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K. C. DAS COMMERCE COLLEGE

Editor

BIJOY KALITA

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FOREWARD

Welcome to the first volume of **Genesis**. This Journal is an endeavour to encourage and inculcate an environment of research among the faculty of K. C. Das Commerce College.

The articles published in this volume have been presented in three sections.

In the first section, which is the guest section, we have three articles from eminent persons of the academia. We acknowledge our gratitude to them for their valuable contribution which has added lustre to this effort.

The second section includes papers submitted by some eminent persons of diverse fields and from some of our own faculty members that were presented in the state level seminar "Commerce Education and Job Market" which was organised by K. C. Das Commerce College and held on 11th November, 1999.

The third section is a collection of research writings from our faculty members. Some of the papers were presented at various seminars.

This journal is being published by the Research and Publication Committee of K. C. Das Commerce College as per the decision taken in the Teachers' Unit meeting. We invite suggestions for improvement and also render our apologies for any flaws that may be found. We hope that the published papers will be of some assistance to others.

We express our gratitude to the Principal, Shri Hitesh Deka, the contributors to the journal, the members of the Research and Publication Committee, the teachers' unit and the Saraighat Printers for making it possible for us to bring out this volume.

We also express our gratitude to the Information and Quality Assurance Cell of the college for screening the papers and articles.

Dr. Swabera Islam
Convenor, Research and
Publication Committee

Bijoy Kalita
Editor

Genesis : A New Family Member

The Deficit G.I.A. Colleges of Assam have been playing an indispensable role in imparting higher education in the state. Of the total students of degree courses, ninety five percent are enrolled in these deficit colleges. Besides this, these colleges are also bearing an additional burden of fifty five percent of students at the higher secondary level. In fact, the one hundred and ninety deficit colleges is the determining factor of higher education in the state. We have only four government colleges in our state.

With changing times, higher education in our country has been forced to undergo a rapid changes in its character, the origin of which lies in the New Education Policy, 1986. In its obsession with the Liberalisation-Privatisation-Globalisation (LPG) wave, the Central Government has forgotten that India is a 'Welfare State'. Under dictation from the World Bank, the Central Government published in May, 1997 a paper titled—"Government Subsidies in India : Discussion Paper"—which clearly reflects the new ideology of the government towards education. Besides this, the speech of Dr. Murali Manohar Joshi, H.R.D. Minister, in an UNESCO conference, in which he said, ".....Institution of higher education should make efforts to raise their own resources by raising the fee levels, encouraging revenues through consultancy and other activities.....", the latest UGC directive of employing college teachers on contract basis, the trimming of rupees one thousand crore from the budgetary allocation on education are grim pointers towards the crisis awaiting higher education in the country.

Similarly, the machinations of the government at Dispur and the officials in charge of education have pushed the future of education in Assam to the brink. A yearly cut of ten percent grant to deficit colleges for five years totalling fifty percent, the

shift to Non-Government Aided College Management Rules from Government Aided College Management Rules, a proposal to hike college tuition fees by nine to ten times, interference by politicians in the management of colleges, detachment of college syllabus from the realities have combined to pollute the educational environment in the state.

Another important aspect which deserves a mention is the allegation against college teachers levelled by people in general that we are more aware and conscious of our 'rights' and 'demands' rather than our 'duties' and 'responsibilities'. Is the allegation baseless? How much committed are we to our own institution or to the society? Don't we have among us teachers, who shy away from our holy grail of evaluating examination answerscripts citing unfounded reasons? Aren't we concentrating more on tuitions at home rather than classes in college? It is time we pinch ourselves and search our conscience before it becomes too late. The tremor the NAAC's assessment is causing is indeed a welcome sign.

It must, however, be admitted that the deficit colleges in the state are facing hydra-headed problems. In our college, we are facing some exceptional problems. Sadly these are the government's creation. However, these problems have not able to throw a spanner in the college's creative works, rather we have successfully managed to make a springboard out of the adversity, to touch newer heights.

'Genesis' is an embodiment of that tenacity shown by the college. I am very happy that our teacher friends have joined hands to bring out this annual research journal which from now on will be a new member of the twenty year old K. C. Das Commerce College Family. I am hopeful that 'genesis' will beckon in a new era in research work. Welcome genesis!

Hitesh Deka

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**THE POST URUGUAY ROUND TRADE
SCENARIO AND THE PROSPECT
OF INDO-BANGLADESH
BORDER TRADE**

M. P. Bezbaruah*

The post Uruguay Round scenario holds bright prospect for the South Asia region to benefit from international trade. However trade between countries within the region does not necessarily receive a boost. Indo-Bangladesh informal border trade through India's North Eastern region, especially Bangladesh's informal exports, is likely to decline because of removal of quantitative restrictions and lowering of tariffs in general. Broader regional cooperation, on the other hand, can open up new avenues of mutually beneficial exchanges. Arrangements for regional economic cooperation need to be institutionalised to make them immune to change in political regimes.

I

The Uruguay Round of trade negotiations spread over the years 1985-1994 concluded with a number of significant agreements opening up the prospect of freer international trade on a wider range of goods and services. Apart from agreements to slash tariff rates and do away with quantitative restrictions, agreements were reached on trade related aspects of intellectual property rights (TRIPS) and steps to lower trade barrier for agricultural commodities. These agreements are now in various stages of implementation under the supervision of the World Trade Organisation (WTO), which formally came into existence

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from January 1, 1995. For broader agreement on trade in services, negotiations are already underway under General agreement on Trade in Services (GATS), the ground work for which was done in the Uruguay Round itself.

Unlike the earlier rounds of GATT negotiations, in the Uruguay Round the developing countries participated in a significant manner. Although these countries may not have secured the best possible deal for themselves, they were able to get important concessions albeit by giving in to developed countries in other areas. For instance, countries like India had to agree to give greater protection to intellectual property by amending patent laws, which would benefit patent holding pharmaceutical companies of the developed countries. Phasing out of quota system on import of textile by developed countries in return is likely to benefit the developing countries including India for whom textile is an important item of export. Contrary to initial apprehensions, the agreements on agriculture are also likely to be beneficial for developing countries like India as and when the agreements come into force.

Though free trade on the whole should be beneficial to all countries, in the process of transition to a free trade regime some sections in all countries are likely to be adversely affected. Fearing such adverse consequence in the form of loss of jobs and income to labour rich (therefore labour cheap) developing countries, labour unions and NGOs in developed countries have been organising anti-globalisation protests. Similar apprehensions are suspected to be behind the rise of neo-protectionist tendencies in developed countries in the form of questioning the labour and the environmental standards in the developing countries. Developing countries need to resist such neo-protectionist forces by skilfully and forcefully arguing their case in the future negotiations at the WTO meets.

II

For the countries in the South Asia region the post Uruguay Round scenario appears to be highly prospective.

Freed from the quota system of the Multi-Fibre Agreement (MFA), the textile industry in the region is likely to have export-induced expansion. As barriers to agricultural trade are going to be lowered, India and other agricultural surplus countries stand to benefit. The out sourcing of IT related services from high labour cost developed countries to developing countries with cheaper labour force has already come as a booster of income and employment in the IT sector in India. On the other hand the manufacturing sector has adjusted reasonably well in the more competitive environment in spite of its upbringing under the protectionist regime of pre liberalization period. In this the economy has been helped by the currency reforms. As a result of switch over to a market determined convertible system, the rupee has shed its over valuation. The depreciation of the rupee helped Indian industry to retain its position in spite of removal of quantitative restrictions and reduction of tariffs on imports. Contrary to the apprehension that Indian pharmaceutical industry will be decimated because of TRIPS agreement, the industry has actually responded positively to the changed environment and shown impressive growth. Indeed threat to Indian producers in the new environment has not come so much from the large corporations of developed countries as from producers in fellow developing countries such as manufacturers in China, farmers in South Asia and tea producers in Kenya and Sri Lanka.

III

Notwithstanding such improved prospects for the South Asia region as a whole in the post Uruguay Round international trade scenario, there are no signs of significant step up in the volume of intra-regional trade among the countries of the region. This is not entirely surprising as the countries in the region have broadly similar resource endowment structure. Being labour-abundant the countries in the region all enjoy comparative advantage in labour intensive products such as

textile and agricultural goods. In that sense the countries in the region are competitors of each other in the world market for labour intensive products. However specific areas of complementarities can be explored and utilized especially to take advantage of lower transportation cost for trade within the region because of geographical contiguity than trade with countries outside the region.

For illustration the case of Indo-Bangladesh border trade through the North Eastern region of India can be taken up. Almost all available studies on the subject state that the informal trade has been much larger in volume than the formal trade. While coal and minerals constitute the major part of formal export from the Indian side, processed food, fruit juice and fish (mainly the *Hilsa* variety) are the principal items of import from Bangladesh. In the informal trade exports from Indian side are mostly the essential commodities like food-grains and medicines whereas informal imports coming from Bangladesh side are manufactured items such as electrical goods, electronics goods, apparels, toiletries, cosmetics etc., which are mostly produced in a third country. There are evidences of inflow of gold and foreign currency also from Bangladesh, which in all probability balances Bangladesh's deficit in informal trade in commodities with India¹. The case for expanding border trade and formalisation of informal trade is being argued and pursued in various forums for some time now. However, even apart from the inadequacies of the physical infrastructure on both sides of the border, there could be some fundamental stumbling blocks in expanding border trade.

The informal imports from Bangladesh, which as mentioned above are mostly goods manufactured in other countries, used to be in demand in the Indian side as their imports from the country of origin directly and formally was banned or subject to high tariff. With the elimination of quantitative restrictions and gradual reduction of tariffs in the post Uruguay Round world, such commodities have become

directly importable from the country of origin. Hence the import of such commodities informally via Bangladesh might have already declined. In such a situation further opening of border trade may not help Bangladesh especially since the country already has an adverse balance with India in both formal and informal trade. Obviously, if a country does not see benefit in further opening up of trade it will have no incentive to agree to it. Hence, if Indo-Bangladesh border trade is to expand and prosper, new areas of mutual complementarities have to be explored and identified. Indeed a broader regional cooperation between Bangladesh and North Eastern region of India can open up prospects of more robust cross-border trade. For instance, if horticultural products of southern Meghalaya can be processed in Bangladesh (with cheap labour), the product may be marketable at competitive price in Bangladesh, India and in other countries. Such cooperation can be economically beneficial for farmers in Meghalaya as well as for workers and industry in Bangladesh. Possibility of similar mutually beneficial cooperation for setting up of cement plants for exploiting the lime stone reserves in border areas has also been cited. Moreover allowing the North Eastern region passage through Bangladesh by road, rail and waterways and allowing the region access to ports in coastal Bangladesh can be beneficial for both this region and Bangladesh. While Bangladesh can benefit from export of services such as trade, transport, hospitality, banking and port facilities the North East region will also be relieved from its debilitating geographical isolation.

The Most Favoured Nation² status, to which all WTO member countries are entitled from one another, may not be adequate for facilitating greater regional cooperation and trade between India and Bangladesh. A preferential trading arrangement on the other hand will allow for lowering of tariffs between the countries, which in turn will facilitate freer movement of each other's products across the border.

Arrangements for broader regional cooperation including preferential trading need to be formalised and institutionalised so that they remain in place in spite of changes in political regimes on either sides of the border. □

Notes :

1. The composition of informal trade is as per survey report on 'Informal Border Trade in the North Eastern Region' conducted by the Department of Economics of Gauhati University for UN-ESCAP sponsored study on *India's Border Trade with Select Neighbouring Countries* carried out by Research and Information System for Non-Aligned and Developing Countries, New Delhi (1996).
2. The Most Favoured Nation clause stipulates that WTO members are bound to grant each other treatment as favourable as they extend to any other country regarding the application of import and export duties and other trade regulations. However exceptions are allowed for members of a Free Trade Area or Customs Union within which tariffs and other trade barriers are removed.

MICRO-CREDIT IN INDIA THROUGH THE SHGS

Abhijit Sharma★

Microfinance intervention are, by now, well recognized world—over as an effective tools for poverty alleviation that can improve income, contribute to individual and household food security and change gender relations for better. In India too, microfinance with its design features of simple procedures, repayment designed to fit cash flows of borrowers' income and high rates of recovery, is making headway in its effort for reducing poverty. Although microfinance through the network of co-operatives, commercial banks and Regional Rural Banks has a long history in India, its approach has been largely supply-driven. Significant efforts have been made in the recent past to correct this approach to make it demand driven and this could be seen in the National bank for Agriculture and Rural Development (NABARD) led Self Help Group (SHG) —Bank Linkage Programme.

Till the late 60s, policy interventions in the area of rural credit in India were confined to the cooperatives which were considered as most suitable for work. Nationalisation of Banks in India in 1969, however, signalled the need for redefining the rural sector priorities. The historical financial isolation for the rural sector was felt to be out of sync with national planning urgencies. Moreover, market failures—such as absence of collateral, especially among the poorer segments, high transaction costs and lack of trained and motivated rural banking personnel—had an impact on the smooth flow of credit to the rural sector and called for intervention in credit markets. With the

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Government and Reserve Bank of India thus beginning to view credit as an integral part of a complex of measures to promote socio-economic development in the rural sector, policy planners put a premium on the increased involvement of commercial banks in financing agriculture and small scale industry as priority sectors. Concomitant with these redefined socio-economic goals, advances to certain segments of the economy have been classified as priority sector credit and intimated to the banks along with targets fixed for the purpose.

Although rural credit has now been an area of policy intervention for nearly five decades in India, the objectives of policy have remained constant; to institutionalize credit, to enlarge its coverage, to ensure provision of timely and adequate finance to a large segment of rural population as possible so as to achieve anticipated growth rates in agricultural production and employment. Rural credit is now disbursed through a network of co-operatives, commercial banks and Regional Rural banks (RRBs). The RRBs have been setup in India from 1975 are unique institutions which combine the *professional approach* of the commercial banks and the *local feel* of the co-operatives. Till date there are 196 RRBs setup in the country. The NER has 11 of them.

The Financial Sector reforms initiated in India in 1991 have, *inter alia*, brought into focus the distributional aspects of monetary policy. Just as the dimensions and causes of poverty are inter-related, so are the areas of action. These reform measures have, therefore, necessitated changes in structures, systems, procedures, and work practices to enable the financial system to perform efficiently to meet its expanded responsibilities. Most importantly, the post reform period has seen as increasing focus on the Micro Finance Institutions (mFIs) as a response to the perceived inadequacies of the existing formal agencies in providing microfinance to those who have no access to the existing financial system. Microfinance is not simply micro banking. Indeed, it is emerging as a development tool, perhaps much more—and in fact—in many ways as important

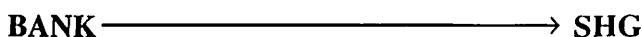
instrument for empowerment of the resource starved poor. Microfinance is defined by the Reserve Bank of India as "Provisions of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi urban or urban areas for enabling them to raise their income levels and improve living standards." This definition clearly indicates three things, i) It means very small amounts of money, ii) it deals mostly with the poor & iii) it is a dynamic process of a series of steps of loan taking which eventually lead to enhancement of incomes. In fact, most of the consumption needs and the working capital needs in the production area of the poor are covered by micro-credit. Therefore micro-credit is not a one time affair but a process of taking and repaying loans, thereby building a relationship of the poor with the formal financial system. Micro-credit recognizes the fact that poor are bankable, provided the systems are build which takes on board the needs of the poor and a product is designed suiting their requirements.

This fact was recognized by different people all over the world and various mechanisms and institutions emerged based on this simple principle. Some of the famous ones are : Grameen Bank of Bangladesh, Bank Rakyat Indonesia of Indonesia, Bancosol of Bolivia etc. Various variant also emerged in Bangladesh and today it has emerged as one of the major players in micro credit in the world.

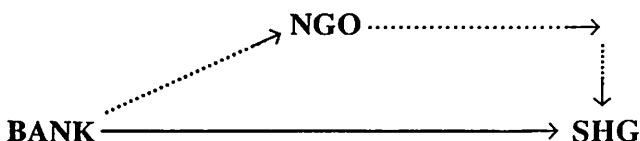
In India, serious effort was taken up by National Bank for Agriculture and Rural Development (NABARD) only in 1992 after learning from the experiences of others all over the world. It evolved a model uniquely Indian keeping with the democratic ethos of the country unlike the Grameen group which was much regimented. It was called the Self Help Group (SHG). It was envisaged that this institution would be a financial intermediary between the bank and the people. It would lower transaction cost for both the bank and the people and also share risks within the group. This would lead to a win-win situation for both the parties. NABARD envisaged that there would be three ways that this would be done. The illustration is given below. The

first approach would be where the banker would form self help group and eventually finance them. This is called the first model. The second model envisages the group formation and management to be done by an NGO but the eventual financing of the groups to be done by the Banks. The third model envisages that the

MODEL 1



MODEL 2



MODEL 3



formation and management of the groups are to be done by an NGO and the eventual financing of the groups are also to be done by the banks through the NGO.

NABARD has been instrumental in introducing this concept and has been responsible in creating the necessary conducive environment in its implementation like policy changes in respect to RBI, training and exposure to bankers, NGOs, SHGs etc. It was started as a pilot project in 1992 and its success prompted to start it as a mainstream activity of the banks; at least in terms of rural banking.

The growth of the micro credit programme with SHG as a delivery mode has grown from strength to strength and by 31st March 2003, 717360 SHGs have been given a cumulative credit by the banks to the tune of Rs. 2049 crores making it one of the largest microfinance programmes in the world. As is the

experience elsewhere, the repayment rates are more than 90% which is excellent-going by the normal lending of the banks in India.

The SHG movement in the North East India including Assam has begun much later and it was only by 1997-98 that some beginning was made in the Region. However, the last two years the growth has been rapid with the RRBs taking much interest in the area. As on 31st March 2003, 4069 SHGs were extended credit to the tune of Rs. 6.03 crores; most of them being in Assam. This figure is still less than 1% of the All-India total. There is therefore a long way to go for the SHG movement in the NER.

In the other parts, we find that the SHGs have grown to SHG Federations which are in some form co-operatives but with almost negligible Govt. control. These groups with the help of Cooperative Development Foundation have been active in pressurising the Govt. to enact a new Co-op Act which is called the Mutually Aided Co-operative Act (MACS) in 1995 in Andhra Pradesh. This has been subsequently adopted in 8 other states. This Act does not allow for any Govt. interference in the management of the groups. This has radically altered the livelihoods of the poor in many parts of Andhra Pradesh.

In the end, we have to remember that SHGs are not just tool for finance delivery but also institution for the poor to get together and mould their own lives, on their terms. This has perhaps been the first time in India where the poor are having a stake in the programme and also been allowed to participate in the truest sense of term. Let us all give our little bit to make it happen in this part of the country. □

FRAMING THE GAZE OF THE CULTURAL OTHER AT HEAVEN LAKE

Uttara Debi★

ABSTRACT

*A travel-writer's work today encapsulates a paradox; it appears as a contemplative statement of difference, when the since qua non of difference traversed, the traditional village, is subsumed in the 'global village' If difference and discovery must be narrative devices in the travel-book then these devices must be founded on the residual notions of cultural location. Admitting that the very term 'culture' is under intense scrutiny, we may turn the notion back on itself and receive it as a term meaning distance and perspective. Contextualising the positioning involved in cultural distinctions as one means of knowledge-production we can observe that Vikram Seth's book, *From Heaven Lake*, 'travels' because it places distance between 'native' and the narrator and seeks an enframing perspective for the representation of those on the other side of the protective line.*

Linear Movement and a map haunt the pages of any travelogue and as Seth's account of his journey sets off to a dismal description of a stop at Turfan, "an oasis town" in Sinkiang, north-west China, a map on the facing page towers over the narrative. Indeed the travelogue leads the reader through the stops it names as chapter titles which dot the map as the nodes in the itinerary. In a parallel variation, the narrative is disrupted quite substantially as we are led to stop at Germu,

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“a wilderness town” before the final southerly ascent on to the Qinghai-Tibet plateau, by a string of photographs of people and places encountered along the writer’s journey. Germu, the settlement, is the recent creation of military necessity having risen in the space of two decades previously and inscribed in terms of its strategic significance in a region of rich economic potential. The items which mark out familiarity, “a free market in mostly bruised vegetables, a movie theatre, a bank, a bookstore” [p.81] flit by as the writer walks down to buy cigarettes for his friend, the truck-driver, Sui. An episode at this point enhances the local flavour as it involves differential signals of the foreigner in China—“funny money” With no qualifying markers to indicate the crossing over, the narrator mentally mimics the voice of the Other. “A foreigner. No one can remember there ever having been a foreigner in Germu. What is to be done about his request and his currency ? Doesn’t he know the regulations ? These good cigarettes can only be bought with special coupons, issued mainly to army personnel.” [p.82] He is finally allowed to buy the cigarettes on the strength of his biographical antecedents (presumably) and the kindness of the management which takes recourse to a domain untouched by regulations.

Regulations constitute a kind of knowledge which can help in the fixing of insider/outsider positions. Foreigners can quote regulations in defence and counter offensive. Earlier, in ‘Liuyuan’ which is equated by its sub-title with ‘trucks and tribulations’, the writer demonstrates the need for applicable knowledge. Having unexpectedly obtained the authorities’ permission to proceed to Lhasa but not being forearmed with what would be required for the journey, he drops in at a shop to buy warm clothes. Asking for a tracksuit he is told of the “regulations”—‘cotton coupons’ [p.52] After an initial parley with the shop assistant whose deference to governmental fiat is stonewalled by the writer’s display of experience of such fiat in practice, the kindly manager waives regulation, accepting ‘funny money’ because “We must take care of our foreign friends.” The game of knowledge underlying the exchange is

encrypted in parenthesis. "(RxR ch!)" and "BxQ, resigns)." "A crack in the defence" of the shop assistant brings in the writer's tactic, "To maintain the initiative, I bring another piece into play." [p.53]

Encounters which appear to be centered on cultural difference are the sub-text of all travel-narratives. These chart a route on the frontiers of the writer's stock of knowledge of the cultural Other by functioning as stops on the mental or intellectual itinerary of the writer. If the enigmatic imponderable of the "glamour surrounding the unknown" [p.33] is in fact the demand for proximate knowledge of the unknown, it is also metonymy of the desire to travel and encounter. The play of knowledge weaves the narrative of travel as much as any other. The writer is unable to act the part of sophisticated traveller since his time to prepare for the journey is cut short to a day at Nanjing University where he was based. The self-reflexive need for justification raises the question, "What is the purpose, I wonder, of all this restlessness? I sometimes seem to myself to wander around the world merely accumulating material for future nostalgias." [p.35] The nostalgia will supply the normative which will appear later as the need to ameliorate the discomfort of hitch-hiking one's passage to Lhasa through a "voluptuous vision". [p.93] Nostalgia stems from prior knowledge and here it is that which sets off the present with the cultural Other, "When things get really bad...." The limits of uncertain knowledge in the narrative is equivalent to the consciousness of distance,

"As I listen to the sounds outside, it strikes me that although I know a certain amount about the language, literature and history of China, I am appallingly ignorant about the songs, the lullabies, the nursery rhymes, the street games of children. The riddles, all the things that are most important in the childhood of Chinese people. Chinese language courses do not include this, indeed, how could they be expected to? Yet without such things one cannot understand the wealth of references made to a common past, the casual assumptions of shared experiences that lie behind conversation in any language. It is like knowing 'macbeth' without knowing 'Three Blind Mice', or the Ramayana without 'Chanda Mama'. [pp. 84-5.]

The passage must appear in entirety if only to heighten the quality of the subjective stock-taking. As it takes into account the distance and location of its references, its own. "wealth of references" come into effect sealing off the boundaries of subjective movement. What remains beyond the scope of the articulable.--beyond language courses--is what can be imperfectly represented as the remote foundations of cultural texts like *Macbeth* and *Ramayana*. The cultural Other does not guide the institutional language courses nor is it accessible without "the casual assumptions of shared experiences that lie behind conversation". The formulaic notation of this obstacle is the "Mayonnaise principle" which signifies the graduated process of immixing as much as the ingestion of information. [p.85.]

Travel-writing takes its sustenance from notions of cultural identity. If knowledge hovers in elusive transcendence over the traveller's narrative then this quest rubs its sides against the presence of the cultural Other. Standing in a somewhat syntagmatic relation, is the pervasiveness of the effects of that sign-post of China's modern development: the Cultural Revolution. Invoking, in contrast to the "Mayonnaise Principle" which dictates a slow tempo for the process of acculturation, or cultural learning, the cultural Revolution represents the rupture of historical evolution which militates against a fixed cultural identity. The effects of the Cultural Revolution diminishes that "wealth of references" which allows cultural positioning. At the subtlest level its more beneficent effects are summed up in terms of personal transactions: "the same obstructive bureaucrat who drove you to tears of frustration about an obscure regulation or a minor detail on a form may in his private life be so hospitable and generous as to bring you to tears of gratitude." [p.140] However, the experiences of Norbu's elder brother recount the devastation of political experimentation. [pp. 142-3] The writer himself attempts a personal resolution of this historical juncture through his opinion of the uneven process of "deMaofication"

[pp 141-2] In some ways this would call in that conception of cultural identity as a process of becoming which Stuart Hall [Allen & Trivedi 2000. 19] suggests. A journey to Tibet through the south-west of China necessarily implies a journey through a state of becoming in the historical contexts of both China and Tibet. This is to be understood not merely in terms of what happened in China alone—which the writer's 'Foreword to the 1990 Edition' brings up--- but also in terms of what kind of complexities typify the relations between China and Tibet.

Positions taken through structures of knowledge and cultural identity reveal nuances which shade any perspective upon other cultures. The writer conveys this sense by the conflation of people and places.

"Almost to reassure myself that this journey did take place, I recite an incantation of names. Turfan, Urumgi, Liuyuan, Dunhuang, Nanhu...— the images regain substance- Cermu, Naqu, Lhasa, Shigatse, Nilamu, Zhangmy, Lamasangu, Kathmandu, But alongside these names there are others-Quzha, sui, Norbu - that mean even more to me. I recall Quzha's comment. "I'm glad things have improved in our relations." [p. 177]

Perhaps it may even be suggested that perspectives on other cultures cannot be mediated by the fixity of position. Seth's book would appear to situate itself within such a framing perspective but not without the modifying apparatus of what is to be seen in the chapter named "Lhasa a ceremony near the Sera monastery"

" I look towards Sera, but feel that rather than face a monastery after this experience, I would like to walk back towards Lhasa. I won't try to get a lift.

I walk back, thinking and pause from time to time." [p.149]

The writer finally conjectures that "My drive to arrive is too strong. At many points in this journey, impatience has displaced enjoyment." The need to 'arrive' at a perspective, a resting-place of fixity and stability, has driven the traveller in a circuitous paradox. The arrival is not neatly formulated except

as constituted in the world of “realpolitik”, in the terms in which it is already known.

“If India and China were amicable towards each other, almost half the world would be at peace. Yet friendship rests on understanding and the two countries, despite their contiguity, have had almost no contact in the course of history. Few travellers have made the journey over the Himalayas, and not many more have made the voyage by sea; trade, while it has existed, has always been constrained by geography. In Tibet and South East Asia we find a fusion of the two cultures, but the heartlands of the two great culture zones have been almost untouched by each other. The only important exception to this is the spread of Buddhism.” [pp.177-8]

In many ways this essay has been an essay to prove the imbrication of knowledge and culture. In just as many ways Vikram Seth's book *From Heaven Lake* is a cultural product which enacts the obstacles of knowledge-production by recording the writer's physical discomforts of hitch-hiking across China to Tibet with the cultural 'signs' of the foreigners's “funny money”, the orange back-pack, the constraints of the travel-document. The knowledge supplied to the reader is commodified as the end-product of only what is available within the boundaries of an alien(ated) culture. Cultural studies may recommend itself as an impropriety [Bowman 2003:50] in its critique of the production of knowledge. The homogenization inherent in 'globalisation' undermines the traveller's narrative by the impulse to erase difference, contradicting the reason for its existence, With the connectivity implicit in the downplaying of national boundiated experience and alienness. Seth probably is more adept at freeing himself from such restraint by the peregrination he allows himself of occasion. □

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John Mowitt remarks that position "directly exposes the catachrestic relation between the physical and the psychical".

**COMMERCE EDUCATION : PROSPECT
AND CHALLENGES IN
NEW MILLENNIUM**

Dr. Sujit Sikidar★

Aim of Education

The Constitution of India has provided in 1950 that the independent nation would arrange free education for all children upto the age of 14 years. That was not the arrangement prior to 1947. Late Mahatma Gandhi had raised the question of mass education way back in 1929; he emphasised on general education from the age of six to thirteen years. That education should be for all and not for selected and privileged few. The Kher Committee had recommended in 1938-39 general education for eight years i.e. upto the age of fourteen years. Sargent Committee of 1944 advocated general education which is indispensable for establishing sound democracy. Almost at the same time the Labour Party of great Britain, raised the same demand for Britain. Although Sargent Committee had recommended education up to the age of fourteen years, but the government, after considering the period of adolescence and on this pretext approved education system for primary and post-primary level. The Report hinted that within coming 40 years i.e. within 1984 all the citizens would be brought within the ambit of education. The government has approved the scheme by reducing the same upto 16 years, i.e. within 1960 we should have attained universalisation of primary education. Since the days of independence in 1947 we are still in deficit with regard to our target. In between 1960 to 1985, the sublime objective re-

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mained in file. The nation awoke again in 1986 by declaring 'National Education Policy'. According to non-government statistics, in 1950-51, budgeted expenditure on education was 1.2 pc of GDP, and in 1990-91 it was 3.9 pc. Out of this, allotted expenditure on primary education in 1950-51, it was 0.48 pc and in 1990-91 it was 1.8 pc. This may have to be judged from the consideration of plan expenditure and non-plan expenditure. Plan expenditure is used to meet all current plan and programme. While second category i.e. non-plan expenditure is applied in meeting all new programme and new fresh proposal. This indices the extent of new programmes undertaken by a nation.

In First Five-year Plan 1951-56 the share of planned expenditure on education was 7.8 pc of the total plan outlay and during Sixth Plan it went down to only 2.7 pc, during Seventh plan it was 3.9 pc. and in Eight plan 4.9 pc of total planned outlay. In 1983-84, 98 pc of plan expenditure was spent only to keep the education system on going. Out of this 98 pc again, 96 pc have been spent under salary head alone and remaining percentage was spent in respect of chalk, black board, duster etc. This is a national picture. The position is more or less the same in respect of states also.

The government failure in this front can not be challenged in court of law. However in 1993 Sri Unnikrishnan had filed a case against Andhra Pradesh government on the right to education, in the Supreme Court. The Supreme Court held that the equal opportunity to education as enshrined in the Constitution, that is to be made available to all. What is due and available to a citizen is his right. The Supreme Court has directed that by admitting right to education as a fundamental right, steps should be initiated by the government to implement the same.

After 1986, the matter of general education again came to the forefront of governance. In 1997 the govt has made an announcement that they would like to enforce general education for all within the age group of six to fourteen years. In August

1996 in a convention of all state education ministers, convened by the Central Education minister a proposal was made that instead of keeping the right to education as a simple mandate of the constitution, the same ought to be included as a fundamental right within the constitution.

In Article 51 of the constitution in its amendment, it was provided that, "to provide opportunities for education to child between the age of six to fourteen years of whom such citizen is a parent or guardian."

The revised version of 1986 education policy after revision in 1992 says "free and compulsory elementary education of satisfactory quality shall be provided to all children upto the age of fourteen years." Two phrases in this statement are quite wide and ambiguous in the sense that "to provide opportunities" and "of satisfactory quality"; where is the financial resources; what is the quantum of budgetary allocation made available to ensure opportunities of education to all the citizens and at the same time to make available education of satisfactory quality. What is the mechanism of examination and evaluation system to be adopted to provide quality education to all. These answers are difficult to be obtained from govt budgetary provision and policy statement made from time to time.

Education system of each nation has passed through some evolution and final shape does not come overnight. Even in Great Britain after the Second World War, the Labour Party had declared in its manifesto "Secondary Education for all", because they wanted some what relief from the traditional education. In between 1940 to 1960, the school-education in the U.K. was more or less controlled by the teaching community. However the system began to change over the periods 1970 and 1980.

In India, the Education Policy of 1986 has articulated that around 25 pc students should be brought within the purview of Vocational education. Now the problem arises as to how to identify those 25 pc students and how to leave behind the remaining 75 pc and that too on what criteria. There has been a

national commitment towards education sector, in conformity with international declaration.

National Commitment :

We may search for the international proclamation on education in the Universal Declaration of Human Right (10 December 1948). Three sub clauses under Article 26 relate to education. Art 26 (1) states : “Every one has the right to education, Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit.” India has subscribed to the Declaration and the Directive Principles of State Policy of the Indian Constitution in Articles 41 and 45 provided for the right to work, to education and to public assistance in certain cases, and for free and compulsory education for all children until they complete the age of fourteen years.

The Kothari Commission recommended (1964-66) 6 pc of the GNP as allocation for education; the NPE 1986 with modification undertaken in 1992 promised that the outlay on education would be stepped up to ensure that during the Eight Five year Plan and onwards it will uniformly exceed 6 pc of the National Income. But even in 1999, it is less than 4 pc.

We then proceed to evaluate the status of education as a linkage to human development with reference to the indices followed in measuring human development.

Education as an input to human development :

“At all levels of development a few capabilities are essential for human development, without which many choices in life would not be available. These capabilities are to lead long and healthy lives, to be knowledgeable and to have access to the resources needed for a decent standard of living—and these are reflected in the human development index.” Quote from Human Development Report 1999. “Globalisation with human face has been the challenge before millennium which aims at :

- (a) with ethics less violation of human rights;
- (b) with equity less disparity within and between nations;
- (c) with inclusion less marginalization of people and countries;
- (d) human security less instability of societies and less vulnerability of people;
- (e) sustainability less environmental destruction.
- (f) development less poverty and deprivation.”

To the above parameters of the Human Development Report 1999, the present author adds one more item i.e., gender quality less gender discrimination.

Human development and social protection have to be incorporated in the principles and practices of global governance; it also emphasises on accountability of national government, corporate entities and social institutions. With stronger governance—local, national, regional and global, the benefit of competitive markets can be preserved with clear rules and boundaries; and stronger action can be taken to meet the needs of human development.

HUMAN DEVELOPMENT BETWEEN 1990-97 **In respect of education**

Global Progress

Between 1990 and 1997 the adult literacy rate rose from 64% to 76%. During 1990-97 the gross primary and secondary enrolment ratio increased from 74 pc to 81 pc.

Global Deprivation

In 1997 more than 850 million adults were illiterate. In industrial countries more than 100 million people were functionally illiterate. More than 260 million children are out of school at the primary and secondary levels.

HUMAN DEVELOPMENT INDICES

Human development index (HDI); gender-related development index (GDI) and human poverty index (HPI); Same dimensions, different measurements.

INDEX	LONGEVITY	KNOWLEDGE	DECENT STANDARD OF LIVING	PARTICIPATION OR EXCLUSION
HDI	Life expectancy at birth	<ol style="list-style-type: none"> Adult literacy rate Combined enrolment ratio 	Adjusted per capita income in PPPS	
GDI	Female and male life expectancy at birth	<ol style="list-style-type: none"> Female and male literacy rate Female and male combined enrolment ratio 	Adjusted per capita income in PPPS, based on female and male earned income shares	
HPI-1 for developing countries	Percentage of people not expected to survive to age 40	Adult illiteracy rate	<ol style="list-style-type: none"> Percentage of people without access to safe water. Percentage of people without access to health services Percentage of underweight children under five 	
HPI-2 for industrialised countries	Percentage of people not expected to survive to age 60	Adult functional illiteracy rate	Percentage of people living below the income poverty line (50% of median personal disposable income)	Long term unemployment rate (12 months or more)

In respect of income and poverty

During 1990-97 real per capita GDP increased at a average annual rate of more than 1%. Real per capita consumption increased at an average annual rate of 2.4% during 1990-97.

Nearly 1.3 billion people live on less than a dollar a day, and close to 1 billion people can not meet their basic consumption requirements.

The share in global income of the richest fifth of the world's people is 74 times that of the poorest fifth.

Education and information technology :

Information technology has seven goals in an era of information society :

- (a) connectivity, setting up telecommunications and computer networks;
- (b) community, focusing on group access, not individual ownership,
- (c) capacity, building human skills for the knowledge society;
- (d) content, putting local views, news, culture and commerce on the Web;
- (e) creativity, adapting technology to local needs and constraints;
- (f) collaboration, devising Internet governance for diverse needs around the world;
- (g) cash, finding innovative ways to fund the knowledge society.

Private University Bill : To meet the challenges of education there has been a move to set up private universities. There has been general consensus now than ever before that the field of university education should be opened up for private participation and steps have already been initiated to implement the provisions of the private Universities (Establishment and Regulation) Bill 1995 which has already been presented in the Rajya Sabha. Necessary steps have also been taken to allow existing universities and colleges to introduce several new

programmes of study under the 'Self financing Scheme' of higher education. The new millennium will witness the establishment of private universities and the introduction of more self financing type of institutions in India.

At the time of National Policy on Education (NPE) 1986, there were around 150 universities and 5,000 colleges in India. By 1999 there are 228 university level institutions including 39 "Deemed to be Universities", and the number of colleges rose to as many as 8,200. The contribution of higher education to national development has been recognised by NPE 1986 as "a crucial factor for survival".

Electronic business, Electronic Commerce (E-commerce), E-engineering, internet has profound impact on the growth of global economy which will help in integrating the economics of the world. E-commerce will bring ample benefit to the users in terms of lower prices, greater choice and better access to information and data. Location and size of a business will become irrelevant and all will have access to global market. The internet had more than 140 million users in mid 1998, a number expected to pass 700 million by 2001 says HDR.

Education and challenges of time :

Just as mercantile trade led to promissory notes which later became currency notes, so too can e-trade generate e-currency. Historically the first promissory notes were issued by private businessmen. Even today, Hong Kong has no Central Bank and currency is issued by the Hong Kong and Shanghai Banking Corporation, a private entity with shareholders the world over. Within the USA e-money products like cybercash and Digicash have been invented for transactions. The future lies with an international unit of account, which can be used across countries. There are too factors, namely volatile fluctuation in foreign exchange rate and hefty commission earned by foreign exchange dealers, make e-trade across countries uncertain (because of exchange rate fluctuation) and costly (because of high forex dealer commissions). An obvious way out is for

somebody to create and guarantee an international currency, taking on the risk of currency fluctuations and slashing the dealer margin by virtue of sheer volume of business.

Robert Mundell of Columbia University, USA, winner of 1999 Nobel Prize in Economics, had fathered the setting up Europe's economic and monetary union (EMU). He was the first to question fixed exchange rates, the inactivity of capital and the need for national currencies. His works of 1961 questioned regimes with fixed but adjustable exchange rates, prophetically given the way countries from Thailand to Russia had to abandon currency pegs in recent years. He asked what effect monetary and fiscal policy might have in a situation where exchange rates were floating and capital perfectly mobile. At a time when a national currency was considered a must, Robert Mundell asked under what conditions a country should give up its monetary-sovereignty and enter a monetary union. This turned out to be highly significant.

In a 1961 article, Robert Mundell mentioned the advantages of a common currency, such as lower trade costs and less uncertainty about prices, but emphasised the importance of highly mobile workforce to offset changes in demand or asymmetric shocks. Robert Mundell coined the phrase 'optimum currency area' for a region where willingness to migrate is high enough to ensure full employment when part of the region faces an economic shock.

The concept of optimum currency area was the starting point of discussion about the European Monetary Union (EMU) (labour mobility) and culminated in the adoption of the common euro currency for Europe with effect from first January 1999.

Mundell's work was the extension of IS-LM model of the Hicks-Hansen synthesis, to an open economy. The Robert Mundell-Flemming model was the first to integrate international monetary flows into macro-economic analysis. The 1960 model had foreseen the importance of international capital flows to determine key macroeconomic variables such as real

national income, unemployment, the price level and the interest rate.

In Mundell's famous example of, if the eastern parts of both Canada and the USA produced cars whereas the western parts of both countries produced timer, then exchange rates should be flexible between eastern Canada and eastern USA on the one hand and western Canada and western USA on the other. Flexible exchange rates between Canada and US would exacerbate exchange rate volatility.

The post Bretton Woods flexible exchange rate era between nation states has indeed led to very high exchange rate volatility and this seems to have increase over time.

Job Prospect and Constraints :

It appears from our experience that job opportunities would increase for highly skilled and trained students in finance, management, marketing, system analysis and computer application. There will be demand for jobs in sophisticated areas which will be mostly met from several management institutes. But for us which is far from industrial activities, job prospect is not increasing for general commerce graduates and post-graduates. A section of those who specialize in professional courses they may have been absorbed in trade and profession. However, for general commerce course, job prospect rather has been declining for several reasons namely : (a) in teaching service the candidates have to overcome stiff barriers; (b) they should have qualified in NET and JRF examination conducted by the UGC or SLET conducted by any accredited state level college service commission; (c) the candidate shall secure at least 55 pc marks in master degree level; (d) they shall possess consistently good academic record from HSLC onwards; (e) they shall demonstrate aptitude for research work either by possession of M.Phil degree or prove engagement in research work at least for two years leading to Ph.D. Degree; (f) those who are already in employment for five to six years, they shall prove updating their knowledge and refreshing themselves

evidence by participation in at least two refresher courses or one orientation course and one or more refresher courses; (g) additional credit point is given for teaching experience; (h) additional credit point is given for some publications and research articles in research and professional Journals.

For general commerce graduates job prospect in general sector has been shrinking day by day in north eastern region. Although some of them may manage to get some absorption in private business houses, their work nature does not commensurate with their qualification and they are half-paid, partly-paid or underpaid. Commerce course mixed with some sort of professional flavour may have created job prospect. Of course, it would depend upon the advent of more industrial houses and companies in this part of the country because they bring in with them corporate culture and institutes which might absorb our university products. We should therefore, create environment for inviting large companies and then produce the required skilled human resources to man the jobs.

We may also remember that jobs in government sector has been declining specially during post reform period since 1991. The Central government has suggested the state government in November 1999, to impose a ban on creating new jobs and filling up any vacancy in order to correct the mismatch between revenue flow and non-plan expenditure mostly utilized in salary payment. This course has been suggested by the Eleventh Finance Commission (EFC) to reduce to fiscal deficit of the state. The UGC has also instructed the university and colleges in October 1999 not to fill up any vacancy and also not to create any new jobs. This has been done owing to severe finance crunch of the UGC and also as an austerity measure to finance non-plan expenditure of the government. Obviously the alternative social capital formation; investment and employment generation Commerce education drew heavily on economics for its theoretical foundation and non professional education for the practical orientation. And yet both remained as weaker link in the chain of commerce education at higher level. Busi-

ness education has been drifted in two separate streams : (a) Commerce stream with emphasis on liberal education and (b) the business administration with accent on professional education. There has been no co-ordination or integration in the two streams. Mashroom growth of private centres with permission from AICTE to impart management education; has obviously resulted a decline in quality. On the other hand, the job market has not expanded simultaneously and the PGDM candidates have spread to underpaid occupations or even applying for teaching job in commerce department which was not the aim of MBA programme. The job prospect of business education as a whole does not seem to be exciting at least in N.E. region; although the situation in other parts of the country might be somewhat different.

Accreditation of University Education :

The National Assessment and Accreditation Council in its discussion paper "The Quest for Quality in Higher Education" has enlisted the defects and deficiencies of the Indian University education, which are as follows : (a) Universities are not working with a cause to serve the aspirations of the younger generation and expectation of the employers in service sector or production sector, (b) They are locked in their own issues and problems, vices like non-functioning, self seeking and politicking have become the norm of their working, (c) They continue to follow a rigid education system with outdated curricula, and an archaic examination system. The entire system is non vibrant and passive with hardly any approach or strategy for greater openness and flexibility, (d) Quality, Efficiency and accountability' are the words that universities refuse to recognise as the need of the hour with the advent of liberalisation and globalisation of economy.

Following this the scope of business education and its application in practical field has widened further. This has been highlighted hereunder.

Business Education and Economic changes

(1) For the first time an Indian company and its shares are listed and traded in Newyork Stock Exchange in the month of September 1999. The company is ICICI Ltd. and it has decided to diversify its advances portfolio and has planned to finance consumer goods, consumer durables and housing finance activities. It signifies that India is really going global.

(2) Through the process of dematerialisation one need not hold physical number of scrips and shares; instead you can get your share holding dematerialised by transferring it to the depository institution. The number of shares that you hold on a given date will be credited to your account with the depository in computer network. One need not undertake it risk of physically holding the scrips.

(3) Computer links enable investors to access information on asset prices at minimal cost on a real time basis, while increased computing power enable them to rapidly calculate correlations among asset prices and between asset prices and other variables.

(4) All this means that the liberalisation of capital markets, and with likely increase in the volume and the volatility of international capital flows in an irreversible process.

(5) There has been a pressure from the World Trade Organisation (WTO) to remove tariffs and other restrictions on movement of international trade and also to remove the barrier and restrictions on free flow of foreign exchange and international capital movement.

(6) The flow of Capital, debt, portfolio equity, and direct and real estate investment between one country and others are recorded in the capital account of its balance of payments. (BoP), Outflows include residents purchase of foreign assets and repayment of foreign loans; inflows include foreigners' investment in home country financial markets and property and loans to home country residents. Free movement i.e. inflow and outflow of capital freely in or out of a country without controls or restrictions, is known as capital account liberalisation.

Classic economic theory argues that international capital mobility allows countries with limited savings :

- (a) to attract finances for productive domestic investment projects;
- (b) it enables investors to diversify their portfolios;
- (c) it helps spread investment risk more broadly;
- (d) it promotes intertemporal trade i.e. the trading of goods today for goods in the future.

Capital mobility means that households, firms or even countries can smooth consumption by borrowing money from abroad when incomes are low in the home country and repaying when incomes are high.

By lending money abroad, households and firms can reduce their vulnerability to domestic economic disturbances. Companies can protect themselves against sudden cost increase in the home country, for example, by investing in branch plants in several countries.

There has been a controversy over the benefits of financial liberalisation and it has been contested as to whether free capital movements can deliver an efficient allocation of resources.

Besides economic theory, experiment has demonstrated that liberalising the capital account before the home country financial system has been strengthened can contribute to serious economic problems. In particular domestic and international financial liberalisation heighten the risk of crises if not supported by stringent prudential supervision and regulation and appropriate macro-economic policies. By granting home banks access to complex derivative financial instruments, it can make evaluating bank balance sheet more difficult and stretch the capacity of regulators to monitor risk.

Some sort of challenges have been imposed on the companies to comply with quality of production system. This would enlarge the job opportunities for highly skilled technical persons in business field.

All companies which have ISO 9000 services certification will have to opt for re-certification and upgrade in the year 2000 as the existing standards will become invalid. In India as many as 5000 companies will be affected by this. In a decision taken in September 1999 by International Standard Organisation (ISO), all companies which are certified to ISO 9001, 9002, or 9003 will be required to go through re-certification at the turn of the millenniums as per ISO 9001-2000. The new standards will be available for use by the middle of year 2000. Currently, in November 1999 as many as five lakh companies worldwide are under the ISO 9000 series certification. These standards were first published in 1987, which gave a systems approach to quality management, a common base for management of quality for all organisation irrespective of their geographical location, product, service offering, complexity of processes and type of business operations. The standards were revised once in 1994 and the second revision is due at the turn of the century. Once the new standards are published, the holders of ISO 9000 certificates will be required to upgrade their standard. □

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RELEVANCE OF COMMERCE EDUCATION AND JOB MARKET

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Introduction :

Commerce is a Socio-behavioural Science which studies business as a human activity and human behaviour in the conduct of business activities. It is not a positive science. It deals with live consciousness of human beings which can be understood only by studying internal consciousness of the people, which is expressed in terms of intentions, attitudes and motivation. Commerce education is both general and functional. The general aspect of commerce education is directed to the development of intellectual activities, values and attitudes of the individual or society. Functional character of commerce education emerges functional abilities or skills and help individual and society to perform. Commerce system touches every part of human life and commerce education becomes an education for living.

Growth of Commerce Education :

Commerce education began in India as early as 1886 when the first commercial school was started in Chennai. Government of India started a school of commerce in Calicut in 1885. In 1903 commerce classes were started in the Presidency College, Calcutta. Between 1903 and 1912 commercial institutions were also started in Mumbai and Delhi and provision was made for training in type writing, letter writing, short-hand, business methods etc.

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Commerce education at the college level and university level began with the setting up of the Sydenlum College of Commerce and Economics in Mumbai in 1913. Since then commerce education spread all over the Country to a varying extent.

Relevance of Commerce Education :

Commerce education is very much relevant today because it has the potential for providing a decent means of livelihood. The relevance has become more pertinent due to aggressive consumerism prevailing in the modern era. Globalisation of economy has two opposite aspects, viz. :

- i) Competition, productivity and quality consciousness and
- ii) Danger from malpractices, unethical behaviour and unfair business practices.

The above mentioned aspects can be mitigated using the knowledge of commerce education in the following ways : (i) Internal control, self regulation and professionalism will help in a big way in maintaining the standard of the products. The three attributes may be cultured through education in commerce.

(ii) External control and government regulations will put a preventive check on malpractices, violation of business ethics and unfair business practices. Education in commerce will enable one to have an idea of external controls and government regulations and their enforcement at different levels.

Modern business, commerce and trade activities are closely related to economics, marketing, advertising, accountancy, commercial law, statistics, managerial economics, financial management, human accountancy, personnel management, operational research etc. Commerce education will substantially contribute towards the development of manpower eminently suitable for commercial pursuits. As a dynamic and needful discipline the relevance of commerce education is a fait accompli.

Linkage of Commerce Education and Job Market :

Perspective commerce education will enable the students to find absorbing job market. There is growing demand for

Accountants, Managers, Secretaries, Sales personnel, Financial Expert and Assistants, Labour Welfare Officers, Officials in Banks, Insurance Companies, Railways, Airways, Steel Projects, Power Projects, Factories and many other Government, Quasi-Government or private organisations. To impart effective commerce education among the students of Commerce Stream, dovetailing of theoretical studies and practical training is a sine quo non. For example, a student of accountancy should have a compulsory training in practical accountancy in offices, institutions and organisations of reputations and recognitions. A system like accountant trainee should be made in consultation with the set-up mentioned above. This device should be a part of education in commerce. Such a system exists in B.E. and MBBS courses of studies. Similarly, a student of Management and Banking should also receive similar type of training in their respective branches.

Three-dimensional aspect :

A three-dimensional aspect emerges out of thinking for practical based studies in commerce. One dimension consist of students. After HSLC, there should be some sort of diversification in further studies instead of liberal choice of subjects in different streams of studies. These who devise to pursue commerce as a career, should be allowed to do so. But a properly structured syllabus with relevant course contents should be prepared and enfacd for imparting studies in commerce. The second dimension is the teachers. Academically qualified and appointed teachers should be imparted methodical training in banks, railways, insurance companies, stock exchanges, electricity boards, oil refineries, transport organisations, hotels, municipalities etc. The intensive training will reiface the teachers with practical knowledge which in turn will help them to impart training in a meaningful way. Such a training should be based on a well prepared schedule of training, considering the status of the teachers. The present exercise in the name of orientation course, refresher course and short period routine training is of no use.

The third dimension is the job-net consisting of various offices, institutions and organisations, insurance companies, banking companies, government organisations, advertising agencies, railways. Their assistance and co-operation are very much needed for accommodating the teachers and students for training purposes. The modalities of such training may be worked out considering all possible constraints and opportunities. On the other hand, the admission tests for recruitment made by those organisations and departments should be thoroughly recasted. There may be common paper for all streams of students containing reasoning, general knowledge, basic mathematics, English etc. But other papers should be strictly related to the subjects taught in commerce stream in our case. Such a system will be helpful to the students of commerce stream who will be fairly assured about their prospects in the future. The organisations, institutions and departments too will be benefited being assured of getting right kind of persons for right jobs.

Basic pre-requisites :

In order to develop a comprehensive and integrated system, certain pre-requisites should be provided with. These are as under :

(1) Number of students in each section in a degree or H.S. level class should be limited to less than 100.

(2) The defray the expenses in connection with training and using modern educational aids and ready made academic inputs, the upward revision of existing free structure should be made. Only from internally mobilised sources expenses could be met.

(3) A committee for training the teachers and students should be formed composed of academicians, representatives from government and private organisations and teachers. They will chalk out the programme of training and will make periodical review.

(4) A purpose-oriented syllabus should be framed where the theoretical subjects and practical courses should be incorporated.

(5) A merit-rating device should be evolved for the teachers and students on completion of their respective training.

(6) Provision should be made for undergoing compulsory short training on admission test for jobs and assignments in the future for those students who have completed their degree level examination in commerce. Such a training should be conducted by the respective colleges.

Concluding Observation :

Professional bodies like ICA, ICS and ICWA are merely certifying authorities. Their involvement in imparting commerce education is too meagre. Universities have become the centres of examinations instead of centres of excellency. Hence, there is the necessity of co-operation and co-ordination among Universities, Professional bodies and colleges on academic matters. Proper education in commerce will make the employment authorities to run after the competent students instead of the present mad rush of students for jobs. The scheme for rejuvenation of commerce education presented earlier can be realised if the mental blockade is cleared and a new mindset is installed. The golden treasury of commerce possesses enormous potential. To utilise this potential is our job and discretion. There may be some constraints and difficulties which are to be solved. An hour to suffer a life time to live. □

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JOB MARKET CHALLENGES : NEED FOR REORIENTATION OF COMMERCE STREAM

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Introduction :

The pace of development of business education, which had received gradual boost ever since the industrial revolution, finally emerged as a popular and most sought-after discipline today. This has been manifested by the fact that while students in literature are dwindling, the students for business stream are on increase all over the world. But commerce being the mother discipline in the composite business education, has failed to reorient itself to its needs. While many offshoots have taken ride with new specialisation and purpose.

The supremacy of the commerce graduates over other stream has been greatly eroded because of intra-disciplinary bifurcation, which have left scope of dilution in its core and essential approach. The growth of professions like the Chartered Accountancy, Cost Accountancy, Chartered Financial Analysts and Company Secretary have posed new challenges to the discipline. The impact is in the significantly diminishing new entrants in commerce institutions all over the State, quite in contrast with the scenario in other North Eastern states and all over India. The current political turmoil in the State have perhaps affected industry and commerce much more than any other sector. The gradual shift of business operation to

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neighbouring states by majority of high profile traders together with closing down of a good number of units have largely contributed to a climate of pseudo-redundance of commerce graduates in the State.

On the job market front there has been a near saturation of public sector and a very dismal growth of private sector employment in Assam. The commerce students are not considered for teaching jobs in the schools of Assam and the Central Govt. Schools have fails to foster proper initiative for opening up commerce stream in expected direction. All these together have cast an environment in which commerce stream has suffered from its job-oriented glamour.

Employment Potentialities—Present and Future

In this context, need arises to re-examine the potentiality of this discipline as a stream for providing direct employment as well as a supporting role for tying up with new discipline. It is an accepted fact that every stream needs to undergo changes with the changing need of the society, in order to perpetuate sustainability of accomplished discipline.

In this perspective there is a need to reorient commerce education towards fulfilling criteria for self employment. This would encompass the effectiveness of self-enterprising ability towards purposeful social and individual goals, without dependence on job-market.

A welcome change which has taken place in recent years under New Education Policy in introduce vocational subject in undergraduate level is a meaningful gesture. However, this is confined to a handful institutions in Assam, whereas such new effort should stress upon applied and field-oriented knowledge, instead of conventional classroom teaching. E-commerce, computerised accounting, international trade, export management, packaging are some of the potential areas which the discipline could make use of as captive areas of new development.

Another promising area for commerce graduates is in the field of entrepreneurship and project management. In various

Universities abroad, there are tailor-made courses like these to suit the requirements of students. Such courses offer unique learning opportunity to students who aspire to start or secure employment in a business on their own having growth potential. They are also expected to help students identify viable career options in entrepreneurship, expand their basic knowledge of entrepreneurial process and develop interest on venture management skills and techniques. The students may opt for specialisation like these :

1. Managing the Family Business
 2. Innovation and Change Management
 3. International Entrepreneurship
 4. Internship in Business
 5. Entrepreneurship for Non-Business Professionals
 6. Entrepreneurial Field Studies in the graduate level; and
1. Family Business
 2. Entrepreneurship
 3. Business Plan Development
 4. Introduction to Small Business
 5. Entrepreneurial Finance etc. in the undergraduate level

Otherwise, the insurgency infested Assam has little scope for attracting young people into the already obsolete system of education, which has no addition to existing syllabus keeping in view the changing needs of the society.

The undergraduate and post-graduate course in commerce also need modification since the course contents of several professional courses already mentioned in this paper have been restructured keeping in view, the needs of the society. The scope of applied subjects should be harnessed to its optimum. Subjects coming under its purview are Tourism, Marketing Management, Personnel Management, Entrepreneurial studies, etc. The students of commerce can also man the posts of

Welfare Officers in the Tea Estates of Assam. However, a post-graduate diploma course is to be completed for this purpose.

The existing areas of employment like the Civil Service, Accounts Service, Bank Probationary Officers should also form the basis of streamlining commerce education. The fact that 30% of 1999 batch of civil service jobs were bagged by business and law students is a pointer to that.

The law profile white-collar jobs like the clerical jobs of banks, insurance and oil companies together with sub-ordinate service commission jobs should also be targeted by future plans for development of commerce stream. This would invariably require a sound mathematics background and postgraduate coaching for job-oriented training.

Undergoing the training programme conducted by the entrepreneurial agencies operating in the North-Eastern Region may well act against the woes of the unemployed commerce graduates. The commerce background students definitely has an edge over their counterparts in other streams. This is expected to generate prospective entrepreneurs who will lead to economic development of the region. Also, a united move may be undertaken to secure recognition for easy finance and infrastructure support from State and central Govt. agencies in the establishment of industries by successful commerce graduates.

Conclusion :

Above all, personality development of commerce graduates is another determining factor either in job-market or self-appointed business. It should, therefore, be the endeavour of business schools to make it a point to include as course content.

Suggestions :

1. The syllabi for commerce education at the undergraduate level should invariably include entrepreneurship development as a compulsory paper with independent project preparation, and major in entrepreneurship in degree level.

2. At the undergraduate level, conventional papers (some of which are repetitive) should be replaced by papers as computer application (specially accounting package and general skill). In this regard necessary initiative should be taken by the universities along with State Govt. for providing the infrastructure.
3. The commerce graduate should come as special category applicant for loan purpose, from Govt. financial institutions in view of their advantages over skill for promotion of self-employment.
4. The papers on commercial mathematics and statistics should be left with no option in the undergraduate level. This will enable the students to come out fairly in job-related competitive examination.
5. Services marketing activities should also find a place in the commerce curriculum. Areas like tourism, advertising, leasing, financing, catering, travelling may be targeted as emerging avenues for newer employment.
6. In view of increasing importance of foreign trade in the North Eastern India, Assam may well acquire the status of gateway to the South East Asia, very soon. In this context areas like international tradé and export marketing should get importance.
7. It has been experienced that the hitherto conducted educational tours for commerce students are mostly limited to only sight-seeing and visit to metropolis. Instead, there should be plans to visit only the industrial and commercial hubs which will imbibe purposeful knowledge for students.
8. It has to also become appropriate at this time to review the impact made upon the quality of education by the dual medium of instruction at the college level. This is specially felt for discipline like commerce which have global rami-

fication. The recent decision of the West Bengal Govt. to reintroduce English as a medium of instruction at school level is an indication to this sensitive issue.

9. There should be effort for personality development of students. Arrangement to this effect may be made specially in the post-graduate commerce level. Curriculum coverage and administrative co-operation are however two prerequisites for success in this direction. □

EMPLOYMENT OPPORTUNITIES FOR COMMERCE STUDENTS

Dr. D. D. Mali ★

Introduction :

Prior to independence Commerce was not a separate discipline of study. It was taught as a subsidiary to Economics. It was first introduced as a separate discipline in Bombay University. Now commerce is an important discipline in all Universities in India. Its importance has increased over the years because of the growth of trade, commerce, industry, banks and financial institutions. Growth of these activities mean increase in demand for persons with knowledge and skill in commercial matters. The demand for such persons will go up further because of growth of trade and commerce, thereby offering opportunities for employment to commerce students. However, the commerce students may have to consider employment opportunities from two angles—salaried employment and self-employment. This short paper discusses about the opportunities for salaried employment and self-employment for commerce students and has given a few suggestions to improve the employability of commerce students for competing in the job market and also developing the motivation of those who like to take up self-employment and entrepreneurial career.

Salaried Employment :

Majority of commerce students will like to take up salaried employment. This is not peculiar to commerce students alone. The job market is, however, open to students from all disciplines. There is no separate job market for commerce students. But commerce students generally have an advantage over

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students from other disciplines when it comes to knowledge and skill in commercial matter. And the need for 'Commerce' man is not restricted to trade, commerce and industry alone. This need is to be found in every sphere of activity where management of accounts and finance is an important activity. With the increase in activities in various sectors in the economy, there will be more demand for persons having at least knowledge of commerce and diversified fields such as accounting, marketing, financial management, taxation, commercial laws, stores management etc. Prospective employers now expect not only the knowledge of a subject, but also practical skill for applying the knowledge is solving the day-to-day problems. Hence, commerce students should have practical orientation in addition to what they learn in the class room. Those who consider salaried employment as career option must try to study the subject not for getting a degree but for preparing for a career they aspire. This also calls for acquiring basic management skill in areas like industrial relation, personnel management, stores management, etc. They are to remember that they are not alone in the job market. There are others also. When it comes to employment in the private sector, apart from commerce qualification, practical skill becomes more important. This aspect to be kept in mind by the commerce students seeking career in salaried employment.

Self-Employment :

In addition to salaried employment, there are opportunities for self-employment. There are several areas which can provide opportunities for self-employment, such as trade and business, professional practices, small, tiny and micro enterprises. Commerce students are better suited to take up trade and business for self-employment. They acquire basic knowledge of business activities from studying Commerce. This is not found in case of students from other streams.

There are different types of trade and business activities such as stocking, wholesaling, retailing, marketing, selling etc.

while all business activities require capital to take up there are many business activities which can be taken up without much capital. Again, once a business activity is undertaken getting loan from banks will not be a difficult thing since banks are always in search of investment opportunities.

Besides trade and business, there are professional services, particularly in accounting and consulting which can be taken up by commerce students. There has been a gradual tendency of the industrial and other establishment to outsource many services, which they were performing in house earlier and concentrating now more on their core activities. Accounting is one of such services which many organisations like to outsource. Again, consultancy is another area which also provides scope for self-employment. People like to invest in shares, debentures and they need help and guidance from consultants.

With further training in Chartered accountancy and cost and works accountancy, commerce students can take up professional services. Demand for such services is likely to increase in future because of increase in economic and commercial activities.

Thus, there are opportunities both for salaried employment and also for self-employment for commerce students. However for preparing students for job market, there is need for making commerce education practical-oriented. Students may be asked to work with commercial and business firm to get practical insight of the subjects taught in the class room. For doing so there is to be close co-operation between the academics and the business and industry. As of now there is practically no such co-operation and collaboration between the academic institutions and the industry and the business sectors.

The world is changing fast. Due to changing environment, and rapid development of information technology, an accountant or a cashier will now have to work in computerised environment. Employability of commerce students will improve provided they are computer literate. This calls for efforts to make the students computer literate.

They must also be able to communicate in English. The students may learn through Vernacular medium. But when it comes to communication they must be able to communicate through English. It is observed that most often students even after completing their graduation or post-graduation are unable to write in English. This aspect needs to be taken into consideration.

It is but natural for students to learn for getting through an examination. This learning is not for the purpose of preparing themselves for competition in job markets. This happens because of the existing system of examination. This can not be changed overnight. It may probably be possible for Colleges/ Universities to create an environment for making the students to prepare for their career after they complete their education.

Conclusion :

There are opportunities both for salaried employment and also for self-employment for commerce students. But there is not such job market which is meant for commerce students. But commerce students have an advantage in the sense that they acquire knowledges in commerce and are expected to be more employable compared to students from other disciplines. Salaried employment is not the only option left to commerce students. They can consider career in self-employment and entrepreneurship. Students from other disciplines have also this option. However, here again commerce students have an advantages over other students. Whether it is salaried employment or self-employment, commerce students must not only have knowledge of the subject, but also develop skill for practical application of their knowledge. In the changing economic environment, they must also develop skill for working in computerised environment. Making the commerce students fit for job markets will be possible provided the College and University make commerce education practical oriented. Besides there is need to develop a linkage between the college and university and trade and industry for making the commerce education need-based in the changing economics environment. □

RELEVANCE OF COMMERCE EDUCATION AND JOB MARKET : WITH SPECIAL REFERENCE TO THE NORTH EASTERN REGION

Bijoy Kalita★

Unemployment problem at present has assumed alarming situation in India. It has rightly attracted the attention of statesmen, educationists and planners. Bhagawati Committee on Unemployment remarked that “unemployment and under-employment are the biggest challenges of the day and we were sitting on a volcano.” The gap between employment opportunities and employment seekers has been expanding rapidly. Lack of employment opportunity is the cause of household agony and social discontentment and is responsible for many social evils. One important reason for the present unemployment is the improper human resource planning. Of course, other causes like rapid rate of population growth, slow growth of industries, agricultural backwardness and lack of entrepreneurs have contributed towards rising unemployment. Proper human resource planning can meet the need of all sectors of economy. In the development of human resource, appropriate education system has been playing a significant role.

The importance of commerce education was felt in the long past when a commercial school was first started in 1886 at Madras (Chennai). Since then commercial education has been contributing in fostering industrial and commercial activities on the one hand and catering to the needs of suitable

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1. Report, Special Committee for Commerce Education, 1963, P/3

persons on the other hand. Naturally appropriate commerce education equip youth with special knowledge and skills required for jobs in business. "For, the students of commerce are expected to develop knowledge of the principles and practice of commerce to understand and analyse the structure of operation of the world of business, recognise commercial data as they relate to specific situations, establish cause and effect relationship between commercial phenomena, and arrive at informed judgement regarding policy situation arising in the course of business."¹ In the context of economic liberalisation in our country, the need of people skilled in business activities has all the more increased. To reap the fruits of open and competitive economy, the youth have to acquire the knowledge of the business world.

Keeping the above objectives in mind, an attempt is made here to analyse the linkage between commerce education and the job market. The study is limited to the North Eastern Region of India. The analysis must have a close linkage between job potentiality of the region and development of human resource suitable for the purpose.

In this region even today agriculture and allied activities have not been tapped commercially. The potentialities in raising income, output and employment from this important sector need to be harnessed to raise employment. For that the youths need to be motivated and trained in different activities and the social overheads have to be provided by the authority.

Agro based industries in this region has yet to be developed properly. If the productivity of agriculture and allied activities are increased, it will open up avenues for employment for a large number of youth.

If forest resources, water resources and mineral resources are developed properly, it will provide more jobs for the unemployed. Similarly, development of tourism of the region will open up employment facility. Ancilliary industrial units which are down stream activities of tea industry, oil and natural

gas and chemical industry can provide avenues for employment.

Export-import marketing may also provide employment opportunity if trade relations are created with the neighbouring countries. The students of commerce are best suited for these jobs.

Storing and warehousing, booking and clearing agencies, insurance, advertising, marketing, transportation activities will provide more jobs and employment which may be taken up by the educated youth.

Commerce educated youth are best suited to man various business activities in the modern business world. To improve their skill, proper training is a must on diverse lines and this will help in the development of human resources. Thus commerce education which has innovation as one of its intrinsic characteristics is very relevant in today's context because it can open up avenues— for self employment, wage employment and professional career like Chartered Accountant, Cost Accountant, Company Secretary, Chartered Financial Analysts etc.

Conclusion :

It may be observed that commerce education can serve the society better. There is a direct linkage between industry and business at the one end and commerce studies on the other end. And if the potentiality is harnessed properly, the N. E. region may produce surplus and solve the problem of unemployment.

It is noted that economic development creates jobs and to man these jobs personnel trained on commercial line are better suited. For that purpose, the following steps should be adopted—

1. Courses on commerce education imparted in colleges and universities should be designed in that manner which can meet the need of modern business world.

2. Vocational training suitable for job should be given to the educated youths on diverse lines by organising and conducting more Training Programmes at regular intervals to develop their skill for practical work. Exposure to our youths on different industrial sectors will definitely motivate them.
3. Tourism as a subject in more colleges should be introduced so that quality people can run the industry in a more professional manner to ensure the success and growth of tourism.
4. The Tea Board and the State Governments should formulate productive plans and strategies in such a way which will encourage educated youth to start tea plantation and industry.
5. The state governments of the region should lay special emphasis on the development of entrepreneurship at any cost which may provide livelihood to many families.

It is hoped that all round efforts by the concerned authorities will help in creating employment opportunities. □

INSURGENCY AND DEVELOPMENT IN NAGALAND

Dr. Swabera Islam★

Regional inequalities represent an ever-present development challenge in most countries especially those with large geographic areas under their jurisdiction. Large regional disparities represent serious threats in countries such as India, as the inability of the state to deal with such inequities create potential for disunity and in extreme cases for disintegration. While the policy choices in reducing regional disparities are large, flexibility in the choice of instruments is limited. Despite India's progress in many fields, regional disparity has remained a major problem-particularly in the North-Eastern region of the country. Here insurgent groups have very often conveniently used the label of **BACKWARD REGION** as an excuse for militant activities, which is another reason for perpetuating backwardness. After India attained independence in 1947, Nagaland saw political disturbances for a couple of decades - the peak period being 1954-1964. As a result, the state could not get the benefit of the 1st 2nd and part of the 3rd FIVE-YEAR PLANS OF INDIA. Although Nagaland is no longer a financially neglected region, it is still a very backward region. The backwardness has a historical and geographical legacy. **This state was formed solely with the intention of preserving the identity of the Naga people and to facilitate development according to their own genius.**

The Indian economy has done reasonably well since the reforms have been initiated in the early nineties. However, relatively high aggregate economic growth co-exists with the

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persistence of deprivation and deep social failures in many regions. Jean Dreze and Amartya Sen relate this imbalance to the continued neglect, in the post reform period of public involvement in crucial fields, such as basic education, health care, social security, environment protection, gender equity and civil rights, and to the imposition of new burdens such as the increase in military expenditure. Further, they link distortions of public priorities with inequalities of social influence and political power.

Several studies have shown that a focus on interventionist policies for regional development has led to divergence, whereas countries experiencing convergence have had a hands off approach to regional development policies and instead focused on policies to promote a common economic union through removal of barriers to factor mobility and ensuring minimum standards of basic services. To enter the state of Nagaland, a non-Naga has to obtain an Inner-Line permit from the state government authorities, as entry to the state is restricted. This is one of the main obstacles to the development of the state and its effects are felt in the entire North-Eastern region. Possibility of greater factor mobility rather than specific policies for different regions may help in reducing inequalities.

The North-eastern region is quite diverse and heterogeneous in the realm of human resource endowments, but on the other hand, it is quite homogenous in the sense that the social stratification found in other parts of the country is not present in this region. The social fabric of this region, and in particular of the tribals is an egalitarian one. The interrelationships between culture, tradition, religion, and ethnic and tribal fragmentation or cohesion are complex. The *point is whether ethnic and cultural diversity leads to conflict or cooperation can be important determinants of the success or failure of the development efforts.* Such type of considerations *was not taken into account very seriously by the Central Planners, because of which even after 53 years of Planning there is no evidence of the desired results in the NER.*

Instead of creating an efficiency oriented economic environment, the policy of governance according to Central Guidelines resulted in the creation of a politically led distribution oriented process. As a result, natural resources, profit, savings and the like are moving away from the NER to other high productivity regions. The total dependence on Central funds and planned direction has promoted an attitude of passiveness and indifference towards development and has encouraged patronage and corruption. It has also led to a government monopoly in employment generation, which has destroyed the work culture necessary to build a modern economy.

Contrary to popular perception, many economists have now noticed that the lack of development in the past was not because of a lack of funds, but because a substantial portion of the funds earmarked for various development schemes have been diverted elsewhere.

Public involvement in the development process was never asked for : This is one of the factors that have contributed to the emergence of insurgency. Therefore, in the new economic environment, depending on the same institutional mechanisms for development as formulated by the Planning Commission, will not be the correct approach. Effective social and economic change requires that the support of elite groups be enlisted or that more powerful democratic forces offset the power of the elites.

Two indicators that reveal a silver lining are that the literacy rate and per capita budgeted expenditure of the North-East region out performs the nation as a whole. But when we observe the quality aspects of education in terms of average distance travelled by school students to reach the nearest school in the rural area, number of teachers per school/college, level of knowledge, status of the libraries, etc. the situation appears deplorable. In fact, the higher per capita expenditure reflects the pressure on our economic resources. Despite the higher per capita expenditure on education, the states are not in a position

to provide quality education, as a result of which a good number of students go outside for both school and college education. This has led to the growth of a pseudo-literate class who want to enjoy the benefits of being a tribal. But these people who enjoy all the benefits of being born a Naga are very rarely concerned about the lack of development of their state.

Traditionally, economics identifies inequality with income distribution but it is also important to acknowledge inequality of freedom and opportunity. Like all tribal areas, the society in Nagaland is an egalitarian one—but that is only on the surface. The people who were lucky to have got better formal education and who have had access to information of all kinds have been able to reap the benefits of development expenditure made in Nagaland. The issue of inequality of opportunities brings out the importance of participation in social change. The ability of people to participate in social decisions requires a certain level of wisdom and education.

Although official data exhibit impressive figures regarding enrolment in schools, the people of this region are not yet sensitized to the need of intrinsic development. Moreover, the rapid growth of a consumerist culture has had a deleterious effect on the cultural fabric of these simple tribal people.

The existing health care delivery in Nagaland is out dated and needs to be made people-friendly. In rural areas, traditional medicine is commonly used. Specific areas which need immediate attention are women's and children's health. Children in rural areas are undernourished. Though the Government statistics show that Maternal Mortality Rate (MMR) to be 4 per 1000, and Infant Mortality Rate (IMR) to be 48 per 1000 live births, the actual figures are much more as the statistics from rural areas where mortality rates are higher are not included.

Nagaland today is still inhabited by a myopic society, ensconced in its traditional shell. In rural areas, chicken coups and pigsties are attached to the houses and other domestic animals are sheltered in the verandahs. This practice has led to

epidemics as these animals act as carriers of communicable diseases. In the rural interiors, zoonotic diseases are a major health problem. Any open space, away from public eyes, is used for disposal of waste.

Unemployment has been on the rise in Nagaland. In 1983, 0.3% of the labour force in Nagaland was unemployed. The rate of unemployment rose to 2.4% in 1993-94, and then to 3.5% in 1999-2000. Whereas the figures for Assam was 2.2% in 1983, which rose to 5.6% in 1993-94, and to 4.6% in 1999-2000. The incidence of unemployment of the All India labour force was 2% in 1983, again 2% in 1993-94, which rose to 2.3% in 1999-2000. The obvious conclusion that one can draw is that unemployment is becoming a major economic and social problem in Nagaland.*

With nearly 33% of the population of Nagaland living below the poverty line and with almost no employment generation from the government sector, the prospects of improvement of the economy of the State of Nagaland looks very bleak. **Avenues should be created for the growth of self-employed workers such as traders, hawkers, petty service providers, workers in repair shops etc.**

The consumption pattern of the Nagas like any other tribe in the NER is high mainly because they consume a lot of protein. Nagas are compulsive meat eaters whether it is pork, beef, poultry or fish. The higher per capita consumption levels of the Nagas is no indication of prosperity or development.

INSURGENCY IN NAGALAND :

The growth of insurgency in Nagaland has a long history. The British did not properly administer the Nagas when they were in India. They had established only a few administrative units in places like Kohima and Dimapur, which were manned by some temporary staff and supervised by an official posted in Assam. The result was that, when the British left India, a section of the Naga people refused to concede to the fact that

* (source-the 38th, 50th and 55th rounds of the NSSO on employment and unemployment situation in India).

the then Naga Hills was a district of Assam and they considered themselves an independent people. After years of deliberations, they got their statehood in December 1963. Thus, Nagaland got the benefit of developmental plans only after it attained its statehood. Nevertheless, this did not appease a section of people whose ultimate demand was **independence from India** because they felt that their needs and aspirations could not be understood and fulfilled by the people living in the plains. Because the Government of India refused to give into this demand, the phenomenon of terrorism was born.

Terrosism, is the outcome of an amoral and utterly inhuman insurrection against all order and civilization itself, or alternately as a desperate, struggle against oppression and injustice. The response to terrorism can be ordinarily divided into two broad categories—the military and the developmental.

Those who subscribe to the first viewpoint insist that **terrorism is essentially a law and order problem, and that the state must apply all necessary force to suppress its manifestations and to restore normalcy.** But the record of **extinguishing terrorist movements in India by military operations is poor.**

The second viewpoint asserts that unless the root causes of poverty, inequality, exploitation and injustice are addressed, the problem cannot be resolved. Consequently, all use of force is counterproductive and represents "state repression". What is required is massive developmental investment that will eliminate the sources of discontent and return the insurgents to the ambit of democracy and of lawful political activity. This point of view has wide support, not only among the well intentioned, but also among an influential section of corrupt bureaucrats and politicians who have been the primary beneficiaries of the massive developmental and relief expenditure provided to terrorism affected states in India.

A viable strategy to fight insurgency in the Northeast **would be to stop their extortion activities.** This tactic, though

repeatedly highlighted by experts, has not been achieved. At times, the collection process seems to lessen, but it has never stopped. Over time, the insurgent outfits have perfected the art of extortion, and this tactic has been used by a horizontal spread of their network to target the general populace. Common people, government servants, petty traders, apart from well to do businessmen, are forced to pay up. Extortion has not only affected the insurgency-ridden states, but also spilt over into relatively peaceful states like Arunachal Pradesh. Occasionally the oil companies suspend their operations due to rampant extortion threats. Media and intelligence reports suggests that Tea Companies have paid huge amounts to insurgents either to buy peace or to secure the release of their abducted officials.

Any concerted move to disrupt this process would have multiple advantages. It would make it difficult for the outfits to continue their activities due to their financial viability getting affected; this would reflect in reduction in cadre recruitment.

The present day insurgent outfits are bereft of any ideology and have degenerated into an assemblage of criminals seeking financially secure lives by easy means. The need, therefore, is to revamp the strategy adopted for dealing with the insurgent outfits.

The government must clarify the nature of the problem. To date it is unclear whether insurgency in the region is a law and order problem to be handled by the State police forces or is it a grave threat to the national security that requires security forces, or is it a result of the backwardness of the region.

In tacking the insurgency problem the Union Government in India seems trapped in a contradictory strategy of its own making. One horn of this dilemma is the government's decision to "talk" with the NSCN-IM, like the strategy it has been trying to adopt in Jammu and Kashmir. The other horn of this conflicting counter-insurgent strategy is the Government's inability to extricate itself from the 'security/military' paradigm while negotiating the political future of Nagaland.

The criterion for choosing the NSCN-IM as the legitimate representation of the Naga people, is because it is the most powerful terrorist group in Nagaland. The Government probably feels that a negotiated political settlement with the NSCN-IM in the long run and a cease-fire in the short run, will provide them a chance to neutralize the “security/military” approach it has adopted.

But the government has been unable to revamp its strategy and recognize the other terrorist groups in the state, like NSCN—Khaplang, and Naga National Council— Adino (NNC-A). Unless all the terrorist groups are included in the peace talks, it is doubtful whether a long term solution to the Naga problem can be found.

It seems that the NSCN-IM leadership is willing to continue with the peace process as long as it receives economic benefits of an underground terrorist economy and popular support from the Naga civil society. This could be because Muivah realizes that if the NSCN-IM resumes violence, it will lose the support of the Naga civil society. The cost of losing popular legitimacy would be too high a price to pay for the unsure gains of a greater Nagaland.

—The lack of a civil society initiative has been decried as a persistent drawback to constructing a policy for peace in the Northeast. The ‘active’ human rights organisations present a distorted view of the overall picture by only highlighting the abuses by the security forces. Other informed groupings prefer not to profess an anti-insurgent viewpoint out of fear. The government, for its part, has done little to instill confidence in these groups. **The need is for taking every opportunity to involve the local populace in conflict resolution. Instead of attempts to impose a solution, this should emerge from the consent of the people.**

The apex Naga peace council, ‘The Naga Hoho,’ has continuously reiterated the indivisibility of peace in the region. Whereas Nagaland needs to achieve unity among its fifty odd tribes, the permanence of peace is required to allay the fears of

its neighbours. To quote a Naga Hoho spokesman, 'there may be perfect unity and total peace between the various Naga tribes, but if we are not at peace with the rest of the world or our immediate neighbours, we will not have lasting peace.'

There is a growing feeling among intellectuals in the region that the Northeast will be administratively much better off with the empowerment of traditional institutions, otherwise opportunist forces masquerading as administrators or political leaders would only be strengthened. Innumerable cases of collusion between the politicians, the administration and the insurgents have been unearthed. The traditional institutions of the tribal population can play a meaningful role within the existing structure of governance.

CONCLUSION AND SUGGESTIONS :

The revealed importance of human resources development as a precondition for pro-poor growth in India reinforces the concerns of Dreze and Sen (1995) and others that rapid poverty reduction in India will require more than economic reforms. Economic reforms along with human resource development can take a nation a long way.

Educational standards in the privately run schools are better than the government owned schools. But everyone cannot afford the high fees charged by these schools. It is therefore imperative for the state run schools to improve their curriculum and to ensure that the teachers are trained and sensitized properly.

To develop a skilled labour force the quality of education must improve. In service training of teachers must be carried out regularly. Labour policies need to be looked into, since development requires skilled labour.

In the North eastern Region of India, the government, which was always so omnipotent in every sphere of economic activity, is now beginning to lose the confidence of the people. Due to poor fiscal management, all the states of the NER are being forced to adopt stringent controls over their finances. The effect of financial stringency by the government agencies will

be felt by all sections of the society, eventually, and the people will be forced to respond to any changes made by the government.

It is naive to put the entire blame on the Government machinery. The people too must become sensitive to their own needs and take responsibility of the development of the region. It is imperative for the people to come out of their lethargic stupor and take an active interest in the creation of their own facilities. As a natural outcome, private firms, individuals and entrepreneurs are now emerging to fill in the gap. An atmosphere of competition is evolving and some consumer goods are being produced in the region, in spite of severe bottlenecks such as lack of credit facilities, lack of information, shortage of raw materials and lack of infrastructure.

Private firms contribute to sustainability in their daily operations and create incentives to pursue their interests while advancing environmental and social objectives, such as *employment generation according to local needs and skills available. This ensures optimum utilisation of natural resources and maximizes efficiency of human resources.* The restriction *in entering Nagaland* has prevented Non-Nagas from acquiring property and permanent residency in Nagaland. But this has given birth to a culture of non-locals doing business and trade in the name of local people—The result is the growth of a class of lazy and ineffective youth who can earn money only because of their birth as a Naga and the flight of capital from the state. The inner-line permit is also responsible for the lack of growth of any business activity and industry in the state.

Free flow of goods and productive factors among regions must be allowed and ensured. However, regions differ in their ability to respond to external stimuli, partly due to differences in elasticity of supply. The existence of the barrier to enter Nagaland for non-Nagas without the inner-line permit is a big obstacle in the way of development.

In a liberalized economy, any new policy has to be based on some kind of market-oriented approach. The market approach generally assumes economic rationality, and the firm

or individual as the crucial economic participant. At the same time the Government will have a major role in initiating and facilitating market-reliant economic growth. **Government intervention and the market mechanism may be seen as two alternative ways of coordinating economic activity. A third is cooperative action.** Social progress in fields such as public health, traditional irrigation systems, environment protection, promotion of education and conflict prevention depends a great deal on various forms of social cooperation. What cooperative action can achieve depends to a great deal on various forms of social cooperation and to a considerable extent on the opportunities created through state action, eg—the level of education in the community. Similar remarks apply to the relation between cooperative action and market institutions. Free schooling as provided by the state and missionary schools that are run on a cooperative basis are examples in point. Nagaland and the other hill states of the NER have a rich tradition of lively collective institutions at the village level, geared to the protection of common access resources, the maintenance of local irrigation systems, and management of village festivals and the settlement of disputes. In these hill states, community farming has always been a traditional institution, and this is one of the reasons why it has been so difficult to remove the practice of Jhum cultivation. In many pockets of Nagaland, small scale industrial units have been taken up on a cooperative basis with facilitation by the government.

Private investment is a critical component for development and an investor friendly environment needs to be created in the NER. The region must develop strong linkages with the industries of the rest of India. In this context, it will be pertinent to mention the New Industrial Policy 1997 for the NER, implemented by the Government of India. The government of Nagaland has also initiated a new industrial policy, the salient features of which are incentives to new entrepreneurs in the form of excise exemption, tax holidays, easy availability of institutional credit and marketing facilities etc.

Changes need to be made in the complex land tenure system to ensure availability of land to investors for industry, plantation, horticulture etc. either on lease or on ownership.

Developing countries need to promote participation and substantive democracy, inclusiveness and transparency as they build the institutions needed to manage their resources. The poor people must be able to secure land tenure as well as well as have access to education, health care and other basic services. Participation is connected with the demands of equality. Democratic participation means the right to vote, and to criticize. Political participation will be more effective if there is equity in the sharing of economic resources as well. Overcoming the inequalities of power and wealth is one of the important aspects of democracy in the full sense of the term. □

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MARRIED WOMEN AND MASS MEDIA : AN ANALYSIS

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ABSTRACT

In this paper an analysis is done on data pertaining to exposure of married women in the age group of 15 to 49 years, of India, statewise, to various modes of mass media.

Introduction :

Media is a form of communication between the organisers of a programme and the mass of people. Mass media is the form of media which reaches out to a large population at the same time. It is a very powerful form of communication in which informations, ideas, concepts and their various modes of analysis are conveyed to the masses. This in turn significantly shapes and alters awareness, views and attitudes of the population as regards different important issues of the society. The population in turn expresses their views, feelings and criticisms about these issues. As a result the mass population gets actively involved in decision making and developmental activities of the country. In a democratic country like ours it is very important that the mass population remain actively aware and involved with the current issues so that while electing representatives to the government they can make judicious

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decisions as this will decide the future of our country. In India 48.27% of the population consists of women. Since it is a significant part of the national population, much will depend on their awareness, attitudes and their willingness to participate and feel a part of various national issues. This can be achieved in one way by exposing this section of the population to the influence of mass media. To do so one needs to know the current status of exposure of women population to mass media and try to further improve the status. This is an important aspect of much talked about women empowerment.

Aim

With this idea in mind we have endeavoured in this paper to collect available information or data relating to exposure of married women population (household study) in the age group of 15 to 49 years, of India, statewise to various modes of mass media and their interpretations. Data are collected from secondary source (Journal – *National Family Health Survey 1998-99*).

In this study we have considered the following modes of mass media which influence the married women of our society :

1. Newspaper and/or magazine
2. Television
3. Radio
4. Cinema
5. The internet

Literature review of the percentage of ever married women in the age-group 15–49 years who usually read a newspaper or magazine, watch television or listen to the radio at least once a week, who usually visit a cinema/theatre at least once a month or who are not exposed to any of these media according to state, India, 1998–99, is shown in the following table. (Table 1)

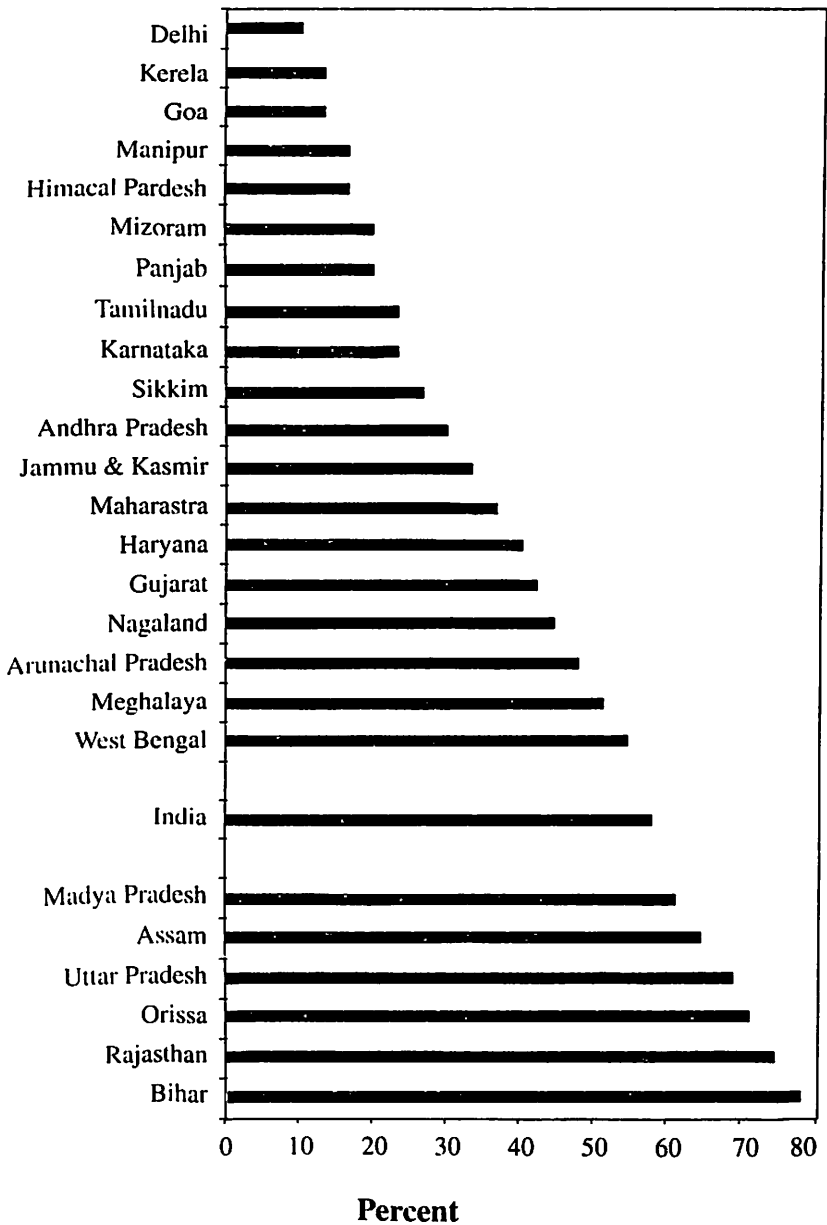
Table : 1 Exposure to mass media by State

State	Exposure to mass Media					
	Reads a newspaper or a magazine at least once a week	Watches television at least once a week	Listens to the radio at least once a week	Visits the cinema/theatre at least once a month	Not regularly exposed to any mass media	
India	20.8	47.5	36.5	10.6	40.3	
North						
Delhi	50.1	90.1	54.1	14.5	7.3	
Haryana	21.7	60.9	31.4	4.0	33.1	
Himachal Pradesh	27.5	73.9	56.5	2.0	16.3	
Jammu & Kashmir	12.7	54.6	57.6	2.5	25.6	
Punjab	31.4	77.3	35.4	5.7	18.0	
Rajasthan	12.4	30.2	16.7	2.9	63.1	
Central						
Madhya Pradesh	16.4	44.5	28.2	7.4	45.2	
Uttar Pradesh	12.6	32.1	29.5	3.5	54.7	
East						
Bihar	9.3	16.8	20.3	4.4	72.7	
Orissa	10.7	27.7	33.1	4.6	55.7	
West Bengal	15.0	40.8	41.6	9.7	38.6	

<u>North East</u>							
Arunachal Pradesh	10.5	47.5	41.5	10.6	36.7		
Assam	16.5	28.8	40.8	5.6	47.4		
Manipur	39.3	61.2	72.6	13.0	16.2		
Meghalaya	31.9	39.7	39.0	4.1	37.3		
Mizoram	65.1	44.1	66.7	1.1	16.9		
Magaland	26.9	46.0	44.4	1.4	35.7		
Sikkim	19.1	56.1	54.0	19.0	21.5		
<u>West</u>							
Goa	48.4	80.8	52.0	4.3	11.6		
Gujarat	29.7	55.9	30.5	7.5	33.8		
Maharashtra	32.2	61.8	36.1	8.3	29.6		
<u>South</u>							
Andra Pardesh	19.5	58.2	39.2	35.1	23.7		
Karnataka	27.9	58.4	60.9	19.7	21.4		
Kerala	64.2	62.4	70.9	12.1	11.5		
Tamil Nadu	23.1	63.0	51.7	21.9	20.3		

From the data available in Table - 1, the percentage of women not regularly exposed to any mass media by state is expressed in a bar diagram.

Percentage of women not regularly exposed to any mass media by state



Percent

The Figures for Assam are compared with the National Standard and also with the States recording the highest and lowest exposure to mass media in the following table :

Table - 2

Sl No.	Exposure to mass media	India%	Assam%	Highest%	Lowest%
1.	Reads a news paper or magazine at least once a week	20.8	16.5	Mizoram**(65)	Bihar**(9.3)
2	Watches TV at least once a week	45.7	28.8**	Delhi**(90.1)	Arunachal Pradesh(10.5) Orissa (10.7)
3.	Listens to the radio at least once a week	36.5	40.8*	Manipur**(72.6) Kerala**(70.9)	Bihar**(16.8) Rajasthan** (16.7)
4.	Visits the cinema/theatre at least once a month	10.6	5.6**	Andhra Pradesh **(35.1)	Mizoram**(1.1)
5.	Not regularly exposed to any media	40.3	47.4	Bihar**(72.7)	Delhi**(73)
6.	Internet	Sufficient data not available			

**Indicates highly significant

* Indicates significant

Analysis :

From the data we can observe that

- i) Exposure to print media :** Exposure to print media which is dependant on literacy is maximum among the women in the age group 15–49 in the states of Mizoram and Kerela and it varies from 64–65% due to high literacy rates in these states. On the other hand due to the poor literacy rate and other socio-economic factors, the exposure to print media is lowest in the state of Bihar (9.3%). The position of Assam is significantly low (16.5%) as compared to the national level (20.8%).
- ii) Watching TV at least once a week :** Delhi records the highest (90.1%). In this regard the lowest rate is again Bihar (16.8%). Assam again presents a significantly low figure (28.8%) as compared to the national average (45.7%)
- iii) Listening to the radio at least once a week :** Assam (40.8%) crosses the national average figure (36.5%) which highlights the popularity of radio in Assam. However radio media is highly popular in the states of Manipur (72.6%) and Kerela (70.9%). These figures are very significant as compared to the national level.
- iv) Visit to the cinema/theatre at least once a month :** This mode of mass media is most popular among the women in the state of Andhra Pradesh (35.1%). Due to poor infrastructure the figure is significantly low for the states of Mizoram (1.1%) and Nagaland (1.4%). In this category, the figure for Assam (5.6%) is significantly lower than the national average (10.6%).
- v) Not regularly exposed to mass media :** Under this category Bihar (72.7%) shows the highest significant figure and this is due to the poor literacy rate. In this regard Delhi (7.3%) records the lowest figure. In Delhi most of the women are literate and so they are exposed to at least some form of mass media. This keeps them aware of what is going on both at the national and international level. The position of Assam (47.4%) is higher as compared to the national level (40.3%).

- vi) **The internet** : Data is not available for each state of India under this category as it was introduced only during the last 10 years in the various cities of India.

Conclusion :

From the above discussion we can arrive at certain tentative conclusions such as exposure of married women of the states of India to mass media is highly dependent on

- * **Level of literacy** : The level of literacy enables the population to utilize mass media information.
- * **Economic level** : There has to be a certain level of economic empowerment of the population to be able to afford mass media.
- * **Infrastructure** : For the people to reap the benefits of mass media there has to be availability of a minimum infrastructure facility like TV transmission, cables, internet services, cinema halls, theatres etc.
- * **Socio-economic structure** : Willingness of the population to utilize mass media depends upon the socio-economic status of the population. The general masses, before utilizing any mode of mass media, decides whether it forms a priority in their priority hierarchy of survival.
- * **Culture** : Prevailing culture and customs greatly influence the utilization of mass media. In certain places mass media is strictly censored to suit the needs of the authority.□

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MULK RAJ ANAND'S SOCIAL REALISM WITH REFERENCE TO 'UNTOUCHABLE' "COOLIE" & "TWO LEAVES AND A BUD"

Mrs. Prarthana Barua★

Amongst the Indo-English novelists, Mulk Raj Anand is the most prolific and most controversial. In his writing career, spanning over fifty years, he has to his credit fifteen full length novels, more than one hundred short stories, and a host of other books, treatises, journalistic scribbling, and essays on numerous topics. Though Anand's literary perspective has undergone no significant change but he has given as much regard to the style and the technique of the novel as to the functions of a novelist. His concern as a fiction writer has been always the redemption of the poor and the oppressed of the society from the clutches of the rich and the oppressor—an objective which he pursues with the zeal of a missionary. Therefore, Anand has all along written novels and short stories with a view to teaching men to recognize the fundamental principles of human living and exercise vigilance in regard to the real enemies of freedom and socialism.

As in his creative writing, there is an indelible impression of Marxist dialects in Anand's critical pronouncements as well. That is why whatever he has written—creative or critical has been written with social impulse. Every novel of his seems to have been designed by him to arouse the social conscience. It often deals with some of the most glaring social evils which include untouchability and the exploitation of labour. Anand's pictures of poverty and of the wretchedness and misery caused

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by poverty are most vivid and most poignant. Anand as an artist, reveals the impact of the Western Progressive Movement in which the socially conscious writers of Europe and America of the thirties when he look to writing, "were all engaged in trying to find a solution to the world's woes through new political ideologies". But with the impact of a western literary movement on him, Anand is still an Indian writer "with the urgency with which he has reacted to the problems of his own society". However Anand's best works of the early period started appearing in two most hectic decades of Indian freedom fighting i.e., a decade after the victory of the Russian Revolution. Anand is always pre-occupied mainly with three problems of society—the problems of oppression and exploitation of the lowest castes of the lower castes of the lower castes of Hindu society, and the ignorance and superslition of the people caused by illiteracy and orthodoxy that are hurdles to the progress of the society.

Of all his novels, "Untouchable" is one of the most compact and artistically satisfying work. "Coolie" is the most extensive in space and time which evokes varied actions and multiplicity in characters while "Two Leaves And A Bud" is the most effective as a piece of implied indictment. "Untouchable" is further, one of his and the shortest of the novels, and the most revealing and rewarding of the lot where Anand has depicted the problems of untouchability, suggesting the magnitude of the harm it has done by impending the harmonious growth and development of society as a whole while violating the sense of humanity in a most brutal manner. The oppression and the tyranny of the high-caste Hindus are all vividly shown here—their ruthlessness, their cruelty, their hypocrisy, and their love for mastery and dominance over the low castes. Against this, is shown the sad and passive suffering of the low castes with all their agony and pain.

Though a committed novelist, in both the theory and practice, Anand is basically a character novelist. The novelist draws his characters from the real people whom he knows in actual life. Some people haunt the writer's imagination and

compel him to delineate them in his creative works. In almost all his novels, the protagonists like Bakha, Munoo and Gangu in “Untouchable”, “Coolie” and “Two Leaves And A Bud” have been modelled on the people Anand knew initially in his life. He has created them not photographically, but artistically and imaginatively. In Anand’s words : “All the heroes, as the other men and women who had emerged in my novels and short stories, were dear to me, because they were the reflections of the real people I had known during my childhood and youth..... They were not mere phantoms.....They were flesh of my flesh and blood of my blood, and obsessed me in the way in which certain human beings obsess an artist’s soul. And I was doing no more than what a writer does when he seeks to interpret the truth from the realities of his life”. (Preface to the second edition of the “Two Leaves and A Bud”).

In his next novel, “Coolie” (1936) Anand has depicted a similar story of a boy’s oppression by society. In this novel, Anand has shifted not only from his stream-of-consciousness technique to that of the picaresque but also from the theme of oppression in Hindu society in particular to that of oppression in Indian society in general, and the oppression here is not of the lower caste by the higher caste, but of the poor lower class by the rich upper class. Here, Anand has struck a new note as an Indian fiction writer, that of analysing the woes of man in terms of class struggle.

Anand puts a lot of money and dream element into his characters too. The more he broods on them, the more complex and unique they become. Anand decided that he would humanize the “Coolie”—as Bakha as he humanized the “Untouchable”—and give him feelings, a mind, a heart, a soul, and raised his dignity. Usually the Coolie is just taken for granted, as if he were but a shadow, a cheap and useful machine, an uncomplaining target for abuses and indignities. Anand’s “Coolie” carries no specific indictment of individuals : the indictment is against society as a whole—a society that breeds such prejudice and cupidity and cruelty. In

“Untouchable” the evil is isolated as caste : in “Coolie” the evil is more widespread and appears as greed, selfishness and inhumanity in various forms. “Two Leaves And A Bud” concerns the contrast between our Indian tragedy and the tawdry self-complacency of the British tea planters. Between these two terminals, masculine passion engendered in the damp heat of Assam is the spark.

While “Coolie” and “Untouchable” are epic novels, “Two Leaves and a Bud” is a dramatic novel, for its interest arises from a clash of characters and interest. It is a powerful study of life in an Assamese tea estate, and the villain of the story is the European assistant manager (Reggie Hunt). It deals with the suffering and the misery of the workers on the tea plantations of Assam, workers who have to pluck, “two leaves and a bud”, day in and day out. “Two Leaves and a Bud” - for all its violence and bitterness—has a very jewel of a title inspired by the Coolie’s song :

*“I will make a good sheaf
Plucking, plucking, plucking
Two leaves and a bud
Two leaves and a bud”*

Here the characterisation is both angular and sharp—Reggie Hunt and de la Havre are two extremes—and the pointedness of the indictment of an inhuman system blurs the lives of humanity in the picture. The real theme of the novel however, is not the sufferings of the Indians at the hands of the British but the oppression and exploitation of the Coolies at the hands of the tea planters—of the working class at the hands of the employers, be they Indians or British or any other nationality. Throughout the novel, this idea has been suggested by implications. It is for this that de la Havre, the European doctor has been shown as declassed bourgeois and a great sympathiser with the cause of welfare of the suffering coolies. He urges the manager to provide decontaminated water to the coolies in place of the dirty unhygienic wells and says :

“I know that thousands of those coolies may be swept of by the parasites in those wells. And I feel conscience—stricken. It would be criminal not to do anything about it since I know the water supply is infected. And considering the company earns millions of pounds every year on their labour, it wouldn’t be such a terrible loss it to spend a lakh to save the coolies from perishing through gnats and pests”. (pp 30-31)

Thus Anand’s realism is portrayed in all aspects of life. He does not eliminate the ugly aspects of human nature from his picture of life. Filth and dirt is as much a part of life as beauty, cleanliness and decency. It is not that he loves ugliness, but realism demands if it is there in actual life. For instance, “Untouchable” begins with a scene of dirty bazaars, lanes, alleys, of gutters in which the flow of dirty water is obstructed by solid filth and of children easing themselves in front of their houses. Again, in another touching scene, Kalinath the temple priest attempts to rape Sohini, the sweeper girl. Though this is disgusting, no doubt, but it is a part of life, and so Mulk Raj Anand does not hesitate to introduce it in his novels to make it more realistic. Anand’s realism is also pictured in his themes. He has brought back the Indo Anglian novel from history and romance to the hard realities of the present, and made it from mere entertainment of escapist light reading into an instrument of social reform. Anand commits to write on the suffering, misery and wretchedness of the poor which results either from the exploitation of the underdogs of society by the capitalists or the feudal landlords, or by the impact of industry on the traditional and agriculture way of life. Both his novels - “Untouchable” and “Coolie” deals with the misery and wretchedness of the poor and their struggle for a better life. Almost all his subsequent novels are a variation on the same theme. Hence, it is to be seen that M. R. Anand’s novels are distinguished by the boldness and intensity of its actual social realism - an unique style created by him. □

FUNDING OF HIGHER EDUCATION

Naba Kr. Goswami*

INTRODUCTION :

Higher Education-general, professional and technical-plays a vital role in the economic and social development of a country. It provides a wide range of increasingly sophisticated and every changing variety of trained man power needed in education, engineering, medicine, agriculture, management, communication, law, Public & Private administration and services, social work etc. It produces researchers who through their activities deepen and extend frontiers of scientific and technical knowledge leading to innovations which energise engines of economic growth and development.

In India the higher education is very much expanded after independence. Whereas in 1951, there were 22 universities, 500 colleges and 1 Lakhs Students, in 1996 it had 228 universities, 6,759 colleges for general education, 1,770 colleges for professional education with an enrolment of 5.9 million students. In 2002 the total numbers of universities in India is 300 and the total number of colleges approx. 8,000.

With the liberalisation, globalisation and privatisation of economy, and formation of stable government at the centre. India's economy is bound to grow at a faster pace in the coming years. This would in turn increase the demand for access to higher education. It may be pointed out that compared to developed countries, India is far behind in the field of higher education. Whereas in U.S.A. and Europe nearly 50 percent and 20 percent college age population receive higher education respectively, in India not more than 6 percent of their counterparts have the privilege to do so. Thus India has a long leeway to make up.

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FACTORS RESPONSIBLE FOR WITHDRAWAL OF FINANCIAL SUPPORT TO HIGHER EDUCATION :

There are many factors that account for withdrawal of financial support to higher education by the government. The most important ones are :

1. Comparative Studies have been conducted in the 50s, 60s and 70s to find out the social and private rates of returns to investment at different levels of education. On the basis of these studies Psacharopoulos concluded, that social and private rates of returns to primary education are the highest at the levels of education.
2. Research studies have shown that public spending on primary education is the best way about social and economic equality. It holds a key to the problem of unemployment and poverty.
3. Another finding of interest is that the cost of educating one student in higher education is equal to the cost of educating six students at primary level. The implications of these findings are that beneficiaries of higher education should bear full or a greater part of the cost of higher education and that state should allocate more of its resources for provision of primary education.
4. Failure of the government to raise revenue resources has made it difficult for it to allocate more funds for the development of education in general and higher education in particular.

All the factors stated above have resulted in a financial crunch for all institutions of higher learning formerly financed by the government. The most important alternate sources for funding of higher education are raising fees and privatisation of education. These two solutions are :

ALTERNATIVE SOURCES FOR FINANCING OF HIGHER EDUCATION :

1. **FEES :** Fees include all kinds of charges collected from the students for the tuition and other services rendered to them. Ever

since independence, the income from fee of all types of educational institutions went on falling. Whereas income from this source was 20.39 percent of total income from all the sources in 1950-57, it was 7.5 percent in 1983-84. Attempts to increase income from this source at higher education level have been resisted by students bodies on the grounds that this would increase students cost of education and make it difficult for students belonging to disadvantaged sections of society to pursue higher education.

2. STUDENT LOANS : Another measure being suggested to solve the problem of financing higher education is provision of student loans. Amrik singh (1992), World Bank (1994) and Tilak (1998) have advocated provision of loans at low rates of interest to students to meet the cost of their education. As the students benefit from higher education it is they who are required to pay the loan after they start earning. The loans has been provided for professional courses like MBA, Engineering, Medicine etc. One reason for it is the income tax concession received by the income tax assesses on the amount of loan they pay in installments after they secure employment.

FINANCIAL SUPPORT OF U.G.C. :

The University Grants Commission has no funds of its own. It receives both non-plan and plan grants from the Central government, through the Ministry of Human Resource Development, to carry out the responsibilities assigned to it by law. The U.G.C. Also has a variety of programmes under which financial assistance is available for promoting career advancement and research.

Investment in education is of vital significance especially in the developing countries for enriching the quality of human life which in turn can promote economic development. It has been rightly said that not gold but only men can make a nation great and strong.

U.G.C. is playing an important role in promoting many development activities through financial allocations to many

areas leading to educational development which otherwise wouldn't have been possible.

Some of the important activities being financed by U.G.C.

- Hundred percent funding of the 45 Academic Staff Colleges and 72 departments of the Universities to provide training courses to teachers of the system of higher education in order to improve their skill and technology. Upto March 1997, 1,14,000 teachers have undertaken refresher courses and 42,000 teachers orientation courses.
- Strengthening of infrastructure in Science and technology (COSIST). Under this scheme, the commission provides assistance to selected science and technology departments in the universities for acquiring highly sophisticated and expensive equipment to enable them to become internationally competitive in key areas of Post Graduate teaching and research.

Besides, there are many other programmes like Autonomous Colleges, Area Studies Programme, Vocational Courses, Major and Minor Research projects, University Science Instrumentation Centres, Promotion and preservation of Indian Culture, funding of Seminars, Conference etc.

SELF-FINANCING COLLEGES :

The restructured self-financing colleges have been criticized on the following grounds :

Firstly, a majority of these colleges have been set up for providing professional courses.

Secondly, with the establishment of self-financing education colleges a dual system of providing higher education has come into existence, that is, a system in which there exist on the one hand public or public supported educational institutions and on the other, self-financing educational institutions.

Thirdly, as the basis of self-financing educational institutions is the profit motive, it is doubtful whether these institutions will be investing substantially in research and development activities.

Fourthly, the private self-financing educational institutions take advantage of this weak system.

Fifthly, to meet the cost of education and at the same time to earn profit, these institutions are very likely to cut down their expenditure.

ESTABLISHMENT OF PRIVATE UNIVERSITIES :

In India, the government introduced 'The Private Universities (Establishment and Regulation) Bill of 1995 in the Rajya Sabha in August 1995. The Bill provided for the establishment and incorporation of self-financing universities and for regulation of their functioning and for matters connected therewith or incidental thereto. Because of political uncertainties this bill could not be discussed and was put in the cold storage. It is to be noted that as in the case of self-financing colleges, the force that motivates the entrepreneurs to set up Private Universities is to earn profit. These universities are generally set up for running professional oriented courses and cater to the educational needs of the students who belong to the higher socio-economic groups. These universities do not show any concern for equality and social accountability.

CONCLUSION :

In the end, it is worthwhile to recapitulate the trends in respect of financing of higher education in India.

1. Both tuition fees and fees for other services are being raised in the public and public supported educational institutions.
2. A scheme of student loans has been introduced. It is becoming popular among the students obtaining professional education.

3. The government is encouraging establishment of self-financing colleges/institutions which are founded, funded and run by private agencies.
4. Lack of funds for financing higher education may force the government to pass private universities Bill thereby paving the way for their establishment. □

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THE NECESSITY OF STUDYING LITERATURE

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*“My days among the Dead are passed :
Around me I behold,
Where'er these casual eyes are cast,
The mighty minds of old
My never-failing friends are they,
With whom I converse day by day.”*

Not only Robert Southey, but the whole race of mankind owes much to the books written by many authors, which are 'never-failing friends' of man.

A great book is born of the brain and heart of its author; he has put himself into its pages. "A good book" as John Milton says "is the precious life-blood of a master-spirit, embalmed and treasured up on purpose to a life beyond life". In one sense, to study those creations of master-spirit is to throw open our whole nature to the quickening influence of such a master-spirit, to let his life-blood flow into our veins which is the preliminary step in literary culture - the final secret of all profitable reading.

Today the number of books and magazines pouring forth day and night from the press in the name of literature is outrageous. For the readers of literature it is necessary to distinguish between books which in the literary sense are books and those which in the same sense are not. For this a proper understanding of the meaning of literature is needed.

In the broadest sense, perhaps, literature means simply the written records of the race including all its history and

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sciences, as well as its poems and novels; in the narrower sense, literature is the artistic record of life. By nature, it is suggestive. It appeals to our emotions and imagination rather than to our intellect. Its suggestiveness would be clear if we take up an example. When Marlowe makes his Faustus say, in presence of Helen (of Troy) —“Was this the face that launched a thousand ships”? he does not state a fact or expect an answer. This beautiful and famous line of poetry opens a door to us through which our imagination enters a new world, a world of music, love, beauty, heroism—the whole splendid world of Greek literature.

Another characteristic of literature is its permanence. Man does not live by bread alone. Despite the hurry and bustle of the worldly life and an apparent absorption in material things, it does not willingly let any beautiful thing Perish. Beauty is preserved through words in the form of literature. This is true of all art.

We care for literature primarily on account of its deep and lasting human significance. A great book grows directly out of life. In reading it, we are brought into large, close and fresh relation with life. It is thus—fundamentally an expression of life through the medium of language.

Literature is created under some impulses like our desire for self-expression, our interest in people and their doing, our interest in the world of reality in which we live, and in the world of imagination which we conjure into existence and our love of form as form. We are fond of telling others about the things we have seen or imagined. Hence the literature of description. Again, when the aesthetic aspect of literature is concerned, we take a special satisfaction in the mere shaping of expression into forms of beauty. And beauty plays a vital role in all forms of art. A search for beauty is the essence of all art and an appreciation of this beauty gives delight. Man, as a social animal, as it is very often reminded, by the actual constitution of his nature is unable to keep his experiences, observations, ideas, emotions, fancies to himself, but is on the

contrary under stress of a constant desire to impart them to those about him. Hence the various forms of literature which are to be regarded as only so many channels which he has opened up for himself for the discharge of his sociality. In literature thoughts and feelings, experiences and observations and imaginings of man are blended together. An extremely valuable thing that literature can do for us is to reveal the existence of a kind of common basis of feeling. In other words, in literature we come in contact with expression of feeling in a way that is rarely possible in actual life. This can be done by an artist. In this regard only, he differs from the common man. The fact that he possesses a more acute sense of perception than common man, and that his feelings are more subtle than those of common man, answers to this distinction between an artist and a common man. This expression of feeling by a literary artist make us realize that others also have had the same feelings as ourselves and have been able to understand them, bring them to light. It is a help to know that whatever difficult and intractable stuff we find in our own emotions, the same has been felt by others and has been more or less satisfactorily understood by them, and so is no longer the source of a vague sense of frustration.

The quality of our living, as human beings, depends very largely on the kind and quality of our feelings and the quality of our feelings depends partly on our having learned to distinguish true from false feeling and on our readiness to accept for ourselves, when necessary, the re-adjustment consequent upon such a recognition.

So far, some of the most important points have been discussed about literature. Endless discussions have been going on, on the topic, innumerable definitions have been put forward by many in different times, but it is the universality of it which remains intact. Endless speculations are there regarding the future of it. But we can feel optimistic because it is spectacular that in the face of many threats in this critical time, when books and literature are on the verge of losing its former popularity,

they are thriving and ultimately they will win as the thirst for the beautiful is inherent in human nature. What is more important is to enter and enjoy the world opened up by literature is to love good books for their own sake. This can be done in two ways. Firstly, by enjoying the beauty presented by them as the common readers do. Secondly, by going to analyze and explain them as the critics do, which is a less joyous but still an important matter. Apart from the pleasure of reading, the study of literature has one definite object, and that is to know man. Man is a dual creature having an outward and an inner nature and to know him, the man of any age, we must search deeper than his history. History records his deeds, his outward acts largely. But literature keeps his ideals recorded and those ideals originate in the mind, in the inner self of the man. Literature preserves the ideals of a people, and ideals—love, faith, duty, friendship, freedom, reverence are the part of human life most worthy of preservation. Indeed our whole civilization rests solidly upon ideals for their foundation.

To conclude we are to say that literature gives us the insight to look into the life of things, to delve deeper into life. It is imperative to read literature for a proper and profound understanding of life. □

Source : English Literature—William J. Long.
An introduction to the study of Literature—William Henry Hudson.

TEACHERS OF HIGHER EDUCATION IN THE 21ST CENTURY

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Since the ancient time of education to the present day of modern education system teachers have been occupying an important place imparting the knowledge to the taught and are considered to be the most important moulders of mind and heart of students. The present system of education has nothing of the past, but the past cannot be set aside when we consider the teaching-learning methods and relationship between teachers and students taking part in education. A peep into the ancient period reveals the glorious past of education. In the past, the education of pupils meant the filling up of his mind with stuffed knowledge and memorizing certain principles and facts which were considered quite sufficient for his education.

Teachers are special people who are the architects of a nation's future. The teachers are the pioneers to stimulate their students to think, to reason, to imagine and dream to instill in them sound values and to teach them the genteel art of gracious living, to arouse in them consciousness of the problems that are confronting them and the need to find solutions to train them to be men and women of character by involving them in the process of nation building.

The teacher is the living ideal, the fountain head of knowledge and the potential guide to provide directives for the growth and development of students of to day as worthy citi-

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zens of tomorrow. The teacher has a vital role to play in our effort to relate education to national development and social change. It is the responsibility of the teacher to guide and inspire his students, to enrich their discipline and to inculcate values which are in relation with our cultural heritage and our social objectives. This involves the transmission of knowledge from one generation to another and extension of the boundaries of knowledge through research, investigation and enquiry. Various educational innovations like the restructuring of courses, introduction of examination reforms, making programmes relevant to social environment and community needs, developing new and emerging areas of studies can be brought about successfully only if the teacher accepts a progressive outlook on education. The competence/ character and the sacrificing mode to the society of teachers are undoubtedly the most significant factor to influence the quality of education. The most important factor in education reconstruction of the teacher-his personal qualities, his educational qualification, his professional training and the place that he occupies in the college/ university as well as in community. The reputation of a college and its influence on the society invariably depends on the kind of teachers working in it.

The role of teachers in this context is not going to be easy and smooth. The teacher should have a genuine interest in youth and on understanding of psychology. Apart from these traditional functions, the teachers have to perform two new functions. First, he has to play important role in the transformation of education system through active participation in such programmes as restructuring of courses, examination reforms, faculty improvement, rural orientation, practical and relevant education. Secondly, he should have commitment to a society based on justice and should therefore strive for the inculcation of these values and extension of knowledge and skills to the society at large. In effect, the teacher should become an effective instrument in the processes of development and social change. He should be a key factor in the transformation of our value system.

Modern education aims at the harmonious development of the personality of the student. The students are now considered to be active participants in the process of education. The teachers are to create such situations where the personality can be developed. Thus, the first and foremost responsibility of the teachers is in relation to his students. As an interpreter, the teacher, has to place new knowledge, new experience within the context of what is already known and understood by the students. The teacher occupies a pivotal role in imparting value education to the students. If the teachers meet pupils only in the classroom where some particular area of academic matter is the central point for discussion, their understanding of pupils will be inadequate for a relationship in which the complex value interests of pupils are seriously handled. A tutorial house, or counselling system is a must because it helps teachers to understand pupils properly. In value education as in any other area of education, what is asked of the teacher is a total commitment to the development of rational autonomy in both thought and action.

Earlier, it was believed that a college/ university teacher learns the art of teaching by the models setup by his / her own teachers or senior colleagues. Unfortunately, this belief is no longer considered as true because of the rapid expansion of university education during the last 40 years. Therefore, one can't expect a teacher in the 21st century to follow the models of his teachers. During the present education system there has been a significant development in the use of technological aids. The new method of teaching due to advancement in education technology have made the job of a teacher exciting and interesting. In almost all the disciplines there has been an expansion of knowledge. A college / university teacher has to update his knowledge in his area otherwise there is a danger of his becoming outdated.

Thus, a teacher of today must necessarily engage himself in imparting his teaching with –

- i) Knowing the student well, his abilities, aptitudes, likes and dislikes;
- ii) Helping the student to develop an attitude of respect for, confidence in and cooperation with;
- iii) Accessing the students for democratic attitude;
- iv) Conducting a good behavior in the class room;
- v) Applying the principles of justice, making himself free from prejudices;
- vi) Handling of students tactfully with judicious practice of praise and blame;
- vii) Giving individual attention towards backward, abnormal and problem facing students. The patience of a teacher in solving the problems and redress the grievances of students makes the way for a good relation with the students;

Moreover, organization of different programme activities outside the classroom and teacher – student participation has also become a necessity. These include :

- i) Organizing co-curricular activities that are academic in nature such as debates, seminars, group discussion, study circle, literacy activities, excursion, programs of science, historical and geographical societies, museum, mock – parliament etc.
- ii) Organizing physical welfare activities such as games and sports, opportunities for recreation, National Cadet Corps, Boy Scouts, Girl Guides etc.
- iii) Organizing cultural and artistic activities such as music, drama, dance, comics, recitation, fine arts, exhibitions of painting, drawing, modeling etc.
- iv) Organising social activities through the National Service Scheme, National Cadet Corps, Boys Scouts, Girls Guides, Junior Red-Cross Society etc.
- v) Organising the guidance and counselling services in institutions in respect of academic, vocation, personal problem of student, particularly for providing guidance to delinquents, maladjusted student etc.

- vi) Organising the camps for leadership education where eminent persons can be invited to give lectures on important topic of management, administration, group work, the latest burning problem facing by the country and on the National/ emotional integration and international understanding.

The quality of a nation depends upon the quality of its citizens. The quality of its citizens depends not exclusively but in a critical measure-upon the quality of their education. The quality of their education depends, more than upon any other single factor, upon the quality of their teachers.

In conclusion, it can be said that the teacher is the backbone of the educational system, the maker of mankind and the architect of the society. □

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A PAPER
ON THE IMPACT OF CROSS BORDER
TRADE IN NORTH EASTERN REGION
(with special reference to Assam-Bangladesh Trade)

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INTRODUCTION :

According to the Oxford English Dictionary border is defined as 'A line separating two countries or other areas'. The North-East India is a region where 98% of its boundary are international and only 2% of its boundary connects with the rest of India. The North-Eastern states has a boundary of about 5211 Km with their neighbouring countries, viz, Bangladesh, Myanmar, China and Bhutan. 1500 Kms border is shared with Bangladesh, by the North-Eastern region, that touches Assam, Meghalaya, Mizoram and Tripura. The old road links and water ways are being used in many places for export-import trade between Bangladesh and the North-Eastern Region. Due to accessible land borders between Bangladesh and N.E. region the degree of trade is more with Bangladesh. Liberal government and Exim policy in Bangladesh is also one of the reasons for better export performance in North-Eastern region in comparison to China, Bhutan and Myanmar.

Assam being the gateway to the North-Eastern region and the geographical closeness to Bangladesh has brightened the prospects of Indo-Bangladesh trade.

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Nature of Trade : Indo-Bangladesh trade carried on through the border of South Assam, can be classified into official and unoffical trade. The official part includes export items like rice, sugar, drugs, medicines, raw materials and light equipments like steel products, ferry engines, power generation and transmission equipments, and petroleum and petroleum products. The official and non-official figures are depicted in table-I

Table-I

Statement showing the official and unofficial Trade from India to Bangladesh through Assam (South Assam)

Year	Unofficial (Rs. in Crores)	Official (Rs. in Crores)
1997	365.2	2215
1998	967.00	2506

From Table it is observed that the official trade stands at Rs. 2215 and Rs. 2506 crores respectively which means official trade level increased to 11.6%, but the un-official figure reveals a startling figure of 62.2% increase in the same period. Unaccounted trade has become a characteristic feature of border trade through South Assam, making the official trade look very meagre.

Another observation is made in the study that the district of Karimganj of Assam acts as a bridge between Assam-Bangladesh trade. Some of the facts and figures are taken from the district in order to study the impact of the Assam-Bangladesh trade, which is shown in Table-II. From the Office of the Superintendent of Police Karimganj it is found that gold and narcotic drugs comes in a huge quantity and their money value per annum cannot be ascertained with certainty. From the conversation with the Deputy Superintendent of Police Karimganj it was found that in almost every household

(permanent mostly) there is an imported item of a V.C.P., Camera, tape recorder, electrical appliances etc. The value of such items was calculated on the basis of the present prices according to the sellers on purchases. On calculation of the prices of these items it was found that they make transactions worth rupees four to five crores every year. Some of the figures detected by the Department of Central Excise and land Customs are shown in the Table-II

Table-II
Data showing goods smuggled in and their money values
(Rs. in crores)

Year	No. of cases	Gold	Narcotic	Other	Total
1992-93	3144	0.4	0.35	0.62	1.37
1993-94	1369	0.16	0.31	0.71	1.18

Source : Central Excise and Land customs, Govt. of India, Karimganj.

According to the statement of the customs officials, the percentage of detection is generally not more than 30 percent of the actual quantum of goods smuggled into Karimganj and if the money value of 30 percent of only two sized articles come to Rs. 1.37 crore in 1992-93 or Rs. 1.18 crores in 1993-94, then the money value of 100 percent seize will be Rs. 4.6 crore of Rs. 3.93 crores in 1992-93 and 1993-94 respectively. To these figures will be added the money value of electronic products and many such articles. Therefore the total amount of drainage as well as the unauthorised outflow of money capital, through Karimganj border shall be more than 10 crores' of rupees per annum.

The impact of this outflow of income will be taken up for economic interpretation i.e. the amount of money going out of the country through illegal and immoral activities has its disastrous consequences on the economy of the country as a whole.

Problems and Benefits of Assam Bangladesh Trade :

From the above analysis it appears that the estimated drainage of Rs. 10 crores per annum from Karimganj, definitely acts as a drag on the development process of the region. This is due to the outcome of the vulnerable Indo-Bangladesh international border. Had there been no such loose and often uncared international border there would have been no such drainage or no such economic loss. The exposed Indo-Bangla border has crippled the economy of Assam, as smuggling plays a domotent role in destorting economic functioning. Table-III reveals that the natural growth rate of population in Karimganj is higher than the all India level. No significant event-Social, political, economical or climatic took place in Karimganj district in the twentieth century which might have its impact on the natural growth rate of population except the freedom of India (1947) and indepedence of Bangladesh (1971)

Table-III

Percentage decadel variation in Karimganj district of Assam

Census year	Karimganj	Assam	India
1901-11	12.94	16.99	5.75
1911-21	3.19	20.48	0.31
1921-31	5.91	19.91	11.00
1931-41	9.52	20.40	14.22
1941-51	29.87	19.93	13.31
1951-61	22.96	34.98	21.51
1961-71	25.15	34.95	24.80
1971-81	36.20	23.36	24.66
1981-91	31.82	23.58	23.50

Source : District Economic Review of Karimganj district 1997-98

It is observed from Table-III that there are two decadal variation in karimganj district, one is from 9.52 in 1941 to

29.87 in 1951 and the other is from 25.15 in 1971 to 36.20 in 1981. This may be due to the fact that after independence (1947) people come here from Bangladesh for their safety and shelter in all respects. It is since then that Assam has had high population growth and Karimganj in particular, which is due to high influx of people from Bangladesh.

Lack of infrastructure, particularly good road communication remains the main problem of trade in this region. Frequent disruption of communication arising out of natural calamities, law and order situation and more over the insurgency problem of the state makes the state handicapped in the economic sphere.

However, there are certain benefits also which can be reaped out of trade. Technological benefits originating in one nation can be shared by the trading partners, which is possible through the exchange of goods which embodies modern technology or directly through technological transfer. International trade stimulates national income, employment opportunities and consumption level of trading partners. These motivating factors in turn gear up the national economy with the positive impact on the major macro economic variables of the nation.

CONCLUSION :

It is thus evident from the study that the illegal trade or the unofficial trade which is totally monopolising the Indo-Bangladesh trade scenario, if not immediately arrested may prove to be extremely harmful particularly for the future growth prospects of Assam bordering Bangladesh. Assam may find it very difficult to develop economy by a total dependence on internal domestic policies and resources alone. Assam may continue to remain backward despite having tremendous potentialities of growth, through significant dependence on Indo-Bangladesh trade. But it is reasonable to expect that Assam will be the most benefited state in the region from the new trade regime because of her strategic location and

relatively better infrastructural facilities compared to other state of the N.E. region. Assam has also a definite locational advantage of having direct rail and road links with the rest of the country including Bangladesh which will offer relatively better prospects of economic activities and their linkages.

The decisions of the SAARC nations to have regional trade liberalisation to remove tariff barriers and more towards south Asia free trade area (SAFTA), will become a boom to the N.E. State particularly Assam provided the infrastructural facilities like transport and communication system, banking, insurance, warehousing etc. are improved. □

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ENVIRONMENT OF TEACHING AND NEED FOR IMPROVEMENT PRODUCING QUALITY PRODUCT

Jayoshree Dam P Choudhury★

The imported university education was first introduced by the Charter of “Wood’s Despatch 1854” and accordingly first University education started in 1857 and 1859 in Calcutta, Bombay(Mumbai) and Madras(Chennai) respectively. After three decades of functioning “The Hunter Commission” was appointed in 1882 to review and analyse the defects of Wood’s Despatch. The Commission thoroughly examined the past education system in India and the report of 600 pages attached highest importance to primary and secondary education along with College education. Again in 1902 a Commission was appointed by Lord Curzon to study and survey the problems of Universities and later a new “University Act” was adopted, and style of functioning of the then Lord brought the University and Government into conflict; but Sir Asotosh Mukharzee the stalwart figure of Calcutta University never compromised with his principles. Sri S. R. Dongerkerry the first Vice-Chancellor of Marathwada University in his book “Autonomy in Indian Universities” pointed out prior to 1947 the Indian Universities enjoyed more autonomy.

In 1948 under the chairmanship of Dr. S. Radhakrishnan the “University Commission” was established “to report on University Education and to suggest improvement to suit present and future need”. The Radhakrishnan Commission submitted its report in 747 pages in 1949 with fourteen recommendations and some of them are as follows :

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1. Standard of teaching and examination.
2. The courses of study.
3. The standard of admission to University courses of study.
4. The qualifications, conditions of service, salaries, privileges and functions of teachers and the encouragement of original research by teachers.

In the post independence period first the major controversy in regard to autonomy of Universities started in 1951. To solve this problem "University Bill" (Regulation of standard) was introduced in the parliament in the same year, but it was vehemently opposed by the Universities as it was an inroad into their autonomy. The Bill failed to get a safe passage as it sought to establish "Central Council" with power "Dos and Don'ts" would look into activities of the Universities. When the meeting of Vice-Chancellors of Sept. 1952 held at Madras(Chennai) rejected the bill in presence of the then Education Minister Sri Humayun Kabir, a compromise formula was formulated and accordingly "University Grants Commission" was established in April 1953.

In July 1964 sixteen member "Education Commission" was appointed by Government of India to advise and recommend on national pattern of education. The Commission which was headed by Dr. D.S. Kotheri the then Chairman of UGC submitted its report in 692 pages in 1966 with nineteen recommendations and some of them are as follows :

- a) Teachers' status
- b) Teachers' education.
- c) Enrolment and man-power.
- d) Education of women.
- e) Educational administration.
- f) Student discipline.
- g) The governance of Universities
- h) Vocational, technical and engineering education.

Now on the basis of above detailed discussion a BIG question arises whether the existing Universities could bring any qualitative change both in standard and mode of its functioning as prescribed by different Commissions? To get the satisfactory answer perhaps we are to critically examine the mode of functioning of UGC which lies at the helm of the affairs.

While in theory the UGC was originally entrusted to maintain the standard, in reality it was busy in disbursing grants. Till the middle part of 80's UGC failed to prescribe (i) number of teaching days per year. (ii) how the syllabus was to be worked out or (iii) how the questions were to be set in keeping in mind the changing need of education. Though different committees were formed (1972, '84, '91) to suggest remedial measures in this regard, no fruitful result could be realised as education happens to be in concurrent list. With the political encroachment of state Governments the very system of appointment, promotion, admission and examination itself became polluted, ultimately the entire three tier system (UGC - University - Colleges) became weak.

So "quality product" no doubt is a lofty goal but distant dream for state Universities and its affiliated colleges. Of course Central Universities and Colleges under its jurisdiction present better picture. Now again question arises, whether we should entertain debate like "Education should be in central list"?

But it would be highly unjustified if we abruptly come to such conclusion. We should also look into other side of the gloomy picture as it requires two hands to make a clap. Time has come for teachers to purify their surroundings and stop

1) "Degree Bazar".

(Source—The statesman Aug. 14, 1999, "Instant doctorate network stretches to Bhagalpur")

2) Mushroom growth of Universities as it has reduced competitive attitude among the students' community.

- 3) Growth of tutorial homes as they make students more exam-oriented and lastly pushing them to unemployment pool.

While these are some of the vigorous criticisms levelled against the "Teachers'-Community" as teachers' job is found to be less tension-free against highly competitive job market, where promotion does not depend on efficiency, defying the trend of private sector, under such situation the academicians seriously should think over the matter if they at all have respect for posterity. Moreover the teaching atmosphere will improve when we are sincere and honest to ourselves, otherwise it would be just like "crocodile tears" and foolishness to criticise demoralised character of "students-community". to quote Seneca

*"Other men's sins are before our eyes,
Our own are behind the backs."*

Education being a bipolar system partial discussion of inter-related organs will present incomplete picture, so comprehensive study is necessary to root out problems which will ultimately bring effective change in teaching technique and following suggestions are made to improve entire system of education.

(A) Suggestions to improve quality of teachers :

- 1) QIP (quality improvement programme) at frequently interval must be organised and it is to be fully need based.
- 2) The teachers should try to raise a sense of inquisitiveness by their up-to-date knowledge which will ultimately create interest in studying even the boring topics.
- 3) If duration of class is for minimum one hour instead of 45 minutes then we teachers get at least one day per week for quality improvement keeping total working hours, fixed (presently it is approx. 9 hours). Such flexibilities are allowed in some institutions. If institution as a whole, cannot go for such change, then the willing teachers may be

allowed to such option provided the authority is satisfied. If it is introduced students too will be benefited as meagre 45 minutes is not sufficient for discussion of topic.

(B) Suggestions to improve quality of students :

- 1) "Aptitude Test" or "Combined Admission Test" is to be introduced. Entrance to Technical courses or other professional courses is highly restricted by JET/MAT/CAT/GATE. Thus quality product is achieved to satisfactory level.
- 2) Admission to PG courses should also be restricted as per recommendation of the Kotheri Commission. As the recent Supreme Court Decision (Aug. 12, 1999) in case of PG Courses of Medical study was highly hailed from all corners, its limitation must be extended to other PG Courses which is recognised highly qualitative in U.K. & U.S.A.
- 3) Evaluation of answer-scripts (external examination) will give better result if it is done by experienced teachers in centralised manner. Of course in this case incentive for the teachers involved in the evaluation process must be enhanced. In case of internal examination as burden is extra-ordinary sufficient time should be given, otherwise the term "quality product" will remain a dictionary word.
- 4) While AICTE more or less strictly follow ratio between teacher and taught (1:9) in the same way it must maintained in case of general education.
- 5) Instead of spoon feeding, there must be enough scope for counselling between the teacher and taught as happens in case of open Universities. Of course in this regard number of enrolment must be less otherwise there will be head on collusion between quality and quantity.
- 6) There must be constant evaluation system rather than one time evaluation to assess actual quality of the student. When we go for one time evaluation unforeseen problems aren't taken into consideration, as such real assessment can't be

made. So there must be a change in the examination system itself.

In this case mention may be made about recommendation of the Satish Chandra Committee appointed by U.P.S.C. to review and evaluate recruitment and the examination system submitted its report on the model of the Kotheri Commission.

(C) Institutional initiativeness in improving quality :

- 1) In recent time UGC has taken appreciable step by derecognising many of the Universities with a view to upgrading it's standards. Such steps will definitely encourage other educational institutions to think in same line and perhaps todays seminar is a reflection of it.
- 2) Apart from traditional subjects some new courses must be introduced in the light of changing need of the society. This will help students, teachers and society as a whole in qualitative term.

(D) Quality in job market :

The changing economic scenario crowned with modernisation calls for extensive study of job market. With Globalisation and premature death of public sector it was expected that the rate of industrialisation would become father. But actually job opportunities in secondary and tertiary sector have reduced during the period of 1981-91. In case of tertiary sector it come down to 12.1% from 12.9% and in case of secondary sector there was a declining trend though rate of investment was high. Various statistical information give tragic indication that by end of 2002 we will have 94 million unemployed persons.

When this is the rough estimate of the job - market, time has come to reorient our educational system to reduce gigantic shape of army of unemployment and it is possible by introduction of "Vocational Course" need for which was realised long back. In addition to that "self-employment" scheme will also give dividend when one becomes good pay-master which is again a question of quality of human capital.

Looking into the size of job-market of the North-Eastern Region (Secondary and tertiary) the enrolment of students in Commerce stream (Humanities and Social Science 40.4%, Commerce 21.9% Science 19.6%) is satisfactory and what we need most is improvement in quality as rate of privatisation has gone up.

So if we polarise between University degrees and job-market in qualitative term then definitely we are to admit "Time Has come to Disintegrate Degrees From Job-Market".

To conclude :

"It is the quality of our work which will please God and not the quantity." □

—Mahatma Gandhi.

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Our Motto

“TO STRIVE, TO SEEK TO LEARN AND NOT TO YIELD.”

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