti and Sons printed at Ratna Press, Tirupati, 1953.

² Dasavatara refers to the ten avatars (Incarnation) of Vishnu, the Hindu god of preservation. He said to descend in form of an avatar to restore cosmic order. These avatars play a major role in shaping human evolution through centuries. The ten avatars are Mastya (Fish), Kurma(Tortoise), Varaha (Boar), Narasimha (half-man/half-lion), Vamana (Dwarf), Parasurama, Rama, Krishna, Buddha, and Kalki (destroyer of darkness).

³ Prahlada was a son of Hiranyakasipu. He was a strong devote of Vishnu.

⁴The younger brother of Hiranyaksha, Hiranyakasipu wanted revenge on Vishnu and his followers. He undertook many years of austere penance to take revenge on Vishnu for the death of his brother. Brahma thus offers the demon a boon and Hiranyakasipu asks for immortality. Brahma tells him this is not possible, but that he could bind the death of Hiranyakasipu with conditions. Hiranyakasipu asks that he not be killed by man or animal, inside or out, day or night, on earth or the stars, with a weapon either living or inanimate. Vishnu descended as an anthropomorphic incarnation, with the body of a man and head and claws of a lion. He then disembowels the Rakshasa at the



courtyard threshold of his house, at dusk, with his claws, while he lay on his thighs.

⁵ Sthala Puranam, p.29.

⁶ Dr.Kasi Batta Satya Murthi, *Kadiri Kshatra Sthala Puranam-Suprabatam*, Lavanya Offset Printers, Kadiri, 2014, p.23.

⁷ Ibid.,p.3

⁸ *Sthala Puranam*, Seventh Adyaya, P.89

⁹ *Sthala Puranam*, Sixth Adyaya, p.79

¹⁰ Palegar means local chieftain, Patnam is a town.

¹¹ Hari Hara Raya-I (1336-1356) was the founder of the Vijayanagara Empire. He was Bhavana Sangamas eldest son and was the founder of Sangama dynasty, the first among four dynasties that ruled Vijayanagara. He was also called as Hakka or Vira Hara Hara.

¹² Mandapa is a Pillared hall, situated in front of the temple or it is an open pavilion excavated in the rock that takes the shape of a simple pillared hall.

¹³ Dr.Kasi Batta Satya Murthi, *Opcit*, pp.6-8.

¹⁴ He was an army officer and son of Bukka-1. He occupied Madurai in 1372. His victories were mentioned in the Sanskrit epic poem Madhura Vijayam written by his wife Gangadevi.

¹⁵ Srenis were an Association of Traders, Merchants, and Artisans. Over a period of time, some srenis became very wealthy with surplus resources, and acted as custodians and bankers of religious and other endowments. They sponsored and financially supported for the construction of the temples and trading centers.

¹⁶ Kasi Batta Satya Murthi., *Opcit*, p.12.

¹⁷ A.V.Narasimha Charyulu (75), Pradana Archaka (Priest) in the temple, interviewed on 16th February, 2016.



¹⁸Maduranadha Charyulu (77), Priest in the temple, Interviewed on 17th February, 2016.

¹⁹*Sthala Puranam*, Tenth Adyaya, p.117.

²⁰Kasi Batta Satya Murthi., *Opcit*, p.53.

²¹Dr.Kasi Batta Satya Murthi, *Opcit*, pp.6-8.

²²A.V.Narasimha Charyulu (75), Pradana Archaka in the Temple, Interviewed on 15th February, 2016.

²³Dr.Kasi Batta Satya Murthi, *Opcit*, pp-34-35.

²⁴Michael W. Meister, Madhusudan A Darky (Ed), *Encyclopaedia of Indian Temple Architecture*, Princeton University Press, 1989.

²⁵This style was developed in North India. The temples were basically quadrangle with graduated projections in the center. In elevation, it resembles a tower gradually inclining inwards in a convex curve. According to the plan, the projections are carried upwards to the top of the Sikhara, and thus there is strong emphasis on vertical lines in elevation. This was developed from 7th century to 13th century A.D. The temples in Orissa, Khajuraho temples, Central India and Rajaputana, Gujarath and Kahiayawar are the best examples.

²⁶A type of Indian architecture primarily used in temples lying in the region between the Vindhya and the river Krishna. An Amalaka (stone disk) 'Sikhara' and a curvilinear tower were the marks of perfection in Vesara style. The prevalence of Vesara style of architecture shows in the Deccan and central parts of South Asia.

²⁷ Dravidian architecture was an architectural idiom that emerged in the Southern part of the Indian subcontinent or South India. It consists primarily of temples with pyramid shaped towers and is constructed of sandstone, soapstone or granite.

²⁸Garba-Griha is a womb chamber, which is a small window, less shrine room located at the very heart of the temple within a symbol or representation of a specific god was placed. Worshippers consider that energy flows out in all



directions from the Garba-Griha and this is reflected in the architecture of the surrounding parts of the temple. Dark place of house having the Devine deity in a small area called 'Garbha Griha'.

²⁹ An occasional walk around the temple interior (circumambulation) known as Pradaksina and done in a clock wise direction. It was considered auspicious.

³⁰ It is a portico entrance of the temple.

³¹ Www. Kadirilakshminarasimhaswamytemple.com (Accessed on 24th January, 2016)

³²Percy Brown, *Indian Architecture, (Buddhist and Hindu period)*, Tobey Press, 2nd Edition, 2010.

³³I visited many times to the temple and observed and gathered the information about the temple and Gopurams history.

³⁴ Lakshmi Narasimhayya (86), Interviewed on 19th February, 2016.

³⁵ Maduranadha Charyulu (77), Priest in the temple, Interviewed on 17th February, 2016.

³⁶*Aradhna*, Monthly Devotional Magazine, February, 2016, p.28.

³⁷ Official Document No: 1, it was written in hand writing on 19th March, 1948. P.1

³⁸Official Document No: I, II & III, Its written in hand writing on 19th March, 1948. pp.1-3

³⁹ Sundara Raju, (86), the Family Member of Sri Kare Siddappa Chetti, Interviewed on 19th February, 2016.

⁴⁰Lakshmi Narasimhayya (86), well experienced and retired as an engineer. He has also worked in the temple, Interviewed on 18th &19th February, 2016.

⁴¹ Ibid.



A REMEDIAL INTERVENTION FOR ADDITION AND SUBTRACTION IN CHILDREN WITH DYSCALCULIA AT PRIMARY LEVEL

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The third footfall of the archetypal provides parents with a account of the allegation from footfall two. At this footfall parents should be able to analyze the specific botheration areas which are preventing their child's bookish arete and amusing preparedness. They should aswell be able to analyze which stakeholder aural the 'GRAPES' accumulation can accomodate a band-aid to the allegation from the list. Your abettor will adviser you appear the best accessible option/ band-aid (Academic solutions provided by 'JJ and Friends').¹

What are acquirements disabilities?

Learning disabilities, or acquirements disorders, are an awning appellation for a advanced array of acquirements problems. A acquirements affliction is not a botheration with intelligence or motivation. Kids with acquirements disabilities aren't apathetic or dumb. In fact, a lot of are just as acute as anybody else. Their accuracy are artlessly active differently. This aberration affects how they accept and action information.²

¹ American Psychiatric Association. (1994). Diagnostic and statistical manual of mental disorders, fourth edition. Washington DC: American Psychiatric Association, 48-55; 83- 84.

² Bahr, C.M., & Reith, H.J. (1989). The effects of instructional computer games and drill and practice software on learning disabled students' mathematics achievement. *Computer in the Schools*, 6, 87-101.



Simply put, accouchement and adults with acquirements disabilities see, hear, and accept things differently. This can advance to agitation with acquirements new advice and skills, and putting them to use. The lot of accepted types of acquirements disabilities absorb problems with reading, writing, math, reasoning, listening, and speaking.³

Children with acquirements disabilities can, and do, succeed

Method

Participants:

Participants were called through screening added than 1000 acceptance studying in 4th and 5th grades in primary schools of Hyderabad city in India for dyscalculia. Only 40 students who apparent addition affliction were included in the present study. Their age range was 10-12 years. They were about divided into two groups - Experimental and Control groups (with 20 acceptance in anniversary group).

Measures:

Key algebraic analytic addition test: This analysis was meant for acceptance from kindergarten through brand eight (Cannolley et al., 1997). It covers three aspects: A) Basic concepts (numeration: 24 items, rational numbers: 18 items, geometry: 24 items). B) Operations (Addition: 18 items, Subtraction: 18 items, Multiplication: 18 items, Division: 18 items, Mental Computation: 18 items). C) Applications (Measurement: 24 items, Time and Money: 24 items, Estimation: 18 items, Problem Solving: 18 items). A correct response by the acceptance accustomed a account of one and a amiss acknowledgment accustomed a zero score. The students' final array would correspond to absolute actual responses. This test was acclimated as a archetype

³ Swanson, H.L., Hoskyn, & Lee, C. (1999). Intervention for students with learning disabilities: A meta-analysis of treatment outcomes. New York: Guilford Press.



admeasurement in both pre and column action testing. Wechsler Intelligence Calibration for Children-III): It is a array of tests for 6 to 17 years old.The WISC-III consists of two sets scales, the exact calibration and the performance scale. Anniversary of these scales has several subtests. The exact calibration measures include language expression, comprehension, and the ability to administer these abilities to analytic problems. The examiner presented the questions orally, and the participants gave announced response. The achievement calibration assesses non-verbal problem solving, perceptual organization, and speed and visual-motor proficiency. The standard action of administering was followed.⁴

It can be boxy to face the achievability that your adolescent has a acquirements disorder. No parents wish to see their accouchement suffer. You may admiration what it could beggarly for your child's future, or anguish about how your kid will accomplish it through school. Perhaps you're anxious that by calling absorption to your child's acquirements problems he or she adeptness be labeled "slow" or assigned to a beneath arduous class.⁵

But the important affair to bethink is that a lot of kids with acquirements disabilities are just as acute as anybody else. They just charge to be accomplished in agency that are tailored to their altered acquirements styles. By acquirements added about acquirements disabilities in general, and your child's acquirements difficulties in particular, you can advice pave the way for success at academy and beyond.

⁴ Ostad, S.A. (1998). Developmental differences in solving simple arithmetic word problems and simple number-fact problems: A comparison of mathematically disabled children. *Mathematical Cognition*, 4, 1-19.

⁵ Williams, D.M., & Collins, B.C. (1994). Teaching multiplication facts to students with Learning disabilities: Teacher-selected versus studentselected material prompt within the delay procedure. *Journal of Learning Disabilities*, 27, 589-597.



Signs and affection of acquirements disabilities and disorders

If you're worried, don't wait

If you doubt that your child's acquirements difficulties may crave appropriate assistance, amuse do not adjournment in award support. The eventually you move forward, the bigger your child's affairs for extensive his or her abounding potential.⁶

Learning disabilities attending actual altered from one adolescent to another. One adolescent may attempt with account and spelling, while accession loves books but can't accept math. Still accession adolescent may accept adversity compassionate what others are adage or communicating out loud. The problems are actual different, but they are all acquirements disorders.⁷

It's not consistently simple to analyze acquirements disabilities. Because of the advanced variations, there is no individual evidence or contour that you can attending to as affidavit of a problem. However, some admonishing signs are added accepted than others at altered ages. If you're acquainted of what they are, you'll be able to bolt a acquirements ataxia aboriginal and bound yield accomplish to get your adolescent help.

The afterward account lists some accepted red flags for acquirements disorders. Bethink that accouchement who don't accept acquirements disabilities may still acquaintance some of these difficulties at assorted

⁶ Butler, M. (1999). Fraction instruction for students with disabilities: Comparing two teaching sequences. Unpublished doctoral dissertation, University of Nevada, Las Vegas.

⁷ Morin, V.A., & Miller, S.P. (1998). Teaching multiplication to middle school students with mental retardation. *Education and Treatment of children*, 21, 22-37.



times. The time for affair is if there is a constant bawdiness in your child's adeptness to adept assertive skills.⁸

Preschool signs and affection of acquirements disabilities

- Problems pronouncing words
- Agitation award the appropriate word⁹
- Adversity rhyming
- Agitation acquirements the alphabet, numbers, colors, shapes, canicule of the week
- Adversity afterward admonition or acquirements routines
- Adversity authoritative crayons, pencils, and scissors or appearance aural the lines
- Agitation with buttons, zippers, snaps, acquirements to tie shoes
- Ages 5-9 signs and affection of acquirements disabilities
- Agitation acquirements the affiliation amid belletrist and sounds
- Unable to alloy sounds to accomplish words
- Confuses basal words if reading
- Consistently misspells words and makes common account errors
- Agitation acquirements basal algebraic concepts¹⁰

⁸ Maccini, P. & Gagnon, J.C., (2000). Best practices for teaching mathematics to secondary students with special needs. *Focus on Exceptional Children*, 32, 1-22.

⁹ Miller, S.P., & Mercer, C.D. (1993a). Using a graduated word problem sequence to promote problem-solving skills. *Learning Disabilities Research Practice*, 8, 169-174.

¹⁰ Geary, D.C. (2004). Mathematics and learning disabilities. *Journal of Learning Disabilities*, 37, 4-15.



- Adversity cogent time and canonizing sequences
- Slow to apprentice new skills¹¹
- Ages 10-13 signs and affection of acquirements disabilities
- Adversity with account apperception or algebraic skills
- Agitation with advancing analysis questions and chat problems
- Dislikes account and writing; avoids account aloud
- Spells the aforementioned chat abnormally in a individual document
- Poor authoritative abilities (bedroom, homework, board is blowzy and disorganized)
- Agitation afterward classroom discussions and cogent thoughts aloud
- Poor handwriting¹²

Paying absorption to adorning milestones can advice you analyze acquirements disorders

Paying absorption to accustomed adorning milestones for toddlers and preschoolers is actual important. Aboriginal apprehension of adorning differences may be an aboriginal arresting of a acquirements affliction and problems that are spotted aboriginal can be easier to correct.

A adorning lag adeptness not be advised a evidence of a acquirements affliction until your adolescent is older, but if you admit it if your adolescent is young, you can arbitrate early. You apperceive your

¹¹ Gross-Tsur, V., Manor, O., & Shalev, R.S. (1996). Developmental dyscalculia: Prevalence and demographic features. *Developmental Medicine and Child Neurology*, 38, 25-33.

¹² Peterson, S.K., Mercer, C.D., & O'shea, L. (1988). Teaching learning disabled students place value using concrete to abstract sequence. *Learning Disabilities Research*, 4, 52-56.



adolescent bigger than anyone abroad does, so if you anticipate there is a problem, it doesn't aching to get an evaluation. You can aswell ask your analyst for a adorning milestones chart.¹³

Problems with reading, writing, and math.

Learning disabilities are generally aggregate by school-area accomplishment set. If your adolescent is in school, the types of acquirements disorders that are a lot of apparent usually circumduct about reading, writing, or math.

Learning disabilities in account (dyslexia)

There are two types of acquirements disabilities in reading. Basal account problems action if there is adversity compassionate the accord amid sounds, belletrist and words. Account apperception problems action if there is an affliction to butt the acceptation of words, phrases, and paragraphs.

Signs of account adversity cover problems with:

- letter and chat recognition
- compassionate words and ideas
- account acceleration and fluency
- accepted cant skills¹⁴

Learning disabilities in algebraic (dyscalculia)

Learning disabilities in algebraic alter abundantly depending on the child's added strengths and weaknesses. A child's adeptness to do algebraic will be afflicted abnormally by a accent acquirements

¹³ Greene, G. (1999). Mnemonic multiplication fact instruction for student with learning disabilities. *Learning Disabilities Research and Practice*, 14,141-148.

¹⁴ Miller, S.P., & Mercer, C.D. (1993b).Using data to learn about concrete-semi concrete- abstract instruction for students with math disabilities. *Learning Disabilities Research & Practice*, 8, 89-96.



disability, or a beheld ataxia or a adversity with sequencing, anamnesis or organization.¹⁵

A adolescent with a math-based acquisitions ataxia may attempt with anamnesis and alignment of numbers, operation signs, and amount "facts" (like $5+5=10$ or $5\times 5=25$). Accomplishment with algebraic acquisitions disorders adeptness as well accept agitation with counting attempt (such as counting by 2s or counting by 5s) or accept adversity cogent time.

Learning disabilities in autograph (dysgraphia)

Learning disabilities in autograph can absorb the concrete act of autograph or the brainy action of affectionate and synthesizing information. Basal autograph ataxia refers to concrete adversity basal words and letters. Expressive autograph affliction indicates a attempt to adapt thoughts on paper.

Symptoms of a accounting accent acquisitions affliction circumduct about the act of writing. They cover problems with:

- neatness and bendability of writing
- accurately artful belletrist and words
- spelling consistency
- autograph alignment and coherence¹⁶

Other types of acquisitions disabilities and disorders

Reading, writing, and algebraic aren't the alone abilities impacted by acquisitions disorders. Added types of acquisitions disabilities

¹⁵ Miller, S.P., & Mercer, C.D. (1993b). Using data to learn about concrete-semi concrete- abstract instruction for students with math disabilities. *Learning Disabilities Research & Practice*, 8, 89-96.

¹⁶ Morin, V.A., & Miller, S.P. (1998). Teaching multiplication to middle school students with mental retardation. *Education and Treatment of children*, 21, 22-37.



absorb difficulties with motor abilities (movement and coordination), compassionate announced language, appropriate amid sounds, and interpreting beheld information.¹⁷

Learning disabilities in motor abilities (dyspraxia)

Motor adversity refers to problems with movement and allocation whether it is with accomplished motor abilities (cutting, writing) or gross motor abilities (running, jumping). A motor affliction is sometimes referred to as an “output” action acceptance that it relates to the achievement of advice from the brain. In adjustment to run, jump, address or cut something, the academician accept to be able to acquaint with the all-important limbs to complete the action.

Signs that your adolescent adeptness accept a motor allocation affliction cover problems with concrete abilities that crave hand-eye coordination, like captivation a pencil or buttoning a shirt.

Learning disabilities in accent (aphasia/dysphasia)

Language and advice acquirements disabilities absorb the adeptness to accept or aftermath announced language. Accent is aswell advised an achievement action because it requires acclimation thoughts in the academician and calling aloft the appropriate words to verbally explain something or acquaint with anyone else.

Signs of a language-based acquirements ataxia absorb problems with exact accent skills, such as the adeptness to adduce a adventure and the delivery of speech, as able-bodied as the adeptness to accept the acceptance of words, locations of speech, directions, etc.¹⁸

¹⁷ Ostad, S.A. (1998). Developmental differences in solving simple arithmetic word problems and simple number-fact problems: A comparison of mathematically disabled children. *Mathematical Cognition*, 4, 1-19.

¹⁸ Hasselbring, T.S., Goin, L.I., & Bransford, J.D. (1988). Developing math automaticity in learning handicapped children: The role of computerized dill and practice. *Focus on Exceptional Children*, 20, 3-7



Auditory and beheld processing problems: the accent of the aerial and eyes

The eyes and the aerial are the primary agency of carrying advice to the brain, a action sometimes alleged “input.” If either the eyes or the aerial aren’t alive properly, acquirements can suffer.

- Auditory processing ataxia – Professionals may accredit to the adeptness to apprehend able-bodied as “auditory processing skills” or “receptive language.” The adeptness to apprehend things accurately abundantly impacts the adeptness to read, address and spell. An affliction to analyze attenuate differences in sound, or audition sounds at the amiss acceleration accomplish it difficult to complete out words and accept the basal concepts of account and writing.¹⁹

- Beheld processing ataxia – Problems in beheld acumen cover missing attenuate differences in shapes, abandoning belletrist or numbers, absence words, absence lines, misperceiving abyss or distance, or accepting problems with eye–hand coordination. Professionals may accredit to the plan of the eyes as “visual processing.” Beheld acumen can affect gross and accomplished motor skills, account comprehension, and math.

¹⁹ Ramaa, S. (1990). Study of neuropsychological processes and logico-mathematical Structure among dyscalculics, NCERT project Report, Regional College of Education, NCERT, Mysore, India



Common Types of Learning Disabilities		
Dyslexia	Difficulty reading	Problems reading, writing, spelling, speaking
Dyscalculia	Difficulty with math	Problems doing math problems, understanding time, using money
Dysgraphia	Difficulty with writing	Problems with handwriting, spelling, organizing ideas
Dyspraxia (Sensory Integration Disorder)	Difficulty with fine motor skills	Problems with hand-eye coordination, balance, manual dexterity
Dysphasia/Aphasia	Difficulty with language	Problems understanding spoken language, poor reading comprehension
Auditory Processing Disorder	Difficulty hearing differences between sounds	Problems with reading, comprehension, language
Visual Processing Disorder	Difficulty interpreting visual information	Problems with reading, math, maps, charts, symbols, pictures

Common Types of Acquirements Disabilities²⁰

Dyslexia- Adversity account Problems reading, writing, spelling, speaking

Dyscalculia- Adversity with algebraic Problems accomplishing algebraic problems, compassionate time, application money²¹

²⁰ Wood, D.K., Frank, A.R., & Wacker, D.P. (1998). Teaching multiplication facts to Students with learning disabilities. *Journal of Applied Behavior Analysis*, 31, 323-338.

²¹ Meyer, M.S. (2000). The ability-achievement discrepancy: Dose it contribute to an understanding of learning disabilities? *Educational Psychology Review*, 12, 315-337.



Dysgraphia- Adversity with autograph Problems with handwriting, spelling, acclimation ideas

Dyspraxia- (Sensory Integration Disorder) Adversity with accomplished motor abilities Problems with hand–eye coordination, balance, chiral dexterity²²

Dysphasia/Aphasia- Adversity with accent Problems compassionate announced language, poor account comprehension

Auditory Processing Disorder- Adversity audition differences amid sounds Problems with reading, comprehension, language²³

Visual Processing Disorder- Adversity interpreting beheld advice Problems with reading, math, maps, charts, symbols, pictures

Other disorders that accomplish acquirements difficult

Difficulty in academy doesn't consistently axis from a acquirements disability. Anxiety, depression, demanding events, affecting trauma, and added altitude affecting absorption accomplish acquirements added of a challenge. In addition, ADHD and autism sometimes co-occur or are abashed with acquirements disabilities.

- ADHD – Absorption arrears hyperactivity ataxia (ADHD), while not advised a acquirements disability, can absolutely agitate learning. Accouchement with ADHD generally accept problems sitting still, blockage focused, afterward instructions, blockage organized, and commutual homework.

²² Wilson, R., & Majsterek, D. (1996). The effects of computer-assisted versus teacher directed instruction on the multiplication performance of elementary students with learning disabilities. *Journal of Learning Disabilities*, 29, 382-390.

²³ Wechsler, D. (1997). *WAIS-III: Administration and Scoring Manual*, The Psychological Corporation, San Antonio, TX.



- Autism – Adversity arrive assertive bookish abilities can axis from common adorning disorders such as autism and Asperger’s syndrome. Accouchement with autism spectrum disorders may accept agitation communicating, account physique language, acquirements basal skills, authoritative friends, and authoritative eye contact.

It may be acclaimed that the errors beneath the categories A7 and S8 (A7 stands for addition of decimal digits and S8 stands for subtraction of decimal digits) added in column test situation as compared to the pre-test condition. The acumen abaft such an unexpected performance of acceptance was due to the fact that those capacities were not covered in the classroom at the aeon of administrating of pre test, and appropriately denticulate aught on them. Though these capacity were accomplished in the class by the time of post-test, the acceptance applied this ability wrongly. On the whole, it could be assured that the alleviative intervention improved decidedly the basal ability of addition and subtraction.



BANK'S ROLE IN INCREASING PENETRATION OF INSURANCE IN INDIA (A CASE STUDY OF CENTRAL BANK OF INDIA AND ITS INSURANCE BUSINESS IN KRISHNA DISTRICT OF ANDHRA PRADESH)

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The paper contains 4 parts. Part-I deals with Introduction, Need and Importance of the Study, Part-II presents Objectives, Methodology and a Review of Literature, while Part-III analysis the performance of banks in the study area, and Part-IV offers Findings and Suggestions.

Part-I

INTRODUCTION

1.1 INTRODUCTION

Economic development envisages development in economic, social, political administrative and spiritual fields of human activity. Economic development is not an end in itself. It is a means to the end of promoting human happiness to all the sections of the people in a society without the distinctions of colour, creed, caste and class. Any country taking to economic development sails smoothly towards its goal when it has a well develop strong efficient insurance sector. Insurance enhances economic welfare and efficiency by shielding individuals from major financial losses and by allowing business to continue operating despite the occurrence of catastrophic events.¹

In order to achieve the goal of financial inclusion banks have undertaken programmes to contribute significantly to the desired goal

¹ Ramesh Lal and Neelam Dhanda, Insurance Penetration Study of Selected Countries, *The Indian Journal of Commerce*, Vol 59, No.2 April-June, 2006, p.19.



of providing insurance cover to the persons at grass root level. The Central Government's low premium insurance schemes like the Pradhan Mantri Jivan Jyothi Bima Yojana (PMJJBY) and

Pradhan Mantri Suraksha Bima Yojana (PMSBY) are popular in extending insurance coverage, which the banks promoted with missionary zeal.

Banks also undertake Bancassurance business. In India, bancassurance can gain from pro-active tendencies of government policies especially in health care and pension liabilities.

Banking sector occupies central position in a financial system. The Indian Banking sector is now undergoing sea changes in the sphere of the strategic and operational processes.

The term strategy is defined as "a central vehicle from achieving competitive advantage".² "The job of a strategist is to achieve superior performance relative to competition. In the key factors for business".³ The concept of strategy is built around the relationship between three key players – company, competitor and consumer. The company should endeavour to differentiate itself by using its relative corporate strengths to offer better value and satisfaction to selected segments of the market.

The insurance sector has been growing rapidly after the opening up the economy with the inclusion of both domestic and foreign new players.

Bancassurance in India, which refers to banks selling insurance products, now follows a corporate agent structure. This means banks are selling insurance as a corporate agent under the regulations allowing each bank to sell insurance products of only one life, one

² Porter, M. "Competitive Strategy: Techniques for Analysing Industries and Competitors", New York, Free Press, 1980, p. 103.

³ Kenichi, O. "The Mind of the Strategist: Business Planning for Competitive Advantage, England: Penguin Books, 1983, p.103.



general and one health (standalone product) insurance company each. The corporate agent is considered a representative of the insurer and enjoys immunity as the onus of any mis-selling/mistake on their part rests with the insurance company itself.⁴

The insurance regulatory and development authority (IRDA) permitted scheduled banks carry on insurance business. A bank can act as an insurance broker with conditions such as no requirement of capital and the validity of license lasting for three years. There is a condition that not more than 50 per cent of the insurance premium shall emanate from one client and not more than 25 per cent should be placed with the insurance company within the promoter group separately for life and non-life.

Banks are to familiarise themselves to the business of the clients to render advise on appropriate insurance terms, maintain detailed knowledge on available insurance markets, assist in negotiation of claims and maintain proper records of all documentation. Banks are accountable and are expected to support the customer. They should promote interest of the customers with products suitable for the needs of different customers, belonging to different classes. Assessment of suitability of products for customers is a guideline offered by the Reserve Bank of India. In India, insurance penetration has increased significantly especially on the life side since the market was opened to private participants.⁵

Through bancassurance additional growth can be pursued using a standardised, single channel sales approach and adopting a multiple channel distribution strategy. Deepening customer relationship, universal banking, add to the business of bancassurance.

⁴ Dharmaraj, S. "Bancassurance in India: Opportunities and Challenges", *The Indian Banker*, Vol. III, NO.7, February, 2016, p. 33.

⁵ www.asiainsurancereview.com, June 2011.



The banks can undertake managing huge pension funds and take opportunity, to sell health insurance products to the pension sector customers. Group insurance, travel insurance, household insurance, healthcare insurance can be pursued for the advantage of the prospective policyholders. Bancassurance provide access to retirement planning tools using online banking portals. It can make customers know about retirement income products also.

Banks and low premium insurance schemes

Gross enrolments reported by banks as per government data, upto February 22, 2016 shows that total subscriptions to the PMJJBY and PMSBY stood at Rs.12.50 crore, out of which the share of rural India is 52 per cent while that of urban areas is 48 per cent. In rural areas women account for 40 per cent of assured, under the schemes. PMJJBY launched by the Central Government in May 2015 offers a renewable one-year life cover of Rs.2 lakh to all savings bank account holders in the age group of 18-50 years, covering death due to any reasons for a premium of Rs.330 per annum. The scheme is administered by the LIC of India.

PMSBY provides a renewable one-year accidental death-cum-disability cover of Rs.2 lakh for partial or permanent disability for those in the age group of 18-70 years for a premium of Rs.12 per annum through public sector general insurance policies.

The large enrolment is due to low premium, simple know-your-customer (KYC) norms, flexibility in subscribing to the scheme (just by a text message) and auto debit of premium from bank savings account. Role of banks in promoting PMJJBY and PMSBY. State Bank of India (SBI) tops the list with gross enrolment of Rs.2.26 crore followed by Punjab National Bank (PNB) with 89.87 lakh and Andhra Bank with Rs.78.02 lakh. The public sector banks contributed 76 per cent of total subscriptions while regional rural banks and private banks



accounted for 18 per cent and 6 per cent respectively. The IRDA says that the total premium collected in life and general insurance schemes was about Rs.1,000 crore and Rs.100 crore respectively.⁶

There are five factors that influence bancassurance. They are market concentration, internet usage size of the insurance market, level of de-regulation and bank branch density.

Need for the study

The causes for low coverage of eligible insurable persons in India are analysed in studies. Many insurance advisers concentrated more on their business and approach people whom they think are insurable and capable of paying the premium. They did not tap the vast source of insurable lives in rural areas in which higher percentage of households make economic living. The economic value of person is insured. Not only men but also women have economic value as they undertake productive economic activity earning not only their livelihood but also contribute to the maintenance of the family, adding substantially to the family budgets. The need to explore rural markets to increase insurance coverage is a long felt need and now is the time to plan for bringing more rural insurable people under insurance cover. Thus the need is established.

Importance of the study

The importance of the study lies in tapping the idle economic resources that can be saved through banks which in turn add to the gross savings of the state to enable capital formation and aid in the process of economic development which needs larger funds for the development of rural infrastructure to promote rural industrialisation, rural employment and rural development.

⁶ Naga Sridhar, G. "Centre's Low-Premium Insurance Schemes are a hit with women", *Businessline*, The Hindu Kasturi & Sons, dated February 26, 2016, p.12.



Part-II

OBJECTIVES, METHODOLOGY AND A REVIEW OF LITERATURE

2.1 OBJECTIVES OF STUDY

The study is undertaken with the following objectives:

1. To bring out the contribution of the selected scheduled bank called the central bank of India in selling insurance products to the customers under its area of operation.
2. To examine the level of awareness about insurance products that help the insured become economically strong.
3. To offer suitable suggestions to increase the awareness of insurance among those that still lie outside the insurance cover.

2.2 METHODOLOGY

The study is conducted using both the primary and the secondary data, during the months of September and December 2015.

Description of the study area

Krishna district is one of the richest districts in coastal Andhra Pradesh. The Gross District Domestic Product (GDDP) of Krishna district at constant (2004-05) prices is estimated at 2399842 lakhs during the year 2010-11 (SRE) with a share of around 11.52 per cent of GSDP. It occupies second place in the state. Its per capita income at factor cost of constant prices (2004-05) is 46629 it stands second place for the year 2010-11.

The district is known for its vibrant economic activities. Agriculture is main source of economic activity of people in the district while fisheries (mainly inland, marine and brackish water) contribute to the wealth of the district. The major food and commercial crops grown in the district are Paddy, Maize Pulses, Sugarcane, Cotton, Chilly and Tobacco. Major



horticulture crops are Mango, Guava, Sapota, Banana, Oil Palm and Vegetables. In upland areas of the district mango is grown in about 67,000 hectares. The non-farm activities include handloom and industries based on livestock resources and agro based industries, viz., Hatcheries, Poultry feed, cattle feed, fish animal food supplements, Fruit processing, oil extraction plants, rice mills etc., traditional artisans are engaged in Kalamkari cloth printing, Kondapalli toys, manufacture of rolled gold jewellery (imitation jewellery) etc.

The district is named after the holy river Krishna. Large area of the district is covered under Canal irrigation, which comprises 50 per cent of the grossirrigated area. The delta region consists of Gudivada and Bandar divisions. The upland regions include Nuzvid and Vijayawada divisions.

2.3 Sampling Techniques

The stratified random sampling method is used. The convenient and judgement sampling techniques are also utilised. The researcher resolved to the direct contact method. The disguised observation type is followed.

2.3.1 Primary data

The primary data is collected by identifying the policyholders who are benefitted by the different products sold by Central Bank of India, in Krishna District. A sample of 120 policyholders who bought insurance products offered by the Central Bank is taken up for study. The policyholders are the bank's customers with different branches in the district.

2.3.2 Secondary Data

The Secondary data was obtained from the regional office of the Central Bank India, Vijayawada. Various other publications dealing with Insurance and Newspapers like the Hindu, Businessline and other



National Newspapers are referred to. Journals like the Journal of Insurance Institute of India, *Yogakshema* and such journals are taken for reference.

The sample

A sample of 120 life insurance policyholders is selected from households belonging to occupations like employment and self-employment in agriculture and non-agriculture sectors. Agricultural labour, casual labour, households are also included along with regular wagers, salaried people and other types of workers considered for this study.

2.4 REVIEW OF LITERATURE

The review of literature focuses on different aspects of bancassurance, determinants of Insurance, persistence ratio and practices that are found resorted to by the important players in the insurance sector -- the insurer, the insured and the government in the promotion welfare of people through insurance.

In Insurance literature universal banking, group insurance, travel insurance, householders insurance are explained. The corporate bancassurance has also found its importance place.

Corporate Bancassurance is an area that could be of interest to bankers to exploit the corporate customers and tie-up for insurance of the employees of corporate clients. It would be an avenue paving easy access. Banks provide salary disbursement and loan facilities and Bankcassurance provide insurance cover also.

Mishra and Das (1977) highlighted that insurance is an essential service, which a welfare state must provide to its



people and the state must assure the responsibility of rendering this service to one and all.⁷

Jha (1999) commented that improvement in life span and advancement in medial science has changed the consumers needs for insurance products worldwide.⁸

Anurag (2000) suggested that life insurance products could become source of long-term contractual savings.⁹

Raman Lal and Neelam Dhanda observed that population does not have much impact on life insurance coverage. But income level of the economy affects the insurance coverage. United States of America enjoys the highest gross domestic product and also enjoys first place for non-life insurance penetration.¹⁰

Through a variety of insurance products consumers are expected to benefit in three ways. They include more of choice, the easier access and better customer services. They are attracted by diverse products and varied distribution.¹¹

Marc (2001) in his study revealed that the good faith is the lifeblood of insurance contract. Anything contrary to it makes the contract invalid. The bad faith is one of the grounds on which the insurance claim will be denied. He had quoted number court judgements which revealed that the 'genuine issue' doctrine whereby

⁷Mishra, P. Ch. & P.K. Das. "Dynamics of Insurance Marketing", *Indian Journal of Commerce*, LII (191): 1997, pp.79-83.

⁸ Jha, R.N. Obsession with Death, *The Economic Times*, New Delhi, October 13, 1999, p.19.

⁹ Anurag. "Imperatives of Insurance reforms", *The Tribune*, Chandigarh, January 7, 2000, p.19.

¹⁰ Ramesh Lal and Neelam Dhanda, "Insurance Penetration Study of Selected Countries", *The Indian Journal of Commerce*, Vol. 59, No.2, April-June, 2006.

¹¹ Fulbag Singh and Sonia Chawla, "Liberalization and Customer Preference for Life Insurance in Northern India", *The Indian Journal of Commerce*, Vol. 60, No4, Oct-Dec 2007, p.87.



an insurance company may defeat the bad faith claim against it by showing that it denied coverage on a basis constituting a genuine issue as to coverage.¹²

Insurance literature also dealt with payment of claims repudiation of claims and procedures associated with insurers in associated with insurers in dealing with policyholders. Scott (2004) describes an insurance a contract between insurer and insured and defines various terms and conditions for payment of claim. The language used and terms included in this contract plays an important role in claim settlement operations. The doctrine of 'contra proferentum' is applied in insurance contract at the end, once extrinsic evidence is exhausted.¹³

Vijayalakshmi (2002) in her work identified that the number of cases repudiated are small in number. She maintained that repudiation is important to safeguard the interest of honest policyholders, and also observed that the speed ratios of claim settlement in all zones of LIC (Life Insurance Corporation) of India are quite satisfactory.¹⁴

Bodla and Garg (2003) in their work on insurance procedures identified problems of insurance companies in settling the death claims.¹⁵

Palande and Shah (2003) gave the overall problems relating to early claim settlement by LIC of India.¹⁶

¹² Marc S. Mayerson. "'First Party' insurance bad faith claims: mooring procedure to substance", *Tort Trial & Insurance Practice Law Journal*, 2001, p. 78.

¹³ Scott G. Johnson, "Resolving ambiguities in insurance policy language: the contra proferentem doctrine and use of extrinsic evidence, *The Brief*, 33(2) 2004, p.81.

¹⁴ Vijayalakshmi, "Claims management in south central zone, paper presented national seminar on 'Insurance reforms, held at Andhra University, Visakhapatnam, www.licindia.com, www.irdaindia.com 2000, p.81



Daleep (2003) felt that grievance redressal machinery is to be strengthened to safeguard the interest of claimants against the clauses of insurance contract.¹⁷

Usha (2004) brought that under the section 64 UMH of Insurance Act 1938, IRDA has been conferred the power to direct payment of claims. But, the IRDA's power to adjudicate has very limited scope. She felt, there is a need to establish a full-fledged grievance redressal at the centre as well as the States to look into the problem.¹⁸

The Government also announce plans of insurance for various classes of customers. Government of India in the Union Budget 2014-2015, announced the revival of Varishtha Pension Bima Yojana. Excerpts from budget speech by Honorable Finance Minister are, "NDA Government during its last term in office had introduced the Varishtha Pension Bima Yojana (VPBY) as a pension scheme for senior citizens. Under the scheme a total number of 3.16 lakh annuitants are being benefited and corpus amounts to Rs.6,095 Crore. The scheme is revived for a limited period from 15th August 2014 to 14th August 2015 for the benefit of citizens aged 60 years and above" LIC of India has been given the sole privilege to operate this scheme.¹⁹

¹⁵ Bodla and Garg, 'Insurance-fundamentals environment and procedures' Deep & Deep Publication, New Delhi, 2003, p.396-413

¹⁶ Palande and Shah, "Insurance in India-Changing Policies and Emerging Opportunities, Response Books, New Delhi, 2003.

¹⁷ Daleep Pandidta, "Setting third party insurance claims through TPAs, *Insurance Times*, Kolkata, February, 2003.

¹⁸ Usha Balasubramanyam, "Insurance Regulatory Reforms", *Journal of Insurance Law*, ICFAI press, 2004, (II) 4.

¹⁹ www.licindia.in



Part-III

CENTRAL BANK'S ROLE IN INCREASING INSURANCE PENETRATION IN THE STUDY AREA

The Central Bank's role in selling insurance products is to be analysed in the background of its branch network and association with the tied up insurance companies. The Central Bank of India tie up with LIC of India to promote insurance business. It has also business tie-up with Chola Mandalam, M.S. Insurance company based in Chennai. Bajaj Alliance Life has also insurance business tie-up. The bank has branches in Krishna district and details are shown in table 1.

Table 1
List of branches of Central Bank of India in Krishna district with rural, urban and sub-urban divide

S.No.	Name of the place	Nature of the Area
1	Alluru	Rural
2	Benz Circle	Urban
3	Bhavanipuram	Urban
4	Chilakalapudi	Urban
5	Currency Nagar	Urban
6	Gangineni	Rural
7	G. Konduru	Rural
8	Governorpet	Urban
9	Gollapudi	Sub-Urban
10	Gudivada	Urban
11	Jaggiahpet	Sub-Urban
12	Kanchikacherla	Sub-Urban
13	Kankipadu	Sub-Urban
14	Kesarapalli	Rural
15	LBR College	Sub-Urban
16	Mango Market	Urban



17	Manikonda	Rural
18	Mantada	Rural
19	MCB, Vijayawada	Urban
20	Mustabada	Rural
21	Mylavaram	Sub-Urban
22	Nandigama	Sub-Urban
23	Vijayawada	Urban

Source: Central Bank of India Regional Office, Vijayawada

Table 1 makes it clear that there are 9 Central Bank of India's branches in Urban areas followed by 7 rural Branches and the same number of sub-urban branches. The Nationalisation of Banks in 1969 has aimed at making available banking services to all rural and urban people alike and tap the ideal savings potential in rural areas which are dominated by indigenous money-lenders. The rural population expressed their distress over the hardships they have to face in the hands of the rural moneylenders who extract exorbitant rates of interest. Banks are to free them from the cruel clutches of such moneylenders. Eligible Banks are given licences to carry out insurance business with a view to extending insurance services to the rural people who cannot afford to approach insurers situated in urban and city areas in different states of India. The rural, urban, suburban branches are classified based upon the criteria of deposit mobilisation credit needs and norms and guidelines provided by the IRDA (Insurance Regulatory Authority of India) and RBI (Reserve Bank of India).

The Central Bank of India conducted insurance business with its tied up insurers offering different products like, loan products for different purposes, like education of children and construction of houses through instruments like educational loans and housing loans which carry premiums payable under guidelines issued by insurers and government.

All the 23 branches in Krishna District are said to be in Vijayawada region. Vijayawada being designated as a capital city of the



newly formed Andhra Pradesh state after bifurcation into 2014. It is generally known to people that bank does banking business by raising deposits and giving loans for different sectors like the priority sector and non-priority sector, agricultural loans, industrial loans, loans for small and medium enterprises and loans for small scale industries. The self-employed persons are also encouraged by banking sector by way of giving suitable loans. Insurance is saving-cum-investment plan. It is a long-term contract. The bank lends for different purposes like education of children in the name of educational loans and for construction of house in the name of housing loans. These are called loan products. Premium is the payment made to keep the insurance policy alive. Loans are granted against the collateral security of insurance premiums. Bajaj Alliance Company has tied-up with Central Bank of India and the details of the educational loans premium and housing loans premium provided in table-2.

Table 2

Details of Premium collected under education loans, housing loans as loan products sold by Central Bank of India in Krishna district with tied-up Bajaj Alliance as on 27th January 2016

(Rupees in Thousands)

SI. No.	Name of Branch	Educational Loans Premium		Housing Loans Premiums		Total	
		NOP	Premium	NOP	Premium	NOP	Premium
1	Governorpet	11	213675	1	8673	12	222348
2	Benz Circle	10	119669	0	0	10	119669
3	G.Konduru	6	75645	0	0	6	75645
4	Mustabada	2	8573	2	22911	4	31484
5	Mango Market	4	30439	0	0	4	30439
6	Alluru	3	30383	0	0	3	30383



7	Jaggaiahpet	1	17106	1	8804	2	25910
8	Nandigama	1	23051	0	0	1	23051
9	Mantada	1	16142	0	0	1	16142
10	Gudivada	4	13318	0	0	4	13318
11	Mylavaram	1	7243	0	0	1	7243
12	Bhavanipuram	0	0	0	0	0	0
13	Gangineni	0	0	0	0	0	0
14	Gollapudi	0	0	0	0	0	0
15	Kanchikacharla	0	0	0	0	0	0
16	Kankipadu	0	0	0	0	0	0
17	Manikonda	0	0	0	0	0	0
18	MCB Vijayawada	0	0	0	0	0	0
	Total	44	555244	4	40388	48	595632

Source: Central Bank of India Regional Office, Vijayawada

Note: The Figures relate to the financial year 2015-16.

NOP = Number of Policies

The table declares that highest premium of Rs.2,13,675 thousands was recorded at the Governorpet Branch with 11 policies followed by Benz Circle Branch with Rs.1,19,669 thousands under 10 policies. The lowest premium recorded was at Mylavaram with Rs.7,243 thousand under one policy. As regards, housing loans premium the highest was recorded at Mustabada branch with two policies and the premium being Rs.22,911 thousand Governorpet branch with Rs.8,673 premium under one policy. Branches at Bhavanipuram, Gangineni, Gollapudi, Kanchikacharla, Kankipadu, Manikonda, MCB Vijayawada, recorded zero loans premiums.

The Central Bank's insurance business is note-worthy. The business particulars are shown in Table 3.



Table 3

Details of volume of business done by Central Bank of India under tie-up with LIC of India as on 25-1-2016

(Rupees in lakhs)

Sl. No.	Name of Branch	As at 25-1-2016		VPBY 14-8-15		Total	
		Policies	Premium	Policies	Premium	Policies	Premium
1	Alluru	10	3.63	1	6.40	11	10.03
2	Benz Circle	19	12.82	0	0.00	19	12.82
3	Bhavanipuram	1	0.04	0	0.00	1	0.04
4	Chilakalapudi	0	0.00	1	1.15	1	1.15
5	Gangineni	1	0.03	0	0.00	1	0.03
6	Gollapudi	0	0.00	0	0.00	0	0.00
7	Governorpet	2	10.08	1	1.33	3	11.42
8	Gudivada	1	0.04	0	0.00	1.00	0.04
9	Indrapalem, Machilipatnam	1	0.05	0	0.00	1	0.05
10	Jaggaihpeta	2	0.11	0	0.00	2	0.11
11	Kanchikacharla	6	0.70	0	0.00	6	0.70
12	Kankipadu	0	0.00	0	0.00	0	0.00
13	Kesarapalli	1	0.18	0	0.00	1	0.18
14	Manikonda	2	0.07	0	0.00	2	0.07
15	Mantada	0	0.00	0	0.00	0	0.00
16	MCB Vijayawada	1	0.07	0	0.00	1	0.07
17	Mustabada	3	0.09	0	0.00	3	0.09



18	Mylavaram	1	0.04	0	0.00	1	0.04
19	Nandigama	2	0.04	0	0.00	2	0.04
20	Retail Asset Branch	1	0.01	0	0.00	1	0.01
21	Vijayawada	1	0.04	0	0.00	1	0.04
	Total	55	28.04	3	8.88	58	36.93

Source: Central Bank of India Regional Office, Vijayawada

Note: The Figures relate to the financial year 2015-16.

VPBY = Varishta Pension Bima Yojana

Table 3 furnishes details of number of policies with premium amount under insurance policies other than pension policies. Details of Varishta Pension Bima Yojana (VPBY) are also provided in the table. The total number of policies and premium amounts collected determines the rankings. Benz circle branch occupied the first place with 19 policies and premium of Rs.12.82 lakhs. There are non-pension policies, also called non-pension plans. The second place is won by the Governorpet branch with premium of Rs.11.42 lakhs under three policies. They include two under 2 pension and 1 non-pension plan. The premiums are 10.08 lakhs and 10.33 lakhs respectively. The third position is taken by Alluru branch with 11 policies and premium of Rs.10.03 lakhs. The total includes 10 policies with premium Rs.3.63 lakhs under non-pension plans with premium of Rs.6.40 lakhs under pension plan the category of VPBY.

It is evident from the table that pension plans are not attractive to the customers. Because only 3 out of 58 policies sold are pension plan policies. It is clear that customers prefer endowment policies and policies with facilities of moneys coming back in specified intervals of time shown as an important feature of the products designed.



Insurance business is high at branches located around cities like Vijayawada.

The Bank in association with Chola Mandalam MS Insurance Company, Extended general insurance services also. The quantum of business is exhibited in Table 4.

Table 4

Details of insurance business of Central Bank of India under tie-up with Chola Mandalam, M.S. Insurance company as on 23-01-16

(Rupees in thousands)

Sl. No.	Name of Branch	Total				Total	
		CSP		GI		NOP	Premiu m
		NOP	Premiu m	NOP	Premiu m		
1	Alluru	0	0	29	51425	29	51425
2	Benz Circle	9	46883	71	475147	80	522030
3	Bhavanipuram	1	2955	8	5410	9	8365
4	Chilakalapudi	0	0	65	507359	65	507359
5	G. Konduru	0	0	17	80139	17	80139
6	Gangineni	0	0	35	30199	35	30199
7	Gollapudi						
8	Governorpet	1	2955	45	486040	46	488995
9	Gudivada	0	0	30	60585	30	60585
10	Jaggiahpet	0	0	22	91652	22	91652
11	Kanchikacharla	1	2955	26	181365	27	184320
12	Kankipadu	0	0	2	-3047	2	-3047
13	Lakkireddy Balireddy College of Engg.	0	0	5	28162	5	28162
14	Mango	3	8865	56	475802	59	484667



	Market						
15	Manikonda	0	0	2	-1707	2	-1707
16	Mantada	0	0	8	28614	8	28614
16	Mid Corp Br. Vijayawada	1	5144	16	1713423	17	1718567
17	Mustabada	2	156757	26	148504	28	305261
18	Mylavaram	0	0	6	47259	6	47259
19	Nandigama	4	14009	39	31204	43	45213
20	Retail Asset Br. Vijayawada	2	9034	36	346095	38	355129
21	Vijayawada	2	9034	100	212067	102	221101
	Total	26	258591	644	4995697	670	5254288

Source: Central Bank of India Regional Office, Vijayawada

Note: The Figures relate to the financial year 2015-16.

Table 4 furnishes the details of CSP and GI policies with premium amounts. The insurance products are of general insurance category. Mid-Corporation Branch Vijayawada recorded highest premium with Rs.17,18,567 thousands and number of policies being 17. It is followed by Chilakalapudi branch with premium 507359 and 522030 under 80 policies. The business being in the nature of general insurance, no conclusion can be derived with respect to life insurance plans.

The business a company or a corporate agency carries out depends on goodwill the organisation builds up among its customers. The awareness, preference, attitudes of the buyers determines the extent of business of the company in question.

The respondents questioned are all active account holders with the branches of Central Bank of India in Krishna district. They are 120 in number. The distribution of sample respondents occupation-wise is shown in the table 5.



Table 5

Occupation-wise classification of respondents

S.No.	Name of occupation	No. of respondents	Percentage
1	Self-employed and engaged in agriculture	22	18.00
2	Agircultural Labour	2	2.00
3	Casual labour	14	12.00
4	Employed and Self-employed in non-agricultural sector	36	30.00
5	Regular wage earners and salaried people	41	34.00
6	Others	5	4.00
	Total	120	100.00

Source: Computed.

As has been presented in the table, the sample consists of highest number of respondents 41 (34 per cent) belonging to regular wage earners and salaried people category followed by those employed and self-employed in non-agricultural sector 36 (30 per cent), persons who are self-employed and engaged in agriculture 22 (18 per cent). Casual labour constitutes 14 (12 per cent) of the sample, while a meagre 2 (2 per cent) is agricultural labour. Others engaged in various small business activities constitute 5 in number (4 per cent).

The analysis of the sample data reveals the insurance business potential and success of insurer in the study area. The respondents are asked questions to find out the extent of awareness and their attitudes towards products and insurance as such. The sample includes educated and salaried people also. The details of the extent of awareness of educated and salaried people are provided in table 6.



Table 6

Details of awareness of Insurance of the sample respondents

S.No.	Parameters	Positive Responses	Percentage
1	Insurance is a must buy	77	64
2	Preference for specific insurance plan	53	44
3	Preference for distribution channel	53	44
4	Expectation from insurance contract i).Quick settlement of claims ii).High returns from investment	34	28
5	Most essential factor of financial planning (Preference for long term savings plans)	48	40
6	High cost of Insurance policy	53	44

Source: Computed.

Table 6 provides that maximum number of respondents 77 (64 per cent) feel that insurance is must buy and 44 per cent of the respondents prefer specific insurance plans to suit their interests. The same number of respondents prefer distributive channels like agents. 36 per cent of them prefer banks as a better distributive channel. As regards the expectations from insurance contract, the respondents feel that quick settlement of claims and high return from investments would attract them to invest in insurance companies. Their percentage is 28. As regards the preference for long term savings which can be designated as the most essential financial planning 48 respondents preferred fixed deposits (FD) and recurring deposits (RD) offered by banks. 53 respondents prefer a dependable distribute channel like Central Bank of India. 45 per cent of the sample have a feeling that insurance policy costs high. It can be derived from the table that the awareness of insurance and the expectation from insurance show signs



of positive attitude towards insurance and no negative impact on the minds of the insurance customers is noticeable.

Part-IV

FINDINGS AND SUGGESTIONS

Findings:

1. The main findings of the study is that banks efforts to popularise schemes and increased familiarity with customers builds up confidence in the bank which in turn leads to increasing penetration of insurance.
2. The study observes that the level of awareness of insurance and expectations from insurance show science of positive attitudes towards insurance.
3. Low cost premiums high returns and relatively shorter duration of term are preferred features of insurance products, desired by larger number of customers.
4. Customers are confident that bank deposits are safe and insurance funds invested with banks are also equally safe.
5. Banks are the dependable distributive channel. Over the years, the efforts of insurers to create their awareness that insurance is a must buy bore fruits.
6. The study finds out that efforts must be made to make pension and retirement plans more attractive and more popular through low cost and high returns plans of investment in retirement insurance policies.
7. The insurance coverage can be increased by plans that offer periodic returns at a low cost savings cum investment plans.
8. Insurance agents or insurance advisers' role is vital. Hence, insurance advisers need special training without which the persistency ratio may drop and become low resulting in lapsation of policies.



Suggestions:

- 1) The respondents attention can be won by improving corporate image, brand name and transfer dealings.
- 2) Liquidity, surrender value, extra coverage, bonus pay-out, rate of return, tax benefit are important factors in turning customers towards insurance products from other forms of savings and investments offered by non-insurance agencies.
- 3) Assured coverage protection to family, need to be emphasised to make an impact on the customers to buy insurance.
- 4) The message of insurance can be spread in rural areas with an army of trained professional insurance advisors.
- 5) In any economic activity rate of return attracts the persons. Insurance also as an investment need be an attractive source of lucrative returns.
- 6) The rural base for insurance can be further increased by advertisements which influence the minds of the consumers.
- 7) More number of women can be bought under insurance coverage by roping in women coming from middle and lower income groups.
- 8) Educational plans and home loans may further be made accessible for larger section of lower middle class families and families in which women play the lead role.

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HUMAN UNITY AND PERSONAL IDENTITY: SRI AUROBINDO'S VIEWS

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“Human unity” an ideal so noble and perfect in its understanding, a concept that promises of a world without borders or boundaries, without rows of racism and ethnic separations. An aspiration that has been present in mankind since a long time but the methods of its achievement has varied tremendously across the years. From crude barbaric conquest, to peaceful religious submission. From forceful imperialism to mutual interdependence. Humanity has seen it all and in the course of history has learnt, assimilated and progressed.

But what exactly is this “human unity? This vague notion of “*Ram-Rajya*” on earth? How does Man realize this ideal of human unity? Is it an inevitable process of nature, an unrealized potentiality of human fraternity? How does man unravel nature’s intentions and her obscure secrets, her hidden, mysterious workings through humanity? Her silent motives behind building of empires and nations, her exploits with democracy and communism, individualism and collectivism?

Sri Aurobindo says: “*She(Nature) tempts humanity, her thinking instrument, and tests*

how far it is ready to go for the harmony she has imagined, she allows and incites man

to attempt and fail, so that he may learn and succeed another time”₁



Nature is the driving force the “élan vital” of man’s evolution. Her aim is to reconcile and bring in harmony to the two most dominant tendencies of man, “individualism and collectivism”. This is her final goal, to harmonize these two antipodes of human thought.

Sri Aurobindo says: *“In the relations between the individual and the group this constant*

tendency of nature appears as the strife between two equally deep-rooted human tendencies,

individualism and collectivism. On one side is the engrossing authority, perfection of the state,

on the other perfection and development of the individual man.”₂

Nature has to steer well her course between these two impulses, always on the look out for that perfect equilibrium which will best suit the evolutionary condition of Man. Her constant quest for that simple equation, are the sways between individualism and collectivism. An imbalance in her equation would result in two possible outcomes. A society that lives solely for its purpose and growth, and which is detrimental to the growth of the individual man, which suppresses his freedom stunts his inner growth and if pursued long enough it may even kill the individualistic impulse all together. On the other hand a complete unrestrained freedom provided to the individual would result in a chaotic anarchism spelling its own destruction. Keeping the perfect balance Nature steers instinctively through the gauntlet.

Sri Aurobindo says: *“A general but not complete domination of the society over the*

individual is the easier way and it is the system the Nature from the first instinctively

adopts and keeps in equilibrium by rigorous law...”₃

Thus we see since the time of the primitive societies, the individual life is submitted to the communal customs and rule. His life regulated by the rigid rules of the society. He seems always to have



been born, to have lived, to have been formed as a unit in a mass. This subordination to the group is necessary for man, the existence of social laws an advantage, until Man is capable of self-control and restraint, until his actions are ruled merely by his vital instinctive impulses rather than ratiocination and an inner voice. It is only when man has matured in his inner growth that the shackles of society will suppress his future growth. This subordination to the group is training man for that final universality of humanity. It progresses from the smaller to the larger and still larger aggregates. From the family, to the commune, the clan, the class, the state, the nation and eventually man will be an individual belonging to the world empire.

Sri Aurobindo says: *“Therefore we see that in this harmony between our unity and our*

diversity lies the secret of life; Nature insists equally in all her works upon unity and upon variation.” ⁴

Mankind is a conglomeration of myriad groups, states and nations. How is unity, in such a multi-faceted humanity to be achieved? To maintain this store of diversity, or to head to a common uniformity? Which is the way that Nature will choose to achieve her goal of human unity?

What is the main objective of nature, a unity in diversity or a unity through uniformity?

To dispense of the multiple variations of her creations, to choose the perfect one and take it forward or to develop each one of them to that final perfection for which they were intended.

The reason why uniformity could be favoured over an organised and evolved diversity is because, there is a general impulse in man to stereotype things, to make easier their administration and organization. He prefers it because uniformity gives him a pseudo sense of “unity”, at which it is so much more difficult to arrive.



Standardization of human diversity also assures him of peaceful governance, no strife between communities nor any issues of cultural intolerance. It is a sterile and peaceful environment that is devoid of any life.

These tendencies towards uniformity can be noticed in his methods adopted in such delicate fields such as education. Most education, and this is especially true in the case of India, lays down rigid laws of teaching depriving it of any flexibility and mobility, moulding it in a form that is most convenient for those who sit at the top and dictate terms to the many who are ruled.

Nature on the other hand is a plethora of diversity, there is diversity everywhere, diversity of cultures, diversity of nations and furthermore diversity in each and every individual. The natural variations of human communities from each other proceeds on the same plan as the individuals; each develops according to his own character and natural law.

Nature creates this diversity, for perfecting them for their final goal "unity". Uniformity of life and of humanity would bring sterility to the entire process that nature has created. Absolute uniformity would mean cessation of life; while on the other hand, the vigour of the pulse of life is measured by the richness of the diversities which it creates. At the same time, while diversity is essential for power and fruitfulness of life, unity is necessary for its order, arrangement and stability. Unity is necessary but not uniformity. This unity with its vibrant "joie de vivre" is the ultimate goal of nature.

Sri Aurobindo says: *"... the ideal or ultimate aim of Nature must be to develop the individual*

and all individuals to their full capacity, to develop the community and all communities to the



full expression of that many-sided existence they were created to express and to evolve the

united life of mankind to its full common capacity and satisfaction”₅

Religion is perhaps the primary force that will drive man towards his ideal of a human unity. But it is not the religion as we understand it today that will make this dream a possibility, but the largest sense of it. Not the narrow theistic religion of gods and prophets, not the worship of the temple idol, the silent prayer offered to him as an obligatory act to be performed daily that will help mankind realize his dream.

These narrow religions had perhaps the biggest part to play in the divisions created between man and man, between a Hindu and a Muslim, a Christian and a Jew. Holy wars were waged in the name of the Gods, the crusades the jihad. And acts of terrorism are still rampant in the world. Who can forget the deadly bombings of the twin towers or the explosions in the trains of Mumbai? All these were acts of faith, the beliefs of the fanatics.

Man has to transcend these petty divisions of faith, realize, that one eternal truth “that all paths lead to the same goal.” That all the religions are based on the same vision of the divine, expressed in numerous ways. Man has to learn first to be tolerant and then to be accepting to these various rays emanating from the same divine source.

Sri Aurobindo says: *“...for that must be the earthly aims of all human religion,*

love mutual recognition of human brotherhood, a living sense of human oneness

and practice of human oneness in thought, feeling and life...”₆



Once these primary steps are accomplished man is ready for the religion of humanity, rising from the narrow religion to the wider religion, which has at its core in the worship of "Man".

As Sri Aurobindo says the basis of this new religion is based on one simple notion:

"The fundamental idea is that mankind is the godhead to be worshipped and served

by man and that the respect, the service, the progress of the human life are the chief

duty and chief aim of the human spirit. No other idol, neither the nation, the state, the

family nor anything else ought to take its place;" and again "Man must be sacred to

man regardless of all distinctions of race, creed colour, nationality, status, political

*or social advancements."*⁷

Humanity's religion should be devoted to none other principle but humanity itself. Welfare and upbringing of mankind are its main concerns. It devotes itself entirely and selflessly to its cause. The psalms and bhajans would be replaced by humanitarianism, philanthropy, social service and other kindred activities; these will be its outward expressions of worship. The vision of this global religion was first seen in the midst of a revolution. It was chanced upon by intuition.

Sri Aurobindo says: *"The aim of the religion of humanity was formulated in the eighteenth*

century by a sort of primal intuition; that aim was and it is still to re-create human society

*in the image of three kindred ideas, liberty, equality and fraternity."*⁸



Although the realization of these three ideals is still far, the foundation bricks have been laid for further construction. The principle of liberty and equality are slowly seeping into the human psyche but human fraternity is still a distant dream. The brotherhood of mankind is still dormant in the evolutionary process.

The full realization of the three prophetic words "liberty, equality and fraternity" can only be achieved when man awakens to his inner being.

Sri Aurobindo says *"These three things (liberty, equality and fraternity) are in fact the nature of the soul; they are the eternal attributes of the spirit."*

When one realizes this, one has awakened to the true meaning of religion, the individual attempts to live from the soul and not from his ego.

Once the perfection of the individual and the various communities has been achieved, what will unite them to form that perfect communion, the ultimate aggregate of human society? What will be their mode of governance? Who will govern the people, keep them united and ensure a healthy unity of mankind? How will they bind together to make the last standing world empire? An empire which has been achieved with love, understanding, acceptance and humility rather force and compulsion. Will this unity rely on a mechanistic principle based on economic and political stability, or a force of a common uniting sentiment?

Sri Aurobindo says: *"...this international unification must culminate or at least likely is to*

culminate in one of two forms. There is likely to be either a centralised World-State or looser

World-Union which may be either a close federation or a simple confederacy of the peoples



for the common ends of mankind. The last form is most desirable, because it gives sufficient

scope for the principle of variation which is necessary for the free play of life and the healthy

progress of the race.”¹⁰

An international unity achieved in the form of a “World-State” is a mechanical uniformity. A governance in which the diversity of the multitude will be compromised and even lost. The process by which the “World-State” may come starts with the creation of a central body which will at first have very limited functions, but, once created it will absorb by degrees all the different functions of centralised international control, this state may be at first a sort of a democratic oligarchy and eventually a parliament. It will absorb slowly the control and life of a nation, its communities and finally its individual. What it will effectuate will be a uniformity but not a unity and we have already seen the perils of achieving such a uniformity.

On the other hand a looser confederation, which will allow multiplicity in unity will not be as cohesive as the “World-State” it will be open to the centrifugal forces of nature which tend to separate the unity achieved hitherto. But nonetheless it is the better option of the two.

The saving factor needed is a new psychological factor which will at once make a united life necessary to humanity and force it to respect the principle of freedom. A spiritual religion of humanity is the hope of the future. The people will not be under a democracy or communism but it will be a new governance “philosophical anarchism”. The oneness of humanity will be a spiritual oneness, a unity that is not dependant on external means but solely on the spirit, with the growth of this spirit oneness with our fellow-brother will become the leading principle of our life.



Finally as Sri Aurobindo says: *“A spiritual oneness which will create a psychological oneness*

not dependant on any intellectual or outward uniformity and compel a oneness of life not bound

up with its mechanical means of unification, but ready always to enrich its secure unity by a free

inner variation and a freely varied outer self-expression, this would be the basis of a higher type of human existence.”¹¹

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BRINGING 'INDIA OF DARKNESS' INTO LIGHT: A STUDY OF ARAVIND ADIGA'S THE WHITE TIGER

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Aravind Adiga is one of the very few modern Indian novelists who took the present day challenges against the economic exploitation and the political deprivation, the social marginalization and the spiritual subjugation of the poor that is taking place in India behind the screen of economic, infrastructural, political and technological development. Addressing the socio-economic problems to develop India from inside is both a strength and a tradition of India as a nation and Adiga, with such an attitude, has taken a twenty-first-century step to bring to light the tragic deprivation of both the rural and urban poor societies against the propagandist images of a happy and successful modern India. To achieve that, first thing he did is to convince the readers that there are two Indias: **“two countries in one: an India of Light and an India of Darkness”**. In his email to the Chinese Premier, Balram Halwai, the protagonist of the novel, explained, **“Delhi is the capital of not one but two countries—two Indias. The Light and the Darkness both flow into Delhi”**. In clarifying the two Indias, **Cristina Mendes** (2010) appropriately remarked, **“The India of Light is that of wealth, technology and knowledge, while the India of Darkness (where the majority of Indians live) is that of misery, destitution and illiteracy”**. But what is tragic is that the success story of the tiny minority is being used to create a metaphor of a strong and shining India. This image of a modern India needs to be re-inscribed with the images of the sufferings of the poor both in the rural and urban societies so that the media, scholars, policy makers and political leaders, instead of carrying the



false glory, can address the problems to eradicate them. Throughout the novel, Adiga depicted the rich and the poor both in the rural India and in the cosmopolitan cities like Delhi and Bangalore. The novel makes the readers see from a journalistic perspective how the recent economic and technological change has not made any difference in the quality of life among the poor, rather the gap between the rich and the poor is growing every day. Through the character of Balram, the novelist tried to show that the poor is always being exploited because of their weak financial strength.

The White Tiger takes place in modern day India. The novel's protagonist, **Balram Halwai** is born in Laxmangarh, Bihar, a rural village in "the Darkness". Balram narrates the novel as a letter, which he wrote in seven consecutive nights and addressed to the Chinese Premier, Wen Jiabao. In his letter, Balram explains how he, the son of rickshaw puller, escaped a life of servitude to become a successful businessman, describing himself as a successful entrepreneur. Balram begins the novel by describing his life in Laxmangarh. There he lived with his grandmother, parents and brother and extended family. He is a smart child; however, he is forced to quit school in order to help pay for his cousin sister's dowry. He begins to work in a teashop with his brother in Dhanbad. While working in the teashop he begins to learn about India's government and economy from the customers' conversations. Balram describes himself as a bad servant and decides that he wants to become a driver. Balram learns how to drive and gets a job driving Ashok, the son of the Stork, the local landlord. During a trip back to his village Balram disrespects his grandmother and tells the reader and the Chinese Premier that in the next eight months he intends to kill his boss. Balram moves to New Delhi with Ashok and his wife Ms. Pinky Madam. Throughout their time in New Delhi, Balram is exposed to the extensive corruption of India's society, including the government. In New Delhi the separation between poor and wealthy



becomes even more evident by the juxtaposition of the wealthy with poor city dwellers. One night Pinky decides to drive the car by herself and hits something. She is worried that it was a child and the family eventually decides to frame Balram for the hit and run. The police, however, corrupt and lazy, tell them that no one reported a child missing so that luckily no further inquiry is done. Ashok becomes increasingly involved with the corrupt government itself. Balram then decides that the only way that he will be able to escape India's "Rooster Coop" will be by killing and robbing Ashok. One raining day he murders Ashok by bludgeoning him with a broken liquor bottle. He then manages to flee to Bangalore with his young nephew. There he bribes the police in order to help start his own driving service. When one of his drivers kills a bike messenger Balram pays off the family and police. Balram explains that his family was almost certainly killed by the Stork as retribution for Ashok's murder. At the end of the novel Balram rationalizes his actions by saying that his freedom is worth the lives of Ashok and his family and the monetary success of his new taxi company. It is ironic that Balram goes through such trouble to break out of the coop (which is something he claims only a White Tiger can do) but in actuality all he was doing was moving from the group of people associated with the darkness to the group of people associated with the light. He goes through many names in the novel and finally once he "breaks out of the coop" he ends up using the name Ashok. Ashok was the man so wrapped up in the coop he had no idea he was even in it and that was Balram very reason for killing him. Balram never actually breaks out of the coop, to me it seemed as if he had dug himself further into it, and taking on this name symbolized that.

The White Tiger takes place in a time in which increased technology has led to world globalization, and India is no exception. In the past decade, India has had one of the fastest booming economies. Specifically Americanization in India has played its role in the plot,



since it provides an outlet for Balram to alter his caste. To satisfy Pinky's want for American culture, Ashok, Pinky and Balram simply move to Gurgaon instead of back to America. Globalization has assisted in the creation of an American atmosphere in India. Ashok justifies this move by explaining "Today it's the modernest suburb of Delhi. American Express, Microsoft, all the big American companies have offices there. The main road is full of shopping malls—each mall has a cinema inside! So if Pinky Madam missed America, this was the best place to bring her". By blackmailing Ram Persad, the other driver, Balram is promoted and drives Ashok and Pinky to their new home. Ashok is even convinced India is surpassing the USA, "There are so many more things I could do here than in New York now...The way things are changing in India now, this place is going to be like America in ten years". Balram is noticing the rapid growth as well. From the beginning of his story he knows that in order to rise above his caste he should become an entrepreneur. Although his taxi service is not an international business, Balram plans to keep up with the pace of globalization and change his trade when need be. "I'm always a man who sees 'tomorrow' when others see 'today.'" Balram's recognition of the increasing competition resulting from globalization contributes to his corruption.

A white tiger symbolizes power and majesty in East Asian cultures, such as in China and Japan. It is also a symbol for individualism and uniqueness. Balram is seen as different from those he grew up with. He is the one who got out of the "Darkness" and found his way into the "Light". Throughout the novel, there are references to how Balram is very different from those back in his home environment. He is referred to as the "white tiger" (which also happens to be the title of the book). The White Tiger is a tale about morality, suggesting that morality can be viewed as either rigid or flexible. Balram eventually embraces the latter option. In order to justify



murdering Ashok and risking his family's lives, Balram develops an alternate moral system. He reasons that the money he steals from Ashok is rightfully his, since servants are exploited by the rich, and he convinces himself of his exceptionalism as "the white tiger" in order to rationalize his decisions. Believing he is the only one who has truly woken up to the truth of the "Rooster Coop," he feels compelled to change his life. Adiga poses a question through Balram: do we blame a criminal for his decisions, or do we try to understand those decisions as reactions to an overly oppressive and restrictive society? Assuming that a reader does not have a definitive answer, Adiga suggests then that morality is a fluid and unfixed concept. The White Tiger abounds with instances of twinned pairs and dualities, each corresponding to one half of a central dichotomy: the rich and the poor halves of India. Balram poses India as broken up into two sections, the "Darkness" and the "Light." Examples of twinned pairs from each of these two halves include: the "men with small bellies" and "men with big bellies;" the hospital where Balram's father dies and the city hospital visited by the Stork; the beautiful blonde prostitute visited by Ashok and the uglier, faux-blond prostitute hired by Balram; the apartment building in Delhi and its servants quarters below; and the two versions of all markets in India (one for the rich, and a smaller, grimmer replica for the servants). The most significant of these twinned pairs is, of course, Ashok and Balram themselves. It is telling that Balram, the narrator, views the world as split into halves. It reveals the extent to which oppression has ruined his worldview.

The novel is an excellent social commentary on the **poor rich** divide in India. Balram represents the downtrodden sections of our society. The White Tiger an angry novel about injustice and power which creates merciless thugs among whom only the ruthless can survive (Donahue, 2008). However, The White Tiger should make every right thinking citizen to read the signs of the times and be socially



conscious of the rights and duties of each one, irrespective of caste, creed or economic status, to prevent create the types of Ashok and Balram in our society. In a nutshell, the novel is an apt exposition of the exploitation of the working class at the hands of capitalists. It highlights the class stratification in Indian society and in the sub-continent, presenting Balram as the working class hero. It also anticipates the future of unjust class division which will end in the overthrow of capitalists. The novel leaves the reader with the impression that it is actually oppression that generates the basic threat of violence in shape of crime and insurgency in the society by brewing an anger that slowly grows within and explodes abruptly entrapping even the most innocent in its detrimental sphere. He also gives the pinch of reawakening to the Indian thoughts and helping them to secure their own fences and guard their own thoughts before the west snatches away the nation for the second time.

This novel suggests a divine quest which is both a perennial and perpetual becoming. Balram's journey is both forward and backward on the ladder of evolution. Trapped in between the space of these paradoxes, the readers are forced to think of answers. Aravind Adiga never provides solution for Balram's problem. It would be pleasurable if the end of the novel is clearly provided. Though there are no ready solutions offered, the message found is that Balram must be punished for his action. He never cares, bothers or worries about his crime. But certainly he will be answerable for God almighty. Balram's quest to becoming a business person shows the cruelty of the lower caste system and the superiority of the upper caste. He tells the story of how India still has a caste system and political and economic corruption is still presented. He shows the country of India in which a person high on the caste system can bribe people such as police officers with money to cover up murders, interrupt political challengers by support votes and money, and have rights such as shopping in a mall specifically for those



of high social and economic importance. He makes the reader to think about the relation of culture with economic and political structures of the present day civilization. Through *The White Tiger*, Adiga has been raised the voice of repressed aspects of society and warns dominants to beware. He also raises the question about marginal's socio-cultural and economic conditions. *The White Tiger* is a realistic mirror of contemporary India in which one can look at the another world which is still untouched or deliberately not touched by those claimants of India shining or India rising towards New millennia, and metro life of Delhi is a window from one can estimate the state of entire Nation. The novel has successfully proved that despite being a growing economy and super power on one hand India has her inhabitants poor still and Delhi is small part of the Nation from where one presume the state of entire Nation. Adiga rightly gives a message that the marginal are still waiting for their rights and betterment. If the suppression and domination may continue they can take tern to become criminals. The aim of the life of these people is to make 'all is well' for their community and entire humanity:

“It may be turn out to be decent city

Where human can live as humans

And animal can live like animals.” (Adiga, 2008: 318)

The novel agitates the minds of the readers to interrogate the quality of the life and the society, especially of the poor and introspect on what must be done to address the 'darkness' for a greater progress and prosperity of the society. Finding little hope to grow out of the rigid caste based society and depraved political system, the novel seems to suggest that the social and economic salvation for these poor masses lies in providing quality education to them. That the novel ends with the protagonist Balram's strong conviction in the bright future of the poor and his "starting a school...for the poor children in Bangalore"



demonstrates the novel's optimism. Adiga has re-incarnated a peripheral man into a white tiger, thus trying to relocate India. He has successfully highlighted the subaltern issue in the novel and brought home the idea that in the story of India's progress role, of the underclass is important. Adiga as a communist manifesto pleads strongly for the classless society. The novel is a darkly humorous social commentary on modern India where the novelist shows how a wealthy can subtly coerce the poverty- stricken people to make immoral choices. However, the novel ends with Balram both making it out of poverty and being able to make more moral choices. Ultimately the novel justifies every kind of trick to succeed in life.

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A BRIEF OVERVIEW ON GANDHI'S CONCEPT OF SATYAGRAHA

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There is no question of doubt that 'Satyagraha' is the principle of Gandhian philosophy and thought as well. Quite truly, Gandhi practised Satyagraha and so *Satyagraha* and its practice was the primary principle of Gandhi's life and his gift to the human world. M. K. Gandhi is known as a champion of truth and non-violence. He advocates *Satyagraha* as a force of individual and communities, i.e., human race. According to Gandhi, *Satyagraha* force can be employed in all fields as it is merely assertion of right and correct where some wrong or bad is being done. This is the reason why *Satyagraha* called **truth force** against the evil force. Since Gandhi never thought of a revolution in any manner. This makes the sense to say that it is the soul force or the force of *atman* or the force of the spirit. Of course, *Satyagraha* is the technique of *non-violence*. There is no question of doubt that *ahimsa* and *Satyagraha* were the two most important principles of Gandhi's thought and deeds. Gandhi emphasised an ideal human state. Thus, Gandhi opposed the state of coercion and force. Succinctly Gandhi evolves the method of *Satyagraha* as a missile to succeed political independence. Gandhi's Satyagraha is a worthy object of philosophical and political analysis. Even Gandhi was not a political thinker like Marx and many more. Gandhi as a leading spiritual leader attributes *ahimsa* and Satyagraha against *himsa*. The present paper is an attempt to show that Gandhi's *Satyagraha* is a political action continuous with good deeds. Instead of evil deeds, *Satyagraha* supports



a true social welfare state. In other words, Gandhi claims modern of civil society where there is love and peace. Thus, Gandhi's *Satyagraha* will survive well into the new century.

The most important weapon of Gandhian political action can be called *Satyagraha*. Gandhi introduced the divine practice of soul purification as one of the methods in political action. This marks the synthesis of spiritualism with political affairs. For him divine freedom makes possible political freedom. He says, "My patriotism is for me a stage in my journey to the land of eternal freedom and peace."¹ Gandhi thinks that the rulers must be good and cannot alter their route themselves. We the people who make the rulers and so both the rulers and makers of the rulers should devoid violence. Therefore, each and every member of society must invites *non-violence* for his neighbours. Gandhi was interested in ruling out violence, i.e. *himsa* or injustice/evil acts entirely from the state/society through *ahimsa* and truth, i.e. law of love and *Satyagraha*. According to Gandhi, remaking of society/state and man as a part of the society or state is possible by means of self purification. *Satyagraha* for Gandhi is not confined to what we speak, read or write. *Satyagraha* is the force, the unit of awareness, a conscious force, different in character and in function from other forces, viz. violence in any shape, anti-social activities or any unfair means of the state. Unlike other forces, it is self awareness. It attempts to open up the true nature of the soul force. It is the force or fights for truth, not for otherwise.

Gandhi's technique of *ahimsa* is known as *Satyagraha*, which literally means clinging of "Truth". "Truth is soul or spirit. It is, therefore, known as soul force."² Now the question arises: what is the nature of *Satyagraha*? Is *Satyagraha* passive resistance or active resistance? Explaining the nature of *Satyagraha* Gandhi says, "Its equivalent in the vernacular rendered into English means Truth-Force. I think Tolstoy called it Soul-Force, or Love-Force and so it is. Carried



out its utmost limit, this force is independent of pecuniary or other material assistance, even in its elementary form of physical force or violence. Indeed, violence is the negation of this great spiritual force which can only be wielded or cultivated by those who will entirely eschew violence..... It may be used as well in political as in domestic affairs. Its universal applicability is a demonstration of its permanence and invincibility. It can be used alike by men, women and children. It is totally untrue to say that it is a force to be used only by the weak, so long as they are not capable of meeting violence by violence. This superstition arises from the incompleteness of the English expression (passive Resistance). It is impossible for those who consider themselves to be weak to apply this force. Only those who realise that there is something in man which is superior to be the brute nature in him, and that the latter always yields to it, can effectively be passive resisters. This force is to violence and, therefore, to all tyranny, all injustice what light is to darkness."³ Now it becomes clear that *Satyagraha* is bound to be non-violent, otherwise it turns into *duragraha*. Undoubtedly speaking, Gandhi's *Satyagraha* is different from passive resistance. It is not a passive state. Rather it is active than violence or tyranny and so on because in it violence is completely unlawful. Thus, Gandhi's *Satyagraha* completely deviates from violence since there is invariably a high opinion for the law of Truth and God too. *Satyagraha*, therefore, is active resistance acting on the path of truth. As a divine way of truth there is place for love in passive resistance, hatred, coercion etc. in *Satyagraha*. As he says, "Satyagraha differs from Passive Resistance as the North pole from the South. The latter has been conceived as weapon of the weak and does not exclude the use of physical force or violence for the purpose of gaining one's end; whereas the former has been conceived as a weapon of the strongest, and excludes the use of violence....."⁴ *Satyagraha* can be used successfully even by one individual in every aspect of his or her life. Thus, the most important feature of *Satyagraha* is that it is a best means of war of righteousness.



It is the pursuit of truth with the strength of mind to achieve it. *Satyagraha* is a spiritual power lying inherent in all human being. In the same vein of *Swaraj*, Gandhi claimed that it is our birth right. So, *Satyagraha* is an inborn quality possesses by every human being according to Gandhi. That means every human being innately possessed *Satyagraha* for which acquisition of right and freedom is made possible. That is why it can be said that it (*Satyagraha*) is hidden in every one of ours; we have to make it energetic. It is common course. In essence it is the preamble of truth in political fields.

Again, one can ask: if *Satyagraha* is “Truth-Force or Soul-Force”, then what is truth? In what sense *Satyagraha* called Soul-Force? Gandhi envisages that Truth is God, and *Satyagraha* is ‘*agraha*’ of ‘*Satya*’. In this sense *Satyagraha* is holding on to truth. It is truth force in a deep sense. Gandhi called it love force or soul force. According to Gandhi, This law of love is nothing but a law of truth. Without truth there is no love; without truth it may be affection, as for one’s country to the injury of others; or infatuation, as of a young man for a girl; or love may be unreasoning and blind, as of ignorant parents for their children. Love transcends all animality and is never partial. *Satyagraha* has, therefore, been described as a coin, on whose face you read love and on the reverse, you read truth. It is a coin current everywhere and has indefinable value.⁵ Thus, *Satyagraha* stresses a profound honesty and a hearty love for truth. *Satyagraha* serves on the conviction that truth represents the will and the means of God. Accordingly, the ways of Truth is the ways of God and hence the pathway of truth has to be followed in a vigorous manner as there is no alternative to God’s way. Thus, the theory of *Satyagraha* is a rigorous discipline in the sense that the way of Truth is the only way of God, otherwise not. Gandhi advocated that there is only one God behind in every one of us which is the basis of love. Where there is love there is God because there is harmony and peace. That is to say, painstaking love is basic element of



Gandhi's *Satyagraha*. Unless one has this fundamental love for mankind he never succeeds in practise the technique of *Satyagraha*. Here it is striking to note that *Satyagraha* appears to Gandhi almost as a religious pursuit because it demands unselfish and heartfelt quest of Truth. Gandhi's *Satyagraha* is universal which is derived from the fact that it is the way of God.

Of course, it called Soul-Force because "a definite recognition of the soul within is a necessary, if a *Satyagrahi* is to believe that death does not mean cessation of the struggle, but a culmination. The body is merely a vehicle for self-expression: and he gladly gives up the body, when its existence is an obstruction in the way of the opponent seeing the truth, for which the *Satyagrahi* stands. He gives up the body in the certain faith that if anything would change his opponent's view, a willing sacrifice of his body must do so. And with the knowledge that the soul survives the body, he is not impatient to see the triumph of truth in the present body. Indeed, victory lies in the ability to die in the attempt to make the opponent see the truth, which the *Satyagrahi* for the time being expresses."⁶

However, *Satyagraha* itself is not a new concept. Gandhi discovered it to give a new style to human life and to exercise it as a means for the utilization of spirit power within rational being. For him, unless moral development, no man can triumph against evil forces. For a moral hero development of morality is must as the soul force is successful in its work when the human conscience becomes able to distinguishing correct/right/good from the incorrect/wrong/bad in order to throw out the latter. The key concept of Gandhi's *Satyagraha* is non-violence. Because what the doctrine of *Satyagraha* teaches man is either not to inflict pain or suffering on the opponent, but to suffer himself in order to proceed towards Truth. That means a true *Satyagrahi* dedicates his life for the realisation of Truth or God, not otherwise. This is the reason *Satyagraha* as a political weapon based



on truth and ahimsa. He said, "The word *Satyagraha* is most loosely used and is made to cover veiled violence. But as the author of the word I may be allowed to say that it excludes every form of violence, veiled or unveiled, and whether in thought, word or deed. It is a breach of *Satyagraha* to wish ill to an opponent or to say a harsh word to him or of him with the intention of harming him..... *Satyagraha* is gentle, it never wounds. It must not be the result of anger or malice. It is never fussy, never impatient, and never vociferous. It is the direct opposite of compulsion. It was conceived as a complete substitute for violence."⁷ Thus, it appears that *Satyagraha* presupposes the cultivation of all types of moral qualities in the individual offering it. In other words, moral virtues are needed for the purification of soul of a *Satyagrahi*. According to him a true *Satyagrahi* must have a living faith in divinity. Apart from this, he should believe in truth and *ahimsa* as his *statement of belief*. Thus, the central principles of conduct of every true *Satyagrahi* are faith and courage. He must have faith in honesty, integrity and justice of his cause and courage of conviction so that he would not shrink from his course even in the face of keen hardship. Thus, in a nutshell it can be said that *Satyagraha* cannot be distinguished from *ahimsa*.

In the light of what we have said, the discussion of *Satyagraha* is important and useful one at present day state. But the question arises: what is the actual purpose of *Satyagraha*? The possible answer of this question, we think, actually links with another question: Is our state at present free from evil activities? Is twenty first century India free from corruption? We think Gandhi's revival of *Satyagraha* will survive well into the 21st century world as well as next generation of us. Since Gandhi conceives *Satyagraha* not only as a force against British; but it is a force in opposition to wickedness. At this juncture *Satyagraha* has been described as technique of *renovation* rather than a technique of coercion. It is conversion or renovation in the sense that it



tend to bring a change of heart. In fact the Satyagrahi appeals to the mind and heart of men with the aim of bringing about a change. Gandhi says, "In the dictionary of non-violent person, there is no such word as external enemy but even for supposed enemy he will have nothing but compassion in his heart. He will believe that no man is intentionally wicked, that there is no man but is gifted with the faculty to discriminate between right and wrong, and that if the faculty were to be fully developed, it would surely mature into non-violence. He will, therefore, pray to God that He may give the supposed enemy a sense of right and bless him. His prayer for himself will always be that the spring of compassion in him may ever be flowing and that he may ever grow in moral strength....."⁸ Thus, the fundamental nature of Gandhi's Satyagraha is to liquidate antagonism, but not the antagonist. Since his Satyagraha deals with love and forgiveness too. Moreover, Gandhi also laid down rules for *Satyagrahis*. These rules are qualities of *Satyagrahis*. According to him a *Satyagrahi* must possess: sincere and honest, open-minded, disciplined fighter, completely fearless, sacrifice, practice of truthfulness and ahimsa in his entire acts, firm behaviour, practice fasting, consistency between thought and deed, broad-mindedness and tolerance in him, power of self control, required the virtues, i.e. non-stealing, contentment and celibacy and so on, and a living faith on God etc. Apart from these, there are a number of features of *Satyagraha*. These are some of the important features of a *true Satyagrahi*. There is no question of doubt that a true *Satyagrahi* can serve wonder if and only if he has been able to fulfil these requirements. It is worthy to note here that **humanity** is the hallmark or desirable quality of a *Satyagrahi*. The ideal of Satyagraha is essential for us to defend humanity or save from harm. Gandhi contends that if a Satyagrahi becomes overconfident and feels that what he is doing great then his Satyagraha would be worthless. In this sense politics (both East and West) at present completely worthless because they are feeling proud of their acts. Again, we are not ignoring about



corruption and other anti-social activities of our political leaders. The political nuisances and other injustice acts done by the political leaders, officials in particular and common public in general can be removed via the path of *Satyagraha*. Here we can name **Anna Hazare** for example. Unlike coward, he prescribes anti-corruption bill. This is the reason why Gandhi's principle of *Satyagraha* is a worthy object for political action. The actual purpose of *Satyagraha* is that **politics must be based on Truth and non-violence**.

For Gandhi, *Satyagraha* is a simple method or technique which can be used in a several manner according to situations. Thus, it has various forms depend on actual practice of it. Some of the forms of *Satyagraha* are as: *Negotiation, Arbitration, Agitation and Demonstration, Economic Boycott, Non-cooperation, Civil Disobedience, Direct action, Fasting, strike, Dharna, Picketing, Non-payment of Taxes* and so on. However, all these are not favoured by Gandhi himself in his life. Even some of these are denounced by Gandhi. Gandhi says, "Indiscriminate resistance to authority must lead to lawlessness, unbridled licence and consequent self-destruction."⁹ Now it becomes clear that Gandhi was conscious about the mistreatment of *Satyagraha* via perversions or abuse. He has stressed on pure intention of *Satyagraha*. Unless the method of *Satyagraha* is pure, then it turns into *Duragraha* and so becomes a crime. Gandhi said, "I have not been able to understand the cause of so much excitement and disturbance that followed my detention. It is not *Satyagraha*. It is worse than *Duragraha*. Those who join *Satyagraha* demonstrations were bound one and all to refrain at all hazard from violence, not to throw stones or in any way whatever to injure anybody. But in Bombay we have been throwing stones. We have obstructed tram-cars by putting obstacles in the way. This is not *Satyagraha*. We have demanded the release about 50 men who had been arrested for deeds of violence. Our duty is chiefly to get ourselves arrested. It is breach of religious duty to endeavour to



secure the release of those who have committed deeds of violence. We are not, therefore, justified on any grounds whatever in demanding the release of those who have been arrested.”¹⁰ Whatever, he seems catastrophe for India from violent behaviour, hostility etc. Indeed the campaign of Satyagraha makes possible moral reforms of a state. Gandhi completely repudiates immoral acts. He intends a good nature in every man for any sake. Accordingly, Gandhi envisages good conduct in every citizens of the state or society.

It is clear from the above discussion that the concept of *Satyagraha* will be genuine only when it relies upon the common good. The very idea of common good or universal good can be achieved merely by *Satyagraha* and non-violence. *Satyagraha* and ahimsa are like the two sides of the same coin and so they are inter-twined. It is impossible to separate them. If a state build upon the firm foundations of ahimsa and Satyagraha would not only be united but would be persistently sustained by the spirit of service and sacrifice that animates its peoples. Satyagraha, therefore, is a marvel power to build a state in anew. Each individual must have cardinal faith in ahimsa as human virtue and must pursue as the means of achieving truth according to *Satyagraha*. In this sense, as an ethical weapon *Satyagraha* raises political welfare to a higher plane. Because it is a means of winning freedom, harmony and welfare or getting better a vicious social and economic order too. No doubt, the modern idea of true democracy is possible only via the *Satyagraha*, otherwise not. The contemporary world committed by a number of **inhuman** activities and thereby violates human rights day by day. Nobody is saving in the contemporary world as there are rape, kidnapping, inequalities in job, education and several forms of violence as well as violence killed etc. In short, there are no values for human life as different types of threat comes to human life. At this juncture Satyagraha is essential to demolish inhuman acts. Perhaps, for this purpose the international community, acting through the UN has



decided to observe 2nd October of each year as world's non-violence day that reflects the highest respect for the apostle of peace and non-violence. There is no question of doubt that *ahimsa* and *Satyagraha* is a weapon for secure life. It is global need to accept Gandhi's *ahimsa* and *Satyagraha* as the human way of life in the world. *Satyagraha* has been a great ideology of recent age because it can guide us to solve the political as well as social problems of our society. *Satyagraha* is a true spirit of democracy. We *ought* to follow the pathway of *Satyagraha*. Likewise, we should call our neighbours to do like a *Satyagrahi*.

References:

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POVERTY ALLEVIATION PROGRAMMES IN INDIA

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INTRODUCTION

Alleviation of poverty remains a major challenge before the Government. While there has been a steady decline in rural poverty over the last two decades, there were 244 million rural poor (37 per cent of the rural population) in the country in 1993-94, as per the latest available estimates. Acceleration of economic growth, with a focus on sectors which are employment-intensive, facilitates the removal of poverty in the long run. However, this strategy needs to be complemented with a focus laid on provision of basic services for improving the quality of life of the people and direct State intervention in the form of targeted anti-poverty programmes. While growth will continue to be the prime mover, anti-poverty programmes supplement the growth effort and protect the poor from destitution, sharp fluctuations in employment and incomes and social insecurity. The specifically designed anti-poverty programmes for generation of both self-employment and wage-employment in rural areas have been redesigned and restructured in 1999-2000 in order to enhance their efficacy/impact on the poor and improve their sustainability. These schemes along with Area Development Programmes, Rural Housing, Land Reforms and institutional mechanisms of delivery are briefly discussed below.

SWARNJAYANTI GRAM SWAROZGAR YOJANA (SGSY)

The single self-employment programme of Swarnjayanti Gram Swarozgar Yojana (SGSY), launched with effect from 1.4.1999, has



been conceived keeping in view the strengths and weaknesses of the earlier schemes of Integrated Rural Development Programme (IRDP) and Allied Programmes along with Million Wells Scheme (MWS). The objective of restructuring was to make the programme more effective in providing sustainable incomes through micro enterprises. The SGSY lays emphasis on the following

- Focussed approach to poverty alleviation.
- Capitalising advantages of group lending.
- Overcoming the problems associated with multiplicity of programmes.

SGSY is conceived as a holistic programme of micro enterprises covering all aspects of self employment viz. organisation of the rural poor into self help groups (SHGs) and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing. Micro enterprises in the rural areas are sought to be established by building on the potential of the rural poor. The objective of the programme is to bring the existing poor families above the poverty line. Under the SGSY, the focus is on vulnerable sections among the rural poor with SCs/STs accounting for 50 per cent, women 40 per cent and the disabled 3 per cent of the beneficiaries. The list of BPL households, identified through BPL census, duly approved by the Gram Sabha forms the basis for assistance to families under SGSY. The beneficiaries (also called Swarozgaris) could be individuals or groups. While the identification of individual beneficiaries is made through a participatory approach, the programme lays emphasis on organisation of poor into SHGs and their capacity building. The SHG may consist of 10 to 20 persons. In case of minor irrigation, and in case of the disabled, the minimum is 5 persons. Under the scheme, progressively, majority of the funding would be for SHGs. Group activities stand a better chance of success



because it is easier to provide back-up support and marketing linkages for group activities. Involvement of women members in each SHG is encouraged and at the block level it is stipulated that, at least half of the groups will be exclusively women's groups. For providing a revolving fund to the SHGs, the DRDAs could use 10 per cent of the allocation under SGSY. Under SGSY micro enterprises in the rural areas are to be set up with an emphasis on the 'cluster' approach. Four to five key activities are to be identified in each block based on the resource endowments, occupational skills of the people and availability of markets and these activities may be implemented preferably in clusters so that backward and forward linkages can be effectively established. The key activities are to be selected with the approval of the Panchayat Samiti at the block level and DRDAs/Zila Parishad at the district level. SGSY adopts a project approach with project reports being prepared for each key activity in association with banks and financial institutions. It is envisaged that a major share of SGSY assistance would be in activity clusters.

The SGSY is a credit-cum-subsidy programme, with credit as the critical component and subsidy as a minor and enabling element. Accordingly, the SGSY envisages greater involvement of banks and promotion of multiple credit rather than a one-time credit injection. Subsidy under SGSY is provided at 30 per cent of the project cost, subject to a maximum of Rs.7500. In respect of SCs/STs, it is 50 per cent subject to a maximum of Rs.10000. For groups, the subsidy is 50 per cent subject to a ceiling of Rs.1.25 lakh. There is no monetary limit on subsidy for irrigation projects. Subsidy under SGSY is back ended to ensure proper utilisation of funds by the target group. Since proper infrastructure is essential for the success of micro enterprises, 20 per cent (25 per cent in the case of North Eastern States) of SGSY allocation for each district will be set apart under SGSY Infrastructure Fund for this purpose. Since SGSY lays emphasis



on skill development through well designed training courses, the DRDAs are allowed to set apart 10 per cent of the SGSY allocation on training to be maintained as SGSY Training Fund to be utilised to provide both orientation and training programmes to Swarozgaris. For this purpose, training facilities of polytechnics, Krishi Vigyan Kendras, Khadi and Village Industries Boards, State Institutes of Rural Development are available. Extension Training Centres, reputed voluntary organisations and departmental training institutes could be utilised. The programme also seeks to ensure upgradation of the technology in the identified activity clusters and for promoting marketing of the goods. 15 per cent of the funds under SGSY are set apart, at the national level, for projects having a far reaching significance to be taken up in conjunction with other Departments or semi-government or international organisations. The SGSY is implemented by the District Rural Development Agencies (DRDAs) through the Panchayat Samitis. However, the process of planning, implementation and monitoring involves coordination with banks and other financial institutions, the PRIs, the NGOs as well as technical institutions in the district. Hence, the implementation of SGSY calls for integration of various agencies - DRDAs, banks, line departments, Panchayati Raj Institutions (PRIs), Non-Governmental Organisations (NGOs) and other semi-government organisations. Funds under the SGSY are shared by the Centre and the States in the ratio of 75:25. The Central allocation is distributed in relation to the incidence of poverty in the States. However, additional parameters like absorption capacity and special requirements can also be considered. The year 1999-2000 was the first year of the implementation of SGSY. As such, considerable detailed preparatory work and planning were carried out in order to ensure the successful implementation of the scheme. In order to finalise the guidelines of the programme, views were sought/consultations were held with State



Governments, banks and NGOs. Many State Governments have reported that formation of SHGs took considerable time and has been one of the prime reasons for less than expected performance under the scheme in 1999-2000. However, the establishment of SHGs would gather momentum in the coming years and significantly contribute to the success of micro enterprises as vehicles for economic empowerment of BPL families. In 1999-2000 (up to February, 2000) an expenditure of Rs.804.23 crore was incurred under the scheme as against the total allocation of Rs.1467.73 crore. During this period, more than 3.40 lakh self help groups were assisted. A Central outlay of Rs.1000.00 crore has been provided for the scheme in 2000-01.

JAWAHAR GRAM SAMRIDHI YOJANA (JGSY)

The Jawahar Rozgar Yojana (JRY) has been recast as the Jawahar Gram Samridhi Yojana (JGSY) with effect from 1.4.1999 to impart a thrust to creation of rural infrastructure. While the JRY resulted in creation of durable assets, the overriding priority of the programme was the creation of wage employment. It was felt that a stage had come when rural infrastructure needed to be taken up in a planned manner and given priority. The Gram Panchayats can effectively determine their infrastructure needs and the responsibility of implementing the programme has been entrusted to the Gram Panchayats. The funds are directly released to the Gram Panchayats by the DRDAs/Zilla Parishads. The JGSY is implemented as a CSS with funding in the ratio of 75:25 between the Centre and the States. The primary objective of JGSY is creation of demand driven community village infrastructure including durable assets at the village level and assets to enable the rural poor to increase the opportunities for sustained employment. The secondary objective is generation of supplementary employment for the unemployed poor in the rural areas. The wage employment under the programme is given to Below Poverty Lines (BPL) families. While there is no sectoral earmarking of resources



under JGSY, 22.5 per cent of the annual allocation must be spent on individual beneficiary schemes for SCs/STs and 3 per cent is to be utilised for creation of barrier free infrastructure for the disabled. All works that result in the creation of durable productive community assets can be taken up under the programme as per the felt need of the area/people by the village panchayat. These include creation of infrastructure for SCs/STs habitations, infrastructure support for SGSY, infrastructure required for supporting agricultural activities in the village, community infrastructure for education and health, roads and other social, economic and physical infrastructure. The wages under the programme are either the minimum wages notified by the States or higher wages as fixed by the States through the prescribed procedure. The wage material ratio of 60:40 can be suitably relaxed so as to enable the building up of demand driven rural infrastructure. However, efforts may be made to ensure that labour intensive works are taken up with sustainable low cost technology. Under the programme, village panchayats have the sole authority for the preparation of the Annual Action Plan and its implementation, which needs to be accepted by the Gram Sabha. Thus, the Gram Sabha is empowered to approve schemes/works. The completion of the incomplete works is to be given priority over new works and works which cannot be completed within two financial years are not to be included. At the village level, the entire work relating to coordination, review, supervision and monitoring of the programme is the responsibility of the village panchayat. The village panchayats have the power to execute works/schemes upto Rs.50,000 with the approval of the Gram Sabha. In addition, Gram Sabha would also undertake Social Audit. At the village level monitoring and vigilance committees are also set up to oversee and supervise the works/schemes undertaken. At the district level, the DRDAs/Zilla Parishads and at the intermediate level the Panchayat Samitis have the overall responsibility for guidance,



coordination, supervision, periodical reporting and monitoring the implementation of the programme. Village Panchayats may spend up to a maximum of 7.5 per cent of the funds or Rs.7500/- whichever is less during a year on the administrative contingencies and for technical consultancy. The village panchayat is permitted to spend up to a maximum of 15 per cent on maintenance of the public assets created within its geographical boundary. Since the entire funds will be utilised by the village panchayats under JGSY the Innovative JRY has been discontinued. The primary objective of the JGSY has undergone a change from employment generation to rural infrastructure. As such, the States have taken time to adjust their monitoring mechanism as per the new monitoring parameters from employment generation to number of works undertaken/completed. During 1999-2000, 5.84 lakh works were completed as against a target of 8.57 lakh works. An expenditure of Rs.1841.80 crore was incurred during 1999-2000 as against a total allocation of Rs.2209.24 crore. A Central outlay of Rs.1650.00 crore has been earmarked for JGSY for the year 2000-01.

EMPLOYMENT ASSURANCE SCHEME (EAS)

The Employment Assurance Scheme (EAS) was launched on 2nd October, 1993 in 1772 identified backward blocks of 257 districts situated in drought prone, desert, tribal and hill areas where the Revamped Public Distribution System (RPDS) was in operation. The programme was subsequently extended to more blocks and thereafter was universalised. It is, presently, being implemented in all the 5448 rural blocks of the country. The EAS was restructured w.e.f. 1999-2000 to make it the single wage employment programme. While the basic parameters have been retained, the scheme has become allocative scheme instead of demand driven and a fixed annual outlay is to be provided to the States. The programme is implemented as a CSS on a cost sharing ratio of 75:25 between the Centre and



States. The primary objective of the EAS is creation of additional wage employment opportunities during the period of acute shortage of wage employment through manual work for the rural poor living below the poverty line. The secondary objective is the creation of durable community, social and economic assets for sustained employment and development. EAS is open to all the needy rural poor living below the poverty line. A maximum of two adults per family are provided wage employment. While providing employment, preference is given to SCs/STs and parents of child labour withdrawn from hazardous occupations who are below the poverty line. The programme is implemented through the Zilla Parishads (DRDAs in those States where Zilla Parishads do not exist). The list of works is finalised by the Zilla Parishads in consultation with the Members of Parliament. In areas where Zilla Parishads are not in existence, a Committee consisting of MLAs, MPs and other public representatives is constituted for selecting the works. Gram Sabhas are informed about the details of works taken up under the scheme. The EAS is in operation at district/Panchayat samiti level throughout the country, but works are to be taken up in only those Panchayat samitis/districts where there is a need for creating additional wage employment. Seventy per cent of the funds allocated for each district are allocated to the Panchayat Samitis and thirty per cent of the funds are reserved at the district level and are to be utilised in the areas suffering from endemic labour exodus/areas of distress. Diversion of funds from one district to another and from Panchayat to another is not permitted. Work would not be taken up under EAS if the demand for wage employment can be fulfilled through other plan or non-plan works. Only labour intensive works of productive nature which create durable assets would be taken up under the scheme. Eighty per cent of the funds are released to the district as per normal procedure and the remaining twenty per cent are to be released as an incentive only



if the States have put in place elected and empowered Panchayati Raj Institutions (PRIs).

Priority would be given to the works of soil and moisture conservation, minor irrigation, rejuvenation of drinking water sources and augmentation of ground water, traditional water harvesting structures, works related to watershed schemes (not watershed development), formation of rural roads linking villages with other villages/block headquarters and roads linking the villages with agricultural fields, drainage works and forestry. Zilla Parishads/Panchayat Samitis are permitted to spend up to a maximum of 15 per cent on maintenance of assets created under this scheme. Funds available from other sources like cooperatives, market committees or other institutions/departments could be dovetailed with EAS funds for similar purposes. The wage material ratio of 60:40 is to be strictly implemented and for this purpose, the block would be the unit of consideration. Payment of wages is at the minimum wage rate fixed by the States and higher wages to the extent of 10 per cent of the total wage component could be paid to the skilled persons. During 1999-2000, a total allocation of Rs.2431.46 crore was made under EAS and an expenditure of Rs.1998.26 crore was incurred. As against the target of 4091.63 lakh mandays, 2566.39 lakh mandays were generated. A Central outlay of Rs.1300.00 crore has been provided for EAS for 2000-01.

NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

The NSAP was launched with effect from 15th August, 1995 as a 100 per cent Centrally Sponsored Scheme with the aim to provide social assistance benefit to poor households in the case of old age, death of primary breadwinner and maternity. This represents a significant step towards the fulfilment of the Directive Principles in Articles 41 & 42 of the Constitution. The programme supplements the efforts of



the State Governments with the objective of ensuring minimum national levels of well being and the Central assistance is an addition to the benefit that the States are already providing on Social Protection Schemes or may provide in future. The provision of Central assistance seeks to ensure that social protection to beneficiaries is uniformly available. The main features of the three components of the NSAP namely; (i) National Old Age Pension Scheme (NOAPS), (ii) National Family Benefit Scheme (NFBS) and (iii) National Maternity Benefit Scheme (NMBS) are given below:

National Old Age Pension Scheme (NOAPS)

Old age pension of Rs.75 per month, per beneficiary is provided to person of 65 years and above who is a destitute in the sense of having little or no regular means of subsistence from his/her own sources of income or through support from family members or other sources. In order to determine destitution, the criteria, if any, currently in force in the States/UTs may also be followed.

National Family Benefit Scheme (NFBS)

A sum of Rs.10,000 is provided in the case death of primary breadwinner due to natural or accidental causes. The family benefit is paid to such surviving member of the household of deceased who, after local enquiry, is determined to be the Head of the household. The primary breadwinner is defined as a member, whose earnings contribute substantially to the household income and who is more than 18 years and less than 65 years of age. The bereaved household should qualify as a BPL according to the criteria prescribed by the Government of India.

National Maternity Benefit Scheme (NMBS)

A lump sum cash assistance of Rs.500 is provided to pregnant women of households below the poverty line up to the first two live births



provided they are of 19 years of age and above. The maternity benefit is to be disbursed in one instalment, 12-8 weeks prior to the delivery. In case of delay it can be disbursed to the beneficiary even after the birth of the child. The NSAP is implemented by the State/UT Governments with assistance from Panchayats and municipal functionaries. Each State/UT has a nodal department identified for implementing the scheme. In the districts, there are District Level Committees on NSAP. The Gram Panchayats/Municipalities have an active role in the identification of beneficiaries under NSAP. The State Governments communicate targets for the three components of NSAP to Panchayats/municipalities so that identification of beneficiaries can suitably be made by Gram Panchayats/Neighbourhood/Mohalla Committees in line with these targets. In case of cash disbursement, the payments are to be made in public meetings preferably of Gram Sabha meetings in villages, and of neighbourhood/mohalla committees in urban areas. The Panchayats/Municipalities are responsible for disseminating information about NSAP and the procedures for obtaining benefits under it. In this task, the Panchayats and Municipalities are encouraged to seek the involvement/cooperation of voluntary agencies to the extent possible for identifying beneficiaries and persuading them to avail of the benefits intended for them.

The NSAP also provides opportunities for linking social assistance packages to anti-poverty programmes and schemes for provision of basic needs e.g. the old age pension can be linked to medical care and other benefits for the old and poor, family benefit beneficiaries can be assisted under SGSY while maternity assistance could be linked with maternal and child care programmes. As against an allocation of Rs.767.05 crore made under NSAP during 1999-2000, an expenditure of Rs.596.99 crore was incurred up to December, 1999. A Central allocation of Rs.715.00 crore has been earmarked for the scheme in



2000-01.

ANNAPURNA

In 1999-2000, the Government had announced the launching of a new scheme

‘Annapurna’ to provide food security to those indigent senior citizens who are not covered under the Targeted Public Distribution System (TPDS) and who have no income of their own and none to take care of them in the village. ‘Annapurna’ will provide 10 kg. of food grains per month free of cost to all such persons who are eligible for old age pensions but are presently not receiving it and whose children are not residing in the same village. The Gram Panchayats would be required to identify, prepare and display a list of such persons after giving wide publicity. A Central allocation of Rs.100.00 crore has been earmarked for the scheme in 2000-01.

DRDA ADMINISTRATION

The District Rural Development Agencies (DRDAs) have traditionally been the principal organ at the district level to oversee the implementation of different anti-poverty programmes. Since its inception in 1980, the administrative costs of the DRDAs were met by way of setting apart a share of the allocation for each programme. However, over the years, while new poverty alleviation programmes were introduced, there was no uniformity amongst the programmes with reference to administrative costs and it was found that the provisions available for DRDAs were not sufficient even to meet the minimum costs. On the basis of recommendations of the Inter-Ministerial Committee constituted to review the support for administrative costs permitted under various programmes and keeping in view the need for an effective agency at the district level to co-ordinate the anti-poverty efforts, a new CSS for ‘Strengthening of DRDA Administration’ was launched with effect from April 1, 1999



with funding on a 75:25 basis between the Centre and States. However, the ceiling can be raised every year up to 5 per cent to meet cost increases due to inflation etc. Under the programme, the DRDAs have been conceived to emerge as a specialised agency for managing the anti-poverty programmes of the Ministry of Rural Development aiming towards poverty eradication in the district. While the actual execution of the various programmes lies outside the purview of the DRDAs, its role is to facilitate the implementation of the programmes, to supervise/oversee and monitor the progress, receive and send progress reports and account for the funds. The DRDAs are also entrusted the task of developing the capacity to build synergies among different agencies involved to bring about effective results. It has been envisaged that each district should have its own DRDA and in States where DRDAs do not have a separate identity, a separate cell would be created in the Zilla Parishads for maintaining accounts. However, it has been stipulated that the chairman of the Zilla Parishad would be the chairman of the Governing Body of the DRDA. During the year 2000-01, an outlay of Rs.220.00 crore has been allocated for the Strengthening of DRDA Administration.

RURAL HOUSING – INDIRA AWAAS YOJANA (IAY)

In the Ninth Plan, the Special Action Plan for Social Infrastructure has identified

‘Housing’ as one of the priority areas. It aims at providing ‘Housing for All’ and facilitates construction of 20 lakh additional dwelling units, of which 13 lakh dwelling units are to be constructed in rural areas. The composite housing strategy for the Ninth Plan is a multi-pronged strategy which has been operationalised w.e.f. 1999-2000. The salient features of the strategy under Action Plan are given below. The Indira Awaas Yojana (IAY) will continue to be major scheme for construction of houses to be given to the poor, free of cost. However,



an additional component has been added, namely, conversion of unserviceable kutcha houses to semi pucca houses. From 1999-2000, the criteria for allocation of funds to States/UTs under IAY has been changed to 50 per cent poverty ratio and 50 per cent housing shortage in the State. Similarly, the criteria for allocation of funds to a district in a State has been changed to the SC/ST population and housing shortage, with equal weightage to each of them.

A Credit-cum-Subsidy Scheme for rural housing has been launched from 1.4.1999 which will target a rural family having annual income up to Rs.32,000. The subsidy portion will be restricted to Rs.10,000/- and loan amount to Rs.40,000/-. The loan portion will be disbursed by the commercial banks, housing finance institutions etc Equity support by the Ministry of Rural Development (MORD) to Housing and Urban Development Corporation (HUDCO) has been increased to improve the outreach of housing finance in rural areas. In addition, an Innovative Scheme for Rural Housing and Habitat Development and Rural Building Centres (RBCs) has been introduced to encourage innovative, cost effective and environment friendly solutions in building/housing sectors in rural areas. A National Mission for Rural Housing and Habitat has been set up to address the critical issues of 'housing gap' and induction of science and technology inputs into the housing/construction sector in rural areas. Samagra Awaas Yojana, a comprehensive housing scheme, was launched in 1999- 2000 on pilot project basis in one block in each of 25 districts of 24 States and in one Union Territory with a view to ensuring integrated provision of shelter, sanitation and drinking water. The underlying philosophy is to provide for convergence of the existing rural housing, sanitation and water supply schemes with special emphasis on technology transfer, human resource development and habitat improvement with people's participation. The existing schemes of housing, drinking water and sanitation will follow the normal funding pattern. However, a Special



Central Assistance of Rs 25.00 lakh would be provided for each block for undertaking overall habitat development and IEC works with 10 per cent contribution coming from the people. In 1999-2000 (up to February, 2000), Rs.1438.39 crore has been spent and 7.98 lakh dwelling units have been built under the IAY. In the Annual Plan 2000-01, the Central outlay of Rs.1710.00 crore has been provided for Rural Housing.

Area Development Programmes: Drought Prone Area Programme (DPAP), Desert Development Programme (DDP) And Integrated Wastelands Development Programme (IWDP)

The Drought Prone Area Programme (DPAP), Desert Development Programme (DDP) and Integrated Wastelands Development Programme (IWDP) are being implemented with effect from 1.4.1995 on a watershed basis, as per the recommendations of the Technical Committee on DPAP and DDP headed by Dr. C.H. Hanumantha Rao. The common guidelines for Watershed Development provide for a uniform strategy in the implementation of all area development programmes. The main features of this strategy are:

Area development programmes to be implemented exclusively on watershed basis. Programmes and activities to be confined to the identified watershed of about 500 hectares and are to be executed on a project basis spanning over a period of four to five years. Watershed project to cover a village, as far as possible. Elaborate institutional mechanism at various levels clearly defined for effective participation of the local people and the PRIs in all stages of project management. DRDA/ZP to be the nodal Government agency at the district level to act as a facilitator and provider of finances and technical assistance to the people's organisations executing the watershed projects.

Drought Prone Area Programme (DPAP)

DPAP aims at to minimise the adverse effects of drought on



production of crops and livestock and productivity of land, water and human resources ultimately leading to the drought proofing of the affected areas. It also aims at promoting overall economic development and improving the socio-economic conditions of the resource poor and disadvantaged sections inhabiting the programme areas. The DPAP is in operation in 947 blocks of 161 districts in 13 States. Under DPAP, Rs.89.44 crore has been spent during 1999-2000. For 2000-01, the Central outlay of Rs.190.00 crore has been provided for DPAP as against Rs.95.00 crore in 1999-2000.

Desert Development Programme (DDP)

DDP has been envisaged as an essentially land based activity and conceived as a long term measure for restoration of ecological balance by conserving, developing and harnessing land, water, livestock and human resources. The main objectives of this programme are: (i) combating drought and desertification; (ii) encouraging restoration of ecological balance; (iii) mitigating the adverse effects of drought and adverse edapho- climatic conditions on crops and livestock and productivity of land, water and human resources; (iv) promoting economic development of village community; and (v) improving socio economic conditions of the resource poor and disadvantaged sections of village community viz; assetless and women.

Under DDP, Rs.49.22 crore has been spent during 1999-2000. In the Annual Plan 2000-01, the Central outlay of Rs.135.00 crore has been provided for DDP vis-à-vis Rs.85.00 crore in 1999-2000. Under DPAP and DDP, funds are directly released to DRDAs/Zilla Parishads for implementation of the programme. From 1999-2000, the funding pattern under these programmes have been changed to 75:25 cost sharing basis between the Centre and the States.



Integrated Wastelands Development Programme (IWDP)

IWDP has been under implementation since 1989-90 wherein wastelands are being developed with the active participation of stakeholders i.e. user groups, self help groups and PRIs. Here, the projects are sanctioned in favour of DRDAs/ZPs for the period of five years. The projects are implemented through the Project Implementing Agencies (PIAs) which can be a Line Department or a reputed NGO having sufficient experience in the field of watershed development. The programme is implemented all over the country.

IWDP is a 100 per cent Central Sector scheme. The cost norm is Rs.4000 per hectare. The basic objective of this scheme is to take up integrated wastelands development based on village/micro watershed plans. The stakeholders prepare these plans after taking into consideration land capability, site conditions and local needs. The scheme also helps in generation of employment in rural areas besides enhancing people's participation in the wastelands development programmes at all stages. This leads to equitable sharing of benefits and sustainable development. The major activities taken up under the scheme are: (i) soil and moisture conservation measures like terracing, bunding, trenching, vegetative barriers etc; (ii) planting and sowing of multi-purpose trees, shrubs, grasses, legumes and pasture land development; (iii) encouraging natural regeneration; (iv) promotion of agro-forestry and horticulture; (v) wood substitution and fuel wood conservation measures; (vi) measures needed to disseminate technology; training, extension and creation of greater degree of awareness among the participants; and (vii) encouraging people's participation. About 247 IWDP projects in 25 States with a total outlay of Rs.778.12 crore to treat total project area of 15.98 lakh hectare were sanctioned before March 31, 1999. These projects are at various stages of implementation. Out of these, the projects taken up before March 31, 1995 have more or less been completed.



Consequently, projects totalling 11 lakh hectares are under implementation under the common guidelines. 39 projects covering an area of 3.83 lakh hectare have already been approved by the Project Sanctioning Committee. It is expected that projects covering another 8 lakh hectare would be sanctioned during 1999-2000 and Rs.40.72 crore has been spent (up to January, 2000). For Annual Plan 2000-01, the Central outlay has been enhanced to Rs.480.00 crore vis-à-vis Rs.82.00 crore in 1999-2000. In pursuance to the Government decision to bring the unification of multiplicity of Wasteland Development Programmes of different Ministries/Departments, within a framework of 'Single National Initiative', the common guidelines for implementation of watershed projects/programmes by the Ministry of Rural Development and Ministry of Agriculture have been evolved and an effort is being made to bring them under one umbrella/Ministry.

LAND REFORMS

Land reforms have been viewed both as a means for achieving redistributive justice and as means for attaining higher levels of agricultural production and income in the rural areas. Access to land is still a major source of employment and income in rural areas. Therefore, the issue of agrarian restructuring continues to receive the priority. The major components of the Land Reforms Policy include among others, detection and distribution of ceiling surplus lands, tenancy reforms, consolidation of land holdings, providing access to poor on common lands and wastelands, preventing the alienation of tribal lands and providing land rights to women. Further, for the successful implementation of land reforms, updating of land records by traditional methods as well as through computerisation is an essential pre-requisite.

Since land is a State subject, the responsibility of implementing land reforms rests with the State Governments. However, two



Centrally Sponsored Schemes (CSS) viz;

‘Strengthening of Revenue Administration and Updating of Land Records’ (SRA & ULR) and ‘Computerisation of Land Records’ (CLR) are being implemented by the Ministry of Rural Development. The CSS of ‘Strengthening of Revenue Administration and Updating of Land Records’ is designed to provide support to the ongoing programmes of tenancy reforms. The scheme places emphasis on modernisation of cadastral survey procedures through photogrammetric check methods, further strengthening of training infrastructure facilities for revenue, survey and settlement staff, to enable them to handle modern survey equipments effectively, construction of Record Rooms and office cum Residence of Patwarais/Talathis in remote and tribal areas, purchase of survey equipments for offices of revenue administration particularly at grassroots level, etc. From 1987-88 to 1999-2000, funds to the tune of Rs.162.74 crore have been provided to the States/UTs as Central share under the Scheme, out of which Rs.132.30 crore have been utilised (i.e. 81.30 per cent utilisation). Equal amount towards State share has also been utilised by the States. During 1999-2000, against the budget provision of Rs.10 crore, funds to the tune of Rs.8.08 crore have been released to the States up to January, 2000. In the Annual Plan 2000-01, the Central outlay of Rs.25.00 crore has been provided for SRA & ULR.

The Centrally Sponsored Scheme on Computerisation of Land Records was started in 1988-89 as a pilot project in eight States. It was started with the sole objective of ensuring issue of timely and accurate copies of record of right to the land owners by the Tehsildar. At present, the scheme is being implemented in 528 districts of the country leaving only those districts where there are no land records. Also 1557 tehsils/talukas have been covered under programme till 31.3.2000. Since inception of the scheme, the Ministry of Rural



Development has released Rs.141.61 crore as on 31.3.2000. The utilisation of funds reported by the States/UTs is Rs.70.63 crore, (49.88 per cent utilisation). During 1999-2000, budget provision under the scheme is Rs.33.0 crore, out of which Rs.28.19 crore have already been released to various States. The Central outlay of Rs.50.00 crore has been provided for CLR for 2000-01.

The process of alienation of tribal land has continued since independence because of an influx of non-tribals into tribal areas as a result of various developmental projects, exploitation of natural resources and industrial activities. It is an irony that on one side outsiders/non tribals infiltrate into the Schedule areas in the name of development while on the other hand local tribal population migrate to urban areas in search of employment/job opportunities. This has given rise to severe discontent in the tribal areas. It is therefore necessary that the land issue which forms the crux of problem, must be effectively addressed. All the concerned State Governments have accepted the policy to prohibit transfer of land from tribals to non tribals and restore the alienated lands to the tribals, and have enacted laws to this effect. These States include Andhra Pradesh, Bihar, Gujarat, Himachal Pradesh, Madhya Pradesh, Orissa, Rajasthan and West Bengal.

As per the latest information available with the Ministry of Rural Development, till December 1999, total number of 3.75 lakh cases covering an area of 8.55 lakh acres were registered under laws pertaining to prevention of alienation of tribal lands. Out of this, 1.63 lakh cases had been disposed of in favour of tribals and in 1.58 lakh cases, they had been given possession of land covering an area of 4.33 lakh acres. Some existing land legislations pertaining to alienation and restoration may probably require further improvement in as much as that the conditionalities attached to restoration were restrictive and in real sense, no restoration could take place. Consolidation of



fragmented agricultural land holdings forms an integral part of the Land Reform Policy and the Five Year Plans have accordingly been laying stress on its implementation. This operation is considered necessary for the planned development of the villages and achieving efficiency and economy in agriculture. In pursuance of this, many States had enacted legislations but not much progress could be made except in the States of Uttar Pradesh, Haryana and Punjab. In other States, work was continued for some years and lost momentum thereafter. In the State of Uttar Pradesh, even now annually about 900 to 1000 villages are being covered under this activity. So far an area of 1615.30 lakh acres have been consolidated all over the country.

PANCHAYATI RAJ INSTITUTIONS

The Seventy Third Constitutional Amendment Act, 1992 has given impetus to democratic decentralisation in the country by conferring Constitutional status on the Panchayati Raj Institutions (PRIs). Consequent upon the enactment of the Act, almost all the States/UTs except Jammu and Kashmir, Arunachal Pradesh, and NCT of Delhi have enacted their legislation. With passing of appropriate legislations by the State Governments and conduct of elections to the PRIs, Panchayati Raj Bodies have been set up in almost all the States with a few exceptions. The Provisions of the Panchayats (Extension to the Scheduled Areas) Act 1996 has come into force with effect from 24th December, 1996 and extend Panchayats to the tribal areas of eight States, viz; Andhra Pradesh, Bihar, Gujarat, Himachal Pradesh, Maharashtra, Madhya Pradesh, Orissa and Rajasthan. It intends to enable tribal society to assume control over its own destiny, preserve its cultural ethos and conserve its traditional rights over natural resources. Article 243 (I) of the Constitution provides for the constitution of State Finance Commission (SFC) to review the financial position of Panchayats and to make recommendations



regarding principles governing distribution of net taxes between State Governments and the Panchayats, assignment of taxes and grant-in-aid to Panchayats. All the States barring Arunachal Pradesh and Bihar have constituted their respective SFCs. The SFCs in these States except in Sikkim and Goa have submitted their reports to their respective State Governments. Some of the States have accepted the recommendations of the SFCs in toto, while in other States, the SFC report have either been partially accepted or are under scrutiny. In some States like Kerala, the second SFC has also been constituted.

Article 243 (G) of the 73rd Constitutional Amendment Act endows the PRIs with the requisite financial and administrative powers to enable them to function as effective institutions of local self-government. It envisages the establishment of a democratic decentralised development process through people's participation in decision-making, in implementation and in the delivery process. In order to achieve this objective, the Constitution provides for devolution of powers and responsibilities upon Panchayats at appropriate levels for economic development and social justice in respect of 29 Subjects as listed in the Eleventh Schedule of the Constitution. These are under various stages of operationalisation in different States. In fact, in some States like Kerala, Madhya Pradesh, Uttar Pradesh and Tamil Nadu the process of devolution has been carried out effectively with the transfer of funds, functions and functionaries to the PRIs in respect of selected items.

The State Governments are required to constitute District Planning Committees (DPCs) as envisaged under Article 243 (Z) and (D) of the 74th Constitutional amendment Act to facilitate the process of decentralised planning. DPCs are to be set up in each district to prepare composite plans covering both urban and rural areas. However, only nine States viz Haryana (only in 3 Districts), Karnataka



(in 10 out of 27 districts), Kerala, Madhya Pradesh, Rajasthan, Sikkim, Tamil Nadu, Tripura and West Bengal and two Union Territories, viz, Andaman & Nicobar Islands and Daman & Diu have taken action to constitute DPCs. The formation of DPCs must receive top priority by the State Governments, as it is only then that planning would genuinely begin from the grassroots. The Year of 1999-2000 was declared as 'Year of the Gram Sabha' by the Government of India in recognition that the Gram Sabha is potentially the most significant institution for participatory democracy and decentralisation. The State Governments have been requested to initiate measures to energise Gram Sabhas. To ensure greater transparency and accountability, attention of State Governments have also been drawn to the importance of social audit in implementation of development programmes especially rural development programmes through Gram Sabha. In the light of 73rd Constitutional Amendment Act, the District Rural Development Agencies (DRDAs) are also being restructured to suit the changed scenario. DRDAs would have to work under the overall control and supervision of the Zilla Parishads. In order to make decentralised development a success, a time bound training programme, in phases, has been initiated for the new entrants into the PRIs so as to make them familiar with the implementation of various programmes,

CONCLUSION

The Government of India and state governments have been implementing several programmes for eradication of poverty in India. While the objectives of these programmes may be commendable, they are based on a belief that spending of money is in itself a necessary and sufficient condition for poverty alleviation. This belief under plays the role of non-monetary policies and the impact they have on the lives of the people. It has been the experience of many grassroots workers



that often certain government policies harm the poor much more than the benefit that accrues to them through money-oriented schemes. The eradication of poverty requires universal access to economic opportunities that will promote sustainable livelihood and basic social services. The broad alleviation efforts include provision of food security, land rights, education, employment, primary health care services including reproductive health care, safe drinking water and sanitation. Unless until, the quality of life of the poor are improved, social development can not be achieved in state. The goal is not a reality rather a myth. This is only possible through participatory poverty alleviation where the poor have to involve themselves in identifying the poor, prioritise their needs and monitor poverty at micro level. The participatory micro level poverty alleviation is probably the stepping stone towards achieving the goal of poverty alleviation in the state. Quality of life which is the basis for Poverty perspective, encompasses both rights and duties of the poor. Legislation may have to be taken at the national level in order to ensure the basic human rights to be fulfilled. These are rights to land, common property resources, work, food, credit, education, health, shelter and sanitation. The provision of rights for the growing million of population may not be realised at the initial years. There comes the bunch of duties where population control may have to be considered as family right or individual duty to have two children family. Therefore, families with two children may be ensured of the quality of life rights so as to pave the way for sustainable development with control of population. It may probably take not less than 20 years to eradicate poverty from West Bengal provided quality of life rights are assured with family rights to control birth with participatory poverty alleviation adopted through micro plan concept



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GOLD MONETIZATION SCHEME IN INDIA: POLICY, PERSPECTIVE AND CONCERN AREAS

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1. Introduction

From times immemorial, gold has been seen as a safe investment. Indians especially Indian women are emotionally attached to buying / accumulating gold as it symbolizes the status and wealth in the society. As such, demand for gold in India is interwoven with culture, tradition, desire for beauty and desire for financial protection thereby making its consumption and investment very different from that of other countries. On the other side, India has been the largest consumers of gold in the world and accounts for significant proportion of world gold demand. For example, India accounted for 24.8% of total physical gold demand of the world during the first quarter ended June 2015 (GFMS, Thomas Reuters, 2015). However, a significant majority of Indians prefer to keep this precious metal unused. They either keep it safe in a bank locker or at home which ultimately does not generate any return unless it is sold at a higher price. Keeping this in mind, Government of India launches two major gold related investment schemes on 05 November, 2015 to unlock the value hidden in idle gold possessed by households and institutions. These are:

- ❖ Gold Monetization Scheme (GMS)
 - Revamped Gold Deposit Scheme
 - Introduction of Indian Gold Coin Scheme (IGC)
 - Sovereign Gold Bond (SGB)
- ❖ Gold Bullion Scheme (GBS)



So far as India is concerned, the gold related schemes are not entirely new phenomena rather the newly launched schemes may be viewed as refined and fine-tuned version of the existing Gold Deposit Scheme (GDS) and the Gold Metal Loan (GML) Scheme which was announced in 1999. The objective of introducing the modifications in the existing schemes is to make the ongoing schemes more effective and to broaden the ambit of the existing schemes from merely mobilizing the gold held by households and institutions in the country to putting that gold into productive use. The long-term objective, however, is to reduce the country's reliance on the import of gold to meet the domestic demand. The heavy reliance on import of gold has been perceived by the policymakers as a negative item so far as Balance of Payment (BOP) positions and more specifically, Current Account Deficit (CAD) is concerned. In the recent years, upsurge in gold imports started getting reflected in the mounting CAD and gold imports became the second most important import item after oil imports. The influence of gold imports on CAD (during 1999-00 to 2012-13) was such that hiking the import duty was seen as the only way to control high CAD (Chaurasia and Rawat, 2015).

In this backdrop the present paper attempts to capture the rationale or implications of GMS in brief along with along with the essence of the newly announced gold schemes. The paper also attempts to highlight the difference between the present scheme and the 1999 gold scheme and point out the concern areas of the new schemes so as to suggest means of overcoming those.

2. Rationale or Implications of GMS in India

At this juncture, a question arises as to how GMS will benefit our economy or in other words, what is the rationale behind the introduction of GMS in India. The rationale of such scheme may be understood from the following broad points:



2.1 Transformation of Gold from Non-Productive Asset to Productive One

As pointed out by our Hon'ble Prime Minister, physical gold in any form is a dead asset as it does not generate any return neither to the owner nor to the economy. Gold in a financial portfolio, however, acts as a hedge against inflation. According to the recent estimate of the World Gold Council, Indian households and institutions hold around 22,000 Metric Tonnes (MT) of gold. One of the rationales of GMS is to unlock the value of this non-productive asset. The unlocked value can be routed/ circulated to productive assets like Real Estate, Financial investments like Stocks, Debt, Mutual Funds, etc. It is widely believed that the contribution of non-tangible assets like financial investment should be at least 40% for a sound economy whereas, Indians believe in investment in tangible assets like Gold and Real Estate. GMS will help to correct this skew through interest payment option, easy and flexible redemption option on gold deposit.

2.2 GMS is a Strategy to unlock Black Money

It's a well known fact that Gold & Real Estate were safe havens to park Black Money. GMS can be proved a good way to unlock the black money parked in the form of gold. As the Gold returns are in negative territory therefore timing of the GMS is to some extent strategic. For example, if we consider London Metal Exchange prices, gold has given a compounded annual return of just 4.4% between 1920 and now (Livemint Newsletter, 2015). As because of this even the hoarders are also finding ways to either exit or convert it into a sort of productive asset.

2.3 GMS is a part of managing Current Account Deficit (CAD)

As already pointed out that India is heavily relied upon import of gold which have had adverse effect on the BOP and most specifically to CAD. From the Table 1, we can see that a steep increase in gold import



during the post financial crisis (2008-09 onwards). From the table, we also found that the CAD is directly related to the amount of gold imports. For example, CAD for the year 2007-08 was 15738 million dollar which rose to 78155 million dollar in 2011-12 and during the same period the value of gold imports rose from 16723.6 million dollar to 56319.8 million dollar. Growth rate of gold import and percentage of gold imports to total imports during the same period shows a continuous rising trend.

Table 1: Gold Import of India and its Effect on CAD during 2007-08 to 2014-15 (Million \$)

Year	CAD	Gold Import	Total Imports	% of Gold Imports in Total Imports	Growth rate of Gold Import
2007-08	-15738	16723.6	251449.2	6.6%	15%
2008-09	-27917	20725.6	303696.3	6.8%	20%
2009-10	-38180	28640.0	288372.9	9.9%	40%
2010-11	-48053	40546.9	369769.5	10.9%	40%
2011-12	-78155	56319.8	489319.5	11.5%	30%
2012-13	-88163	53694.1	491487.2	10.9%	- 4%
2013-14	-32397	28704.7	450213.6	6.38%	- 46%
2014-15*	-27937	34407.2	447548.3	7.69%	19.86%

Source: RBI, Handbook of Statistics on Indian Economy, Mumbai, various issues

*[*2014-15 data is outlier in the sense that inspite of (+) growth rate of gold import CAD showed an improvement mainly because of significant fall in crude prices internationally. It is also evident that the CAD and Gold Import shows a high degree of correlation for the period except outlier year]*



A recent study of Chaurasia and Rawat (2015) showed that during the 1999-00 to 2012-13, gold imports to India grew with a compound annual growth rate of 20.06%. The CAD of the country increased with a CAGR of 23.3% during the same period. Thus, gold imports turned out to be the most important factor responsible for the CAD. As the government realized this fact, the policy makers suggested increasing the gold import duty to curb the high gold imports consequently restricting the high CAD. The result is evident from the Table 1 as the CAD declined from its peak of 88163 crore in 2012-13 to 32397 million dollar in 2013-14 and further reduced to 27937 million dollar. During the same period, growth rate in gold imports is either negative or moderate.

Lower import of Gold will help to control the CAD. CAD is not good for the economic health of the country as it implies higher outflow of the dollar compared to dollar inflow from exports. If import > export then it increases the demand of dollar, therefore, depreciates Indian Rupee. Depreciation of Indian Rupee will increase the inflation within the country. As Gold is a hedge against inflation therefore in case of high inflation people will buy more gold. The increase in Gold demand will further increase CAD; therefore, it's a vicious cycle. To control this cycle, it is important to control the demand of gold in one hand on the other hand it is equally important to maintain the flow of economic activities connected with the gold related activities. GMS aims at providing incentives for banks, depositors of gold and jewellers in one hand on the other, it aspires to build up necessary infrastructure to make gold a more liquid and income generating asset. Even if the scheme is able to create only 100 MT gold deposits over the next few years, it could help reduce the gold import bill by 10% (\$3 billion) annually (Moneylife, 2015).



2.4 Boost to Jewellery Sector in terms of supply of gold

GMS is intended to bring into circulation the huge reserves of gold held by households and other institutions (such as temple trusts) in India. This will increase the recycling of domestically held yellow metal and also reduce jewellers' reliance on imported gold. Presently, the big jewelers buy gold from gold importers and Small jewellers buy from big jewellers. GMS will facilitate the availability of gold through banks on the loan. Thus, it will finish the monopoly of gold importers. Secondly, if the jewelers will buy gold on loan from the bank then it will slowly bring the stability in Gold Prices. Speculators will be out of business. The overall benefit of the scheme will be reflected in the fall and stability in gold prices.

2.5 Successful lessons from the Turkish Gold Monetization Model

The success story of gold monetization in Turkey directly or indirectly induced Government of India to launch GMS. Japanese financial services company, Nomura, cited that Turkey was able to increase the country's gold reserves by more than 200 metric tonnes (MT) through gold deposit scheme. As in India, Turkish households traditionally invest their savings in gold, particularly because gold is exempt from taxation. Policy makers in Turkey employed innovative measures which reduced the impact of gold imports on the CAD and pumped significant amounts of stagnant gold into the financial system. One such measure was the Reserve Option Mechanism (ROM), which allows commercial banks to hold up to 30% of their statutory reserves in gold and foreign currencies. The ROM has induced banks to proactively develop instruments and design schemes such as gold accounts (which enabled depositors to trade gold), gold structured products and interest bearing gold savings accounts to monetize household gold savings much like the course of plan proposed by the Indian government.



3. Essence of Gold Monetization Scheme (GMS) in India

Simply speaking, GMS allows Indian residents to deposit their gold or gold jewellery (after converting them into pure gold) in to the bank and earn interest on that in terms of gold. Individuals can deposit gold bars, coins, and jewellery (without embedded stones). The GMS has three parts – Gold Deposit Scheme (GDS), Sovereign Gold Bond (SGB) and introduction of Indian Gold Coin (IGC).

Under GDS, individuals, temples and other institutions can deposit their gold at specified banks and earn interest income on their idle gold holdings. The deposits of physical gold in one's Metal Account will be assessed on the basis of purity and value, following which a fixed interest rate within the range of 1%-3% is to be apportioned. Government of India expects to mobilize a significant portion of the 22000 MT of gold available within the country and made it available for productive use within the country. The various aspects of the GMS are captured in the following sub-sections:

3.1. Salient Features of Gold Deposit Scheme (GDS)

- Any resident Indian can be the beneficiary of this scheme by depositing their idle gold into the banking system. Under the scheme customer can deposit minimum 30 gm of raw gold in form of bars, jewelry, coins excluding stones and other metals. Gold should be of 995 fineness and would be accepted at the Collection and Purity Testing Center (CPTC) which are certified by BIS (Bureau of Indian Standards). There would be no bar or maximum limit.
- Investors are offered following three types of deposits or tenure options:

Short term tenure: Matures between 1-3 years

Medium term tenure: Matures between 5-7 years



Long term tenure: Matures between 12-15 years

- Any bank which will be designated by the central government can make available these services. Gold under schemes of medium and long term will be auctioned by agencies notified by the government and sale proceeds will be credited to government account held in RBI. RBI will maintain the Gold Deposit Accounts denominated in gold in the name of the designated banks that will in turn hold sub-accounts of individual depositors.
- RBI has allowed banks to fix their own interest rate similar to the savings bank interest rate. The short term deposits will fetch 2.25 per cent interest on current price of gold while the long term investment would fetch 2.5 per cent interest. Interest on gold depositions will start after the conversion of this gold into the tradable gold bars after refinement or 30 days after the receipt of gold at the CPTC or designated bank, whichever is earlier. Principal and interest both will be denominated in gold.
- GMS is made tax free in order to boost the sentiments of the investors. Therefore, investors are neither required to pay any Income Tax on interest earned in gold account nor have to pay any Capital Gain Tax on the appreciation in the value of the gold deposited. It is also Wealth Tax free.

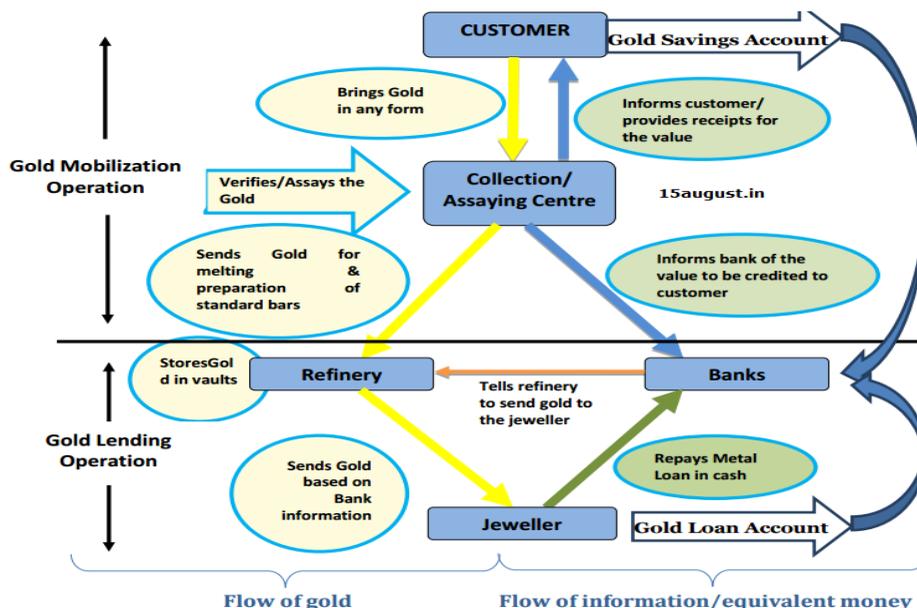
3.2. Process of GMS

Conceptually, Gold Deposit Account (GDS) is similar to a normal saving bank account in terms of formalities and operation. This would be a zero balance account. The entire process of monetization of gold and its subsequent use in the economy can be better understood from the figure 1 below:



- ❖ **Opening of Gold Deposit Account (GDA):** All the documents for verification i.e. know your customer (KYC) would be required i.e. address proof, ID proof and passport size photograph are required for opening a Gold Deposit Account. If more documents are required then the same would be asked by the respective banks.
- ❖ **Verification of Purity of Gold Deposited:** When a depositor approaches a bank to open a gold savings account, the bank will first test the purity content of the gold being deposited. Depositor will have to approach the government authorized Collection and Purity Testing Centres (CPTC). Banks will provide this list to the depositor. If the customer does not agree with the result, the jewellery will be returned to the customer. If the customer gives his consent, the jewellery will be melted and the customer will be given a certificate (signed by the authorized signatories of their center) of gold deposit, attesting the purity and amount of gold deposited.
- ❖ **Issue of Gold Deposit Certificate:** Depositor will then have to submit the certificate issued by the CPTC in the bank. Bank will issue a final deposit certificate to the depositor which will also contain the tenure for which the deposit is made. Interest on gold deposit will be credited in the deposit account of the individual in the form of gold.

Figure 1: Flowchart depicting the process of Gold Monetization Scheme in India



Source: Draft Gold Monetization Scheme Document (2015), Government of India

- ❖ **Storage of Gold and Subsequent Lending for Productive Use:** CPTC will transfer the gold to refiners who will store the gold bars in warehouses (unless banks prefer to store it themselves). Hence, the scheme requires a tripartite agreement between the bank, CPTC and refiner, detailing the arrangement (service fee, storage costs, etc) between them. Since banks now have gold deposits, they can lend the same to jewellers. Jewellers can open a Gold Loan Account with a bank. Once the loan is sanctioned, the jewellers will receive physical gold from the refiner. The repayment by the jewellers will be made in cash.



- ❖ **Grievance Redressal:** If individual's are not happy with the bank with regards to any process involved in this scheme then they should first approach the bank's grievance department and then contact banking ombudsman of Reserve Bank of India.

The new scheme is unique in how it integrates and enables three-way transactions between customers, jewellers and banks. Thus, the internal recycling of gold is ensured at various levels of the process, making it equally profitable for all stakeholders.

3.3 Essence of Sovereign Gold Bond (SGB)

The second product of Indian GMS is the sovereign gold bond which intends to provide an alternate to purchasing physical gold. Functioning like a regular coupon bearing bond issued by the government or RBI, the investor lends money to the government and receives periodic fixed interest payments on it. The price of the bond will be based on the price of a fixed quantity of gold. On maturity or sale of the bond, the holder will receive an amount equal to the value of the underlying amount of gold as on that date. The requirement for gold imports is made redundant through this mechanism as the entire transaction takes place in cash. In this context, it is essential to note that SGB and Gold ETF is not the same thing but they are remarkably different from each other. Although both the instruments track the physical price of gold, which means on redemption, one would get the price of gold but they are different in the following grounds:

- **Interest Payment:** SGB would pay interest on the certificate while there is no such interest payable on Gold ETF. SGB currently pay an interest of 2.75% p.a. It is generally found that returns on gold ETF's are around 1% and hence are not attractive to investors.



- **Tradability and Liquidity:** Gold ETFs are tradable in stock exchanges and hence very much liquid whereas SGB, as of now, are not tradable and hence illiquid in nature.
- **Exchange Facility:** Physical gold can be exchanged or converted into SGB certificate but in case of Gold ETFs such facility is not present.

Apart from the following differences with Gold ETFs, the SGB has the following salient features:

- ❖ SGB will be issued and priced by RBI as a part of market borrowing program of Government and essentially meant for the resident Indians. The maximum limit is 500 gm per person for a financial year.
- ❖ The Bonds will be issued in tranches. Each tranche will be kept open for a period to be notified. The issuance date will also be specified in the notification. For example, applications are invited for the first tranche from 5 – 20th November, 2015 and bonds will be issued on 26th November 2015.
- ❖ The Government will issue SGB with a rate of interest after taking into account the domestic and international Gold market conditions. So, the interest rate offered can vary from one tranche to another. The investors will be compensated at a fixed rate of 2.75 per cent per annum payable semi-annually on the initial value of investment.
- ❖ SGBs are available in the denomination of 5, 10, 50 and 100 gram of gold and designated banks and post offices are authorized to sell these bonds as per notifications.
- ❖ These bonds can also be used as collateral for loans. The LTV Loan to value ratio would be equal to ordinary gold loan.



- ❖ The interest on Gold Bonds shall be taxable as per the provision of Income Tax Act, 1961 (43 of 1961). From banking perspective, SGB will be eligible for Statutory Liquidity Ratio (SLR).
- ❖ The tenor of SGB will be for a period of 8 years with exit option from 5th year to be exercised on the interest payment dates. So, the lock-in period on Sovereign Gold Bonds is 5 years.

3.4 Essence of Indian Gold Coin (IGC)

IGC is a part of Indian Gold Monetization Scheme and 'Make in India' initiative launched by the Government of India in association with BIS, MMTC and World Gold Council (WGC). The coin will be the first ever gold coin manufactured in India. Until now, Indian consumers largely rely upon foreign gold coins to address their needs, driving a significant amount of Indian currency to foreign markets. The purpose of the measure is to reduce the demand for coins minted outside India and ensure the recycle of the gold available in the country. The IGC is unique in many respects and will carry advanced anti-counterfeit features and tampered-proof packaging that would allow easy recycling. Apart from these, the IGC has the following features:

- ❖ IGC will have national emblem, Ashok Chakra, engraved in one side and the face of Mahatma Gandhi on the other side. The coins will be available in 5 and 10 gram denomination. A 20 gram bar or bullion will also be available. The price for a 5 gm coin is Rs.14,600, 10 gm is Rs 57,600 and 20 gm is Rs 28,900 excluding VAT and other taxes.
- ❖ IGC will be of 24 carat purity and 999 fineness and coin will be hallmarked as per BIS standard.
- ❖ Tampered-proof packaging along with advanced anti-counterfeit features make the IGC very safe and easily recyclable.



- ❖ The coins will be made available through the 18 designated MMTC outlets. Later all banks will market these coins

4. Difference between Present GMS and the Gold Deposit Scheme of 1999

Gold schemes are not new in India as because Gold Deposit Scheme (GDS) has been in operation since 1999. The significant difference between the then GDS and current GMS may be summarized below:

- ❖ First, the GDS of 1999 offered no real incentives for depositors. Even though the scheme qualified for tax exemptions (wealth tax, capital gains tax and income tax), interest rates were very low (0.75% for a 3-year deposits and 1% for 4 to 5-year deposits). This is why Gold Deposit Scheme of 1999 garnered less than 15 Tons over 16 years (FICCI, 2015).
- ❖ Secondly, minimum 500 grams gold deposit prescription virtually made the households difficult to participate in the scheme. Moreover, the lack of flexibility in tenure of deposit (tenure was too long, 3-7 years) made it unattractive for households. The present GMS has lowered the minimum tenure to 1 year and the minimum deposit to 30 grams. This should make the target group of the product wider and dispersed.
- ❖ Third, GDS of 1999 also lacked incentive for banks. While banks were exempt from maintaining cash reserve ratios (CRR) on the gold deposits, they had to maintain the minimum CRR and also the statutory liquidity ratio (SLR). The 2015 scheme, in contrast, made gold deposits be held as part of CRR/SLR requirements.
- ❖ Fourth, banks' interest was also muted because they lacked the facilities for melting the jewellery, testing its purity and warehousing it. Plus, banks required pre-approval from the RBI



for launching the scheme, making it a cumbersome process for them. Although some of these conditions such as prior approval from the RBI were subsequently relaxed in 2013, the scheme failed to gain traction. Under the 2015 scheme, banks will partner with CPTC and refiners to outsource the assaying and storage of gold, reducing the costs for banks.

5. Concern Areas of GMS

It is true that GMS has worked well in Turkey where the consumption of gold driven by the same sentiments as prevalent in India. From that perspective, the scheme should have tremendous prospect in India. But there are certain concern areas that need to be understood in right perspective and addressed properly. The major concern areas are highlighted below:

5.1 Strong Sentiments towards Jewellery

Households are unlikely to participate in the scheme because gold has to be stored in standardised form. According to World Gold Council (WGC) 75% of gold imports of India is consumed in the form of jewellery mainly in rural areas where people attach tremendous sentimental value to gold jewellery. So, it is difficult and loss making too (because of foregoing the making charge of jewellery while melting besides other charges) for them to take part in the scheme. This is apparent from the fact that from 05 – 19th November 2015 only 400 gram gold have been deposited under GMS (Statesman, 2015).

5.2 High Processing Cost of Gold Deposit

Apart from loss of making charges which is around 16% of the gold value, gold jewellery will be tested for purity and melted after obtaining the customers' consent. The customer has to bear various costs like fixed melting charges of Rs. 500 for a lot of up to 100 gms and Rs.100 per additional lot of 100 gms, testing charges of Rs. 300, stone removal



charges of Rs 100 and melting loss. This will not attract the target group both in terms of cost and the modus operadi involved.

5.3 Apprehension of Legal Issues relating to Black Money

It is common knowledge that investment in physical gold in whatsoever form is a safe haven for parking black money. Given the present government move against black money, people are apprehensive that they may be harassed by income tax authorities if they deposit large quantity of gold.

5.4 Inadequate or Unattractive Interest Rate

Under the scheme, banks are free to decide the interest rate on gold deposits. Earlier scheme offered an interest rate of 0.75-1% and flopped. Globally the gold lease rate is 1.2% under consignment imports and banks cannot pay a higher rate as this would lead to arbitrage. If the interest rate offered to the depositors is not attractive, the scheme is going to produce a frustrating result.

5.5 Mismatch of Asset Liability Profile of banks in the long run

Although banks can deposit gold as a part of CRR/SLR requirement, they are already holding government securities in excess of what is required under SLR. Further customer has the option to redeem the deposits in cash or gold which will increase the risk mismatch of asset and liabilities for bank. If Jewellers are allowed to repay gold loan in cash and bank is supposed to pay interest in terms of gold, a problem may arise in near future to manage asset and liability profile leaving scope for significant mismatch.

5.6 Lack of adequate and Reliable Infrastructure

Lack of infrastructure is another challenge before the success of GMS. There are very few hallmarking centres and refiners that meet standards set by banks. There are four such refineries which meet the parameters. Further there are 350 hallmarking centres but more than



half do not have melting facilities. Most of the tier 2 and 3 cities lack required infrastructure.

6. Measures for Improvement

Although the new GMS takes into account the limitations of the 1999 Gold Deposit Scheme and try to remove many of them, yet, the new scheme has to face several challenges as pointed out in the previous sections. It seems that the scheme may not get the desired response neither from the households nor from the institutions at least in the short run because of so many imperfections present in the infrastructure front, modus-operadi front, legal clarity front. However, in the long run the scheme can attain moderate success if the following steps are taken:

6.1 Creation of Environment of Faith and Trust

Standardisation of gold should be promoted in the country so that the buyers and sellers have faith in the quality and price of gold by introducing compulsory quality certification of all forms of gold. This would encourage accountability and foster an environment of trust.

6.2 Establishment of Gold Exchange and Gold Board

The successful implementation of the GMS requires establishment of a Gold Exchange which will look into the matter of pricing standardisation, transparency of operation and better analysis of demand and supply of gold. On the other hand, establishment of Gold Board should form and implement appropriate policies relating to import and export of gold and development of necessary infrastructure.

6.3 Adoption of Aggressive Promotion Strategy

The GMS and all its components need to be promoted aggressively on a long term basis since Indians historically have strong sentiments towards holding physical gold. The Government in isolation cannot promote these gold linked investment schemes. It has to join hands



with all the participants of the financial markets to make people aware of the benefits of the paper gold in a well planned manner. Only then, the biggest challenge before the GMS (Indian Sentiments) can be managed and resolved in a favourable way.

6.4 Clear cut Regulatory Prescription

Government should clear the air associated with the black money. If somebody deposit large quantity of gold whether that would come under the purview of Income Tax or not is a big issue in India as it is widely believed that the major chunk of gold investment in India is financed through black money. According to experts assurance must be given that customers shall not be harassed by tax authorities on gold deposits. Certainly income tax department may come into picture in case of very large deposits. Till now tax on conversion of physical gold into gold deposit schemes is imposed at 20% with indexation. If the date of acquiring is unknown, 1 April 1984 will be used as the base year. It is recommended that tax should be imposed only when gold is being sold.

Apart from these, efforts should be made to establish a national network of purity verification centres and refiners, creation of safe and efficient storage and distribution facilities along with efficient service delivery system for the customer. Senior analyst at GFMS believes that BIS should step in to bring faith in the hallmarking centres because banks are not going to accept all 350 centres as purity testing centres. Also three-four hours of fire assay is a short time for credible work. An option to give gold to banks or assayers must also be given because some customers prefer to deal with banks.

7. Concluding Observations

It is needless to mention that the Government of India has taken a positive step by introducing GMS to bring unutilized gold (dead asset) into the financial markets. The scheme will provide benefits in the form of increased supply of gold, reduced CAD and tax exempted income to



the depositor. At the same time, there are certain challenges such as fear of income tax authorities, high processing cost, lack of adequate infrastructure, low interest rates etc. The biggest challenge, however, comes from the sentiments and mindset of Indian masses. As Indian households are emotionally attached with gold jewellery, they would not like to part with the jewellery and allow the same to lose their form by melting it in GMS. Conversion of gold back to jewellery form absorbs a lot of making charges, thus making the process unattractive. Viewing from that perspective, the scheme may not attain due success at least in the short run. The long run prospect of the scheme hinges upon several factors such as fostering an environment of trust, establishment of Gold Exchange and Gold Board along with credible infrastructure, clear cut policy prescription, etc. The most notable amongst them is to consider GMS as a part of the long term promotional strategy to create a culture of investment in paper gold rather than the present mood of investing in physical gold. Only the whole hearted efforts of all sections of the financial and money market (both under public sector and private sector) to change the psyche of Indian masses in favour of investing in paper gold can bring the desired success of the GMS.

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CONCEPT OF FALSITY IN ADVAITA VEDANATA

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Introduction:

Falsity is a very important concept in Advaita-Vedanta. The followers of Advaita proclaim that the entire world to be false. It is believed that, the mental status like cognition, conation and emotions are also revealed by virtue of consciousness. It is opined that the mental status are self-revealed. But these beliefs does not hold good when put into thorough examination. Though we are aware of the successive order of our mental status, no meticulous mental status can grab the exact order of succession because no state can go beyond its limits to apprehend other states. Therefore it has to be admitted that mental states are presented as objects before the enduring consciousness in us.

Advaitans strongly agree that the entire world is false. Further they have proven that the world is false on several grounds. They reiterate that the world is false because the object is like an mirage, the world is limited space and time. The Advaitans in all their arguments state that the world is *paksa* and falsity is *Sadhya*. The word *False* is used to denote propositions or statements in Western Philosophy. Proposition or a statement alone may be termed false. However, *falsity* neither can be presumed as an act of cognition nor as an act of its object.

Objectives:

- The role of Falsity and its importance in concept of Advaita-Vedanta.
- To understand whether Proposition or a statement alone may be termed false.



- The understand perception of *Naiyayikas* of Indian Philosophy about Falsity.
- To understand the term '*Mitya*' and '*Jnana*'
- To understand the perception of *Panacapadika* about '*Mitya*'

Naiyayikas of Indian Philosophy accept that cognition can be false but not the objects of cognition. *Naiyayikas* argue that the term '*mitya*' is used an adjective to *jnana* but the same cannot be used as an adjective to object of *jnana*. The *advaitans* not only opine that object may be false, further they state that every object in the world without any exceptions is false because it is the nature of the objects.

What actually falsity (*Mithyatva*) which is termed as the character of the world really means? The word *Mithya* does not mean 'indescribability' as per *Panacapadika*. The *Advaita* mentions 'falsity' comprises of two factors. The 'falsity' means complete absence of *sattva* or completely absence of absolute character of *asattva*.

Vedanta is the most important among the Indian philosophies. Two major schools of Vedanta are *Dvaita* and *Advaita*. Among them the one is theistic and the other is philosophical. *Advaita* recognizes only Brahman is real and considers everything else is *mithya*. *Dvaita* states the universe and the individual souls are real. So these oppose each other. Not only *Dvaita* but also the other schools do not accept the unreality of the world. The concept of *mithyatva* is so important because the non-duality of reality cannot be established, if the world cannot be shown as *mithya*. If it is accepted that Brahman is only real what is the position of *jagat* and personal life? This is the vexed problem of the one and many. A solution offered to this problem the *Advaita* system maintaining the theory of *jaganmithyatva*. Brahman shows the universe and personal life with the help of *mayasakti*. Maya has two qualities *kriyatmaka* and *nivedhatmaka*. Maya vanishes the original object through its *nivedhatmakasakti* and its *kriyatmakasakti*,



it shows another in the same locus. Maya is the *sakti* which covers the Brahman and fixes the *prapanca* and personal life there.

The word *maya* is used in the *Rgveda*. But the *maya* of *āa´kara* is different from *Rgvedic maya*. Brahman has ultimate reality and the world is *maya* or *mithya*. It is believed that *maya* presupposes to *mithya*.

Maya is frequently used by the pre- *āa´kara* Advaitins. It is used in Vedas and *upanisads*. But the technical meaning of *maya* that *āa´kara* used is different from this upanisadic and vedic *maya*. The modern philosophers used *maya* to mean only illusion. The *āvetasvataropanisad* text states that *maya* is the universe. *Mithya* is also used to show the universe. It is necessary to understand *maya* because it is being understood by the principle which shows the *nisprapanca* Brahman as *saprapanca*. *āa´kara* stated *vyavaharika mithyatva*, *paramarthikasatyatva* and *jagadupadanakara*, *atva* through *maya*. The worldly objects which cannot be described as *sat* and *asat*, so it is considered as *anirvacansya*. *Mithya* is also *anirvacansya*. That is '*sadasadanirvacansyatvam mithyatvam*.' The objects of *maya* are neither something nor nothing and therefore termed *mithya*. Some philosophers used *maya* instead of *mithya*. They described the five definitions of *maya*. The five definitions of *mithya* are the five definitions of *maya*. From these it can be understood that *maya* and *mithya* are can be equated.

Traditional Advaita holds that we experience false entities as is evident from rope-snake illusion. It is straightly said that the following statement to be wrong on the ground that since the false snake is merely an imagined entity and a construction of our thought, it can never be an object of experience; it can only be regarded as an object of thought. Likewise, if the world is actually experienced by us, it has to be real and not false. Conversely, if it is false, it cannot be experienced by



us. The very idea that something which is false is also experienced by us is absurd. Therefore the claim that the world is false and it is sublated upon our intuiting the Ultimate Reality should be rejected as wrong, illogical and completely groundless.

The Dvaita-Advaita controversy is a very interesting, and simple description in the history of Indian philosophies. In Indian philosophy more philosophers questioned the *mithya* concept of Advaitins. They did not accept the unreality of the world. '*Brahma satyam jaganmithya*' is the basis of this controversy. So the post *Madhusudana Advaitins* try to develop the *mithya* concept and clear definition of *mithya* is given. The author of *Nyayamita* gave twelve definitions of *mithyatva* and said that these are not suited for this. As the reply of this, *Madhusudana* gave a clear picture of *mithya* concept using the five important definitions. This is in order to present a true picture of the *Dvaita Advaita* controversy. *Nyayamata* of *Vyasatvrtha* and *Advaitasiddhi* of *Madhusudana* are the basic texts.

The *Dvaita* and *Advaita* are idealistic in character. They agree that the ignorance is the cause of bondage. The ultimate reality of Brahman, the authority of Vedas is the certain points of their common interest. The basic stand points of *Advaitins* can be summed up as follows: 'The whole world is nothing but Brahman, nothing exists different from it. If anything shines other than Brahman, it is false like mirage.' The basic standpoint of *Dvaitins* is as follows: 'The world possesses the same reality as that of Brahman. That means Brahman and the world is absolutely real. So naturally the reality and the unreality of the world became the subject of controversy. According to *Advaitin* the world is *mithya*. They clearly presented the definition of *mithyatva* by proving the unreality of the world.

Conclusion:



Advaitins accept three kinds of reality. The absolute reality (*paramarthikasatta*), relative reality (*Vyavaharikasatta*) and phenomenal reality (*pratibhasikasatta*). The absolute reality is Brahman. The relative reality is the world. The phenomenal reality is *Yuktirajata*. Maya or *mithya* has a pivotal role in *Advaita* Vedanta. It is as important as Brahman because the reality of Brahman is stated or established only through the *Dvaitamithyatva*. The world is *mithya* from the *paramartika* stand point and the world has *vyavaharika satyatva*.

The *pratibhaaika satta* is sublated by the *vyavaharika satta*, this *vyavaharika satta* in turn further is sublated by the paramartika layer of *satta*. Thus is the three tier system of *Advaita* philosophy. In establish the concept of *mithyatva* of *jagat* in *Advaita* the role of *Advaitasiddhi* of *Madhusudana Saraswathy* the climax of *vadaprasthanana* cannot be over emphasized.

The different definitions of *mithyatva* mean the same thing. That means the falsity presented is later on contradicted. Through these definitions *Advaitins* state that all the objects of the world can be known as existent. They are superimposed on Brahman.

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POVERTY ALLEVIATION AND WOMEN'S EMPOWERMENT IN KERALA-A CASE STUDY

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INTRODUCTION:

Women households are the cruelest victims of deprivation and destitution. Therefore, any programme for poverty alleviation must aim at improving the living environment of the women folks. It is through creating livelihood opportunities for the women that they can be empowered, and the micro credit and self help groupings are a better means through which their living conditions can be improved. The Government of Kerala State in India has introduced a novel scheme of poverty alleviation based on micro credit and self-help grouping. Paraphrased as Kudumbashree (Prosperity of the Family), the scheme aims at improving the living levels of the poor women in rural and urban areas. It seeks to bring the poor women folks together to form the grass root organizations to help enhance their economic security. The projects aim at removing poverty among rural women households through setting up of micro credit and productive enterprises. The activities such as micro credit and micro enterprises under the scheme were undertaken by the locally formed Community Development Societies consisting of rural households. The State Poverty Eradication Mission-Kudumbashree- launched by the Government of Kerala State in India is a massive poverty eradication programme in contemporary history. It has proved without any doubt that women empowerment is the best strategy for poverty eradication. Women who were regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth, and their role in reshaping their own destiny. The process of empowerment becomes the beacon light to



their children, their families and to the society at large. It opens a new vistas in development history.

ANTI POVERTY PROGRAMMES IN KUDUMBASHREE:

It is the State Poverty Eradication Mission, that has been paraphrased as Kudumbashree in local language, meaning 'prosperity of the family', which helps enjoy the economic opportunities by a good number of the poor women folks in rural and urban Kerala. The anti-poverty programme under Kudumbashree has been launched by the State Government of Kerala with the active support of the Central Government of India and the National Bank for Agriculture and Rural Development (NABARD) aiming at removing absolute poverty within ten years with the full co operation of the Local self governments. Poverty is a multi faceted state of deprivation. Hence a multi- pronged strategy alone can help eradicate poverty.

Identifying the Poor

Identification of the poor is one of the prime requisites for the implementation of the projects. The following risk factors are considered for identifying the poor.

- No land/Less than 5 cents of Land
- No House/ Dilapidated House
- No access to safe drinking water within 150 metres.
- Women headed household/Presence of a widow, divorce/abandoned lady/unwed mother
- Socially disadvantaged groups(SC/ST)
- Presence of mentally or Physically challenged person/chronically ill member in the family
- Families without colour T V.



Alappuzha Model: The Prelude:

The first spark of a women based participatory approach for poverty eradication came out in Alappuzha Municipality in Alappuzha District in Kerala in 1993 when the Community Development Society of the poor women came into being as part of the implementation of the Community Based Nutrition Programme (CBNP) and the Urban Basic Service Programme (UBSP) with the assistance of UNICEF. The seven wards were selected for the implementation of the programme.

The programme began with the organization of the poor women folks to form the Neighbourhood groups. The poor high risk families were identified to form the Neighbourhood groups on the basis of nine non economic indicators such as: occupation in temporary houses, no access to safe drinking water, no access to sanitary latrines, illiterate adult member in the family, not more than one earning member in the family, family getting barely 2 meals a day or less, children below 5 years in the family, sc/st family, and alcoholic or drug addict in the family. 88 neighbourhood groups were formed of women from such high risk families and 7 ward level Area Development societies (ADS) were formed from the grass root level NHGs. The ADSs were federated to the town level Community Development Society(CDS).

Neighbourhood Groups (NHGs):

Neighbourhood group is the association of 20 to 40 women members, belonging to high risk families. They elect a woman from among themselves as Resident Community Volunteer, another one is selected as President of the NHG and the three others are selected as Community Volunteers, each of whom has specific responsibilities viz., Health, Infrastructure and income Generation. They are, therefore, designated as Community Health Volunteer, Community Infrastructure Volunteer and Community Income Generating Volunteer.



The Community Health Volunteer is responsible for all the health related activities of the NHG like immunization, maternal care, child care, nutrition and propagation of ideas like cleanliness, hygiene, etc. The Community Infrastructure Volunteer is in charge of the basic infrastructure needs of the NHG such as housing, sanitation, drinking water, drainage, etc.

Area Development Societies (ADSs):

Area Development Societies at the ward level are formed of 10-15 NHGs and the five member committee of all the NHGs constitutes the governing body of the ADS. The ADS has a Chairperson, a Vice chairperson and 7 other members. The Community Organiser of the Municipality acts as the Member Secretary of the ADS. The ADS integrates the micro plans of the NHGs and after discussion and scrutiny a consolidated action plan is prepared and is known as Mini Plan.

Community Development Society (CDS):

Community Development Society is the apex body at the town level and is the co-coordinating agency for programme implementation. Chairpersons, Vice chairpersons and Members of all the ADSs form the General body of the Community Development Society. A Project officer of the Municipality acts as the member Secretary of the Community Development Society. The Community Development Society has a President, Vice President and seven other members elected from the General body of the CDS to form the committee of the CDS. The Committee and the Member Secretary constitutes the Governing Body of the CDS.

The Community Development Society monitors the programmes undertaken by the ADSs on monthly basis and takes steps to improve the implementation of the programmes.



Status Report of NHGs and Thrift & Credit under Kudumbashree

No	District	No. of GPs	No. of NHG	No. of ADS	Families Covered	Families Started Thrift	Thrift (In crores)	Loan (In crores)	VIL
1	Thiruvananthapuram	78	18539	1259	344225	341807	109	252	2.32
2	Kollam	71	12345	1214	227839	227839	72	164	2.25
3	Pathanamthitta	54	6602	744	136670	136405	34	60	1.78
4	Alappuzha	73	13428	1106	265039	265039	86	189	2.25
5	Kottayam	75	11105	1153	223760	223749	58	111	1.92
6	Idukki	52	9160	750	166607	166094	63	157	2.49
7	Ernakulam	88	13097	1352	214985	213281	70	229	3.30
8	Thrissur	92	15631	1354	284239	284239	94	340	3.63
9	Palakkad	91	20307	1436	345459	345459	107	292	2.73
10	Malappuram	102	14925	1845	338799	338799	90	171	1.89
11	Kozhikkode	78	14902	1309	298819	295693	107	286	2.67
12	Wayanad	25	7404	434	120248	120248	36	127	3.50
13	Kannur	81	11206	1264	214407	214407	69	220	3.19
14	Kasargode	39	5670	646	120511	120987	39	158	4.07
	Total	999	174343	15866	3302073	3294512	1035	2733	2.64
15	Urban (58 ULBs)		13590	1137	347996	347996	64	71	1.11
16	Tribal NHGs(9 Dist)		2422		41134	38761	6	14	2.22
	Grand Total		190355	17003	3691203	3681269	1106	2818	2.55

Source: www.kudumbashree.org

A NEW PARADIGM OF PARTICIPATORY DEVELOPMENT IN KUDUMBASHREE:

The Mission for Poverty Eradication : A New Beginning

Enthused by the phenomenal success of the Alappuzha and Malappuram models of participatory development with the active involvement of the stake holders, the State Government of Kerala



resolved to extend the participatory women based programme to the entire State of Kerala in 1998. The Project has been envisaged as a mission for eradication of poverty , which has been christened as “ Kudumbashree” (“ Prosperity of the Family”) and becomes the Magna Carta of the poor.

The Strategies

Kudumbashree aims at empowerment of women to become the active leaders rather than passive recipients . The strategies thus form of

- a. Formation of women collectives
- b. Information and training
- c. Skill upgradation
- d. Thrift-Credit operations
- e. Infrastructure development
- f. Micro enterprises development
- g. Power to the people, and Leadership

The Programmes under Operations:

The programmes conceived as a part of the strategy to reduce poverty are:

- Microfinance operations/Thrift and Credit Societies
- Micro Enterprises
- Micro Housing/ Bhavanashree
- Destitute Identification, Rehabilitation and Monitoring Programme/Ashraya
- Lease Land Farming/ Haritashree
- The S3 programme



- Children's Neighbourhoods/Balasabha
- Solid Waste Management /Clean Keral Business
- Special Employment Programme for the Educated Youth
- Special School for the Disabled Children/Buds
- Self Employment Programme under SJSRY
- GRQ Project

Micro Enterprises:

Micro Enterprises foster the economic status of women as an effective means to eradicate poverty. The income generating activities under individual and group initiatives to meet the livelihoods of the poor women are massively promoted. Canteens/ Catering units, IT units, Group farming units, Fruit Processing units, Foot ware units, Condiments units, Umbrella units, Building materials units, Horticulture units, Electronics units, Ready made garments units, Soap powder units, Toys units, Grocery shops, are some of the examples of Micro Enterprises that are undertaken by poor women under Kudumbashree. Women entrepreneurs are given training in entrepreneurship development, skill development, project management, performance improvement by the Entrepreneurship Development Institute of India, Ahmedabad. It is drawn that, as of date, there are 15,382 individual enterprises.

Micro Housing/ Bhavanashree

Under this programme poor families, who are in dire need of constructing new houses are able to avail loans from banks and the repayment of which is ensured by tri-party agreement between the beneficiaries, the Community Development Societies and the Financial institutions/Banks. 19,922 houses were constructed by using credit amounting to Rs.6765.91 lakhs.



The Destitute Identification , Rehabilitation and Monitoring Programme/Ashraya:

This programme , named as “Ashraya” in local language (meaning ‘depending’) aims at uplifting the poorest of the poor from their destitution. Poorest of the poor families ,which lack adequate food, drinking water, shelter , educational facilities for children , sanitation facilities, employment opportunities, land for shelter , and worst sufferers of illness and chronic diseases are identified and rehabilitated under various schemes . The programme launched in 391 Village Panchayats and 6 Municipalities.

Lease Land Farming/Haritashree

Lease Land Farming Programme , named ‘ Haritashree’ in local language, lend helping hands to those cultivators who are having no land at all . So Kudumbashree pools uncultivated lands on rent and provide the willing cultivators for agricultural operations. Last year , lease land farming was done in 18,489 hectares benefiting 3,15,613 families hailing from 31,980 NHGs in the state.

The S3 Programme

Kudumbashree addresses the multifaceted deprivations of the poor families , which lack food, health care, education, basic amenities such as shelter, drinking water, safe latrines and employment. It is felt that poverty reduction would foster economic development if it sustains the secured gains. So, sustainability economic development assumes greater importance in the process of attacking poverty. So much so, Kudumbashree has evolved a project to build a model in select panchayats on the concept of comprehensive development . The projects focuses on self sufficiency, self reliance and sustainability (S3) of the village panchayats. The project envisages to address the problems of Child Development, Geriatric care, Mentally and Physically Challenged, Education, Adolescent care, women



Empowerment, Enterprise development, Unemployment of the educated youth, Agriculture/Animal husbandry/ Dairy development, Revamping the traditional sectors Basic minimum Needs and Destitute Identification and Rehabilitation.

Initially the programme was piloted in three panchayats viz., Venganoor in Trivandrum district, Kodakara in Trichur district and Munniyoor in Malappuram district. Later on , the programme extended to 14 panchayats and the extension of the programme to another 70 panchayats is done.

Childrens' Neighbourhoods/Balasabha

The children from poor families are organized to develop their intellectual faculties by performing cultural activities from time to time. Termed as Balasabhas in local language it functions as a platform of the children to help develop their overall capabilities that combines education, entertainment and empowerment. 27463 Balasabhas comprising 504979 children are organized in different places in Kerala.

Solid Waste Management./Clean Kerala Business

Solid waste is serious menace for all the urban and semi urban areas of Kerala Now Kudumbashree mission tries to tackle this problem by setting up 'Clean Kerala Business' units in an organized and planned manner entrusting to women entrepreneur groups to segregate, collect and transport solid waste from the households, commercial establishments , hotels , etc..75 Clean Kerala Business units are formed in the state so far.

Special Employment Programme for Educated Youth

A special employment programme for the educated youth has been initiated and 50,000 educated youth were assigned with the task of Kudumbashree such as identification process, setting up of innovative



micro enterprises , etc.211 group and 170 individual enterprises have been formed under this programme , thus benefiting 1307 people.

Special School for the disabled children /Buds

Special Schools, called 'Buds', are set up aiming at providing for the developmental, social , and emotional needs of the disabled children. These children are being provided with the necessary medical attention, physical and mental therapy, mobility equipments, hearing aids, and vocational and educational training.

Self Employment Programmes under SJSRY

Swarna Jayanthi Sahari Rozgar Yojana (SJSRY) is an anti poverty programme launched by the Government of India and is meant for the urban areas of the state . It covers the 53 Municipalities and 5 Corporations. Individual enterprises and Group enterprises with a minimum number of 10 persons can be set up. 1365 group and 15382 enterprises are undertaken under this programme.

GRQ (Goat-Rabbit-Quail) Project

The Goat-Rabbit-Quail Project is a unique micro enterprises project for rearing the three species together to earn a steady income to the family entrepreneurs. The predominantly non-vegetarian population of Kerala necessarily ensures the potential market for the produce. The GRQ project aims at utilizing the inherent advantage of the homesteadfarming practiced by number of families. Quail rearing as an activity can ensure a weekly cash flow and that combined with the quarterly and half yearly cash flow of rabbit and goat would ensure a source of steady income to the family.

Nutrimix- The Babyfood Products Production Project

The Nutrimix Babyfood Production Project is an ambitious project recently launched by the Kudumbashree mission. The Project envisaged to start 500 babyfood production units in different parts of



Kerala. 21 Nutrimix production units have already been started .It is estimated that 2500 women can find gainful employment through the programme, which targets the massive baby food market dominated by big brands. The expected turn over is Rs,200 crore per annum.

CONCLUSION:

Kudumbashree became the lifeline to many of the poor women in the state of Kerala. It assumed the status of helpline to many. It is a massive anti poverty programme of the Government of Kerala aiming at eradicating poverty and salvage the destitutes from the wretches of extreme deprivation. The formation of 1,90,355 NHGs of the women from 36,91,203 risk families , covering urban, rural and tribal areas of the state helps develop the poor women into vibrant micro entrepreneurs. . Resultantly, the poor women of the state have become active participants in the planning and implementation process of various ant poverty programmes. By participating in various income generating –cum-developmental activities , the morale and confidence of women become very high. Capacity of the poor women of the state in several areas has gone up considerably , status of women in families and community has also improved. Kudumbashree has gained national and international acclaim as an ideal and workable model of participatory development for eradicating poverty. Various developmental programmes initiated under Community Development Society and the Area Development Societies include training programme for women to start income generating units , water supply, conduct of health education camps , construction of dual pit latrines undertaking micro enterprises, raising of pathways and, cultural programmes, etc.

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STARTUPS IN INDIA – SUSTAINABLE DEVELOPMENT

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Introduction

Startup Company or startup or start-up is an entrepreneurial venture or a new business in the form of a company, temporary organization designed to search for a repeatable and business model.. These companies, generally newly created, are innovative in a process of development, validation and research for target growth. The term became world widespread because of this history, startups are often assumed to be solely technology-based companies, but this is not necessarily true: the essence of startups is generally related to the concepts of ambition, innovation, scalability, and growth.

Startup companies can come in all forms. Some of the critical tasks are to build a co-founder team to secure key skills and resources to be able to conduct research and build a first Minimal Viable Product (MVP) in order to validate, assess and develop the ideas or business concepts in addition to opportunities to establish further and deeper understanding on the ideas or business concepts as well as their commercial potential. Business models for startups are generally found via a bottom-up or top-down approach. A company may cease to be a startup as it passes various targets, such as becoming publicly traded in an IPO, or ceasing to exist as an independent entity via a merger or acquisition. Companies may also fail and cease to operate altogether. The size and maturity of the startup ecosystem where the startup is born and grow have clear impact on the volume and success of the startups.



Investors are generally most attracted to those new companies distinguished by their strong co-founding team, risk/return profile and scalability. That is, they have lower bootstrapping costs, higher risk, and higher potential return on investment. Successful startups are typically more scalable than an established business, in the sense that they have the potential to grow rapidly with limited investment of capital, labor or land. Timing has often been the most important factor for biggest startup successes, while at the same time it's identified to be one of the hardest things to master by many serial entrepreneurs and investors. Startups encounter several unique options for funding. Venture capital firms and angel investors may help startup companies begin operations, exchanging seed money for an equity stake. In practice though, many startups are initially funded by the founders themselves. Factoring is another option, though not unique to startups. Other funding opportunities include various forms of crowd funding, for example equity crowd funding.

Startups in India

The Indian Government, which came to power with a promise to cut in equalities, in seeking to re-invent India's business-friendly image, which so far places it as one of the 40 'least' favorable countries in the world for starting enterprises. But even as the Startup India announcement has captured the imaginations of urban India – aspirations of rural entrepreneurship remain forgotten.

In a basic study conducted across four states, for the Niti Aayog, Pratham expectedly found that government jobs remain the holy-grail for low-income youth. In an unlikely twist, however, almost 80 per cent of the respondents from rural and semi-urban areas aspired to become 'self-employed' entrepreneurs, with contrast to their urban counterparts, for whom entrepreneurship was least aspiration



At a glance, these results seem counter-intuitive – why would low-income youth from rural and semi-urban areas, well-aware that small ‘shocks’ of misfortune could drive them from survival to destitution, not jump at stable jobs? The answer to why such a small percentage of rural youth aspire for formal-wage employment compared to 60 per cent of urban youth lies in between the past experiences and present opportunities in rural India.

Nearly all the rural workforce for generations has been engaged in only two professions farming and casual labor in both of which individuals largely have the freedom to choose their own schedules and methods. With little or no education, these youngsters have had fewer restrictions on their actions or time, making formal sector employment unattractive.

But more importantly, the role models for these youth have always been entrepreneurs – be it the ‘construction- contractor leading a large team of laborers and making a good living, or the small shop owner who is the centerpiece

Guidelines to Startups

On January 16, 2016 Prime Minister Narendra Modi released a 19-point action plan for start-up enterprises in India. He also announced a self-certification scheme related to nine labor and environment laws. He also said that there would be no inspection of the enterprises during the first three years of the launch.

Prime minister has announced an all-inclusive action plan to boost such ventures that would boost employment generation and wealth creation.

Here are the PM 19 plans for start-ups:

➤ Self certification

The start-ups will adopt self-certification to reduce the regulatory liabilities. The self-certification will apply to laws



including payment of gratuity, labor contract, provident fund management, water and air pollution acts.

➤ Register through app

An online portal, in the shape of a mobile application, will be launched to help start-up founders to easily register. The app is scheduled to be launched on April 1.

➤ Patent protection

A fast-track system for patent examination at lower costs is being conceptualized by the central government. The system will promote awareness and adoption of the Intellectual Property Rights (IPRs) by the start-up foundations.

➤ Start-up India hub

An all-India hub will be created as a single contact point for start-up foundations in India, which will help the entrepreneurs to exchange knowledge and access financial aid.

➤ Rs 10,000 core fund

The government will develop a fund with an initial corpus of 2,500cr and a total corpus of Rs 10,000cr over four years, to support upcoming start-up enterprises. The Life Insurance Corporation of India will play a major role in developing this corpus. A committee of private professionals selected from the start-up industry will manage the fund.

➤ National Credit Guarantee Trust Company

A National Credit Guarantee Trust Company (NCGTC) is being conceptualized with a budget of Rs 500 corer per year for the next four years to support the flow of funds to start-ups.

➤ No Capital Gains Tax



At present, investments by venture capital funds are exempt from the Capital Gains Tax. The same policy is being implemented on primary-level investments in start-ups.

- No Income Tax for three years

Start-ups would not pay Income Tax for three years. This policy would revolutionize the pace with which start-ups would grow in the future.

- Tax exemption for investments of higher value

In case of an investment of higher value than the market price, it will be exempt from paying tax

- Easy rules

Norms of public procurement and rules of trading have been simplified for the start-ups.

- Legal support

A panel of facilitators will provide legal support and assistance in submitting patent applications and other official documents

- Building entrepreneurs

Innovation-related study plans for students in over 5 lakh schools. Besides, there will also be an annual incubator grand challenge to develop world class incubators.

- Atal Innovation Mission

The Atal Innovation Mission will be launched to boost innovation and encourage talented youths.

- Research parks

The government plans to set up seven new research parks, including six in the Indian Institute of Technology campuses



and one in the Indian Institute of Science campus, with an investment of Rs 100 corer each.

➤ Entrepreneurship in biotechnology

The government will further establish five new biotech clusters, 50 new bio incubators, 150 technology transfer offices and 20 bio-connect offices in the country.

➤ Dedicated programs in schools

The government will introduce innovation-related programs for students in over 5 lack schools.

➤ Setting up incubators

A private-public partnership model is being considered for 35 new incubators and 31 innovation centers at national institutes.

➤ Rebate

A rebate amount of 80 percent of the total value will be provided to the entrepreneurs on filing patent applications.

➤ Faster exit

If a start-up fails, the government will also assist the entrepreneurs to find suitable solutions for their problems. If they fail again, the government will provide an easy way out.

Startups – Impact on Economy

In a knowledge-based society, innovation is the rapid force of the economy on all levels and in all types of organizations. Due to high risks present when introducing new products and services, innovations are usually commercialized via isolated formal formations such as startup entrepreneurs.

Eric Ries, the creator of the Startup movement, defines a startup as company is a newly formed company, the purpose of which is



to develop new, usually innovative products or services in uncertain circumstances. If it satisfies a new need, present in a broader area or globally, it also has great growth potential. Startup entrepreneurship is crucial because of innovations, new jobs and bringing competitive dynamics into the business environment. A feature of these companies is that they first test different possible business models in order to find the right one. But for this, they need a suitably developed support startup eco system.

The Global Entrepreneurship Monitor research data show that worldwide, an entrepreneur with high potential creates on average as much as 3 times more jobs than an entrepreneur with average potential and as much as 15 times more jobs than an entrepreneur with low potential. Thus there is only 4 % of entrepreneurs who can be obtained in the group of dynamic companies that have the potential to grow on global markets (on average they reach at least 20 % annual income growth) and they truly contribute to the economic development of the society, as they create as much as 38 % of all jobs. In the society, there is only 6 % of entrepreneurs with average potential, amongst which we also count those who gain between 5 % and 20 % average annual income growth, and they create 28 % of all jobs. But the great majority of entrepreneurs have low potential (90 % of all) – on average they achieve only up to 5 % average annual income growth and together create 34 % of jobs.

Therefore growth is mostly generated by highly ambitious entrepreneurs who find and realize promising business opportunities. Their companies grow quickly and so increase the employment rate. A research by the Global Entrepreneurship Monitor South Africa (2012) states that 1/3 of dynamics of countries economic growth can be attributed to the dynamics of startup entrepreneurship. They also contribute to the promotion of the research and innovation system and introduce values of proactively into the society.



Entrepreneurial innovations with high potential are very scarce and represent the most precious human resource of every nation, which is why they should be fully supported. The economic policy in general and the policy for promoting entrepreneurship have to understand that not all business activities are the same, much less that the motives for being an entrepreneur are the same for everyone. Facilitating settings for ambitious innovative entrepreneurship is fundamentally different to facilitating settings for self-employed necessity entrepreneurship.

Startup companies are thus those that have ambition and potential to become gazelles that can, with quick growth, create a large number of new jobs. This is often, but not always, the case for companies from technological industries.

The majority of developed countries in a knowledge-based society encourage startup entrepreneurship from the aspect of investment into the future as well as from the aspect of actively designing long-term economic policy. Why? Because

5 key reasons for encouraging startup entrepreneurship:

- 1) Innovations – these are the main driving force behind economic development and the increase of productiveness in a knowledge based society. Startup companies are the most suitable form of implementing inventions and consequently the best mechanism for commercializing technological and other novelties. Startup companies accelerate to a quick development of new technologies and the location where they operate. Large companies often buy startup companies because of technology that they then integrate into their business and thus keep their competitive advantage. At the same time, they provide knowledge as well as spin-off and spin-out companies to the startup environment, which wouldn't be possible without a well- functioning startup ecosystem.



- 2) New jobs and economic growth – In the long view, startup companies create a large portion of new jobs and contribute to the country's economic growth. Considering that startup companies are based on innovations, the potential of startup companies represents the healthy core of the economy. When the country wishes to encourage new employments in the long term, it is necessary for it to invest into the segment of companies that create the most jobs in the long run (in 10 years and more). Startup companies are the ideal form and opportunity for employing and activating the upcoming generation.
- 3) Bringing new competitive dynamics in the economic system – Startup companies are the most dynamic economic organizations on the market, since they provide additional dynamics and competitiveness to the economic system. This means that the economy stays healthy, vital and diligent, while individual companies find it harder to fall asleep on their laurels.
- 4) Promoting the research innovation system – High technology as well as knowledge-based service startup companies are very closely connected to knowledge institutions. An appropriate entrepreneurship ecosystem thus promotes the research & development as well as research & innovation approach of knowledge institutions, companies and connecting institutions as well as contributes to the applicative orientation of research work at universities and research institutions. Meanwhile it also works as a role model and encourages students and researchers to implement their ideas via a startup company.
- 5) Bringing the values of proclivity into the society – Startup entrepreneurship changes the values of the society and brings a new mind-set, in line with the society based on knowledge and creativeness. The population is starting to increasingly realize that they have a responsibility for their work and career development.



A non-profit organization supporting innovative youth entrepreneurship in society. The Foundation develops programs that revolutionize the South African startup ecosystem and help young people become high-impact entrepreneurs through the provision of the best resources.

Dubbed as one of South Africa's Brightest Young Minds in 2013 and acknowledged by his peers as one of the Top 200 young South Africans to follow on Twitter and LinkedIn, Sandile has won the respect of business by his determined approach to helping business navigate a diverse and complicated world of People, Education, Technology and Entrepreneurship (what he calls PETE). He is interested in how people use technology, believing that technology is only useful if people use and have access to it. His mission has been to explore how people, education and technology can be merged together to better the lives of ordinary citizens in Africa.

Suggestions

In the words Prof Schumacher small is the ever best to the economy. In the same forms the startups will help the sustainable development of economy. This scenario may seem many economies in the World .Germany is the best example to Contribute sustainable development through implementation of small and medium level industries

The business environment in which technology based start-ups operate should be reviewed and improved upon in terms of the regulatory and legal framework in order to encourage the growth and competitiveness of such start-ups. Adequate awareness creating mechanism needs to be strengthened.

Long term loan facility should be provided to start-ups at a lower interest rate that is supportive to loan repayment and overall growth and competitiveness of the start-ups.



The world first place exporter china also accelerated its economy with only small &medium scale industries in its early / initial stage .Japan Malaysia Singapore these are small counties give most of percentage employment through small scale industries . Providing employment is possible with start up's. In India there are some negative shades that may leads unsuccessful in implementation of startups they are

- 1) Rigid licensing system
- 2) Lack of Bank loan guide lines
- 3) Tax applicable

India has 130th rank among 189 countries in liberalizing of licensing system. It should be liberalized to success of the startup scheme in India bank also should be leaving their rigid system in providing of loan and related guide lines. Tax exemptions should be provided in the form of TAX HOLIDAY for first three years to start ups.

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EMPLOYEE ENGAGEMENT: A KEY TO MAXIMISE ORGANISATIONAL PERFORMANCE

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While job satisfaction has long been a commonly used measure of employees' quality of work life, engagement is a broader gauge of employees' overall work experience. A high level of engagement is a strategic goal for a growing number of organizations in many industries, including healthcare. Engaged employees are committed to their employer, satisfied with their work, and willing to give extra effort to achieve the organization's goals. Evidence suggests that engagement influences other major human resource goals, such as retention, job performance, absenteeism, and (indirectly through the employer's reputation) recruitment.

Although a variety of definitions can be found, employee engagement is typically described as a high level of employee involvement, commitment to the organization and job satisfaction. Engaged employees value, enjoy and have pride in their work. They are more willing to help each other and the organization succeed; take additional responsibility; invest more effort in their jobs; share information with other employees; and remain with the organization than employees who are less engaged (Lazear 1989; LePine, Erez and Johnson 2002; Riketta 2002, 2008). Finally, employee engagement and related variables, such as commitment and cooperation, have been found to be associated with organization performance (Harter, Schmidt and Killham 2003; Macey and Schneider 2008; Schneider, Macey, Barbera and Young 2009).

Engagement at work was conceptualized by Kahn, (1990) as the 'harnessing of organizational members' selves to their work roles. In



engagement, people employ and express themselves physically, cognitively, and emotionally during role performances. The second related construct to engagement in organizational behavior is the notion of flow advanced by Csikszentmihalyi (1975, 1990). Csikszentmihalyi (1975) defines flow as the 'holistic sensation' that people feel when they act with total involvement. Flow is the state in which there is little distinction between the self and environment. When individuals are in Flow State little conscious control is necessary for their actions.

Employee engagement is thus the level of commitment and involvement an employee has towards their organization and its values. An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee.' Thus Employee engagement is a barometer that determines the association of a person with the organization.

Drivers of Employee Engagement

Many researchers have tried to identify factors leading to employee engagement and developed models to draw implications for managers. Their diagnosis aims to determine the drivers that will increase employee engagement level.

According to Penna research report (2007) meaning at work has the potential to be a valuable way of bringing employers and employees closer together to the benefit of both where employees experience a sense of community, the space to be themselves and the opportunity to make a contribution, they find meaning. Employees want to work in the organizations in which they find meaning at work. Penna (2007) researchers have also come up with a new model they called "Hierarchy of engagement" which resembles Maslow's need hierarchy model. In



the bottom line there are basic needs of pay and benefits. Once an employee satisfied these needs, then the employee looks to development opportunities, the possibility for promotion and then leadership style will be introduced to the mix in the model. Finally, when all the above cited lower level aspirations have been satisfied the employee looks to an alignment of value-meaning, which is displayed by a true sense of connection, a common purpose and a shared sense of meaning at work.

The BlessingWhite (2006) study has found that almost two third's (60%) of the surveyed employees want more opportunities to grow forward to remain satisfied in their jobs. Strong manager-employee relationship is a crucial ingredient in the employee engagement and retention formula.

Development Dimensions International (DDI, 2005) states that a manager must do five things to create a highly engaged workforce.

They are:

- ❖ Align efforts with strategy
- ❖ Empower
- ❖ Promote and encourage teamwork and collaboration
- ❖ Help people grow and develop
- ❖ Provide support and recognition where appropriate

The Towers Perrin Talent Report (2003) identifies the top ten work place attributes which will result in employee engagement. The top three among the ten drivers listed by Perrin are: *Senior management's interest in employees' well-being, Challenging work and Decision making authority.*

After surveying 10,000 NHS employees in Great Britain, Institute of Employment Studies (Robinson et al., 2004) points out that the key driver of employee engagement is a sense of *feeling valued and*



involved, which has the components such as involvement in decision making, the extent to which employees feel able to voice their ideas, the opportunities employees have to develop their jobs and the extent to which the organization is concerned for employees' health and well-being.

CIPD (2006) on the basis of its survey of 2000 employees from across Great Britain indicates that communication is the top priority to lead employees to engagement. The report singles out having the opportunity to feed their views and opinions upwards as the most important driver of people's engagement. The report also identifies the importance of being kept informed about what is going on in the organization.

The oldest consulting organization in conducting engagement survey, Gallup has found that the manager is the key to an engaged work force. James Clifton, CEO of Gallup organization indicates that employees who have close friendships at work are more engaged workers (Clifton, 2008). Vance (2006) explains the fact that employee engagement is inextricably linked with employer practices. To shed light on the ways in which employer practices affect job performance and engagement, he presents a job performance model. According to him, Employee engagement is the outcome of *personal attributes* such as knowledge, skills, abilities, temperament, attitudes and personality, *organizational context* which includes leadership, physical setting and social setting and HR *practices* that directly affect the person, process and context components of job performance.

Most drivers that are found to lead to employee engagement are non-financial in their nature. Therefore, any organization who has committed leadership can achieve the desired level of engagement with less cost of doing it. This does not mean that managers should ignore the financial aspect of their employees. In fact, performance should be linked with reward. Nevertheless, this is simply to repeat the old saying



of Human Relations Movement which goes “as social being, human resource is not motivated by money alone.” As Buckingham and Coffman (2005) said, pay and benefits are equally important to every employee, good or bad. A company’s pay should at least be comparable to the market average. However, bringing pay and benefits package up to market levels, which is a sensible first step, will not take a company very far- they are like tickets to the ballpark, -they can get the company into the game, but can’t help it win.

Employee Engagement and Organizational Performance

The notion of engagement as a psychological state is the dominant orientation in academic research studies. This research has focused in almost equal measure on the outcomes of engagement and its antecedents. The outcomes of engagement are important because they indicate why organisations should strive for engaged employees: these studies demonstrate the business case for engagement.

Recent studies across a range of sectors have found various performance based outcomes of engagement. Bakker *et al* (2004) found that engagement was linked to both in-role and extra-role performance in a multi-sector Dutch sample, a finding replicated by Schaufeli *et al* (2006); Halbesleben and Wheeler (2008) found similar results for in-role performance and turnover intentions in a multi-sector US sample. A meta-analysis of nearly 8,000 business units in 36 companies found that engagement was also linked to business unit performance (Harter *et al* 2002), and links have also been found with client satisfaction in service settings (Salanova *et al* 2005). Xanthopoulou *et al* (2009) found a link between work engagement of restaurant workers and objective daily financial returns. Engagement has also related to safe working by employees in a meta-analysis of 203 separate samples (Nahrgang *et al* 2011). Many other studies have found links between engagement and performance outcomes; for a review, see Bakker *et al* (2008).



One consequence of poor engagement may be burnout. Indeed, engagement and burnout, which is a negative psychological syndrome strongly linked to stress, are often described as being at two ends of the same continuum (eg, Maslach and Leiter 2008). Just as engagement is characterised by the dimensions of dedication, vigour and absorption, burnout can be characterised by three dimensions: cynicism (indifference or distant attitude to work), exhaustion (depletion or draining of emotional resources) and inefficacy (lack of satisfaction with expectations). Burnout has been linked with a variety of negative consequences for both individuals and organisations, including poor physical health (Leiter and Maslach 2000), depression (Greenglass and Burke 1990), absenteeism and turnover (Firth and Britton 1989; Parker and Kulik 1995), as well as negative consequences for family and marital satisfaction (Burke and Greenglass 2001). Within health care specifically, studies have shown that burnout among nurses is related to patient perceptions of poor care (Leiter *et al* 1998; Vahey *et al* 2004).

Salanova *et al*'s (2005) study suggests that one reason why engagement is linked with performance is through the mediating mechanism of service climate. When employees are engaged, they are more likely to put energy into interactions with clients, and there may be a spillover effect on colleagues, creating a more engaged workplace generally. This may also be one reason why engagement might have an effect on performance outcomes in health care.

Relatively little research on engagement has been conducted within health services specifically, however, Prins *et al* (2010) gathered data from a sample of 2,115 Dutch resident physicians, and found that doctors who were more engaged were significantly less likely to make mistakes. A study of 8,597 hospital nurses by Laschinger and Leiter (2006) found that higher work engagement was linked to safer patient outcomes. Thus, in addition to core performance outcomes and extra-



role activities, engagement would appear to be important for safety as well.

Employees who are engaged with their job and employer are more productive because they are motivated beyond personal factors. They are more focused and more motivated than their disengaged counterparts. This means they work more efficiently and with the success of the organisation in mind. Research consistently shows that low levels of employee engagement are detrimental to performance. In fact, it has been found that employees that are highly engaged are twice as likely to be top performers (Taleo Research, 2009).

In 2009, Harter et al. conducted a meta-analysis encompassing 199 research studies across 152 organisations in 44 industries and 26 countries. They statistically calculated the available data on business/work unit level relationship between employee engagement and performance outcomes within each study. The studies covered 32,394 business/work units and 955,905 employees (Harter et al. 2009). Their findings quantified significant differences between business units ranking in the top and bottom 25% on engagement. They found an 18% drop in productivity between the top and bottom performers. Additionally, there was a 60% drop in quality (measured by defects in products). In a similar study into Fortune 100 companies, it was found that there was a dramatic 1,000 percent increase in errors among disengaged versus engaged employee populations (Gonring, 2008).

Absenteeism

Not only does high employee engagement increase focus and efficiency, it decreases rates of absenteeism. Because engaged employees care about what they do, they recognise the importance of their effort in contributing to the success of their employer. This means that employees consistently turn up to work and work well while they are there (Nahrgang, Morgeson & Hofman, 2011; Harter, et al. 2009;



Gonring, 2008). Looking at the numbers, it is clear that engagement plays a significant role in determining rates of absenteeism. Harter et al. (2009) found that absenteeism was 37% higher in organisations scoring in the bottom 25% on engagement. This has wide reaching practical implications for businesses' bottomlines and productivity overall.

Safety

Employees who are engaged are more likely to be highly involved and absorbed in their work. If an employee is not engaged, they are less focused on their work and more likely to make mistakes. This has significant implications for industries in which safety is an important factor.

There has been extensive research into the link between employee engagement and safety outcomes. A meta-analysis undertaken by Harter et al. (2009) found that the top 25% of business units (in terms of engagement) have 49% less safety incidents than the bottom 25%. Similarly, the same study found that in health settings, the most engaged organisations have 41% less patient safety incidents (i.e. falls, medical errors, infection rates, and risk-adjusted mortality rates).

Furthermore, engaged employees are more likely to use their initiative to suggest and implement improvements to safety systems. Their engagement gives them a greater sense of ownership in their role, and increases the chance of them taking on the responsibility to act on potential problems. Attitudes drive performance and behaviours, and it has been estimated that unsafe behaviours cause up to 70% of workplace accidents (Ronald, 1999; Health and Safety Executive, 1995). Research has shown that "engaged employees are motivated to work safely" and non-engaged employees are more susceptible to "burnout" (Nahrgang, Morgeson & Hofman, 2011; Gonzalez-Roma et al. 2006).



This decreases employees focus and motivation to do the right thing. It has been shown that employees who say they almost always enjoy their tasks were two and a half times less likely to report a back injury than those who said they hardly ever enjoyed their tasks (Ronald, 1999).

There are both human and financial costs when safety incidents occur. While the human costs are more difficult to measure, it is possible to put a price on safety. For example, research by the SHRM Foundation found in one manufacturing company engaged employees were five times less likely to have a safety incident and seven times less likely to have a safety incident involving lost-time. This had a significant impact on cost. The average cost of a safety incident for a non-engaged employee was \$392, compared with an average of \$63 for an engaged employee (Lockwood, 2007). It is clear that in terms of safety, engagement matters.

Retention

Simply stated, engaged employees are less likely to leave their job. If an employee has no emotional commitment to their job, there is a greater chance that they will leave to pursue a job that offers, for example, higher remuneration or more flexible work conditions (Haid & Sims, 2009; Schaufeli & Bakker, 2004).

Research confirms that engagement lowers employees' intention to leave. The Corporate Leadership Council (2004) found that the most engaged employees are 87% less likely to leave their organisation. The same study found that the 100 best places to work (according to their research) had an average voluntary turnover rate of 13% as compared with the average of 28.5% of other businesses in the same industries. What's more, other large scale research has found that 12% of disengaged employees have no intention to leave, while that proportion rises to 66% in engaged employees. Similarly, over half of disengaged



employees would consider leaving their current job for another opportunity, while only 25%

of highly engaged employees would consider leaving. (Towers Perrin, 2003).

Considering that replacing an employee can cost one and a half times their salary, retention has a significant impact on an organisation's bottom line. Not only can the costs of replacing employees be a drain on resources, but once new employees are in place they can take several years to generate the same revenue.

Customer loyalty

A link between having engaged employees and increased customer loyalty and satisfaction has been established (Haid & Sims, 2009; Harter et al., 2009; Gonring, 2008). Giving employees the drive to enhance the customers experience is as integral as the reputations and bottom lines of businesses that rely on the ability to inspire customer loyalty. Customers are more likely to recommend a business to others if they have had a positive experience and that positive experience is most often formed by interactions with frontline staff. The attitudes of frontline staff are a product of their engagement, and to a lesser extent, the engagement of those around them. Employees are more customer focused when engaged (Harter, 2009) as they are motivated to increase their discretionary effort to achieve the success of the business, rather than simply for personal gain.

Research provides credence to this idea. In their 2009 meta-analysis, Harter et al. found that business units that scored in the top 25% on engagement had customer ratings 12% higher than business units scoring in the bottom 25% of engagement. This improvement is due to the fact that engaged employees care more about meeting customer needs. They believe their organisation has a strong customer focus, whereas less engaged employees "have far more misgivings about



their organisation in terms of these measures and are likely to have little personal investment in a strong customer focus" (Towers Perrin, 2003).

Engagement impacts on customer loyalty in more ways than simply interactions with frontline staff. The quality of products produced by engaged employees is better, as previously reported and more productive staff make less mistakes that could impact on customer.

Additionally, engaged staff have a positive impact on an organisation's reputation in the wider world by being brand ambassadors. Conversely, disengaged employees can become a public relations nightmare. In the new world of social media, employees and customers can interact outside the traditional boundaries. For instance, when it was widely reported that Walmart started treating its employees badly, customers and employees were able to discuss and spread this news. This dissemination resulted in a drop in reputation and financial performance for Walmart.

Profitability

Employee engagement has a number of implications for an organisation's profitability. This impact of is largely indirect. Through improving retention, customer loyalty, productivity, and safety; organisations are able to keep their bottom line healthy while engagement strengthens all of these factors.

It has been found that organisations enjoy 26 percent higher revenue per employee when employees are highly engaged (Taleo Research, 2009). Furthermore, it was found that organisations with highly engaged employees earned 13 percent greater total returns to shareholders (Taleo Research, 2009). Furthermore, a meta-analysis (Harter et al, 2002) showed that businesses in the top 25% for employee engagement (of those studied) produced up to four percentage points in



profitability. Repeating the study in 2009, it was found that the top 25% increased their profitability by 16%.

Research by Towers Perrin (2003) indicates that the more engaged employees at an organisation are, the more likely it is to exceed the industry average in one-year revenue growth. Specifically, there is a trend showing that highly engaged employees work for organisations that had revenue growth at least one percentage point above the average for their industry, while the organisations of the most disengaged employees work for companies where revenue growth falls one or two percentage points below the average (Towers Perrin, 2003). However, it should be noted that there is probably another factor at work here, in that organisations that are performing better may be more likely to attract more engaged people.

Conclusion:

In the light of various researches done we can conclude that employee engagement impacts organizational performance. Studies have found positive relationship between employee engagement and organizational performance outcomes: employee retention, productivity, profitability, customer loyalty and safety. Researches also indicate that the more engaged employees are, the more likely their employer is to exceed the industry average in its revenue growth. Employee engagement is found to be higher in double-digit growth companies. Researches also indicated that engagement is positively related to customer satisfaction. Engaged employee consistently demonstrates three general behaviours which improve organizational performance:

- Employee advocates for the organization to co-workers, and refers potential employees and customers.
- Employee has an intense desire to be a member of the organization despite opportunities to work elsewhere



- Employee exerts extra time, effort and initiative to contribute to the success of the business.

Employees who are not engaged are likely to be spinning (wasting their effort and talent on tasks that may not matter much), settling (certainly do not show full commitment, not dissatisfied enough to make a break) and splitting (they are not sticking around for things to change in their organization), have far more misgivings about their organization in terms of performance measures.

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HUMAN VALUES THROUGH EPICS AND MYTHS A CASE OF KARNA IN MAHABHARATA

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Vyasa, in the last, reveals to the survivors of the 18 day long battle that the characters in the war were incarnations of the deities. Knowing this fact and then analyzing the epic and its characters, aggrandizes the epic and presents before us a great sources to solve our present day moral dilemmas. Analyzing the battle with this fact makes the spectacle of the war even more magnificent. What I believe is, more than being the incarnations of the deities, every character in the epic represents the stages of one's life and his choices of the quality of life he wants to lead. Being Envious like Duryodhana, courageous like Draupadi, truthful like Yudhishthira, selfless like Bhishma, loyal like Karna etc. Actually the whole epic is about the Subtle Art of Dharma. But I want to interpret Vyasa's revelation in another way as well: Which is **"Human character caught up in a very human drama, is an incarnation of god"**. And this can be well analysed by studying closely the position of Karna in the epic. No one else in the epic has suffered more than Karna, be It the sacred blessings from god, his loyalty, his ethical choices at the time of crisis, all seemed to have played a mysterious role in the fall of this brave warrior. What makes me fascinated about him is, in contrast to Duryodhana's life of envy and resentment, Karna's heroic life shines because he remained true to his word. When he tells Krishna to keep the circumstances of his birth secret, he is concerned that the Pandavas, particularly Yudhishtira, should not get excessively demoralized. He in his back of his mind was very clear that Kindom on whose behalf he is fighting legitimately belongs to Pandavas but he fought just because he promised Duryodhana that he is his friend, he was loyal, he kept his dharma, which I believe is lacking in our

present day society. His life once again reminds the audience that true Dharma is not the Svadharma of caste, but the sadharana Dharma of truth, commitment, generosity and friendship.

The paper revolves around Karna's life and analyzing it closely in the perspective of Ethical behavior of man kind and contributing to the Social Development.



Introduction to Dharma (in the prespective of the Epic)

Much has been written about Dharma, and I do not intend to provide anything like an exhaustive treatment of the topic here. Rather, I will sketch here an outline of the relevant aspects of Dharma for this investigation. Following Inden, who follows Kane, we might translate Dharma as 'code for conduct'. It has also been translated as 'law' or as 'religion'. Dharma according to me is closer to the generalized, philosophical idea of law as a transcendent meaning, a meaning that both rises above the details of human existence and gives those details purpose. Dharma is not law or religion which is distinct from nature or divine will. To conceive of Dharma is to conceive the entire universe as



part of a single unified moral enterprise: humans, gods, animals, plants, stones- any and every existent thing- all contribute to the upkeep, the sustenance, of the universe when it acts in accordance with dharma. Dharma is derived from the verb root **Dhr** meaning 'to bear, sustain'. Dharma can be translated as right action, right conduct, virtue, moral law etc;

The Vedas (the basis for a form of Hinduism that predates the Mahabharata) made the claim that it was sacrifice to the gods that was the human contribution to the dharma. Human beings should thus structure their society, activities, and lives in a way that enables proper ritual performance of sacrifices.

Crucially, the vedas were known as Sruti, meaning the heard; they were not merely the texts at the heart of both the structure and meaning of society; they represented a direct transmission from the gods to human beings.

Complementing Sruti is Smrti , meaning the remembered, a set of texts which interpreted the vedas and indeed constituted a tradition of interpretation. It is in the smrti that we find the compendiums of laws, the Dharmashastras, such as those of Manu and Yajnavalkya. And it is in the smrti that we find Mahabharata- a text which contains a vast compendiums of rules for good kingship.

Dharma also pervades the human world because dharma is coded into Varna and Jati, and Jati is coded into every human being's mode of worship, occupation, place, and bodily substance.

Inden writes,

. . . "Bodily substance" and "code for conduct" . . . were not conceived of dualistically in Hindu culture. They were not considered to be irreducibly different and opposed elements drawn from contrasting "natural" and "moral" orders having



their own distinct rules. Instead, they were conceived of as mutually interdependent elements, each of which may be shaped by or even reduced to the other because they were in fact drawn from the same single “bio-moral” order?

In this sense, an individual's dharma stems from 'nature', not 'nurture'. For example, to know who our parents are is to know the substance of which our body is made, and thence our Jati and the dharma appropriate to that Jati. It is precisely this aspect of dharma that seems to justify Bhima when he sneers at Karna, having seen Karna bow to the charioteer Adhiratha, “you better stick to the whip that suits your family”.

It is interesting to see how Karna challenges to these conceptions of dharma and rose to the fame of a legendary warrior. I will argue it in next topic.

Karna's Choice

Being just a story for many, the Sanskrit epic Mahabharat, is pervaded by moments of grave ethical choices; from Draupadi humiliated at Kaurava court, to Arjuna on the battlefield, to Yudhishtira at the gates of heaven, the epic is constantly posing serious ethical dilemmas about the very systems that it itself seems to propose. But the beauty of Karna lies in the fact that how he handles all such situations and acted in ethical way so as to preserve his dignity though siding the evil. This topic will focus on the choice that Karna makes when he is asked by both Krishna and Kunti to fight for the Pandava side. It can be argued that Karna is indeed facing a deep ethical dilemma and that his ethics is existential and not martial. Karna's loyalty to his family and friends is not a simple and straightforward clinging but rather a paradoxical faith that seems to rise above both mere instinctual emotions and systematized ethics. How beautifully he deals with the moral and ethical dilemmas is worthy of the praise. Karna is whole of the epic



remains loyal to those who have loved him and still love him. Their love for him both justifies and demands Karna's loyalty. His choice is startling in the context of dharma as 'code for conduct' (as discussed earlier), and the options that dharma provides to an individual (Varna and Jati etc). By examining these options we can see how through the story of Karna's choice, the epic, both undermines the claim of completeness of any human knowledge-system about dharma, and extend the range of what dharma can encompass.

Background story

On the eve of the great war over the kingdom of Bharata, a god in the form of a man approaches a warrior preparing for battle. The god is Krishna, an incarnation of Vishnu, and ostensibly the foremost divine presence in the book. And the warrior is Karna, who will fight – and die – on the losing side of the war. Karna is aware that Krishna is a god for Krishna's mortal disguise is a thin veil. We should keep this in mind as we examine Karna's response to Krishna's request. First, though, I will begin by introducing Karna through his story as seen from his point of view. Karna is the son of a charioteer couple, and thus, in the social system of the epic, a suta, a member of one of the lower castes of society. Crucially, Karna is not a member, by dint of his parents, of the aristocratic warrior class (Kshatriya varna). Moreover, the suta jati that Karna does belong to is not merely low, it is an 'against the grain' (pratiloma) jati, that is, it is a jati 'originating' from the (hypogamous) union of a brahmin woman and a kshatriya man. A suta is not just not low, he is an outcast (apasada) and should, in the words of Manu, "make his living by an activity reviled by the twice-born [the Brahmins, the Kshatriyas, and the vaisyas]." Nevertheless, at the same time, the suta jati is also traditionally the jati of the epic reciters, and Krishna himself participates in the epic battle as a charioteer. (Below I will discuss further the implications of Karna belonging to the suta jati.)



As a young man, Karna develops incredible military skills. At one point, he enters a military tournament, a festival intended to celebrate the end of the military training of the Pandava and Kaurava princes. The tournament has proceeded quite far when Karna arrives; in fact, the champion of the tournament, Arjuna, is about to be crowned. Just before the final ceremonies, Karna enters the arena and his very presence causes a stir. Karna then reduplicates all of Arjuna's feats one by one. There is one thing left then, to challenge and defeat Arjuna in one-on-one combat. But as Arjuna and Karna prepare to fight, the plot takes another twist and class enters the picture.

Krpa, an instructor of the princes, asks Karna, "what is your Kshatriya lineage?" Karna can only hang his head. Then, in another surprising turn, Duryodhana, the eldest of the Kaurava brothers, steps forward and makes Karna a Kshatriya. Citing scripture legalistically, Duryodhana reminds the crowd that **class is not always a matter of birth**. A man who rules a kingdom becomes *de facto* a Kshatriya. So Duryodhana bestows a small province on Karna. Immediately, priests are summoned and Karna is anointed. And now that Karna is a Kshatriya, no one can object to the battle between Karna and Arjuna.

At just that moment, Karna's father, the charioteer Adhiratha, enters the arena. And Karna, without hesitation, bows down to his father to show him respect. And this causes a pandemonium both among the contestants and the crowd – there are jeering comments at Karna, there are cries of support – but the net result is that the tournament breaks down and the battle between Arjuna and Karna is postponed. (This will be revisited when I will discuss caste and class issues of Karna's life)

Karna never forgives the Pandavas for the taunts, and, in the years that follow, Karna's anger and envy at the Pandavas only deepens and grows. One interesting example is the princess Draupadi's groom-



choice ceremony (swayamvara). Just as at the tournament, Karna is disallowed from even participating. The contest involves stringing a bow and when Karna steps up to try, Draupadi objects, saying that she should not be married to the son of a suta. (Draupadi is a kshatriya princess.) That certainly offends Karna, but the insult is compounded when Draupadi allows a Brahmin attending the swayamvara to compete for her hand. The same argument based on class should indeed apply just as well to the brahmin: as Manu says, **“a twice-born man should marry a wife who is of the same class..”** . And even though “marrying up” (hypergamy) is not disallowed by the dharmashastras (for example by Manu), in theory Draupadi should be choosing among kshatriya princes. In that sense, Draupadi is not acting wrongly, only unconventionally when she allows the Brahmin to compete. To Karna, Draupadi’s unfairness lies in the way that she emphasizes convention when it comes to prohibiting Karna from the tournament, but she stretches convention when she allows the Brahmin to attempt to string the bow. The Brahmin turns out to be Arjuna in disguise, and so Draupadi does indeed wind up marrying a kshatriya. To Karna, however, the process that led to that outcome was inconsistent and unfair.” (later during game of chess when Yudhishthira lost everything, Karna in revenge points that, since wife is also called Ardhangani, better half of a man, Yudhishthira still possess something to play, and later it turns out to be one of the causes of the war). As such events harden Karna’s anger and envy, it becomes his life’s goal to defeat Arjuna. This brings us to the point where Krishna approaches Karna just before the war.

Krishna to Karna (“Draupadi in time will approach you”)

Krishna, the master strategist of the Pandavas, realized that victory was going to be difficult with Karna on the opposite side. After the failure of his final peace mission at the Kaurava court, he takes Karna aside and makes a desperate bid to win him over. He reveals to him the secret of his royal birth. As Kunti’s son, Krishna tells him, Karna is the



eldest Pandava (Will be discussed when I will discuss the status anxiety of the Karna that followed when this truth is revealed). If he crosses over, he will be king. Yudhishthira, the crown prince, will stand behind him holding the royal fan; Bhima will hold his 'great white umbrella'; all Pandava allies, kings and their noble sons, will pay tribute and touch his feet. Listing the long pageant that will follow his train, Krishna proclaims:

"Let the Pandavas sound out Karna's triumph! , Surrounded by princes, you will be the moon with its stations"

It is a tempting offer. Although Duryodhana had crowned Karna king of Anga, he had in reality remained Duryodhana's retainer; he was never treated as Kshatriya, nor allowed to marry one. Knowing Karna's weakness for Draupadi, Krishna lures him also with the prospect of enjoying Draupadi- He will share her as a wife with his brothers.

"Draupadi will in time approach you"

But Karna, to his great credit, refuses to switch sides. Karna tells Krishna that his loyalty is to Duryodhana, who was there when he needed him. And it is not just a matter of loyalty—it is a question of his word, which he has given publicly. It would be a breach of dharma if he now joined the other camp. 'I cannot act in an untruthful way against the wise son of Dhritarashtra's,' he says. Karna goes on to explain that Kunti, his natural mother, abandoned him as though he were inauspicious, while Radha, the charioteer's wife, brought him up. Hence, Radha is his true mother and Adhiratha his true father. **true parentage comes from affection and not from birth.** In parting, Karna asks Krishna to keep his identity a secret from the Pandavas. If a principled man, like Yudhishthira, were to find out, he would immediately surrender the realm to his older brother. And he, Karna, in turn, would be forced to pass it on to Duryodhana. Therefore, 'Let conscientious Yudhishthira be king forever,' he tells Krishna.



Some of us who have read the epic do not give him credit for his nobility of character, but see in this act Karna's stubborn refusal to acknowledge Krishna's divinity. But I will discuss this in detail when I will deal with Karna and his loyalty. Yet I would add that Karna ends the dialogue by hugging Krishna and saying that they shall next meet in heaven.

Krishna's efforts are only the first attempt to bring karna to the other side. The second, and perhaps more dramatic attempt, is made by Kunti, Karna's biological mother.

Kunti to Karna

She goes to look for Karna and finds him praying on the banks of the Ganges. As she waits in the shadow of his tall frame, he opens his eyes and greets her with folded hands. 'I am Karna, the son of Radha and Adhiratha,' he says. She tells him, no—he is her son, who came into the world 'as a divine child surrounded by beauty, with earrings and armour'. He should return to his real family and join his brothers. If you and Arjuna are united nothing would be impossible in the world. The Kauravas would be defeated, the realm that has been expanded with Arjuna's valour would be regained and Karna would gain for himself the splendour that was Yudhishtira's, Kunti says. But the way she puts it, particularly in the importance she gives to Arjuna's role in expanding the kingdom and to Yudhishtira's status as its sovereign, reveals her unconscious mind. Karna feels that she still places Yudhishtira and Arjuna above him. Suffering from anxiety about his status and thus sensitive to these nuances, he finds Kunti's desire to get him back functionally motivated and not driven by affection. Even an appeal from his father, the sun god Surya, who instructs him to 'obey his mother's wishes', does not make him waver. In reply, Karna addresses Kunti, not as 'mother', but formally as 'kshatriya lady', a deliberate gesture on his part to make a point about his low status. He



tells her politely that he was abandoned by her; so how could he be expected to have sympathy for her as a mother? Worse, being abandoned meant that he was denied fame and glory. Bitterly, he adds:

*I was born a kshatriya, but never received what was due to a Kshatriya
What enemy would do anything so evil!*

He cannot cross over now, he says politely. It would imply that he had joined Arjuna and Krishna out of fear. If he deserts his friends and allies, they would not think of him as a 'genuine kshatriya'. Besides, he says, true dharma consists in respecting the bonds with those who care and nurture you rather than mere bonds of blood. In a parting gesture, he promises Kunti with bitter graciousness that he will not slay any of the Pandavabrothers except Arjuna. She will thus always have her five sons. If he falls there will be Arjuna, and if Arjuna falls he will be there. Thus mother and son part, with Kunti trembling with grief. The next time she sees her son, Karna is lying dead on the battlefield at Kurukshetra. When Karna told his mother that his 'real parents' were the low caste family who had brought him up and not his royal family to which he had been born, he was in effect rejecting the claim that status arises from birth. In the feudal culture of the Mahabharata this must have taken great courage. Moreover, to stand up to his mother and resist her entreaties was also a daring act in a society where one's parents' wishes are almost sacred. Even more admirable, Karna showed a commitment to his word and to Duryodhana. In the end, principle triumphed over his hunger for status. In making this unselfish choice he holds up to the audience an admirable sense of dharma. Karna's search for his identity reminds one of the terrible mistake that society makes in forcing individuals to privilege one identity over all the others. Karna has many identities: he is a caring son, an outstanding warrior, a father, a husband, an extremely generous person, a loyal friend of Duryodhana's. Why must his father's background trump his



many rich—perhaps, far richer—identities and become the sole basis of his status in society?

Dharma as an Interpretive tool : The options that Dharma provides for social change

We are now in a position to examine in some detail the most common options that a character in the epic has open to him. Most of these options are exemplified by the Pandava brothers (along with other heroes), but Karna chooses through an option that is unusual both for him and for the epic

Here in brief are the five options:

1. Smrti / svadharma 'individual duty as established by the Tradition
2. Sruti / bhakti 'divine [direct] communication
3. Sadachara 'custom of good people'
4. 'Might makes right.'
5. Atma-tusti 'approval of one's conscience'

Karna chooses to act based on the fifth option, but it is also instructive to see how and why Karna shies away from the other options. As I believe, while examining any moral choices, it is often as interesting to understand what is not chosen, in order to fully grasp the dimensions of what is chosen.

- **Smrti / svadharma 'individual duty as established by the Tradition**

Individuals in this option "sustain" society by acquiescing to the role they have been given by their inherited biology. Living by this option is the most direct application of the jati system described above and in the dharmashastras. In this option, one's own nature (that is, one's origins, identity, etc.) is more important than anything else in determining one's potential. Human beings need to understand the truth about

themselves; and when they do, the actions they make on that basis are the most likely to lead towards their own fulfillment as individuals, as actors in 'the field of dharma.'

Karna refuses to live by svadharma in two ways, both of them important: first, he chooses to value that aspect of his life that is **"Nurture"** even if it not "true" in some sense. Karna's real mother is his adopted mother, not his biological mother; more precisely, ***when considering how to act in the world, Karna chooses to consider his adopted mother his real mother.*** Second, his mother's identity should not determine what he can or cannot do. Indeed, his Kshatriya status comes not from any biological material, but from Duryodhana's grant. For Karna, **what individuals believe they are capable of should be determined neither by their class nor by their biological parents.**

At this point, it helps to introduce the Sanskrit term for human 'essence,' **Svabhava**. Karna is taking the position that his svabhava is determined not by nature, but by nurture; so Karna is not denying that he **has an "essence" per se**. What Karna is saying is that

"My essence (svabhava) is determined by my nurture, and [like Yudhishthira] I cannot be swayed from my essence, by any cause, not even by a divine cause!"

- **Sruti / bhakti 'divine [direct] communication**

Bhakti is devotion to a god, and usually devotion to Krishna in particular. In this option, a human being gives up all individual choice and simply follows what the god tells him or her to do. This is, in short form, the message of the Bhagwatgita, expounded by Krishna to Arjuna, when Arjuna hesitates before engaging in the civil war that will destroy both his world and his family.



“..But to those who serve me while thinking only of me and none other, who are always yoked, to them I bring felicity.. . Whatever you do, or eat, or offer, or give, or mortify, [Arjuna], make it an offering to me . . .Even a hardened criminal who loves me and none other is to be deemed a saint, for he has the right conviction . . . Reduced to this passing world of unhappiness, embrace me! (gita 6.3 1.20-35)

Moreover, human beings should give up on any desire to try to reap the benefits of their actions – or to try to understand what ramifications their actions will have.

“..Restrain yourself and renounce the fruit of all your actions.. . Beloved of me is the devotee who neither hates nor rejoices, does not mourn or hanker, and relinquishes both good and evil. Listen to one more final word of mine that embodies the greatest mystery of all. I shall tell it to you for your own good, for you are profoundly dear to me. Keep your mind on me, honor me with your devotion and sacrifice, and you shall come to me. Abandon all the Laws and instead seek shelter with me alone. Be unconcerned, I shall set you free from all evils. (Gita, 6.34.12- 17 and 6.40.63-66) “

Bhakti Hinduism is a huge school of belief and much critical exegesis of the Mahabharata is devoted to how the epic contains the seed for bhakti Hinduism.

In logical structure, bhakti and sruti are similar. In both, the word of a god is taken as the path to follow. In both it is assumed that the gods, like humans, strive towards dharma; thus following the advice, requests, commands, and suggestions of a god – whether heard directly or recorded as ‘heard’ – would be right, thus in the Bhagavadgita, Krishna tells Arjuna to perform his svadharma, to fight as is appropriate for a prince.



Karna simply rejects the bhakti option as he rejects Krishna's advice. Similarly, in the exchange with Kunti, Karna also rejects Surya's advice. In another episode, Karna will reject Surya's advice, even though doing so will cost him his life. In that episode, he refuses to treat a god disguised as a mendicant as a god – insisting, despite being warned and despite the veil falling rather obviously, on acting as if the god before him was a human beggar-priest.

In spite of this, we should note that Karna's attitude towards the gods is not dismissive: he does not wave them off as if they were giving him false advice. He repeatedly acknowledges that the advice they give him is sound. But yet when he acts in the world, he chooses to act in a manner that sets the god's advice on the same level as any other.

- **Sadachara 'custom of good people'**

According to most dharmashastras, an individual may appeal to this source of dharma when both smṛti and bhakti fail to resolve a dilemma. The "custom of good people" is based on the consciousness of dharma that brahmins innately possess.

Manu, for example, says

"If (the question) should arise, 'What about the laws that have not been mentioned?' (the reply is): 'What educated priests say should be the undoubted law.' . . . Whatever law is agreed upon by an assembly [parisad] of ten people or more, or even three people or more, who persist in their proper occupations, that law should not be disputed. .. the law that is determined by even a singly priest who knows the Veda should be recognized as the supreme law, but not one that is proclaimed by millions of ignorant men. (12.108,110,113) (Source: The History of Human Rights)"

According to Lingat,



“Parisad “colleges” disappeared in relatively early times, probably prior to the development of the literature comprised in the [Dharmashastras.. . The proper function of parisads.. . have been fulfilled at later periods by the Brahmins attached to courts of Indian princes, such as the pandita who bears the title vinaya-sthiti-sthapaka (“he who established the lines of good discipline”) in Gupta inscriptions.”

The epic exemplar of the pandita is Yudhisthira, the ‘Dharma King.’ Vidura, who seems a good candidate for a pandita, is a wise but often ignored counselor at Dhritrastra’s court; ironically, even though he is an incarnation of the god Dharma, Vidura is of a low caste and so not a perfect fit into this category. Same went for Karna, Krishna himself addresses Karna as someone who understands the subtlety of the dharmashastras. But Karna, like Vidura, is ostensibly from the wrong class to have such knowledge or such intuition. If Karna does choose a path that leads to dharma, it is not by the logic of ‘custom of good people;’ it would have to be by the logic of atma-tusti.

- **‘Might makes right.’**

Exemplars of this option are Duryodhana and Bhima, one from each side of the battle; they “walk softly and carry a big stick.” Both rely on brute strength, and both of these characters are driven by the passion that wells up within them: when Duryodhana challenges the Pedavas, it is because his breast is full of pride and envy; when Bhima rips open Duhsasana on the battle field, it is because his breast is full of revenge and hatred. Both these characters are driven by their instincts and are endowed with superhuman strength; thus when they do act, things fall their way.

Brian K. Smith sees this as a remnant of a Vedic worldview:

“In the Veda, self-aggrandisement and dominance were unabashedly embraced and unshamedly displayed.. . violence



and power over another were celebrated on their own terms, or rather, were represented as part and parcel of the nad order of things.. . 'The eater of food and food *are* indeed evening here,' and what might appear as a culinary metaphor was really meant as a descriptive account of the natural and social world organized into a hierarchically ordered food chain.. the higher orders 'live on' the lower.. . It is an order of things seemingly most advantageous to the one with the greatest physical strength and military might — the biggest fish, the top dog. The rank order of eaters and food in the natural world is straightforward: the physically more powerful eat the physically less powerful'

In the epic, this option is constantly expressed (and undermined) by the means taken to gain victory. For example in the final mace duel between Bhima and Duryodhana, Bhima has to play foul and hit Duryodhana below the waist in order to win.

Perhaps it is most surprising that Karna does not choose according to the logic of this option. After all, one of the clearest expositions of this option in the epic comes from **Karna's** lips: "Dharma follows strength" (**balam dharma anuvartate**). Karna does not believe in his choice because it will be justified by military victory. ***On the contrary, he knows his side will lose.*** The Mahabharata I believe is driven by a search for limits (in the form of paradox) and a search for order. Just as Karna, as well as Bhishma, Yudhisthira, and Arjuna, both lives by a rule-based dharma and runs up against the limits of that dharma, so the text contains both long stretches of rule-based dharma as well as story after story where dharma is subtle, paradoxical, surprising, and still surprisingly *not* ungraspable or impossible to understand. I do not wish to claim that Karna is the hero of the epic or that he represents some "fifth way" of dharma. I only hope to establish that, at one peculiar juncture, Karna chooses in a particularly striking way.



- **Atma-tusti 'approval of one's conscience'**

Since Karna bases his moral choice based on this aspect, I will deal this in detail. Unlike other Dharmashastras, approval of one's conscience is also a source of Dharma.

Lingat writes :

“. . . it is only when all the other sources of dharma are silent that the rule of dharma may be sought out in the approval of one's conscience. The commentators on Manu add the hypothesis that where one has a choice between two ways of acting conscience will show which is to be preferred. They believe, moreover that the approval of conscience, as a rule of life is not to be admitted except in the cases of individuals of great virtue.”

And this is the option that seems to best fit Karna's choice. Faced with all of these options, Karna chooses to act based upon loyalty to those who have chosen him. He chooses the fifth option in the sense that he follows his conscience rather than any form of code. He chooses to be loyal to those human beings who have without any coercion, bestowed kindness upon him: since his adopted parents took him in, he will choose to act in loyalty to them, even though he knows they are not his biological parents. Since Duryodhana spared him some humiliation at the tournament, he will fight for Duryodhana – knowing full well both that Duryodhana's side will lose and that Duryodhana is not fit to rule the kingdom. Let us take up again here the objection that Karna may be simply acting out of a certain naivete, that he is blind to the evil sides of Duryodhana because Karna is so emotionally tied to the social status that Duryodhana gave to him. Again, the epic authors seem to be specifically concerned with this objection when they have Karna spell out astutely how important it is for Krishna not to mention their dialogue to anyone:



So you should suppress word of our taking counsel here, best of men; that would be best, i think, joy of all the Yadavas. If the law-spirited king of strict vows [Yudhithira] knows that I am Kunti's first-born son, he will not accept the kingdom.. , (5.139.20-23)

If that were to happen (as I've described above), Yudhisthira would hand the kingdom over to Karna; Karna in turn, being beholden to Duryodhana, would give the kingdom over to Duryodhana. And this is specifically an outcome that Karna does not want: he knows that Yudhisthira is a good king, and in fact praises the Pandavas in some detail in the passage following this quotation. In this sense, Karna is not naive to the faults of Duryodhana or ignorant of the qualities of the Pandavas. Nor is he naive about what the outcome of the war might be: even thou he mentions to Krishna in parting,

'perhaps we shall see you again . . . if we escape alive from the great battle" (5.14 1-45],

Far from being nai've, Kaqa is thoroughly prescient abut both what the future will bring and the relative merit of the warriors on each side of the war.

It might also seem at first pass that Karna's actions are simply unethical; one might ask, "aren't Karna's actions contrary to dharma, the moral Law? Shouldn't Karna have prevented the war at all costs? Doesn't the human sacrifice of the war far outweigh any personal concerns he might have?" These would be valid questions if there were any chance that the war would not take place. But Karna is sure the war is inevitable and Krishna assures him that he is correct. And if war is indeed inevitable, what good would changing sides do? Indeed, ***if there is no way that an individual can prevent the outbreak of war, then there is perhaps nothing to do but to have the courage to live up to one's own personal convictions.***



In this light, Karna's stand might appear fatalistic: it might seem as if Karna were not choosing based on any system but rather not choosing at all— simply resigning himself to an impending and inexorable destiny. Such an interpretation would be subject to the criticism that it, like so many colonialist studies before it, has found here in the Mahabharata, as these did in all Eastern texts, a general resignation towards life and thought, a defeatist fatalism that explains, among other things, the supposed lack of progress in the East. In place of such a view, I will show in the following remarks how far from fatalistic Karna's stand is – that it is, instead, highly courageous. Karna is by no means “resigning” himself to the side that he is on – it is not the case that he has simply given up on human efficacy. Rather, I want to show that Karna makes a great choice, a great, conscious, and deliberate choice, by rejecting Krishna and Kunti and acting, instead, on the basis of loyalty.

Note that in a world where one's jati is coded into one's biological substance, Krishna's offer directly appeals to the assumption that one should follow the path of biological identity. So, apart from the rhetoric of the Bhagvadgita, Krishna seems to be saying: ***“By biology, you are the real king. Take the kingship.”***

Given that a bloody war is about to be fought over this kingdom, it is strange enough within the epic that Karna does not accept Krishna's offer. Nonetheless, in the context of world literature, Karna is even more remarkable. Indeed, Karna's life follows an archetypical biography that Freud called the “Family romance”. In this story, our hero begins his life as a social nobody. As he grows, the hero astonishes his friends and family with astounding feats and is perceived as something of an upstart. At a certain point, the hero is revealed as the son of the king, and to much fanfare is declared the king. At this point,



every cultural hero from Moses and Jesus to Cyrus and Oedipus, from Watu Gunung in Java to Nyikang in the Upper Nile, every cultural hero acknowledges his right to the kingship and takes responsibility for the kingdom. Except for Karna, the only “Family Romance” character who refuses this destiny. In a unique moment in world literature, he says, **‘NO, I refuse the kingship. I am not the king; I am the son of the parents who loved me.’**

Karna’s Unique kind of Courage

Karna’s choice takes a certain degree of courage, and it is a form of heroism that is specifically distinct from the military heroism that is traditionally associated with epic heroes. And it is a form of courage that we perhaps do not encounter everyday. Again, Tillich can help us; his catalog of the types of courage can help us pinpoint exactly what constitutes Karna’s courage.⁹ First, as we have said, this form of heroism is something more than martial. It is also distinct from a Socratic rational-democratic heroism; there is little rational or democratic to Karna’s decision. Then, Karna’s heroism is also distinct from Thomistic “perfect courage”, which is a gift from the divine; Karna explicitly rejects the advice of the god – his courage is very much a human act. (Contrast this, for example, with Arjuna’s courage, which does, in its way, arise as a gift from Krishna and this is what I respect about Karna) Then again, perhaps Karna is a Stoic – certainly, Seneca’s claim that “undisturbed by fear and unspoiled by pleasures, we shall be afraid neither of death nor of the gods”¹⁰ sounds very much like the words of a man who has just chosen to die rather than listen to the advice of a god.

But the Stoic courage was firmly rooted in wisdom, and Karna makes no such claim. He does not justify his claim by means of any general principle, only by means of the particularities of his life. And he does



not, as Socrates did, suggest that his death might in any way benefit the population he lives among. If anything, Karna knows that his decision is another step towards the huge misery that the war will bring down upon the whole region. (The same logic can be applied to Spinoza's neo-Stoic courage as well.) The Stoics faced their predestined fate with the armor of wisdom; Karna faces his predestined fate without armor protected only by the love and loyalty he feels within him.

Tillich's analysis of Nietzsche's idea of courage is slightly more challenging and here again we might be tempted to pigeon-hole Kaqa. Tillich brings out Nietzsche's existential side, writing of "the courage to look into the abyss of nonbeing in the complete loneliness of him who accepts the message that 'God is dead.'" Again, Karna does not quite fit into this category because he does not believe that Krishna is "dead" – Karna is by no means an atheist. Karna believes in heaven and even believes that Krishna is a god. This, in fact, is what makes Karna's position so interesting: it is precisely because he does believe that Krishna is indeed divine that his decision to reject Krishna's advice is so surprising.

Tillich writes that "Courage is self-affirmation 'in spite of,' and the courage to be as oneself is self-affirmation of the self as itself." additionally, this "courage to be is an expression of faith, and what 'faith' means must be understood through the courage to be". Thus, according to my interpretation, Karna, threatened by radical meaninglessness, may potentially "experience an abyss in which the meaning of life and the truth of ultimate responsibility disappear."

This brings us to Tillich's dilemma, which in a way is the same one that the epic seem to be raising as well: "Is there a courage which can conquer the anxiety of meaninglessness and doubt? Can faith resist meaninglessness? How is the courage to be possible if all the ways to



create it are barred by the experience of their ultimate insufficiency? If life is as meaningless as death, if guilt is as questionable as perfection, if being is no more meaningful than nonbeing, on what can one base the courage to be? The epic would nod assent; they might ask, "how can an individual be courageous in the face of a dharma-less world?" After all, dharma is in many ways what seems to give the world, especially the world of human actions, meaning. If dharma is taken away or proven ambiguous, what are humans left with? Or rather, if dharma is merely an individual's conscience, then how can it be universal? How can it sustain all of existence? How can it be transcendent?

Tillich's answer seems to me an interesting solution to the dilemma, and one perhaps that is not present in the epic. He says it this way "the courage to face the anxiety of meaningless stems from what Tillich calls "absolute faith". This is a faith that 'transcends a theistic idea of god.

Karna's faith in his Loyalty

This is the important part of my paper. Karna and his faith in his loyalty is what makes Karna a legendary hero of the epic. This kind of loyalty is not seen in everyday life because, in my opinion, no one has this much courage to keep his loyalty to someone when he faces the great questions on moral and ethical dilemmas. In short i want to show in this section that, how Karna's loyalty to his family is not a simple and straightforward "clinging" but rather a paradoxical "faith" that seems to rise above both mere instinctual emotions and systematized ethics.

We would appreciate the complexities that was in the mind of Karna before and after the onset of the battle when we analyse these facts (mentioned below) which are popping in the mind of Karna simultaneously at the same time.



1. Krishna is a god. (And Karna, like any human being, has a duty to god.)
2. The war is inevitable and many warriors will die.
3. The Pandavas will win the war, since Krishna is on their side.(And Arjuna will kill Karna.)
4. Bharata is best ruled by Yudhishthira (by the Pandavas).
5. Karna can take Arjuna's place among the Pandavas and the Pandavas could rule just as well. (Karna and Arjuna are interchangeably strong; the future strength of the kingdom is assured with either warrior among the Pandavas.)
6. Kunti is Karna's biological mother; Radha is his adopted mother. (Karna owes a debt of loyalty to Radha; he has a duty to her.)
7. Surya is his father. (He truly is kshatriya. Therefore he does not need Anga, Duryodhana's gift, to participate in the war.)
8. If the Pandavas find out who Karna is, Yudhishthira will give Karna the rights to Bharata, and Karna will give them to Duryodhana – who would not rule as well as Yudhishthira would.
9. Karna owes a debt of loyalty to Duryodhana; he has a duty to him. These facts make Karna's decision impossible to approach ethically straightforwardly; on the contrary, he makes a decision in the face of a sharp ethical dilemma. Considering the conflicting duties that Karna faces here are some facts which he might have contemplated duty to himself (self-preservation, self-promotion) [fight for the Pandavas] duty to god (Krishna) [fight for the Pandavas] duty to Kunti [fight for the Pandavas] duty to Duryodhana [fight for the Kauravas] duty to Radha and Adhiratha [fight for the Kauravas]

Thus Karna's decision is in the face of an ethical dilemma where his duties pull him in different directions. Karna has a myriad of



conflicting duties; whichever side he chooses (Pandava or Kaurava), Karna will betray some duty. Moreover, since some of the duties conflict independent of nature (e.g. his conflicting duties to god and his adopted mother), Karna cannot be helped by (Kantian) ethics alone.

(A.K Ramanujan in “Is There an Indian Way of Thinking? An Informal Essay,” compared Manu to Kant comparing the epic to Kant may help clarify their position. They would agree with Kant that every moral dilemma has an answer; in that way, dharma is never ambiguous, even if it is subtle. But they would disagree with Kant that we know that we are truly ethical when we rise above our natures; the epic would say, rather, that we know we are fulfilling our human potential when our ethical decisions lineup with the duties of our biological natures. The epic would also not agree with Kant that the answer to every moral dilemma can emerge from a (rationalized) system of dharma (in the sense of ‘ethics’). No dharmashastra, not even the Mahabharata itself, has all the answers. Instead, it seems the epic is stretching the limits of what dhama contains and what Karna did was magnificent in itself.)

How can Karna make a choice in this paradoxical situation? Before we turn to an answer, we should consider three “escape” routes from this moral dilemma. (human’s always try to search escape routes to ethics and only in grave situations they enter to answer these question, we will see the magnificence of Karna in this too)

1. The first is some sort of “weighing,” utilitarian or otherwise: how many duties would be violated by fighting for the Pandavas? For the Kauravas? Such strategies are little more than rhetorical justifications for a decision; “weighing” as such cannot generate truly ethical behavior, it can at best attempt to condone it.



2. The second “escape” route is to run away from the moral dilemma altogether. Karna could decide to fight only half-heartedly for the Kauravas and thus in essence kill himself. Nevertheless, the moral dilemma would not have been overcome – he would have chosen to avoid the choice altogether – a “solution” which still would not resolve the fact that he would have betrayed some of his duties. But Karna enters the battle wholeheartedly. Karna fights valiantly, and is truly dedicated to the Kaurava cause – in spite of what he knows: that they will lose and he will be defeated. Again, when the Kauravas were being mated by Ghatotkacha, Karna uses up the only weapon he has that could defeat Arjuna (Brahmastra). The fact that Karna does so shows that he is genuinely working towards a Kaurava victory. (If he is only participating in the battle for the opportunity to fight Arjuna, he would have preserved this weapon for that purpose.) And this is the nature of Karna’s courage: he enters the battle wholeheartedly on the Kaurava side in spite of the preordained Kaurava defeat and his own personal inevitable defeat by Arjuna.

3. A third escape route is resigning oneself to glory only in the next life. Crucially, this is not what Karna does as he makes his choice. In making the choice to stay on the side of the Kauravas, Karna is not merely resigning himself to losing the war – although that seems inevitable to him – and achieving glory in heaven. Neither is he merely resigning himself to being killed by Arjuna, although, in a way, that also is inevitable since Krishna is Arjuna’s protector. Karna resigns himself to those facts, but then – in a movement based only on an absurd faith in himself – he believes that he will still defeat Arjuna in battle here on this earth. Karna chooses to act with a horizon of possibility that contains paradoxically, only impossibilities. Karna can do so because of the fierce loyalty with which he clings to the dharmic reality of his loyal human relationships: Karna is steadfast in having faith in a dharma that makes sense (and will reward him) here, in this life.



I would also like to point out a criticism that several moral writer have made against Karna that his overwhelming sense of obligation turns to excess. He is unable to see Duryodhana's flaws. Always eager to impress his feudal lord. Karna is 'more royal than the king'. An innocent friendship turns into a Bhakti 'devotional surrender'- what one usually reserves for a deity. (Bhakti part and choices that Dharma gives to us was discussed earlier Bhakti was included in that)

Exploring Human Values through Epic and its Myths:

1. Anxiety of Meaninglessness (Status Anxiety in Society)

Karna gives us an example of how people feel alienated in our society. Either by the ignorance of the society of the state. Can be called a social nobody concept.

'No more fiendish punishment could be devised than that one should be turned loose in society and remain absolutely unnoticed

. . . If no one turned around when we entered, answered when we spoke, or minded what we did, but if every person we met "cut us dead" and acted as if we were non-existent things, a kind of rage and impotent despair would well up in us.'

So wrote the American philosopher William James about the common human

anxiety over status. His observation is an apt description of Karna's worry over his social position in the Mahabharata. Karna is the most exciting figure in the epic, and his tragic struggle over his identity made me think beyond questions of status to our common notions of inequality, caste, fidelity, and even generosity. In feudal societies, people worried less about their social position. Status was determined at birth and there was little hope for moving upwards. Indeed, if Karna had not possessed outstanding talent and a



burning ambition, he might have led a reasonably well-adjusted life as a charioteer's son. But he was a kshatriya warrior who, the epic tells us, had an inborn svabhava, 'natural inclination', for a heroic life. He wanted to learn the use of the Brahmastra, the highest martial art. Even when Drona told him that only a brahmin or a kshatriya was permitted to learn it, Karna did not give up. He was driven to realize his natural potential.

Also to take up in a different way, This term (the anxiety of meaninglessness) requires explanation. For Tillich, the human condition is characterized by three basic anxieties: the anxiety of death and fate, the anxiety of emptiness and meaninglessness, and the anxiety of guilt and condemnation. Note that an anxiety, as Tillich stresses, is not a fear: a fear has a definite object, and it can be met with courage.

“One can act upon [a fear], and in acting upon it participate in it -even if in the form of struggle.. . But this is not so with anxiety, because anxiety has no object, or rather in a paradoxical phrase, its object is the negation of every object. Therefore participation, struggle, and love with respect to it are impossible.. . Fear is being afraid of something, a pain, the rejection by a person or a group, the loss of something or somebody, the moment of dying. But in the anticipation of the threat originating in these things, it is not the negativity itself which they will bring upon the subject that is frightening but the anxiety about the possible implications of this negativity. The outstanding example – and more than an example – is the fear of dying. Insofar as it is fear its object is the anticipated event of being killed by sickness or an accident and thereby suffering agony and the loss of everything. Insofar as it is anxiety its object is the absolutely unknown “after death,” the



nonbeing which remains nonbeing even if it is filled with images of our present experience”¹²

Tillich’s second anxiety, that of emptiness and meaninglessness, is a concern “about the loss of an ultimate concern, of a meaning which gives rise to all meanings. This anxiety is aroused by a the loss of a spiritual center, of an answer, however symbolic and indirect, to the question of the meaning of existence.”¹³ Crucial to this taxonomy is the fact that all three anxieties are different, even if they might coincide in an individual. For our purposes, we should be careful to distinguish the anxiety of meaninglessness from the anxiety of non-existence (death). The anxiety of non-existence involves at most two terms, existence and nonexistence, However, the anxiety of meaninglessness can involve a potentially limitless number of terms: meaninglessness, meaningfulness of type A, meaningfulness of type B, etc. Of course, the presence of more than one type of meaningfulness suggests a relativism of meaningfulness, which in turn precipitates anxiety about what can be meaningful at all. This is precisely what Karna risks when he rejects Krishna’s offer. For, as Karna suspects and Krishna repeatedly affirms, there will be no meaning in the Mahabharata’s world which is not controlled in some way by Krishna. For example, in the battle, when Karna and Arjuna finally do battle, Karna at one point fires a snake arrow at Arjuna. This arrow is more than magical, it has a personal vendetta against Arjuna. When the arrow is about to find its mark, Krishna lowers the very earth below Arjuna’s chariot. The arrow thus only knocks the gem off Arjuna’s crown. What is the “meaning” of such an event? What, in the face of such a volatile and unpredictable fate? can an individual do? Or to put it in another way, where can an individual find the courage to act (here, continue fighting) when the net result (here Arjuna’s victory) has already been explicitly determined? Similarly, and more radically, when Krishna approaches Karna and tells him that Kunti is his real mother,



Karna is faced with the possibility that all the “meaning” that he has found in his life so far is lost. Which brings to the crux of this argument: the path that Krishna offers to Karna, then, is not a path ‘without” meaning; it is instead, a path with a thoroughly different kind of meaning. And it is precisely this, the presence of a complete, coherent, totalizing alternative meaning to our existence, that suggests, as we saw above, the unsettling relativism inherent in multiple meaningfulness which in turn precipitates the anxiety of meaninglessness.

2. Varna System vs Caste System

The criterion of determining one’s status according to his guna-karma, saves the theory of social stratification as mentioned in Gita from falling into crude casteism. Differentiating between class and caste, McIver points out that:

“When status is wholly predetermined so that men are born to their lot in their life without any hope of changing it, then class takes the extreme form of caste”

according to this view, “ a caste is comparatively a more rigid social class, to which transition from another class becomes impossibility” 14

It is evident in Gita that Principle of Birth is not the criterion of the social division. The emphasis in Gita is on Guna and Karma. Gita repeatedly stresses in about 14 verses that men rise and fall in this world according to the preponderance of three gunas in their nature. These gunas have been presented as the three tendencies of prakriti. The criterion of birth determining one’s social role is ruled out. It becomes evident that Gita never confuses Varna and Jati. Accordingly, the Varna Vyavastha, to which Gita subscribes, can not be confused with the petrified and degenerated caste structure of the present day Indian society.



In ideal society, according to Gita, the principle of Guna and Karma determines the role of stratification. Dignity does not come to a man by his birth in a particular lineage, but by discharging one's obligation to the social system. Gandhiji puts it aptly, "The real dignity of man comes from his capacity for superior service, not superior status".¹⁵ Thus the class of Anasakti yoga determined by temperament and vocation should not be equated with a caste determined by birth. Commenting on the efficacy of varna system Radhakrishnan suggests that "it cannot be regarded as anything more than insistence on a variety of ways in which the social purpose can be carried out. Functional groupings will never be out of date" In order to make everyone find his social position according to his nature, a correct understanding of his innate abilities is necessary. The western psychologists, like Adler, Jung, Freud, Allport, Vernon etc. have been maintaining that individuals differ in their personality traits, in aptitude and in the level of intelligence. It is also well accepted fact that every person is not fit for every job because individuals differ in their innate endowment and capabilities. (Also argued by Rawls when he says about natural primary goods). Thus in fact Varna system is all about grouping society according to their abilities and talents so that they can serve well the society. The moment one builds upon his abilities to perform a higher level tasks, he is allowed to change the varna unlike caste system. Gita thus says that, The best adjustment would be to adopt in life those lines of activities for which a person is best suited by virtue of his intelligence and aptitude, taste and temperament.

3. Varna System as Levels of realization:

Here Gita sounds much like Maslow's theory of needs and Sen's Capability approach. According to this, man can only attain self actualization when he identifies the task for which he is made and does that selflessly and serves his position in the society. It also says that



varna system is the process of realization of individual's lost unity with mankind. A question may be raised here that when a man starts in search of the actualization of his social nature and when he strives for seeking his perfection by doing the duty according to his nature, does he finds appropriate institutions for that? Does social order permits the various levels of realization? Gita has affirmative answer to this. The perfection can be achieved, according to Gita, "by offering the worship of his duty to Him who is the moving spirit of all beings and by whom all this is pervaded", ie. to Humanity and to Society. 17 Man can realise himself by offering his services to the social system . Milne supports this contention and holds that "a man realizes himself through the contribution that he makes to the system, in his work, in his leisure pursuits and in his interests, in his personal relations" This type of assertion presupposes that the social order must, in turn, have various levels of realizations conforming to various types of obligations. These have been duly provided by Gita in form of the types of social functions to which the individuals should conform in accordance with their natural endowments. A long list of social functions, which the different varnas will perform, has been laid down in verses 42-44 of the eighteenth chapter of Gita. These duties coincide with minor modifications, with the ancient Indian classification of Varna Dharma. Among the several duties, prescribed therein, the most prominent are: propagation of knowledge for Brahmana, capacity to protect for Kshatriya and agriculture and trade for Vaishya. The unskilled who has not received initiation in any of the above, is supposed to serve by his manual labor.

With uplifted arms I cry, but no one heeds; from dharma flow wealth and pleasure. Then why is dharma not pursued? — Mahabharata XVIII.5.49



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NEED OF EDUCATION FOR GLOBAL PEACE

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Peace and value education means providing education for internalizing appropriate values, attitudes and behaviours with a view to respecting human dignity and right and respecting the environment. Peace does not entail only the absence of conflict but it requires a positive dynamic participatory process where dialogue is encouraged and conflicts are resolved in a spirit of mutual understanding. Respecting life, ending violence and promoting and practising non-violence through education, dialogue and cooperation can help in establishing a culture of peace while ending a culture of violence. UNESCO, which is committed to ensuring a culture of peace, believes that education plays an important role in fostering a culture of peace. Following are some of UNESCO's suggestions through which education can help in establishing a culture of peace.

- Invigorate national efforts and international cooperation to promote the goals of education for all, with a view to achieve human, social and economic development and for promoting a culture of peace.
- Ensure that children from an early age, benefit from education on values, attitudes, modes of behaviour and ways of life to enable them to resolve any dispute peacefully and in a spirit of respect for human dignity and right.
- Involve children in activities for instilling in them the values and goals for a culture of peace.



- Develop values and skills conducive to a culture of peace, including education and training in promoting dialogue and consensus building.

Violence is emerging in an unprecedented manner in society. We expose our children from the very cradle to be competitive and aggressive. When these children grow up to be an adult, thus have no qualms about lumping queues, driving rashly, abusing, getting violent or destroying the environment. It is not only we, as parents that cultivate this aggressive attitude in our children, but the surrounding environment also as well encourages the children to become violent and selfish. Violence in the form of terrorism, war crimes, injustice, oppression and exploitation are on the rise. The daily newspapers scream headlines of gory details on acts of violence. Very little space is given to peace activities. Therefore print media has an important role to play, in mediatizing peace activities, just as they do immediately mediatizing violence.

Also violent films which depict the life style of the dons, showing glaring pictures on the underworld sends wrong messages to our children. Colourful toy cars and educational games have been replaced by videogames, toy tanks and a high degree of competitiveness and achievement orientation therefore giving rise to a typical child of today who is short tempered, impatient and who starts to believe that violence is not an aberration but a way of life and accumulation of wealth, no matter how it is achieved, is attractive. Therefore electronic media has an important role to play in projecting peace and values on the screen. This disorder and confusion in the society affects the innocent minds of our children. Children absorb the spirit of violence in this atmosphere and grow to be the perpetrators of violence in the next generation.



It is here that the schools and teachers have an important contribution to make. The formative years which they spend in school actually shape their thinking process. But what we find in schools all over the world is that education is being narrowed down into teaching of certain subject matter necessary only for passing (the examination and entering job markets. Due to this subject centered and examination oriented learning at school, the purpose and the, beauty of education has been lost. There is a growing realisation in the world today that children should be educated in the art of peaceful living. As a result more and more peace concepts, attitudes, values and behaviour skills are being integrated into the school curriculum in many countries. There IS also a renewed interest to develop peace related disciplines.

Peace and value education is an attempt to bring about changes in the values, attitudes and behaviour of the children. It is a remedial measure to protect children from falling into the ways of violence in society. It aims at the total development of the child. It tries to inculcate higher human and social values in the minds of children. Peace and value education is the best vehicle to ensure that the next generation will have the skills, the knowledge and the motivation to create a peaceful environment. Children must be provided with the skills and knowledge to live in peace and to create mutual respect and understanding that will help them to transform their lives.

What Should Peace and Values Education Entail?

Knowledge: We must learn to know ourselves, enhance our capacities, think positively and understand each other, who-is different from us. This requires that the curriculum textbooks must be jointly revised, so that they are free from hate messages, prejudices and distortions. It also means that all education systems should ensure that the basic knowledge of the world's main civilization, religion and belief



systems is transmitted to each generation and is geared to enhancing the inherent potential of the person.

Understanding: Intercultural understanding must be based on dialogue across whatever cultural divide exists. This requires contact, exchange and negotiations for which interactive skills are vital. The ability to live together involves practical competencies that must be learnt and re-learnt in all cultures.

Sharing: In order to bridge the gap between our cultural differences, we must cultivate shared values. The universal values of tolerance, human rights non-violence and democracy are crucial, as is respect for cultural diversity and a culture of giving and taking, winning and losing.

To reinvent peace, we have to re-educate our children and ourselves. This can be done by reorienting the teacher training programmes. to ensure the professionalism of every teacher and teacher educator as a peace and values educator. We need therefore to take measures to inspire teachers, to motivate them in the promotion of peace values, using the subject matter of each curriculum. There is a need to initiate functionaries of school management systems into peace education by providing with the enabling environment to do so. Moreover there is a need to influence the relevant authorities to ensure that mass media falls in line with the mission of peace education by recognising social responsibility. There is a further need to develop and execute monitoring and evaluation mechanisms for peace education programmes and build these in to new programmes.

Peace and values education must be based on existing subjects taught in classes. It is not enough to have a separate subject on peace and values education only. Instead peace education should be incorporated into each and every subject of the school curriculum, such as Maths, History, Geography, language as well as into sports. The



texts of these subjects, while expanding knowledge of the subject could be adapted as appropriate, this playing in highlighting concepts of peace. Teachers should use these texts in conjunction with their traditional subjects to discuss peace values daily. By doing so, issues pertaining to peace will be taught to the students in every class, rather than just having a single class on peace education, where once the student leaves the class, its lessons will be forgotten. This may be deemed the best method for internalising peace values through education.

It is important to note that values education means imparting universally respected values of tolerance, non-violence, democracy and human rights, giving and sharing, winning and losing, and above all respect for human dignity and right, with respect for the planet. These values are important to contribute to a peaceful environment. On the other hand peace education should build the capacities of individual to become peaceful person by thinking positively and thinking critically. To this end, UNESCO has brought out a publication, "Learning the way of Peace" A Teachers Guide to Peace Education. This should ideally, be globalized. Such attempts, will help in gradually changing the values, attitudes and behaviours of the children who will grow up to be responsible citizens of the world. They would act with due respect to human dignity and right and respect for the environment, which are the corner stones for peace and sustainable development, in the times to come. They would think twice as future leaders, before promoting arms trade and war economies to sustain the living standards of their respective countries.

However, we must note that it is not enough only to target peace through education. It is necessary to lobby with the decision makers in public and private sectors that environment to peace must be ensured to supplement what is done in schools, in order to bring about sustainable human development. The dialogue between



culture and development needs fresh energy and purpose. In this context, the challenges of global governance, cultural diversity and democratic development cannot be addressed in a piecemeal manner. They must be taken up in a single framework. In the past, the policies, values and agencies concerned with dignity and diversity have been developed separately from those concerned with poverty, technology and social equity. This state of affairs much change, for the following reasons;

First, there is a widespread recognition that development without participation is doomed to failure. Without enlisting the enthusiasm of the world's poorer and weaker groups in the task of their own empowerment, and without making space for their own ideas about freedom, dignity and power, the work of development becomes another exercise in the imposition of power upon the weak. What is more, the lack of involvement of ordinary people at the grass-roots level, in defining the meaning, shape and design of developments in their own communities is probably a major factor in the limited successes of efforts to reduce both rural and urban poverty worldwide. Although there has been a significant effort to emphasize participation, empowerment and inclusion as both means and ends in development policy, the obstacles to such commitments have been many, including the mind-sets of technocrats, the ideologies of major lenders, the biases of local communities and the fear of local elites about losing power when women, children and weaker groups achieve "voice" in their own futures.

The violent upheavals of the last few decades (often in the name of ethnic purity or racial chauvinism) and the events of this past year remind us that for the poor and disenfranchised populations of the world, there is a strong perceived link between their cultural exclusion and their economic marginalization. Thus peace itself can become a casualty of market-driven development. *Development*, in



UNESCO's view, is a means of enhancing the relationship between material and spiritual well-being by stressing their reciprocity rather than just their simple complementarity. Many experts would agree that the record of development over the last fifty years has not been uniformly positive. Some would agree that this is because development has itself been defined far too exclusively by tangibles, such as dams, factories, houses, food and water, although these are undeniably vital goods. What we may call intangible development (which includes such issues as empowerment, participation, transparency, stakeholding and accountability) has only recently entered the discourse of development.

Intangible development may be defined as that. set of capacities that allows groups, communities and nations to define their futures in a holistic and integrated manner, stressing such values as participation, transparency and accountability. Intangible development, defined in this manner, is the critical link between cultural diversity and sustainable development. Cultural diversity enriches the pool of visions which mediate the relationships between meaningful pasts and desirable futures. The strength of this mediation provides a bridge to sustainability, since the major obstacle to sustainability has been the divorce between visions of tangible and intangible development.

Since human beings belong to the biological universe but are often in a position to determine its future, they have a special obligation to assure that a proper balance is maintained between environmental health (especially biodiversity) and equitable development. In the era where markets and their logic seem to dominate global relationships, environmental concerns, market concerns and development concerns seem to be in constant tension with each other. In many parts of the world, there is a growing gap between environmental values, which are seen as middle-class or even elite values, and the needs of the world's poor for shelter, food and employment. For example, the efforts in India's West Coast to preserve



a carefully regulated environmental zone along the coast is being contested by groups of urban poor who are desperate for spaces in which to construct secure housing. Therefore, the means of accessing knowledge to have a balanced interaction with nature, must now be increasingly provided to the populations.

The main arguments for the importance of biodiversity are grounded in the reality that the earth does not have an infinite capacity for being abused and the global commons depend on the preservation and nurture of biodiversity, at all environmental scales. Though many long-term factors have contributed to the environmental degradation of the planet and the atmosphere, the historical trend towards more powerful extractive technologies, more effective world-wide market integration, and more profit-oriented forms of market organization has generally sacrificed long-term productivity and equity, for shortterm gains for specific populations.

The era of globalization poses common challenges to biodiversity and to cultural diversity, as well as to the special relationship between them. The growing autonomy of market processes (in combination with high-impact technologies) produces unforeseen risks to biodiversity and environmental safety. At the same time, globalization in its cultural most marketized forms threatens to erode and diminish more localized and historically vulnerable cultural forms, both within and across, societies. The forces of global consumerism make it difficult for many societies to maintain their cultural dignity, as products, slogans and images of glamour, wealth and modernity flood in from outside sources. Global financial markets place heavy pressure on national governments to sacrifice; national cultural priorities in favour, of global competitive trends.

This shrinkage of the space for cultural (creativity, dignity and innovation has dangerous implications 'for biodiversity as



well. In both cases, a blind and monotheistic attachment to market principles tends to marginalize long-term values. Cultural diversity and biodiversity are both values of and for the long run. And cultural diversity guarantees the maximum range of visions of the good life within which relationships to nature can also be varied, specific, local and self-sustaining. Therefore, educating the future generations on preserving bio-diversity, as also the cultural diversity of the worlds population, is deemed very important. What has happened and what is happening today, are part of our inherited legacies. It is still not too late, to chart a path of peace and sustainable development for the future.

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