

genesis

Volume-2 :2004



K.C.DAS COMMERCE COLLEGE

Editor

**Genesis, an Annual
Teachers' Journal published
by the Teachers' Unit of
K C Das Commerce College,
Chatribari, Guwahati-8**

Volume-2:2004

Published on 24th December, 2004.

Genesis

The second volume of “Genesis”, the research journal of K.C. Das Commerce College, is being published by the K.C. Das Commerce College Teachers’ Unit.

The main aim of ‘Genesis’ is to provide an academic forum to the teachers of K C Das Commerce College, to express their views and analyse issues in their proper perspective, and to disseminate information and knowledge in the areas of trade, commerce, business and management practices and economics.

In all twelve articles are being published. Out of these, nine articles are from our own faculty and three papers from eminent academicians of Gauhati University. We are deeply grateful to the State Bank Of India for sponsoring the journal this year.

We express our gratitude to the Principal Shri Hitesh Deka, the contributors to the journal and Anuvab Printers for making it possible for us to bring out this volume. We invite suggestions for improvement and also render our apologies for any flaws that may be found.

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Dr. Swabera Islam.

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Price : Rs. 50.00 (Fifty only)

Printed by:

Debojit Phukan, Proprietor

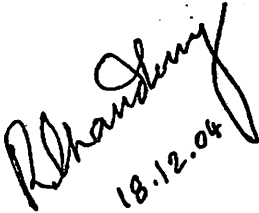
Anuvab Printers, Mother Teresa Road Ghy-21

MESSAGE

It gives me great pleasure to learn that this year (2004) also the "K.C. Das Commerce College Teachers' Unit" is publishing the Teachers' Research Journal "GENESIS". Research is an important and vital aspect for human progress in diverse subjects and I hope "GENESIS" will be able to fulfil the aspiration of the researchers in its true perspective.

I wish this journal "GENESIS" will excel in future years and will be one of the major research journals of its kind in the domain of education in the N.E. Region of India.

I wish its grand success.


18.12.04

(Er. R. Chaudhury)
President, Governing Body.


FROM THE PRINCIPAL'S DESK

I am very happy that our teacher friends have brought out the 2nd volume of "Genesis" which is a research journal. The journal has been compiled with research articles from our faculty and also from guest contributors.

I am hopeful that "Genesis" which has beckoned in a new era in research work in K C Das Commerce College will always elicit the same standard of research work from the faculty which will demand tenacity and determination from them.

I congratulate the KC Das Commerce College Teacher's Unit in their endeavour for this volume of "Genesis" and wish them luck for future publications.

Dated : 24/12/2004



2005
29/12/04

(Shri Hitesh Deka)
Principal

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 Prasanta Kumar Deka
 Librarian

বিশ্বায়নৰ সম্ভাৱনা আৰু আশংকা

মাধুৰ্য্য প্ৰসাদ বেজবৰুৱা
মুৰব্বী অধ্যাপক, অৰ্থনীতি বিভাগ
গুৱাহাটী বিশ্ববিদ্যালয়।

বহুক্ষেত্ৰত উদাৰীকৰণ (Liberalization) ব্যক্তিগতকৰণ (Privatization) আৰু বিশ্বায়নৰ (Globalization) কথা একেলগে কোৱা হয়, যাৰফলত এই তিনিওটা শব্দ একেটা প্ৰক্ৰিয়া বুজাবলৈ ব্যৱহাৰ কৰা যেন লাগে। কিন্তু উদাৰীকৰণ বা ব্যক্তিগত কৰণৰ লগত বিশ্বায়ন প্ৰক্ৰিয়াৰ গুৰুত্বপূৰ্ণ পাৰ্থক্য আছে। বিশ্বায়নৰ সংজ্ঞা দিবলৈ চেষ্টা কৰাৰ আগতে এই পাৰ্থক্য বিবেচনা কৰাটো প্ৰয়োজনীয়। উপনিবেশিক শাসনৰ পৰা স্বাধীনতা লাভকৰাৰ পাছত খৰতকীয়া অৰ্থনৈতিক উন্নয়নৰ পথ হিচাবে ভাৰতে পৰিকল্পিত অৰ্থব্যৱস্থাৰ পথ অৱলম্বন কৰে। তেনে ব্যৱস্থাৰ অধীনত উদ্যোগ আৰু ব্যৱসায়িক ক্ষেত্ৰখনত ৰাজহুৱা খণ্ডৰ প্ৰাধান্য প্ৰতিস্থিত কৰা হয়। আনহাতে অৱশিষ্ট ব্যক্তিগত খণ্ডৰ ওপৰতো চৰকাৰী অনুমতি, অনুজ্ঞাপত্ৰ আদিৰ যোগেৰে বিভিন্ন নিয়ন্ত্ৰণ সাব্যস্ত কৰা হৈছিল। অৰ্থনীতিৰ ওপৰত অত্যাধিক চৰকাৰী নিয়ন্ত্ৰণৰ ফলত ভাৰতৰ অৰ্থনীতি বিশেষকৈ উদ্যোগ খণ্ডৰ স্বতঃস্ফূৰ্ত্ত বিকাশৰ পথ ৰুদ্ধ হৈ পৰিছিল। এছীয়ান টাইগাৰ বুলি খ্যাত পূৰ্ব এছীয় দেশসমূহৰ খৰতকীয়া অৰ্থনৈতিক বিকাশৰ সময়ত ভাৰতীয় অৰ্থনীতিৰ এই অৱস্থালৈ চাই ভাৰতক কোনো কোনোৱে পিঞ্জৰাবদ্ধ বাঘ বুলি আখ্যা দিছিল। অৱশ্যে নব্বৈৰ দশকৰ আৰম্ভণিতে ভাৰতৰ অৰ্থনৈতিক নীতিৰ কিছুমান আমূল পৰিবৰ্তন হয়। উদ্যোগিক আৰু অৰ্থনৈতিক বিকাশৰ পথ স্বতঃস্ফূৰ্ত্ত তথা সূচল কৰাৰ হকে ১৯৯১ চনত অৰ্থনীতিৰ ওপৰত চৰকাৰী নিয়ন্ত্ৰণ শিথিল কৰিবলৈ কিছুমান

গুৰুত্বপূৰ্ণ ব্যৱস্থা লোৱা হৈছিল, যিবিলাকৰ দ্বাৰা ভাৰতীয় অৰ্থনীতিৰ উদাৰীকৰণ প্ৰক্ৰিয়াৰ সূচনা হয়। উল্লেখযোগ্য যে উদাৰীকৰণৰ আগৰ সময়ছোৱাত প্ৰয়োজনীয় অপ্ৰয়োজনীয় আদি সকলো খণ্ডতে ৰাজহুৱা খণ্ডৰ সম্প্ৰসাৰণ ঘটিছিল। চৰকাৰে সকলো ধৰনৰ অৰ্থনৈতিক কামকাজত হাত দিবলৈ গৈ চৰকাৰৰ মূল দায়িত্বৰ কামবোৰ ভালদৰে সম্পন্ন কৰাত ব্যৰ্থ হৈছিল। গতিকে যিবোৰ ক্ষেত্ৰত বজাৰ ভিত্তিক উদ্যোগ প্ৰতিস্থানে অধিক দক্ষতাৰে কাম সম্পন্ন কৰিব পাৰে তাৰপৰা চৰকাৰী খণ্ডৰ অপসাৰণ আৰু বজাৰ ব্যৱস্থাই সফলতা দেখুৱাব নোৱাৰা খণ্ডত (যেনে, বুনীয়াদী শিক্ষাব্যৱস্থা, প্ৰাথমিক স্বাস্থ্য সেৱা আদি) চৰকাৰে অধিক প্ৰচেষ্টা আৰু সম্পদ ব্যৱহাৰ কৰাৰ প্ৰয়োজনীয়তা আহি পৰিছিল। বজাৰভিত্তিক ব্যৱস্থা সফল হ'ব পৰা খণ্ডৰপৰা চৰকাৰৰ অপসাৰণৰ বাবে ব্যক্তিগত কৰণৰ প্ৰয়োজন হ'ল।

উপৰোক্ত বক্তব্যৰ পৰা ধৰিব পাৰি যে উদাৰীকৰণ আৰু ব্যক্তিগতকৰণ হৈছে ভাৰতৰ আভ্যন্তৰীণ সংস্কাৰৰ অংশবিশেষ। কিন্তু বিশ্বায়ন ইয়াৰ তুলনাত অধিক ব্যাপক। বহুল অৰ্থত বিশ্বায়ন হৈছে বিশ্বৰ বিভিন্ন প্ৰান্তৰ মানুহৰ অৰ্থনৈতিক, সামাজিক আৰু সাংস্কৃতিক জীৱনৰ সংলগ্নকৰণৰ এটা প্ৰক্ৰিয়া। উদাৰীকৰণ বা ব্যক্তিগতকৰণৰ নিচিনাকৈ ১৯৯১ চনত ইয়াৰ আৰম্ভণি বুলি ক'ব নোৱাৰি। আৰু ই কেৱল ভাৰতৰ আভ্যন্তৰীণ অৰ্থব্যৱস্থাৰ ভিতৰতে আবদ্ধ নহয়। বিশ্বায়নৰ কেৱল অৰ্থনৈতিক দিশটোত আমি নিজকে সীমিত ৰাখিবলৈ হ'লে এই প্ৰক্ৰিয়া বিশ্বৰ বিভিন্ন ৰাষ্ট্ৰৰ বজাৰ সমূহৰ একত্ৰীকৰণৰ প্ৰক্ৰিয়া হিচাবে বুজিব লাগিব। বজাৰ সমূহ বিভক্ত হৈ থাকিলে এখন বজাৰৰ যোগান আৰু চাহিদাৰ অৱস্থাই আন এখন বজাৰৰ যোগান আৰু চাহিদাক প্ৰভাৱান্বিত নকৰে।

ফলত যি ঠাইত যি বস্তুৰ অধিক যোগান থাকে (চাহিদাৰ তুলনাত) সেই ঠাইত তেনে বস্তুৰ দাম কম থাকে আৰু অন্যান্য বস্তুৰ দাম বেছি হয়। বজাৰ বিলাক একত্ৰীকৃত হৈ পৰিলে এখন বজাৰৰ অত্যাধিক যোগান অধিক চাহিদায়ুক্ত যোগানলৈ স্থানান্তৰিত হয়। বিভিন্ন বজাৰত যোগান আৰু চাহিদাৰ অধিক সমন্বয়ৰ ফলত বস্তুৰ মূল্য সমতা স্থাপনৰ পথত আগবাঢ়ে। বজাৰ একত্ৰীকৰণৰ ফলত বিশেষীকৰণৰ পথ সূচল হয়, যাৰ ফলত উৎপাদন আৰু আয়ৰ সম্প্ৰসাৰণৰ সুবিধা ওলায়। বিভিন্ন ৰাষ্ট্ৰৰ মাজত থকা সীমাবন্ধনৰ বাবে স্বাভাৱিকতে বিভিন্ন দেশৰ বজাৰ বিলাকো খণ্ডিত হৈ থকা স্বাভাৱিক। কিন্তু আৰু কিছু বছৰৰ পৰা কিছুমান ৰাজনৈতিক, অৰ্থনৈতিক আৰু সামাজিক ঘটনাৰ ফলস্বৰূপে এনে খণ্ডিত অৱস্থাবোৰ সলনি হবলৈ ধৰিছে। অৰ্থাৎ অৰ্থনৈতিক ক্ষেত্ৰত বিশ্বায়নৰ গতিয়ে তীব্ৰতা লাভ কৰিছে। বিশ্বায়নৰ গতি তীব্ৰতৰ হোৱা সময়ছোৱাৰ সতে ভাৰতৰ আভ্যন্তৰীণ সংস্কাৰৰ প্ৰক্ৰিয়া সমসাময়িক হোৱা বাবে বহু সময়ত বিশ্বায়ন আৰু উদাৰীকৰণক একেলগে সাঙুৰি পেলোৱা হয়।

বিশ্বায়নৰ সম্ভাৱনা আৰু আশঙ্কা আলোচনা কৰাৰ পূৰ্বে যোৱা দহ পোন্ধৰ বছৰৰ ভিতৰত বিশ্বায়নৰ গতি তীব্ৰতৰ হোৱাৰ কাৰণ সমূহলৈ দৃষ্টি নিক্ষেপ কৰাটো সমীচিন হব। যোৱা শতিকাৰ শেষ ভাগত পৃথিৱীৰ প্ৰায় সকলো অঞ্চলতে বজাৰ ব্যৱস্থাৰ পুনৰুত্থান ঘটে। ১৯৭০ ৰ দশকত ব্ৰিটিছ প্ৰধানমন্ত্ৰী মাৰ্গাৰেট থেছাৰৰ নেতৃত্বত যুক্তৰাজ্যত ইয়াৰ প্ৰথম সূত্ৰপাত হয়। ইয়াৰ ঠিক পিচতে আমেৰিকা যুক্তৰাষ্ট্ৰতো একেই নীতি অৱলম্বন কৰা হয়। ভাৰতৰ দৰে উন্নয়নশীল দেশসমূহতো চৰকাৰী নিয়ন্ত্ৰণ হ্ৰাস কৰি মুক্ত বজাৰ ব্যৱস্থাৰ লাহে লাহে অধিক প্ৰাধান্য দিয়া হয়। পূৰ্ব ইউৰোপৰ পূৰ্বৰ

সমাজতান্ত্ৰিক অৰ্থব্যৱস্থাৰ পতনৰ পিচত বিশ্বৰ এই বৃহৎ অঞ্চলটোৱেও বজাৰ ভিত্তিক অৰ্থব্যৱস্থা গ্ৰহণ কৰে। এতিয়াও সমাজতন্ত্ৰ বিদ্যমান হৈ থকা চীন দেশ বজাৰভিত্তিক অৰ্থব্যৱস্থালৈ পৰিবৰ্তিত হয়। বজাৰ ব্যৱস্থাৰ এনে উত্থানৰ সময়ত স্বাভাৱিকতে বিশ্বৰ বিভিন্ন দেশৰ বজাৰৰ একত্ৰীকৰণৰ পথ সূচল হৈ উঠে। দ্বিতীয়তে, GATT ৰ উৰুগুৱে ৰাউণ্ড আলোচনা লানিৰ অন্তত বিশ্ববানিজ্য সম্প্ৰসাৰনৰ বাবে কেবাখনো গুৰুত্ব পূৰ্ণ চুক্তি সাক্ষৰিত হয়। ১৯৯৫ চনৰ পৰা বিশ্ববানিজ্য সস্থাৰ অধীনত এই চুক্তিবোৰৰ কাৰ্য্যকৰীকৰণৰ আৰম্ভনি হয়। এই ব্যৱস্থাত বিভিন্ন দেশৰ মাজত সামগ্ৰী, সেৱা আৰু মূলধনৰ আমদানি ৰপ্তানি প্ৰসাৰিত হয়। ফলত বিশ্বায়ন গতিয়েও তীব্ৰতা লাভ কৰিছে। তৃতীয়তে, তথ্য প্ৰযুক্তি আৰু ইণ্টাৰ নেটৰ প্ৰসাৰনৰ ফলত বিশ্বৰ বিভিন্ন প্ৰান্তৰৰ জনসাধাৰণৰ মাজত সংযোগ স্থাপন কেৱল সহজ হৈয়ে পৰা নাই, এনে সংযোগ বন্ধ কৰি ৰখাটো প্ৰায় অসম্ভৱ হৈ পৰিছে, যাৰ ফলতো বিশ্বায়ন প্ৰক্ৰিয়াই অধিক ইন্ধন লাভ কৰিছে।

বিশ্বায়নৰ সম্ভাৱনা আলোচনা কৰিবলৈ যাওতে আকৌ দোহাৰিব লগা হৈছে যে বজাৰৰ একত্ৰীকৰণৰ ফলত বিশেষীকৰণৰ পথ সূচল হয়। গতিকে বিশ্বায়নৰ ফলতে একোখন দেশে নিজৰ প্ৰাকৃতিক, মানৱ সম্পদ আৰু অন্যান্য সম্পদৰ গাঠনি অনুসৰি নিজৰ নিজৰ দক্ষতা পূৰ্ণ কামকাজত মনোনিৱেশ কৰিব পাৰে। অৰ্থাৎ উৎপাদন কাৰীয়ে যিহেতু বিশ্বৰ যিকোনো বজাৰত নিজৰ উৎপাদিত সামগ্ৰী বিক্ৰী কৰিবলৈ সুযোগ পায় স্থানীয় বজাৰৰ সীমাবদ্ধতাৰ দ্বাৰা তেওঁলোক আৱদ্ধ হৈ থাকিব নালাগে। বিভিন্ন দেশৰ এনে বিশেষীকৰণৰ ফলত বিশ্বৰ মুঠ উৎপাদন প্ৰসাৰিত হোৱাৰ সম্ভাৱনা উদয় হয়। প্ৰসাৰিত বিশ্ব উৎপাদন বিভিন্ন দেশৰ

জনসাধাৰণৰ মাজত সুবৰ্ণিত হলে বিশ্বৰ সকলো দেশতে আয় আৰু ভোগৰ মাত্ৰা সম্প্ৰসাৰিত হোৱাৰ সম্ভাৱনা আছে।

এই খিনিতে উল্লেখযোগ্য যে আজি কিছুবছৰ আগলৈকে মূলধন আৰু প্ৰযুক্তিৰ ক্ষেত্ৰত পিচ পৰি থকা অৱস্থাৰ বাবে ভাৰতৰ দৰে উন্নয়নশীল দেশ এখনে বিশ্বঅৰ্থনীতিৰ লগত নিজকে সংলগ্ন কৰাত কিছু সমস্যা আছিল। কিন্তু আজিৰ বিশ্বৰ বজাৰত বিনিয়োগৰ সুযোগ সুবিধা সন্ধানী পৰ্যাপ্ত মূলধন ভাঁহি ফুৰিছে, যাক ভাৰতৰ দৰে সম্ভাৱনা পূৰ্ণ দেশে আকৰ্ষিত কৰিব পাৰিছে। তদুপৰি এনে মূলধনৰ লগতে উন্নত প্ৰযুক্তিৰো আমদানি ঘটে। ফলত আজি বিশ্বায়ন প্ৰক্ৰিয়াত অংশ গ্ৰহণৰ বাবে ভাৰতৰ দৰে দেশৰ পূৰ্ণ অসুবিধা বহু পৰিমাণে আতৰি গৈছে। বিশ্বায়ন প্ৰক্ৰিয়াৰ অৱশ্যে কিছুমান এনে দিশো আছে যাৰ কাৰণে এই প্ৰক্ৰিয়া বহু পৰিমাণে চৰ্চিত আৰু সমালোচিত হৈছে। দৰাচলতে বিশ্বায়নৰ এটা মূখ্য সম্ভাৱ্য বিপদ সৰ্বসাধাৰণৰ মাজত বিশেষ চৰ্চিত হোৱা শুনা নাযায়। বিশেষীকৰণৰ ফলত ওপৰত উল্লেখ কৰাৰ দৰে বিশ্বৰ উৎপাদন প্ৰসাৰিত হলেও কেতিয়াবা ব্যক্তিগত ভাবে একোখন দেশে দৰিদ্ৰতাও লাভ কৰিব পাৰে। যি সামগ্ৰী উৎপাদনত একোখন দেশে বিশেষীকৰণ কৰা সেই সামগ্ৰীৰ দাম যদি বিশ্ব বজাৰত আপেক্ষিক ভাবে হ্রাস পায় আৰু সেই খন দেশে আন দেশৰ পৰা আমদানি কৰা সামগ্ৰীৰ দাম আপেক্ষিক ভাবে যদি বৃদ্ধি পায়, সেই দেশখনে বিশেষীকৰণৰ পৰা লাভান্বিত হোৱাৰ পৰিবৰ্ত্তে জাতীয় আয় হ্রাসহে উপলব্ধি কৰিব পাৰে। সৌভাগ্যবশতঃ অবশ্যে এই সম্ভাৱনা বাস্তৱক্ষেত্ৰত প্ৰকট হোৱাৰ উল্লেখযোগ্য উদাহৰণ পোৱা হোৱা নাই। বহুত সময়ত আশা কৰা হয় যে বিশ্বায়নৰ ফলস্বৰূপে বহুজাতিক নিগমসমূহে অধিক ক্ষমতা লাভ কৰিব আৰু দেশীয়

পূঁজিপতি উচ্ছেদ কৰি দেশীয় ভোক্তাক শোষণ কৰিবলৈ সক্ষম হব। এনে প্ৰতিস্থানসমূহৰ বিস্তৃত আৰু অন্যান্য ক্ষমতা নুই কৰিব নোৱাৰি। কিন্তু বাস্তব অভিজ্ঞতাৰ পৰা কব পাৰি যে বহু সময়ত এই অনুস্থান সমূহৰ ক্ষমতা অতিৰঞ্জিত কৰা হয়। আমাৰ দেশত এনে বহু প্ৰতিস্থানে বহু ক্ষেত্ৰত লোকচানৰ মুখ দেখাহে দেখা গৈছে। আনহাতে দেশীয় প্ৰতিষ্ঠানসমূহ প্ৰতিযোগিতাৰ সন্মুখীন হৈ অধিক দক্ষতাপূৰ্ণ হৈ বিশ্বৰ বজাৰ জয় কৰিবলৈ ওলোৱাৰ দৃষ্টান্ত পোৱা গৈছে। বিশ্বায়নৰ ফলত অৱশ্যে যেনেকৈ কিছুমান খণ্ড সম্প্ৰসাৰিত হ'বলৈ সুযোগ পায়, আন কিছুমান খণ্ড প্ৰতিযোগিতাত তিষ্ঠিব নোৱাৰি সংকুচিত হয়। সংকুচিত হোৱা খণ্ডত নিৰ্ভৰশীল মানুহখিনি বিশ্বায়নৰ দ্বাৰা বেয়াকৈ ক্ষতিগ্ৰস্থ হয়। যিবোৰ দেশত পুনৰ প্ৰশিক্ষণ আৰু সামাজিক সুৰক্ষাৰ ভাল ব্যৱস্থা থাকে, তেনে ঠাইত এই চাম লোকে তুলনামূলক ভাবে কম কষ্টতে ন সন্তানপূৰ্ণ খণ্ডলৈ যাবলৈ সুযোগ পায়। কিন্তু এনে সুব্যৱস্থা নাথাকিলে বিশ্বায়নৰ ফলত এচাম মানুহ লাভাৱান্বিত হোৱাৰ বিপৰীতে আন এচাম ক্ষতিগ্ৰস্ত হ'ব পাৰে। বিশ্বায়নৰ পৰা উদ্ভৱ হ'ব পৰা আনটো সমস্যা হৈছে এই যে এই বিশ্বায়িত অৰ্থনীতি আন্তৰ্জাতিক বজাৰৰ উত্থান পতনৰ দ্বাৰা সহজে প্ৰভাৱান্বিত হয়। গতিকে আন্তৰ্জাতিক বজাৰত ভাল ধাৰা চলি থাকিলে লাভান্বিত হোৱাৰ দৰে তেনে বজাৰত মন্দা ভাৱ আহিলে সেই অৰ্থনীতিও মন্দা ভাৱৰ প্ৰকোপত পৰে।

গতিকে দেখা গ'ল যে বিশ্বায়নৰ সুফল আৰু কুফল দুয়োটাই প্ৰকট হ'ব পাৰে। গতিকে প্ৰশ্ন উঠে যে ভাৰতৰ দৰে এখন দেশ বিশ্বায়িত হোৱা উচিত নে নিজকে এই প্ৰক্ৰিয়াৰ পৰা বিচ্ছিন্ন কৰি ৰখা উচিত। বাস্তব ক্ষেত্ৰত দেখা গৈছে যে যিবিলাক দেশে

নিজকে বিশ্ব অর্থনীতিৰ লগত সংলগ্ন কৰিছে সেইবিলাক দেশে
 মাজেসময়ে বিশ্বায়নৰ কুপ্ৰভাৱত পৰিলেও সামগ্ৰিকভাবে অধিক
 খৰতকীয়া উন্নয়ন লাভ কৰিবলৈ সক্ষম হৈছে। এই ক্ষেত্ৰত দক্ষিণ
 পূব এছিয়াৰ দেশসমূহলৈ আঙুলিয়াব পাৰি। ফলত দৰিদ্ৰতা নিৰ্মূলৰ
 লগত জনসাধাৰণৰ জীৱন ধাৰণৰ মানদণ্ড ভালে খিনি উন্নত
 হৈছে। আনহাতে আমাৰ চুবুৰীয়া ম্যানমাৰ আৰু কিছুমান আফ্ৰিকীয়
 দেশ বিশ্ব অর্থনীতিৰ এই ধাৰাৰ পৰা বিচ্ছিন্ন হৈ থকাৰ লগতে
 অনগ্রসতাৰ পৰাও ওলাই আহিবপৰা নাই। গতিকে এখন
 উন্নয়নকামী ৰাষ্ট্ৰৰ বাবে বিশ্বায়িত হোৱাৰ বিকল্প দৃষ্টিগোচৰ হোৱা
 নাই। কিন্তু বিশ্বায়ন প্ৰক্ৰিয়াৰ পৰা নিজৰ লাভাংশ বৃদ্ধিকৰিবৰ বাবে
 ভাৰতৰ দৰে দেশে কিছুমান সাৱধানতা আৰু প্ৰস্তুতি গ্ৰহণ কৰিব
 পাৰে। ইয়াৰ প্ৰথম পদক্ষেপ হ'ব আমাৰ জনসংখ্যাক জনমূলধন
 হিচাবে গঢ় দিয়া। আজি বিশ্বায়ন প্ৰক্ৰিয়াত ভাৰতৰ আটাইতকৈ
 ডাঙৰ সুবিধা হৈছে দেশৰ বৃহৎ জনসম্পদ। ভাৰতৰ বৃহৎ
 জনসম্পদ আৰু নিম্ন মজুৰিৰ বাবে ভাৰতলৈ বৃহৎ মূলধন আকৰ্ষিত
 হৈছে। তদুপৰি ভাৰতত নিম্ন উৎপাদন ব্যয়ৰ বাবে তথ্য
 প্ৰযুক্তিজাত আৰু ঔষধ প্ৰস্তুত কৰণ খণ্ডৰ বহুতো মূল উৎপাদন
 কাৰ্য্য উন্নত দেশৰ পৰা ভাৰতলৈ স্থানান্তৰ কৰা হৈছে। জনসম্পদৰ
 পৰা এনে ধৰণৰ লাভ বৃদ্ধি কৰিবৰ বাবে আমাৰ জনসাধাৰণৰ
 মাজত শিক্ষা, স্বাস্থ্যৰক্ষা আৰু নৈপুণ্য প্ৰদানৰ যোগেদি মানৱ
 সম্পদৰূপে গঢ়ি তুলিব লাগিব। এই ক্ষেত্ৰত চৰকাৰৰ এটা গুৰুত্বপূৰ্ণ
 দায়িত্ব থাকিব। বিশেষকৈ গাওঁ আৰু অন্যান্য পিচপৰা অঞ্চলৰ
 জনসাধাৰণে যাতে বিশ্বায়ন প্ৰক্ৰিয়াত অংশ লবৰ বাবে সক্ষম হৈ
 উঠিব পাৰে তাৰ বাবে চৰকাৰে তেওঁলোকৰ মানৱ সম্পদ বিকাশৰ
 ক্ষেত্ৰত সমৰ্থন জনাব লাগিব।

দ্বিতীয়তে, আমাৰ আইন ব্যৱস্থাৰ কিছুসংস্কাৰ আৰু
 সংশোধনৰ প্ৰয়োজন হব। আইন ব্যৱস্থা আসোঁৱাহ পূৰ্ণ
 আৰু দক্ষতাহীন হলে সেই দুৰ্বলতাৰ সুযোগ লৈ উদৰীকৃত আৰু
 বিশ্বায়িত পৰিবেশত অসাধু চক্ৰ সক্ৰিয় হৈ উঠিব পাৰে, যাৰফলত
 দেশ আৰু জনসাধাৰণৰ বিস্তৰ ক্ষতি হব পাৰে। তৃতীয়তে,
 বিশ্ববজাৰৰ উত্থান পতনৰ কুফল দেশীয় অৰ্থনীতিৰ বাবে নুন্যতম
 কৰি ৰাখিবলৈ বিশ্ব অৰ্থনীতিৰ ঘটনাৱলীৰ সুক্ষ্ম পৰ্য্যবেক্ষণৰ লগতে
 দেশীয় আৰ্থিক নীতি তৎপৰ, নমনীয় তথা দক্ষতাপূৰ্ণ কৰাটো
 প্ৰয়োজন। এই বোৰৰ উপৰিও বিশ্ববাণিজ্য সংস্থা (WTO) ৰ
 দৰে বিশ্ব অৰ্থনীতিৰ বুজাপৰা তথা দৰদামৰ মঞ্চত নিজৰ স্বাৰ্থ
 সুৰক্ষিত কৰিবলৈ দক্ষতাৰে অংশ গ্ৰহণ কৰিব লাগে। উল্লেখযোগ্য
 যে এনে বুজাপৰাৰ আলোচনা সমূহত বিভিন্ন দেশে কিছু লাভাবান্ধিত
 হবলৈ কিছু ত্যাগ কৰিব লগা হয়। একোখন দেশে দক্ষতাৰে দৰদাম
 কৰিব পাৰিলে নিজৰ ত্যাগৰ বিনিময়ত নিজৰ বাবে অধিক লাভ
 কৰিবলৈ সক্ষম হয়। বিশ্ববাণিজ্য সংস্থাৰ “ড’হা” আৰু সদ্যসমাপ্ত
 ‘জেনেভা’ ‘ক্যানকুন’ সন্মিলনত ভাৰতৰ কৃতিত্বক লৈ লক্ষ্য কৰি
 কব পাৰি যে এনে বুজাবুজিৰ আলোচনা সমূহত ভাৰতে অধিক
 দক্ষতা লাভ কৰিবলৈ সক্ষম হৈছে।

WTO, GENDER DIMENSION AND THE NORTH EAST.

**Prof. Dilip Kumar Barua
Gauhati University.**

The emerging international economic order seems to have by passed the Gender angle. To ignore the gender perspective in the development process is to ignore the ground realities. UN figures show that the women population constitutes half of the worlds population and supplies two-thirds of the working hours. But Women receive only one tenth of the wages and own only one one-hundredth of the property the exists today. Women constitute 500 million of the world's 800 million illeterates. The moot question is ; will the leading player in the international economic regime, the WTO Further accentuate feminisation of poverty or open up new vistas for the women work force the world over and ensure fairplay and equity to raise the value of the gender development index?

Some of the emerging trends, however, are not encouraging, The impact of the Structural Adjustment Programme (SAP) on women in a number of counties has not been favourable. In the African countries there has been a deterioration of human conditions of women, Children and the poor. So also in Bangladesh where the women in the informal sector are being inconvenienced in Latin America, SAP has led to drastic cuts in jobs, wages and social allocation for Women development.

In India too in the absence of a timely and imaginative market intervention by the State, import liberalisation has removed thousands of women silk

Spinners and twisters from their present jobs. Similarly, the WTO arrangement to to for global tendering for big construction working works has led to increasing mechanization displacing women workers from their jobs in construction activities.

In India's North East, the proportion of female workers to the total female population is 24.22 per cent which is higher than the all India average of 22.27 percent. The higher female work participation rate in the North East is attributable to widespread poverty, landlessness and ecological factors. The majority of the female workers in the NorthEast are engaged in agriculture, handloom and handicrafts, sericulture, Khadi and village industries, food industry and so on. Weaving employs the maximum number of female workers in Assam followed by agriculture, It is to be noted that according to the Handloom census of 1995-96, the North East accounts for over 53 percent of the looms in the country. the region's contribution to the total production of handloom fabrics in the country was 20 percent.

Another area over where the North enjoys comparative advantage in a big way with the necessary skills provided to the workers is the horticulture sector. this sector includes fruits, vegetables, spices plantation crops, floriculture, medicinal and aromatic plants, cashew nut and so on. The statewise estimate of area production and yield of fruit, vegetable crop, flowers and nuts clearly shows that there is ample scope for the development of horticulture in the North East.

Yet another group of products where the North-East has a natural advantage is the group of cane and

bamboo products where the women labour force, given proper training, can be absorbed on a large scale. It may be mentioned that the government of Mizoram has already formulated and announced a state bamboo policy of the “Green Gold ” policy which will definitely give a fillip to Scientific regeneration of bamboo and its economic utilisation.

The WTO regime will pose a challenge and also provide an opportunity to the women labour force is the North East. What is needed is a long - term and consistent state policy for “mainstreaming a gender perspective in the development process” of the region. Also, the network of NGOS operating in the North East may be utilized for providing the necessary managerial and technical skills to the female labour force of the region. Globalization must be made to work for the poor and the disadvantaged.

[The author is former Principal, Cotton College and Haflong Government College This write up is an abridged version of the paper presented by the author in the National Outreach Seminar on the WTO and India : issue and negotiating strategies with special reference to the North East, August 11-12, 2004 organised by the Department of Economics, Cotton College and ITD division, SIS, Jawaharlal Nehru University]



Management in 2020: Challenges in Bio-digital economy

M.Kakati
Professor and Head
Department of Business
Administration,
Dean, Faculty of Commerce
Gauhati University

Introduction

Anticipating the longer term is especially compelling today considering the speed at which the Product, process, systems and economy are changing. The life of every product, process, systems and economy is becoming shorter and shorter. Today, high-fi has life cycle of less than six months, TV less than 2 years, refrigerators, washing machines & microwave ovens less than five years and so on. Life cycle of management system is hardly 5 years, and will be far less in the distant future. Under this situation, anticipating trends far away from now is tricky if not impossible. For the purpose of this paper, we fix the year 2020. For one thing, it is the year in which India has set the target of becoming developed country; it is the year when the Jet propulsion Laboratory predicts that Voyager will stop transmitting data back to Earth. And it doesn't hurt to know that 20/20 stands for perfect vision. This article throws some light on what will be the possible direction of the future changes in management & organization with focus on the period between now and the year 2020.

Evolutionary process

Organizations as well as economy has evolved through many phases starting with the Nomadic phase, then to agricultural economy, industrial economy, information economy, and now to the knowledge based economy. The **Nomadic phase** (where major activities were hunting and gathering) lasted million years; the next phase **agricultural phase** lasted several thousand years; **industrial economy** only a few hundreds years ; **information economy** only a few decades; and **knowledge economy** probably a few years. This indicates how exponentially the life of every thing (management, economy, product, services etc) except human is being dwarfed.

What will be next? Is it **bio-digital economy**? Neural implants may allow a much faster interface between the brain and computers ; dissolving the distance between biological and electronic intelligence. **Bio-digital economy** is likely to be in place by 2020 and will shape our future organizations and nations. It will take us: (1) deeper inside ourselves and (2) future away in time and space. It will really revolutionize product & service development, and the way we produce & market the products & services. The life of every product, service, and system will be shorter. Irrelevancy will be a greater risk than inefficiency.

Some important trends leading to bio-digital economy is fast emerging, though they are still in the primitive stage. Many of them took off for a while but now are receiving a setback, making it hard to predict because of the presence of white noise in the patterns.

The following paragraphs explain some of the visible and disturbing trends, which together will lead us to a true bio-digital economy by 2020.

Some visible trends

■ Basic functions of the management will remain constant but how and who will perform these functions will change completely. Staff function will be slowly integrated /transferred to line managers and many activities will be outsourced. BPO trend will continue for some time till the organization is left with activities, *which are critical differentiators* for the organization.

■ Organization will be more like fluid and difficult to put in a standard chart like the current one. In the new organization model of 2020, the distinction between centralization & decentralization, staff & line, planning & execution, structure & process, level & Span, formal & informal, tangible & intangible, specialists generalists, objectivity & subjectivity (or qualitative and quantitative), techno centric & anthropocentric, vertical & horizontal, global & local, complex & Simple, and Hierarchy & Network will be increasingly marred. These apparent paradoxes will be synthesized to generate a flexible organization. Smart organizations are slowly synthesizing these paradoxes in their restructuring process. For example, ABB synthesizes three paradoxes in their restructuring matrix - centralization & decentralization, global & local and vertical & horizontal.

The dynamic synthesizing of these fourteen

apparent paradoxes will be in place in the new organization model of 2020. Information & telecommunication technology and BPO philosophy will continue to drive the organization towards this process of synthesis. Elements of the organization would be loosely coupled. Low cost of new technology including ERP software would allow greater centralized control and co-ordination, but environment, aspiration, and entrepreneurial requirements of the specialists will demand greater decentralization ; hence synthesizing paradoxes will be an effective style of functioning in many smart organizations.

■ Organization will be fragmented into small frontline units, which will operate individual businesses, acting as company's profit centers and building blocks of organization. ABB is fragmented into 13,000 small frontline units/little companies. Project team consisting of an entrepreneur with an idea and a small team that believes in it operates individual businesses. They control their own balance-sheets, borrow money independently and retain a substantial portion of their savings. These fragmented units are strongly controlled & coordinated through IT networking ; thus synthesizing apparent paradox fragmentation & co-ordination.

■ New management theory-what we call **theory of Particle/quantum Finance, Particle Marketing, Particle HRD, and Particle Operations Management** -are likely to be in place by 2020 in academic and industrial world. We are still in a 'Newtonian' era of classical finance, classical marketing, classical HRD and

classical production theory ; in which we tend to look at financial instruments (such as stocks, bonds, and loans) in static, highly aggregate terms ; look at summarized needs of the heterogeneous customers with a few market segments needs and aspiration of all employees. We are beginning from a Newtonian view, which operates at the level of tangible objects, to a perspective more in line with the nonlinear and chaotic world of quantum physics and molecular biology, Quantum Physics, which operates at the level of subatomic particles, and which may eventually bridge subatomic and astronomical events, goes much deeper than Newtonian Physics - beyond to molecules, to atoms and to subatomic particles, which treats energy and mass, particle and wave alike . Similarly, classical biology operated at the level of the organism and was preoccupied with taxonomy and anatomy. Biology advanced by probing deeper into the cells, genes and now genetic mappings and critical interaction among cells, organisms, and the environment. Like quantum physics and modern biology, particle finance is beginning to look beneath financial instruments into the asset financial attributes, their interactions with others, their evolutionary trend, patterns within random behavior, disaggregating credit risk into discrete financial attributes that will be readily traded, unbundled, and rebundled. Particle Marketing is now exploring beyond the market segment into the individual customers, their unique requirements, building individual relationships, tangible and intangible attributes of the product and services.

Quantum/particle theory reveals that nature comes in discrete form, in bits or pieces. It is the energy rich

fields created by our interactions (strong interaction, gravitational interaction, weak interaction, electromagnetic interaction) that connect discrete & distant actions; cohere and organize events separated in time and space Particle HRD will look beyond into discreteness of individual employee's behaviour, and their individual needs & aspirations. Stress will be more on the individual freedom to grow and evolve. Major challenges will be how to permit coexistence of freewill & boundaries, evolution & coherence. Coexistence will demand strong interactions amongst the employees.

Particle Production is now looking beyond standardized product into customized products combining various product attributes in a meaning way to satisfy unique requirements of the customers, and into disaggregating product development process, working on the concurrent development of the products.

However, theory of particle management is still in its infancy - but by 2020, it will be much further advanced, aided by an explosion in computing power and financial, marketing & production data . We can't say which of today's early attempts to advance theory of particle/ quantum management will work, but already the developments are intriguing and the rocket scientists are creating new & powerful process for solving important and practical and financial & business problems-

For example:

(1) Rocket scientists are building neural networks that mimic certain complex properties of the human brain. Neural net finds patterns in the noise of financial

attributes or market attributes, and then learns from experience. Apart from industrial use, it has now been successfully applied in economics, stock markets, option markets, foreign exchange & commodity markets. Marketers are now using it as data mining techniques; portfolio managers as forecasting techniques; insurers as risk classifications, risk modeling and fraud detections.

(2) Fuzzy logic is a mathematical way of drawing definite conclusions from approximate, vague, or subjective inputs. It helps us understand complex interactive systems that extensively used in household products and industrial processes. In future, it will be used extensively in financial modeling, risk modeling, pricing complex products & services, selection of alternatives etc.

(3) Chaos theorists are attempting to find the underlying structure and pattern of the apparent randomness of changes in assets values. (The 'random walk' May not be completely random after all)

(4) Genetic algorithms(GA) are derivative free stochastic optimization methods based loosely on the concepts of natural selection and evolutionary processes. These derivative - free optimizations (GA, simulated annealing) will reduce the domain of application of derivative based optimization.

(5) Hybridization of fuzzy, neural net, and genetic algorithm and or other new methods (data envelope analysis, analytical hierachial process, ARIMA, GARCH, Vector Machine, etc.) would produce the answers to many complex problems. Hybridization of these techniques

has great promises in modeling complex decision where numbers of attributes are high and attributes are dynamic ; for examples-credit rating selection of alternatives dynamic forecasting etc.

■ Technology including computer will never replace the subtlety of the human mind even though the biological evolution of human DNA is very slow compared to evolution to computer. The rate of increase of DNA complexity has been about one bit a year where as computers's speed and complexity doubles every eighteen months. Some people say that computers can never show true intelligence ; others argue that computers is copying human brain, and by 2020, the computer, like human brain ,will have millions of parallel processor's working together at a time. What ever may be the complexity & speed of computers, superior human judgment will always be essential and will continue to be valued highly since it will not be embedded on silicon. Depth of talent will be critical to success, so recruiting and retaining people will remain management's most important job , People will be the most important job. People will be the most important factor in 2020 (Just as they talk about other areas of management. The organization will be run by a group of specialists and it must learn how to grow wise leaders from the rank of specialists, a difficult task for the manager of 2020.

■ Flexibility is likely to be the key element in an organization. Smart organization will continuously build four types of flexibility - structural flexibility, human resources flexibility, manufacturing flexibility, and

marketing /strategic flexibility. Structural flexibility will be concerned with the extent to which the structure of an organization makes it easier and less costly for process modules to come together to satisfy unique customer request. The structural flexibility must be complemented by three -type of human resource flexibility. Numerical flexibility concerns the readiness with which the number of persons employed can be adjusted to fluctuation in demand ; functional flexibility concerns the readiness with which the tasks performed by workers can be changed in response to varying business demands; financial flexibility is the extent to which the structure of pay encourages and supports the numerical and functional flexibility the firm seeks . Pay package will be tailored to each module /team based on the uniqueness and value of the contribution it makes towards producing the products & services. Manufacturing flexibility will look for a combination of eight flexibilities - machine, process, product, routine, volume, expansion, operation and production. And marketing flexibility will increase organization's ability to change competitive priority depending on the competitive and market situations. All type of flexibilities may not be needed or possible in all organizations. But future organization need to incorporate more and more flexibility of different kinds as they move to year 2020.

■ Winning organizations will be those who can transform raw data, then clean, discover and learn to increase intelligent density within the organization. Over a million bit of new information will be generated per second ; of course , most of this information will be

garbage needing filtering. Data mining and data warehousing will assume greater role. Smart organization will extensively use technologies like data warehousing and OLAP, Genetic algorithms, neural networks and machine learning, rule-based reasoning, fuzzy logic, and pattern querying to increasing business intelligence, The MIS division probably will be updated to the Business Intelligent Units(BIU) with an objective to increase intelligent density within the organization. The system will be effective if organizations reduce the distance between biological and electronic intelligence. In organization set-up, one is not effective without the other, they are complementary to each other.

■ Products, services and processes will be increasingly modular in design and offering, which will help companies to drive cost, quality, innovation and flexibility simultaneously (otherwise they are contradictory and follow either / or philosophy). Today many products are modularly designed(Examples-computer, electronic products, car engine, customized garments and paints) . In future, this concept will be extended to many sectors. Increased modularization will make assembly process less challenging.

■ Space constraints will drive extreme miniaturization process further.

■ World population and longevity will increase changing the demographic profile of the customers. Most populous countries will be accredited as superpower - China, India and USA.

World economy will be integrated to these three

economies ; USA as the destination for consumptions / market; China as producers of merchandized Goods (one Third of the export will be from China) and India as outsourcing distination. These three giants would be the major driver of the growth world economy.

■ Company's survival will depend on everyone in an organization moving as fast as possible; every one acting as a source of expansion. Our universe is continuously expanding without disruption in last 15 billion years, not because there is central force driving the expansion process. There is no central force, no predetermined space ; the space is created in the process and every planet is working as force of expansion. Future smart organization will owe a similar concept in that every point/employee becomes the center of expansion.

■ Traditionally most large corporations have multiple cultures and the CEO is the unifying force. In the future, organization will use the technology to help in unifying the culture, to a large extent . But the Fundamental forces at the individual level will remain,e.g. -the desire for power, The need for affiliation, the drive for achievement, and the pursuit of self - actualization.

■ Learning (Experience) curve will be flat; means new companies will be able to challenge old & established players resulting in many unforeseen competitors in the markets.

■ By 2020, a true global market place will be established, with every one -individuals, companies, investors, organizations, & Governments linked through

telephone, cables, and wireless. Companies will have access to many individuals across the globe but many products will not be truly global especially those which are culturally sensitive - Fashion, house, foods etc.

■ Current interest rate is likely to be stabilized in the long run, or may even come down ; which will have tremendous impact on the durable goods especially in developing countries and particularly in India where the number of durable goods per house per household is far low compared to many emerging economies.

■ Net Wealth creation & management will be the prime objective of both individuals & corporate sector. We, the individuals will prefer to maintain **net wealth account** with liabilities & assets updated every day or so. Assets will include relatively illiquid assets like building, cars but more of shares, bond and other securities. these accounts would also contain all forms of liabilities. Computer will continuously keep track of these items in the wealth accounts and will mark to market. Instant credit will be available to individuals and companies secured with the current value of their wealth accounts. Smart Banks, Financial institutions, mutual funds, corporate finance managers and other financial agencies will increasingly focus on increasing net wealth of individuals in order to secure more business. Even the insurance industries, particularly life would eventually move from risk mitigation to net wealth management.

■ At the same time , management and individuals will be more concerned for risk management than before as we progress towards 2020. Business risk will be very

high, but they will become more and more precise & customized. The positive point is that there will be many more specialized risk-taking agencies, to which risk may be transferred for a nominal premium, and there will be many derivative products for hedging risks. Our future organizations and nations will increasingly use these strategies (transfer & hedging). Japan, for example, has the highest seismic risks; even an earthquake with moderate intensity means huge loss of life and properties worth several billion dollars. Through insurance and reinsurance, Japan has virtually transferred all the monetary risks to other countries. Ultimately the amount of risk we have to bear may be greatly reduced.

Disturbing trends

☒ Mass customization (Dream of 2020 that nearly every thing could be tailored to a clients needs or wishes at a reasonable price including highly personalized service; firm will be selling to market segment of one) may receive set back. we are witnessing the dawn of a new age of customization; an age in which new technologies, increased competition, short product life cycle, and more assertive customers are leading firms towards mass customization of their products and services. From product companeis like Unilever, P & G, Lutron, Hewlet Packard, Motorola, ICI, Johnson Nicolson, Toyota, Mazda, Nissan, Mitsubishi Land's End to service providers like wireless companies (Sprint and Ericson), and Banks (Fleet and Sun Trust), almost every company in certain sectors (Textile, Paints, electronics, hotels) is

dabbling in mass customization. The promise of mass customization. is dramatic yet many firms suffer dismal failure in their attempt to implement it. A recent survey by Booz Allen Hamilton found, not surprisingly, that as many as two -thirds of the companies dabbling in mass customization failed at it miserably. The remaining third, the smart customizers, scored well because they focused on smart execution. The bottle line: mass customization does work but not for every one ; one size market segment does not fit all. Mass customization calls for a transformed company. Such transformation may even pose greater challenges than the technological acquisition and in the transition; managers must assume that they are managing organizational change, not just technological changes. In todays organization, marketers usually remain close to the customers while others remain isolated. from market place. Smart customization demands that R & D , design and component producers must lose much of their isolation from market place. R & D, and design people must act more as entrepreneur/ counselors rather than scientists, making them more resposable for marketing and then developing, building and delivering what has already been sold. A difficult task for the future managers.

Almost for similar reasons, adoption of computerized-integrated-manufacturing, (CIM) or island of intelligent automation will be much slower than anticipated. The cost of acquisition of new technology is too high accompanied by high risk of implementation. most of the implementation risk stems from organnizational and

managerial changes required to support the technology. It demands contextual changes in organization philosophy, structure, process and highly knowledgeable workers for strategic use of the technology, another difficult task for future managers.

■ Virtual enterprise may not be a reality in many cases. Experience with virtual banking is bitter, no success story. Reality is fast proving that the model of Internet bank is not working out all that. Virtual banks continue to suffer from cash flow and customer - attrition problems. Though the incremental cost per transaction in the case of Internet banking is just a fraction of branch bank or ATM Banking (Which was perhaps the main drive for Internet banking), the total cost including vast investment in infrastructure is not very tempting today. Moreover, many customers want a branch office to visit. The dream that every household will be a bank branch will not materialize.

■ It has been predicted that most business transactions will probably be made between cyber personalities via the World Wide Web and many of us may even choose to live a virtual existence on the net, forming cyber friendships and relationships. 70% of what has been predicted about the B2B and B2C did not ultimately happen.

■ Experience economy may not work as predicted by a few experts . As suggested, the past economic and business 'ages' first of a goods based economy and most recently the service economy, will slowly be succeeded by the 'experience economy', in which both the

competition and added value will focus increasingly on the quality of the customer or client's experience. Tangible goods will still be the nucleus, around which other sector will move and develop.

■ Small will not be beautiful in many sectors. Many banks will be merged to an unprecedented large size. The US had 15,000 banks in 1970. Today, it has 8000. Industry consultants project that there will be less than 1000 banks by 2050. One can well imagine what will be the number in 2020 and how many banks will be. The concept of diminishing scale will be replaced by the increasing return to the scale.

■ Internet buying would not replace the traditional shopping. Internet will replace to some extent only those buying which is unpleasant and where product enjoys brand loyalty. Only 2% of the total automobile buyers (50 million in number per annum are online today ; less than 1% of the 200 million travel tickets are online ; less 1% of the \$ 189 billion advertising budget are for online ; less than 1% of the 4.2 million home banking is online. The figure will no doubt increase in future, but not enough of it to replace traditional shopping. There will be exponential growth of shopping malls (domestic & international tourists flow will be the driving force) in every country and there will be fewer user of the virtual show rooms. Virtual showroom could mean billion dollars saving to companies ; but strategically, that may not be desirable .

So far the speed of information is concerned, the telephone took nearly 74 years to reach 50 million users,

radio took 38 years for 50 million users. PC 16 years ; TV 13 years and internet only 4 years ; It however, will not mean that internet is 18 times faster than telephone to reach the 50 million users ; Though the telephone took a much longer time, it will be the major communication and favourite means of communications in the future. The telephone banking would be more than PC banking in the future.

■ There will be many professional information providers and many rating agencies. The 2020 technology environment will promise much greater market efficiency through better information and lower transaction costs. This accompanied by transparency in operations and good corporate governance will no doubt reduce investment risk. But there will be myriads of risk variables, which will be invisible, and everywhere there will be inefficiencies associated with these variables. Moreover, the dishonesty of human nature will still produce financial fakes and bouts. The Ideal of a perfectly efficient market will not be achieved by 2020 if ever.

Issue of Concerns

■ In the last two hundred years, population growth has been exponential. With the current rate at about 1.9 percent, (that does not sound like very much) or two fertilities per woman, the world population doubles every forty years. That means world population would reach 244 billion in 2150 from the current level of 6.3 billions and 134 trillions in 2300 ; and by 2600 the world's population will be standing shoulder to shoulder. The trend must be arrested at any cost.

☒ The world will be older and the aging population will enhance social burden. Many nations would lose competitive advantages due to aging population, Germany, Japan and many European Countries are feeling the pinches.

☒ The electrical consumption has moved up exponentially in the last century. The worldwide energy consumption is over 97.5 billions MW -hr in 2000 up from 9.3 billions in 1900. At the current growth rate, the electricity use would make the earth glow red-hot by the year 2600 (Stephen Hawking).

☒ Due to some progress in the ongoing genome project, our understanding of the human genome will undoubtedly create great medical advances, but it will also enable us to increase the complexity of the human DNA structure significantly. In the next few decades, human genetic engineering may start replacing biological evolution, redesigning the human race and posing entirely new ethical questions.

☒ Human nature will not change and dishonesty will be around in 2020 as it is today. Voice recognition, DNA fingerprinting, and secure data encryption will instantly verify transactions, preventing today's scams. But new forms of 'information crime' will appear. These (crime) will be constantly innovated and renovated by a section of intelligent class.

Conclusion

Nothing stays still ; nothing endures but change, Between

now and 2020, every aspect of organization will change (some of them profoundly) except two things-(i) human nature will not change and (ii) the basic functions will change significantly. In the constantly changing environ, forecasting is foolishness. Yet it is inescapable for smart organisations to avoid being swept away. Organizations must try to adapt to the fast changing internal and external environment and go for constant renewal with an objective to make organization simple, less structured and to avoid being a business dinosaur.

In view of the difficulties of adjustment and great volatility of the environment, it would seem that a few years of organizational life are a mighty feat, a few decades a triumph, a few centuries a rarity, and a millennium almost an impossibility.

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Miss Quested's Cave: The Defeat of Reason

**Prarthana Barua, K.C.D.C. C.
Santanu Phookon, Cotton College
Nijara Hazarika, Sonapur College
Nivedita Goswami, Borbhag College**

E.M. Forster's 'A passage to India', was to the author a "sort of tentative bridge of friendship" between the two cultures. This is what he says in his letters. The title of the novel itself suggests this, borrowed, as it were, from Whitman's Poem celebrating the Suez Canal. Whitman saw the opening of the Suez as a tremendous achievement in human technology not merely for the obvious reasons, but because he saw it as a significant step towards bringing the rational tradition of the West and the mystical tradition of the East together. The fusion of the two, he believed, would create that ideal, he longed for. To Forster 'A Passage to India' was a quest of that order.

Traditional criticism on Forster tends to see Forster in the light of a staunch opponent of imperialism and use his 'Passage' to prove that his liberal humanism create in him 'sympathies' which allowed him to view India as India-rather than the 'other'.

Christopher Gillie, for instance sees the authors both in the earnestness of Cyril Fielding and the benevolence of Mrs. Moore. What we would like to suggest, however, is that Forster was as much a product of Victorian-Edwardine England as Ronny Heaslop; that he too was subject to the limitation imposed by the governing ideologies of the age; and that far from forging

a 'passage' he ends up unwittingly showing the defeat of the rational in conflict with the profundity of the intuitive or mystical. We would also like to suggest that the cave episode exhibits neither the hallucinations of a repressed virgin almost on the shell or the latent evil that is India - too strongly held critical opinion. Instead the episode is the conflict between Forster's desire and his limitations on the one hand ; and the imperialist's nightmare of the 'unknowable' i.e. India of the 'other'.

Two things suggest such a possibility. Firstly the rather inconclusive conclusion of the novel and, second the fact the when forster was asked what happened in the caves, his reply was, "I don't know", the first suggest his own inability to reach his goal; the second his limitations, as we have indicated, imposed by the socio-political cultural milieu of which he was a part. The opening chapter in 'A Passage to India' serves as a sort of introductory and here itself Forster reveals his orient/ occident binary bias. Chandrapore is ugly, dirty, debased. It seems made of mud- "the inhabitants of mud moving. Houses do fall, people are drowned and are left rotting, but the general outline of the persists; swelling here shrinking there like some low but indestructible form of life". This filthy town on the bank of Ganges, which " happens not to be holy there," is geographically separated from the civil station of the British by a maiden and two rises ostensibly Forster does not think much of the settlement the British have created : " as for the civil station, it provokes no emotion. It charms not neither does it repel". But this uninspiring is "neatly and sensibly planned with a cemetery, a club and a grocer. The bungalows are

disposed along roads which intersect at right angles". It has a beautiful view as oppressed to the town below which turns its back upon the wide and shifting panorama of the stream. Indians, after all are incapable the aesthetic sensibilities of the civilised, civilising English man.

The same prejudice manifest itself in the last chapter of the second section of the novel. Fielding, finally on home-leave after great upheaval approaches Constantinople. The Greco-Roman civilising influence or atleast, the awareness of it seems to be at work here in fact, the operative factor here seems to be the Western prejudice in favour of rationality which would have geometry fill-up the space of the earth. India's otherness is justified in terms of the lack of this geometry.

Forster's prejudice does not end here, it runs deeper. In one of the first scene between Mrs. Moore and her son Ronny Heaslop who is the Magistrate at Chandrapore, the writer tries to show his impatient with the Anglo-Indian attitude. We may mention here that Mrs. Moore is often the persona used to embody the virtues of tolerance, love, benevolence and understanding which Forster saw his own brand of liberalism. Mrs. Moore feels that the Englishman in India should try to be nicer to Indians because Indians are human beings too. Ronny's reply is ' we are not here for the purpose of being nice, mother. we are here because we have a job to do". The job of course, is that of course, is that of colonisation. Interestingly, Mrs. Moore is upset not by the reply but in the smug manner in which it is given. The resentment here is against the complacent attitude bred in public schools—a resentment which finds voice in — "The Longest

Journey” as well –but certainly no against the ‘job’, the Whiteman’s burden, the fact of colonisation and colonisation. This in Mrs. Moore, the English woman whose scheme of love can include even the wasp on her clothes-peg !

Clearly, then Forster cannot distance himself from the British rule and its complement superiority in sufficient measure for an objective, neutral/impartial analysis of the situation. He is as much an Occidental Tourist as Miss Adela Quested.

Miss Quested’s name is itself suggestive of ‘the quester’. Moreover the mosque section of the novel repeatedly underlines/emphasis the role. She wants to ‘see’ the real India (“The Fancy that ! And How quaint! of the Club Memasahibs not Withstanding) It is to fulfil this desire, for instance, that the patriarch of the community, Tourtom, arrange the ‘bridge party’. The same impulse leads to the visit to the Bhattacharyyas and the eager acceptance of Dr. Aziz’s invitation to a picnic at the Marabar caves, though she knows Ronnie would disapprove.

Before moving on to the caves, however, a couple of points need to be examined. First of all, we have earlier mentioned ‘the imperialists nightmare of the unknowable’. What is referred to here is the the peculiarly British Middle class obsession to ‘know’ the world. An obsession which developed along with the possessive, material, mercantile’. culture after the Industrial Revolution. ‘Knowing’ was a necessary preliminary to ‘owning’, and mapping everything from

lands to lives was the hallmark of the true blue coloniseres. His rational intellect was sufficient for the mapping – But anything that refused to come within this scheme of rationality could turn into a nightmare by defined the attempted mapping. Secondly Forster himself felt Christianity to be an inadequate faith for the complexities of India. He was like Fielding or Adela Quested, an agnost–and even Mrs. Moore, The most religious person among the lot, finds that here religion – which had never satisfied her fully – has dwindled into ‘Poor, little talkative Christianity’. In other words, the western mind has only reason to fall back on. Intuition may have been there, had religion of faith supplied it. But religion itself has ceased to be potent force. Thus, if India is to be seen, gazed at and mapped, it must be done reason by reason alone.

The conflict between reason and the mystical takes place at the caves. What are the Marabar Caves? To begin with the introductory chapter tells us twice that they are extraordinary. There are many of them many more as yet undiscoverd and yet more wrapped up in rock. They are all exactly circular and there walls are polished to such a smoothness that they reflect the perfect image of the living of the living flame when a match is lit. Yet the polish is not the work of a man and there is an echo ‘Boum’ which never varies regardless of whether it is generated by the scratch of a thumbnail across a wall or the uttering of the name of god above all, the caves are scattered to the Hindus though none save Godbole, seem to know why he will not tell.

The conflict itself is beautifully choreographed by Forester. First it is Mrs. Moore who suffers a nervous

breakdown with nihilistic echo 'Boum' which seems to explode into nothingness her religion— her 'poor little talkative Christianity'. As a result Dr. Aziz and Adela have to venture into the other caves with only their 'guide' (guide in the sense of one who possesses the knowledge to lead the way) The guide himself then disappears; and so the Moslem Aziz, who does not and will not understand the religious or mystical significance of the caves and the Occidental Tourist, Adela Quested had to go in it alone with no 'guide'. At this point embarrasses Aziz so much that he dives into the nearest cave to get away from her. Alone, she ventures into another.

Significantly, what she thinks as she enters the cave is; "sightseeing bores me". This reflects her mindset. The movement into the caves itself is shown as a transition from extremely bright tropical sunshine in which the rocks are seen in stark clarity, to the utter darkness of the caves. It is the encounter the light of western of western rationality and the mysterious ancient night of India. The inadequacy of this feeble light leads to its extinction by the overwhelming darkness. Faith may have illumined; but that western faith it deemed inadequate. Sensitivity may have helped—but that has no place in Anglo - India. Reason cannot plumb the profundity and is consequently snuffed out. Miss Quested cries 'Rape!'

One last point. The rock is repeatedly a symbol of defiance of denance in Forster's 'Passage'. It is a rock protruding from the ground which causes Fielding's horse and Aziz's to serve in opposite directions, defying the attempt to the two to come closer. It is a rock on which a wasp is perched that defies Godbole's attempt to

include it in his scheme of inclusive love . It is the rock that has defied Mrs. Moore's Christian benevolence and has defied Adela's rationality and raped her. And when Forster was asked happened in the caves, he replied, "I don't know". He wouldn't.

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***“ON - LINE EDUCATION IN INDIA” –
CHALLENGES & PERSPECTIVES***

**Dr. Ashima Sharma Borah
Deptt of Management
K.C. Das Commerce College
Chatribari, Guwahati
Assam**

INTRODUCTION :

Online education breaks down geographical barriers and gives an opportunity for the teaching as well as the students community to get in touch with each other, globally in a very short period. Today with the help of computer and Internet access facilities, examinations can be conducted on line, libraries can be interlinked ; on line cross country discussions can take place, teaching materials alongwith lot of information are available by downloading from the internet, training opportunities are also made available and the list goes on.

In India the educational planning process has more often than not failed to utilize data to inform decision-making. This is essentially because of the lack of an education management information system capable of delivering valid and reliable data in a timely fashion for the use of educational planners and administrators. This does not mean that data are un-available, rather that they cannot be easily retrieved and analysed. With the advent of micro-computer it is now possible to improve the efficiency of information retrieved analysis and communication throughout the education complex.

It was noticed that at the end of May 2000, there

were 3.25 million users of internet with 0.95 million internet connections in india. Also there are still very few Universities in India that adopts online educational transactions. There is need to develop an educational infrastructure.

Education crisis In India :

The problems and issues in the education system that contribute to the so called "Crisis" in education were best cited in 'Coombs (1985) and Simmons (1980). The problems of the education system in India are:

*** School System is highly inefficient :**

Inefficiency is cropping up in School System. For Example, increase in education expenditure or Costs per Pupil through an improvement in Say the Pupil teacher ratio on class Size are usually not accompanied by a comparable improvement in the quality of education (Haddad 1978, ' Husen T et al, 1978, Simmons 1981). The problem is further aggravated by an increasing gap between the cost of education and the resources available, brought about by either an overall reduction in the amount of resources available for the government as the rate of economic growth slows down on an increasing reluctance on the part of policy makers to devote a larger share of the national budget to education, or both (Orivel 1986)

*** Mismatch in demand and supply :**

There is mismatch in demand and supply in terms of Say, the labour market demand for and the supply of

educated personnel, the expectations of Parents, students and employers and what is taught in schools.

* **Growing disparity in education :**

There is growing disparity in education as well as employment opportunities. While debates continue on the question of who would benefit most from an increase in education expenditure (Blaug 1982), it is almost beyond doubt that the rapid expansion of education in the 1870s and 1980s has hardly resulted in either a more equal distribution of education attendance by geographical, sex and socio-economic groups or an improved distribution of income.

* **Lack of sufficient Knowledge or Information Gap:**

'Information Gap' is one of the serious problem for educational planners in India 'Information Gap' arises from two main causes (Weiler 1978, Windham 1980). The first is the ignorance of educational planners and researchers about the so-called 'black box' in the educational process, which makes children of different backgrounds, aptitude and abilities become educated as citizens, employable as workers and satisfied as consumers of education services. The second cause is the uncertainty as regards the future behaviour of pupils. Parents and employers, which ultimately determines the success or failure of an educational programme. What is worse is that their behaviour is influenced by a host of

factors, many of which are beyond the control of educational planners and administrators (Lockheed, Verspoor 1992, Haddad and Coletta 1990)

Tele communication in Indian Education System :

The term "telecommunication", defined at its simplest refers to the exchange of messages over distance between a sender and receiver. The development of the telegraph about 180 years ago and the telephone 120 years ago provided electrical means to transcend space without the physical bulk and time required to move printed or written messages. Advances in the applied physical sciences through electronics and miniaturization have created a virtual revolution in the speed, quantity and quality with which messages can be sent anywhere in the world. "Communication between all parts of the world is quasi - instantaneous this will undoubtedly bring fundamental changes in the structure of society" (Bobillier 1979)

The merger of tele communication facilities with large-scale computers was found accelerated in the 1980s with the rapid growth of micro computers and communication Software. The reduction in cost increased number of telecommunication units, and ease of operation brought telecom with computers within the reach of virtually every branch of education and to many individual teachers and students.

The technical systems of telecommunication like computer conferencing, computer File Transfer

Electronic blackboards, electronic mail, Videotax and Database (eg. VITAL/VISION (videotex integrated teaching & learning ; and BRUETEL (U.K.) -provides an online demonstration of how information technology can help overcome remoteness from major centre of information and learning) ; tele conferencing; Tele CAI (Computers Assisted Instruction and Tele - Classrooms definitely influences the requirement of teachers. Tabl 1 depicts a model which can be accepted in India which can forecast the number of teacher required. In table 1 the figures-

TABLE-1
Forecasting the numbers of teachers required
(* Colleta & Yip)

	Year 1	Year 2	
Total enrolment (a) :	100000	101000	
Pupil teachers ratio (b) :	40	40	
No. of teachers required (a)/(b) :	2,500	2525	
	Year 3	Year 4	Year 5
Total enrolment (a) :	102000	103000	104000
Pupil teachers ratio (b) :	40	40	40
No. of teachers required (a)/(b) :	2550	2575	2,600

Colletta NJ, Yip HK in press micro computer, Application in Education Policy Analysis and Planning. UNESCO Paris. in the bottom row are obtained by dividing the corresponding members in (a) by those in (b) Table 1 also shows a highly simplified model for forecasting teacher requirement and such a facility is extremely useful in planning that requires examination of different outcomes based on different sets of assumptions.

ICT-Information and communication technology & the Indian scenario :

ICT have created a new learning environment in which a student is allowed to learn through multimedia approach i.e. through It or Computer application-based course of studies but unfortunaly the Course-structures formulated by many Indian Universities are not very satisfactory. According to Kelendu Pathak Vice-Chancellor of Dibrugarh University (UGC Seminar, November, 2003, Guwahati) Assam, University and Colleges may find it difficult to face the challenges of e-learning, web-based of learning and corporate Universities. It is therefore, necessary to look into the problems in a broad - based manner. Both the formal and open modes of higher education must prepare the student to be life long learns using appropriate and convergent methodologies and techniques.

The revolutionary progress in information and Communications Technology (ITC) during the last two decades of twentieth century has made it possible for

mankind to enter into the knowledge age life-long learning has become a goal and primary requirement of an educated person. Application of ITC in the field of education has contributed immensely in ushering a silent revolution in planning, managing and delivering education breaking the barrier of location, timing and resources.

ICT & the Challenge to Academicians, Planners and Managers :

Today Universities and higher Education institutions are expected to contribute to knowledge creation through research and to engage themselves in solving the problems of the communication around them. Knowledge management, to day, requires, tt related tool and computer. However than is need of qualified work-force who are capable of utilising such tools.

In the fields of Management, ICT will be used more and more. Areas like Back-office operations, business process outsourcing, personal and human resource management, Departmental business are some of the areas where good knowledge of Information Technology Enabled services (ITES) will be necessary.

For quality research leading to knowledge creation, knowledge of informatics (eg. Bio-informatics, Chemo-informatics, Geo-informatics, Medical informatics etc.) will be necessary in future. It has become necessary to introduce such courses both at under graduate and post graduate level.

The planners gets an opportunity to make use of information and accordingly plans the requirement of teachers as per their qualifications and grades for teacher training while administrators use IT for calculating the amount of subsidies required to pay salaries.

Deconcentration & Decentralisation of planning (with cheap but powerful micro computers installed) takes place as District planners and administrators are in a better position to understand how Schools and Colleges are performing, how plans are being implemented, and to appreciate the educational needs and aspirations of parents, students and employers, the desirability of deconcentrating the planning process is self evident.

The rapid advances in knowledge and techniques tend to make the work-force of modern organisation obsolescent and there is a great need of retraining and skill improvement.

Conclusion :

Online Education have become a challenge to traditional Universities. Despite of the education crisis, efforts should be made to meet this challenge, and unless properly planned to meet this challenge the education system may meet the doom as predicted by the management Guru Peter Drucker in 1999. On the other hand, some higher education - institutions in India are competing with Commercial firms in producing

unqualified/semiqualified degree/diploma holders whose scope of employments is very limited because of fast changing nature of technology. The existence of two-room Universities giving affiliation to institutions operating from single room has also complicated the matters. It is reported that to earn quick money computer-classes are operating from sheds and store-rooms. Leaving aside IIT and a few other institutions the Computer and IT related education is in a state of anarchy and confusion.

Globalisation and liberalisation have led to new challenges to our academic institutions and programmes. Many programmes and courses of good institutions. (MIT, Carnegie Mellon etc.) are available on internet. Such Courses are usually more relevant to the current needs of learner. Learning from Internet and world-wide web cannot be just the any means of education but with the combined efforts of IT professionals and the traditional academicians can only be the key to success and this is the need of the hour.

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BANKING FOR WOMEN

Pallavi Kakati,
Lecturer,
Deptt. of Finance

A woman is going places today and has the requisite buying power. To serve the varied needs of the working women, banks have started offering innovative products. Marketers of financial products have decided on a great plank to position their 'women only' products. Essentially, these are merely various products that are put into a single basket to make things convenient for them.

And so we now have the bank accounts, credit cards insurance plans and loans targeted at the fairer species .

BANK ACCOUNTS :

Women join the ranks with the doctors and defence personnels of those targeted for innovative schemes of the banks. Lower interest rates, lower balance requirements, free delivery and collection of cheques, free online utility payments etc are some of the perks on offer.

ABN Amro Bank has a saving account for working women called **Shakti** , which allows a minimum daily balance of Rs. 5,000 as against Rs. 10,000 in other cases. One gets a free first year debit and credit card. An additional feature

of a free doorstep delivery everyday is also useful.

Citibank women's account has several components – a savings account, a credit card, discounts on loans and accounts for children.

The savings account requires a woman to keep minimum average balance of Rs 10,000 unlike other accounts where the minimum balance is Rs. 1 lac.

They are also provided a discount of 0.5 % on car loans and a free first year Citibank IOC Petrol card. There is also an attractive critical illness coverage of Rs. 50,000.

Along with the credit card, the customer is also allotted a relationship manager who advises on where to invest the money – be it deposits , mutual funds or insurance products. Moreover there is no charge for this service – a pretty good deal.

LOANS :

Women are at par with men regarding discharge of loans. The bank judges the repayment capacity and then decides on the loan eligibility. They look into the repayment capacity, the existing obligations , the past repayment history, quality of earnings and also the number of dependents. Due weightage is also given to age, experience, employer and prospects qualification.

Under **SBI Entrepreneur** scheme, technically qualified women get loans to start small business like computer training institutes etc.

IOB's Sishu Vihar Yojana lends a maximum of Rs. 50,000

to women entrepreneurs to set up day care centres and crèches.

Many banks offer enterprise loans upto Rs. 5 lacs with no collateral and most of these loans comes 0.5 % to 1% cheaper for the women.

Canara Bank's Can Mahila Loan facilitates a women to buy household articles, gold or even jewellery.

Indian Bank's Swarnabharana extends loans upto Rs. 2 lacs at 10.05 %, whereas **Corporation Bank 's** Corp Mahila Gold offers upto Rs.2.5 lacs unsecured at 12.5%

CREDIT CARDS :

Citibank is living upto the standards of design by introducing Visa Mini that is much smaller than a normal credit card. Visa Mini gives a discount of 7 % to 15 % at designer stores like Oyzterbay, Hidesign and Shahnaz outlets.

The **Stanchart** has the Diva. The Diva gives one a discount of 10 % on any bill over Rs. 750 at Lakme beauty outlets . It pays the utility bills, plans holidays, buys movie tickets ,delivers flowers and gifts for a nominal service charge. The Diva offers a free coverage of Rs. 75,000 on women related diseases plus children's education coverage upto Rs. 1 lac on death of the card holder.

The **HDFC** card offers households insurance of Rs. 1 lac against fire and burglary.

Broadly, the women's card are priced at the same rate as the other cards, but if one shops frequently, one can save. The insurance cover with the card adds to the appeal.

INSURANCE :

Life covers for women are the most successfully sold products. These policies are mostly sold on the USP of special cover for women related diseases like uterus and breast cancer, pregnancy related complications etc. These plans make sense on a glance at the statistics provided by the Department of Women and Child Development. According to them, about 125,000 women die each year due to pregnancy and childbirth in India.

In LIC's Jeevan Bharati, additional cover for women's critical illness gives the policyholder upto Rs. 2 lacs immediately for medical treatment. This is over and above the sum assured. An additional 50 % of sum assured, maximum upto Rs. 1 lac is payable if the policy holder's child is born with a congenital disease like Downs syndrome etc.

Birla Sunlife's Womens First policy is unit linked policy available to women upto 35 years. The policy allows two free withdrawals a year. And 20 % of the sum assured is transferred to the holding account every 5 years for withdrawal if necessary.

Conclusion:

All said and done the products 'exclusive for women'

are tempting enough but do they have a flip side too ?

Analyze this –

The freebies like free home delivery and reward points in the bank accounts allows one to save time and money, but unknowingly some of these facilities do not come for free. A nominal charge here and there is a thing to be looked into.

Given that personal loans cost upward of 18 %, one has to give a thought into taking the risk. In this case, these personal loans in order to buy jewellery does not seem tempting enough.

The cost of opening a Visa Mini or a Diva is at par with the other cards. Expecting an interest rate, discount or even waiver of annual fees or joining fees on these cards is useless. Only if one has a card spend according to the freebies offered, one can actually save from it.

The insurance plans, though they give us enough benefits, a closer look at them reveal that the premium on these policies are typically far higher than the other plans—a logic behind workings of the insurance companies – higher the benefit, higher the premium. However, looking at the critical illness feature, one usually saves a lot if there is a family history of the illness.

Statutory Warning:

“ Take a closer look at the products before you bite. Is the ‘Women only’ tag just a way of getting in our custom? Check and double check if they make the cut.

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RURAL ELECTRIFICATION: A MEANS OF SOCIAL CHANGE

Dr. Prabhat Ch. Kakati
Head, Deptt. of Accountancy
K. C. Das Commerce College

Electrification is an essential element to improve social and economic opportunities in a society. The significance of electrification has been aptly described in Lenin's dictum 'Soviet plus Electrification Equals Communism'. The maxim amply and forcefully emphasizes the crucial role of electrification in the modernization of society. Electrification helps in transforming the socio-economic condition of rural people as -

- i. It is an important instrument to bring about a radical change in the methods of agriculture and irrigation,
- ii. It creates the conditions favourable for the growth of industries and commerce in the rural areas. Cheap and assured supply of electricity provides inducement of the entrepreneurs to set up not only small scale but also medium and large industrial units in countryside. Most of the raw materials may remain unutilized without availability of electricity. Thus electricity can go long way in the growth of agro-based industries and consequently of industries geographically and
- iii. It enables the rural people to enjoy such amenities of life as are associated with urban areas. Rural people with the use of electric power can use modern gazettes such as refrigerators, washing

machines, TVs, air-conditioners, fans, heaters and the like.

Through the above process the rural folk is exposed to the outside modern work and thereby upgrading their socio-cultural and intellectual upgradation. Also, by changing the life-style of the rural people through the privileges created by electrification, there will be a strong inducement for the rural people to like the environment of their birth place. This in turn contributes considerably in checking the rural migration to the over-crowded urban areas and thereby solving acute socio-economic problem of the country.

Through the transformation ignited by rural electrification, the income pattern of the rural people engaged in agricultural pursuits will be radically changed, by facilitating them to earn higher incomes through use of modern technology in cultivation. Checking rural migration to urban areas is, however, the negative aspect of the advantages created by rural electrification programmes. The positive aspects shall be the inducement of the rural youths to take up self-employed livelihood pattern by starting cottage, tiny and small scale industrial units. There can be no reason why even medium and large scale industrial units can not be initiated in the rural areas if the concerned authorities / agencies can discharge its obligations of rural electrification in the villages.

There is a close relationship between electrification and improvement in the individual life style. The use of electricity can popularize radio, cinema, television, VCR / VCP as a source of entertainment. Special programmes

on radio and TV meant exclusively for farmers, keep them fully informed of their developmental needs- family planning, health, nutrition and education.

Besides these, it creates awareness of Government policies, opening of schools and dispensaries, extension of working hours. In short, the shift of the devices to the use of electricity can change the outlook of the rural people. Hence, the role of rural electrification in evolving new values in the psyche is indeed very high.

C.T. Ellis an American writer in his book 'A Giant Step' made the statement on the role of electricity in villages as - "it is our experience that once dependable electricity is made available to rural people at a reasonable cost, the users of it are found rapidly progressing regardless of the state of development which already exists and it plays itself many times over". "It is axiomatic that in rural areas electricity is one of the most important catalysts which can trigger economic development and thereby not only 'brighten the villages but also heighten its economy" (Dr. B. Venkatappiah, Former Chairman, Rural Electrification Corporation, New Delhi). It makes villages more livable and village occupations more viable.

Availability of electricity in rural areas brings in tangible and intangible benefits to the society. The important tangible benefits are- increase in productivity on farms and industries and consequently the saving of energy resources.

The massive execution of rural electrification has a direct impact on socio-economic areas in-

- i. utilization of waste land for agricultural purposes

to improve the lot of rural masses. As a result of more emphasis on agricultural development, rural prosperity will prevail and rural electrification can pay dividend to the economy,

- ii. development of live-stock including dairy/poultry farming, cottage, small scale and agro industries and
- iii. development of trade and commerce, pushing the marketing of agricultural product.

The intangible benefits include better lighting, more efficient management of certain essential household chores, better recreation, medical and hygienic facilities and extension of reading habit. Rural electrification can bring it by –

- i. educating the rural masses by telecommunication system in process of improved agriculture horticulture, social forestry, sericulture and allied activities. There is close relationship between electrification and spread of radio, TV and cinema as a source of entertainment, improved working conditions in farms, work-shops, schools, dispensaries and shops and increase in available working hours,
- ii. providing the municipal amenities like street lighting and water supply and
- iii. providing better health and medical facilities.

The intangible benefits, though difficult to quantify, are nevertheless important in socio-economic back-ground of rural people. In fact, in the context of improving the quality of life of the people of rural areas, they are as significant and

important as the tangible benefits.

By improving the modern amenities of life like light and fans, electricity can attract the Government and other functionaries as doctors, bank managers, teachers and extension workers to live in villages to work for development of rural areas.

Thus, to bring the important rural sector to the standard of the urban sector, nothing can bring about this equality more rapidly than rural electrification which can very greatly contribute to agricultural production, the improvement of crafts, industries and job opportunities. At the same time it will develop the sense of security and progressive outlook of the villagers and also develop reading habits of many villagers and ameliorate the economic and social life of rural society.



SAFTA— PROSPECTS AND **IMPEDIMENTS**

Dr.SwaberaIslam,
Senior Lecturer, &
H.O.D. Economics,
K.C.DasCommerce
College,
Ghy-8.

In today's economically integrated world, trade matters more than ever before. Countries that have intensified their links with the global economy through trade and investment have usually grown more rapidly over a sustained period and have consequently experienced larger reductions in poverty. Unfortunately, many low income countries have been hindered in their efforts to integrate into the global economy by inadequate policies, institutions, and infrastructure, on the one hand, and by a variety of rich country protectionist measures and other policies that restrict low-income countries' exports on the other. Regional integration agreements (RIAs) can help developing countries boost growth and reduce poverty, if they use the agreements to foster competition in domestic markets, seek access to rich-country markets, and enhance the credibility of their own economic reforms. Regional integration has also been successful in bringing historically hostile countries closer

Economic cooperation among South Asian nations is not

a new phenomenon. The ratification of SAARC Preferential Trading Arrangement (SAPTA) in 1995 and the decision to create SARRC Free Trade Area (SAFTA) by 2006 - the date on which all seven SAARC countries cut tariffs and ease foreign trade among themselves as identified by Inter-Governmental Expert Group (IGEG) has generated optimism about the relevance of SAARC in promoting regional economic cooperation in South Asia. This agreement is an umbrella framework of rules providing for step-by-step liberalization of intra-regional trade. It envisages periodic rounds of trade negotiations for exchange of trade concession on tariff, Para-tariff and non-tariff measures. Under this arrangement SAARC countries were committed to establish preferential trade arrangements among themselves, which in fact is a positive response for the enforcement of economic integration in the region.

During the last couple of years SAARC has taken important steps to expand cooperation among the member countries in the core economic areas due mainly to the force of globalisation and economic liberalization. Two particularly significant reasons of this development have been the formation of the World Trade Organizations (WTO) and the rising presence of the Association of Southeast Asian Nations (ASEAN). In a study, Ananya Mukherjee Reed argued that the 'new' regionalism in South Asia is almost entirely a product of the contradiction of globalisation, which increases competition on the one hand, and need for the collaboration on the other. Institutional structures cannot generate solutions to problems that emanate out of

historical processes and structures. The World Bank's South Asia regional unit made a study on the subject and identified four conditions that significantly bring success in integrating a region. First, the World Bank identifies that the pre-FTA tariffs should be high; second, the members of the FTA should be important trading partners before entering into an arrangement. Third, there should be complementarities in demand. Fourth, the difference in economic structure should be based on the 'true' competitiveness of the countries involved. This means that arrangements with countries that have substantially different factor endowments are superior to those with similar endowments. South Asia hardly satisfies any of the above conditions except the first, in the case of forming a possible South Asian Free Trade Area. South Asian countries trade little with each other but trade much with other nations of the world including, particularly with North America, Europe and Group of Eight (G8) countries. The G8 includes much of North Atlantic and Europe. The composition of each country's exports to these regions is almost similar, with the overwhelming share accounted for by ready-made garments. The trade between South Asian countries is more competitive than complementary.

Background

The South Asian Association for Regional Co-operation (SAARC) was established in 1985. The SAARC's member countries are India, Pakistan, Sri Lanka, Nepal, Bhutan, and the Maldives. The formation of SAARC is a landmark

step taken by the leaders of the region. The main rationale behind this was to develop a congenial environment through summit diplomacy where all nations could interact peacefully with each other, cultivate sustainable peace and promote mutual economic well being by harnessing available resources in the region through the process of economic integration.

The South Asian Preferential Trade Agreement (SAPTA) was drawn up in 1993, providing for bilateral reductions in tariff and non-tariff barriers on specified commodities on a reciprocal basis, but with special treatment given to the least developed states. The eventual objective was for SAPTA to become a South Asian Free Trade Area (SAFTA), based on multilateral tariff reductions. However, it will not be inappropriate to say that the achievements of SAARC and SAPTA have been limited up to now. Although tariff concessions have not been negligible, they have been introduced on items that represent no more than one percent of the total trade of the seven-country grouping.

The seven member SAARC Heads met in Islamabad on the 4th to the 6th of January 2004, and started a process of creating an economic union in South Asia. The seven foreign ministers of the region signed a framework on SAFTA (South Asian Free Trade Area) agreement with zero customs duty on the trade of practically all products in the region by 2015. The new agreement will be operational following the ratification of the agreement by the seven governments.

The signing of the much-awaited SAFTA, described by

the region's leadership as "historic," is motivated "by the commitment to strengthen intra-SAARC economic cooperation to maximize the realization of the region's potential for trade and development for the benefit of their people".

The 25-article SAFTA agreement replaces SAARC Preferential Trading Agreement (SAPTA) of 1993 for trade liberalization, on a preferential basis. SAFTA moves the region to higher levels of trade and economic cooperation by 'removing barriers to cross-border flow of goods' SAFTA came as a surprise to many because for the last fifty years the region was known more for its confrontations than cooperation. SAFTA will become operational from January 2006, the date when all the seven SAARC countries will cut foreign tariffs and ease foreign trade among themselves.

SAFTA requires the developing countries in South Asia that is India, Pakistan and Sri Lanka, to bring their duties down to 20% in the first phase of the two-year period ending in 2007. In the final five-year phase ending 2012 the 20% will be reduced to zero in a series of annual cuts. The Agreement makes a number of provisions for according special and preferential treatment to the LDCs of the region-Bangladesh, Nepal, Bhutan and Maldives. These countries will reduce duties to 30% during the first two years, as compared to 20% by others. They will take 8 years thereafter, to reach the free trade level of 0-5 percent duties, i.e. by 2015. At this stage, SAFTA will fully replace the existing South Asian Preferential Trade Agreement (SAPTA) and trade will move from a list of

positive items to free trade, barring a few sensitive items. The agreement is expected to be fully functional by December 30, 2015. Four procedural formalities—the formation of sensitive lists, rules of origin, a revenue loss compensation mechanism, and ratification by all the member states—will have to be completed before the agreement comes into force.

A preferential trading agreement that sought to reduce tariff and non-tariff barriers on a product by product basis would undoubtedly benefit consumers in the region who would gain from a cheaper and wider variety of imports. Protected domestic industries and sectors would have to restructure in the face of greater competition. In Sri Lanka, tariff concessions granted under SAPTA will hurt domestic textile manufacturers, but benefit garment manufacturers who would gain from cheaper imported inputs. In all the countries trade liberalization will face mounting opposition.

The SAARC members' trade imbalances would probably increase. Although under preferential trading agreement India's neighbours would have greater access to the large Indian market, it is likely that the flow of trade will remain unbalanced. India exports a broad range of commodities to Bangladesh and Sri Lanka, which includes transport equipment, cotton yarn and fabrics, pharmaceuticals, machinery, iron and steel products and food. But its' imports from these countries are limited. India is the leading source of imported goods for both Bangladesh and Sri Lanka and both run significant trade deficits with India.

High tariff nations such as India and Pakistan would lose import tariff revenues from any tariff reductions. Unofficial trade between India and her neighbours particularly (Bangladesh and Pakistan) could, however be translated to official trade resulting in significant revenues for the governments concerned. Trade liberalization that will convert all smuggled goods into legally imported goods at a given import duty will yield considerable revenue even for Bangladesh.

Because India continues to be the major regional trading partner for all the SAARC members, a useful step towards greater regional integration would be for India to grant tariff concessions on a non-reciprocal basis. Keeping this in mind, India has agreed to withdraw all non-tariff barriers from Bangladesh's exports. Tariff concessions alone will, however, not lead to greater trade integration—non-tariff barriers, foreign exchange restrictions, policy discrepancies, and physical infrastructure constraints also need to be removed.

Besides the issue of trade linkages, other possibilities for enhanced economic cooperation in the region lie in the energy sector. There is potential for Bangladesh to export part of its natural gas reserves to India, a subject that has generated considerable political controversy within Bangladesh.

In the short term, the economic impact of free trade within South Asia is likely to be modest, especially for the large Indian economy. The more important effect of

trade liberalisation, if it continues to move forward, is political. The term 'economic integration' encompasses broad areas of socio-political, economic and cultural links with nations joining together in a forum generally belonging to one or several regions. Both economic and political factors are instrumental in bringing countries together but economic factors have always prevailed over the political ones—the classic example is the states in the European Union and South East Asia where because of economic considerations, countries have come to work together.

The Association of South East Asian Nations (ASEAN), the European Union (EU), North American Free Trade Area (NAFTA) are examples of such integration. The degree of economic integration ranges from preferential trade arrangements (PTA) to free trade area (FTA), customs union (CU), common market (CM) and economic union (EU).

The impetus for all the recent agreements between India and Sri Lanka and between India and Bangladesh, as well as the high profile trade initiatives of SAARC, comes from political reasons. Continuing liberalization can serve as a demonstration of India's interest in creating constructive relationships in the area. For India-Bangladesh relationships, expanded trade can also start to create linkages between the trade and business communities in both countries, creating some of the political and economic "infrastructure" needed to sustain improved relations.

BENEFITS:-

Forming an economic block of the SAARC region will attract a lot of investment from the outside world as international investors would like to explore this big market. These countries already have tools like anti-dumping duty and countervailing duty under the blanket of World Trade Organisation (WTO) under which dumping of any item can be checked. South Asian exports face a challenging external environment. World growth and demand have weakened, commodity prices are expected to decline further, and the phasing out of the textile quota system in 2005 will leave many of these countries' exports more vulnerable to competition from other developing countries. Export growth in the region has slowed; yet reviving export growth will be crucial to boosting the region's sagging GDP growth rates, which had fallen from about 7 percent in 1996, to 5 percent in 1997-1998, and are widely expected to fall further. SAFTA is laudable in realizing that trade and economic cooperation initiatives need to be considered as instruments for achieving the overall development goals of the SAFTA members and that they are all at different stages of economic development.

In terms of its consistency with WTO, SAFTA aims at covering "substantially all trade" within stipulated "time frames", given the members different stages of development. By recognizing the fact that trade development causality runs from development to trade promotion, the Agreement emphasizes a variety of trade facilitation measures that include a whole spectrum of

developmental goals, such as harmonization of standards, reciprocal recognition of tests and accreditation of testing laboratories of Contracting states (CS) and certification of products; simplification and harmonization of customs clearance procedure; customs cooperation to resolve disputes at customs entry points; simplification of import licensing and registration procedure; simplification of banking procedures for import financing; transit facilities especially for the landlocked CS; removal of trade barriers to intra-SAARC investments; macroeconomic consultations; rules for fair competition and promotion of venture capital; development of communication systems and transport infrastructure.

In the literature on regional trading arrangements, the effects of removal of trade barriers in terms of export growth are analyzed in the context of static and dynamic gains. For instance, tariff reduction means greater market access to member countries, leading to export growth in a static setting. The scenario of a dynamic framework is different — due to economies of scale, on account of enhanced market access, the manufacturing processes experience gains in terms of cost reductions and improved product competitiveness. What is more in a dynamic setting, trade-investment linkages get strengthened whereby trade deficits between bigger and smaller countries of an FTA get compensated by capital account surpluses wherein outward FDI from bigger to smaller countries takes place. This kind of linkages helps in improving the export supply capabilities of smaller countries.

Two inferences could be drawn—On the one hand, relatively under-developed SAFTA countries would gain substantially. In fact, their gains would be greater than those for bigger countries. This is so because in the static scenario, smaller countries would have access to bigger markets. One may say that Nepal, Bhutan and Sri Lanka already have FTAs with the biggest country, i.e., India. But they will also gain, as they would also get access to other members.

On the other hand, the gains from economies of scale and better product competitiveness appear noteworthy. This would further help the underdeveloped members to increase their intra-SAARC exports. It may be mentioned that the gains accruing to a country like Bangladesh would be initially due to improved market access to bigger countries whereas in the case of Sri Lanka, its somewhat better export capability would serve as an additional force.

However, there is a limit to which such a process could be sustained. What would be an imperative is facilitating trade-investment linkages. This would help build export competitiveness in under-developed members while the bigger ones would get an investment space with locational advantages. Success stories of India-Sri Lanka FTA and the Indo-Nepal Trade Treaty are well known. Such synergies are being tapped in the case of Indo-Bangla trade and investment interactions. SAFTA is well placed in providing impetus to this process.

If the performance of intra-SAARC trade is compared with other regional blocs, it is apparent that there have

clearly been missed opportunities. Trade within the North American Free Trade Area is 49 percent, 78 percent in the European Union and 53 percent in the Association of the Southeast Asian Nations. This kind of trade volume protects them from major shocks in other parts of the globe.

Barriers to trade exist among all members of the SAARC countries and, while the rest of the world is busy bringing down barriers, SAARC has been infamous for dragging its feet. Therefore, after working at it for six years, when the leaders of the SAARC nations finally signed the South Asian Free Trade Agreement in early January in Islamabad, it was termed a "breakthrough", and is considered to be a notable achievement. According to some estimates made by a CII study, a free flow of goods in the region will enhance intra-SAARC trade from current levels of US\$4-6 billion per annum to \$14 billion per annum.

Each member country will accord "national treatment" to the products of other members in accordance with the provisions of Article III of GATT 1994. The LDCs will receive special considerations before any anti-dumping or countervailing measures are to be applied against them.

The seven nations will now negotiate the list of sensitive products that will be excluded from the liberalisation process. While regional trade in raw materials and semi-finished goods would be generally liberalized, finished goods will still be subject to high duties. Forming an integrated textile area would help regional apparel exporters in competing with China in the U.S. and E.U. markets.

The SAFTA Ministerial Council will review continuation, or otherwise, of "Sensitive Lists" which consists of a list of sensitive products that are excluded from the liberalisation process, after every four years, or earlier, to reduce the number of these items.

PROTECTION TO LOCAL INDUSTRY:—There are several measures in the agreement itself to protect the local industry from "unfair competition" from across the border. Safeguards can be put into place to stop sudden surges of imports which cause injury to domestic industry. Elaborate rules of origin originally designed by the developed countries will be put into place to prevent duty free entry of goods of third country origin and lastly, and most importantly elaborate sensitive lists of goods out of the tariff elimination exercise will be annexed to SAFTA.

PROVISIONS for LDCs of the REGION.:

The Agreement provides Bhutan, Bangladesh, Maldives, Nepal, and Sri Lanka - the Least developed countries (LDCs) status - special and differential treatment "commensurate with their development needs. It bills India and Pakistan as "Non-Least Developed Countries" (NLDCs).

As mentioned earlier, special and differential treatment is made for LDCs of the region—Bangladesh, Bhutan, Nepal and Maldives. These countries will reduce duties to 30% in the first two years, as compared to 20% by others. They will take eight years thereafter to reach the free trade level of 0-5 percent duties. The non-LDCs will

reduce their duties for the products of the LDCs within three years compared with five years for reducing duties on each other's products. The LDCs and the Non LDCs can have separate "Sensitive Lists." Higher tariffs, agreed between member countries, to protect their domestic products, will apply to these items.

The LDCs have been permitted to seek exclusion of products of their export interest from the negative list. They have also been authorized in critical circumstances to exercise greater flexibility for continuing QRs and other non-tariff barriers. There is also a provision for non-LDCs considering taking "direct trade measures" in favor of the LDCs. These include long and medium term import or supply contracts, buy-back arrangements and special dispensation in state trading operations, and government procurement. Finally, provisions relating to technical assistance and compensation fund have been granted to them.

These provisions do not go far enough to ensure that the LDCs will be able to derive equitable benefits from SAFTA. At the penultimate stage of the negotiations, the Agreement got held up because Bangladesh wanted it to go further towards securing special and differential treatment to the LDCs. At the final stage of the negotiations, a compromise was reached that only partially meets the demands of the LDCs. For example, instead of the LDCs demand that the non-LDCs should refrain from imposing anti-dumping and countervailing measures against them during the period of negotiation, the Agreement contains the vague formulation that special

regard shall be paid to the situation of these countries while considering the application of such measures.

The Agreement also does not include the suggestion made by the Eminent Persons Group for the creation of a reasonably large-sized fund for the development of infrastructure, human resources and export production and diversification capacity of the LDCs. Without these structural changes, the LDCs are unlikely to derive equitable benefits from SAFTA. It is to be noted that for raising the level of economic development of the less developed countries of the European Union such as Spain, Poland and Ireland, the European Commission had created a development fund for each of them that amounted to 3—5 percent of their GDP.

For a deeper integration of the economies the SAFTA Agreement includes provisions under the heading, "Additional Measures". But these measures do not measure up to the Eminent Persons Group's recommendations. Some of the important measures recommended by the Eminent Persons Group and missing from the Agreement are:— finalization of the pending draft investment agreement, the creation of a SAARC Investment Area, a South Asian Development Bank, a South Asian Development Fund, an Asian Energy Grid, vertical industrial integration, and harmonization of fiscal and monetary policies.

The SAFTA Agreement has reflected the prevailing consensus among the SAARC member countries. For the present, they have decided to go only this far. But it is

still far enough to put regional cooperation on an entirely new footing. Given the political will, this Agreement has the potential to acquire a momentum of its own, which can transform economic relations in the region.

Prospects for India: —Even as SAFTA promises to enhance free flow of trade in the region, economists and trade experts fear that the long awaited Agreement may not prove to be a big deal for India. However, the Agreement is considered to be a notable achievement because it has come after years of tough and often failed negotiations that started in 1998, and also because it aims to bring down barriers significantly.

Although under preferential trading agreement India's neighbours would have greater access to the large Indian market, it is likely that the flow of trade will remain unbalanced. India exports a broad range of commodities to Bangladesh and Sri Lanka, including transport equipment, cotton yarn and fabrics, pharmaceuticals, machinery, iron and steel products, and food commodities, but its' imports from these countries are limited. India is the leading source of imported goods for both Bangladesh and Sri Lanka and both run significant trade deficits with India. In the first three quarters of 1998, India's trade surplus with Bangladesh stood at U.S. \$488 million, with exports of U.S. \$537 million and imports of U.S. \$49 million.

SAARC's stagnation in the past years has increased the profile of another "club" BIMSTEC—the Bangladesh, India, Myanmar, Sri Lanka and Thailand Economic

Cooperation Forum — Going beyond BIMSTEC, India is actively encouraging the idea of an Asian Economic Community that would include ASEAN, China, Japan and Korea. India has also entered into a free trade agreement with Thailand, and is slated to enter into a similar agreement with Singapore.

The rapid increase in India's economic engagements with countries outside SAARC will diminish SAFTA's relevance from India's perspective. Nevertheless, according to optimists, SAFTA could emerge to be important for the country after all." Formation of SAFTA is likely to impart a fresh dynamism to intra-SAARC trade, which could give Indian industry larger power and opportunities to increase business with other Asian countries and a unique regional identity," said T.K.Bhoumick, a senior economist and trade advisor with the Confederation of Indian Industry. According to him —"if hostilities could create nuclear powers in the region, cooperation could create economic super powers." As expressed by its President Y.K.Modi, FICCI too, is very hopeful about the benefits India will reap from SAFTA.

Bangladesh's Prime Minister Khaleda Zia has offered Indian textile groups to invest in her country. Bangladeshi apparel exporters are already importing yarns and fabrics from India since local textile industry is far from covering their needs.

The SAFTA Agreement has the potentiality of going beyond its stated objective of freeing trade in goods. It can make South Asia a magnet for vastly enhanced foreign

investment and lead to a restructuring of the economies making the region one of the fastest growing and most competitive economic blocs.

Prospects of trade with Pakistan- Pakistan was always reluctant to grant the Most Favored Nation status to India. But a significant aspect of the Agreement is that the extension of the MFN principle is implicit in the concept of free trade. Under MFN terms, Pakistan would be obliged to grant Indian goods with treatment similar to that offered to other countries. Decades of tension between India and Pakistan, has played a big role in stalling regional trade. Barriers within the region have had huge economic costs.

One of the world's largest consumers of tea, Pakistan, has the world's largest producer, India, as its neighbor. But due to political and economic barriers in the region Pakistan imports its tea from faraway Kenya. Pakistan which currently imports about 150 million Kgs of tea mainly from Kenya seems to be a readymade market for Indian tea exporters, since consumers there prefer Indian tea. With the SAARC countries looking resolved to create a SAFTA by 2006, Indian tea industry, which has been hit hard by depressed global prices, seems to be closer now to capturing the big Pakistani market. And for products like Hindi films, where no easy substitutes are available, Pakistan solves the problem by pirating them.

In pharmaceuticals as well, India, an emerging global supplier of generics, can not only find a market but can also facilitate the easy availability of cheaper but quality

drugs in Pakistan as well as in Bangladesh.

Both India and Pakistan are heavily dependent on energy imports to meet rapidly growing domestic consumption. Similarly, imports of machinery, machine tools, newsprint, paperboard, pulses, fertilizers and crude minerals are increasing in both countries. However, despite this similarity, the trade potential between these two countries is enormous as reflected in huge volumes of smuggled chemicals, medicines, videotapes, cosmetics, tyres, spices and viscose fibres from India, and the smuggling of textiles from Pakistan. If the "big two" could shun their bilateral differences, regional trade volumes will definitely grow from the current precariously low level of 3.8%. Regional Integration Agreements are best at solving political differences when they are economically efficient.

The trade between SAARC's Big Two, India and Pakistan, through official channels, is a mere \$200 million a year. But, the overall trade via third countries like Singapore and Dubai is estimated at \$1.5 billion a year. Post SAFTA, India and Pakistan will be seen commanding a major share of intra-SAARC trade which is currently estimated at \$6 billion. The SAARC Chamber of Commerce and Industry, estimates that official trade between the two countries can go up to well over \$4 billion if relations improve further. Experts see India and Pakistan tapping a powerful trade bloc with a combined consumer base of well over 1.4 billion in the SAARC region.

Since India and Pakistan are seen as the emerging leaders

of trade in the region, some argue that bilateral trade between the two is vital for the existence and success of SAFTA. According to T.K.Bhaumik, "Indo-Pak trade is a necessary and sufficient condition for SAFTA's success".

With SAFTA aiming to remove almost all items of trade from the sensitive list and with tariff structures coming down drastically, consumers of both the countries are likely to get a wider choice of goods at competitive prices. T.K.Bhaumik sees businessmen from both countries benefiting from SAFTA. "Industry needs a market. Creation of SAFTA will enhance the opportunities for industry on both sides", he adds.

The enhanced bi-lateral relationship between India and Pakistan will also enable apparel exporters in the region to take advantage of the development of multilateral textile trade and it is expected that Pakistan will import low-cost textile machinery from India in order to boost productivity in the post-quota period. In fact Pakistani spinners have already begun buying Indian cotton in order to offset the seasonal low level in Pakistani crop.

LIMITATIONS OF SAFTA:—In spite of its great potential, the Treaty is a far cry from the vision projected by the Eminent Persons Group (EPG) in its report to the SAARC Heads of Government in 1998. The vision document laid out a road map with distinct milestones—achieving a FTA by 2008, a Customs Union by 2015 and an Economic Union by 2020. But the Treaty makes no mention of a customs union or an economic union

A major limitation of the Treaty is that it leaves out trade in services. Considering the sensitivity of this issue, the

EPG did not recommend the liberalization of trade in services. But it suggested regularization of the informal labour movement on the basis of regional norms and mechanisms and evolving rules and procedures to make things easier for the service providers and consumers in the social sector, particularly health and education.

Another major deficiency and element of uncertainty in the Agreement is that it leaves unnegotiated far too many things critical for the success of SAFTA. These include the formulation of rules of origin, the preparation of the 'sensitive' list or the negative list, the creation of a fund for compensating the Least Developed Countries (LDCs) for loss of revenue from the elimination of custom duties, and identification of areas for providing technical assistance to these countries. No datelines have been fixed for concluding the negotiations on these items, except for the compensation fund to be in place before commencement of the Trade Liberalization programme from 1st January 2006.

Yet another major flaw of the Agreement is that it does not subscribe categorically to phasing out the negative list or elimination of the non-tariff barriers. It only provides that the negative list will be reviewed after every four years with a view to reducing the number of items. Moreover, a lot will depend on the size of the list. If it is too long, it will detract from the provision of Article XXIV of GATT which lays down that a free trade area should cover substantially all trade.

On non-tariff barriers, the positive feature is that the Agreement provides for the elimination of all quantitative

restrictions (QRs) in respect of products included in the Trade Liberalisation Programme. This means that QRs will go as soon as 0-5 percent tariff level is reached. However, on the negative side, the Agreement does not prescribe, let alone set the dateline for elimination of non-tariff and para-tariff restrictions. In the absence of a clear cut time limit and the sequence for the phasing out of the negative list and non-tariff barriers other than QRs, it is doubtful whether the Agreement, when it comes under scrutiny in WTO will be adjudged as being consistent with Article XXIV of GATT which prescribes the inclusion of a time and a schedule for reaching the free trade stage.

Can SAFTA lead to a South Asian economic union?

Can the South Asian Free Trade Agreement lead to an economic union? By all counts, and indications, such a union is still a distant dream. But, by signing Safta did the region's top leadership take the first step towards it? The answer is wide open, as one looks at the region's multifarious feuds.

It will naturally result in greater sensitivity to the concerns of each other. It will pave the way for the more ambitious - but entirely achievable - goals such as a Free Trade Area, an Economic Union, open borders, and a common currency for our region.

The signing of the much-awaited SAFTA, has been motivated "by the commitment to strengthen intra-SAARC economic cooperation to maximize the realization of the region's potential for trade and

development for the benefit of their people”.

The agreement can be considered to be a notable achievement. That is because first, it comes after years of tough and often failed negotiations that started in 1998, and two, it aims to bring down barriers significantly between the members.

Trade as a share of G. D. P. remains small in South Asia than in any developing nation says Shanta Devarajan, Chief Economist for South Asian Region in the World Bank. But they are changing including prospects for greater intra-regional trade as indicated by SAFTA. SAFTA could form part of a strategy for greater openness, but it is likely to be successful only if it learns the lessons of failed agreements in other parts of the world. The challenge is to ensure that regional integration does not take place behind a wall of protection.

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অসমীয়া আৰু বাঙালী সমাজত
শঙ্কৰদেৱ আৰু চৈতন্যদেৱৰ প্ৰভাৱ;
এটি তুলনামূলক অধ্যয়ন।

দীপক বৰ্মন
মুৰব্বী, প্ৰবক্তা
অসমীয়া বিভাগ।

অসমত মহাপুৰুষ শঙ্কৰদেৱ আৰু বঙ্গদেশত মহাপুৰুষ চৈতন্যদেৱে বৈষ্ণৱ আন্দোলনৰ গুৰিবঠা ধৰি সমাজত বৈষ্ণৱ ধৰ্মৰ কথা প্ৰচাৰ কৰিছিল। দুয়োজনা মহাপুৰুষে বৈষ্ণৱ ধৰ্ম প্ৰচাৰৰ দ্বাৰা সমাজলৈ বৈপ্লৱিক পৰিবৰ্তন আনিছিল। এই ধৰ্মই 'কৃষ্ণস্ত ভগৱান স্বয়ম' বুলি কৃষ্ণ ভক্তিৰ কথা প্ৰচাৰ কৰিছিল।

মহাপুৰুষ শঙ্কৰদেৱৰ ধৰ্মত ৰাধাৰ স্থান নাই। আনহাতে মহাপুৰুষ চৈতন্যদেৱৰ ধৰ্মত ৰাধাই বিশেষ স্থান অধিকাৰ কৰি আছে। চৈতন্য দেৱৰ মতে ৰাধা আৰু কৃষ্ণ অভিন্ন, মাথোন কৃষ্ণই “লীলা ৰস আত্মাদিতে ধৰে দুই ৰূপ”

মহাপুৰুষ শঙ্কৰদেৱৰ জন্ম হয় ১৪৪৯ চনত অসমৰ নগাওঁ জিলাত। শঙ্কৰদেৱৰ আবিৰ্ভাৱৰ সময়ত অসম কেইবাটাও ৰাজকীয় শক্তিত বিভক্ত আছিল। এনেকুৱা ৰাজনৈতিক পৰিবেশত চুটিয়া, আহোম, কছাৰি, কোচ আদি সকলো সম্প্ৰদায়ৰ মাজত ধৰ্মৰ প্ৰভাৱেৰে ঐক্যভাৱ স্থাপন কৰিছিল। সেই সময়ত ধৰ্মৰ নামত চলা নানা অসামাজিক কাৰ্য্যকলাপে, অপসংস্কৃতিয়ে আৰু জাতিগত বৈষম্যই সমাজত এক ভয়াৱহ সমস্যাৰ সৃষ্টি কৰিছিল। আকৌ

আহোম ৰজাসকলৰ শাসন বৰ কঠোৰ আছিল। কাড়ী, পাইক, লিকচৌ, বহতীয়া, আদিৰ জীৱন বৰ কষ্টকৰ আছিল। অৱশ্যে ৰজাৰ ঘৰত বা ডা-ডাঙৰীয়াৰ কামত বছৰেকত তিনিমাহ গাৰে খাতি দিলে বিনা খাজনা বা কৰকাটলে মাটি উপভোগ কৰিব পাৰিছিল। এনে শ্ৰেণীৰ লোকৰ সামাজিক মৰ্যাদা নাছিল। সেয়েহে, তেওঁলোকে যেন আধ্যাত্মিক বা ধৰ্মীয় মৰ্যাদাৰ কাৰণে বাট চাই আছিল আৰু নৱ-বৈষ্ণৱ আন্দোলনে তাৰ সম্ভাৱনা দেখালে। শঙ্কৰদেৱে গাৰোৰ গোবিন্দ, ভোটৰ দামোদৰ, নগাৰ নৰোত্তোম, জয়ন্তীয়াৰ মাধৱ, কৈৱৰ্ত্তৰ পূৰ্ণানন্দ আদিক ভকত হিচাপে সঙ্গী কৰি লৈছিল। আনকি মুছলমানৰ চান্দসাইয়ো বাদ পৰা নাছিল। এনেদৰে পৰ্বত ভৈয়ামৰ লোকসকলক একত্ৰ কৰি বৃহৎ অসমীয়া জাতি গঢ়ি তুলিছিল। শঙ্কৰদেৱৰ মতে ভক্তিৰ পন্থত জাতি-পাতিৰ প্ৰশ্ন নাই “ হৰি নাম কীৰ্তনত নাহি কাল দেশপাত্ৰ, নিয়ম সংযম একোবিধি। ” “নলাগে ভক্ত দেৱ দ্বিজ ঋষি হুইবে। ” “তপ জপ যজ্ঞ দান সবে বিড়ম্বন। কেৱলে কীৰ্তনে তুষ্ট হস্ত নাৰায়ণ”।

মহাপুৰুষ চৈতন্যদেৱৰ জন্ম হয় বঙ্গ দেশৰ নদীয়াত ১৪৮৬ চনত। চৈতন্যৰ আবিৰ্ভাবৰ সময়ত মুছলমান শাসকৰ দুৰ্ব্বহ শাসন আৰু উচ্চ জাতিৰ নিৰ্মম পীড়ণত নিম্ন জাতিৰ লোকৰ জীৱনৰ অসহায় অৱস্থা হৈছিল। সেই সময়ত বাঙালীৰ জীৱনত শাস্তি আৰু প্ৰেম শব্দ লুপ্ত প্ৰায় হৈছিল। চৈতন্য দেৱে গোটেই লোকক এক কৰি পেলালে। এই ক্ষেত্ৰত ৰবীন্দ্ৰ নাথৰ উক্তি মন কৰিবলগীয়া — “ একজন বাঙালী আসিয়া একদিন বাংলাদেশকেতো পথে বাহিৰ কৰিয়াছিল। একজন বাঙালীতো একদিন সমস্ত পৃথিৱীকে পাগল কৰিবার জন্য ষড়যন্ত্ৰ কৰিয়াছিল এবং বাঙালীরা সেই ষড়যন্ত্ৰেতো যোগ দিয়াছিল। বলাৎৰ সে এক দিন গৌৰৱের দিন।

তখন বাংলা স্বাধীনই থাকুক আর অধীনই থাকুক মুছলমান নবাবের হাতেই থাকুক আর স্বদেশীয় রাজার হাতেই থাকুক তাহার পক্ষে সেই একই কথা।.....আসল কথা বাংলার সেই একদিন সমস্ত একাকার হইবার জো হইয়াছিল। তাই কতকগুলো লোক ক্ষেপিয়া চেতন্যকে কলসীর কানা ছুড়িরা মাৰিয়াছিল। কিন্তু কিছুই করিতে পারিল না। কলসীর কানা ভাসিয়া গেল। দেখিতে দেখিতে এমনি একাকার হইল যে জাতি রহিল না কুল রহিল না, হিন্দু-মুসলমানেও প্রভেদ রহিল না।” চেতন্য দেৱৰ মতে ভগবানৰ চকুত জাত পাতৰ কোনো প্রশ্ন নাই সকলো সমান। তেওঁৰ বানী আছিল-

“চণ্ডালোহপি দ্বিজশ্ৰেষ্ঠ হরিভক্তি পৰায়নঃ।”

অথবা

“মুচি হয়ে শুচি হয় যদি কৃষ্ণ ভজে।

শুচি হয়ে মুচি হয় যদি কৃষ্ণ ত্যাজে।”

আমি আগতেই কৈছো যে পুৰনি কামৰূপ ৰাজ্য তেতিয়া নানা দেশী-বিদেশী সৈন্য সামন্তৰ দ্বাৰা আক্ৰান্ত হৈ জুৰুলা হয়। সেই সংকটময় সময়তে মহাপুৰুষ শঙ্কৰদেৱৰ আবিৰ্ভাৱ হৈছিল আৰু তেখেতে বৈষ্ণৱ ধৰ্ম প্ৰচাৰৰ উদ্দেশ্যে এলানি সাহিত্যৰ সৃষ্টি কৰিছিল। মহাপুৰুষ শঙ্কৰদেৱে সৃষ্টি কৰা সাহিত্যৰাজিয়ে চিন্ন-ভিন্ন হবলগীয়া জাতীয় সমাজক নতুন প্ৰাণৰ সঞ্জীৱনী দিয়ে আৰু সৰ্বভাৰতীয় জাতিৰ লগত ইয়াৰ ঐক্য ভাৱ স্থাপন কৰে। শঙ্কৰদেৱৰ ৰচনাৱলীৰ বিষয়বস্তুৰ আধৰ গ্ৰন্থ আছিল ভাগৱত, হৰিবংশ, মাৰ্কণ্ডেয় পুৰাণ আদি সংস্কৃত গ্ৰন্থ। মহাপুৰুষ শঙ্কৰদেৱে উত্তৰাকাণ্ড ৰামায়ণ

আৰু ভাগৱতৰ ১ম, ২য়, ১০ম (আদি ছোৱা), ১১শ আৰু ১২ শ
 স্কন্ধ : ৰুশ্বিণী হৰণ, হৰিচন্দ্ৰ উপাখ্যান আদি কাব্য, কীৰ্ত্তন ঘোষা,
 ভক্তি ৰত্নাকৰ, নিমিনৱসিদ্ধ-সংবাদ, অনাদিপাতন আদি গ্ৰন্থ ৰচনা
 কৰিছে। সাহিত্য সৃষ্টিত উচ্চ প্ৰতিভাৰ গৰাকী এই ব্যক্তি জনাই
 গীত, নৃত্য, অভিনয়, চিত্ৰ ভাস্কৰ্য্য আদি সকলো দিশতে দক্ষতা
 দেখুৱাইছে। মহাপুৰুষ জনাই সৃষ্টি কৰা সত্ৰ আৰু নামঘৰত
 আধ্যাত্মিক আলোচনাৰ বাহিৰেও এক কৰ্ম্মময় সংস্কৃতিৰ জন্ম দিলে।
 কাঠৰ সৰঞ্জাম, বাহবেতৰ কাম, চৌ, মুখা আদি সত্ৰতে কৰিবলৈ
 আৰম্ভ কৰিলে। মহাপুৰুষ শঙ্কৰদেৱৰ আন এক অভিনৱ দান হ'ল
 অক্ষীয়া নাট আৰু ভাওনা। প্ৰথমবাৰ তীৰ্থ ভ্ৰমণৰ পৰা ঘূৰি আহি
 তেখেতে সংলাপবিহীন অভিনয় চিহ্ন-যাত্ৰা ভাওনা কৰে। চিহ্ন যাত্ৰাত
 তেখেতে সাত বৈকুণ্ঠৰ চিত্ৰ আৰু তুলপাতত হেঙুল হাইতাল
 বোলাই দেখুৱাইছিল। তাৰ বিৱৰণ পোৱা যায় এনেদৰে-

“হেঙুল হায়তাল তেতিক্ষনে আনিলন্ত।

যত্ন কৰি পটে বৈকুণ্ঠক লিখিলন্ত ॥

সাতো বৈকুণ্ঠৰ সাত লিখিলা ঈশ্বৰ।

থানে থানে লিখিলন্ত দীঘি সৰোবৰ ॥”

(শঙ্কৰ চৰিত : ৰামচৰণ ঠাকুৰ)

বৈষ্ণৱ আন্দোলনে অসমত গীতিকবিতাৰ জন্ম দিলে। শঙ্কৰদেৱে
 ভক্তিক আগত ৰাখি শ্ৰীকৃষ্ণৰ লীলা খেলাক-আৰু জীৱনক লৈ ধৰ্ম
 সংগীত বা বৰগীত ৰচনা কৰিলে। মুঠতে মহাপুৰুষ শঙ্কৰদেৱে
 শ্ৰৱণ, কীৰ্ত্তনকে আদি কৰি নৱবিধ ভক্তিত গুৰুত্ব দি সাহিত্য সৃষ্টি
 কৰি ধৰ্মপ্ৰচাৰ কৰিছিল। মহাপুৰুষজনাক অনুসৰন কৰি তেখেতৰ
 শিষ্য-প্ৰশিষ্যইও বহুতো ভক্তিমূলক গীতপদ ৰচনা কৰি বৈষ্ণৱ
 সাহিত্যৰ ভড়াল টনকীয়াল কৰিলে।

চৈতন্যদেৱৰ দ্বাৰা ৰচিত সংস্কৃত শ্লোক কেইটামান এতিয়ালৈকে পোৱা যায়। সেই শ্লোককেইটাই শিক্ষাস্তক (আঠটা শ্লোকৰ শিক্ষা)। শিক্ষাস্তকৰ অনুবাদ এনেধৰণৰ—

অন্তৰৰ দাপোন উজ্জল কৰি অস্তিত্বৰ অগ্নি শিখা নিৰাপিত কৰি, মুক্তি-পদ্ব স্ফুটিত কৰা চন্দ্ৰিমাৰ পোহৰ বিলাই ; জ্ঞান-বধু জীৱন্ত কৰি প্ৰতি খোজতে অমৃত বিলাই, আনন্দ-সাগৰ ওপচাই, স্নানৰ দৰে মালিন্য নাশ কৰি কৃষ্ণ সংকীৰ্ত্তনে কৰক আত্মাৰ জয় জয়কাৰ(১)

তেওঁৰ অসংখ্য নাম আছে আৰু প্ৰতিটোতে নিজৰ সৰ্বশক্তি অৰ্পিত কৰিছে। তেওঁৰ নাম স্মৰন কৰিবৰ বাবে তেওঁ কোনো সময় নিৰ্দিষ্ট কৰা নাই। হে ঈশ্বৰ, এনেকুৱাই তোমাৰ কৃপা। তব্ৰাচ মই ইমান দুৰ্ভগীয়া যে তোমাৰ নাম লবলৈও আগ্ৰহী হোৱা নাই। (২)

তৃণৰ দৰে বিনস হৈ, তৰুতকৈও অধিক সহিষ্ণুতা দেখুৱাই নিজৰ গুৰুত্বত মূল্য নিদি আনৰ গুৰুত্ব স্বীকাৰ কৰি মানুহে সদায় হৰি নাম লব লাগে। (৩)

হে জগদীশ্বৰ, ধন, জন, সুন্দৰীপত্নী বা কাব্যিক শক্তি, এইবোৰ একোকে মই বিচৰা নাই। জনমে জনমে যেন তোমাৰ প্ৰতি পবিত্ৰ ভক্তি অক্ষুন্ন থাকে এয়ে মোৰ কামনা। (৪)

হে নন্দনন্দন, জীৱনৰ উতপ্ত সাগৰত ককবকাই থকা মই তোমাৰ দাস। দয়াকৰি তোমাৰ পদ- পঙ্কজৰ ধূলিবুলি মোক গ্ৰহণ কৰা। (৫)

চকুৰ পৰা মোৰ অশ্ৰুধাৰ বৈ আহে; আবেগত মোৰ কণ্ঠ ৰুদ্ধ হয়; মহানন্দত মোৰ অংগ-প্ৰত্যংগ নাচি উঠে; তোমাৰ নাম লওঁতে এনে অৱস্থা মোৰ কেতিয়া হব? (৬)

এটি মুহূৰ্ত্তই মোৰ অনেক যুগ যেন লাগিছে, মোৰ চকুৰ পানী বৰ্ষাৰ

ডাৰৰ সদৃশ হৈছে। সমগ্ৰ ব্ৰহ্মাণ্ড খনেই শূন্য যেন লাগিছে। মই যে গোবিন্দৰ পৰা বিচ্ছিন্ন। (৭)

তেওঁমোক আকোৱালি লব পাৰে বা মোক ভৰিৰে মোহাৰি পেলাবও পাৰে। তেওঁ মোক ত্যাগ কৰি মোৰ হৃদয় ভাঙিব পাৰে। চঞ্চল প্ৰেমাষ্পদে তেওঁৰ যি মন যায় কৰিব পাৰে; কিন্তু কেৱল তেওঁৰেই মোৰ অন্তৰ অধিকাৰ কৰি আছে। (৮) (অনুবাদ, পোনা মহন্তঃ বাংলাৰ সাহিত্য ইতি হাস)

মহাপুৰুষ চৈতন্যদেৱে শিক্ষাস্তকৰ দ্বাৰা সমাজক ধৰ্মীয় শিক্ষা আৰু নৈতিক জ্ঞান প্ৰদান কৰে। সেয়ে হলেও মধ্যযুগীয়া গীতি কবিতা, পদাৱলী আৰু জীৱনী সাহিত্যিক চৈতন্যদেৱৰ ধৰ্ম আৰু আন্দোলনে চহকী কৰি তুলিলে, আকৌ 'আয়ৰে জগায় মধাই, আয় হৰি নামে মাতৰি যদি আয়' নামৰ গীতটো তেওঁৰ ৰচনা বুলি কোৱা হৈছে। এই দেৱোপম ব্যক্তি গৰাকীৰ স্পৰ্শতেই বাংলা গীতিৰসৰ আগিৎকৰ যেন নতুন সূচনা হ'ল। গৌৰচন্দ্ৰিকা, গৌৰ বিষয়ক পদ ইত্যাদি নতুন বিষয়ৰ ৰচনাৰ লগে লগে চৰিত কাব্য নামৰ এক অভিনৱ কাব্যধাৰাৰ সূচনা হ'ল বঙ্গদেশত। এই ক্ষেত্ৰত বৃন্দাবন দাসৰ 'চৈতন্য ভাগবত', 'গোবিন্দ দাসৰ কড়চা', মুৰাৰী গুপ্তেৰ শ্ৰী শ্ৰীকৃষ্ণ চৈতন্য চৰিতামৃত উল্লেখযোগ্য। ইয়াৰ উপৰিও চৈতন্য সম্প্ৰদায়ৰ ভক্তি ধাৰাক কেইবাখনো মহত্ত্বপূৰ্ণ গ্ৰন্থই শাস্ত্ৰ ৰূপ দিলে। তাৰ ভিতৰত ৰূপ গোস্বামীৰ 'ভক্তি ৰসামৃত সিন্ধু', 'উজ্জ্বল নীলমণি', আৰু 'লঘু ভাগৱতামৃত' উল্লেখযোগ্য। ৰাজহুৱা ভাবে ঈশ্বৰ উপাসনাৰ একমাত্ৰ পন্থা হিচাপে চৈতন্যই 'কীৰ্ত্তন'ৰ সূচনা কৰিছিল। জাত-পাতৰ ব্যৱধান নথকা চৈতন্যৰ সংকীৰ্ত্তনত দলে দলে মানুহে যোগ দিলে। বঙ্গীয় সংস্কৃতিত কীৰ্ত্তন নামৰ এই পৰম মধুৰিমা ৰবীন্দ্ৰ নাথৰ ভাষাত এনেকুৱা - "চৈতন্য যখন পথে

বাহির হইলেন তখন বাংলাদেশের গানের সুর পর্য্যন্ত ফিৰিয়া গেল। তখন একক কণ্ঠ বিহাৰী বৈঠকী সুরগুলি কোথায় ভাসিয়া গেল ? তখন সহস্ৰ হৃদয়ের তরঙ্গ হিল্লোল সহস্ৰকণ্ঠে উচ্ছ্বাসিত কৰিয়া নুতন সুরে আকাশে ব্যপ্ত হইতে লাগিল। তখন ৰাগ ৰাগিনী ঘৰ চাড়িয়া পথে বাহির হইল। একজনকে ছাড়িয়া সহস্ৰজনকে বৰন কৰিল। বিশ্বকে পাগল কৰিবার জন্য কীৰ্ত্তন বলিয়া এক নুতন কীৰ্ত্তন উঠিল। যেমন ভাব তেমনি তার কণ্ঠস্বৰ - অশ্ৰুজলে ভাসাইয়া সমস্ত একাকার কৰিবার জন্য ক্ৰন্দন ধ্বনি। বিজনকক্ষে বসিয়া বিনাইয়া একটি মাত্ৰ বিৰহিনীৰ বৈঠকী কান্নানয় প্ৰেমে আকুল হইয়া নীলাকাশের তলে দাড়াইয়া সমস্ত বিশ্বজগতের ক্ৰন্দন ধ্বনি।” (ৰবীন্দ্ৰ ৰচনাবলী - চিঠিপত্ৰ)

মুঠতে ক'বলৈ গ'লে মহাপুৰুষ শঙ্কৰদেৱ আৰু মহাপুৰুষ চৈতন্যদেৱ দুয়োগৰাকী ব্যক্তিয়ে ক্ৰমে অসমীয়া আৰু বাঙালী সমাজলৈ যি অৰিহনা আগবঢ়ালে তাক কম কথাতে কৈ শেষ কৰিব নোৱাৰি। দুয়োজনাই দুয়োখন সমাজলৈ সংস্কাৰৰ জোৱাৰ আনিলে। দুয়োজনাই সমাজ আৰু সাহিত্যক একোখোপ ওপৰলৈ তুলিলে। দুয়োজনাই ভাৰতীয় সংস্কৃতি আৰু সাহিত্যৰ দৰবাৰত অসমীয়া আৰু বাঙালী সমাজক উপস্থাপিত কৰিলে। গতিকে বিভেদ হীন, শান্তিময়, নিৰ্মল মানৱ সমাজৰ পৃথিৱী গঢ়াৰ কল্পনা কৰা এই ব্যক্তিদ্বয়ৰ আচনিক বাস্তবত ৰূপ দিয়াৰ বাবে কাম কৰি যোৱাটোৱে হ'ব আজিৰ মানৱৰ দায়িত্ব আৰু কৰ্তব্য।

‘গুৰু-চৰিত কথা’ ৰ ৰূপতত্ত্বৰ ভাষা - বৈজ্ঞানিক বিচাৰ

স্বপ্না স্মৃতি মহন্ত
প্ৰবক্তা, অসমীয়া বিভাগ

‘গুৰু চৰিত কথা’ৰ চমু পৰিচয় : অসমৰ সামাজিক জীৱনৰ বিষয়ে জানিবলৈ হ’লে অন্যান্য সমলৰ উপৰিও অসমীয়া চৰিত-পুথি সমূহ অধ্যয়ন কৰা নিতান্ত প্ৰয়োজন। ‘কথা-গুৰু-চৰিত’ এই অধ্যয়ন কাৰ্য্যৰ অপৰিহাৰ্য্য সমল। বৰপেটা সত্ৰৰ সত্ৰাধিকাৰ চতুৰ্ভূজ মিশ্ৰদেৱে এই হাতে লিখা পুথিখন ১৯২৫ চন মানত ডাঃ বানী কান্ত কাকতি দেৱৰ হাতত অৰ্পণ কৰে। কাকতিয়ে অধ্যাপক উপেন্দ্ৰ চন্দ্ৰ লেখাৰুৰু এই পুথিখন সম্পাদনা কৰাৰ বাবে প্ৰদান কৰে। শেষত ১৯৫২ চনত ই চপা হৈ ওলায়। ১৯৮৬ চনত ডঃ মহেশ্বৰ নেওগে এই পুথি “গুৰু-চৰিত কথা” নামেৰে পুনৰ সম্পাদন কৰি উলিয়ায়।

‘গুৰু-চৰিত কথা’ সত্ৰীয়া সমাজৰ বাবে যিদৰে শ্ৰদ্ধাৰ বিষয়বস্তু সেই দৰে গৱেষক সকলৰ বাবেও গৱেষণাৰ সমল। ‘গুৰু-চৰিত-কথা’ৰ ভাষাতত্ত্ব, মধ্যযুগীয় অসমীয়া ভাষাৰ ব্যাকৰণ, ইয়াৰ কথাশৈলী, ঐতিহাসিক সমল আদিয়ে মধ্যযুগীয় অসমীয়া সমাজ জীৱনৰ প্ৰতিচ্ছবি এখন দাঙি ধৰে।

গুৰু-চৰিত-কথাৰ ভাষা: ‘গুৰু-চৰিত কথা’ পুথিখন খৃষ্টীয় অষ্টাদশ শতিকাৰ আগভাগত ৰচিত হোৱাবুলি স্থিৰ কৰা হৈছে। ইয়াৰ ভাষা অসমীয়া ভাষা সাহিত্যৰ এক বিশিষ্ট সম্পদ। মহাপুৰুষ শঙ্কৰদেৱ-মাধৱদেৱে ভাৰত ভ্ৰমণ কৰা কালত নানা ভাষা ভাষী লোকক বিভিন্ন স্থানত লগ পাইছিল আৰু সেই ঠাই সমূহৰ বিভিন্ন পণ্ডিত,

কবি, গায়ক আদিৰ লগতো তেওঁলোকৰ সংস্পৰ্শ ঘটিছিল। ভাষাৰ আদান প্ৰদানৰ মাধ্যমত তেওঁলোকৰ মাত-কথাত বিভিন্ন ভাষাৰ শব্দ আদি লাগি আহিছিল। গুৰু দুজনাৰ জীৱন-কালত হয়তো কথা বতৰাৰ আদান প্ৰদানৰ ফলতে এনে শব্দ, খণ্ডবাক্য আদি আনৰ মুখলৈকো বিয়পিছিল, যিবোৰ ‘গুৰু-চৰিত কথা’ত পোৱা যায়। শব্দ আহৰণৰ উপৰিও বাংলা, উড়িয়া আদি ভাষাৰ বিভিন্ন সমল ‘গুৰু চৰিত কথা’ত ৰক্ষিত হৈছে। ডঃ মহেশ্বৰ নেওগৰ মতে “গুৰু-চৰিত-কথা”ৰ ভাষা মুখ্যতঃ আৰু সম্পূৰ্ণভাৱে আজিৰ মান্যভাষা; উজনিৰ আঞ্চলিক কথিত ৰূপো তাৰ ভিতৰতে সোমাই আছে, কিন্তু ‘হজ’ (দ. নং ৪৫৬) আদি নিতান্ত কথ্যৰূপ সৰহ লিপিবদ্ধ হোৱা নাই। আজি নামনিত স্থানীয়ভূত কিছুমান ৰূপ চকুত লগাকৈ মিঠাকৈ ৰৈ গৈছে।”^১

ডঃ হৰিনাথ শৰ্মা দলৈৰ মতে আকৌ “কথা গুৰু চৰিতৰ ভাষা আৰু প্ৰকাশ ৰীতিৰ সাদৃশ্য কামৰূপী কথিত ভাষা আৰু তাৰ কথন ভঙ্গীৰ লগতহে বেছি।”^২ ডঃ গোবিন্দ প্ৰসাদ শৰ্মায়ো এই কথাকে সমৰ্থন কৰিছে। তেখেতৰ মতে “ইয়াৰ (গুৰু চৰিত কথা) ভাষাও বৰপেটা অঞ্চল বা অবিভক্ত কামৰূপৰ ভাষাৰ লগত বহুখিনি মিলে।”^৩

এই সম্পৰ্কত ডঃ উপেন্দ্ৰ নাথ গোস্বামীয়ে কৈছে ‘কথা গুৰু চৰিত’ খন অসমীয়া ভাষাৰ ইতিহাসৰ দৃষ্টিৰে এখন অতি উল্লেখযোগ্য গ্ৰন্থ। আহোম যুগত ৰচনা কৰা বুৰঞ্জী আৰু আন বিবিধ বিষয়ক পুথিবোৰত সংৰক্ষিত ভাষাটোৰ পৰম্পৰা ইয়াতো ৰক্ষিত হৈছে। কথা কথা গুৰু চৰিতৰ ভাষা বুৰঞ্জীৰ ভাষাৰ নিচিনাই এটা সমন্বয়ৰ ভাষা। ইয়াৰ ভাষাটোত পুৰণি অসমীয়া, পশ্চিম অঞ্চলৰ অসমীয়া আৰু পূব অঞ্চলৰ অসমীয়াৰ সুন্দৰ মিশ্ৰন ঘটিছে।”^৪

“গুৰু চৰিত কথা”ত সংৰক্ষিত ভাষাটো বিকাশৰ পথত আগবঢ়া অসমীয়া ভাষা। ইয়াত তৎসম শব্দৰ প্ৰাচুৰ্যই ঘাইকৈ চকুত পৰে যদিও ইয়াত আছে হুবহু কথিত ৰূপৰ প্ৰচলন আৰু মার্জিত সত্ৰীয়া কথন ভঙ্গীৰ প্ৰতিফলন।

গুৰুচৰিত কথাৰ শব্দ সম্ভাৰ আৰু তাৰ উৎস :

‘গুৰু চৰিত কথা’ ত প্ৰয়োগ হোৱা শব্দৰাজিৰ উৎসক আমি ছটা ভাগত ভাগ কৰিব পাৰো; যেনে:

(ক) তৎসম শব্দ, (খ) অৰ্দ্ধতৎসম শব্দ, (গ) তৎদ্ভৱ শব্দ, (ঘ) থলুৱা শব্দ, (ঙ) ভাৰতীয় শব্দ, আৰু (চ) অভাৰতীয় শব্দ বা বিদেশী শব্দ

(ক) তৎসম শব্দ: “গুৰু চৰিত কথা”ত তৎসম শব্দৰ প্ৰচুৰ প্ৰয়োগ হোৱা পৰিলক্ষিত হয়। এনে শব্দৰ প্ৰয়োগে ইয়াৰ গদ্যৰ গাভীৰ্য্য বৃদ্ধি কৰিছে বুলি ক’ব পাৰি। তৎসম শব্দ বোৰৰ কেতবোৰ তলত উল্লেখ কৰা হ’ল :

শ্ৰৱণ, অমৃত, পঞ্চ, ব্ৰহ্মা, বৃক্ষ, সপ্ত, সুৱৰ্ণ, দ্বিজ, ৰুধিৰ, অভ্যন্তৰ, ব্যাঘ্ৰ, মনুষ্য, অঙ্গুষ্ঠ ইত্যাদি। কেতিয়াবা আকৌ একোটা বাক্য সম্পূৰ্ণ তৎসম শব্দৰ গঠিত হোৱাও পৰিলক্ষিত হয়।

(খ) অৰ্দ্ধতৎসম শব্দ : “গুৰু-চৰিত কথা”ত অৰ্দ্ধ তৎসম শব্দৰ প্ৰয়োগ সীমিত। তেনে কেতবোৰ শব্দ হ’ল; থিত, দৰসন, ঈৰিষা, সুবন্ন, শবদ, শশুৰ ইত্যাদি।

(গ) তৎদ্ভৱ শব্দ : ‘গুৰু-চৰিত কথা’ত ব্যৱহাৰ হোৱা তৎদ্ভৱ শব্দৰ উদাহৰণ হ’ল-মৈলাম, দখিন, ৰূপা, সোনা ইত্যাদি।

(ঘ) থলুৱা শব্দ : থলুৱা শব্দৰ ব্যৱহাৰো ইয়াত দেখা যায় যেনে বড়ো ভাষাৰ শব্দ: হোজা, চাঙ্গ, লফা ইত্যাদি। টাই বা আহোম ভাষাৰ শব্দ: জান, হাই, মাইহাঙ্গ, পাইক, সিংসাপ ইত্যাদি।

খাছি ভাষাৰ শব্দঃ জপা, জঞ্জাল ইত্যাদি।

কোল (চাওতালী, মুণ্ডাবী) ভাষাবৰ্গৰ শব্দঃ মুগা, বোকা
ইত্যাদি

(ঙ) ভাৰতীয় শব্দ :

বাংলা ভাষাৰ : মখে, যেখন, চলে, তেখন, পৰে, জমাই
মহাচই ইত্যাদি।

উড়িয়া ভাষাৰ : ওডেবা, বানা, আটিকা ইত্যাদি।

হিন্দী ভাষাৰ : গোলা, চকিদাৰ জেমাদাৰ, ডাকু, দোচোৰা
ইত্যাদি।

(চ) অভাৰতীয় বা বিদেশী শব্দঃ “তেৰ শতিকাৰ প্ৰাৰম্ভৰ পৰা
সোতৰ শতিকাৰ শেষলৈকে মোগল সৈন্যই কেবাবাৰো অসম
আক্ৰমণ কৰিছিল। প্ৰায় চাবিশ বছৰ কাল নামনি অসমত মোগলৰ
ৰাজত্ব স্থাপন হৈছিল। তাৰ ফলত তেওঁলোকৰ হিন্দুস্থানী ভাষাৰ
মাজেদি বহুতো আৰবী, পাৰ্ছী আৰু তুৰ্কী ভাষাৰ শব্দ অসমীয়াত
প্ৰবেশ কৰিছে।”^৫

ইয়াৰ উদাহৰণ ‘গুৰু চৰিত কথা’ত লক্ষ্য কৰা যায়। যেনেঃ

আৰবী ভাষাৰ শব্দঃ কৰ্মা, কাজি, খবৰদাৰ, মখমল, হজ,
হাউলি ইত্যাদি।

পাৰ্ছীভাষাৰ শব্দঃ জামিন, খানদান, চিজ, দৰ্খি, ৰাজি,
বালিচ, লক্ষৰ, জমিদাৰ ইত্যাদি।

তুৰ্কীভাষাৰ শব্দঃ কুলি

এনেদৰে ছয়টা বিভিন্ন উৎসৰ শব্দভাণ্ডাৰে ‘গুৰু চৰিত
কথা’ৰ গদ্যশৈলী সমৃদ্ধ কৰিছে।

শব্দগঠন প্ৰক্ৰিয়াঃ “গুৰুচৰিত কথা”ৰ শব্দ গঠন বিভিন্ন
প্ৰক্ৰিয়াত হোৱা দেখা যায়। যেনেঃ কুৎ প্ৰত্যয়ৰ যোগত হোৱা

শব্দ সুমৰ ই, সুমৰি ; খুন্দ ই, খুন্দি; খেদ-আ, খেদা; পিন্ধ-অন, পিন্ধন; চহা-ওৱা, চহোৱা; উজ-আই, উজাই ইত্যাদি ।

তদ্ধিত প্ৰত্যয়ৰ যোগত হোৱা শব্দ, যেনে গৰল—ঈয়া, গৰলিয়া; মহল—ঈয়া, মহলিয়া; বন—উৱা, বনুৱা > বনুয়া, মান—ঈ, মানী; ভাদ্ৰমাহ—আ, ভাদ্ৰমহা ইত্যাদি ।

ধ্বন্যাঙ্ক শব্দৰ ব্যৱহাৰঃ ধ্বন্যাঙ্ক শব্দত দ্বিতীয় অংশ প্ৰথম অংশৰ পুনৰুক্তি । এই শব্দবোৰৰ কোনো এটা অংশই নিজাকৈ অৰ্থ প্ৰকাশ কৰিব নোৱাৰে । ‘গুৰু-চৰিত কথা’ত এনে শব্দৰ প্ৰয়োগ যথেষ্ট । যেনেঃ খেলেপ-জেলেপ, জোটা-পোটা, আথেবেথে, লুপলুপা, নেচানেচ ইত্যাদি ।

ইয়াৰ উপৰিও প্ৰতিধ্বন্যাঙ্ক শব্দ, যেনে লাজ-কাজ, দৰ্শন পৰ্শন; অনুকাৰ শব্দ, যেনে পিউ পিউ, ঝৰঝাৰা, যুৰীয়া শব্দ, যেনে মাতবলি, নোৱাই ধুৱাই, সংযুক্ত শব্দ, যেনে দান-দখিনা, মাহ চাইল, সোৱাচাঙ্গ আদি শব্দৰ ব্যৱহাৰো ‘গুৰুচৰিত কথা’ত যথেষ্ট পৰিমাণে লক্ষ্য কৰা যায় ।

‘গুৰু-চৰিত কথা’ত ব্যৱহৃত বিশেষ্য শব্দৰাজিকো কেতবোৰ ভাগত বিশ্লেষণ কৰি দেখুৱাব পৰা যায় । যেনে নামবাচক বিশেষ্য (গোবিন্দ, সনাতন, জইচিৰি ইত্যাদি) জাতিবাচক বিশেষ্য (পুত্ৰ, গুৰু, বেটা, জামাতা ইত্যাদি) জাতি বাচক বিশেষ্য (ব্ৰাহ্মণ, কচাৰি, পুৰহিত ইত্যাদি) স্থান বাচক বিশেষ্য (বৰদ্বাৰা, চুনপোৰা ইত্যাদি) বিশেষ্য শব্দবোৰৰ পিছত শব্দ বিভক্তি যোগ হয় । “গুৰু-চৰিত কথাত শব্দ বিভক্তিৰ ব্যৱহাৰ এনেধৰণৰ :

প্ৰথমা বিভক্তিঃ ‘-এ’; কৰ্তা কাৰকত প্ৰথমা বিভক্তি হয় ।

যেনে, বিপ্ৰে নি গৃহিনীক দি বোলে ।

গোবিন্দ গুৰু তিনিটা কুৰ্হি মাচ নি-এ ইকাদশীত ।

দ্বিতীয়া বিভক্তি ‘-ক’; কৰ্ম কাৰকত দ্বিতীয়া বিভক্তি হয়।

যেনে, আতাক সেৱা কৰাহি।

জ্ঞাতি বিপ্ৰক মনে মনে বস্ত্ৰ ধেনু মানিলে।

তৃতীয়া বিভক্তিঃ ‘-ৰে’; কৰণ কাৰকত তৃতীয়া বিভক্তি হয়। যেনে,

নৌকাৰে গৈ ঘাট পাইচন্দ্ৰ।

চতুৰ্থী বিভক্তি : ‘-লৈ’ ; নিমিত্ত কাৰকত চতুৰ্থী বিভক্তি হয়।

যেনে ; জীৱক কৃপাৰে নামিল পুথিৰীলৈ।

ষষ্ঠী বিভক্তিঃ ‘-ৰ’ : সম্বন্ধ কাৰকত ষষ্ঠী বিভক্তি হয়। যেনে,

নৰনাৰায়ণ ৰাজাৰ শনি প্ৰবেশিল।

সপ্তমী বিভক্তিঃ ‘—ত’ : অধিকৰণ কাৰকত ব্যৱহাৰ হয়। যেনে

গুৱাপানে গুৰুজনত জনাই।

অসমীয়াত পঞ্চমী বিভক্তি নাই। সেয়ে অপাদান কাৰক বুজাবলৈ

ষষ্ঠী বিভক্তি ‘— ৰ ’ ৰ পাছত ‘পৰা’ পৰসৰ্গ যোগ হয়। ‘গুৰু

চৰিত কথাতো এনে প্ৰয়োগেই হোৱা দেখা যায়। যেনে,

শৰীৰৰ পৰা বাজ হৈছে নিজ শক্তিএ।

বিশেষণ, সৰ্বনাম আদি পদ, জতুৱা খণ্ড বাক্য আদিৰ ক্ষেত্ৰত

সেই সময়ৰ বচন ভঙ্গীত ব্যৱহাৰ হৈ থকা ৰূপ সমূহৰ প্ৰাধান্য গুৰু

চৰিত কথাত পৰিলক্ষিত হয়। যেনে পত্নীটি মহাসান্তি (বিশেষণ),

হামু (সৰ্বনাম) ইত্যাদি। ইয়াত ব্যৱহাৰ হোৱা সংখ্যাবাচক শব্দ

বোৰো মন কৰিব লগীয়া। আধুনিক অসমীয়াৰ তুলনাত আচহুৱা

যেনে লগা কেতবোৰ এনে শব্দ হ’ল আদ, আদপাছ, আদসপ্ত,

আদপোন্ধেৰ ইত্যাদি। বচন, লিঙ্গ আদিৰ ক্ষেত্ৰত অসমীয়া ভাষাই

আধুনিক ৰূপ পৰিগ্ৰহ কৰা বুলি ক’ব পাৰি।

‘গুৰু-চৰিত কথা’ৰ ধাতু প্ৰয়োগ : ইয়াত ব্যৱহাৰ হোৱা

ধাতুবোৰক

(১) মুখ্য ধাতু, (২) গৌণ ধাতু আৰু (৩) অনাৰ্য্য বা আন ভাষাৰ পৰা অহা ধাতু এনেদৰে ভাগ কৰিব পাৰি

মুখ্য ধাতু : সংস্কৃতিৰ পৰা পোন পটীয়াকৈ অহা ধাতুবোৰেই মুখ্যধাতু।

ইয়াৰ তিনিটা ভাগ —

(ক) সংস্কৃতৰ সাধাৰণ ধাতু : উদাহৰণ —

<u>মূলধাতু</u>	<u>অসমীয়া ধাতু</u>	<u>সংস্কৃত ৰূপ</u>
√পা	√পি	পিরতি
<u>প্ৰাকৃতৰূপ</u>	<u>শু.চ.ক.ত প্ৰয়োগ</u>	
পিঅই	পিএ	

(খ) সংস্কৃতৰ উপসৰ্গযুক্ত ধাতুঃ উদাহৰণ

<u>উপসৰ্গ + মূলধাতু</u>	<u>অসমীয়া ধাতু</u>	<u>সংস্কৃত ৰূপ</u>
প্ৰ + স্মৰ	পাহৰ	প্ৰস্মৰতি
<u>প্ৰাকৃতৰূপ</u>	<u>শু.চ.ক.ত প্ৰয়োগ</u>	
পয়ৰই	পাসৰিলে	

(গ) সংস্কৃতৰ পাচনি ক্ৰিয়াৰ পৰা উদ্ভৱ হোৱা ধাতু : উদাহৰণ

<u>অসমীয়া ধাতু</u>	<u>সংস্কৃত ৰূপ</u>	<u>শু.চ.ক.ত. প্ৰয়োগ</u>
√দা	দাপয়তি	দাবলৈ , ইত্যদি।

‘শুৰু চৰিত কথাত’ প্ৰয়োগ হোৱা গৌণ ধাতু বোৰকো

পাচনি ধাতু (যেনে, বাধ + আ, বাধা; বাধিছে), নামধাতু (যেনে. বোল + আ; বোলা; বুলিলা) সংযুক্ত ধাতু (যেনে আজ্ঞাকৰ, আজ্ঞাকৈলে) প্ৰত্যয়ান্ত ধাতু (যেনে, খল + ক, খলক ; খলকি) আৰু ধন্যাত্মক ধাতু (যেনে,, বাৰবাৰা) এনেদৰে ভাগ কৰিব পাৰি।

ইয়াৰ উপৰিও আন ভাষাৰ পৰা অহা ধাতুৰ ব্যৱহাৰো ইয়াত দেখা যায়। যেনে, বড়ো ভাষাৰ পৰা অহা $\sqrt{\text{চেলেক}}$; আৰবী ভাষাৰ $\sqrt{\text{খামোচ}}$; বাংলা ভাষাৰ $\sqrt{\text{বেড়া}}$ ইত্যাদি

“শুৰুচৰিত কথা”ৰ ৰূপতত্ত্ব সম্পৰ্কে অধ্যয়ন কৰিলে অনেক তাৎপৰ্যপূৰ্ণ দিশ স্পষ্ট হৈ পৰে। ইয়াৰ ৰূপতাত্ত্বিক বৈশিষ্ট্য সমূহে পুথিখনিত নামনি অসমৰ ভাষাৰ প্ৰভাৱ সম্পৰ্কেও আমাক অৱগত কৰে। ৰূপতত্ত্বৰ ক্ষেত্ৰত চকুত পৰা নিজস্ব বৈশিষ্ট্য সমূহে ‘শুৰুচৰিত কথা’ৰ ভাষাক এক সুকীয়া মৰ্যাদা প্ৰদান কৰিছে বুলি কব পাৰি।

উদ্ধৃতি:

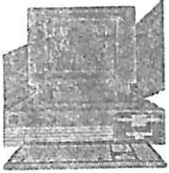
- (১) ‘শুৰুচৰিত কথা’, ১৯৮৭ ভূমিকা, পৃঃ ৮১
- (২) শৰ্ম্মা দলৈ, ডঃ হৰি নাথঃ ‘অসমীয়া গদ্য সাহিত্যৰ গতিপথ’ ১ম খণ্ড, ১৯৯২, পৃঃ ১০২
- (৩) শৰ্ম্মা, ডঃ গোবিন্দ প্ৰসাদ : ‘জীৱনী আৰু অসমীয়া জীৱনী, ১৯৮৬, পৃঃ ১১৯
- (৪) গোস্বামী, ডঃ উপেন্দ্ৰ নাথঃ ‘অসমীয়া ভাষাৰ উদ্ভৱ, সমৃদ্ধি আৰু বিকাশ, ১৯৯১ পৃঃ ২১১
- (৫) গোস্বামী, ডঃ উপেন্দ্ৰ নাথ : উক্ত গ্ৰন্থ, পৃঃ ৭৩

সহায়ক গ্ৰন্থপঞ্জী

- (১) কাকতি, ডঃ বানীকান্ত; পুৰণি অসমীয়া সাহিত্য ; ১৯৮৯
- (২) গোস্বামী, নাৰায়ণ চন্দ্ৰ; ‘সত্ৰ সংস্কৃতিৰ ৰূপৰেখা’ ১৯৮৪

- (৩) গোঁহাই ডঃ হীৰেণ ; ‘ অসমীয়া জাতীয় জীৱনত
মহাপুৰুষীয়া পৰম্পৰা’; ১৯৯০
- (৪) চক্ৰৱৰ্তী, ডঃ মুকুল; “গুৰু চৰিত কথা অধ্যয়ন”; ২০০০
- (৫) নেওগ, ডিম্বেশ্বৰ ; ‘অসমীয়া সাহিত্যৰ বুৰঞ্জী’; ১৯৫৭
- (৬) নেওগ, ডঃ মহেশ্বৰ ; ‘গুৰুচৰিতৰ ইতিকথা’, ১৯৮৩
- (৭) শৰ্মা , ডঃ সত্যেন্দ্ৰ নাথ; অসমীয়া সাহিত্যৰ সমীক্ষাত্মক
ইতিবৃত্ত’, ১৯৮৯

DIGITAL LIBRARIES; AN OVERVIEW.



Prasanta Kumar Deka
Librarian

INTRODUCTION:

The emergence of the Internet and wide availability of affordable computing equipment have created tremendous interest in digital libraries and electronic publishing. The term "digital libraries" covers the creation and distribution of all types of information over networks, ranging from converted historical materials to kinds of information that have no analogues in the physical world. In some ways digital libraries and traditional libraries are very different, yet in other ways they are remarkably similar. People still create information that has to be organized, stored, and distributed, and they still need to find and use information that others have created. Librarians see a digital library much as an electronic version of traditional library.

DEFINATION

The digital library means different things to different people. They may have different approaches to look at it. For the information technology professional it is a powerful tool and mechanism for managing & distributing database. To the business community it represents new markets. A user sees a digital library much as an electronic version of the traditional library (Xie & Wolf ram, 2002 November.) A librarian considers a digital library to consist of digital collections across subject matters. The digital library is a virtual world (Benford, Greenhalgh, Rodden, &Pycock,2001).A digital library is a networked collection of electronic information resources. These informational resources are diverse and dynamic, made up of different media (A dam, A t l u r i , & A d i w y a y a , 2 0 0 0 June;Wang,1999).A digital library provides resources and services in digital format over the internet(Xie & wolferam,2002; Watters,1999).

In simple terms, we can define digital library as a collection of digital objects or digital resources. These information resources are diverse, made of different media. These digital collections provide services in digital format to authorized users either through intranet or internet

DIFFERENCE BETWEEN TRADITIONAL LIBRARY, DIGITAL LIBRARY

<u>Traditional library</u>	<u>Digital Library</u>	<u>Internet Resources</u>
Objects are information resources	Objects are information resources	Objects can be anything at all.
Objects are selected on the basis of quality	Objects are selected on the basis of quality	No quality control; no entry barriers.
Objects are located in a physical place	Objects are located in a logical place (may be distributed)	Objects are located in a physical or logical place.
Objects are organized	Objects are organized	No organization
Objects are subjected to authority control	Objects are subjected to authority control	No authority control
Objects are fixed(do not change)	Objects changed in standardized way	Objects are transient (can disappear at any time)
Authorship is an important concept.	Concept of author is weakened.	No concept of author.
Access to objects is limited to specific classes of users	Access to some objects is limited to specific classes of users	Access to everything by everyone.
Services such as reference assistance are offered	Services can be offered	The only services are those performed by computer software (AI)
Human specialists(called librarian, etc.)can be found.	Human specialists(called librarian, etc.)can be found.	There are no librarian.
There exist well-defined user groups.	Some classes of objects have associated user groups	There are no defined user groups.

PURPOSE OF DIGITAL LIBRARY:

- To expedite the systematic development of procedures to collect, store, organize, information in digital forms.
- .To promote efficient delivery of information economically to all the users.
- To provide personalized and retrospective services in an efficient way.
- .To encourage co operative efforts to save and share the investment in research resources, computing and communication networks.
- To provide a coherent view of all information within a library in any format.
- To save time of the library staff as well as clients.

FEATURES OF A DIGITAL LIBRARY:

- Provide access to a very large amount of information resources to the users wherever they are and whenever they need.
- Focus on providing access to primary information apart from the secondary sources.
- Support-multimedia content along with the text to make the information more useful and understandable to the users.
- Network accessibility in an Intranet and Internet environment.
- Provide user-friendly interface to enable the users to access information comfortably.
- Provide hypertext link for navigation through the required references.
- Support client-server architecture.
- Support advanced search and retrieval for better output to the users.
- Integration with other digital libraries.

COSTS

The initial costs:

The initial costs depends mostly on the material to be included in the digital library. The type of material, the degree of digitation and the completeness or resolution of the digitization also affects the cost. Care and attention to fragile material adds to the costs. All the above apply to local material to be digitized. If the material is to be acquired in digital form then it has an obvious cost. Once the material is digitized, it has to be loaded into a suitable library application. This will store the digital material, index it, and add it to the library housekeeping database. Networks and Network application servers need to be set up or upgraded. The digital files are large & need a lot of storage space and are slow to transfer across a network. Apart from the above capital expenses are training costs for both library and end users. If the services are to be provided outside the organization, then there is cost for licensing, etc.

SOURCE OF MATERIAL:

i) Internal sources:

To digitize all the material generated internally by an organization in full text, the authors can submit an electronic form of the material to the organization. The organization can then digitize its material selectively.

ii) External sources

The external material may be bought outright, its use may be licensed, and leased etc. Sometime the external material is made available to the library online in the digital form. If the source of material is external to the organization, the copyright and commercial issues of

dealing with this material becomes much complicated than internal sources.

COPYRIGHT/INTELLECTUAL PROPERTY RIGHTS.

i) *Ownership*

Having a copy of the material does not mean ownership in terms of copyright laws. There is only one copyright owner even though many copies are made. This is true of computer copies, digitized or physical copies apart from the conventional print form. Further, right to re-distribute material usually is not acquired when a copy of the material is brought. Many allow material for copying for research purpose by individuals, under the fair use clause of the copyright laws. However, making copies for re-sale or re-distribution is a matter that comes under the copyright law.

ii) *Security:*

Like the physical material, the digital material of the library is valuable. Access to it must be guarded. Security for the digital material should be provided in the form of restricted access to the computers that hold the digital material. Unlike the physical stock, the digital material must be copied and secured. This protects it from natural disaster, damage, and software errors. Access security must be allowed for in the digital library. There is need to evolve a method of authorization for persons to access the digital library. Use of watermarks to the digital material will help in locating the unauthorized copying.

STANDARDS, FORMATS, AND PROTOCOLS

These are the rules by which objects are described, their

data are stored and the systems communicate. The librarians who are planning to establish digital libraries need to know them to make decisions or ask questions while discussing with the suppliers. Some are international standards and some are national standards, some are industry standards and some are in widespread use. In all these cases, the function is to try to unify the representation, manipulation or transmission of some pieces of information so that two or more different systems can understand it in the same way. The standards are the basis of interoperability, portability, modularity and building blocks, etc.

The standards fall into three major areas: material description, user access and system architecture. Under the material description, we need to look at two forms- the abstracted information (Metadata) which constitutes the bibliographic description in a library system. The other form is the material itself. Description standards include SGML and HTML from the web and PDF, etc.

- a) Bibliographic standards are: MARC, Dublin core, Metadata, ACCR, URL etc.
- b) Record structures are: ISO 2709, Extensible Markup Language(XML) and Hypertext Markup Language(HTML)
- c) Encoding standards are: Unicode, ASCII.

There are two methods by which user may access the digital library. One is via a dedicated network and the other is over the public networks. General-purpose browsers like Internet Explorer and Netscape Navigator are widely available and often free. System architecture covers specialized servers and majority in client/ server

architecture distributing the workload across library's server computer and the user's client computer.

The formats that needed for various material types include.

- Image: .bmp,.tif, .gif, .jpg.
- Animation: .ani, .fli, .flc.
- Video; .avi, .mov, .mpg, .qt.
- Web page: .htm, .html, .dhtml, .xml.
- Text: .doc, .txt, .rtf, .pdf.
- Programs: .com, .exe.

SCANNING AND DIGITIZATION ISSUES:

The issues involved in scanning and digitization need to be understood and analyzed for converting the printed text, images photographs etc, in different formats.

- A scanner does not do anything on its own because it requires a software to capture the image for manipulation such as Photoshop, OCR, Textbridge or Omnipage etc.
- A scanner produces a digital image of the page. This can be served as an image file, or in the case of OCR software it can be converted to text and served in a text format.
- A fast scanner will scan a typical page of text in black & white in about two seconds. A low-end scanner may take about 5-6 seconds. Pictures take longer and color picture take much more depending upon the resolution and size.
- Much more time is needed for manipulation of objects to be scanned- like turning pages and positioning the page on the scanner, especially when bound volumes are being scanned.
- Manual turning time can be reduced, if a sheet feeder

can be used but this would require photocopying first and to feed later in A4 size or smaller.

- A book scanner (face-up) has advantages in reducing the manual handling of bound volume, except turning the pages. It also takes care of the problem of page curvature due to binding. It also helps to time saving, wear and tear of the volume.
- Before scanning , resolution must be considered carefully which is measured in “dpi”(dots per inch) Some time ppi (pixels per inch).For text, greater resolution, may be 300 dpi is necessary.
- If image file are only needed with out text conversion, choice of file format needs to be decided. The most useful file format are : tiff, gif and jpeg.
- The process of putting material online from a machine-readable source is much easier- Word document etc. This can be readily converted either into HTML web page or into a PDF format using Adobe Acrobat.

MANPOWER TRAINING

Because digitations are a complex process good staff training at an early stage is important. . The digital libraries demand a different set of skills and knowledge from the librarians. The situation warrants library and information science profession to perform paradigm shift to meet the challenge. This calls for total restructuring the curriculum at all level so that librarians can meet the current demand of digital environments. Since the technologies are developing at very fast pace, there is a

need to constantly update the librarian in the latest development in technology inputs to the libraries. Librarians require depth knowledge of digital imaging, database management, hypertext, information retrieval, . Management and organization of multilingual collection, electronic documentary delivery and electronic user services.

TECHNICAL ISSUES

- High bandwidth computer networks supporting efficient document transfer.
- Open communication protocols (client- server,Z39.50 for IR). This will enable the servers in the network to get connected and query and retrieve data without knowing the environment of the library.
- Information access tools. The Netscape Navigator and Internet Explorer.
- Meta database (database that describe and provide links to other database)Cataloguing the web resources with description, access, retrieval etc.
- Electronic publishing tools. Necessary for creating the resources to make available on the Net.
- Data compression for data transfer electronically and achieving the digital resources.
- Digital storage device like CD/DVD media and the large Hard disk storage solution now available.
- Scanning and conversion technologies.
- Media integration technology(multimedia).
- Advanced retrieval, indexing, routing and filtering etc.
- Document description and representation standard(SGML)

- Inter-operability over the network. Any information stored in any platform should be built for access over the complicated network environment.
- Privacy, authentication and security of information. Building firewall to protect the data from hacking etc.
- Location dependent naming of digital source.

METHODS OF DIGITIZATION

Several digital library projects are concerned with providing digital access to materials that already exists with traditional libraries in printed media.

The following are the steps to convert data in computer accessible formats:

- Printed text, pictures and figures are transformed into computer-accessible form using a digital scanner or digital camera in a process called document imaging or scanning.
- The digitally scanned images are stored in a file as a bit-mapped page image, irrespective of the fact that a scanned page contains a photograph, a line drawing or text.
- The scanned image cannot be edited or manipulated or managed based on their contents. OCR or text recognition is the process of electronically identifying text in a bit-mapped page image and generates a file containing the text in ASCII code or in a specified word processing format leaving the image intact in the process.
- The next steps are that the content has to be then catalogues and indexed so that repository can be easily made available to user. In case of multimedia collection such as video catalogues would have a preview of a video clip describing the contents of actual video file, so that user should be able to brows, search and navigate digital resources from a huge

collection using various search techniques. Through a command-based or menu-based search interface user can browse and locate the collection with similar attributes.

- The last step is using information retrieval techniques such as Meta Data searching, full-text documents searching and searching information retrieval is more effective and user friendly.

VARIOUS SERVICES PROVIDED THROUGH DIGITAL LIBRARY:

Following are some of the services, which can be provided.

- On Line Public Access Catalogue(OPEC)
- CD_ROM Network Access
- On line Circulation Transaction (Reservation, queries etc.)
- On line journals subscription.
- E-Mail service.
- Bulletin board service.
- CAS (Current Awareness Service.)
- SDI(selective Dissemination of information Services.)
- Indexing and Abstracting Services.
- News paper Clippings.
- Content page service.
- Intranet and internet service.
- Other bibliographical services on demand.
- Use of share catalogue/ union catalogue.
- Document supply/ image document delivery on demand.

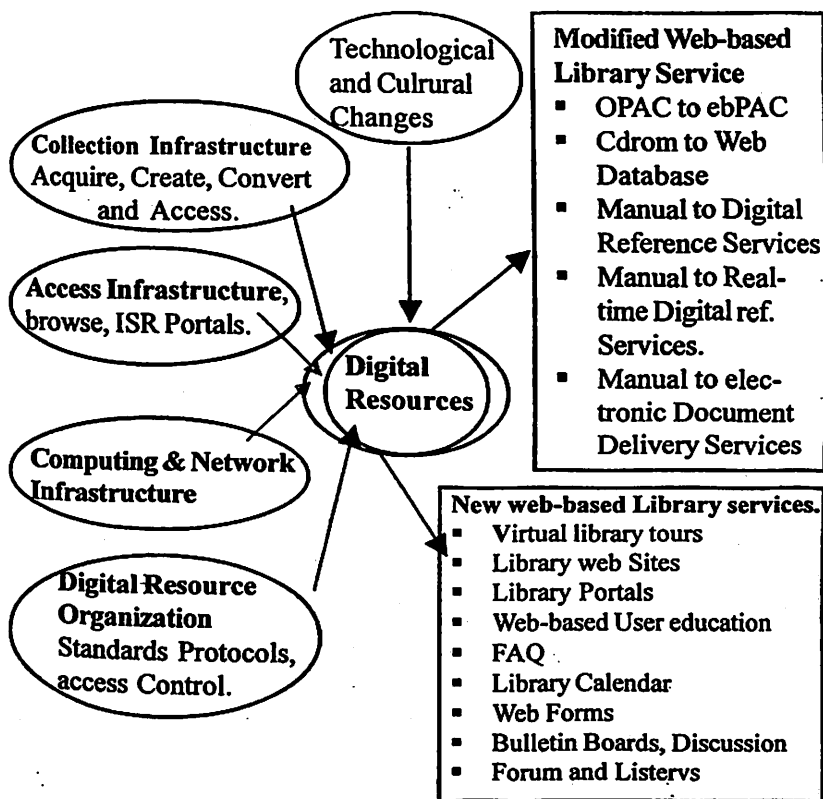


Fig1- Digital library Infrastructure and Services

CONCLUSION:-

Since information technology in the field of Library and Information Science is emerging and changing day to day and information needs of users also changing from time to time. It is very essential to learn more about the digital information technologies, electronic publishing, Internet, Intranet, multimedia and CD-ROM technology, etc. and to adopt new technologies in the libraries. Traditional libraries should be gradually changed and developed as

a digital library by collecting, organizing, managing and disseminating the digital information available in various formats. The basic purpose of digital library is to provide instant access to digitized information from remote database through out the world.

REFERENCE:

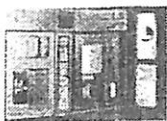
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- See <http://www.washinton.edu/research/diglib/>

Personal Loan



Housing Loan

ATM



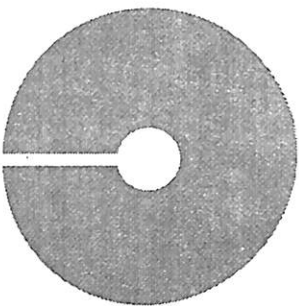
Education Loan



Tele Banking



Car Loan



Internet
Banking

State Bank of India

With you - all the way

www.sbi.co.in & www.statebankofindia.com

