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Editorial

I feel immense pleasure to publish the tenth issue (Vol. VI, No. II) of ***'RAY: International Journal of Multidisciplinary Studies',*** (E-ISSN: 2456-3064) on behalf of Chakdaha College, Nadia, West Bengal, India. It's a blind peer reviewed, Indexed (DRJI) international level Journal to be published biannually (April - October). The aims and objectives of the Journal are to publish the valuable empirical and experimental studies that have significant contribution towards developing theoretical and practical knowledge in multiple disciplines like Physical Science, Bio-Science, Social Science, Behavioural Science, Engineering Science, Medical Science, Business Studies, Humanities, and Literature etc.

I avail myself of this opportunity with great pleasure in acknowledging my deepest sense of gratitude to all concerned with and related to this endeavour, particularly Editorial Board Members, Advisory Board Members and Reviewers who tendered their painstaking efforts throughout the period of preparation of this journal.

No doubt, I am personally indebted to the authors who have contributed their valuable contributions to this journal. In the present issue we are publishing ten research articles. I convey my heartiest thanks to all honourable authors.

Utmost care has been taken to prepare the present issue of the journal, in spite of that we are always liable to apology for any unwanted mistakes. Any comment, any suggestion for improvement of the journal is always appreciable. I wish its every success in all respect.

DR. SWAGATA DASMOHANTA

Editor in Chief

Advisory Board:

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Human Trafficking Policy and Its Impact on Curbing Child Trafficking In Nigeria

Diseiye Oyighan-Uwhejevwe (CLN)
Principal Liberian & Lecturer,
Department Library Science And Information Technology,
Ignatius Ajuru University Of Education,
Port Harcourt, Rivers State
diseiyeoyighan@gmail.com

Anthonia E. Omehia
Professor,
Department Library Science And Information Technology,
Ignatius Ajuru University Of Education,
Port Harcourt, Rivers State
diseiyeoyighan@gmail.com

Structured Abstract

Purpose: Human tracking as become an endemic syndrome that is eating the fabric of the nation. Human traffickers are changing tactics by the day inspite of government stiff resistance on the act of human trafficking.

Design/Methodology/Approach: Currently, Nigeria is estimated in the world to be the largest human trafficking hub. Many Nigerians both the young and the old are always victims, of sexual & labor exploitation every year. Nonetheless, there have been good numbers of non-governmental & governmental organizations actively working tirelessly to stop this trade.

Findings: These organizations focused mostly on the monitoring of human trafficking in & out of Nigeria, as well as helping to rescue victims. Human trafficking denies thousands of people their basic human rights, poses a serious public health risk, and fuels organized crime around the world.

Practical implications: This is an unbearable subject and one that must be illuminated. However, the government has made allot of progress in the fight against human trafficking in Nigeria.

Originality/Value: The study concluded that government should be progressive in the fight against human trafficking as their policies and the establishment of NAPTIP as gone a long way in reducing human trafficking in Nigeria.

Keywords: Human Trafficking, Government, NAPTIP, Children

Paper Type: Research Paper

Introduction

Human tracking has become an endemic syndrome that is eating the fabric of the nation. Human traffickers are changing tactics by the day inspite of government stiff resistance on the act of human trafficking. The government has made policy to curb the act and has established an agency to take charge of enforcing the policy yet, there are pocket of human trafficking act across Nigeria. On the 14th of July 2003 by the Trafficking in Persons (Prohibition) Enforcement and Administration Act 2003, the National Agency for the Prohibition of Trafficking in Persons (NAPTIP) was created. The Agency is the Federal Government of Nigeria's response to addressing the scourge of trafficking in persons. The agency has been on the neck of human traffickers since its establishment and as made some remarkable stride in curbing child trafficking in Nigeria. The function of NAPTIP in curbing human tracking include (1) enforce the human trafficking Law Enforcement and Administration Act (2) Adopt effective measures to prevent human trafficking (3) Investigate cases connected with human trafficking (4) Encourage people to fight slavery (5) Enhance effectiveness of law enforcement agents (6) Create public awareness. The nature of human trafficking today, especially in West Africa, has recently assumed an alarming proportions & received unprecedented attention globally.

Currently, Nigeria is estimated in the world to be the largest human trafficking hub. Many Nigerians both the young and the old are always victims. Especially, victim of sexual & labor exploitation every year. Nonetheless, there have been good number of both non-governmental & governmental organizations actively working tirelessly to stop this trade. These organizations focused mostly on the monitoring of human trafficking in & out of Nigeria, as well as helping to rescue victims. NAPTIP is one of the leading organizations that advocates putting an end to human trafficking in Nigeria and provides resources for victims who have been rescued.

Concept of Human Trafficking

Human trafficking can be seen as The act of recruiting, transporting, transferring, harbouring or receiving a person; By means of coercion,-deception or abuse of vulnerability; For exploitation purposes, such as slavery, forced labour, and sexual harassment among others.

Human trafficking is simply a trade of human beings to be used for forced- labour, sexual-slavery, or commercial-sexual exploitation for the trafficker in particular or others. This may encompass providing a spouse in the context of forced marriage or the extraction of organs or tissues, including for surrogacy and ova removal. Trafficking of human beings can occur trans-nationally or within a country. Trafficking of human beings is a serious crime especially against the person because of the violation of the right of movement of the victim through coercion and also because of their exploitations commercially. However, Trafficking of humans is the trade of people, especially women and children, and does not necessarily involve the movement of the person from one place to another (Cho, Axel & Eric, 2019).

People's smuggling according Staff (2020) can also be known as human smuggling, migrant smuggling or a related practices that is characterized by the consent of the person being smuggled. However, the situation can descend into human trafficking characterized by coercion & exploitation. Trafficked people are held against their will through acts of coercion, and forced to work for or provide services to the trafficker or others (Staff, 2020).

Facts about Human Trafficking in Nigeria

The National Agency for the Prohibition of Trafficking in Persons (NAPTIP) reported that human trafficking in Nigeria dates back to the 15th century when European colonists started the Trans-Atlantic Slave Trade in the country. Though, Human trafficking still continues to exist irrespective of the banned on slave trade by the British Parliament in 1807. It eventually evolved into the human trafficking we see today, where victims are coerced or threatened into sexual and labor exploitation. Just in 2019 alone, the NAPTIP in Nigeria reported and investigated 203 cases of human trafficking. Seven hundred and one suspects were arrested, but only 25 traffickers were actually convicted. Despite the low number of reported cases and even lower number of convictions, NAPTIP rescued 1,152 victims of human trafficking in 2019. Of those victims, 18.4% were rescued from foreign travel, which promotes prostitution. Additionally, of the victims rescued, 80.6% were female and half of them were minors. According to report that was published the International Organization for Migration in 2017 showed that unaccompanied children, young girls in Nigeria are mostly victims and they are mostly used for sexual exploitations and ritual killings.

The NAPTIP rescued victims of human trafficking, totaling about 14,688 between July 2003 & December 2019 alone. However, the total of 7,487 were the reported cases they received, and 3,935 cases were investigated while 332 were the convicted cases . Also, undercover reporters of the CNN posit that the would-be migrants traveling from Nigeria to Italy were victims in 2018. The Edo State in Nigeria was reported to be one of the largest human trafficking departure points in Africa. However, many of these victims are trapped refugees who do not have enough money to finish traveling across the Mediterranean Sea into Europe (United Nations, 2014).

Types of Human Trafficking

Human trafficking occurs in various ways. The following are some types of human trafficking as state by Louise, (2019) to include (1) Trafficking of Children (2) Sex trafficking (3) Forced marriage (4) Labour trafficking (5) Trafficking for organ trade

Children Trafficking: This involves the transportation, the transfer, the harboring, or the receipt of children for the exploitation purposes. Commercial sexual exploitation of children can take many forms, including forcing a child into prostitution or other forms of sexual activity or child pornography. Child exploitation may also involve forced labour or services, slavery or practices similar to slavery, servitude, the removal of organs, illicit international adoption, trafficking for early marriage, recruitment as child soldiers, for use in begging or as athletes (such as child camel jockeys or football trafficking.)

The statistics of the IOM indicated that a significant minority of about (35%) of trafficked persons it assisted, were less than 18 years of age in 2011, roughly, it is consistent with the estimates from the previous years. Thailand & Brazil were reported and considered to have the worst of child sex trafficking records in the year 2010 (Smith, 2019).

Children traffickers sometimes take advantage of their parents' extreme poverty to penetrate. Parents however may decide to sell their children to traffickers in order to pay off certain debts or just to gain an income, or they may also be deceived through certain prospects of training proposed by the traffickers for the hope of a better life for their children. They might sell their youngsters or their children into child labour, illegal adoption, sex dealing, or illicit appropriations, though, researchers have encouraged a nuanced comprehension and way to deal with the issue - one that glances at broader socio-economic and political contexts.

Sex trafficking: Trafficking for sexual exploitation was formerly thought of as the organized movement of people, usually women, between countries and within countries for sex work with the use of physical coercion, deception and bondage through forced debt. Nonetheless, the Trafficking Victims Protection Act of 2000 (US), doesn't need development for the offense. The issue becomes disagreeable when the component of pressure is taken out from the definition to join assistance of consensual contribution in prostitution. For instance, in the United Kingdom, the Sexual Offenses Act 2003 consolidated dealing for sexual abuse however didn't need those submitting the offense to utilize intimidation, trickiness or power, so it likewise incorporates any individual who enters the UK to do sex work with assent as having been "dealt. What's more, any minor associated with a business sex act in the US while younger than 18 qualifies as a dealing casualty, regardless of whether no power, extortion or coercion is involved, under the definition of "Severe Forms of Trafficking in Persons" in the US Trafficking Victims Protection Act of 2000.

Trafficked ladies and kids are frequently guaranteed work in the domestic or services industry, yet rather are in some cases taken to brothels where they are needed to embrace sex work, while their travel papers and other distinguishing proof papers are seized. They might be pounded or locked and guaranteed their freedom solely after acquiring through prostitution, their price tag, just as their movement and visa costs.

Forced marriage: A constrained marriage is a marriage where one or the two members are hitched without their uninhibitedly given assent. Subservient marriage is characterized as a marriage affecting an individual being sold, moved or acquired into that marriage. As per ECPAT, Child dealing for constrained marriage is just another indication of dealing and isn't confined to specific identities or nations. Constrained relationships have been depicted as a type of illegal exploitation in specific circumstances and certain nations, for example, China and its Southeast Asian neighbors from which numerous ladies are moved to China, in some cases through guarantees of work, and compelled to wed Chinese men. Ethnographic research with women from Myanmar and Cambodia found that many women eventually get used to their life in China and prefer it to the one they had in their home countries. Moreover, legal researchers have noticed that transnational marriage handling was never expected to be considered trafficking by the drafters of the Palermo Protocol.

Labour trafficking: Labour trafficking is the movement of persons for the purpose of forced labour and services. It may involve bonded labour, involuntary servitude, domestic servitude, and child labour. Labour trafficking happens most often within the domain of domestic work, agriculture, construction, manufacturing and entertainment; and migrant laborers and native individuals are particularly in danger of becoming casualties. People smuggling activities are likewise known to traffic individuals for the exploitation of their labour, for instance, transporters.

Trafficking for organ trade and exchange: Trafficking in organs is a type of illegal exploitation. It can take various structures. Sometimes, the casualty is constrained into surrendering an organ. In different cases, the casualty consents to sell an organ in return of cash/merchandise, but it is not paid (or saved money). At last, the casualty might have the organ eliminated without the casualty's information (generally when the casualty is treated for another clinical issue/sickness – genuine or organized issue/disease). Migrant laborers, destitute people, and ignorant people are especially helpless against this type of abuse. Dealing of organs is a coordinated wrongdoing involving several offenders:

- the recruiter
- the transporter
- the medical staff
- the middlemen/contractors
- the buyers

Trafficking for organ trade often seeks kidneys. Organs trading is now a lucrative business since the waiting lists for patients who need transplants are very long in many countries. Some solutions have been proposed to help counter it (Olateru-Olagbegi & Ikpeme, 2019).

Human Trafficking in Nigeria

Women and children from Nigeria are trafficked across borders to parts of West and Central Africa, Europe and the Middle East. According to reports from the media, there is an active trade in child labourers, some of whom are “exported” to Cameroon, Gabon, Benin and Equatorial Guinea to work in agricultural enterprises or domestic service while others are coerced into the sex trade. Children are mostly trafficked majorly for the purpose of adopting them, including other vices that has to do with a child such as begging, mining, criminal activities like drug dealing, and participation in armed conflict). Authorities have identified a trade route for traffickers of children for labour through Katsina and Sokoto to the Middle East and East Africa (ILO, 2004). There are also incidents of young boys trafficked to Belgium for sexual purposes on the pretext of playing football, and women who are trafficked to the United States of America and United kingdom to work as nannies. The nation remains an objective point for the trafficking of Togolese kids to fill in as rural agricultural laborers, market merchants, kid beggars and prostitutes (UNICEF, 2014; Olateru-Olagbegi & Ikpeme, 2019).

Interior trafiicking from country regions to urban communities is very common. In a study conducted in 1996, it was found that children from rural communities in Cross- Rivers, Akwa-Ibom Benue, Ebonyi, Kwara, Bayelsa, Imo and Anambra States; Shaki in Oyo State, village borders in Ogun State are trafficked for the support of domestic services to the urban areas like Lagos, Kano, Port Harcourt, Ibadan and Kaduna. Most of the domestic helps that work in the cities reported that middlemen facilitated their present jobs. Intermediaries supply children who are often less than 17 years of age to different households in exchange for their travel expenses and six months of wages. In some cases, at the expiration of six months, the employer continues to pay the girl's wages to her 'uncle or aunt' who, in reality, may not be related to her. These young children are exposed to sexual abuse from their mistress' husbands and in some cases the grown up sons of their masters (Olateru-Olagbegi & Ikpeme, 2019).

This age-old form of internal trafficking is usually confused with the traditional practice of child fostering within the extended family. Such children are no longer cared for but rather exploited through placement for different forms of labour. Also parents and guardians (mostly in the rural communities) now give away children to non-relatives for labour in exchange for money. There are also reports of children who are kidnapped by traffickers from the villages and trafficked to cities within Nigeria. Child begging is especially widespread in northern Nigeria and most of the people parading as deaf mutes at filling stations, mosques, churches and hospitals with envelopes asking for alms have been found to be victims of trafficking (WAO-Afrique, 1999).

Combating Human Trafficking in Nigeria

Trafficking of human-being has prevented thousands from getting their basic freedoms, it has now possessed a serious health hazard, and energized coordinated wrongdoing all throughout the planet. It is a dull and awkward subject, yet one that should be illuminated. Trafficking can only be wiped out through consolidated efforts at public, local and international levels. When managing an issue of this significance and desperation, time is the very pinnacle of embodiment. The world should meet up to go about as one in such manner. The world should prevent the hoodlums and fear based oppressors from utilizing illegal exploitation as an asset, however significantly more critically, the world should stop illegal exploitation for the sake of normal conventionality. No wonder, President Bush has focused on the battle against subjugation and approached all Nations to move forward their battle.

In a September, 2003 speech made to the United Nations, President Bush called slavery, “A special evil in the abuse and exploitation of the most innocent.” He further declared: "The individuals who petronize this industry degrade themselves and deepen the wretchedness of others." Governments that endure this type of business are enduring a type of servitude. The toleration of human trafficking by any individual or government is an evil that must be erased from the face of the earth. Nothing less will suffice.

In Nigeria, government has been able to achieved a reduction in human trafficking unlike the time past. The establishment of NAPTIP has enable government to combat the evil called human trafficking. In other for government to have a continous progress in the fight against human trafficking, Government should take positive steps to provide employment opportunities for the youth, and create an enabling climate for the private sectors to contribute and expand job openings. This will incorporate infrastructures like power, water, road and communication facilities as well as modest credit.

Conclusion

Human trafficking is the act of holding someone against their wish. Human trafficking is a crime and should be taking seriously by all citizens where the offenders will be seriously dealt with according to the laws of the nation. The government should be progressive in the fight against human trafficking as their policies and the establishment of NAPTIP as gone a long way in reducing human trafficking in Nigeria. There government should do more in sensitizing the people on travelling out with individuals that are not known or trustworthy.

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Quality Circle as an Effective Tool to Increase Productivity: A Case Study of Eastern Coalfields Limited

Parimalendu Bandyopadhyay
Assistant Professor, Department of Commerce
Kazi Nazrul University, Asansol, WB, India.
email2pari@gmail.com

Lalit Kumar Joshi (Corresponding Author)
Assistant Professor, Department of Commerce
Kazi Nazrul University, Asansol, WB, India.
lalitjoshi83@gmail.com

Structured Abstract

Purpose: Eastern Coalfields Limited (ECL) has acquired a prominent position as an indicator of the growth of economy and industrial progress of the country.

Design/Methodology: To assess the prevailing state of Quality Circle practice in collieries of Eastern coalfields Limited are helping to increase the productivity or not.

Findings: It indicates that a congenial atmosphere prevails but not prevailing the practices of Quality Circle in all the situation in the collieries of ECL.

Conclusion: it can be said that few cases are solved by the practice of Quality Circle. If the authority implement it as mandatory and also should aware among employees about the utility of the Quality Circle.

Originality/Value: This research work is very valuable in understanding the climate of Quality Circle existed or not in the collieries of ECL under the study period.

Implication: Maintenance of Quality Circle is an effective tool to help the people grow, develop and deliver optimum performance in the collieries of ECL.

Keyword: Quality Circle, Industrial Relations, organizational development, Quality, Productivity, Total Quality Management, Employee involvement.

Paper type: Empirical Study

Introduction

Quality circles concept originated first in Japan in 1962. It has made a great contribution to achieve the large number of industrial, commercial and also service organizations in Japan and this state of affairs has encouraged many organizations in various countries in the world including India to implement the quality circle programmes for excellent organization performance.

The term ‘quality circle’ means a small group built among employees working within the same department, on voluntary basis to identify, prioritize, discuss and analyze problems and suggest solutions in the work related issues in the regularly held meeting on schedule time.

The main objective of the Quality circle

The objectives of the Quality Circle are as follows (Gaikwad and Gaikwad, 2010):

- Cost reduction
- To motivate the employees
- Encourage for team work
- To enhance the quality and productivity
- To improve the communication in the organization
- To improve the quality of products and services
- To build a happy and meaningful environment

- To develop a positive attitude and a sense of involvement in the decision making processes.
- To contribute towards the improvement and development of the organization
- To satisfy the human needs

Benefits of Quality circle

Some of the benefits of Quality Circle are as follows (Brown and Van der Wiele, 1995):

- Increase in company quality awareness;
- Increase in product quality awareness;
- Improvement in management;
- Improvement of customer relations;
- Improvements in the products and services offered;
- Improved relationships within the organization;
- Greater customer satisfaction
- Increased respect from competitors

Literature Review

Different eminent experts have given different opinion about the study of Quality Circle. A gist of many studies is discussed herein below.

Steel and Shane (1986), conducted a study on, “Evaluation research on Quality Circles: Technical and analytical implications”, The results of well-designed quality circle evaluation studies may be misleading if relevant organizational circumstances are not given due consideration when a change agent selects quality circles from his or her repertoire of organizational development (OD) interventions. The effectiveness of quality circles, depends upon the compatibility of the intervention and attributes of the organization's situation, the demand placed upon tangible and intangible resources, and the type of response desired from participants.

Feriman and Saxberg (1989), in their study on “Impact on the Quality Circles on productivity and quality: Research limitations of a field research”, They conducted a natural experiment which was an attempt to measure the impact of the quality circle intervention on productivity and quality in a multi-plant food manufacturing firm. The study used multiple time series design for the analysis of the performance indices having a time span of about 23 months. There were uncontrollable factors at the site which demonstrated the pitfalls of evaluating a managerial intervention and its impact on the performance of the organization. The results thus obtained were inconclusive but illustrated the hazards in the field research.

Brah, Wong and Rao (2000), in their paper “Total Quality Management (TQM) and Business Performance in the service sector: A Singapore study”, focused on gaining insight into the impact of TQM on the business performance of the service sector of the economy. The study yields clear evidence that TQM implementation improved business performance in the service sector of Singapore. Success of TQM implementations appears to be more effective on the basis of its implementation rather than the duration. The study concluded that benefits can be attributed to some of the tools of TQM- customer focus and quality improvement rewards, the key to the success of TQM lies in its behavioural and intangible features such as top management support, employee empowerment and employee involvement.

Feng, Prajogo, Tan and Sohal (2006), conducted a study on “The impact of TQM practices on performance: A comparative study between Austrian and Singaporean Organizations”, their paper analyses the multidimensional it of TQM and its relation with innovation and quality performance. The results coincided with the survey that TQM practices take place along several practices. This comparative analysis is based on both- structural and descriptive relationships.

Srivastava (2012), in his study on “A study of the quality circles concept in Indian Industry (A case study on Bharat Electronics Limited”, he analyzed that how the quality control proponents suggest a wide array of positive results when this chipping in technique is either used in the industrial or the service sector.

Akhil kumar (2014) Lack of Planning, Lack of top management commitment, Lack of Methodology, Unwillingness to learn and see and Human Aspects are the main barriers or problems which can be faced while implementing the Lean Manufacturing. These have already been discussed in the previous section. This paper shows that one the major difficulties companies encounter in attempting to apply lean is not knowledge of particular tools and techniques, perhaps lack of comprehensive and suitable lean knowledge related to probable problems within the companies by the managers, direction, gap and a lack of recognition of lean culture in whole of the organization and planning cause the fails within the implementations.

Mark Goh, (2000) has studies the role of quality circle as a management tool to enhance the effectiveness of library services. They concluded that if concept is appropriately implemented in the field of Library and Information Science the results and conclusions outcomes will not only be amazing but it will also help us to stumble on attitude over our own lacunae and facilitate designing of a better system.

Kapil Deo Prasad Sanjay Kumar Anand Prakash (2015) This paper examines gender attitudes towards employee involvement scheme. Employee involvement (EI) has been the focus of considerable research on the management of people in organizations, particularly on whether EI results in improved employee attitudes and behaviors, and, in turn, company performance.

Kamath and Liker (1994) went through study of best practices used by Toyota and other Japanese manufactures in supplier management and product development. They claim that Japanese structure their development programs tightly and use targets and prototype to keep suppliers in line. Japanese set clear, and understandable goals and communicate them consistently to suppliers. Japanese use schedules and targets as major coordinating mechanism. Toyota and others treat suppliers based on their capability and mutual alignment, not blind trust, is what binds important suppliers to customers. Surprisingly, number of lean tools and practices were actually similar to those used by USA companies. In fact, Toyota imported these ideas from US only and put them into practice (Ohno, 1988). However, the insight that Toyota applies underlying principles rather than specific tools and processes explains why the company continues to outperform its competitors.

Salaheldin I. Salaheldin Mohamed Zain, (2007) deals with various aspects of Quality Circle and how improvements can be made by adopting practices of Quality Circle in petrochemical industries. The paper also presents a comparative discussion of various features of Quality Circle, Quality Improvement Group and Work Group/Project Team.

Purpose of the study

In this paper we have tried to study the impact of the Quality circles on the Eastern Coalfields Limited. The study is also focused on the need to raise the productivity level with help of introducing the Quality Circle. The involvement of workers and also make a small group of employees who work together and meet voluntarily to analyze and resolve work related problems as a means for inducing motivation in the workers enhancing to positive work attitude and high productivity.

Objective of the study

The study attempts to assess the prevailing state of Quality Circle practice in collieries of Eastern coalfields Limited are helping to increase the productivity or not.

Hypotheses of the study

In order to realize the objective of the study following null hypothesis has been formulated:

H_0 : Quality Circle practice does not work effectively to increase the productivity in collieries of ECL.

With the help of the above hypothesis, an attempt has been taken to establish the fact that, whether the prevailing state of Quality Circle practice in collieries of Eastern coalfields Limited are helping to increase the productivity or not.

Database/Methodology

We have constructed the empirical results thorough the primary data obtained via questionnaire in which we have studied the various aspects of the Quality Circle - Its functioning, impact on productivity and the other factors. Moreover the status of the organization is also analyzed pre and post implementation of the Quality Circle measures. Based on the study some recommendations are given so that the productivity, customer satisfaction and the market share can be increased to a larger extent. Here, we have also studied the workers attitude through 'interview technique'- both guided and unguided in considering the more rational and scientific method of technique. Moreover, as such, questionnaires were administered and interview was made on 500 workers, 100 trade union officials and 100 executives in the sampled collieries. Strict attention has been paid to the sampling procedure so that all the requisite characteristics in the unit may not have any scope to lose its representative character. In order to measure the area of workers participation management, a pilot survey has been conducted to prepare questionnaire. And on the basis of the replies obtained in the pilot survey hypothesis have been taken into consideration in the area of workers participative in management.

Information and data were collected personally by the authors from each of the concerned department from files and documentary sources. After collection, information and data were compiled and duly represented. A few office bearers of the trade unions as well as company employees have been interrogated through stratified random sampling method and tested by Chi-square to know homogeneity of the data and also their views regarding the existence of workers participation in management in the Eastern Coalfields Limited.

Findings

Chi-Square value at 5% level of significance and at 8 degree of freedom = 15.507

Here calculated value = 14.641

So, calculated value< tabulated value.

Hence our hypothesis is accepted (Quality Circle practice does not work effectively to increase the productivity in collieries of ECL) implying thereby that the rankings have no group bias.

Table 1

Percentage distribution of Workers, Trade union officials and Management regarding Quality Circle practices help to increase the productivity in collieries of Eastern Coalfields Limited.

Percentage distribution of Workers, Trade union officials and Management regarding quality circle in the Eastern Coalfields Limited.Quality Circle practices helps to increase the productivity in collieries of ECL.	VHDA	%	HDA	%	MDA	%	LDA	%	Dis.	%	
Workers	59	11.8	63	12.6	85	17.0	190	38.0	103	20.0	500
Trade Union Official	9	9.0	10	10.0	19	19.0	38	38.0	24	24.0	100
Management	16	16.0	18	18.0	26	31.0	25	20.0	15	15.0	100
Total	84		91		130		253		142		700

Source: Author's Complied

Table 2

Results						
	Very High Degree of Agreement	High Degree Agreement	Moderate Degree Agreement	Low Degree Agreement	Disagreement	***Row Totals***
Workers	59 (60.00) [0.02]	63 (65.00) [0.06]	85 (92.86) [0.66]	190 (180.71) [0.48]	103 (101.43) [0.02]	500
Trade Union Officials	9 (12.00) [0.75]	10 (13.00) [0.69]	19 (18.57) [0.01]	38 (36.14) [0.10]	24 (20.29) [0.68]	100
Management	16 (12.00) [1.33]	18 (13.00) [1.92]	26 (18.57) [2.97]	25 (36.14) [3.44]	15 (20.29) [1.38]	100
Column Totals	84	91	130	253	142	**700 (Grand Total)**

*Chi-square statistic is 14.5127, *p*-value is .069343. The result is not significant at $p < .05$.

Source: Author's Complied

The term 'Quality Circle' means a small group formed with employees working in the same department on voluntary basis, to identify, discuss and analyze problems and suggest solutions in the quality related issues in the regularly held meeting on company time. It is some sort of improvement group which solves problems of the workplace / work areas to produce quality goods and to deliver the same to the satisfaction of customers that all the parties (i.e. 58% workers, 62% trade union officials and 35% management) have given the same view regarding the ineffectiveness of the Quality Circle in coal belt. It appears on the above that QC are working in the collieries (though it is not up to the mark) and identifying the problems, suggesting measures for development of operation and are implementing the agreed / approved suggestions. It gives some morale boost to the colliers when they find that their suggestions are approved by the higher authority.

After studying the detailed answers of the respondents of three target group (Workers, Trade Union Officials and Management) on this issue from Eastern Coalfields Limited it is observed that all target group would like to focus on Quality, Productivity, Cost cutting and Customer satisfaction through Quality Circle which helps in achievement of goals. Though utility of QC is admitted by the three target group, the growth and development of quality circle in Eastern Coalfields Limited has not reached the benchmark level as expected due to negligence of top management, non-cooperation of trade union officials, lack of knowledge most of leaders of quality circles cannot run in proper way, lack of communication skills of members and inadequate training facilities

Barriers to the growth of Quality Circle activities in Eastern Coalfields Limited:

- Top management attitude not so positive for introduction of quality circles in various departments/ work areas of the organization.
- Resistance made by trade unions for operations of quality circle.
- Due to lack of knowledge most of leaders of quality circles cannot run in proper way.
- Lack of communication skills of members due to heterogeneous employee composition members speak different languages.
- Irregular meeting and implementation of the approved suggestions cannot be executed timely.
- Proper records are not maintained so that quality circle operation cannot be performed in a planned and systematic way.
- Inadequate training facilities and faulty designed training system.

Conclusion

Quality Circle is a way of achieving harmonious industrial relations at work place and promotes the feeling of wefeeling, togetherness, belongingness, cooperativeness, mutual development and team spirit among the members. Three major aspects of Quality Circle are Motivation, Participation & Recognition. It is an effective tool to solve work related problems, unless that doesn't need a great deal of specialization. It is the best way of the proper utilization of human resources within the hidden talent and creative abilities of the organization members. Quality Circle helps in enhancing the positive attitude of employees and motivating them which will help to improve productivity and lead to efficiency.

Quality circle (QC) in Eastern Coalfields Limited is not working effectively. Some collieries under Eastern Coalfields Limited have not introduced such concept. Management should put in efforts to design a suitable QC structure and should ensure that effective working is made in all the collieries under Eastern Coalfields Limited. Top management needs to take initiative for introduction of QC and its proper implementation. Company should frame a policy on quality enhancement. And also a scheme may be designed to award prizes, incentives to those departmental QCs that will have highest number of suggestions approved by the steering committee/ top executives in a particular period.

Suggestions to Improve the Effectiveness of Quality Circle activities in Eastern Coalfields Limited:

- Chief Executive should be taken necessary measures to develop faith in the concept, philosophy and operations of the quality circle, and feels the necessity for implementation of quality circles in his organization.
- Middle management personnel should be made aware of quality circle concepts, philosophy, and utility through proper presentation.
- After identification of the work areas / departments the facilitator should be appointed and then the coordinators for respective work areas / departments should be nominated by the facilitator.
- The steering committee should be formed and this committee should be headed by head of the company.
- The members of the circle would elect their leader.
- The coordinators should have direct access to facilitator.
- The suggestions given by members affecting circle's objectives / goals should be discussed regularly.
- Team members must be motivated to effectively contribute in circle meeting.

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A Study on Conceptual Framework of Micro Finance with the thrust on Rural Development and Women Empowerment

Amit Kumar Chakrabarty,
Assistant Professor,
Department of Commerce,
Nabadwip Vidyasagar College,
Nabadwip, Nadia, WB, India,
dr.amitkbb@gmail.com

Structured Abstract

Purpose: To study the conceptual framework of microfinance with the thrust on rural development and women empowerment.

Methodology/Design: The paper is a conceptual one. Information has been collected from different sources viz. reputed books, journals, websites, newspaper etc. Phase wise discussion has been conducted. Ultimately author ended with some concluding observations and policy suggestions.

Findings: Microfinance working efficiently in India through SHGs. It has a significant impact on rural development through rural credit system and women empowerment. Some negative aspects of microfinance have been noticed.

Conclusion: The study reveals that the self-help-groups contribute substantially in pushing the conditions of the female population up and through that chip in poverty eradication as well. But a major challenge for this programme is the viability of non-farm economic activities. It is also difficult to find an economic activity that will yield a rate of profit necessary to cover the interest rate on the loan.

Originality/Value: The novelty of the paper is to analyse the conceptual aspects of microfinance with the thrust on rural development and women empowerment which induced poverty eradication. The study tried to find the lacunas of microfinance system and its scopes of improvement.

Social Implications: If the women are empowered through microfinance and rural development took place, the society will be enriched by holding better livelihood and wellbeing.

Keywords: Microfinance, Rural Development, Women Empowerment, SHG, Non-firm activity, Poverty, Economic Development.

Paper Type: Conceptual Research Paper

Introduction

It is widely accepted that the development process in many parts of the world including India had bypassed the women. The rural women in particular are marginalised and form the bottom of the development pyramid. Series of policy measures have been initiated and programmes implemented since last three decades after UN's declaration of International Women's Year in 1975 by the national governments and international bodies in the sphere of women's empowerment.

Among the various measures targeted towards women's empowerment, the provision of microfinance or small credit assumes crucial importance. Microfinance is a financial service of small quantity provided by financial institutions to the poor. Besides size and clientele group what makes micro credit different from normal credit is that the latter is 'walk in' and the former is 'walk out' business for the financial institution. Besides, credit is provided with collateral substitute. After the successful operation of the Grameen Bank model in Bangladesh, the concept of microfinance has drawn the attention of the development economists all over the world. The microfinance has become of late a development fad in many less developed countries. It has created a euphoria that is unparallel in the recent history of development practice. India has become home to one of the largest micro credit programmes in the world India's share in the global micro credit market in 2003 was 13 per cent of all clients and 16 per cent of the poorest clients.

In the evolution of micro finance industry there are five models based on different philosophies and target groups. They are (i) Grameen and solidarity model developed in Bangladesh and now popular in South Asia. (ii) Self-Help Groups model popular in India, Indonesia and Kenya. (iii) Individual Credit – mostly priority sector lending in India. (iv)

Community Banking – developed in Latin America and replicated in Africa and Central Asia. (v) Credit unions and co-operatives – popular in Sri Lanka. The self-help group are the latest breeds of the micro finance industries in India. The SHGs proved beyond doubt that they are the fastest growing and most cost-effective micro financial initiatives in the world. In India there have been many significant state initiatives in the major institutional and policy spheres since the early 1990s to promote SHGs and their micro finance activities.

Review of Literature

Micro finance is the interesting field of research for the researchers of social science. In this phase the author will highlight some previous research works to the related field. Karmakar, K.G. (1999) focuses on the concept and functions of SHGs and discusses the micro finance needs of various groups including tribals, the rural non-firm sector, rural women and micro entrepreneurs. Montgomery, H and Weiss, J (2005) surveys the evidence from Asia by carrying out a rigorous study and states that micro finance may have had positive impacts on poverty but its reach to the core poor is very limited. Swope, T (2005) shows that micro finance can lead to an increase in income, better nutrition for families, greater high school attendance, empowerment of women, and alleviation of poverty. Moreover, there is abundant support to demonstrate that micro finance can lift families out of poverty and is also able to expedite the completion of sex of the seven millennium development goals. Misra, A (2006) brings out the missing link impact assessment in the Indian context, which is a precondition for poverty reduction on account of the influence of new paradigm of institutional viability under commercial micro finance. Sahoo, A. (2013) conducted a study on SHG and women empowerment. The study focused on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. He concluded that the monthly income of the women was in the rising trend properly matching with their monthly expenditure. The women's decision making power has immensely enhanced not only in their family but also in the society. Pillai, J. T. (2015) conducted a study on the impact of microfinance through SHGs on the social, economic and psychological empowerment of rural women. This study was based on primary data collected through interviews and meetings with different categories of members of SHGs. Researcher has chosen 60 women purposively from various SHGs of the Mulsi Taluka in Pune District of Maharashtra. The results of the study reveal that on an average, there is a significant increase in women empowerment of the Self Help Groups members. Vishnuvarthini, R. and Ayyothi,

A. M. (2016) conducted a study to examine the role of SHGs in women empowerment. The findings of the study suggest that most of the studies carried out so far regarding the effect of self help group towards the women empowerment show a positive trend. The women employed in the SHEs got better access to health care, socioeconomic development and independent decision making. The study of Naik, M. and Rodrigues, A. (2017), focused on the Socio-economic development of the SHG members and also tries to understand the challenges faced by them. The findings of the study revealed that the participation of women in SHGs had enriched their income, savings, and empowerment. In their study, Gupta, S. and Rathore, H. S. (2020) focused on the socio-economic, and political empowerment of rural women, through the Self Help Groups (SHGs) in Bilaspur Division, Chhattisgarh, India. The finding of the study is that, there is significant empowerment in all three dimensions. Thilagaraj, A. (2020) carried out a study which highlighted on the social advancement strategies and women's empowerment by SHGs in Tamil Nadu in general and primarily in the District of Virudhunagar. The findings of the study indicate that SHG movement has improved the lives of socially and economically backward women. The SHG has also increased their financial independence and security. SHG has been identified as a source to address the financial needs of women. An economic activity of SHG paves the way for women's empowerment in enhancing their socio- economic status, not only in rural areas but also in urban areas.

In the present study the author proposed to study the conceptual framework of microfinance with the thrust on rural development and women empowerment.

Objectives of the Study

The foremost objective of the present study is to discuss about the conceptual framework of Micro Finance with the thrust on rural development and female empowerment. In order to do that the author sub-divided the broad objective into two sub objectives viz. (a) discussion about the theoretical aspects of Micro Finance in Indian scenario and (b) role of Self Help Groups and Micro Finance in rural development and female empowerment. In this context the author proposes to discuss about the theme of Prof. Yunus and his Grameen Bank concept. And also proposes to discuss about the views of Prof. Amartya Sen regarding the role of Micro Finance to alleviate rural poverty.

Methodology

A sophisticated methodology has been framed to carry on the research work smoothly. The research work is purely a conceptual one. To conduct the study, the help of different books, reputed journals, newspapers and websites has been taken. In house magazine, souvenir of Banks, Microfinance Organisations, SHGs provided valuable inputs to stretch complete shape of the work. Finally a conclusion has been drawn on the basis of discussion and analysis. Recommendations have been made for policy suggestion purpose.

Discussion and Findings

Meaning and Nature of Micro Finance

The concept of micro finance can be described as small, short, unsecured lending of money and provision of money and provision of very small loans that are rapid within short period of time. It is essentially used by the low income individuals and households to empowered them economically an enable them financially. The micro finance is used as a sustainable tool to combat poverty. Micro finance can lead to micro solutions to poverty. It can be defined as a set of services comprising the following activities.

Features of Micro Finance

- It is a tool for empowerment of the poorest.
- Micro credit is delivered normally through Self-Help Groups.
- It is essentially for promoting self-empowerment and productivity in formal sector of economy.
- It is generally used for direct income generation and consumption smoothing.
- It is not just a financing system but, a tool for social and economic change, especially for women.
- It provides for seasonality, allow repayment flexibility, and avoid bureaucratic and legal formalities.
- It assists the women to perform traditional roles better and to take up micro entrepreneurship.

Micro Finance and Economic Development

The real idea of micro finance is to help increase income of poor people particularly women.

It is based on the notion that with small scale loans and access to other financial and business services, the poor can help themselves to generate income by creating or expanding small businesses. The fight against poverty has taken many widely differing forms that cannot be readily encapsulated into one single concept. Food and clothes, for example, are needs addressed by the government and donor policies.

Both, however, are elements of the same drive to change the situation of the poor. It is estimated that nearly out of 400-500 million people worldwide, about 80% of those who are in need of financial services are yet outside the mainstream of formal financial systems. In order to reduce the poverty among the village people, Micro Financial Institutions come forward to provide financial services to the needy people. Asia is the most developed continent in the world in terms of volume of Micro Finance Institutions (MFI) activities.

Impact of Micro Finance through SHGs

The programme of micro financing through SHGs with the intervention of NGOs and support from the government has shown many positive impacts on rural poor women. It has become a powerful instrument in providing access of banking services to poor and also in mobilising their small savings. Many studies like Rajasekhar (2000), Kumaran (2001), Kakadhar (1997), Mujumdar (1997), NABARD (2002) highlight that SHGs have inculcated saving habits among the poor, enable the rural households to take up lager productive activities, empower the poor women, decrease the dependence on exploitative local money lenders. A study by NABARD shows that there have been perceptible and of assets, borrowing capacities income generating activities, income levels and increase in savings.

Positive Impacts of Micro Financing

1. **Increased Savings:** SHGs helped to generate and collect small savings from rural women who were hither to consider incapable of having any capacity to save. The regular savings, though they were small, provided a fund for rural poor women to fall back on when in need otherwise they were depending on hand outs from others. The SHGs inculcated the habit of regular savings among poor women.
2. **Access to Credit:** The SHGs have extended the credit facility to the needy women/households who were have no assets to pledge. The system of group guarantee combined with individual responsibility is the innovation that has enabled the credit to be expanded to millions of poor and asset less women across India. The

SHGs to facilitate the rural women to fulfil their credit requirements both meeting emergent consumption needs as well as small production requirements. This has been achieved without requirements of collateral, complex loan and at a low transaction cost.

3. **Regular Repayment of Loans:** The SHGs have been able to build social collateral and peer pressure to ensure that payments come on time. NPAs is a non-issue in SHGs-bank linkage programme. The SHGs have been successful in building an impersonal markets relation between financial intermediaries and the clients by breaking the earlier patron-client relation.
4. **Choice of Appropriate Avocations:** The selection of the productive activities by the borrower is as per their own choice and hence the rate of success among SHGs members is very high. This is, perhaps, the main reason for cent percent repayment of loan and also increase in their living standards.
5. **Commercialisation of Economic Life:** In order to earn money the members of SHGs have to necessarily increase commercial production. What was formerly produced for domestic consumption or for gifts now began to produce for marketing after forming the SHGs. The system of loans and repayment invariably encourages production on commercial principle. This has resulted in the growth of market and development of the spirit of capitalism.
6. **Secular Capitalistic Ethic:** The SHG are formed mostly among the women of same religion and inter caste people. The successful SHGs are found among Muslims, Hindus, Christians and Buddhists. Besides, micro credit with its strict discipline of saving and repayments represent a much needed shift from patron client relation to impersonal market relation of capitalisation. The changed economic climate in the country has articulated new gender relations. Today women are more honoured and respected when they are earning income than when they were in seclusion or engaged in household chores.
7. **Changed Life Styles:** The long standing SHGs brought attitudinal change among their members. By making their activities commercial, the SHGs created a sense of productive partners among members. They are trained in discharging group responsibilities. Though majority of them are illiterate they have learnt keeping accounts. The SHGs imbibed in them the sense of democratic spirit and secular

approach. These attitudinal changes of women have brought perceptible changes in social, cultural and political life of the rural folk.

Problems of Micro Financing SHGs

Although there is remarkable success in SHGs micro financing the movement has its own constraints also.

1. **Small Scale Operation:** The SHGs collect savings and advance loan of a meagre amount. There is a need for upscale their activities. The performance of SHGs cannot be measured primarily in terms of the repayment rate and continuity and sustainability. The up scaling of their financial services warrants the consideration of certain vital development issues like efficiency, productivity and opportunity cost of using the financial resources.
2. **Winners and Losers:** The success of a woman judged by her conformity to norms of SHGs i.e. regular savings, timely repayment, work to earn income, the ability control the household and particularly the husband’s expenditure. This being the case there are many women who may be called as winners and also some women who are losers. Some women are not able to repay their loans and make regular savings. There are instances of women who borrowed at high rates of interest from money lenders in order to keep up wit their SHGs repayment commitments. This is because when hundred and more women start the commercial production of goods and services in the same line, it is inevitable that some will not be able to find market and make a profit. Those who fail to make a profit will be beakers among them and they are labelled as losers. Equality of opportunity does not yield equality of will being.
3. **Lack of Sustainability and self Sufficiency**: The majority of the SHGs are too small, scale of their business is not viable as the members are very poor. The groups which found self-sufficient and sustainable usually were formed by the rich among the poor people, who clustered just above the poverty line. Hence there is a trade off between sustainability and reading the poorest of the poor. A few studies suggest that the SGHs that financially self-sufficient and sustainable tend to be those that do not serve the poorest borrowers. Many of the SGHs are still dependent on subsidy or grant from the donor agencies or on confessional funds from the external agencies. A study has revealed that only 33 per cent of the SGHs are survived after three years of their existence.

4. **No Security**: The SGHs work on mutual trust and confidence of the members. The deposits of the SGHs are not secured and safe. The SGHs are not allowed to accept deposits from non-members. There is no statutory redressal mechanism to resolve disputes.
5. **Poor Impact on Income and Employment**: The SGHs are successful in imbibing banking habits among their members. But the impact of micro financing on the income, employment and levels of living of their members marginal. Many of them are not able to cross the poverty line. It requires an additional injection of investments.

Professor Mohammod Yunus: Empirical Evidence

Prof. Mohd. Yunus, the eminent Professor of Economics, Chittgong University and father of Grameen Bank, the Nobel Peace Prize has thrown its weight behind the idea that in micro credit we might have the elusive magic wand which will eventually remove poverty, liberate women and achieve the objectives of rural development. According to him, the best theories of economics are meaningless if they cannot be practically applied, and that which can remove poverty and give people dignity of existence is the best economics. He has shown to the world that the poor are credit worthy by having a near 99 per cent repayment record in his Grameeen bank which alone today disburses more than Rs. 300 crore of loan every year and has more than two third of its funds as self generated.

With a humble beginning of lending a mere US $27 to 42 poor victims almost two decades back. Prof. Yunus Gramin Bank, has grown to almost 1000 plus branches in Bangladesh with 2 million loans, amounting to a combined worth of staggering US $ 2 bllion. Through his baking operations, he has shown to the world that markets are not only made of the top 20 per cent of population but also of the bottom 80 per cent.

Almost 90 per cent of Grameen Bank borrowers are poor women and the bank holds a relived loan repayment of 98 per cent. Yusis bank has not only provided income generating loans in millions without any collaterals and student loans to the poorest of poor families, but also has been instrumental in building 6 lakh homes.

According to reports, an overwhelming 5 per cent of his borrowers come out of poverty every year. It is through his efforts that poor children are now healthier, education and nutrition level are higher, housing conditions are better, child mortality has declined by 37 per cent, the status of women has been enhanced and the ownership assets by poor women including housing has improved dramatically.

Rural development is primarily concerned with addressing the needs of the rural poor in the matters of sustainable economic activity. It aims at optimally utilizing the gender dimensions of development especially in the area of income generating activities, total sanitation and water conservation, poverty alleviation can be achieved through credit linkages for identified income generating activities with focus on the self help group as the basic unit for social and economic development.

The success story of Bangladesh has promoted Indian national government to introduce two major schemes in the area of rural development such as Wsarna Jayanti Gram Sworozgar Yojana and Sampooma Gram Sworozgar Yojana. SGSY is holistic programme of micro enterprises, covering all aspects of self-employment, such as formation of Self Help Groups, capacity build up, technology credit and marketing. On the other hand, SGRY is a centrally sponsored scheme launched in 1999 at establishing a large number in the rural areas built upon potential of the rural poor.

Micro Finance and Women Empowerment

Micro Finance is a hard term to define precisely. If a Self Help Group gives money to someone to but a cycle rickshaw, it is considered micro finance, if a commercial bank does the same thing; it is not considered micro finance. In India, the term is generally understood to mean small loan given to the poor by the NGOs to start small business. The world over, micro finance is synonymous with the Garmeen bank in Bangladesh. In Bangladesh, micro finance arose in direct response to the failure of the nationalized commercial banks to cover to the needs of the poor and marginalized.

In India, Micro Finance is dominated by SHGs-bank linkage programme aimed at providing financial services to the unreached poor. Micro financing has turned out to be an effective strategy for institutional financing agencies. Through group approach, small loans can made available to the poor, creates savings habits and minimize extravaganza and for financial institutions.

SHGs dominate the micro finance scenario and it focusing more on poor women. Hence micro finance is emerging as a powerful instrument empowerment of poor women both socially and economically. It aims at providing cost effecting mechanism for financial services to the undetected poor women.

Empowerment is a process of change by which individuals or groups gain power and ability to take control their lives. It involves increased wellbeing, access to resources, raising self-confidence. Increase participation in decision making and control over resources and live.

The women empowerment has received extensive reorganization as a strategy of growth and poverty reduction. Before 1990, credit schemes for rural women were almost negligible. The concept of women's was recognized by woman informal sector. In modern economy the micro credit approach for women is considered as the best strategy to empower women economically. Though micro credit the poor women can rotate their funds to build economic capacities. The co-relation between credit and empowerment is always positive which has been established in all research studies. Prof. Amartya Sen in his book "Public Action to Remedy Hunger" in 1991 has also recognized the role of micro finance in women empowerment and poverty reduction.

Conclusions

The above discussion reveals that micro financing programme through SHG is working very efficiently, but a major challenge for this programme is the viability of non-farm economic activities. It is also difficult to find an economic activity that will yield a rate of profit necessary to cover the interest rate on the loan. Since market for non-farm activities is in the urban areas, hence, when these activities are taken up by rural women the produced goods cannot meet the standards of the urban market. Moreover, the distance also imposes a cost of marketing, which these women cannot bear. It is also seen that at macro level, there is the problem of sustaining the business that could engage much larger number of people. Unless there is a proper marketing system, merely producing the goods would not help. If the goods produced by the rural poor are sold at a right time with profitable price, then the poor will be able to improve their savings potential, credit handling capacity and access to financial institutions, inculcate entrepreneurial skill, develop an urge for investment and also risk taking attitude through SHGs. Thus micro-financing can do wonders to the rural poor living even in remote villages in improving their economic condition and protecting them from the clutches of the village moneylenders. Microfinance is playing a significant role in alleviate poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and for empowering the rural women finance is required. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards of the rural women. The Self Help Groups have proved the way for economic independence of rural women. Thus, it can be concluded that the self-help groups contribute substantially in pushing the conditions of the female population up and through that chip in poverty eradication as well.

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Performance Analysis of Mutual Fund in India: A Study on Pre and Post Lockdown Period

Debasish Biswas
Assistant Professor in Commerce
Ramnagar College
Purbo Medinipur, West Bangal, India
dbiswas191@gmail.com

Structured Abstract

Purpose: The present paper deals with the performance analysis of selected equity schemes of mutual funds during pre and post lockdown period ranging from 2019-2021.

Methods/Design: The analysis has been made on the basis of risk and return of the selected schemes and used to Sharpe ratio, Jensen Ratio, Treynor Ratio.

Findings: The present study reveals that only 4 schemes produced higher rate of return but these schemes have higher rate of risk. Return and risk of our selected schemes have positive and significant relations. On the basis of rank, only one schemes has same rank between Treynor and Sharpe technique and this schemes is well diversified but other schemes are not produce same rank. These schemes are not well diversified. The selected schemes did not have stock selection ability. Only 4 schemes have higher stock selection ability and produce super or sustainable return.

Conclusion: The study concludes that the selected schemes do not produce good result is term of diversification view point. That means selected sachems are not well diversified.

Originality/Value: Performance analysis of mutual fund in India during pre and post lockdown period.

Key Words: Mutual Fund, Investment, Sharpe ratio, Jensen Ratio, Treynor Ratio.

Paper Type: Research Paper

Introduction

Now a day, mutual fund industry can play an important role for economic development of our country like India. It came to our country since 1964 by the UTI. After that privatization on and after 1992, Mutual fund is going year after year. Mutual fund is a collective vehicle that collect money from various types of investment and that money invest into various stocks like equity, bond and debt. Most of the people of our country are investing own money in various sectors for capital appreciation or increased own money. Few people who are belong to senior citizen; their incomes totally depend on the return from this investment. But, day by day and our bank interest rate is reduced. So, their income is not enhancing due to reduce the rate of interest. On that time period, people are trying to enhance or increased the income after investing own money into various stocks. But, most of the people do not have any idea how to invest own money into stock exchange. But, they, have to invest for enhancing own money. On that time, mutual fund is most suitable for them. Mutual fund is totally managed by professional manager those have sufficient knowledge about stock market. Our function is to select a good scheme and get good return at the end of the period. Our objectives are totally fulfilled at time even our selected schemes produced good return. So, there is required to analysis the performance of the schemes before selecting the scheme .Otherwise, we are not selecting ant good scheme. Our paper is trying to analysis the comparative study between pre and post lockdown period of mutual fund.

Objectives of the study

Now a day, growth of mutual fund is quite acceptable. This industry has introduced various types of schemes consisting of various portfolio mixes. These schemes have various objectives. It is difficult for small and medium type’s investors for choosing a right one for them on the basis of financial objectives. On that time, measuring performance of mutual fund is one of the important criteria for investor.

The objective of the study is to analysis the performance of the selected mutual fund schemes during pre and post lockdown period.

Methodology of the study

The dataset in this study comprises 23 equity oriented mutual fund schemes based on various characters and the time period for the study **(2019-2021).** The data used are net asset value (NAV) of funds, market index prices, fund characteristics variables, such as fund expense ratio, fund age, fund investment objective, portfolio turnover, fund size, the growth rate in fund size, and fund's beta value. 91 days treasure bill will be used for measuring risk free return. The return on each fund was calculated using monthly dividend adjusted NAVs. BSE SENSEX will be used for measuring market related risk.

Standard deviation has been used to measure the depreciation around the mean. Coefficient of variation will also be utilized to measure the risk per return i.e. the deviation between standard deviation and mean return and beta will be utilized to measure the systematic risk of an investment.

A) Return and Total Risk: The standard deviation of investment portfolio measure the risk of particular fund(s) for the evaluation period. By using mean return and standard deviation of portfolio, we can estimate the relationship between the total risk and return from the following equation

$$R_p = \alpha + \partial\ \delta_p + \varepsilon_p$$

Where, Rp is the average monthly return of mutual funds, δp is the standard deviation of mutual fund P. α & ∂ are the parameters to be estimated, ε_p is an error term of mutual fund p.

B) Return and Systematic Risk: The value of beta examines the average sensitivity of an individual fund with the market return and also it measures the systemic risk of a portfolio. Mutual funds are a diversified portfolio, thus the value of beta for a fund is not unreasonable summary of its risk properties with respect to the "systematic risk" which is a fluctuation in the market index to estimate the systematic risk. We will use the following equation as follows.

$$R_p = \alpha + \beta\ R_m + \varepsilon_p$$

Where, Rp is the average monthly return of the mutual fund P. Rm is the average monthly return of the market portfolio, α β are parameters to be estimated, and εp is the error term of the mutual fund P.

C) The Treynor Technique

$$Tp = \frac{(Rp - Rf)}{\beta}$$

$$Tm = \frac{(Rm - Rf)}{\beta m}$$

Where Tp is the treynor's portfolio performance measure for fund P over the evaluation period, Rp is the average rate of return for fund P over the evaluation period. Rf is the average risk free return over the evaluation period, βp is the beta of the fund over the evaluation period

D) The Sharpe Technique

$$Sp = \frac{(Rp - Rf)}{\delta p}$$

Where Sp is the sharp's portfolio performance measure for fund P over the evaluation period, Rp is the average rate of return for fund P over the evaluation period. R_f is the average risk free return over the evaluation period, δp is the standard deviation of the fund P over the evaluation period.

The sharp's ratio (Sp) evaluates the performance of its level of total risk and higher value of this ratio indicates that fund delivers a higher performance by using standard deviation (δp). The value of Sp can be compare with a similar measure of benchmark index as follows:

$$Sm = \frac{(Rp - Rf)}{\delta m}$$

E) The Jensen Technique

$$E(Rp) = R_f + \beta p\ [\ E(Rm) - R_f]$$

Jensen introduced the additional term δp to represent a consent periodic return (i.e either positive or negative) that an investor can earn in indentified market risk. Hence, this can be represented as follows:

$$(\ Rp - R_f) = \alpha p + \beta p\ (\ Rm - R_f) + \varepsilon_p$$

Where $(Rp - R_f)$ is the risk premium earned on portfolio P, ε_p is the random error term.

Interpretation

Table 1
Return and Risk of portfolio and benchmark

Name of the Schemes	Rp	SDp	Rm	SDm	Rf
Axis Bluechip Fund - Direct Plan - Growth	19.2	2.32	15.59	1.03	4.5
Axis Dynamic Equity Fund - Regular	8.29	1.72	15.59	1.03	4.5

Axis Equity Hybrid Fund - Direct Plan -	15.71	2.66	15.59	1.03	4.5
Baroda Dynamic Equity Fund-Regular Plan - Growth	16.8	2.28	15.59	1.03	4.5
HDFC Equity Opp Fund - II - 1100D June	5.14	3.44	15.59	1.03	4.5
ICICI Prudential Equity - Arbitrage Fund	5.38	0.91	15.59	1.03	4.5
IDBI Equity Advantage Fund - IDCW Direct	10.09	3.16	15.59	1.03	4.5
Kotak Bluechip Fund - Growth	17.68	3.72	15.59	1.03	4.5
Kotak Emerging Equity Scheme - Growth	21.92	3.26	15.59	1.03	4.5
Kotak Equity Arbitrage Fund - Growth	4.91	0.18	15.59	1.03	4.5
Kotak Equity Hybrid - Growth	18	2.92	15.59	1.03	4.5
Nippon India Equity Hybrid Fund- Direct	3.93	0.19	15.59	1.03	4.5
Nippon India Equity Fund	3.17	0.17	15.59	1.03	4.5
SBI Equity Savings Fund - Direct Plan - Growth	11.69	1.77	15.59	1.03	4.5
SBI Equity Savings Fund - Regular Plan -	10.4	1.91	15.59	1.03	4.5
UTI - Hybrid Equity Fund - Regular Plan - Growth	11.15	2.77	15.59	1.03	4.5
UTI Equity Savings Fund - Regular Plan - Growth	8.41	1.28	15.59	1.03	4.5
Union Equity Savings Fund - Regular Pl	9.28	2.05	15.59	1.03	4.5
Sundaram Equity Hybrid Fund Direct Plan -	13.18	2.58	15.59	1.03	4.5
L&T Hybrid Equity Fund - Direct Plan-Gro	12.98	3.05	15.59	1.03	4.5
BOI AXA MID & SMALL CAP EQUITY & DEBT	5.75	2.96	15.59	1.03	4.5
BOI AXA Large & Mid Cap Equity Fund Eco	16.76	3.05	15.59	1.03	4.5
BNP Paribas Dynamic Equity Fund	13.04	2.9	15.59	1.03	4.5

Source: computed value

Above table depicts the risk and return of our selected schemes. In simply, we know that higher return is associated with higher risk and vice versa. We saw various types of result from the above table. Axis Bluechip Fund - Direct Plan – Growth and Kotak Emerging Equity Scheme – Growth produced higher rate of return of 19.20% and 21.92% corresponding higher risk of 2.32 and 3.26 respectively. HDFC Equity Opp Fund - II - 1100D June and Boi Axa Mid & Small Cap Equity & Debt produced lower rate of return of 5.14% and 5.75% corresponding higher risk of 3.44 and 2.96 respectively. Nippon India Equity

Hybrid Fund- Direct and Nippon India Equity Fund produced lower rate of return of 3.93% and 3.17% corresponding lower risk of .19 and .17 respectively. Benchmark return and risk are 15.59% and 4.03 respectively. only 7 schemes produced return more than benchmark return but rest of the schemes did not cross the benchmark. On the other hand, we saw that risk of all schemes produced less risk than market risk. So, we concluded that performance of our selected schemes are not good except Axis Bluechip Fund - Direct Plan – Growth, Kotak Emerging Equity Scheme – Growth, Kotak Equity Hybrid – Growth and Kotak Bluechip Fund – Growth.

Table 2
Correlation between risk and return of selected schemes

Correlations		
	Return	Risk
Return	1	.638**
		0.001
	23	23
Risk	.638**	1
	0.001	
	23	23
**. Correlation is significant at the 0.01 level (2-tailed).		

Source: computed value

Above table tells us the correlation between return and risk of selected schemes. We know that positive value indicates the positive relationship between return and risk and vice versa. But from our study, we saw that our selected sample schemes produced correlation between return and risk is .638 and which is satirically significance at the level of 1% because p value is .001.So, we conclude that return and risk of our selected schemes have positive and significant relations. That means, if return is increased corresponding risk is go up and vice versa

Table 3
Result of Treynor and Sharpe Ratio

Name of the Schemes	Tp	Tm	Sp	Sm
Axis Bluechip Fund - Direct Plan - Growth	18.42	6.33	13.89	2.75
Axis Dynamic Equity Fund - Regular	9.35	2.2	9.95	2.75
Axis Equity Hybrid Fund - Direct Plan -	17.51	4.21	17.32	2.75
Baroda Dynamic Equity Fund-Regular Plan - Growth	22.69	4.62	20.46	2.75
HDFC Equity Opp Fund - II - 1100D June	1.25	0.18	21.74	2.75
ICICI Prudential Equity - Arbitrage Fund	4.29	0.96	54.09	2.75
IDBI Equity Advantage Fund - IDCW Direct	3.45	8.66	16.35	2.75
Kotak Bluechip Fund - Growth	14.42	35.43	12.13	2.75
Kotak Emerging Equity Scheme - Growth	15.41	20.53	16.02	2.75
Kotak Equity Arbitrage Fund - Growth	1.71	2.27	31.68	2.75
Kotak Equity Hybrid - Growth	19.79	4.69	16.02	2.75
Nippon India Equity Hybrid Fund- Direct	-0.77	3.23	15.04	2.75
Nippon India Equity Fund	-1.8	7.82	15.05	2.75
SBI Equity Savings Fund - Direct Plan - Growth	16.68	4.06	25.76	2.75
SBI Equity Savings Fund - Regular Plan -	14.15	3.19	25.73	2.75
UTI - Hybrid Equity Fund - Regular Plan - Growth	10.41	2.47	16.85	2.75
UTI Equity Savings Fund - Regular Plan - Growth	13.65	3.21	16.84	2.75
Union Equity Savings Fund - Regular Pl	7.2	2.33	16.72	2.75
Sundaram Equity Hybrid Fund Direct Plan -	14.06	3.36	17.97	2.75
L&T Hybrid Equity Fund - Direct Plan-Gro	12.6	2.78	16.47	2.75
BOI AXA MID & SMALL CAP EQUITY & DEBT	1.73	0.42	15.4	2.75
BOI AXA Large & Mid Cap Equity Fund Eco	15.11	1.04	13.67	2.75
BNP Paribas Dynamic Equity Fund	18.32	2.94	23.79	2.75

Source: computed value

Treynor (1965) conceived an index of portfolio performance called as reward to volatility ration based on systematic risk. It is denoted by Tp is the excess return over the risk free rate per unit of systematic risk. In other wards its risk premium per unit of systematic risk. Tm indicates the market risk premium per unit of systematic risk. If Tp is greater than Tm. we say sample sachems is outperform the market and vice versa. From above table we saw most of schemes (18) produced higher value of Tp as compare with Tm. only 5 schemes like IDBI Equity Advantage Fund - IDCW Direct, Kotak Bluechip Fund - Growth ,Kotak Emerging Equity Scheme – Growth, Kotak Equity Arbitrage Fund – Growth, Nippon India Equity Hybrid Fund- Direct and Nippon India Equity Fund are produced lower value of Tp as compare with Tm.

On the other hand, Sharp (1966) devised an index of portfolio performance measure, referred to as reward to variability ratio. The Sharpe ration provides the reward to volatility trade off. It is the ration of the fund portfolio average excess return divided by the standard deviation of the return. From the above table we saw all sample schemes produced higher value of Sp as compare with Sm. That means, 23 schemes are beat the market. We got 100% good result from our selected sample.

Table 4
Result of Jensen Alpha

Name of the Schemes	Alpha	t-value	p-value
Axis Bluechip Fund - Direct Plan - Growth	0.018	1.289	0.198
Axis Dynamic Equity Fund - Regular	-0.018	-1.838	0.067
Axis Equity Hybrid Fund - Direct Plan -	0.007	0.624	0.533
Baroda Dynamic Equity Fund-Regular Plan - Growth	0.013	1.102	0.271
HDFC Equity Opp Fund - II - 1100D June	-0.033	-0.656	0.512
ICICI Prudential Equity - Arbitrage Fund	-0.022	-6.61	0
IDBI Equity Advantage Fund - IDCW Direct	-0.016	-0.58	0.562
Kotak Bluechip Fund - Growth	0.009	0.876	0.381
Kotak Emerging Equity Scheme - Growth	0.031	1.009	0.314
Kotak Equity Arbitrage Fund - Growth	-0.024	-7.546	0
Kotak Equity Hybrid - Growth	0.015	1.084	0.279
Nippon India Equity Hybrid Fund- Direct	-0.042	-1.601	0.11

Nippon India Equity Fund	-0.045	-1.719	0.086
SBI Equity Savings Fund - Direct Plan - Growth	-0.008	-1.233	0.218
SBI Equity Savings Fund - Regular Plan -	-0.01	-1.664	0.097
UTI - Hybrid Equity Fund - Regular Plan - Growth	-0.011	-0.773	0.44
UTI Equity Savings Fund - Regular Plan - Growth	-0.016	-2.082	0.038
Union Equity Savings Fund - Regular Pl	0.031	6.73	0
Sundaram Equity Hybrid Fund Direct Plan -	-0.003	-0.201	0.841
L&T Hybrid Equity Fund - Direct Plan-Gro	-0.004	-0.402	0.688
BOI AXA MID & SMALL CAP EQUITY & DEBT	-0.012	-18.73	0
BOI AXA Large & Mid Cap Equity Fund Eco	0.008	0.409	0.682
BNP Paribas Dynamic Equity Fund	0.006	0.0056	0.956

Source: computed value

Jensen(1968) propound Jensen alpha measure which is intercept from the Sharp-Linter CAPM regression which measure impact of market portfolio excess return on portfolio excess return. Jensen alpha is the arithmetic difference of the portfolio return from the return of a portfolio on the securities market line with the same beta. Jensen defines his measure of portfolio performance as the difference between the actual return on a portfolio in any particular holding period and the expected return on that portfolio conditional on the risk free rate. A positive and significance value shows the stock selection ability of the schemes in order to generate superior return. From the above table we saw 14 schemes produced negative value and only 9 schemes produced positive value of alpha. But from 9 schemes, only 4 schemes have positive and significant value of alpha. So, we conclude that our selected schemes did not have stock selection ability. Only 4 schemes have higher stock selection ability and produce super or sustainable return.

Table 5
Rank Table of Treynor, Sharp and Jensen

Name of the Schemes	Treynor	Sharpe	Jensen
Axis Bluechip Fund - Direct Plan - Growth	3	20	3

Axis Dynamic Equity Fund - Regular	15	23	18
Axis Equity Hybrid Fund - Direct Plan -	5	9	8
Baroda Dynamic Equity Fund-Regular Plan - Growth	1	7	5
HDFC Equity Opp Fund - II - 1100D June	21	6	21
ICICI Prudential Equity - Arbitrage Fund	17	1	19
IDBI Equity Advantage Fund - IDCW Direct	18	14	16
Kotak Bluechip Fund - Growth	9	22	6
Kotak Emerging Equity Scheme - Growth	7	15	1
Kotak Equity Arbitrage Fund - Growth	20	2	20
Kotak Equity Hybrid - Growth	2	15	4
Nippon India Equity Hybrid Fund- Direct	22	19	22
Nippon India Equity Fund	23	18	23
SBI Equity Savings Fund - Direct Plan - Growth	6	3	12
SBI Equity Savings Fund - Regular Plan -	10	4	13
UTI - Hybrid Equity Fund - Regular Plan - Growth	14	10	14
UTI Equity Savings Fund - Regular Plan - Growth	12	11	16
Union Equity Savings Fund - Regular Pl	16	12	1
Sundaram Equity Hybrid Fund Direct Plan -	11	8	10
L&T Hybrid Equity Fund - Direct Plan-Gro	13	13	11
BOI AXA MID & SMALL CAP EQUITY & DEBT	19	17	15
BOI AXA Large & Mid Cap Equity Fund Eco	8	21	7
BNP Paribas Dynamic Equity Fund	4	5	9

Source: computed value

From the above table tells us the rank of our selected schemes for Trenor, Sharpe and Jensen. It should be noted that fully diversified schemes would give same rank for both Treynor and Sharpe Techniques. But we saw that only one scheme likes L&T Hybrid Equity Fund - Direct Plan-Growth is produced same rank for Treynor and Sharpe. But rests of the selected schemes have not produced same rank for three purposes. Only few schemes like Axis Equity

Hybrid Fund - Direct Plan , Baroda Dynamic Equity Fund-Regular Plan -Growth, IDBI Equity Advantage Fund - IDCW Direct, L&T Hybrid Equity Fund - Direct Plan-Growth, BOI AXA MID & SMALL CAP EQUITY & DEBT and BNP Paribas Dynamic Equity Fund have produced near rank but not same. So, we conclude that our selected schemes are not produced same performance under three measurement criteria .That means, all selected schemes are not performed at same level.

Table 6
Rank correlation between Treynor, Sharpe and Jensen

Correlations				
		Terynor	Sharpe	Jensen
Terynor	Pearson Correlation	1	0.047	.792**
	Sig. (2-tailed)		0.833	0.000
	N	23	23	23
Sharpe	Pearson Correlation	0.047	1	-0.159
	Sig. (2-tailed)	0.833		0.469
	N	23	23	23
Jensen	Pearson Correlation	.792**	-0.159	1
	Sig. (2-tailed)	0.000	0.469	
	N	23	23	23
**. Correlation is significant at the 0.01 level (2-tailed).				

Source: computed value

Above table depicts the rank correlation between Treynor, Sharpe and Jensen. A positive and significance correlation between Treynor and Sharap indicates this scheme is well diversified and vice versa. Correlation between Treynor and Sharap is .047 and p-value is .833 that means this two have positive but not significance relation. But correlation between Treynor and Jensen is .792 and p-value is .000 which indicates the positive and significance relation.

And correlation between Sharape and Jensen is -.159 and p-value is .469 that means there is negative relation which is significance. So, we conclude that our selected schemes do not produce good result is term of diversification view point. Our selected sachems are not well diversified.

Conclusion

In the modern world, financial sector is producing various schemes and services for the investor. Investors are totally confused for where they go for invest own money. Survive from this situation, performance analysis is one of the important criterion for the investor for investing own money. From our study, we saw that only 4 schemes produced higher rate of return but these schemes have higher rate of risk. Return and risk of our selected schemes have positive and significant relations. That means, if return is increased corresponding risk is go up and vice versa On the basis of rank, we saw that only one schemes has same rank between Treynor and Sharpe technique and this schemes is well diversified but other schemes are not produce same rank .These schemes are not well diversified. Our selected schemes did not have stock selection ability. Only 4 schemes have higher stock selection ability and produce super or sustainable return. So, we conclude that our selected schemes do not produce good result is term of diversification view point. Our selected sachems are not well diversified.

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A Study on Worker Participation in Management in Eastern Coalfields Limited

Parimalendu Bandyopadhyay
Assistant Professor, Department of Commerce
Kazi Nazrul University, Asansol, WB, India
email2pari@gmail.com

Structured Abstract

Purpose: Eastern Coalfields Limited (ECL) has acquired a prominent position as an indicator of the growth of economy and industrial progress of the country.

Design/Methodology: To assess the working of workers' participation in management in ECL is effectively or not.

Findings: From the analysis of the response of all the parties in the sample collieries of Eastern Coalfields Limited it is revealed that workers participation in management scheme has not been working well.

Conclusion: Evolving a participative culture in the management in the industry at all levels; a change in management style and approach to run the collieries is needed to introduce a participation system in all spheres of activities.

Originality/Value: This research work is very valuable in understanding the climate of healthy workers participative in management existed in the select collieries of ECL or not.

Implication: Existing the healthy workers participation in management in the select collieries of ECL is of great significance in order to boost up the economy of the country.

Keywords: Workers' participation management, Industrial Relations, Disputes, Collective Bargaining, Quality of Work Life

Paper type: Empirical Study

Introduction

Workers' participation in management means giving scope for workers to influence the managerial decision-making process at different levels by various forms in the organization.

Generally workers' participation in management is introduced to achieve the following aims:

- Increasing productivity for the general benefit of the organisation, the employees and the community.
- Giving employees a better understanding of their role in the working of the industry and the process of production.
- Satisfying the workers' urge for self-expression.
- Achieving industrial peace, better relations and increased co-operation in industry.
- Development of human personality.
- Development of leaders from within the industry.

Workers participation in management has assumed great importance these days because of the following:

- Reduced industrial unrest.
- Reduced misunderstanding.
- Improved communication.
- Higher productivity.
- Increased commitment.
- Industrial democracy.
- Development of individuals.

- Reduced absenteeism.
- Reduced labour turnover.
- Increased Quality of Work Life (QWL).
- Developed feeling of sense of belongingness, involvement.

Workers participation in management is a process of involvement and participation of workers representatives in the decision making of the management. The principal activities of participative management include effective involvement, sharing views, meaningful participation and contributing to management decision making of the organization.

Purpose of the Study

The study is focused on the need to raise the productivity level of workers through workers participation in management. The involvement of workers in management decision making is considered as a means for inducing motivation in the workers enhancing to positive work attitude and high productivity.

The study is also take into consideration that workers participation in management plays a preponderant role to develop understanding and trust between boss and subordinate that influences Industrial Relations pattern in industry. Worker participation in management has been seen as capable of providing workers conducive work environment, opportunity to exercise their inherent potentials, and willingness to pursue the corporate goals of the organisation.

Literature Review

Srivastava, (1994) stated that, Worker participation is of institutional and formal arrangements resulting into the creation of various participative forms to associate Worker representatives with management, participation management refers to managers specific style in which he interacts with the Workers, it can mutual trust, information sharing and problem solving.

Mannan (1994) explains that Worker participation is to authorize Workers to take part in managerial functions and they may be given power to plan to make decision about their own work. These are formal ways in which Worker can participate in the management process, Workers are active in the process of decision making, provides education to Worker. It fosters initiative and creativity among them.

Monappa identified four types of participation – consultative, associative, administrative and decisive. Other participative models adopted by various enterprises can be classified into three groups as follows:

- Superficial participation, comprising information-sharing and suggestion schemes;
- Intermediate participation, comprising collective bargaining in both traditional and non-traditional areas, and consultation on restricted issues; and
- Real participation, comprising consultation on unrestricted issues and codetermination on restricted and unrestricted issues.

Mittal, (1996) Worker participation is to considered imperative for organization to cope with the myriad changes in the environment and make the rising expectation of Workers compatible with the requirements of high performance needs to identify centre of responsibility of decision implementation in the existing organizational structure so as to avoid situations where management may give their priority and time frame for implementation of the decision.

Mathur (1998) suggested that Worker participation occurs when superiors are required to share with subordinates the authority for making decision, which affect them or their work output. It may occur at the work group level or it may involve in organizational decision making. The effect or participation of Workers in decision making will increase the motivation of individual.

Michael, V.P. (1998) describes Worker participation in management is to increasing good will and co-operation which is a precondition to encourage the Worker to give more than minimum necessary to retain the work. A feeling of belonging to the place of work and a sense of workmanship and creativity. They resist group think, because they prefer only the expert in the areas to make the decision. According to International Institute of Labour Studies is that Worker participation in management is resulting from practices which increase the scope for Workers share of influence in decision making at different their of organization hierarchy with concomitant assumption responsibility an instrument for increasing the efficiency of enterprises and establishing harmonious industrial relations.

MD. Anowar Hossain Bhuiyan (2010) they examined that participation in decision making has a positive correlation with motivation and performance. Garments sector are using some of the motivational activities such as transport, bonus, canteen, EPF, ESI, medical facility and profit share that will help the employee to motivate themselves.

Oluyinka Solomon, Noor Hazarina Hashim, Zohreh B.T. Mehdi, Musibau Akintunde Ajagbe (2012) they stated that the managers of manufacturing companies, multinational and domestic companies are adapt motivational programs it will enhanced employee productivity and organizational performance.

Nwoko Victoria O and Prof. Emerole Gideon A (2017) they concluded that employee participation in decision making process have a positive effect to the organizational performance so that the Institute adopt employee participation strategy in decision making to encourage the employees to attain the organizational goals and objectives.

Owolabi Lateef Kuye and Abdul-Hameed Adeola Sulaimon (2011) they stated that Increase in employee involvement in decision-making and support participation in management, learning behaviour has the positive effect of employee life and the organization.

Peter Butali and David Njoroge (2018) they stated that employee participation in decision making process and their involvement in organization plans and goal setting has to crate positive impact on employees as well as their commitment towards organizational performance. Employee participation is positive relationship with organizational performance it leads to higher employee performance and organizational commitment.

Sharan Kaur Garib Singh (2009) according to this employee participation in decision making process is to create positive mood states so they can give best to the management.

E. Sofijanova, V. Zabijakin-Chatleska (2013) this study explores the relationship between employee participation and the performance. This is to create positive relationship of employee involvement and it has the moderate effect on productivity, job satisfaction and motivation.

Elizabeth F. Cabrera, Ángel Cabrera, Jaime Ortega (2001) they examined that cultural dimension of uncertainty avoidance, competition and business strategy are the important determinants of employee participation.

Objective of the study

The study attempts to find out the actual scenario of workers participation in management working in the Eastern Coalfields Limited.

Hypotheses of the study

The working of workers' participation in management in ECL is effectively or not.

Database/Methodology

Here, I have studied the workers attitude through 'interview technique'- both guided and unguided in considering the more rational and scientific method of technique. Moreover, as such, questionnaires were administered and interview was made on 500 workers, 100 trade union officials and 100 executives in the sampled collieries. Strict attention has been paid to the sampling procedure so that all the requisite characteristics in the unit may not have any scope to lose its representative character. In order to measure the area of workers participation management, a pilot survey has been conducted to prepare questionnaire. And on the basis of the replies obtained in the pilot survey hypothesis have been taken into consideration in the area of workers participative in management.

Information and data were collected personally by the authors from each of the concerned compiled and duly represented. A few office bearers of the trade unions as well as company employees have been interrogated through stratified random sampling method and tested by Chi-square to know homogeneity of the data and also their views regarding the existence of workers participation in management in the Eastern Coalfields Limited.

Result and Discussion

To have in depth understanding with regard to participative system working in Eastern Coalfields Limited the following question was put before the three parties (i.e. sample workers, trade union officials, management personnel)

Table 1

Percentage distribution of Workers, Trade union officials and Management regarding the participative system.

Workers participation in management is working in the Eastern Coalfields Limited. .	VHDA	%	HDA	%	MDA	%	LDA	%	Dis.	%	
Workers	70	14.0	77	15.4	93	18.6	140	28.0	120	24.0	500
Trade Union Official	13	13.0	14	14.0	17	17.0	37	37.0	19	19.0	100
Management	17	17.0	17	17.0	20	20.0	30	30.0	16	16.0	100
Total	100		100		130		207		155		700

Source: Author’s Complied

Table 2

Results						
	Very High Degree of Agreement	High Degree Agreement	Moderate Degree Agreement	Low Degree Agreement	Disagreement	***Row Totals***
Workers	70 (71.43) [0.03]	77 (77.14) [0.00]	93 (92.86) [0.00]	140 (147.86) [0.42]	120 (110.71) [0.78]	500
Trade Union Officials	13 (14.29) [0.12]	14 (15.43) [0.13]	17 (18.57) [0.13]	37 (29.57) [1.87]	19 (22.14) [0.45]	100
Management	17 (14.29) [0.52]	17 (15.43) [0.16]	20 (18.57) [0.11]	30 (29.57) [0.01]	16 (22.14) [1.70]	100
Column Totals	100	108	130	207	155	**700 (Grand Total)**

* chi-square statistic is 6.4146, *p*-value is .6009. The result is *not* significant at $p < .05$

Source: Author's Complied

Table value of Chi-Square at 5% level of significance and at 8 degree of freedom = 15.50%

Here calculated value = 6.415

So, calculated value < tabulated value.

Hence the null hypothesis is accepted (workers participation in management is working in the Eastern Coalfields Limited) implying thereby that the rankings have no group bias.

Participative system refers a way of decision making in which employees are allowed the opportunity to participate in decision-making activity; Table reveals that the percentage of colliery workers who were dissatisfied regarding participative system in the organisation is 24% as opined by workers themselves. Trade union officials (19%) and management people (16%) also expressed nearly the same view on this issue. On discussion with the workers, management people and trade union officials, it was gathered that participative system in the collieries did not get momentum as was expected. The reasons for not effecting participative system may be ignorance of colliers, apprehension of workers for holding talks with the management, mentally unpreparedness of workers, lack of knowledge on the subject of the workers, inter union rivalry / intra union rivalry, management reluctance / unwillingness to have discussion with workers, discussion on trifling issues not on vital issues etc.

Reasons of Failure of Workers Participation Management in Eastern Coalfields Limited:

- Not cooperative attitude among the management, trade unions and workers.
- Concept of Workers Participation Management is not precise.
- Some trade unions leaders are outsiders who for obvious reasons may not have necessary acquaintance / understanding with organization milieu, management philosophy, approach, vision. So they may not have proper observation in respect of Workers Participation Management.
- Follow-up measures are not sound and continuous.
- A majority of workers in Eastern Coalfields Limited are not properly educated and strongly motivated to assume decision making responsibility.
- Management lack a positive response to the idea of worker participation
- More emphasis has been given to participation at the higher levels and always less emphasis has been given to participation at workers level.

Conclusion

Evolving a participative culture in the management in the industry at all levels; a change in management style and approach to run the collieries is needed to introduce a participation system in all spheres of activities. It should be understood that in prospect the spirit of bipartism is the essence of collective bargaining as industrial relations system. And for its success, mutual trust and self-reliant attitude of both management and unions are the very basic needs in future days to come in collieries particularly in West Bengal collieries. To make the collective bargaining as a machinery to settle disputes, the trade union leaders need to be educated through training, participation in different seminars workshops, conference.

Management should emphasis on value consideration. Worker should be treated as vital partners in coal mine not as commodity. So change in management philosophy is very much needed. Some workers expressed concern about the behaviour of some executives that demoralized them. To develop and promote the competence level of human skills of such executives, management should design a systematic mechanism and arrange for tailor made management development programme.

Suggestions to Improve the Effectiveness of Workers Participation Management in Eastern Coalfields Limited:

- The objective of Workers Participation Management should be precise in organizations.
- Worker union should be positively participating in it.
- Participation and awareness should be at all levels.
- Need continuous communication between workers, management and trade union.
- Management should nurture a positive attitude towards workers.
- Workers should be given aware of the importance of Workers Participation Management in organization.
- Proper implementation of all schemes relating to Workers Participation Management
- Conducting seminar, conference and training to all participants to build a good environment within in organisations.
- Disputes should be resolved without delay.

- Communication should also be informal in every level of organisations which will help to get friendly environment within in organisations.

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A Descriptive Study on Profile of Life Insurance Corporation of India

Tanmoy Purohit,
Ph.D. Student,
Department of Commerce,
Sidho-Kanho-Birsha University,
Purulia, WB,
tanmoy.purohit3@gmail.com

Malay Kumar Ghosh (Corresponding Author),
Associate Professor,
Department of Commerce,
Sidho-Kanho-Birsha University,
Purulia, WB,
ghosh.malaykumar@yahoo.in

Structured Abstract

Purpose: To analyses the profile of Life Insurance Corporation of India.

Methodology/Design: The paper is a descriptive one. Information has been collected from different sources viz. reputed books, journals, websites, newspapers etc. In house magazines, souvenirs of LICI provided valuable inputs to stretch complete shape of the work. Phase wise discussion has been conducted. Ultimately the authors ended with some concluding observations and policy suggestions.

Findings: At present, twenty three private players are operating in Indian insurance market but LICI still grabbed 53.24 per cent (Source: IRDA 2020 Report) of market share of the industry. It penetrates 3.7 per cent in countries GDP. Unfortunately, such type of a government venture is now facing a challenge of privatization.

Conclusion: Life Insurance Corporation of India is a promising Industry, flourishing day to day. Though the premier organisation facing a tough competition with the private players. In spite of that it grabbed major portion of market share still. Some negative aspects of LICI have been noticed, to be rectified to combat the present challenge.

Originality/Value: The novelty of the paper is to analyse the profile of LICI in the present scenario. The study tried to find out some lacunas of the organisation and scopes of improvement.

Social Implications: LICI plays a vital role in society by enriching better livelihood and wellbeing of the people through insurance coverage and also creating savings opportunity.

Keywords: LICI, Insurance, IRDA, Mission, Vision.

Paper Type: Descriptive Research Paper

Introduction

From time immemorial, the history of insurance has been a matter of highly debatable issue. Now-a-days modern business may have been endeavouring to take up measures against loss and disaster which were originated from the primitive society. The primitive people too did want to make up the loss caused by natural calamities, such as flood, earthquake, famine etc. They also wanted to agree to get themselves sacrificed with a view to achieving security. The modern concept of insurance is largely an on-going process which started continuing from the recent past. The industrial era, in particular, for the past few centuries has had an experience of the concept of insurance. More precisely, the concept of insurance started functioning dates back almost 6000 years.

In modern times, life insurance came to India in the year of 1818 from England. The Oriental Insurance Company pioneered by the Europeans came into existence for the first time on Indian Soil in Calcutta. Since then all other insurance companies set up during that period of time were brought up in order to look after the necessities of the European Community and Indian natives, too. In the past such communities and Indian natives were not at all accustomed to get themselves interested in coming into contact with any sort of insurance companies, whether it was meant for life insurance or any form of insurances. Later on, by dint of hard and sincere efforts of some famous persons like Babu Muttylal Seal, the insurance companies from abroad started insurance business in India on Indian lives. It is a pity to note that Indian lives were being looked upon by the foreign insurance businessmen to be sub-standard. As an inevitable result of it, heavy extra premia were being charged on them. Bombay Mutual Life Assurance Society appeared to work as a herald to pronounce the birth of the first Indian insurance company in the year of 1870. They covered Indian lives at normal rates as they had some patriotic feeling at heart. They came into existence in order to carry on the message of insurance and social security by way of insurance business to various sectors of the society. In 1896 the Bharat Insurance Company came into existence with a spirit of patriotism at heart being guided by the nationalistic spirit in the broader sense of the term. The Swadeshi Movement of 1905–07 was earmarked as an era of insurance business booming. The United India in Madras, National Indian and National Insurance in Calcutta and The Co-operative Assurance at Lahor were set up in 1906. The Hindustan Co-operative Insurance Company saw its birth in one of rooms of the famous Jarosanko Tagore Family in Calcutta. The Indian Mercantile, General Assurance and Swadeshi Life (latter Bombay Life) were some of the companies which came into existence during the same period of time. Prior to 1912 India lacked legislation to regulate insurance business. In 1942, the Life Insurance Companies Act and the Provident Fund Act were passed. The Life Insurance Companies Act of 1942 made it mandatory that the premium rate tables and periodical valuations of companies should get certified by an enactment. But the act discriminated between foreign and Indian companies on many an account, putting the Indian Companies at a disadvantage.

The first two decades of the 20th century experienced a lot of growth in the insurance business. From 44 companies with total business-in-force as Rs. 22.44 crore, it rose to 176 companies with total business-in-force as Rs. 298 crore in 1938. During the period of the mushrooming of insurance companies many firms which were not financially sound were also floated and this inevitably, failed totally. The insurance Act of 1938, the first legislation which governed not only life insurance but also non-life insurance for the purpose of providing a strong and stern state control over insurance business came into force. The demand for nationalization of the life insurance industry was sounded more than on one occasion in the past, but the demand gathered momentum in 1944 when a bill with a view to amending the Life Insurance Act of 1938 was introduced in the Legislative Assembly. However, it was long overdue and on the 19th day of January 1956, the life insurance business as a whole was nationalized. More or less 154 Indian insurance companies, 16 non-Indian companies and 75 provident fund companies were in operation in India at the time of nationalization. Nationalization was allowed to come into force in two stages: (a) at the beginning the management of the companies was taken over by means of an Ordinance and (b) later on the ownership also was taken over by passing a comprehensive bill. The Parliament of India enacted and passed the Life Insurance Comprehensive bill. The parliament of India enacted and passed the Life Insurance Corporation Act on the 19th day of June, 1956. In this connection it may be noted that the Life Insurance Corporation of India was constituted on the 1st day of September, 1956, with an objective of taking a policy of spreading life insurance business to a larger extent. For this the rural areas were, particularly, emphasized so as to reach all insurable persons in the whole of India, providing them proper and sufficient financial cover at a reasonable cost.

The LICI consisted of five Zonal Offices, 33 Divisional Offices and 212 Branch Offices, apart from its Corporate Office in 1956. Since the life insurance contracts are long term contracts and during the currency of the policy it requires a variety of services, need was felt in the later years to expand the operations and place a branch office at each district headquarter. Reorganization of the LICI took place and, consequently, a large number of new branch offices were set up. As a result of re-organization, servicing functions were transferred to the branches and branches were transformed into accounting units. Magic was visible with the proper performance of the Corporation. It may be taken into account that from about Rs. 200 crore of New Business in 1957 the Corporation surpassed Rs. 1000 crore in the year 1969–70. It took another two years for LICI to cross Rs. 2000 crore mark of new business. By 1985–86 with the pattern of re-organization, which happened in the early eighties, the LICI had already surpassed the volume of business amounting to Rs. 7000 crore sum assured on the new policies.

At present the LICI has been functioning with 2048 fully computerized branch offices, 100 divisional offices, 7 zonal offices and the corporate office. The LICI’s Wide Area Network may be mentioned with pride. Such a wide area network covers 100 divisional offices and connects all the branches via a Metro Area network. Apart from this, the LICI has entered into a contract with some banks and service providers to offer on-line premium collection facility in some selected cities. The LICI’s ECS and ATN premium payment provision have already started functioning and this should be regarded as an additional benefit to the customer convenience. Besides on-line KIOSKS and IVRS, Info Centres have been installed at Mumbai, Ahmedabad, Bangalore, Chennai, Hyderabad, Kolkata, New Delhi, Pune and many other cities. The LICI has had a vision of providing easy access to its policyholders. Therefore, the LICI has launched its SATELLITE SAMPARK offices. In this connection, it may be mentioned that the satellite offices are smaller in size, leaner and closer to the customer. Digitalized records of the satellite offices will facilitate anywhere servicing and many other conveniences in the future.

The LICI is, no doubt, the largest insurer in the public sector in India. It is equally true that even in the liberalized scenario, the LICI has been enjoying the honour of dominant life insurer in the Indian insurance business arena. It has been surpassing all its past records. The LICI has already issued 1 crore policies during the current year. Furthermore, the LICI had crossed the milestone of issuing 1,01,32,955 new policies by 15th October 2005. Thereby it has posted a healthy growth rate of 16.67% over the corresponding period of the previous year.

Hitherto, the LICI has crossed many a milestone and has established the unprecedented performance records in different aspects of the life insurance business. The same motives which inspired our forefathers to bring insurance into existence in this country, inspire us to help the LICI to take this message of protection to light the lamps of security in as many homes as possible and to help the people in providing security to their families.

Review of Literature

Life Insurance Corporation of India is a interesting field of research in financial arena. Numerous research works have been conducted on Life Insurance Corporation of India. Some highlights of these are given in this phase of this study. According to J. Graham (1994), there are twenty-four ways to increase the LICI's sales. The primary goal is to create conditions so that the customer will want what the LICI sells. R. N. Malhotra, Chairman, Committee on Reforms in Insurance Sector (1994), had conducted a survey and arrived at the conclusion that the agency organization has also registered growth and the number of active agents has increased from 1,23,221 to 4,95,745 between 1983 and 1993, an increase of about 300%. During 1973 – 1983, the number of active agents actually decreased by about 31,000 i.e. by about 20%. The recruitment of development officers after 1981 had led to an increase in the business of the LICI. But requisite attention and importance have not been given to the training and professional development of agents. Consequently, a very large number of agents are recruited and terminated every year in a routine manner. MARG survey shows that agents and development officers are not showing much interest in after-sale-services. In his study, A. Debnath (1996) confirms that it is a reality that the customer has become the 'King'. Agents' services should be customer-friendly. It needs recruiting only those who will take up agency as a whole-time occupation because in a competitive environment, the agents with an amateurish attitude will not survive. Agents who like to retain the profession, will have to work much harder and keep in constant touch with the clients and to render the services they desire. But tomorrow's agents should develop knowledge not only about their own products but also about the products of their rivals. A. Dasgupta (1996) recommends in his study that the LICI should keep in mind that now-a-days people are talking not merely of customers' satisfaction but customers' delight. Planning Department of the Calcutta Suburban Division of the LICI conducts a special study on repudiated death claims (1995-1996) and comes to the conclusion that a proposer must know the responsibility of giving details of his/her particulars on different questionnaire as mentioned in a proposal form and here the role of the agents and development officers is immensely important. The agents happen to be the first line underwriters while the development officers are supposed to know the customers' need vis-à-vis the LICI's role in extending the insurance cover better through a varied experience of the market. If, therefore, everybody keeps himself alert at the time of accepting a proposal the number of repudiation can be minimized further and by doing this the image of the LICI will be protected. Satish Manjure (1996) shows in his research work that 'Building a man' is the job of the development officers. Life insurance agency is a very responsible occupation. So the selection of agents should be suitable enough to maintain reputation and image of the corporation. Development officers are the 'Agency managers'. Their conduct, knowledge, expertise and professionalism are meant for influencing their agents. They should develop such abilities in them as to create professionals, because their role is the most important in field underwriting. Kalpakam & Vijayalakshmi (1997) mentioned in their study that the stress level of managers is considerably high due to conflicting demands made on them by their team members, specially the significant ones. In his article, P. Bandyopadhyay (1997) suggests that to achieve excellence, the LICI has to examine: (a) Customers' delight, (b) Satisfied internal customer, (c) People-focused approach, (d) A questioning alert and proactive office to meet the future challenges, (e) Improvement in customers' service and (f) Fullest possible use of Information Technology. **S.** K. Dhar (1997) argues that if the four keys of market driven organization Viz., Belief & Values, Organizational structure and System, Strategic development process and Supporting programmes etc. are identified, the corporation will surely do well in the days of intense competition by a large number of players in the context of opening of insurance sector in Indian liberalized economy. It will not be difficult for the LICI to find out not only his competitors' strength and weakness but also a sound, consistent and significant growth path and a solid contribution to the life insurance market of the great country. Hence market driven organization's response to the customers is the main thrust area for the LICI in the present decade. S. Saminathan (1997) explains in his study that the executive of the traumatic twenty-first century requires lifelong exercises not only on the physical fitness machine, but on the mental fitness machine as well. In effect, the executive of tomorrow will have to be a life-long learner. Prof. M. N. Mishra (1998) has highlighted the performance of the LICI and the GICI and he has come out with the conclusion that Privatization of Insurance Industry is in no way desirable. The author is most neutral and has analyzed the subject purely on merit, which confirms the Federation's viewpoint. An empirical study conducted by A. K. Chakrabarty and U. K. Mallik (1999) indicates that judicial selection of agents and the service criteria can have impact on the business performance of the LICI branches. In another study A. K. Chakrabarty and U. K. Mallik (2001) conclude that the LICI is the only organization that deals with life insurance business in this country, there is no scope for any direct competition. But in respect of tapping the household savings, the LICI is used to face competition here. To explain the meaning and importance of training in his article, L. M. Mundra (2004) identified the word 'training' which consists of eight letters, to each of which could be attributed some significant meanings in the following manner: (i) T : Talent and Tenacity, (ii) R : Reinforcement, (iii) A : Awareness, (iv) I : Interest, (v) N : Novelties, (vi) I : Intensity, (vii) N : Nurturing, (viii) G : Grip. Training, obviously, does become an essential & inevitable factor for anyone who still finds himself in the process of achieving excellence in his own sphere of work. In his work, R. K. Vashishtha (2004) stresses upon one common factor, that is, relationship and trust. This is the source of strength and growth. So it should properly be nurtured to take the LICI to new unprecedented heights. N. Namasivayam, S. Ganesan and S. Rajendran (2006) studied the socioeconomic factors of policy procuring and performance of agents. They found that Income Level, Occupation & Family size are significant in this regard. In his study Kunjalsinha (2013) revealed that loyalty based customer service should be the quality service of a customer focused organization. Rajeshwari and Karthesswari (2012)**,** in their study stated that though majority (82%) of the policy holders paid insurance regularly but lapsed policyholders fail to do that due to financial difficulties. In his study Kunjalsinha (2013) revealed that loyalty based customer service should be the quality service of a customer focused organization. H. M. Rakesh and R. Shilpa (2015) recommends in their study that LIC need to control the operating expenses by not affecting its income. The research of R. Khader Mohideen and K. Sekar (2016) has made an attempt to assess the relationship between types of policy holding and defendants. The research revealed that whole life and endowment policies are more favoured by the samples with zero dependents, with one defendant, with two defendants and with four dependents. Pius Babuna (2020) observed their study during Covid-19 pandemic insurance companies were affected differently depending on different factors such as liquidity, their portfolio at risk, reliance on reinsurance, level of free assets and protection that reinsurers have in place. A study during covid-19 by Lovely Biswas, Amit Kumar Chakrabarty and Malay Kumar Ghosh (2021), revealed that the after sale service of the selected LICI branch is being hampered after Covid-19, though agents ability to secure business performs efficiently.

In the present study we have proposed to portray a profile of Life Insurance Corporation of India at a glance.

Objective of the study

The focus of the present work is to discuss about the following areas:

(a) Life Insurance: It's Explanation
(b) Objective of the Corporation.
(c) Life Insurance vs. Other Savings.
(d) Information Technology in LICI.
(e) LICI's International Operations.
(f) Role of LICI for the Welfare of the Society
(g) Mission of the LICI
(h) Vision of the LICI
(i) Operations of the LICI in India

Methodology

A sophisticated methodology has been framed to carry on the research work smoothly. The research work is purely a descriptive one. To conduct the study, the help of different books, reputed journals, newspapers and websites has been taken. In house magazine, souvenir of LICI provided valuable inputs to stretch complete shape of the work. Finally a conclusion has been drawn on the basis of discussion and analysis. Recommendations have been made for policy suggestion purpose.

Analysis and Discussion

Life Insurance: It's Explanation

The Life Insurance is such a contract which pledges payment of such an amount to the person concerned assured, or to his authorized nominee in the event of insured against the person on whom the insurer has approved of. The contract is certainly valid for payment of the insured amount during: (a) the date of maturity, or (b) specified dates at periodic intervals or (c) unfortunate death, if it occurs earlier.

Among other things, the contract guarantees for the payment of premium from time to time to the Corporation to be given by the policyholders. No doubt, the life insurance is now acknowledged worldwide to be an institution, which eliminates 'risk', substituting certainty against uncertainty and certainty will come forward with aids and assistances to the family concerned in the event of shocking death of the bread-earner. Chiefly, the life insurance should be regarded as the civilization's partial solution to the problems caused by death. In a nut shell, the life insurance is anxious about two hazards which may appear before the life-path of all persons:

(a) That for those who die prematurely leaving a dependent family to fend for itself.

(b)That for those who live till old age without any guaranteed avenues for financial support.

Objective of the Corporation

- One basic objective of the Corporation is to reach all insurable persons in the country and provide them sufficient financial cover against death at a remunerative cost and, in particular, to reach the vast rural areas and the socially and economically backward classes. To fulfil this objective the life insurance ought to be widely spread and the LICI has rightly and judiciously thought of this.
- Another objective of the Corporation is to maximize the mobilization of subscribers' savings by making insurance-linked savings adequately attractive.
- Bear in mind, in the investment of funds, the primary obligation to its policyholders, whose money it holds in trust, without losing sight of the interest of the community as a whole; the funds to be deployed to the best advantage of the investors as well as the community as a whole, keeping in view national priorities and obligations of attractive return.
- To conduct business with utmost economy and with the full realization that the money owned to the policyholders should be properly maintained and managed by the competent Fund Managers.

- In order to act as trustees of the insured people, whether it is meant for their individual or collective capacities, the LICI has been maintaining a proper insight and foresight.
- With a view to meeting various life insurance requirements of the community, which may arise from time to time in the ever changing social and economic environment, the LICI has rightly adopted proper and time-fitting measures.
- For involving all people who are engaged in working in the Corporation to the best of their capacity in furthering the interests of the insured people in general by providing efficient service maintaining modesty and all sorts of gentlemanliness, the LICI has insured all probable measures.
- Owing to promoting amongst all agents and employees of the Corporation a sense of participation, pride and job satisfaction by means of discharging their duties and responsibilities with a sense of dedication at heart, the LICI has taken every care which they might be proud of.

Life Insurance vs. Other Savings

1. Contract of Insurance

A contract of insurance means an utmost good faith, known as uberrima fides in technical terminology. The principle of disclosing all material facts is qualified and personified in this important doctrine, that applies to all varieties of insurance.

During the period of taking a policy, a policyholder ought to ensure that all terms and conditions in proposal form are correctly understood. Any sort of misrepresentation, concealing or fraud in any document leading to the acceptance of the risk would render the insurance contract null and void.

2. Protection

Savings from people in general via life insurance should be guaranteed for full protection against risk of death of the saver – the LICI has fully agreed on. Apart from this, should there be demise, the life insurance corporation fully assures payment of the entire amount assured, including all bonuses wherever applicable, whereas in other savings schemes only the amount up to date saved with accrued interest.

3. Aid to Thrift

Life insurances encourage ‘thrift’ which allows long-term-savings since payments can be made without any effort, for the ‘easy instalment’ facility built into the scheme. There are provisions for premium payment against insurance which is either monthly or quarterly or half yearly or even yearly. Apart from this, the Salary Savings Scheme (SSS), which is popularly known as SSS, provides a convenient mode of payment of premium every month by way of deduction from one’s salary. In this particular case the employer is empowered to deduct premium directly from one’s salary bill and to pay the premium to the LICI. The SSS is an ideal insurance policy for any organization, institution or establishment or any public and private sector subject to specified terms and conditions.

4. Liquidity

In case of insurance it is easy to acquire loans on the sole security of any policy which has acquired ‘loan value’. Apart from this, a life insurance policy is also generally accepted as security, even for a loan which is exclusively meant for a ‘commercial loan’.

5. Tax Relief

Life insurance is one of the best avenues to enjoy tax deductions on income tax and wealth tax. This opportunity can be available for the amounts paid by the insurers as premium for life insurance subject to income tax rates in force. Assessees may also avail themselves of provisions in the law for tax relief. In such cases the assured, in effect, has to pay a lower premium against insurance than otherwise.

6. Money when one needs it

A policy which has a suitable plan or a combination of various plans can be effectively used to meet certain monetary requirements which may arise from time to time. For example, children’s education, start-in-life or marriage provision or even periodical needs for cash over a period of time can be less troublesome with the help of these policies. In other words, policy money can be made available during one’s retirement from service and used for any specific purpose, Viz., purchase of a house or for other investments. Loans are granted to policyholders for the purpose of house building or of purchasing flats, obviously subject to certain conditions as laid down from time to time by the Corporation.

Information Technology in LICI

LICI can be and should be proud of being one of the pioneering organizations in India which, for the first time, introduced the leverage of Information Technology in case of service-sector, in particular, and in business sector, in general. Data pertaining to almost 10 crore of policies are being operated on computers in the LICI. It was 1964 which saw the introduction of computers in the LICI. Apart from this, the Unit Record Machines came into force in late 1950, phased out in 1980 by Microprocessors based computers in Branch and Divisional

Offices for Back Office Computerization. Standardization Hardware Software started functioning in 1990. Besides, Standard Computer Packages were being gradually developed and implemented for Ordinary Salary Savings Scheme (SSS) policies.

In order to enhance customer responsiveness and customer services, the LICI launched a special drive of On Line Service to Policyholders and Agents via computer in July 1995. This renovated on-line-service made policyholders able to receive on-demand policy status report, instant acceptance of their premium and to have revival Quotation, Loan Quotation on demand. With a view to expediting completion of proposals and dispatch of policy documents have now become a reality. In all 2048 branch offices all over the country have been covered under front-end operations. This is how all the 100 divisional offices of the LICI have been honoured of 100% branch computerization. Moreover, new-payment-related-Modules pertaining to both ordinary and SSS policies have been allowed to come under the Front End package catering to Loan, Claims and Development Officers' Appraisal. Needless to say, all these modules help reducing time lack and ensure accuracy.

In a nutshell, all these renovative and innovative systems have enabled the LICI to carry out more than 10 thousand transactions in any working day. As on November 2005 the LICI have got 91 centres in India having more than 2035 network under Wide Area Network (WAN). The Interactive Voice Response Systems (IVRS) has already started functioning in 59 centres all over the country to enable customers to ring up the LICI and receive information about their policies. The LICI's internet site can be safely defined as 'information bank'. Besides, the LICI has given opportunity to its policyholders to pay premiums through internet made absolutely free of cost. The LICI has established 150 Interactive Touch based Multimedia KIOSKS in prime locations in metros and some major cities for dissemination of information to general public on their products and services. The LICI has set up 8 Call Centres.

LICI's International Operations

The LICI has got insight and foresight so as to reach the target of multinational organization-limit catering to insurance and financial requirements of Non-Resident-Indians and also of people of Indian origin in particular.

The LICI has been operating in the international markets through its branch offices as well as joint ventures subsidiaries.

Branch Offices

1. Mauritius, 2. Fiji, 3. The United Kingdom (U.K)

Joint Ventures Subsidiaries

1. LIC (international) B.S.C. (C) [Bahrain Stock Company (Closed)]

A Joint Venture Offshore Company has been promoted by the LICI. Operations commenced in July 1989 with the objectives at heart which are mentioned below:

(a) To offer US $ denominated policies to cater to the insurance needs of Expatriate Indians.

(b) To provide insurance services to the holders of Indian registered policies of the LICI, currently residing in Gulf. Besides, the NRIs of other countries can avail themselves of the services of the company through mail order business.

2. LIC (Nepal) Ltd.

A joint venture having the Vishal Group of Industries, Nepal has been in operation starting from December 2001. It is worthy to mention that the Company has been operating through five Branch Offices at Kathmandu, Birat Nagar, Nepalgauni, Pokhara and Butwal.

3. LIC (Lanka) Ltd.

M/S Bartleet Group of Companies, Sri Lanka, a joint venture company, started operations since March 2003. The Company has been operating through Branch Offices in the cities of Colombo, Ganpaha, Jaffna, Anuraghpur, Kandy, Puttalam, Batticaloa. In these cities there are eleven Development Centres and eighteen Distribution Outlets.

4. LIC (Mauritius) Offshore Ltd

A joint venture Offshore Company, a promotion of the LICI, and the GICI, started its operation in the year 2005.

Role of LICI for the Welfare of the Society

In the best interest of the policyholders and community as a whole, the LICI has deployed the funds in order to make nationalization a proper success. Of course, both national priorities and obligation of reasonable returns in favour of the policyholders are the two basic criteria of the LICI's investments. The total funds so far invested in the best interest of the policyholders, in particular, and of the community, in general, are Rs. 3,85,639 crore as on 31st March, 2005. This is, no doubt, after meeting the liabilities towards the claims, management and other expenses, registering an accretion of Rs. 63,964 crore during the year of 2004-2005. The Section 27A of the Insurance Act, 1938 governs the investment of the corporation's funds, subsequent guidelines or instructions issued thereby the Government of India from time to time, and the IRDA by way of regulations enacted from time to time. The IRDA has approved and the allocation of funds has been as per provisions stated below:

- Not less than 50% is invested in government securities or other approved investments.
- Not less than 15% invested in infrastructural and social sector investments.
- Not exceeding 20% in others to be governed by exposure prudential norms.
- Not exceeding 15% to be invested in investments other than approved investments.

The total investment as made by the LICI in the social-oriented sector including investment in Central and state governments securities and Governments guaranteed marketable securities as on 31st March 2005 amounted to Rs. 3,12,524 crore.

Mission of the LICI

The mission of the LICI can, in a nutshell, be presented in the following manner:
"With a view to exploring and enhancing the quality of life of the common people through financial security by providing products and services of aspired attributes with remunerative returns and by rendering resources as well as social development."

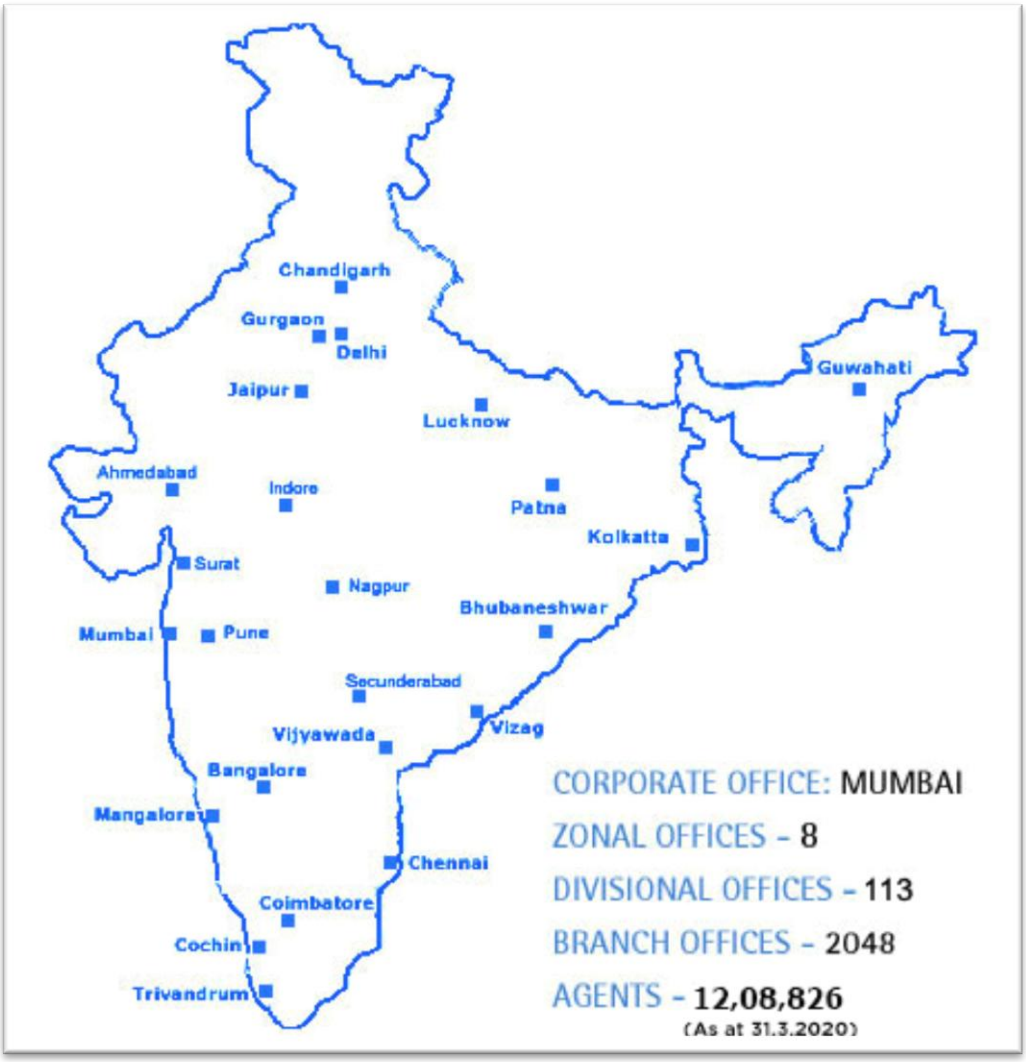
Vision of the LICI

The vision of the LICI can, aptly, be expressed in the manner noted below:
"A trans-nationally competitive financial organization of significance to societies, and in particular, pride of India."

The Operating Centres of the LICI in India have been shown in the Map of India given below:

1. CORPORATE OFFICE: MUMBAI
2. ZONAL OFFICES: 08
3. DIVISIONAL OFFICES: 113
4. BRANCH OFFICES: 2048
5. AGENTS: 12,08,826 (as at 31.03.2020)

OPERATING CENTRES OF THE LICI IN INDIA



Conclusion

Life Insurance Corporation of India is the oldest life insurer of India. It is a premier orgaisation in the financial sector of India still. At present, twenty three private players are operating in Indian insurance market but LICI still grabbed 53.24 per cent (Source: IRDA 2020 Report) of market share of the industry. It penetrates 3.7 per cent in countries GDP. Unfortunately, such type of a government venture is now facing a challenge of privatization.

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Partition and Madness: Reflecting Manto's life, "Toba Tek Singh" and Arvind Kala's "The Unsafe Asylum"

Deboleena Dutta,
State Aided College Teacher (Grade-1),
Department of English,
Dwijendralal College,
Krishnagar, Nadia, WB, India.
epistlestodeboleena@gmail.com

Structured Abstract

Purpose: Partition was never easy. Partition was never just the change of power or separation of two nations. It has left an everlasting scar on our lives. We still suffer the after effects of the separation, politically, socio-economically as well as psychologically. This paper discusses the effects of partition on mental health as presented in the works of Saadat Hasan Manto and Arvind Kala.

Methodology: This is an overview of two selected writers and their works. Partition has played a very important role in transforming the life of Manto, obviously not in a better way. Extracting him from the city of a literary composition Bombay and dropping him in Lahore as an amateur writer had vivid effect on his psychological balance. Adding to his troubled childhood, partition Ann separation from Bombay dragged Manto into excessive drinking and hallucinations. His works encapsulates the pain of separation caused by partition.

Observation: All of a sudden there was a frenzy of exchanging lunatics on the either ends of the border owing to partition. The Muslim lunatics staying in the asylum of Amritsar were to be sent back to Lahore and The Hindu lunatics in the asylum of Lahore where to be sent to Amritsar. Nationality could never just be religion and unfortunately the sane people could not realise this. In Toba Tek Singh by Manto, we see the resistance of a lunatic against this insane exchange. Again, in Arvind Kala's "The unsafe asylum", we come across the exchange of the lunatics due to the partition and here we see two friends being separated just for the religion. The considered the people outside (sane people) to be more insane than they the so-called lunatics.

Key words: Lunatic, Madness, Asylum, Partition, Alienation, Post partition trauma

Paper Type: Comparative Study

Introduction

Dictionary defines madness as:
"The state of having a serious mental illness."
"Extremely foolish behavior."
"A state of wild or chaotic activity."[1]
Now the question arises what is "mental illness"? What is the definition of "foolish behavior"? or what is "chaos"? hardly anyone of us can give away a straight answer. Partition plays a vital role in this mental frenzy. In this context, I shall begin the discussion with life of Saadat Hasan Manto. There are numerous facts and evidences Stating that Manto what had been suffering mental health problems which have undoubtedly added colors to his works. Manto had have a troubled childhood. He did not have a cordial relationship with his father who died when Manto was just eighteen years old. His father was an authoritarian but afternoon and frequently belittling kind of a person which scared Manto to such an extent that he had even jumped from the rooftop to escape his father[2]. Manto’s father’s first wife was ‘prone to fits of mental instability’[3]. The fact can be that Manto was also exposed to such fits and traumas which have led to his personal stress. According to Ayesha Jalal, the treatment his mother, who was the second wife is father, from his paternal family has left a deep dent in his emotional development. Owing to the disturbed childhood and the traumatic paternal relation that he had grown up wit, Manto had an effortless tenacity towards excessive expressions of emotions. Manto Was agitated and restless throughout his life. Manto always had the agitation and restlessness that life ultimately culminates in death and all the relations

[1] 1 Merriam-Webster’s Collegiate Dictionary (10th ed.). (1999). Merriam-Webster Incorporated.
[2] Hashmi, Ali M. 2012. “Manto: A Psychological Portrait.” Social Scientist 40 (11/12): 5-15.
[3] Jalal, Ayesha. 2013. The Pity of Partition: Manto’s Life, Times, and Work Across the IndiaPakistan Divide. Princeton: Princeton University Press.

and affections that human beings share on earth are temporary. Although Manto was not a staunch devout in his adherences towards religious norms yet his thoughts were also influenced by Islamic faith. It is also stated that the writer might have been through multiple depressive disorders, mood swings, schizophrenic attack and excessive apathy towards life owing to partition, his separation from Bombay, trouble childhood and financial breakdown. Man to himself had admitted that if he stronger will, he would have dared commit suicide. It's not clear enough if this amount to a clinically definable suicidal tendency but it makes the hypothesis of depressive illness stronger that had hindered the exceptional writer throughout his lifetime.

Objective

As my sole focus in this writing surrounds mental illness and partition, I can't help but throw some light on the significant mental turbulence that this great Urdu literary masterpiece has been through. Alcohol addiction has played a significant role in the degradation of Manto's mental health. The intensity of his drinking has always been high, but it rather escalated after he had been forced to move to Lahore, which is obviously an aftermath of the partition. Manto had found his characters, plots and the essence after literature from every corner of Bombay. His family became so concerned that they twice admitted him to the antialcohol ward of the Punjab Mental Hospital for treatment between 1951 and 1952[4]. That failed to help for the literary expert continued with his drinking habits and had already started experiencing hallucinations, which is symptom of alcohol-induced psychosis, as mentioned by Ayesha Jalal in her book The Pity of Partition: Manto's Life, Times, and Work Across the India-Pakistan Divide. Noting the high rates of comorbidity of alcohol addiction and mood disorders, Hashmi and Aftab have suggested that Manto used alcohol for self-medication, arguing that he 'sought refuge in substance abuse to ease his psychological pain' (2013, 1096), that pain included the separation from Bombay. This was the period of time when the established writer of Bombay was searching for his identity and fighting financial crisis in Pakistan better to put Lahore. Therefore, it is not unexplainable bye the writer had to escalate his drinking habits or take refuge in alcohol. Ultimately, it was liver cirrhosis due to alcoholism that killed Manto at the premature age of forty-four. According to Hashmi, Manto's emotional outburst in his writings was an out shot of his preparation for impending

[4] Jalal, Ayesha. 2013. The Pity of Partition: Manto's Life, Times, and Work Across the IndiaPakistan Divide. Princeton: Princeton University Press.

death, where on the contrary Jalal pointed out that most of his stories were written when he was not drowned in alcohol or was sober and therefore this prolific outburst is credited with a period of soundness that lasted for some months after he had been discharged from the hospital after his first admission. According to his nephew Hamid Jalal, Manto might have been 'toying with the idea of suicide, either because it was the easiest way out or because he wanted to fill the family with remorse for having given him up as hopeless case' (192). Whatever be the argument, it's evident that his duel with his own drinking habits influenced his works. And here again I would question you, what led this revolutionary writer to lose his control over his own mental state? The answer has to come down to the brutal blows of partition at some point of time. Partition has undoubtedly contributed to his mental illness.

Methodology and Analysis

Several works of Manto, refer the trauma of partition and post effect. Since my paper concentrates solely on the effect of partition on madness, we will talk about Toba Tek Singh. "Toba Tek Singh," (1954), is perhaps the most contextual short story by Manto, regarding partition and my paper dealing with the transfer of the lunatics owing to partition. Narrating the scenario of exchange of inmates of Lahore mental asylum after partition, "Toba Tek Singh" uses the madness of the inmates as a mirror for the madness of the outside world as Fattu and Rulda had been discussing in Arvind Kala's The Unsafe Asylum. With the progress of the story, readers are convinced with the reality that the inmates of the asylum are actually saner than the people transferring them from this side to the other of the fences marking the partitioned counties. The main character, Bishan Singh, who struggles painfully for his identity, symbolises the displacement which millions of refugees have suffered during partition. Although the story is fictional, an actual exchange of psychiatric patients between mental hospitals in Lahore and Amritsar took place in 1950[5]. There have been extensive studies regarding Manto's life and work and his psychological and mental help but separately. Very few items have been made to study both parallel so that we can excavate the actual trauma that partition had imported over the writer's psychological health. Mental illness is crucial perhaps even defining the theme of the short story. It was highly significant to choose to write about partition through the lens of the inmates of an asylum. the different patience the writer has chosen reflection the madness of what was actually happening outside the cell. The asylum kind of represents the whole subcontinent that we were striving with partition.

[5] Jain, Sanjeev and Alok Sarin. 2012. "Partition and the Mentally Ill." Economic and Political Weekly 47 (29): 4.

The frenzy of transferring the lunatics from one part of the fence to the other side itself was madness. As stupid comments by the asylum inmates demonstrate the absurdity of partition the decision about their exchange everything was so strange an incident. Those lunatics who at least had some sense left put-on satin whether they were in Pakistan or in India. their whole identity was at stake. Manto had written "Toba Tek Singh" after being discharged from his stay in the asylum and a clear similarity or echo of his experience in the asylum is traced in the short story; although engaging with the theme of mental illness and asylum was considered unbecoming, Manto's bravado to take up the theme was also an offshoot of his experience in the asylum. The character of Bishan Singh brings out a traumatic experience of being displaced which is equally empathetic for an author who has himself been a sufferer of it. His suffering represents back of the partition refugees. The repetitive question and demands to know about his homeland are evocative of the identity crisis and the loss of sense of belonging. They no longer belong to any country they were just commodities or car goes being transferred on a sudden notice of political frenzy. His character is also reflecting Manto's on suffering and confusion about his identity in the wake of his displacement to Lahore. Manto had written: "I found my thoughts scattered. Though I tried hard, I could not separate India from Pakistan and Pakistan from India." he also added, "I found it impossible to decide which of the two countries was now my Homeland."[6] Bishan Singh's character thus can be regarded as a measure to the major displacement suffered by so many as well as a more specific portrayal of what the author himself has been through during his displacement. no matter from which perspective you read, the pain and suffering of the refugees as depicted in the short Storey as well as in the life of the writer is incomprehensible, significant and often contribute to the field of psychology implicitly or explicitly. Only a writer, who has himself suffered the trauma of partition can make a reader lives through those moments of trauma.

● "Upar di gur gur di annexe di bedhiyana di moong di daal of di Pakistan and Hindustan of di durr phitey mun",

"The inattention of the annexe of the rumbling upstairs of the dal of moong of the Pakistan and India of the go to bloody hell! "

[6] Hasan, Khalid. 1984. "Saadat Hasan Manto: Not of Blessed Memory." Annual of Urdu Studies 4:85-95.

● As everybody rushed towards him, the man who had stood erect on his legs for fifteen years, now pitched face-forward on to the ground. On one side, behind barbed wire, stood together the lunatics of India and on the other side, behind more barbed wire, stood the lunatics of Pakistan. In between, on a bit of earth which had no name, lay Toba Tek Singh.[7]

Now talking about Arvind Kala's "The Unsafe Asylum". Kala, psychiatrist t by profession leaves in Ludhiana. He's interested in studying the lasting effects of partition both in India as well as in Pakistan. He has been involved actively in the cross-border exchanges of the inmates of the asylum on the other side of the fence partitioning two countries. This involvement reflects in many of his stories. In "The Unsafe Asylum", Kala has combined various narratives and has accounted the effect of partition through intertwined characters through thirteen short stories with engaging names. Amongst them two key characters are Fattu and Rulda. They are introduced to be hurdled under one umbrella, wearing oversized stripped uniforms, which make them look 'more of prisoners of war than patients in a hospital'[8]. They both have been discharged but had hardly found a place to squeeze in and are therefore restored to the asylum. Their friendship binds the whole narrative. Madness is a philosophy and the whole narrative of partition is conveyed through their prang of separation. When the political scenarios of partition are seen from their perspective, we counter the contrast between the interpretation of sanity and insanity:

"Have the outsiders gone mad?" Rulda wanted to know.

Fattu chuckled "yes they have."

"You really think so?" Rulda's amusement and interest was clear.

"We are at least predictable." said Fattu.

"Not always," Rulda was a fair man.

"Well, we are predictably unpredictable outsiders are unpredictably unpredictable that makes us more predictable they should be inside and us outside."

"...but there's so many all of them cannot fit in here rule the objected to the logistics of this proposition so many people cannot go cannot be mad the majority has to be seen cause if

[7] Saadat Hasan Manto. Toba Tek Singh, Kingdom's End and Other Stories, Penguin Books. Page no. 15 and 18

[8] Kala. Arvind.2018, The Unsafe Asylum, Speaking Tiger Publishing pvt. Ltd: 2

most people were insane the world would come crashing down." Rulda thought that it was a rather good argument.[9]

Findings and Observation

How is partition related to this madness? While reading Manto we have seen Manto's own mental health was affected by the frenzy of partition. Similarly, in the unsafe asylum visit the frenzy of partition killing each other and the people who are considered to be mad are kept in the asylum referring the people outside as insane people. Again, in the story titled the mad prophesier friend doctor Prakash Kohli visits Lahore, he meets Fattu, who has been living there for forty years now and become known as a person who can prophesize. he has become famous amongst politicians who believe he can successfully predict events such as the breaking away of East Pakistan now Bangladesh. The most heart aching effect of the partition is seen in this story, when Prakash saw Fattu has been trying to build a tunnel who connect the hospital with Amritsar mental hospital so that he can meet Rulda who has been relocated after the partition. "He has nowhere to escape to, no one either. He digs in order to make a tunnel to connect this hospital to Amritsar mental hospital in India, forty-five kilometers away, to meet his friend Rulda Singh, who had been here with him at the time of partition." "Images of an afternoon during his internship many years ago throng Prakash's mind: a freak hailstorm, a plate full of hot samosas and a mild-mannered Sikh with swollen gums, talking about the mental hospital express which had carried Hindu and Sikh patients from Pakistan to India and brought back Muslim patients on its return journey."[10] Fattu Imagines that his friend on the other side is also digging a tunnel but Rulda cannot dig any further because he has no visa. Now my question is if they have such sense of responsibility and citizenship, can we really consider them mad or rather philosophers who consider the people outside the asylum to be the real insane people. Partition was rude and unsympathetic for it drew a line separating human beings and humanity. Something which separates human beings from humanity is nothing but insanity hence the two mad friends were true when they said the people outside are more insane. These two friends could never reunite physically because the partition had drawn a barrier owing to religion and nationality, both of which stand out to be very insignificant in friendship. The two friends never seized from hoping to meet each other,

[9] Kala. Arvind,2018. The Unsafe Asylum. Speaking Tiger Publishing Pvt. Ltd; 17 10 Arvind Kala, The Unsafe Asylum. Speaking Tiger Publishing Pvt. Ltd,2018. Page no. 142

[10] Arvind Kala, The Unsafe Asylum. Speaking Tiger Publishing Pvt. Ltd,2018. Page no. 142

but could never really reunite. And the Storey finally ends with Rulda asking "Is there a mental hospital in this city?"[11] Thus, is the effect of partition, not even sparing the 'insane people' living a peaceful life.

Conclusion

While surveying some of the undergraduate students, regarding their views on the concept of partition and madness, I came across assertions that madness is prevalent in every one of us but they who questioned the society odd fails to act asper the norms created by the society I sent to the asylum. According to the undergraduate students, they whom we call insane are saner than us, echoing Fattu's statement in the unsafe asylum. The students had an argument against the frenzy of the partition and concluded that it yielded more disaster and brutality, separation and loss, violence and inhumanity in the name of religion, language and nation, rather than yielding any progressive changes. These statements of theirs were good enough to prove the insanity of people initiating, propagating and executing partition at the then time. the statements of the students were more like the aching heart of Manto cursing the partition or the two friends' helplessness on being separated in the name of religion owing to partition and the exchange of lunatics in Arvind Kala's "The Unsafe Asylum".

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Gender Equality and Women Empowerment: An Analytical Review

Shampa Patra
Post Graduate in Political Science.
Kazi Nazrul University, Asansol,
West Bengal, India
shampapatra018@gmail.com

Amit Kumar Chakrabarty (Corresponding Author),
Assistant Professor,
Department of Commerce,
Nabadwip Vidyasagar College,
Nabadwip, Nadia, WB, India,
dr.amitkbb@gmail.com

Structured Abstract

Purpose: To analyse how gender equality ensures women empowerment, indentifying the underlying causes and remidies of gender inequalities.

Methodology/Design: The paper is an analytical one. Information has been collected from different sources viz. reputed books, journals, websites, newspaper etc. Phase wise discussion has been conducted. Finallly the authors ended with some concluding observations and policy suggestions.

Findings: Eliminates all forms of discrimination against women by establishing gender equality in the workplace and providing justice and taking positive steps.

Conclusion: The study reveals that the empowerment of women could be possible through attainment of gender equality. It also observed that women in India subjected to various types of discrimination and disabilities towards enjoyment of benefits of development consequent upon disempowerment.

Originality/Value: The novelty of the paper is determination of underlying causes of gender inequality, establishment of gender equalsity which ensures women empowerment as well as social justice.

Social Implications: If the women are empowered through gender equality, the society will be enriched by holding better livelihood and wellbeing and social justice be established.

Keywords: Equal Rights, Equal Opportunity, Responsibilities, Social Development, Economy.

Paper Typle: Analytical

Introduction

In today's world, gender inequality is closely linked to women's rights. All over the world, women and underage girls are subjected to many harmful activities, including sex trafficking, homicide, wartime sexual violence and other abusive tactics. Eliminating them will eliminate a lot of gender inequality. The UN Population Fund said in a statement that "despite the recognition of women's rights as human beings in a number of international agreements, women are still more likely to be poor and illiterate than men in the workplace." Woman are less likely to be politically active and are relatively more likely to be victims of domestic violence". There is no doubt that the rate of violence against women in all walks of life is increasing day by day But a recent survey also found that India tops the list of discrimination against women in South Asia, whether in the workplace or on the Internet. In the corporate world, 50 per cent of female workers are paid 20 per cent less than men, despite having the same job or responsibilities. In the case of manual labor, female workers get less than male workers This information has come up in the report of the consulting firm Mackenzie According to the report, women's employment opportunities in India are lower than in China, Japan, the Philippines, Myanmar and . India also ranks first in berms of gender pay inequality. 70% of Indians think that the children of working women are neglected This picture has intensified the social crisis Specialists are blaming the patriarchal mentality behind this It is not possible to prevent child rearing without equal responsibility of mother and father For this we have to make a continuous effort As a result of managing the family and children, the scope of work of girls is getting limited Due to low participation in the labor market, women are not getting the opportunity to bargain with their salaries The government has recently enacted a law mandating 36 weeks of paid maternity leave. It is not the choice of private employers for commercial interests So they want to limit the recruitment of girls 40% of women are victims of harassment in the workplace According to a study by experts, India is the most dangerous country for women Why only expert surveys. According to the Government of India, crimes against women increased by 63% between 2016 and 2017 Every hour there are four reports of rape Not just rape or sexual violence, but child trafficking, sexual abuse, female feticide, and forced marriages are equally common. From that point of view, the picture of India is scary

Literature Review

Prof. R .G. Dastidar (2018) suggests in no region of the developing world, women are equal to men in educational, social, and economic spheres. The present study clearly witnesses the shadow of gender inequality. Majority of the employment opportunities are being enjoyed by men irrespective of their community, caste and category. This differential distribution in educational system makes teaching's a gender specific occupation, especially in higher education. Teaching is the profession where educational qualification, command over subject, commitment toward profession and teaching skill should be valued than gender, but unfortunately these values are ignored in practice. The targeted respondents in the present study are equal in terms of education and earning capacity, same question, and your answers will be rather mixed. Women struggle to get an education, healthcare, and a voice in politics. Their struggle harkens to that of women in the United States pre-1960s. Women were not united, and they had not yet made major bounds towards equality. However, women could afford to concern themselves with their own equality in the US at the time because their selves and their children were guaranteed to be fed, clothed, and have a roof over their heads. Women in Burkina, like many Western African nations, have to work every day to feed themselves and their children. Once these issues are resolved, perhaps then things will change in Burkina Faso as they have in the United States. From all the discussing above, gender inequality is obviously an urgent problem in the world. Despite the fact that its volume much decreases, it still exists and make a lot of people suffer its consequences every day. And there are many reasons leading to gender discrimination which cannot be solved easily. However, with education and progressive thoughts of people, there are also reasons to trust in the future of gender inequality being stopped. Then, hopefully, people can live in fairness no matter.

Dr. T. M. Devi (2017) suggests that women constitute almost one - half of India's population, without their engagement and empowerment, rapid economic progress is out of the question . For economic growth to be really inclusive, women empowerment is of utmost value. It is crucial for achieving sustainable economic development of our country and even beyond. Still a large part of women do not have sufficient autonomy regarding the value choices for their own life . The data also revealed that there is a necessity to look beyond economic resources or material prosperity and into cultural and social influences, which are playing a significant role in shaping the women's autonomy and empowerment. Along with government, civil society organizations and all other stake holders must come forward and involve in the women empowerment process is the need of the hour.

Naila Kabeer (2005) suggests that gender relations, like all social relations, multi-stranded: they embody ideas, values, different tasks, activities, and domains; they determine the distribution of resources; and they assign authority, agency, and decision- making power. This means that gender inequalities are multi-dimensional and universally agreed set of priorities. Any attempt to do so will run the danger of being either too narrow (as the MDGS have been accused of being) or a wish list that too long and complex to act on. However, gender relationships are not internally cohesive. They contain contradictions and imbalances, particularly when there have been changes in the wider socio-economic environment. Consequently, shift in one aspect of social relations can initiate a series of changes in other aspects, with unpredictable consequences. To that extent, it could be argued that each of the three and identities; they allocate labour between cannot be reduced to some single and indicators embodied in MDG 3 has the potential to make a difference. Each can term consequences. Indeed, the same could be said of any set of policies that seeks to improve women's access to resources. Some may be more strategic than others, but all have transform Tory potential as long as the change in question is a genuine expansion of women's choices, rather than a token gesture of paternalist benevolence. bring about immediate changes with longer- However, this article has also argued that unless provision is made to ensure that policy changes are implemented in ways that allow women themselves to participate, to monitor, and to hold policy makers, corporations, and other relevant actors accountable for their actions, this potential is unlikely to be realized. Women's access to education may improve their chances of a good marriage or their capacity to sign their names on a document, but unless it also provides them with the analytical capacity and courage to question unjust practices, its potential for change will be limited. Women's access to paid work may give them a greater sense of self-reliance and greater purchasing power, but if it is undertaken in conditions that erode their health and exploit their labour, its costs may outweigh its benefits. Women's presences in the governance structures of society clearly carries the potential to change unjust practices, but if the women in question are drawn from a narrow elite, if they have been invited rather than elected, and if they have no grassroots constituency to represent and answer to, their presence will be only a token one.

The question, therefore, is to what extent the international community is prepared to provide support to women at the grassroots - support which will ensure that they have the collective capabilities necessary to play this role.

The primary objective of the report of S. Kishor and K. Gupta (2005) was to assess progress in India toward the twin goals of gender equality and women's empowerment using data from the 2005-06 National Family Health Survey (NFHS-and its two predecessor surveys, NFHS-1 (1992-93) and NFHS-2 (1998-99). The specific areas investigated included son preference, education, age at marriage, spousal age differentials, employment, female household headship, women's access to resources, gender relations in the household, women's participation in decision-making and spousal violence. In general, the report finds that gender inequality is persistent in every domain examined, and women are disempowered both absolutely and relative to men. Further, an examination of indicators for which trend data are available shows that the progress toward gender equality and women's empowerment remains very slow.

In the present study an attempt has been taken to analyse how gender equality ensures women empowerment, indentifying the underlying causes and remidies of gender inequalities. So far knowledge goes such type of research work is scarce in nature.

Objective of the Study

1. To eliminate all forms of discrimination against women by establishing gender equality in the workplace and providing justice and taking positive steps.

2. To know various causes of gender inequality.

3. To know how we can eliminate gender inequality.

4. To know gender equality ensures women empowerment.

Methodology

The present paper is a descriptive analysis of "Gender inequality as a global issue" forwhich we have taken data from secondary source that are research articles, books, periodical records and government publications.

Discussion

Egregious gender inequality still exists globally despite of substantial national and international measures that have been taken towards gender equality. Only four out of over 135nations have achieved gender equality including Costa Rica, Cuba, Sweden, and Norway. Yemen was scored the lowest across all dimensions. Measures of gender equality include access to basic education, health and life expectancy, equality of economic opportunity, and political empowerment. Although there have been evident progresses, many alarming issues regarding gender discrimination still prevail today; therefore, total gender equality must be made a global priority as a fundamental step in both human development and economic progress. The degree and causes of gender inequality vary throughout the world. Noticeable crimes against women consist of violence, feticide (murder of women), and rape (war rape). killing, one such offense, is when a female member of a family is killed for the perception of brought dishonor to the family. It has become a massive issue in countries' such as Pakistan and the Muslim Middle East, and is on the rise. In July 2009, two Saudi Arabian sisters, 21 and 19 years old, were killed by their brother in the presence of their father under the rubric of family's honor. Other instances of illegality include the over 3.000 women in Guatemala who have been murdered over the past seven years on account of cases involving misogynistic violence, the estimated 130 million girls who were genitally mutilated in Africa and Yemen, and the approximate 5,000 women in India who suffer female infanticide each year (bride burning) due to insufficient dowry payment money given to the husband by bride's family. These actions are not only unlawful violence against women, hut also towards the whole of humanity.

Sex-selective abortion is yet another major disaster of gender inequality as it fuels human trafficking, demographic imbalance, and sexual exploitation. India and the two most populated nations on Earth, both informally maintain this practice of preference for male child birth over female. Females are undervalued in Chinese society, and under ONE CHILD POLICY, families opt for boys over girls. In China, with approximately 32 million more boys than girls under the age of 20, females are widely viewed as weaker, more expensive, and less intelligent than men. This gender imbalance has caused a ratio of 126 boys to 100 girls among the 1-4 age groups. Similarly, in India the birth of a boy is welcomed while that of a girl is viewed is a violation of the right to life and has distorted the natural sex ratios of 50/50 countries in which it is practiced. National and international measures are at work but they are not sufficient to minimize and eliminate gender inequality. For instance, the Society of Defending Women's Rights in Saudi Arabia is designed to empower women and protect their rights. In India, the Prevention of Immoral Traffic, the Dowry Prevention Act and the Sati Act aim to prevent widow burning. Indeed, China and India are both fighting feticide and infanticide. By providing financial assistance to families with girls, India is not only encouraging female education, but also supplying parents with financial aid for their daughter's dowry. Meanwhile, China has taken strides to limit the abuse of modern technology by outlawing the use of ultrasound or gender detection methods. Moreover, they have granted parents who have a female child another chance at birthing a son in the hopes that families will not abandon, abort, murder their female infant. From an economic viewpoint, gender discrimination is growth as it prevents countries from reaching their maximum productivity potential. Although women constitute 40% of the global work force, there are still many who are unpaid family workers in the informal sector. Those who do work are generally paid much below that of male workers, despite being equally capable and skilled. Furthermore, their status and promotion is limited to middle or below ranks, they are laid off pre-retirement age more frequently than men, they have limited educational opportunity, and they typically run smaller farms and less profitable enterprises. Due to these obvious restrictions, many countries experience loss of productivity that amounts to 25% due to gender discrimination. According to one study, Japan's GDP will gain by 15% if employment gender discrimination is adjusted. Unfortunately, the historical influence of Confucianism in Japan has led to male superiority over female through domestic abuse, emotional violence, sex exploitation, unfair treatment in career, and an inferior social status. Gender discrimination is costly to nations across the globe and forces women to suffer the severe emotional and economic repercussions. Beyond the economic costs, gender inequality also has severe individual and societal losses for a nation.

In India, the birth rate of women is much lower than that of men Where 1,000 boys are born every year, 917 girls are born Many girls are killed in the fetus before they are born, so that they cannot see the light of day Infants are more neglected in the family in childhood Their educational opportunities are less Similarly, there are thousands of obstacles for women to participate in economic activities or work Women are paid less than men involved in the same work and other benefits are also less. As the economy grows, so does the importance of India in the world, and as gender inequality expands. Although Indian women have made some progress on women's empowerment in politics, they are in dire straits in terms of access to education, health and longevity, and participation in economic activities.

This is not the end, the scope of physical abuse and sexual abuse of girls is wide According to the National Child Abuse Survey, 53% of girls are victims of some form of sexual abuse from childhood and in most cases by their acquaintances or relatives. The list of family and social exploitation of girls is long About 5 out of 10 girls are not considered for marriage, 8 out of 10 people have to get permission from the house to see a doctor. 7 girls get married before they become adults Forty-six percent of women over the age of 25 admit that they get married before they reach adulthood Among women, especially poor women die while giving birth in unhealthy environment In India, at least 54,000 mothers die during.

Girls are more likely to be malnourished since childhood As a result, when they become mothers, their children have to suffer the consequences of malnutrition About 42.5 percent of children in India suffer from malnutrition Girls are more likely to be malnourished, as sons are given priority in terms of feeding and care. Girls are taught to think from childhood, boys are the wealth of the world About 54% of children are not fully developed Girls stopped studying much earlier than boys.

Social rights have been realized through education, individual freedom. But what is it? How much has the picture inside changed? What has changed is merely external Even today, educated girls cannot move freely on the streets Rape and sexual harassment are the victims Education, employment The people of the house have to be worried until the girl returns home Why? Because thousands of girls are lost every year 30 lax girls are lost every year in India due to greed and poverty Among the missing girls are 12 lakh infants and 8 minors According to Nobel laureate Professor Amartya Sen, one of the reasons for the disappearance of millions of women is the well-planned practice of female feticide. In the last twentieth and twenty-first centuries, the sex ratio in India has been steadily declining. Determining the sex of the fetus during pregnancy and aborting the fetus is a conspiracy to prevent the birth of a baby girl in society. Using modern technology, baby girls are being deprived of their birth rights. What could be more social inequality?

The Cause of Gender Inequality is Health

Women, for both physiological and social reasons, are more vulnerable than men to reproductive health problems. Reproductive health problems. including maternal mortality and morbidity, represent women in developing countries. Failure to provide information, services and conditions to help women protect their reproduction health therefore constitutes gender-based discrimination and a violation of women's rights to major but preventable cause health and life.

Economic Empowerment

In India more women than men live in poverty. Economic disparities persist partly because much of the unpaid work within families and communities falls on the shoulders discrimination in the economic sphere.

Educational Empowerment

About two thirds of the illiterate adults in India are female. Higher levels of women's education are strongly associated with both lower infant mortality and lower fertility, as well as with higher levels of education and economic opportunity for their children.

Political Empowerment

Social and legal institutions still do not guarantee women equality in basic legal and human rights, in access to or control of land or other resources, in employment and earning, and social and political participation. Laws against domestic violence are often not enforced on behalf of women.

Concern in development taking gender concerns into account when designing and implementing population and development differences between the roles of men and women, differences that demand different approaches. Second, there is systemic inequality between men and Universally, there are clear patterns of women's inferior access to resources and opportunities, Moreover, women are systematically under-represented in decision- making processes that shape their societies and their own lives. This pattern of inequality is a constraint to the progress of any society because it limits the opportunities of one-half of its population. When women are constrained from reaching their full potential, that potential design and implementation should endeavor to address either or both of these factors.

Conclusions

The study reveals that gender equality is very essential to achieve the goal of women empowerment. It also observed that women in India subjected to various types of discrimination and disabilities towards enjoyment of benefits of development consequent upon disempowerment. Hence the empowerment of women could be possible through attainment of gender equality. In order to promote gender equality in socio economic development, the following measures can be considered.

Recommendations

1. Stop child marriage and sexual harassment.

2. Make education gender sensitive.

3. Raise aspirations of girls and their parents.

4. Give proper value to women's work.

5. Get women into power.

6. Encourage women into non-traditional vocations.

7. Empower mothers.

8. Stop the violence. Violence against women keeps them from achieving their goals. Properly addressing domestic violence is essential.

9. Beware the backlash. It is important to remember that there are people who actively wish to maintain or increase the current level of gender equality. Ensuring that these individuals do not undo the progress that is made is crucial. One way to avoid this problem is to engage men for gender equality.

10. To work together in employment for both men and women.

11. Eliminate inequality in employment and provide equal pay for men and women.

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প্রোলেতারীয় আন্দোলনে অর্থনীতিবাদের কুপ্রভাব ও লেনিনের প্রতিবাদঃ একটি সংক্ষিপ্ত পর্যালোচনা

Aloke Biswas
Assitant Professor, Department of History
Shantipur College, Naida, WB, India
alokeb222@gmail.com

কথাবস্তুর কাঠামো (Structure of Abstract)

উদ্দেশ্য (purpose): বর্তমান গবেষণাপত্রে আন্তর্জাতিক তথা ইউরোপীয় প্রোলেতারীয় আন্দোলনে 'অর্থনীতিবাদ' তথা বুর্জোয়া প্রচারের কুপ্রভাবের বিরুদ্ধে লেনিন কিভাবে যুক্তিজাল বিস্তার করে অর্থনীতিবাদীদের ভুল-ত্রুটি ধরিয়ে দিয়েছিলেন তা পর্যালোচনা ক্রা হবে ।

পদ্ধতি (Methodology): বর্তমান গবেষণাপত্রটি অর্থনৈতিক ও রাজনৈতিক ইতিহাসের অন্তর্ভুক্ত হবে। গবেষণার প্রধান বিষয় হবে বিশ্লেষণভিত্তিক। লেনিনের ' কী করিতে হইবে' বইটি এবং তাঁর 'আমাদের কর্মসুচি', 'শুরু করতে হবে কোত্থেকে' ও 'অর্থনীতিবাদের সমর্থকদের সঙ্গে আলাপ' প্রবন্ধগুলি গবেষণার তথ্য হিসাবে ব্যবহৃত হবে । প্রাপ্ত তথ্যগুলি গুণবাচক গবেষণা পদ্ধতিতে (Qualitative Research) বিশ্লেষণ করা হবে ।

উপপদ (Findings): প্রোলেতারীয় আন্দোলনের সমর্থক হলেও অর্থনীতিবাদীরা কিভাবে মার্কসবাদকে বিকৃত ও সময়ের অনুপযোগী বলে প্রচার করে প্রোলেতারীয় আন্দোলন ও মার্কসবাদের ক্ষতিসাধন করেছিলেন এবং লেনিন কিভাবে মার্কসবাদের সঠিক ব্যাখ্যা ও পদক্ষেপ গ্রহণ করে ঐতিহাসিক ভূমিকা পালন করেছিলেন তা বিশ্লেষণ করা ।

গবেষণা পত্রের ধরণ (Type of Paper): বিশ্লেষণমূলক

মূল শব্দগুচ্ছ/ পাদটিকা (Keywords): প্রোলেতারিয়েত, আন্দোলন, অর্থনীতি, ভি আই লেনিন, যুক্তি, প্রতিবাদ

সারাংশ: লেনিনের সময়ে ইউরোপে একটা প্রোলেতারীয় আন্দোলন হয়েছিল , যার মূল কথা ছিল শ্রমিকের মজুরি বৃদ্ধিই হল সমাজতন্ত্রে উত্তরণের একমাত্র পথ । তাই শ্রমিক শ্রেণীর উচিত উচ্চতর মজুরি এবং বোনাসের জন্য লড়াই করা । সেদিনকার বলশেভিক পার্টির মতাদর্শীয় চিন্তাকরা এই বুর্জোয়া প্রচারের কোনও কোনও বিষয়কে গ্রহণ করেছিলেন । ফলে লেনিনকে এগিয়ে আসতে হল এই ভুলগুলো সংশোধন করতে । তিনি বললেন উচ্চতর মজুরি ও বোনাস-এগুলিই সব নয় । তিনি বলেন শ্রমিক শ্রেণী রাষ্ট্র ক্ষমতা দখল করে

সমাজতান্ত্রিক রাষ্ট্র প্রতিষ্ঠা করলেই একমাত্র শ্রমিকদের সমস্যার সমাধান সম্ভব - এর কোনও বিকল্প নেই ।

ভূমিকা: লেনিন প্রোলেতারীয় আন্দোলনে 'ইকনমিজম' বা অর্থনীতিবাদের কুপ্রভাবের ওপর তাঁর লেখা একটি বইয়ের শিরোনাম দিয়েছিলেন 'হোয়াট ইজ টু বি ডান ' । ইউরোপে একটি সামগ্রিক মহতী আন্দোলন হয়েছিল । ইউরোপীয় প্রোলেতারীয় আন্দোলন । এটা জনগণের একটা সামাজিক আন্দোলন, যার বক্তব্য হল শ্রমিকের মজুরি বৃদ্ধিই হল সমাজতন্ত্রের একমাত্র পথ । শ্রমিক শ্রেণীর উচিত বোনাসের জন্য, মজুরির জন্য লড়াই করা রাষ্ট্রক্ষমতা দখলের জন্য নয় । লেনিনকে এই পরিস্থিতিতে এগিয়ে আসতে হল এবং ভুলগুলো শোধরাতে হল । তিনি বললেন , উচ্চতর বোনাস , বেশি মজুরি , এসব ঠিকই আছে । কিন্তু এগুলোই একমাত্র পথ নয় । এগূলোই সব নয় । লেনিন বললেনঃ রাষ্ট্রক্ষমতা দখল না করা পর্যন্ত প্রোলেতারিয়েত কি বিশ্রাম নিতে পারে ? এই ভুলগুলোর বিশ্লেষণ সেদিন লেনিন করেছিলেন তাঁর 'হোয়াট ইজ টু বি ডান' বইটিতে । সেদিনকার বলশেভিক পার্টির মতাদর্শীয় চিন্তাকরা এই বুর্জোয়া প্রচারের কাছে আত্মসমর্পণ করেছিলেন এবং আর কোনও বিকল্প নেই ধরে নিয়ে ওই প্রচারের কোনও বিষয়কে গ্রহণ করেছিলেন । এই ভুলগুলোর কথা ও ওই বইতে আছে । প্রাভদা পত্রিকা এবং বলশেভিক পার্টির অন্যান্য মুখপত্র গুলো কোনও পালটা লড়াই চালায়নি, বুর্জোয়া প্রচারণার কোনও পালটা লড়াই চালায়নি , বুর্জোয়া প্রচারণার কোনও জবাব দিচ্ছিল না , যা তাদের করা উচিত ছিল। অর্থনীতিবাদকে লেনিন চিহ্নিত করেছিলেন

বুর্জোয়া প্রভাব হিসাবেীবাদপ্রোলেতারিয়েতের অভ্যন্তরে বুর্জোয়া প্রভাব । প্রোলেতারিয়েতরা এই সিদ্ধান্তে উপনীত হতেই পারে যে দৈনিক মজুরির কয়েক টাকা বৃদ্ধি তাদের পক্ষে খুবই জরুরী এবং প্রয়োজনীয় । একথা ব্যাখ্যা করার জন্য বলশেভিক পার্টির মতো কোনও দলের প্রয়োজন নেই । শ্রমিকরা একথা জানেন, ইতিমধ্যেই তা জেনেছেন। লেনিন চেয়েছিলেন যে বলশেভিক পার্টি ও তাদের পত্রিকাগুলো শ্রমিকদের কাছে যাক এবং তাদের কাছে ব্যাখ্যা করুক যে শ্রমিকরা সমাজ থেকে কী শিখেছেন, কী পেয়েছেন, সামাজিক সুবিধাই বা কী। পার্টি এবং পত্রিকা যথেষ্ট শিক্ষিত, সুতরাং তারা শ্রমিকদের কাছে নিয়ে যাবে রাজনীতিকে, রাজনৈতিক চেতনাকে; অর্থনীতিবাদ তথা অর্থনৈতিক সুবিধা আদায়ের রাজনীতিকে নয়।, কয়েক রুবল বেতনবৃদ্ধির বিসয়কেও নয়।(১) বর্তমান প্রবন্ধে প্রোলেতারীয় আন্দোলনে অর্থনীতিবাদ তথা বুর্জোয়া প্রভাবের বিরুদ্ধে লেনিনের প্রতিবাদ ও যুক্তিগুলি পর্যালোচনা করা হবে ।

মূলবিষয়: ১৯ শতকের শেষ ও ২০ শতকের গোড়ায় রুশ সোশ্যাল-ডেমোক্রাসির অভ্যন্তরের এই সুবিধাবাদী ধারা বা 'অর্থনীতিবাদ' কে বলা যেতে পারে । আন্তর্জাতিক সুবিধাবাদের রুশী রকমফের 'অর্থনীতিবাদীদের' মুদ্রিত মুখপত্র ছিল রাশিয়ায় 'রাবোচায়া মিসল ' (১৮৯৭-১৯০২) খবরের কাগজ এবং বিদেশে 'রাবোচিয়ে দিয়েলো' (১৮৯৯-১৯০২ খ্রিঃ) পত্রিকা । (২) 'রাবোচায়া মিসল' (শ্রমিকদের চিন্তাধারা) প্রকাশিত হয় ১৮৯৭ সালের অক্টোবর থেকে ১৯০২ সালের ডিসেম্বর পর্যন্ত । মোট ১৬ টি সংখ্যা বের হয়েছিল। কে এম তাখতারিনভ

প্রমুখ ছিলেন সম্পাদক ।(৩) 'রাবোচিয়ে দিয়েলো' (শ্রমিক কর্ম) 'রুশ সোশ্যাল-ডেমোক্রাটদের বৈদেশিক ইউনিয়ন' – এর অনিয়মিত মুখপত্র ছিল । পত্রিকাটি জেনেভা থেকে প্রকাশিত হয় ১৮৯৯ সালের এপ্রিল থেকে ১৯০২ সালের ফেব্রুয়ারি পর্যন্ত । মোট ১২টি সংখ্যা । পত্রিকাটির সম্পাদক মণ্ডলীই ছিল 'অর্থনীতিবাদীদের'('বাবোচিয়ে-দিয়েলোপন্থীদের ') প্রবাসী কেন্দ্র ।

১৯০১ খ্রিস্টাব্দের মে মাসে 'ইস্ক্রা'র ৪নং সংখ্যায় লেনিনের 'কোথায় শুরু করতে হবে ?'প্রবন্ধটি প্রকাশিত হয় । উক্ত প্রবন্ধটিতে প্রকাশিত চিন্তাধারাকে পুঙ্খানুপুঙ্খভাবে ফুটিয়ে তোলার কথা ছিল 'কী করিতে হইবে ?' পুস্তকাটিতে লেনিন লিখেছেন "এর প্রধান আলোচ্য বিষয় হবার কথা ছিল 'কোথায় শুরু করতে হবে ?" –শীর্ষক প্রবন্ধটিতে উত্থাপিত প্রশ্ন তিনটি ; প্রশ্ন তিনটি ছিলঃ আমাদের রাজনৈতিক আলোড়নের চরিত্র মর্ম , আমাদের সাংগঠনিক কর্তব্য এবং একই সঙ্গে ও বিভিন্ন দিক থেকে একটা জঙ্গী দেশব্যাপী সংগঠন গড়ে তুলবার পরিকল্পনা (৪) পুনরায় তিনি লিখেছেন –" উল্লিখিত প্রশ্ন তিনটির বিশ্লেষণকে এই পুস্তিকাখানির প্রধান আলোচ্য বিষয় হিসাবে রেখেও আর একটু সাধারণ ধরনের দুটি প্রশ্ন দিয়ে শুরু করা প্রয়োজন মনে হয়েছে আমার । প্রশ্ন দুটি হলঃ 'সমালোচনার স্বাধীনতা'র মতো একটি 'স্বাভাবিক ' এবং 'নির্দোষ' দাবি কেন আমাদের কাছে সত্যিকারের সংগ্রাম –প্রতিস্পার্ধা হিসাবে প্রতিভাত হল এবং কেনইবা আমরা সবতঃস্ফূর্ত গণআন্দোলন সমপর্কে সোস্যাল-ডেমোক্রাটদের ভূমিকার মূলগত প্রশ্নটির সঙ্গে ও একমত হতে পারি না ।

এছাড়া রাজনৈতিক আলোড়নের চরিত্র ও মর্ম সম্পর্কিত আমাদের মতামতের বিশ্লেষণ লাভ করেছে ট্রেড –ইউনিয়ন রাজনীতি এবং সোস্যাল ডেমোক্র্যাটিক রাজনীতির মধ্যেকার পার্থক্য ব্যাখ্যায় এবং সাংগঠনিক কর্তব্য সম্বন্ধে আমাদের মতামতের বিশ্লেষণ বিকাশলাভ করেছে শৌখিন যে সব কর্মকৌশালে অর্থনীতিবাদীরা সন্তুষ্ট থাকেন সেগুলি, আর আমাদের মতে অপরিহার্য বিপ্লবীদের সংগঠনের মধ্যেকার পার্থক্য ব্যাখ্যায় ।"(৫)

তিনি আরও বলেন , "এছাড়া ও সারা রাশিয়ার জন্য একটা রাজনৈতিক সংবাদপত্র প্রতিষ্ঠার 'পরিকল্পনাটির' বিরুদ্ধে উপস্থাপিত যুক্তি-জাল অন্তঃসারশূন্য বলে এবং আমাদের যে ধরনের সংগঠনের দরকার তাকে এসঙ্গে সবদিকে থেকে গড়ে তুলবার কাজ আমরা কিভাবে শুরু করতে পারি –'কোথায় শুরু করতে হবে '-শীর্ষক প্রবন্ধটিতে উত্থাপিত আমার সেই প্রশ্নের সত্যিকারের কোনও উত্তর এখনও দেওয়া হয়নি বলে – আমি আরও জোরের সঙ্গে এই পরিকল্পনাটিকে তুলে ধরেছি ।"(৬)

গোড়ামি এবং 'সমালোচনার স্বাধীনতা' নামক অধ্যায়ে লেনিন লিখেছেন – "সমালোচনার স্বাধীনতা ' কথাটা নিঃসন্দেহে আজকালকার সবচেয়ে কায়দাদুরস্ত একটা আওয়াজ হয়ে দাঁড়িয়েছে এবং সমস্ত দেশের ডেমোক্র্যাট আর সোস্যালিস্টদের ভেতর বাদানুবাদের সময় এই কথাটারই সবচেয়ে ঘন ঘন ব্যবহার হয়ে থাকে ।"(৭) এরপরই তিনি বলেছেন – "বাস্তবিকপক্ষে একথা গোপন নেই যে, বর্তমান আন্তর্জাতিক সোস্যাল-ডেমোক্র্যাসিতে দুটি পৃথক ঝোঁক গড়ে উঠেছে । ... 'বাতিল নীতিসর্বসব'

মার্কসবাদ সম্পর্কে ‘সমালোচনার ‘ মনোভাব গ্রহণ করেছে যে ‘নতুন’ ঝোঁক , সেটা বলতে কী বোঝায় বার্ণস্টাইন পুঙ্খানুপুঙ্খ ভাবে সেটা বলেছেন এবং তার বাস্তব মহড়া দিয়ে দেখিয়েছেন মিলেরা ।“(৮)

বার্ণস্টাইন সম্পর্কে তিনি বলেছেন , “সমাজ বিপ্লবের পার্টি থেকে সোস্যাল-ডেমোক্র্যাসিকে সমাজসংস্কারের গণতান্ত্রিক পার্টিতে রূপান্তরিত হতে হবে – বার্ণস্টাইন এই রাজনৈতিক দাবির চারপাশে সুবিন্যস্ত ‘নতুন’ যুক্তিতর্কের তোপের বহর সাজালেন ।“(৯) লেনিনের মতে সমাজতন্ত্রবাদের নতুন ‘সমালোচনার স্বাধীনতার’ অর্থ হল সোস্যাল-ডেমোক্র্যাসিকে একটা গণতান্ত্রিক সংস্কারবাদী পার্টিতে পরিণত করবার স্বাধীনতা , সমাজতন্ত্রবাদের ভেতর বুর্জোয়া পুঁজিবাদী ভাবধারা এবং উপাদন ঢুকবার স্বাধীনতা ।

পরবর্তীকালে রাবোচিয়ে দিয়েলো ‘বিদেশে কর্মরত সোস্যাল-ডেমোক্র্যাটিক সংগঠন গুলোর ঐক্যসম্ভব কি ?’-এই প্রশ্নের উত্তর হিসেবে সে দাবি তোলে ঐক্যকে স্থায়ী রূপ দিতে গেলে সমালোচনার স্বাধীনতা চাই-ই । লেনিন বলেছেন – “এই বক্তব্য থেকে অন্যন্ত সুনির্দিষ্ট যে দূটো সিদ্ধান্তে গিয়ে পৌঁছাতে হবে তা হলো এইঃ (১) রাবোচিয়ে দিয়েলো তার পক্ষপুটে আন্তর্জাতিক সোস্যাল-ডেমোক্র্যাসির ভেতরকার সুবিধাবাদী ঝোঁকটিকে আশ্রয় দিয়েছে , আর (২) রাবোচিয়ে দিয়েলো রুশ সোস্যাল-ডেমোক্র্যাসিতে সুবিধাবাদের স্বাধীনতা দাবি করে ।(১০)

দ্বিতীয় অধ্যায়ে (জনগণের সবতঃস্ফূর্ততা এবং সোস্যাল ডেমোক্র্যাসির শ্রেনীচেতনা) লেনিন বলছেন –"বাস্তবিক পক্ষে গণজাগৃতির (মুখ্যত, শিল্পশ্রমিকদের জাগরণের) ভেতরেই যে আজকের আন্দোলনের শক্তি নিহিত রয়েছে এবং দুর্বলতা নিহিত রয়েছে বিপ্লবী নেতাদের চেতনা ও উদ্যোগহীনতায় – এ সম্পর্কে এ পর্যন্ত কেউ সন্দেহ প্রকাশ করেননি বলেই আমরা মনে করি ।"(১১)

লেনিনের মতে ,-সম্প্রতি এমন এক চরম বিস্ময়কর আবিষ্কার ঘটেছে, যার ফলে এ প্রশ্নে এতদিনকার প্রচলিত সমস্ত ধারণাই ধূলিসাৎ হতে বসেছে । এ আবিষ্কার হলো রাবোচিয়ে দিয়েলোর ইস্ক্রা আর জারিয়ার সঙ্গে তর্কযুদ্ধে পৃথক পৃথক ভাবে বিভিন্ন প্রশ্ন সম্পর্কে আপত্তি জানিয়েই সে শুধূ নিরস্ত হয়নি , আরও বেশী নিগূঢ় একটা ব্যাপারের ফলেই 'সাধারণ মত বৈষম্যের' উদ্ভব হয়েছে বলে অভিযোগও জানিয়েছে, " সবতস্ফূর্ততা এবং সচেতন 'সুশৃঙ্খলার' আপেক্ষিক গুরুত্ব সম্পর্কে ভিন্নমুখী বিশ্লেষণের জন্যেই এ মতবৈষম্যে – সে অভিযোগ ও তুলেছে । রাবোচিয়ে দিয়েলো তার অভিযোগকে সূত্রবদ্ধ করেছিল এইভাবেঃ "বিকাশের বাস্তব অথবা সবতস্ফূর্তর দিকটির তাতপর্যকে ছোট করে দেখা হয়েছে ।" লেনিন বলেছেন সাধারণ মতবৈষম্যের জন্যই চেতনা ও সবতস্ফূর্ততার পারস্পরিক সম্পর্কের প্রশ্ন সাধারনের কাছে এত বেশী কৌতূহলোদ্দীপক এবং এই কারনেই এ প্রশ্নের আলোচনা প্রয়োজন ।

রাশিয়াতে ঊনিশ শতকের দশম দশকের মাঝামাঝি (১৮৯৬ খ্রিঃ) সেন্ট পিটার্সবুর্গের ধর্মঘটগুলি সবতস্ফূর্ত হলেও শ্রমিকদের এই ধর্মঘটগুলো

শুধূমাত্র ট্রেড ইউনিয়ন সংগ্রামই ছিল, তখনও পর্যন্ত এগুলি সোস্যাল-ডেমোক্র্যাটিক হয়ে ওঠেনি । লেনিনের মতে,” এই চেতনা তাদের কাছে আনা যায় বাইরে থেকে । সমস্ত দেশেরই ইতিহাসে দেখা যায় যে, একমাত্র নিজের চেষ্টায় শ্রমিকশ্রণী শুধূ ট্রেড ইউনিয়ন চেতনার বিকাশেই সক্ষম । অর্থাৎ নিজে নিজে সে প্রয়োজন উপলব্ধি করতে পারে ইউনিয়নগুলির ভেতর সম্মিলিত হওয়ায় , মালিকের বিরুদ্ধে সংগ্রাম করবার , প্রয়োজন উপলব্ধি করতে পারে দরকারী শ্রম আইন প্রভৃতি পাস করতে সরকারকে বাধ্য করতে । কিন্তু সমাজতন্ত্রবাদের তত্ত্ব সম্পত্তিশালী শ্রেণীর প্রতিনিধি বুদ্ধিজীবীদের দার্শনিক , ঐতিহাসিক আর অর্থনৈতিক তত্ত্বের বিশ্লেষণ থেকে বেরিয়ে এসেছে । আধুনিক বৈজ্ঞানিক সমাজতন্ত্রের উদ্গাত্তা মার্কস এবং এঙ্গেলস সামাজিক পদমর্যাদার দিক থেকে ছিলেন বুর্জোয়া বুদ্ধিজীবী শ্রেণীর লোক । অনুরুপভাবে রাশিয়াতে ও সোস্যাল-ডেমোক্র্যাসির তাত্ত্বিক মতবাদ সবতঃস্ফূর্ত শ্রমিক আন্দোলনের বিকাশ – নিরপেক্ষভাবেই গড়ে উঠেছিল । বিপ্লবী সমাজতান্ত্রিক বুদ্ধিজীবীদের মধ্যে চিন্তাধারার বিকাশের একটা অনিবার্য পরিনত হিসাবেই এর উদ্ভব হয়েছিল । যে সময়ের কথা আমরা বলছি অর্থাৎ দশম দশকের মাঝামাঝি, এই মতবাদ শুধু মুক্তি সংঘের পরিপূর্ণ ভাবে প্রণীত কর্মসূচীতেই সবপ্রকাশ ছিল না, রাশিয়ার বিপ্লবী যুব সম্প্রদায়ের অধিকাংশের আনুগত লাভ করেছিল “(১২) লেনিন লিখছেন, “সুতরাং একই সঙ্গে আমরা দুটো জিনিষ পেয়েছিলামঃ সচেতন জীবন এবং সংগ্রামের পথে শ্রমিক সাধারনের স্তস্ফূর্ত জাগরণ ,আর পেয়েছিলাম শ্রমিকদের কাছে সোস্যাল-ডেমোক্র্যাটিক তত্ত্বের অস্ত্রসজ্জিত বিপ্লবী

যুবসম্প্রদায়ের পৌঁছাবার প্রচেষ্টা ।" (১৩) সোস্যাল-ডেমোক্র্যাটদের সেন্ট পিটার্সবার্গ গ্রুপের 'রাবোচিয়ে দিয়েলো ' গ্রামে সংবাদপত্র রুশ সোস্যাল-ডেমোক্র্যাসির ঐতিহাসিক কর্তব্যকে যথাসম্ভব ব্যাপকভাবে এগিয়ে নিয়ে গিয়েছিল । কিন্তু দুর্ভাগ্যবশতঃ সামরিক পুলিশের তৎপরতার জন্য এই প্রচেষ্টা বিফল হয়। এর জন্য সোস্যাল-ডেমোক্যাটদের দোষ দেওয়া যায় না । লেনিনের মতে , "কিন্তু সেই আন্দোলনের অভিজ্ঞতাকে কাজে লাগাবার এবং তা থেকে কার্যকারী শিক্ষা গ্রহণ করতে হলে প্রতিটি দোষ ত্রূটির কারণ এবং তাতপর্য আমাদের পুরোপুরি বুঝতে হবে । ...বৈপ্লবিক অভিজ্ঞতা এবং সাংগঠনিক দক্ষতা এমনই বস্তু যে সেগুলোকে নিশ্চয়ই লাভ করা সম্ভব , যদি অবশ্য ইচ্ছা থাকে এ গুণগুলোকে লাভ করার , যদি অবশ্য চিনে বার করা যায় ভুলত্রুটিগুলোকে ধরতে পারলেই সংশোধনের কাজ আধি-আধি হয়ে যায় ।"(১৪)

এরপর লেনিন বলছেন – "যাইহোক, যেটা খুব বড় দুভাগ্য ছিল না সেটা সত্যিকারের দুর্ভাগ্য হয়ে উঠল তখন যখন এই চেতনা হয়ে উঠল স্তিমিত , যখন এমন সব লোকের এবং এমনকি সোস্যাল-ডেমোক্যাটিক মুখপত্রের আবির্ভাব হলো , যারা সবতঃস্ফূর্ত্তার সামনে দাসসুলভ নতজানু হবার জন্যে একটা তাত্ত্বিক ভিত্তি খাড়া করার ও চেষ্টা করল । এই ঝোক যার সারমর্মকে ভুলভাবে এবং অনেক সময় খুবই সণকীর্ণভাবে 'অর্থনীতিবাদ' আখ্যা দেওয়া হয় ।"(১৫)

স্তঃস্ফূর্তার কাছে এইভাবে বশ্যতা স্বীকার এবং তার প্রচারে মিশল পত্রিকার ভূমিকা ছিল খুবই গুরুত্বপূর্ণ । রাবোচায়া মিস্ল এর আত্মপ্রকাশ অর্থনীতিবাদকে দিনের আলোয় নিয়ে আসে । বৈপ্লবিক সংগঠনকে সংহত করার দিকে এগিয়ে যাবার জন্য শ্রমিকদের ডাক না দিয়ে, রাজনৈতিক কর্মধারাকে ব্যাপক করে তুলবার জন্যে তাদের আহ্বান না জানিয়ে তারা শুরু করলো নির্ভেজাল ট্রেড ইউনিয়ন লড়াইয়ের পরে পশ্চাদপসরণের আহ্বান জানাতে । “রাজনীতি সব সময় বাধ্যভাবে অর্থনীতির অনুসরণ করে “-ইত্যাদি ধরনের বাধাবুলি রেওয়াজ হয়ে দাড়়ালো ।

চেতনা সম্পূর্ণভাবে আচ্ছন্ন হয়ে গিয়েছিল সবতঃস্ফূর্তায় ‘সোস্যাল-ডেমোক্র্যাটরা বলতে থাকে যে, একটা রুবলের উপর একটা কোপেক বৃদ্ধি পাওয়ায় মূল্য সমাজতন্ত্র এবং রাজনীতির চেয়ে বেশী , এবং তারা “লড়াই করবে এই কথা জেনে যে তাদের লড়াই কোন ভবিষ্যৎ বংশধরদের জন্য নয়, তাদের নিজেদের এবং সন্তান-সন্ততির জন্য।“ কিন্তু লেনিনের মতে , “শ্রমিক আন্দোলনের বিকাশ একে বুরজোয়া মতাদর্শের আওতায় এনে ফেলে...কেননা স্বতস্ফুর্ত শ্রমিক আন্দোলন বিশুদ্ধ ট্রেড ইউনিওনবাদ এবং ট্রেড ইউনিওনবাদের অর্থ হল বুর্জোয়া শ্রেনির কাছে শ্রমিকশ্রেনির মতাদর্শ গত দাসত্ব। সুতরাং আমাদের করতব্য, সোশ্যাল-ডেমক্র্যাসির কর্তব্য হল স্বতস্ফুরততার বিরুদ্ধে সংগ্রাম করা।(১৬)

রাজনৈতিক আলোড়ন এবং দ্বারা রাজনৈতিক আলোডনের সংকোচন প্রসঙ্গে লেনিন অর্থনীতিবাদীদের প্রচারিত অর্থনৈতিক সংরামেই

রাজনৈতিক চরিত্র আরপ- এই ত্বত্বের কঠোর সমালোচনা ক্রেন। লেনিন অর্থনীতিবাদীদের এই ধরণের রাজনীতিকে অভিহিত করেন ‘ট্রেড ইউনিওনবাদী রাজনীতি’ বলে যা সোস্যাল- ডেমোক্র্যাটিক রাজনীতি থেকে শত যোজন দূরে।অর্থনীতিবাদীরা কারখানার শ্রমিকদের আর্থিক দুরাবস্থার উন্নতির জন্য কারখানা ও শিল্পের অবস্থাগুলির আসল চেহারা তুলে ধরার কাজে জোর দেয়। এর ফলে রাশিয়ায় মালিনশ্রেণি শ্রমিকদের দাবিদাওয়া অনেকটাই মেনে নিয়েছিল। কিন্তু সোশ্যাল ডেমোক্র্যাটরা শুধুমাত্র উন্নততর শর্তে শ্রম ক্ষমতা বিক্রির জন্য শ্রমিক আন্দোলনে নেতৃত্ব দেয়না, তারা নেতৃত্ব দেয়- যে সমাজ ব্যাবস্থায় শ্রমিকরা ধনিকদের কাছে আত্ম বিক্রয় করতে বাধ্য হয় সেই সমাজব্যাবস্থার বিলোপের জন্যও।

রাজনৈতিক শিক্ষার বিষয়বস্তু কি হবে সে সম্পর্কেও লেনিন স্পষ্ট ব্যাখ্যা দেন। রাশিয়ার স্বৈরতন্ত্র সম্পর্কে শ্রমিক শ্রেনির বইরীভাব প্রচারের মধ্যে সীমাবদ্ধ থাকাটাই যথেষ্ট নয়। শ্রমিকরা যে রাজনৈতিকভাবে নিপীড়িত এটা তাদের কাছে ব্যাখ্যা করাটাই সব নয়। আলোড়ন সৃষ্টির জন্য এই অত্যাচারের প্রতিটি বাস্তব দৃষ্টান্তের সুযোগ গ্রহণ করা উচিৎ

অর্থনীতিবাদের প্রভাব মুক্ত হয়ে সমাজতান্ত্রিক সমাজ প্রতিষ্ঠা করতে হলে ডেমোক্র্যাটদের উচিৎ অর্থনৈতিক ও রাজনৈতিক সংগ্রামকে প্রোলেটারিয়েতের অখণ্ড শ্রেনি- সংগ্রামে অচ্ছেদ্যরূপে যুক্ত করা। এর জন্য সোশ্যাল- ডেমোক্র্যাটদের সাংগঠনিক কর্তব্য এবং একই সাথে ও বিভিন্ন দিক থেকে একটা জঙ্গী দেশব্যাপী সংগঠন গড়ে তুলবার পরিকল্পনার

প্রয়োজনীয়তায় কথা তুলে ধরেন লেনিন । মার্তিনভ 'শ্রমিকসাধারণের কর্মতৎপরতার মান উন্নত করার তত্ব' উপস্থাপন করে এবং ইস্ক্রার বিরুদ্ধে মত প্রকাশ করে প্রকাশ করে প্রকৃতপক্ষে হেয় করার অপচেষ্টাই জাহির করেছেন বলে লেনিনের অভিমত ছিল । কেননা যে অর্থনৈতিক সংগ্রামের সম্মুখে সমস্ত অর্থনীতিবাদী নতজানু তাকেই তিনি কাম্য বলে ঘোষণা করেছেন । লেনিনের মতে, "প্রকৃতপক্ষে শ্রমিক সাধারণের কর্মতৎপরতাকে 'অর্থনৈতিক ভিত্তিতে রাজনৈতিক প্রচারান্দোলনের' সীমার মধ্যেই সম্পুর্ণভাবে করা না হয় । যতটা দরকার রাজনৈতিক প্রচারান্দোলনকে ততখানি প্রসারিত করবার একটা মৌলিক শর্ত হল রাজনৈতিক স্বরূপ –উদঘাটনের ব্যাপক সংগঠন । এই ধরনের স্বরূপ – উদঘাটনের কাজ ছাড়া আর কোনোভাবেই জনগণের রাজনৈতিক চেতনা এবং বৈপ্লবিক কাজকর্মে শিক্ষা দেওয়া যায় না ।"(১৭)

কোন ধরনের সংগঠন বা পার্টি এই স্বরূপ –উদঘাটনের কাজ করতে সক্ষম ? লেনিন বলেছেন , "সত্যিকারের দেশব্যাপী স্বরূপ – উদঘাটনের কাজ সংগঠন করতে সক্ষম এমন এক পার্টিই শুধু আমাদের যুগে বৈপ্লবিক শক্তিগুলির অগ্রবাহিনী হতে পারে ।" (১৮) সরকারের স্বরূপ –উদ্ঘাটনের কাজকে দেশজোড়া ভিত্তিতে সংগঠিত করার প্রয়োজনে সেই আন্দোলনের শ্রেণি চরিত্রের অভিব্যক্তিটা কি রকম হবে ? এর উত্তরে লেনিন বলছেন , "এই সব্রূপ উদঘাটন সংগঠিত করবে সোস্যাল – ডেমোক্র্যাটবাই; প্রচারান্দোলন থেকে যেসব সওয়াল দেখা দেবে তার জবাব দেওয়া হবে সোস্যাল-ডেমোক্র্যাটিক আদর্শেই; এইসব জবাবে

মার্কসবাদের সজ্ঞান কিংবা অজ্ঞান কোন বিকৃতিকেই প্রশ্রয় দেওয়া হবে না । এইসব ঘটনার মধ্যেই অভিব্যক্তি হবে আন্দোলনের শ্রেনী-চরিত্রের। স্বকীয় রাজনৈতিক স্বাতন্ত্র্য অক্ষুণ্ণ রেখেও যে পার্টি সমগ্র জনগণের নামে সরকারের উপরে চাপ সৃষ্টি, সর্বহারা শ্রেনীর বিপ্লবী শিক্ষা , শ্রমিক শ্রেণির অর্থনৈতিক সংগ্রামের নেতৃত্ব, শোষকদের সঙ্গে শ্রমিকশ্রেণীর যে সংঘর্ষগুলির ফলে আমাদের শিবিরে ক্রমবর্ধমান সংখ্যায় সর্বহারাদের সমাবেশ হয় সেই সমস্ত স্বতঃস্ফূর্ত সংঘর্ষের সদব্যাবহার – এই সমস্তকে একটি অবিভাজ্য সমগ্রতায় গ্রথিত করতে পারে, তেমন একটি পার্টিই এই সবমুখী রাজনৈতিক প্রচারান্দোলনকে পরিচালিত করবে – এই ঘটনার মধ্যেও অভিব্যাক্ত হবে আন্দোলনের শ্রেণিচরিত্রের।“(১৯)

সারা রাশিয়ার জন্য একটা রাজনৈতিক সংবাদপত্র প্রতিষ্ঠার যে পরিকল্পনা ইস্ক্রা পত্রিকায় লেনিন করেছিলেন তার সমালোচনা করেছিলেন এল নাদেজদিন। ‘বিপ্লবের আসন্ন মুহূর্ত’ নামক প্রবন্ধে তিনি লেখেন, “...স্থানীয়ভাবে শক্তিশালী রাজনৈতিক সংগঠনসমুহকে শিক্ষিত করে তোলা না হলে, চমৎকারভাবে সংঘটিত একটি সারা- রুশ সংবাদপত্র দিয়ে কি লাভ হবে?(২০) এর উত্তরে লেনিন বলেন, “সারা- রুশ রাজনৈতিক সংবাদপত্রের পরিকল্পনা গোঁড়ামি আর সাহিত্যকদের সংক্রামিত কর্মবিলাসীদের কর্মফল তো নয়ই, বরং তা হল এমন একটি পরিকল্পনা যা মামুলি নিত্যনৈমিত্তিক কর্মফল না ভুলে গিয়েও অভুথানের জন্য অবশ্য এবং সর্বাঙ্গীণ প্রস্তুতি কারয্যকর করে তলে।“(২১)

'হোয়াট ইজ টু বি ডান' বইয়ের উপসংহারে লেনিন রাশিয়ায় অর্থনীতিবাদের যুগের অবসানের আহ্বান জানান । বস্তুত তৎকালীন ইউরোপীয় বা আন্তর্জাতিক সোস্যাল-ডেমোক্র্যাসির ভাবনায় যে দোদুল্যমানতা দেখা দিয়েছিল ; মার্কস-এঙ্গেলসের মতবাদে ত্রুটি আছে ও তা পুরনো হয়ে গেছে বলে যে অভিযোগ আনা হয়েছিল ; বা মার্কস-এঙ্গেলসের তত্ত্বের বিকৃতি ঘটিয়ে অর্থনীতিবাদীরা প্রোলেতারীয় আন্দোলনকে যে পেছনের দিকে নিয়ে যাচ্ছিলেন তার বিন্যারুদ্ধে লেনিন যুক্তি-জাল বিস্তার করে এবং প্রয়োজনীয় পদক্ষেপ গ্রহণ করে সময়োপযোগী কাজই করেছিলেন । মার্কসবাদ কোনো চূরান্ত মতবাদ নয়, কেননা সে তত্ত্ব দেয় কেবল সাধারণ দিগদর্শক প্রস্তাব । স্থান-কালভেদ মার্কসবাদের খুঁটিনাটি বিষয় ভিন্নভাবে প্রযোজ্য হতে পারে ।কিন্তু মার্কসবাদের মূলনীতিগুলির বিকৃতি ঘটিয়ে অর্থনীতিবাদীরা প্রোলেতারীয় আন্দোলনের ক্ষতিসাধনই করেছিলেন । তার বিরুদ্ধে যুক্তিজাল বিস্তার করে লেনিন ঐতিহাসিক ভূমিকাই পালন করেছিলেন । আর এখানেই লেনিনের প্রচেষ্টায় সার্থকতা ।

গ্রন্থপঞ্জি

১। উৎপল দত্ত, অনু. প্রতাপ সি ঘোষ, হোয়াট ইজ টু বি ডান, কলকাতা, নাট্যচিন্তা ফাউন্ডেশন, ২০১০, পৃ. ১২, ১৩

২। ভ.ই. লেনিন, রচনা সংকলন (প্রথম ভাগ), মস্কো, প্রগতি প্রকাশন , ১৯৭০, পৃ. ২৩৬

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৪। ভি আই লেনিন, কী করিতে হইবে, পৃ. ৬

৫। তদেব, পৃ. ৬,৭

৬। তদেব, পৃ. ৭

৭। তদেব, পৃ. ৯

৮। তদেব

৯। তদেব

১০। তদেব, পৃ. ১২

১১। তদেব, পৃ. ৩০

১২। তদেব, পৃ. ৩১,৩২

১৩। তদেব, পৃ. ৩২

১৪। তদেব, পৃ. ৩৪

১৫। তদেব, পৃ. ৩৩,৩৪

১৬। তদেব, পৃ. ৩৮

১৭। তদেব, পৃ. ৬৭

১৮। তদেব, পৃ. ৮৩

১৯। তদেব, পৃ. ৮৪

২০। তদেব, পৃ. ১৫১

২১। তদেব, পৃ. ১৬৬

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A Study on Impact of Covid-19 on Employment Opportunities in Hospitality and Tourism Industries of India

Lovely Biswas,
Ph.D. Student,
Department of Commerce,
Sidho-Kanho-Birsha University,
Purulia, WB,
btuli737@gmail.com

Malay Kumar Ghosh (Corresponding Author),
Associate Professor,
Department of Commerce,
Sidho-Kanho-Birsha University,
Purulia, WB,
ghosh.malaykumar@yahoo.in

Structured Abstract

Purpose: To study the employment opportunities of tourism and hospitality sectors and the impact of covid-19 on employment opportunities of the industries in India with consequences of covid-19 on employment opportunities.

Methodology: The paper is a descriptive one, slightly based on both secondary and primary data. Phase-wise discussion has been conducted and finally authors' reached to the concluding observations.

Findings: Tourism and Hospitality sector serves as a strong agent of both economic and social changes of both developed and developing countries of the world. And COVID-19 pandemic has caused significant disruption in the global economy, such as high rise in unemployment and drastic contraction in the India's GDP *-28,120 US $Millions.

Conclusion: The study reveals that the possible outcomes in post COVID-19 period on the employment opportunities in Tourism and Hospitality Industry in India.

Implications: A large number of people engaged in the industry looses their job due to lockdown caused by Covid-19 pandemic. The incidence has serious effect on socio-economic view point.

Originality/Value: Study on impact of Covid-19 on employment opportunities created by hospitality and tourism industry and its consequences is an innovative one.

Keywords: Tourism, Hospitality, Covid-19, Employment, Consequences

Paper Type: Descriptive Research Article

Introduction

As current covid-19 pandemic situation has carried us till the end of 2021,and it's devastating impact in different industries can be seen and discussed enormously. And being aware of the consequences of this more or less each and every industry got under the impact of COVID-19. Talking about the Tourism and Hospitality Industries in India has gained a tremendous growth in the tourism industry in past decades. Travel and tourism industry in India is one of the most profitable industries and is credited substantial amount of foreign exchange. Due to the pandemic , the tourism and hospitality industry is affected with employment losing their jobs abruptly. According to World Travel and Tourism Council it predicts that a tourism related loss was up to US$ 2.1 trillion in 2020 and up to 75 million jobs (WTTC, 2020). As per the data published in Statista Research Department, Feb 12, 2021 says "74 per cent of surveyed tour operators in India claimed that they had to close their office(s) during the lockdown due to Covid-19 pandemic."

Indian tourism industry has created about 8705 million jobs, with 12.75 percent of total employment, thereby contributing INR 194 billion to India's GDP (WTTC, 2018). And due to COVID-19, tourism is highly affected sector. Hence in this scenario, it is estimated that there is huge down fall in the graph of international tourist of about 78 percent since January 2020 which directly fall negative impact on export revenue and represent the largest amount of decline in job losses. In this paper researcher studied the employment opportunities in the Tourism and Hospitality Industry, and its impact of COVID- 19 on these industry following with the after consequences effect.

Review of Literature

Dr. M S Narayan, Wakilkumar Yadav and Tajmul Islam (2021) in their book says "Tourism sector serves as a strong agent of both economic and social changes of both developed and developing countries of the world. It promotes employment opportunities, enhances investment opportunities, alters the socio-economic structure of an economy and contributes to foreign exchange earnings of the country. Tourism sector generates both direct and indirect jobs and with the emergence of modern connectivity of transportation, it opens new horizons of jobs particularly for developing countries of the world. In developing countries such as India, Tourism has become one of the main sectors of the economy. India is mainly a labour surplus country, which is having huge unemployment problems in the country. Therefore, the role of tourism sector is indispensable for creating huge employment opportunities in the county. Therefore, the present book chapter explores the growth of Tourism sector in India and its role in eradicating the un-employment by providing huge direct and indirect jobs in the country."

A. Shukla (2016) in his article suggested that "The employment and tourism is directly co-related to each other as it has long-term socio- economic impacts on the host economy and community. The tourism has impacts on employment in sectors in which tourist directly spending their money, such as hotels, restaurants and airlines. As compare to other economic activity the tourism provides direct employment opportunities."

Sintayehu Aynalem, Kassegn Birhanu and Sewent Tesefay (2016) suggested that "Tourism and Hospitality sectors are the foremost sectors of the world economy. It improves balance of payments as well as income creation and employment opportunities. Recent data showed that tourism and travel creating over 276 million jobs and generating 9.8% global GDP in 2014. Due to this, both developed and developing countries give due attention for creating quality staff for quality tourism and hospitality industries to step on the sectors contribution for the country's development. Political stabilities, reduced working hours, technological advancement, increased income and conducive climate are the major favourable conditions for the development of the stated tourism and hospitality establishments to create millions of jobs. Unfair treatment among men and women employees; untrained workforce, poor working condition, seasonality of the sectors, sexual harassment and stress; high working hours without overtime payment, the sector is low paid salary payer and other socio-cultural related factors are some to be noted as challenges for employment condition in tourism and hospitality business.”

Dr. John Matthai Centre and Shiji, O. (2016) suggested that Indian tourism has a vast potential for generating employment and foreign exchange earnings. Since it is a multi-dimensional and service oriented industry all divisions of the Central and State governments, private sector and voluntary organizations become active partners in the attempt to attain sustainable growth in tourism of the country. The total number of foreign tourist arrivals in the country has augmented several times. It showed an increasing trend except few years during the study period. It denotes that the Indian government is giving attention both on the development of the tourism and linked almost all the known tourist spots by road, railway and civil aviation. The foreign exchange earnings of the country through tourism has increased more than seven times from 2000 to 2014. It proves that the economic, political and social amity has positive impact on the arrival and receipts of the tourist industry in countries.

Dr. A K Chakrabarty (2016) suggested tourism plays an optimistic role in foreign exchange earnings, regional development, employment creation, promoting cultural exchanges and international co-operation of the region. And also studied cultural and environmental impacts of tourism with its carrying capacity concept and concept of sustainability.

In the present study the authors intends to study the impact of Covid-19 on employment opportunities in hospitality and tourism industries of India. So far knowledge goes such type of research work is scarce in the studied area.

Objectives of the Study

1. To study the employment opportunities of tourism and hospitality sectors.

2. To study the impact of covid-19 on employment opportunities in hospitality and tourism industries of India

3. Consequences of covid-19 on employment opportunities.

Methodology

The present study is descriptive one, slightly based on both secondary and primary data. Due to Covid-restrictions primary data has been collected through informal talk with the some affected people. And secondary data sources on the information collected from different sources like websites, articles published in reputed national and international journals, newspapers, reports and reputed reference books related to this field. Phase-wise discussion has been conducted and finally authors' reached to the concluding observations.

Findings and Discussion

Employment opportunities of tourism and hospitality sectors

Employment opportunities in tourism and hospitality sectors can be created either directly or indirectly. Direct Employment opportunities are the total number of job opportunities supported by directly in travel and tourism. For example employment by hotels, restaurants, travel agencies, tourism information offices, museums, protected areas such as national parks, palaces, religious sites, monuments, aircrafts, cruise lines, resorts or shopping outlets, souvenirs, photography, sightseeing tours, farmhouses, bed and breakfast, rural inns, and guest houses, local transportation (state owned airlines and railways, private transport facilities), Guides, cooks and scouts. Tourism and hospitality also supports indirect employment in activities like restaurant suppliers, construction companies that build and maintain tourist facilities, as well as necessary infrastructure, aircraft manufacturers, various handicrafts producers, marketing agencies, accounting services, which are more or less dependent on the companies providing direct employment for their revenues. The economic impact of tourism is measured in terms of its effect on: income, employment, investment and development; and balance of payment. In a labour intensive industry such as tourism and hospitality the greater proportion of income is likely to be derived from wages and salaries paid to those working in jobs either directly serving the needs of tourists or benefitting indirectly from tourists' spending. Income will be high in tourist destinations which attract large numbers of visitors; where visitors length of stay is maximum, customer spending of money is very high provided that multiple opportunities and activities are existing for customers to participate. The other reasons that employment opportunities are diversified ever before, are tourism and international travel become popular all over the world and people themselves considered that travel is human rights; destinations are worried much to meet the needs and wants of tourists to offer high standard of services in the destinations; tourists have wide choice of holidays; international standards and quality assurance system are being set by national and international tourism and hospitality organizations to provide standardized and quality customer services thereby this is resulted for ensuring sustainable development in the sectors. All the aforementioned cases are the main reasons for the growing number of tourist flow in the destinations. Therefore, high number of workforces is required to provide services for the tourists. Due to these facts, tourism and hospitality sectors with supporting industries provide a diversified employment opportunity. As per UNWTO report on the assessment of the opportunities and challenges which face women with respect to employment in tourism conducted in 2011 noted that unskilled or semi-skilled women tend to work in the most vulnerable jobs, where they are more likely to experience poor working conditions, inequality of opportunity and treatment, violence, exploitation, stress and sexual harassment. In developing countries like India, additional factors such as low level of education and training, widespread poverty, poor maternal health and lack of sex education together with socio-cultural factors have prevented women from being empowered as economic actors.

Impact of COVID-19 on Employment Opportunities in Tourism Industries of India

Tourism sector is one of the vital sectors in the Indian economy. As major source of revenue and jobs in India comes from these sectors. Due to outbreak of COVID-19 this industry is highly affected during the period 2020 as per the IMF report. As the virus spread across the globe, UN World Tourism Organisation imposed the travel restrictions and its impact has lead upon the Tourism and Hospitality Industries. Tourism is extremely labour intensive industry and a significant source of employment as it involves and gives the opportunity to skilled or unskilled, literate or illiterate manpower. As a result of high population unemployment rate is also very high in India. Tourism and Hospitality Industries create many direct and indirect employment opportunities in different areas like accommodations, transportation, view sites. Only tourism and hospitality industry can give such large scale of employment opportunity and reduce the problem. Due to the hit hard of pandemic, as in India the higher the share of employment in tourism and hospitality industry the harsher the impact to workers and its economies has prevailed.

Consequences

Consequences that the Tourism and Hospitality Industry faced early signs of the adverse labour market impact appear with the decline in employment in tourism from January 2020 onwards and with a sharp increase in the number of persons employed but absent from work in the first three months of the year. With the impact of major lock-down measures imposed in March not yet reflected in the data. Some impacts researcher tried to point out that are mentioned below briefly.

- The immediate and most obvious consequences of such a situation is the difficulty of recruiting suitable staff and high staff turnover, these are costly to the success of the industry. Indeed, less due attentions have been giving to employees working in tourism and hospitality sectors which lead constraints of employment in tourism industry are unstable employment, low job status, long antisocial working hours and low pay.
- The relationship between human resources and tourism can be expressed in two main aspects. First, tourism can only flourish if the industry can employ an adequate supply of good quality staff or sustainable workforce. The other issue is that the way in which staffs are treated by both managers and customers and vice versa should be in line with social equality and justice. Equally important, the quality of tourists' experiences and images in a destination is highly depending on these factors, so to built this bond will take time in the present scenario.
- As workers in tourism industries, due to the COVID situation many have stopped working in case of sickness or lockdowns with no income. Governments in the region may have supported but the data is missing.
- Informal hospitality sector jobs are characterized by a lack of basic protection, including social protection coverage. Workers that continue on the job in hotels, airlines or other hospitality industries typically do not have the option to work remotely, and therefore have a heightened risk of COVID-19 infection. Moreover, for those who do fall ill, as informal workers have lack of health-care facilities.
- Based on authors' observation and interviewing people, it is been observed that Hospitality Industry has also been affected. While examining a tourist spot in West Bengal, Digha generally the place known for sea beaches and the scenic beauty where mainly the place relies heavily on tourism, hotels and resort have badly affected. Because only 4 percent of hotel industry workers has been laid off on March 2020 and most workers were taking unpaid leave and pay cut and more than that many were loosing their jobs and many resorts and hotels have closed since the outbreak took place. So, we can imagine the consequences fell upon the well popular tourist places in India during this outbreak.

Conclusion

Based on the above findings and discussion study reveals that tourism and hospitality sector will support 37.315 millions of job, which is about 8.7 percent of its total population in India as per records of “Travel and Tourism career in India”. Therefore, it contribute the maximum to the Indian economy and its GDP. And the study also reveals that due to the pandemic outbreak many employees looses their job in the tourism sector according to the article published in ‘Times of India’. Moreover on the opening day of Parliament, the tourism ministry referenced the NCAER report in response to a question raised by Lok Sabha MPs Ramesh Kausik and Raju Bista in which it said 14.5 million jobs were lost during the first quarter, followed by 5.2 million jobs during second quarter and another 1.8 million jobs during third quarter of 2020-21, after the lockdown was imposed.

And in a recent survey study conducted by online platform Local Circles, revealed that 28 percent of Indians plan to travel from the month of August to September this year,2021. The Travel and Hospitality, which include airlines, restaurants and hotel accommodation which has shrunk by probably by 50 percent, with the sudden start or reopening of the travel and tourism may it will cope with the crisis of unemployment opportunity in future. It is also expected that the capital investment in India’s Tourism and Hospital sector will gradually go up. And a major findings from the analysis is that the GDP effects are much higher than the loss of tourist expenditure, for that after the post pandemic the question raised whether the re-employment opportunities of workers will in the same ratio or not.

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Aims and Objectives of the Journal

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It's a blind, peer reviewed, international level, refereed, Indexed (DRJI), Multidisciplinary Journal published by Chakdaha College biannually (April & October). The Journal invites Paper for its 13th issue expected to be published on April 2022. The contributors are requested to send their write-up basically on empirical/experimental works that have significant contribution towards developing theoretical and practical knowledge in multiple disciplines like Physical Science, Biological Science, Social Science, Behavioural Science, Engineering Science, Medical Science, Library & Information Science, Business Studies, Humanities, and Literature etc. Submission of article in this journal is a continuous process. ***There is no publication or processing charges.***

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6. Article may be submitted in English or Bengali (soft copy only) version with the format .doc, .docx.:
   - **For English Version:** Article should be in Single column, Font: Times New Roman, Size: 12 pt, Line Spacing: 1.5, Word Limit: 3000.
   - **For Bengali Version:** Article should be in Single column, Font: Bangla Word / Kalpurush, Size: 18 pt, Caption 20 pt, Authors Name 16 pt, Line Spacing: 1.5, Words Limit: 3000.
7. No Scanned images or .pdf files will be accepted.
8. Papers submitted for publication must not have been published elsewhere, or under consideration for publication by another journals, seminars or conferences. Once submitted should not be returned.

9. The author should not plagiarize from any other sources. The Editor will check the plagiarism of the write-up sent for publication.
10. Table, Chart, Graph should be placed at the end of Text, just after References.
11. Clarity, grammar, spelling, punctuation and consistency of references should be checked very carefully before submitting the paper.

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2. **Article should be arranged in this order: a. Introduction, b. Review of Literature, c. Objectives, d. Hypothesises/Research questions (if any), e. Limitations/Delimitations, f. Methodology, g. Discussion, h. Conlusions, i. Policy suggestions/Recommendations j. References (APA 6the Edition style), k. Table/Graph/Figure/Photo etc.**
3. The title page should contain: Title, Authors/Co-Authors/Corresponding Authors Name, Institutional Affiliations, Authors' email id with phone number and Corresponding Address.
4. The editor reserves the right to modify or improve the manuscript to maintain the standard of the journal.

About the Author

Diseiye Oyighan-Uwhejevwe (CLN)

Diseiye Oyighan-Uwhejevwe (CLN) is presently serving as a Principal Liberian and a Lecturer in the Department of Library, Delta State School of Marine Technology, Burutu, Delta State-Nigeria. Diseiye has obtained her B.Ls (second class honors) and M.Lis both from the Delta State University Abraka, 2007 & 2018 respectively. She is currently a Doctorial student with Ignatus Ajuru University of Education, Port Harcourt. She was awarded the certificate of excellence as the Ag. Polytechnic Chief Librarian in 2015. Her present area of research is information technology in library, preservation and conservation of information resources. She has contributed 11 research papers in renowned peer reviewed national and international journals. She has contributed chapters in books titled "Use of English and Library, (2013), Information Access and Use: the path to knowledge discovery, (2018))". She is presently the Head, of Preservation and Conservation Unit, in Department of Library, Delta State School of Marine Technology.

Anthonia E. Omehia

Professor Anthonia E. Omehia is the pioneer Head of Department, Library and Information Science, Ignatius Ajuru University of Education, Port Harcourt, Nigeria. She holds Master's and PhD degrees in Library and Information Science from the University of Ibadan, Ibadan and University of Uyo respectively as well as post graduate diploma in Educational Management, Rivers State University. She is a Certified Librarian in Nigeria (CLN) by the Librarians' Registration Council of Nigeria (LRCN), a member of Nigerian Library Association (NLA), International Federation of Library Association and Institutions (IFLA), Teachers' Registration Council of Nigeria (TRCN), National Association of Library and Information Science Educators (NALISE) and Association of Women Librarians in Nigeria (AWLIN). Her area of interest is scholarly communication. She can be contacted anthonia.omehia@iaue.edu.ng

Debasish Biswas

Debasish Biswas is an Assistant Professor in the Department of Commerce at Ramnagar College,Depal,Ramnagar, WB, India. He has been serving the Institution in various capacities for last 5 years and is a member of various learned and academic bodies. He is presently acting as a Programme Officer, NSS-III, Ramnagar college.

Dr. Amit Kumar Chakrabarty

Dr. A. K. Chakrabarty (b.1971) has bright academic career. He completed PG in Commerce with 1st Class in 1994, M. Phil with 'A-Grade' in 1997, B. Ed. with 1st Class in 1996 from BU and awarded Ph.D. degree from KU in 2008 for his outstanding research on LICI. At present, he is an Assistant Professor in Commerce of Nabadwip Vidyasagar College, WB, previously served at Chakdaha College and also as AT in a H.S. School (WBBSE) and got chance to join at Asansol B.B College and KNUST, Ghana. Prolific writer, Dr. Chakrabarty wrote five (1 National & 4 International) research books, 55 research articles in journals of repute and got invitations from Mexico, Paris & Bangkok to present paper in International Seminars. He is an empanelled research supervisor of KU and Editor, Editorial Board Member & Reviewer of many PR journals. One UGC sponsored MRP on 'Tourism Industry' was completed by him in 2016.

Ms. Shampa Patra

Ms.Shampa Patra (b-1998) has an excellent academic career. She obtained Post Graduate degree in Political Science with 1st class (2nd) in 2020 from Kazi Nazrul University (K.N.U) and completed Bachelors degree with Honours in Political Science in 2018 from Durgapur Government College under Kazi Nazrul University (K.N.U). Mis Patra is currently a B.Ed student at Burdwan University (B.U), has one year of Teaching Experience in higher secondary public school. She has published few articles in reputed journal and attended many seminars.

Dr. Parimalendu Bandyopadhyay

Dr.Parimalendu Bandyopadhyay (b.1971) completed PG in Commerce with in 1995, and awarded Ph.D. degree from The University of Burdwan in 2007 for his outstanding research on Industrial Relation. At present, he is an Assistant Professor in Commerce of Kazi Nazrul University, Asansol, WB, India, previously served as Assistant Professor in Commerce at

Raiganj College (University College). Dr. Bandyopadhyay wrote 40 research articles in journals of repute. He is an empanelled research supervisor of Kazi Nazrul University.

Dr. Lalit Kumar Joshi

Dr. Lalit Kumar Joshi is presently an Assistant Professor in the Department of Commerce, Kazi Nazrul University, W.B., India. He has over 12 years of teaching experience at undergraduate and 9 years of teaching experience at post graduate levels respectively. Dr. Joshi is a Gold Medalist in M.Com Examination in the year 2008 and awarded the Ph.D. Degree in 2017 from Vidyasagar University in the area of Corporate Finance. He has completed his MBA Degree with specialization in Financial Management from IGNOU. His specialization is in the area of banking and finance. He has published several research articles in reputed national and international journals and presented several research papers in national and international conferences. He has edited three books and has served as an editor of **'The BESC Journal of Commerce and Management'** and has authored a book titled '**Receivables Management: An Empirical study with reference to selected companies in the Indian FMCG Industry'**, ISBN: 978-81-934281-5-3

Dr. Malay Kumar Ghosh

Dr. Malay Kumar Ghosh is an Associate Professor in the Department of Commerce, Sidho-Kanho-Birsha University, Purulia, W.B.. Prior to that, he served Rani Dhanya Kumari College, Jiaganj, Murshidabad, W.B. He did his M.Phil as well as Ph.D on Lac Industry. His areas of research are Accounting, Finance, Management, Rural Economy, Gender Issues etc. A number of research papers of the author have been presented in different State, National as well as International Seminars and Conferences. He has published many of research oriented articles in Refereed, Peer Reviewed and UGC CARE List Journals. The author has reviewed a number of research papers and has acted as resource person in career counseling program. Moreover, at present he has been supervising Ph.D Scholars.

Ms. Lovely Biswas

Ms. Lovely Biswas is presently pursuing her Ph.D degree in Commerce from Sidhu Kano Birsha University. She has completed her Masters in Commerce with 1st Class from University of

Kalyani in 2018. Ms Lovely has completed her Bachelor in Education from WBUTTEPA with 1st Class in 2021. She has published her research papers in National and International level journals of repute. Her research areas are mainly, Tourism Industry Corporate Social Responsibility, LICI, Employment Opportunities, Job satisfaction, Child Labour Problem etc.

Tanmoy Purohit

Tanmoy Purohit has completed his BBA and MBA (Marketing & HR) degree from Bangalore University. At present, he is a student of Ph.D. (Part-1) Programme-2021 of Department of Commerce, Sidhu Kanhu Birsha University (SKBU), Purulia, WB, India. He had published two research articles so far, one in UGC-CARE listed journal and other one in a Peer Reviewed Journal. He was associated with a research project at Visva Bharati University.

Aloke Biswas

Aloke Biswas completed PG in History from University of Kalyani, completed State Eligibility Test (SET), joined Santipur College as Assistant Professor in the Department of History. He has some published research articles in journals and patrikas.

Deboleena Dutta

Born: 1991

She presently serves as a State Aided College Teacher- grade 1 in the Department of English, Dwijendralal College, Krishnagar, Nadia, since 2017. She is pursuing Ph.D. and has completed a course extensively on language- TEFL and hopes to prosper further with language. She has completed her schooling from CISCE board and Graduation, post graduation and B.Ed. from University if Kalyani. Her fields of interest are, noospheric cultural study, language, gender studies, film studies, modern literature and she has a special interest in Urdu language. She has also presented an interdepartmental special lecture on the language Urdu, and as its proponent, Manto and Chughtai.