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Editorial

It is with great pleasure that we present the July 2014 edition of the New Man International Journal of Multidisciplinary Studies (NMIJMS). As a peer-reviewed and indexed monthly publication, NMIJMS serves as a vital platform for scholarly discourse across a broad spectrum of disciplines, including languages, literature, social sciences, and the humanities. Reflecting our commitment to inclusivity, this issue features research and creative works in English, Hindi, and Marathi.

The current volume offers a rich collection of literary analyses that explore the complexities of the human condition. Dr. Mamta Garg opens the issue by examining the fusion of myth and reality in Rabindranath Tagore's *Chandalika*, highlighting Tagore's humanitarian protest against social evils like untouchability. This is followed by Mahesh Kumar Kushwah's exploration of "moral squalor" and the African tragedy in the works of J.M. Coetzee. Sambhaji Mahadev Sirsath provides a critical study of Bharati Mukherjee's *Jasmine*, focusing on the themes of resistance, transformation, and the immigrant experience.

Further literary insights are provided by Shweta Agrawal, who investigates the "servant-master relationship" and class struggle in Aravind Adiga's *The White Tiger*, and Chinnu Chandran P., who analyzes the psychological signification of "dream telling" in Chitra Banerjee Divakaruni's *Queen of Dreams*. Anila Chandran discusses female sexuality and empowerment in Girish Karnad's *Nagamandala*, while Kaushik Hazarika explores the "supernatural and the fantastic" in Thomas Hardy's *The Withered Arm*. Additionally, Partha Sarathi Mandal examines the displacement of the male in the short stories of Shashi Deshpande.

Beyond literary criticism, this issue addresses practical and socio-economic concerns. Dr. Ghanshyam H. Asudani provides a professional "common strategy" for students preparing for competitive examinations, emphasizing the importance of disciplined study schedules. Dr. Santosh Kumar Yadav offers a brief study on the definition and financial threats posed by "black money". In the realm of history and philosophy, Dr. Umesh Tripathi explores the profound influence of the *Bhagavad-Gita* on the poet Coleridge, and Dr. Neelam Soni (Hindi) highlights the revolutionary contributions of Subhash Chandra Bose to India's independence.

Our Marathi section remains robust, featuring essential research on the challenges facing the Indian banking industry by Waghmare P.K., the role of self-help groups in poverty alleviation by Prof. Shinde Shivaji Vithoba, and the economic challenges facing women by Prof. Uma Kadge. Studies on sustainable development and the cooperative movement are contributed by Jayadev Uddhav Mohite and Prof. Vitesh Bharat Nikte.

Finally, we include creative poetic contributions from Aju Mukhopadhyay, Dr. Milind Pandit, and Dr. Mahendra Shinde, alongside a review of the short story "The Triumph of Prisoners" by Dr. Syed Ahmad Raza Abidi. We hope this multidisciplinary dialogue inspires further research and academic excellence.

Dr. Kalyan Gangarde
Editor-in-Chief

Director, Centre for Humanities and Cultural Studies

CONTENTS

Sr. No.	Title of Paper	Author(s)	P. No.
1	Tagore's Chandalika: A Fusion of Myth and Reality	Dr. Mamta Garg	5
2	Moral Squalor in J. M. Coetzee's Works	Mahesh Kumar Kushwah	10
3	Resistance, Transformation and Gender: A Study of Bharati Mukherjee's 'Jasmine' as an Indian Diasporic Novel	Sambhaji Mahadev Sirsath	14
4	Servant – Master Relationship in Aravind Adiga's The White Tiger	Shweta Agrawal	20
5	Signification of Dream and Dream Telling in Chitra Banerjee Divakaruni's 'Queen of Dreams'	Chinnu Chandran P.	24
6	The Mark of Female Sexuality in Nagamandala	Anila Chandran	32
7	The Supernatural and the Fantastic in Thomas Hardy's The Withered Arm	Kaushik Hazarika	37
8	Displacing the Male: A Study of Shashi Deshpande's Short Stories	Partha Sarathi Mandal	41
9	Competing Correctly	Dr. Ghanshyam H. Asudani	49
10	Do I Walk or I Walk Me? & A Presence	Aju Mukhopadhyay	51
11	Brahma	Dr. Milind Pandit	53
12	Words! Poor Words!	Dr. Mahendra Shinde	55
13	भारतीय बैंकिंग उद्योगासमोरील आव्हाने	वाघमारे पी.के.	57
14	बचत गट आणि दारिद्र्य रेषेखालील लोक	प्रा. शिंदे शिवाजी विठोबा	61
15	महिला - आर्थिक आव्हाने	प्रा. उमा कडगे	63
16	दारिद्र्य निर्मूलन व सहकार	जयदेव उद्धव मोहिते	67
17	शाश्वत विकास दारिद्र्यनिर्मूलनाचा एक मार्ग	प्रा. वितेश भारत विकते	70
18	The Triumph of Prisoners	Dr. Syed Ahmad Raza Abidi	72
19	Black Money: A Brief Study	Dr. Santosh Kumar Yadav	74
20	Coleridge and the Bhagavad-Gita	Dr. Umesh Tripathi	80
21	Communication: An Introduction	Dr. Ramposh	83
22	सुभाषचन्द्र बोस का स्वतंत्रता में योगदान	डॉ. नीलम सोनी	87

TAGORE'S CHANDALIKA: A FUSION OF MYTH AND REALITY

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***ABSTRACT-** Tagore, the literary genius has won world wide acclaim for his versatility. His contribution in the field of literature facilitates us to appreciate the legacy left behind him. In his plays, due to humanistic concerns, Tagore raised the voice against so many evils prevalent in the society. He tried his best to uproot them by dramatizing his concepts in his plays. In my paper, I have focused on Tagore's play Chandalika where Tagore like Mahatma Gandhi whose campaign was against untouchability reflects his concern for deprived and low caste people. He uses the legend of Buddha to depict the situation to give a message to the humanity.*

Tagore as a dramatist is accused of having a number of weaknesses. Some of his detractors consider his plays having weak plots, with abundance of music which is an intruding factor in the play's progression. They are also considered having ambiguity because of the use of symbols which are generally obscure. But whatever may be, it is an unquestionable fact that Tagore is a literary genius, blessed by god with versatility.

The world wide acclaim Tagore has won in the form of Nobel Prize for his popular poem **GITANJALI** undeniably facilitates us to appreciate the legacy left behind him. This celebrated Indo- Anglian figure has projected in his plays glorious humanitarian ideals which have been a landmark in the Indian history. By using myths, legends and cultural symbols, Tagore has brought to light some burning issues of the country and contemporary evils of the society. He has fused myths and reality in his plays.

In an age of nationalism, Tagore, a humanist with a firm foothold in his own cultural background aspires towards universal humanity. Tagore has great empathy towards bigotry, social hypocrisy, hatred and violence. The message Tagore carries is predominantly that of universal spirituality binding humanity together across national and religious boundaries. He expects this world to follow great democratic ideals such as brotherhood, equality, secularism, religious tolerance and non- violent beliefs. Tagore has dramatized these concepts in his plays such as **MALINI**, **NATIR**, **PUJA**, **CHANDALIKA**, **MUKT DHARA** and **SACRIFICE**.

In my paper, I have focused on Tagore's play **CHANDALIKA** where Tagore like Mahatma Gandhi, whose campaign was also against untouchability, reflects his concern for deprived and low

caste people and is exemplary as far as humanitarianism is concerned. Chandalika is a low caste girl in the play who gets enamored towards Ananda, while pouring water in his hands. She develops a keen desire to have him and tries to do so with the help of black magic, exercised by her mother. Though later on regrets for her misdeed. Ananda transforms the girl's heart by his words and drives away all her complexes and fears. Tagore has used the legend of Buddha to depict the situation.

Tagore was very much concerned about the values which he saw vanishing. He was very well familiar with the problems of his time. In order to depict those problems Tagore followed his own style and pattern. He didn't become the follower of anybody's style. That's why in spite of being influenced a lot by Shakespeare, Ibsen & Materlink, we can't see him adhering to their style. In this context Sisir Kumar Ghose remarks: "To see Tagorean drama calls for more emphathy than many critics have displayed. From Eros to Cosmos, from the pastoral to the modern age, from a study of religious bigotry to social comedy, from entertainment, romantic love to martyrdom, what was the common thread or pursuit? The changing scenario, but each with a thesis, open or hidden, reveals a complex, evolving mind, a repertoire of versatility and development in theme treatment as well as choreography for beyond the professional play house."

Tagore's plays are theme oriented. He hasn't written just for the sake of writing. He has written with a purpose his plays; Tagore has tried to wake up the humanity by warning them against fundamentalism narrow nationalism, materialism and so on. His plays are a vehicle through which he conveys the message to the public to reform the society. K.R.S. Iyengar points out, "Tagore was poet, dramatist, actor, producer, a musician and a painter. He was an educationalist, a practical idealist who turned his dramas into reality at Shanti Niketan. He was a reformer, philosopher, prophet; he was a novelist and short story writer, and critic of life and literature, he even made occasional excursion into nationalist politics, although he was essentially an international."

Tagore felt pained and pricked when he saw the humanity suffering and the modern man lost in the labyrinth of affectation, suspicion, superiority complex, jealousy and hate. He was sure that science and technological advancement alone couldn't ensure cultural progress. The need of the hour was unity in diversity and an exercise of the ideals and basic human values which are the backbone of any society. Whole expertise of the writer is projected in his dramatic works. That's why Edward Thomsen points out, "Tagore's dramatic work is the vehicle of ideas rather than the expression of action."

Tagore has outpoured his whole creative output in his dramatic works. We get astonished when we see the dramas of Tagore which are an amalgam of Upanishadic, Classical Sanskrit Kavya, western romantic and the home grown Bengali mendicant baul tradition Myths have always conditioned the human existence. They always govern our activities and affect our life in general. They rule the human life. For a long time philosophical views, religious convictions and political issues, social problems and psychological matters have been described through myths, legends and historical events. Tagore, like Sri Aurobindo, T.P.Kailasam, Girish Karnad, Badal Sarkar and others, makes the myths and legends as the chief source for the solution to the evils of the society. His plays are essentially modeled upon the theme taken from the myths and legends. Along with other plays of Tagore 'CHANDALIKA' also follows the same pattern.

In short, well knit play which perfectly presents the juxtaposition of both events and actions, Tagore has interwoven the Buddhist legends of Ananda who was a famous disciple of Lord Buddha to present a situation of high proportion. Our Indian society is the hotbed of corruption, ethnicity, casteism, racial differences and communalism. Since ages human beings have been subjected to a number of atrocities and barbaric treatment in the name of casteism. Low caste people have been ill-treated by the so-called governing authorities of religion and society. Religion remains a potent weapon in the hands of a handful of people to nourish their self-interests. But through the play 'CHANDALIKA', Tagore has used the legend to convey his message of equality. The play potently depicts the humanitarian concern for the downtrodden. In this play the deliverance of the heroine comes through the grace of the lord as forgiveness flows down to the lowest of the low.

In the popular Buddhist legend, Lord Gautam Buddha had a Buddhist Bhikshu named Ananda who was dearest of all disciples, served Buddhism with full sincerity and kept himself away from epicurean life. Once on his way back from a visit he felt thirsty and went to a well for water. He asked a chandal girl for water there. The girl gave him water and fell in the love with beautiful monk. She drew him back to her through magic. But the monk, at the last moment, saved himself through prayer for which he was motivated by Lord Buddha and went away. The crude plot of popular tale has been transformed by Tagore into a psychological drama of intense spiritual conflict as 'CHANDALIKA' is not the story of a wicked girl roused to lust by the physical body of the monk, but of a very sensitive girl, condemned by her birth to a despised caste, who is suddenly awakened to a consciousness of her full rights as a woman. She realizes that she is like others, a human-being, who must not face humiliation at the hands of the society.

Buddhist monk Ananda awakens self awareness and self respect in Prakriti by saying "Give me water" and accepting it in his cupped hands. Prakriti gets transformed. The words have an incantatory effect on Prakriti and symbolize her "awakening" and "freedom" from bondage-"My birth is a washed clean" utters Prakriti. The new birth she refers to is her "self-knowledge". Once awakened Prakriti doesn't want to recede into darkness and dirt. She now intends to dedicate herself to the great one. "Make me forget that I am born of dust," says the "flower". She also says, "The words must offer its worship through me." The words are of great magnitude as the individual desire of the low caste girl Prakriti becomes the universal urge of the nature to regain its original status of the Divine, in this cosmic drama of Descent and Ascent.

The journey of an untouchable girl from self-ignorance to self-knowledge is pictured in CHANDALIKA, very interestingly and attractively by Rabindranath Tagore. Till Prakriti meets the monk, she is unaware of herself identity as a human- being. She thinks that she belongs to an untouchable class whose very touch is supposed to pollute the other. But when the monk asks her not to feel degraded and also tells her not to humiliate herself as self- humiliation is a sin worse than self murder." Prakriti develops a new sense of self respect and a new consciousness of her right as a human-being and of her worth as a woman. She starts disregarding the artificial values that society attaches to her birth.

Prakriti becomes aware of her status in no way inferior to any other. She is no longer a chandalini rather emerges like an emancipated modern woman. She starts having a sense of belongingness to the society and considers herself a part of it. The stigma of her low birth gets

washed away and feels the need of the authorized recognition by the society, denied to her earlier. She has a tremendous change and even her mother can't understand the meaning of her words. She says, "Today I don't recognize your speech, tomorrow, perhaps I shall not even recognize your face."(CHN-P.49)

Chandalika's character in the play has been drawn significantly by Tagore. Tagore presents a psychological study of young woman who suffers on account of her vanity and self-consciousness. Tagore highlights the enigmatic character of a woman, the character of being all dominating over possessive to devour all that stands before her precisely, and her excessive materialistic approach that ultimately fails.

It is said, "It is nice to be important but it is also important to be nice." Perhaps Prakriti forgets this line, that's why she forces her mother to drag Ananda to her house by her magic spell. She reflects, "I thought he would never be able to cast me aside, his own handiwork, and his new creation."(CHN-P.156) Her mother feels guilty and her conscience pricks her in exercising the magic. She remarks, "They draw men by the strength of their virtue. We \drag them with spells, as beasts are dragged in a noose," (CHN-P.154)

Ananda forgets his aim of life and Ananda wanders in the village for no cause at all. Eventually Prakriti overcomes her sinuous passions and regrets for her misdeed. Mother's last words before her death are worth noticing: "Victory to thee, O Lord. My sins and my life lie together at thy feet, and my days end here, in the heaven of thy forgiveness."(CHN-P.166) This attitude of mother makes Chandalika to get evolved in to a transformed woman. Her conscience changes her inner-self. She gets elevated from a 'fallen' woman to an elevated one. Here Tagore has fused myth and reality. Myths are considered to be the concrete embodiments of ideas. They have been potent weapons for playwrights to achieve their target. Legendary characters are always considered to be the Paradigm for human-beings, as the mythical garb given to them, places them at a high pedestal and makes them more appealing. Chandalika is an embodiment of all the suffering people in the contemporary time. She is the voice of the whole humanity. Through this play Tagore has raised the burning issue of the modern time. The disparity and the differences in the name of caste, colour and creed as they exist in the Indian society, need to be prooted as they are the stumbling blocks in the way of the progression of our country. No country can prosper and thrive unless internal differences prevail in the scenario of that nation. Tagore was aware of this fact that why to ameliorate the condition of the down trodden, he had girded up his loins. His contribution in this field is remarkable.

CHANDALIKA eventually turns out to be a cosmic drama also where Prakriti symbolizes Nature, Ananda stands for spirit and mother for the earth, a symbol of patience, suffering and understanding. The word 'Chandalika' is associated with the people with 'mean-spirit.' The union of Ananda and Prakriti symbolizes the union of spirit and nature. We realize, it is through love, which is the finite, the infinite can be achieved. It transcends caste, creed and hierarchy. The dramatic expression is given by Tagore to the idea that God lives with the lowest and the lost which has apparently been the focus in his works. Bearing the motif to educate the people, **CHANDALIKA** assumes a great contemporaneous relevance. The message sounds too pertinent in the modern context. In the play, Tagore has achieved his objective by creating macrocosm through the

microcosmic world of the play. His concern has been massive throughout, bearing the great proportion.

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MORAL SQUALOR IN J. M. COETZEE'S WORKS

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One of the defining characteristics of the works of J. M. Coetzee is the moral squalor shown in his works. 'The Life and Times of Michael K' is Coetzee vintage. The protagonist Michael is a simpleton to the point of being mentally challenged, having been institutionalized in childhood. The apartheid war is going on all around him, but his is a life completely calm, until his mother falls ill. He then embarks on a journey to her birthplace.

This becomes his quest, his purpose. On the way his mother dies but he continues the journey. At last he reaches the supposed birthplace of his mother and stays in the wilderness there, trying to live off the land. He is drawn into the war a few times but he refuses to participate in it and again and again returns to try living a simple life. At last he returns to the city, with the same sense of confusion and disorientation of war.

The protagonist Michael is a non-conformist, who is unwilling to join the war between the civilization and the barbarians, on either side.

Coetzee treats Michael K differently than his previous heroes. He is neither a brutalized caricature of a racist-colonialist like the hero of *Dusklands*, nor is he the romantic hero of 'Waiting for the Barbarians' who, in a Quixotic act, turns against his own civilization, completely taking the side of the black Africans.

Coetzee shows a mature stance in this novel. Unlike his unequivocal leftist sympathies of previous works, in this novel he just theoretically sympathizes with the barbarians. In practice he prefers living off the land, unconcerned with any side of war and favouring a Romantic return to the nature.

This is a disturbing novel. Ten pages into it and you feel dejected, confused and overcome by a sad lethargy.

In varying degrees, this is true of every work of Coetzee. Every page of his reflects the confusion arising from the African history. The delicate intellect of Coetzee looks with confusion at the innate violence of South Africa, the hopelessness of a nation made of irreconcilable halves and irresolvable

issues, a nation clubbed together by historical accidents of its racist-colonialist past. The only emotions it can evoke are of horror, dismay fear and pity. But at the end every feeling mutates into a melancholic confusion. This is Coetzee's reaction to the African tragedy. And this is the hero's reaction too. Michael K is Coetzee, minus his intellect.

Michael also reflects the political orientation of Coetzee:

“Politically, the raznochinets can go either way. But during his student years he, this person, this subject, my subject, steers clear of the right. As a child in Worcester he has seen enough of the Afrikaner right, enough of its rant, to last him a lifetime. In fact, even before Worcester he has perhaps seen more of cruelty and violence than should have been allowed to a child. So as a student he moves on the fringes of the left without being part of the left. Sympathetic to the human concerns of the left, he is alienated, when the crunch comes, by its language – by all political language, in fact.”ⁱ

Skimming along the fringes of left but not completely owning it. The novel asserts that a ‘simple’ man like Michael does not take any side. The only wish he has is to live a ‘simple’ life with Nature. But the reader suspects that the simplicity of Michael is not that simple at all. He muses whether it is an indifference forced upon a simple personality by a superior intellect, an intellect committed to a certain point of view, certain ideology.ⁱⁱ

A simple man would not have remained indifferent to such a human tragedy. He would have reacted with anger, pity, sorrow or dejection.

Such a vision as that of Michael can only be that of a white male of South Africa who is fiercely committed to the race, which is not his own and in consequence rejected by both of them. Only he can be so detached, so unable to take sides.

Any less delicate personality than Coetzee may have reacted otherwise. Such a literary genius as his deserved to be born in the pre-Victorian or Victorian England, patronized by the court or nobles. But unfortunately for him and fortunately for us he was born in a deeply disturbed time and a deeply disturbed place. All of his works stacked one upon other tell us this story, the story of a delicate literary genius trying to comprehend and prevent all the misery but at last unable to do so. The fact that Coetzee finally migrated to Australia shows that it came to a breaking point finally where he could no longer watch what he considered as moral squalor.ⁱⁱⁱ

Though ‘Foe’ is on a completely different theme but it also shows moral squalor. Foe is a play on the name of Defoe. The title is very suggestive. It tells us that Defoe told the story from the point of the view of the white colonial master. The story is a twist on the famous story of Robinson Crusoe. In this case the castaway is a woman, who meets Friday on the forsaken island. To her, Friday is not such a slave as he was to Crusoe. But Friday is not communicative and it is hard to know what he feels. It seems that he has almost no feelings and no reactions.

After they are rescued the heroine, Susan Barton goes to a writer Daniel Foe to write hers and Friday's story. But Foe radically changes Susan's version and the story which is finally published has

no resemblance to the original one. Coetzee is making the charge that every story told by the Europeans is a lie.

But he goes further. He does not only doubt the intentions of European colonialists. He doubts the very process of story-telling. In his view, it is not possible to tell a story at the first place. The story is corrupted as it is told. Even more, reality is corrupted as it is witnessed. So the meaning which comes out of Foe is: the story of Robinson Crusoe and by extensions, the story of the European conquest of the world was distorted at three levels, first at the level of witnessing, then at the level of story-telling and at last as a wilful distortion by the Christian, white European colonialists.

Here Coetzee misapplies some concepts of modern science disastrously. He falls prey to the fashionable nonsense as is expected of post-modernist writers. They hide their artistic incompetency by calling simple story-telling as old-fashioned and misapply some modern scientific concepts, which make their craft incomprehensible. At last they insert their leftist political agenda. This is what is done to Foe.

Although Coetzee does not believe in the art of story-telling but still he keeps writing to further his political agenda. After reading Foe, one is left with a confused story but with strong feelings against the Europeans.

Coetzee's fiction can be divided into three periods: early, middle and late Coetzee. Early and late periods are similar in structure and orientation. They are abundant in traits dominant in Coetzee: despair, loneliness and boredom. In the Heart of the Country is one such early work.

Like Dusklands, its style is very obscure. Like most authors, Coetzee was more experimenting in his style at the beginning of his writing career. In IHC dreams blend into reality, making them highly indistinguishable. The themes are again colonialism, racism and sex. The story is told from the first person point of view of Magda, the daughter of a white colonialist. There is almost no story, which is not surprising. Whatever story is there, it is rendered meaningless by the obscure style. What the reader encounters is a 150 pages long succession of dreamy, meaningless sequences. Oh, but there is the quintessential Coetzee rape scene...

Andre Brink's comment on the book is highly revealing:

“It says something about the loneliness, about the craving for love, about the relation between master and slave and between white and black, and about man's earthly anguish and longing for salvation...”^{iv}

As Brink observes, it says 'something'. What is this something, nobody knows. Not even Coetzee. He was not able to find out what this something is, till the end of his career. And it would be highly disrespectful of a reader to ask him what this something was, as an artist does not have to explain his art; as an artist is not responsible for the stuff he creates.

A reader does not have to look for definite answers when he reads a work of art. But what if the writer makes highly spurious charges in an obscure style and then refuses to be accountable for his insupportable claims? 'In the Heart of the Country' is such a case. Coetzee could have rewritten the

novel in just a few lines by changing Brink's comment a bit: I want to say something about the loneliness, about the craving for love, about the relation between master and slave and between white and black, and about man's earthly anguish and longing for salvation.

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RESISTANCE, TRANSFORMATION AND GENDER: A STUDY OF BHARATI MUKHERJEE'S 'JASMINE' AS AN INDIAN DIASPORIC NOVEL

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ABSTRACT

In present era, Global market economy can be seen as a natural derivative of inter-cultural, inter-racial and multicultural relations. Diaspora is one of the most important issues in Postcolonial discourse. The problems of present Diasporas are different from the pre-historic and early periods. Diasporic literature explores the process of migration, accumulation, resistance, adaptation and transformation. It also focuses on the issues of home, belonging, nostalgia, and quest for self and cultural identity, transnational and trans-cultural situations.

In this paper, my focus is on a critical analysis of Bharati Mukherjee's 'Jasmine' (1989) as an Indian Diasporic novel which explores the theme of resistance, transformation and gender.

Bharati Mukherjee, one of the major novelists of Indian diaspora, during her long adventurous journey has undergone lots of changes. In Jasmine, Mukherjee's spotlight is on the complex layers cross-cultural reality, space, alienation and cultural identity. The protagonist's journey who was born in India to America shows the various threads of her transformations from Jyoti, Jasmine, Jase and Jane. Jasmine revolts against at her every adversity.

Key words: Immigration, Identity Construction, Violence, Third World Woman, Diaspora, Gender, Resistance and Transformation.

This paper will focus on the above mentioned issues and examine the novel *Jasmine* in detail.

Diasporic literature proposes an individual's relationship to the former home and the present one, to a culture left behind and to a culture now assimilated. They are living in the third space (Bhabha:n.p). The problems of current Diasporas are different from the Diasporas of the earlier (Indenture labours) period. There are several categories of Diasporas like Indenture labor diaspora,

exile diaspora, refugee diaspora, Victim diaspora and voluntary diaspora etc. Assimilation and acculturation are key moments in postcolonial diaspora narratives that deals with multiculturalism. When, Jasmine, the heroine of Bharati Mukherjee's eponymous novel arrives in the USA as an illegal immigrant, Jyoti, she does not carry with her a sense of nostalgia for a lost home. Mukherjee here maps an entirely new kind of diaspora sensibility-one that actively and eagerly seeks new cultural experiences and roles (Nayar: 177). Diaspora means dispersal from an original homeland, often traumatically, to two or more foreign regions; alternatively or additionally, the expansion from a homeland in search of work, in pursuit of trade or to further colonial ambitions (Cohen: 17). Bharati Mukherjee, one of the major novelists of Indian diaspora, during her long adventurous journey has undergone lots of changes. In *Jasmine*, Mukherjee's spotlight is on the complex layers, cross-cultural reality, space, alienation and cultural identity. The protagonist's expedition, which was born in India to America, shows the various threads of her transformations from Jyoti, Jasmine, Jase and Jane.

Bharati Mukherjee is one of the major novelists of Indian diaspora who has achieved a popular position within a comparatively short creative period. She has been recognized as a 'voice' of expatriate- immigrant sensibility (Nagendra Kumar: 14). The creative odyssey that started with the publication of *The Tigers Daughter* (1972) had her exploring the complexities of her choice of the subject of expatriate experience. The fictional writings of Bharati Mukharjee have been analyzed in three well marked phases-The Phase of Expatriation, The Phase of Transition and The Phase of Immigration. Her novel *Jasmine* is a story of a strong-willed girl who crosses one obstacle after the other and never succumbs to the onslaughts of circumstances. *Jasmine*, published in 1989, reveals Mukherjee's wish to transform her new homeland from within by utilizing an immigrant transformation that her protagonist defines as my transformation has been genetic (*Jasmine*: 222).

The immigration experience in Mukherjee's novels often involve the Gramscian notion of "complicity" whereby colonial domination is legitimized through mutual consent of coloniser and colonised and by instilling feelings of shame and self-hatred in the psyche of the colonised. It is therefore often seen that immigrants from colonised nations are complicit in the hegemonic culture to "free" themselves from the inherent shame of being the colonial "Other" and re-establish their identity on the foreign soil. Mukherjee's corroboration of the immigrant experience and her rejection of cultural anamnesis thus make her complicit to the dominant culture of white America. She herself claims that Jasmine is a novel of an American immigrant who finds a new identity by "deliberately deracinating herself" (qtd. in Suchismita Banerjee: 20).

The socio-cultural treatment of women in the world varies from community to community even from region to region because the situation of women is determined by many factors some of them are invisible like traditions or conventions. Gender oppression is a universal phenomenon. The concept of universalizing oppression in the name of gender is criticised by several feminists including Judith Butler. In her seminal essay, "Subjects of Sex/Gender/Desire," Butler writes:

That form of feminist theorizing has come under criticism for its effort to colonize and appropriate non-Western cultures to support highly Western notions of oppression, but because they tend as well to construct a 'Third World' or even an 'Orient' in which gender oppression is subtly explained as symptomatic of an essential, non-Western barbarism. The urgency of feminism to establish a

universal status for patriarchy in order to strengthen the appearance of feminism's own claims to be representative has occasionally motivated the shortcut to a categorical or fictive universality of the structure of domination, held to produce women's common subjugated experience. (5) The phrases "universal status for patriarchy" and "women's common subjugated experience" point out a homogenizing mission of feminism to create an illusory bond among women (as the repressed group) across culture, race, ethnicity, class, religion and sexuality (qtd. in Suchismita Banerjee:14).

America as a dream country which promises a brighter future is shared by Mukherjee in her novel. As Inderpal Grewal has mentioned, "even though the protagonist in *Jasmine* encounters many kinds of violence in the United States, the country offers her something that India cannot, which is the choice to reinvent herself" (69). And it is in this continuous effort of deconstructing and reconstructing selfhood that *Jasmine* encounters violence at every step of her identity construction.

Her process of transformation and resistance appear to be the result of negotiation and adaptation rather than a form of mere adaptation from the beginning of her journey. In *Jasmine*'s own words, this journey is described as "the war between my fate and my will". *Jasmine*'s movement from traditional patriarchal Hasnapur to western existential individualism, she defines herself by negating what she does not want rather than by specifically asserting what she does yearn for. In other words, she is more likely to be passively situated in a diasporic predicament and than forced to rapidly react to that condition to survive. *Jasmine* does not represent sufficient independence to activate her to have a most important role in this transnational expedition. In this course of struggling with and trying to eliminate undesirable dimensions in her life, *Jasmine* gradually attains a negotiable self, even though this ultimate self-emancipation may not be part of her preliminary purpose.

The story begins with *Jasmine* as a young girl situated in a traditional Indian society in Hasnapur and restricted by patriarchal gender customs. The protagonist, Jyoti in this phase of her life, is introduced to readers as follows: "Lifetimes ago, under a banyan tree in the village of Hasnapur, an astrologer cupped his ears – his satellite dish to the stars – and foretold my widowhood and exile" (*Jasmine*: 3). Given the traditional Hindu belief in the realization of such astrological forecasts, Jyoti is confirmed an unwanted as well as undesirable girl, with a prediction of eventual widowhood and exile. Indian male dominated astrology seems to be a superstition which controls female behavior. Male supremacy, as represented by the astrologer, thus defines Jyoti from the very beginning of her life. *Jasmine*'s phrase "my widowhood and exile" suggests that, in her trajectory of transnational movement, her body in spatial mobility, gendered subjectivity and then unpredictable identity formation cannot be considered separately. Throughout the novel, *Jasmine*'s subjectivity in different contexts is somewhat determined by changing locales and gendered bodily norms.

In *Jasmine*'s initial move, from Hasnapur to Jullundhar after her marriage to Prakash, she is subject to male dominance, and this continues to be the case throughout the novel. Prakash an educated man with a liberal mind, "trash some traditions" (*Jasmine*: 76). After their marriage, he moves into a two-room apartment across the street from his technical college, refusing to live with his uncle and aunt (*Jasmine*: 76). While Prakash's uncle criticizes his deeds as a violation of tradition, Prakash, "a modern and city man" (*Jasmine*: 76), considers their complaints as part of the Indian feudal ideology that should be abolished. Simply abiding by Prakash's will, *Jasmine*, as his wife, also breaks the

traditional code for a daughter-in-law by not moving in with her in-laws. However, she lacks agency in this assertion, and this event connotes nothing about Jasmine's development of autonomy but Prakash's own rebellion towards traditional parochialism.

Jasmine has a traditional Indian woman's psyche in which she bestrides both rural and urban India, feudal conventions and modern innovations, but all because of her marriage to a liberal husband. Jasmine feels awkward about calling her husband by name, as he asks her to. In addition, regrettably, she acts like a conventional subservient wife with no sign of agency. For instance, Jasmine feels uncomfortable when she learns that her friend in Hasnapur has already had a child, while she has had none. These behaviors suggest the fact that Jasmine does not entirely share her husband's liberal attitudes and opposition toward conservative Indian feudalism and patriarchal dominance which shows her traditional female psyche.

Jasmine soon confronts a drastic turn in her life when Prakash is killed by a bomb that is originally meant for her. This accident serves as a horrible footnote to patriarchal oppression: Sukkhi the extremist cannot endure that Jasmine is a "modern" female who violates the strict gender rules. He denigrates Jasmine and women like her as "Prostitutes! Whores!" (93), thus, following the colonial strategy of separatism, Sukkhi, a friend of Jasmine's brother, Hari-prar, and his militant group demand a separate khalistan. They are violent fundamentalists who reject the "rational peacemaking counsel of Prakash" (69) and dominate the area through fear and aggression. They symbolise the dark and repressive forces of feudal India. They humiliate Jasmine's former teacher for advocating enlightenment and "peaceful change towards modernity" (Dayal: 69). It is significant that Jasmine initially undertakes her journey to America as a mission to commit ritual suicide in the name of keeping to Hindu traditions, rather than as an act of self-emancipation. Although Jasmine's sense of agency and resistance emerge early on in the novel, they retreat to dormancy in her marriage to Prakash.

Jasmine's entry into the United States certainly means that she has left the strict gender codes in Hasnapur, and yet her increasing access to this new territory does not necessarily guarantee the end of gendered roles as defined by the dominant culture in any society. Though many critics of this novel either attack or praise Jasmine's supposed self-empowerment with regard to cultural assimilation, her development of autonomy in her odyssey remains obscure or indefinite. An individual's past may be difficult to leave behind. Though Jasmine seeks to distance herself from cultural expectations and tradition as if the possibility of independence and agency exist in reality, she is not able to cast away the unwritten mores inscribed by her social-cultural context at this point. Thus, her intention to commit *sati* ostensibly revokes the idea that her marriage to Prakash is a genuine escape from dominant tradition.

Jasmine decides to migrate to America, not to reaffirm herself, but to commit sati on the campus of the University of Florida where her husband was admitted as a student. This decision is seen as problematic by Gurleen Grewal who feels that Jasmine's desire for committing sati in America can be misleading to a Western audience, who may think that sati was "practiced as a matter of routine

and choice by contemporary Hindu widows” (188). Spivak illustrates the paradox of Sati very well in her seminal essay, “Can the Subaltern Speak?” where she says, “between patriarchy and imperialism, subject-constitution and object formation, the figure of the woman disappears, not into a pristine nothingness, but into a violent shuttling which is the displaced figuration of the ‘third world woman’ caught between tradition and modernization” (306). Here Spivak characterises the “shuttling” as a violent process of acculturation that defines and limits gender identity (qtd. in Suchismita Banerjee: 17).

Jasmine's intention to go America was to fulfill her husband's mission but when she landed drastic change took place in her life instead of kill herself she resisted the situation which brought transformation in her life. When she arrives in America, Half-Face rapes Jasmine in a room at the Flamingo Court hotel, an incident that disrupts her original course. This episode highlights the collective horror of a double oppression that exists for female immigrants, as the inequalities of the old world are now replaced by the abuse that can be meted out to illegal migrants. When cleaning her body after Half-Face's attack, Jasmine is determined to end her life. But in the bathroom she sees herself in the steamed-up mirror, and views this image as “a dark shadow in the center of the glass” stopping her with “a sudden sense of mission” a mission that cannot be disrupted by her “personal dishonor”. Thus, instead of committing suicide, taking on the guise of Kali, the Hindu goddess of creation and destruction, Jasmine cuts Half-Face's throat and he bleeds to death. Jasmine's killing of Half-Face and burning of her wedding clothes symbolically separate her from the Indian patriarchal system and activates her quest for a actual American identity.

However, she was raped by half face but there are also good hands for immigrants, her encounter with Lillian Gordon marks a genuine moment of subsequent transformation. This event sets her on the path to becoming American, and offers a positive vision of her future.

Bharati Mukherjee portrayed Jasmine in her multiple names. She was born as Jyoti, a traditional Hindu girl in a village in India. Her liberate and modern husband rechristens her as Jasmine to wipe out her feudal past. In America, Jasmine turn out to be Jase in the Wylie household where she works as a “caregiver” , and in the end she becomes Jane to Bud Ripplemeyer who is bewitched by her oriental beauty. The change in names proposes a psychic violence in her as she symbolically murders her previous identity again and again to reconstruct a new one. Some postcolonial critics like Jennifer Drake have thus likened her “rebirths” to the revolutionary process of decolonization as described by Frantz Fanon in *The Wretched of the Earth* where Fanon says, “Decolonization is always a violent phenomenon... without any period of transition, there is a total, complete and absolute substitution” (17). Though this comparison is too far-fetched as there is nothing revolutionary in Jasmine's name changing, yet the process of her deleting previous identities does suggest psychological violence, resistance and transformation in the novel.

In this way, Jasmine seems to be gifted with an accessible mobility of extravagance which is prepared by independence, freedom, and opportunity for individual actualization. Jasmine, in her process of adapting to the new world, acts as a potential catalyst for an ongoing socio-cultural shift.

Jasmine totally changed her approach when she meets Lillian Gordon. Gordon warns Jasmine, “Let the past make you wary, by all means. But do not let it deform you” (Jasmine:131). Encouraged by her, Jasmine exactly eliminates her past by wearing western clothes and shoes, adopting an American accent and a different style of walking, accustoming herself to different food habits and becoming financially independent.

Jasmine’s subjugation is also detected in the entangled interactions between each phase of her upward mobility and her relationships with each of her male partners, all of whom seem to facilitate and implicitly characterize her provisional identity by means of a “naming” process: “I have had a husband for each of the women I have been. Prakash for Jasmine, Taylor for Jase. Bud for Jane. Half-Face for Kali” (*Jasmine*: 197). Each name for Jasmine appears to signal her transformation and adaptation in a foreign cultural environment. Jasmine’s transnational movement tolerates her to cross the boundaries of many spaces and gives her a fluid subjectivity, permits her to adapt to each new space she lives in. On the other hand, previously defined by her relationship to her male partners as a caregiver, Jasmine’s decision to leave with Taylor signifies a significant rupture with her earlier life. Her choice is the one between the America she has anticipated for so long and the “old-world” dutifulness where she has to be a caregiver; it in Hasnapur, Jullundhar, Professorji’s family, or Iowa with Bud. Therefore, Jasmine’s decision to leave for California with Taylor confirms that she has finally acted as an independent that is able to move of her own will.

Thus Bharati Mukherjee has explored the various tenets of Diasporic writings through Jasmine which also focuses on transformation and resistance in the female character.

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SERVANT – MASTER RELATIONSHIP IN ARAVIND ADIGA’S THE WHITE TIGER

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Aravind Adiga's first novel, *The White Tiger*, delivers an invincible central character and an India bristling with economic possibility, competing loyalties and class struggle. The story of a rickshawallah's move from the "darkness" of rural India to the "light" of urban Gurgaon reminds us of the harsh facts behind the fiction.¹ It also considers the relationship between inequality and violent crime. Aravind Adiga tells the shocking, apparently amoral story of a young man who brutally murders his employer and gets away with it.

Relationships are the way in which two or more people or things are connected. There are many different relationships that are developed between people. We have relationships with everyone we know and those who are close to us. Some relationships are very simple others may be complicated. Also some are healthy while others may be unhealthy. To create relationship with people are very easy but it is not so easy to maintain. There are times when a relationship can go bad because there is no understanding, lack of communication, and a feeling of distance in the relationship. It can be separated into negative and positive relationships. Relationship between servants –master is found in the Aravind Adiga's novel *The White Tiger*. It is the most interesting novel in which writer highlights the character of Balram Halwai when he was the servant of Mr. Ashok.² Adiga says,

The servant-master system implies two things: One is that the servants are far poorer than the rich; a servant has no possibility of ever catching up to the master. And secondly, he has access to the master's money, the master's physical person. Yet crime rates in India are very low. Even though the middle class—who often have three or four servants—are paranoid about crime, the reality is a master getting killed by his servant is rare.³ Balram Halwai is the Son of a rickshaw puller, narrates the story of his life and his movement from darkness to light in a subtly mocking way aiming to resolve how the ruling entrepreneur philosophy never allows the poverty stricken to come up into the limelight.⁴

Balram comes from the social underclass of India. As a boy he is made to leave school and aid his brother Kishan in work at the local tea shop. However Balram is sharp and smart and in a few years' time realizes that he doesn't really make a good servant. He decides to become a driver and finds work at the local landlord's house. His work with the family takes him to Delhi where a series of events and an inherent feeling of cynicism and disenchantment make him realize that he might be stuck in the life of servant forever.⁵ Balram takes them to shopping plazas and also carry their shopping bags when they come out of the mall. The harsh and stingy behavior of rich class is shown when he lost the coin while getting out of the car:

Get down on your knees. Look for it on the floor of the car. I got down on my knees. I sniffed in between the mats like a dog, all in search of that one rupee. 'What do you mean, it's not there? Don't think you can steal from us just because you're in the city. I want that rupee.' That's how you corrupt servants. It starts with one rupee. Don't bring your American ways here where that rupee coin went remains a mystery to me to this day, Mr. Premier. Finally, I took a rupee coin out of my shirt pocket, dropped it on the floor of the car, picked it up, and gave it to the Mongoose.⁶

Such mean behaviour of the masters continues when they instruct the servants about does and don'ts. Balram is told never to switch on the AC or play music when he is alone. Ashok and Pinky madam always make fun of his pronunciation when he pronounced 'maal' for mall. The lady to amuse herself trapped Balram to repeat Pizza as he always pronounced it 'PIJJA'. They always taunted him for his lack of English education. He has to suffer humiliation in the hands of his masters with ever increasing routine duties which climaxes in his being blackmailed when Ashok's wife Pinky kills a man in drunken driving. He was forced to sign a statement accepting full responsibility for the accident.⁷ He recalls what poet Mirza Ghalib wrote about slaves: "They remain slaves because they can't see what is beautiful in the world".⁸

The suppressed class finds itself trapped in constant mental pressures that shape their needs and desires. This class has to work under elite class regardless of their personal demands and satisfaction. Same is the case with Balram, he is a type of servant to Ashok although he earns money with his own efforts, and he does not take charity from his master but the attitude of society forces him to believe that he is no more than an animal to his boss. The following lines have symbolic significance, "When master and driver find each other's eyes in this mirror, it swings open like a door into a changing room, and the two of them have suddenly caught each other naked?"⁹ The norms of loyalty and sincerity started to breakdown when the capitalist relations replace the tradition of trust and respect and loyalty. The humanity is betrayed by such materialistic notions. Balram's words are: "trustworthiness of servants which is the basis of the entire Indian economy."¹⁰ His thirst for freedom came alive when he visited his native village while Mr. Ashok and wife Pinky went on an excursion.

...It was a very important trip for me... while Mr. Ashok and Pinky Madam were relaxing...I swam through the pond, walked up the hill...and entered the Black Fort for the first time...Putting my foot on the wall, I looked down on the village from there. My little Laxmangarh. I saw the temple tower, the market, the glistening line of sewage, the landlords' mansion – and my own house, with that dark little cloud

outside – the water buffalo. It looked like the most beautiful sight on earth. I leaned out from the edge of the fort in the direction of my village – and then I did something too disgusting to describe to you. Well actually, I spat. Again and again. And then, whistling and humming, I went back down the hill. Eight months later, I slit Mr. Ashok's throat.¹¹

In a desperate attempt to escape his self-destructive fate Balram makes a giant leap of faith and ends up inventing a new kind of morality for himself- a morality that allows him to grow beyond what the Indian social structure permits to a man of his background, a morality that allows to Murder.

The title of the novel *The White Tiger* also has Marxist significance. This title has been used several times from different people to address Balram. The story revolves around the tiger imprisoned in the cage it is similar to the low class imprisoned in the cage of the suppressing class. The circumstances and society of India is similar to the tiger which is bound and chained in the cage. Balram's success is based on the bribe he gave to political institution. He is unable to draw a line difference between justice and fairness as his act is heinous. He is living in a country where one can prove himself through money, power and industry. No one is committed to moral values. The tone of Balram throughout the novel is materialistic. He is a supporter of Marxist stance. To him the workers have no hold on the things they produce. They build houses for rich people and they themselves have to live in tents and unhygienic places. The conditions in which Balram is grown up are of extreme starvation and suppression. The family relations and duties of family meant nothing to him. His thinking is shaped by materialism. He takes relationships on materialistic terms. Following words of Balram on murder of his master Ashok are:

I could gloat that I am not just any murderer, but one who killed his own employer (who is a kind of second father), and also contributed to the probable death of all his family members. A virtual mass murderer... Mr. Ashok's face reappears now in my mind's eye as it used to every day when I was in his service – reflected in my rearview mirror. It was such a handsome face that sometimes I couldn't take my eyes off it. Picture a six-foot-tall fellow, broad-shouldered, with a landlord's powerful, punishing forearms, yet always gentle almost always, except for that time he punched Pinky Madam in the face and kind to those around him, even his servants and driver.¹²

This debut novel of Adiga has got the Man Booker Prize, which shows also the Master-slave relationship along with this Poor-Rich conflict. If the poor would become rich, their poor mentality will remain within themselves. They never think beyond the constructed ideas. Balram Halwai comes out of the cage and fights with the circumstances and achieves the level of the master. For him, no matter how he achieves. He is altogether different from the other poor people. He does not like to walk on the path on which the others are walking but he has created his own path to accomplish the status as the Master.

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SIGNIFICATION OF DREAM AND DREAM TELLING IN CHITRA BANERJEE DIVAKARUNI'S '*QUEEN OF DREAMS*'

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Post Colonial theorists took a serious view of the emotional and moral crisis of the diaspora who struggled to sustain their genealogical and cultural structures of feeling against the hegemonical superstructures of the foreign space they chose to live and prosper. The dissolution of cultural self of the diaspora became a major issue with the initiation of globalization in 1980s. The diasporic communities were caught in the whirlwind of internationalization, which is a historical parody of the primitive cosmic unity. Post Colonial theorists rejected the necessity of national identity and sub-national identity of the diaspora and raised arguments in favour of micro-cultural primitive identities arising from the fragmentation of nation-states.

In the context of internationalization and fragmentation of nation states the diasporic communities are perturbed by the growing feeling of insecurity. The conflict between the traditionalists and the assimilationists in migrant communities is a recurring theme in the fictional works of Chitra Banerjee Divakaruni. Almost all the novels of Chitra Banerjee Divakaruni are documentations of the life of the Indian community in America. Her novels capture the trauma of Indian community in America and their efforts to retain their identity in a foreign space. The trauma of being a female confined within the Indian tradition drives Divakaruni's female characters to the conflicts in the diasporic experience.

Dream, the central philosophical and psychological metaphor in the novel *Queen of Dreams* narrates the feeling of anxiety and insecurity subsided in the female diasporic mind. An unfamiliar or strange environment generates feeling of insecurity in a person uprooted from the native soil and transplanted to a foreign space. The males with their normal potentials of extraversion- resist the fear, anxiety and feeling of insecurity in the unfamiliar space, but the females, especially the Indian females shut within the confinement of domestic walls when exposed to an international theatrical space of life, finds it difficult to balance their individual self with the foreign space. The present context of internationalization or globalization, has aggravated the feeling of insecurity that lies latent

in the diasporic community. The novel *Queen of Dreams* uncovers the feeling of insecurity in subtle metaphorical idiom.

In *Queen of Dreams*, the protagonist Rakhi is born and brought up in the US, but her inner self is unpolluted by Americanness or any such trait that is un-Indian. Her mother Mrs. Gupta, a dream-teller converts her foreign living space to a space of dreams rooted in Indian cultural belief. Though Mrs. Gupta never told anything to her daughter Rakhi, the live experiences of her dreams echoed and re-echoed the soul of India. Dream invades the major portion of the space of the novel and the material space is subordinated to the enlarged space of dream.

Dreams, dream journals, and dream-telling in the novel *Queen of Dreams* germinate from the oriental cultural belief system. Freud's celebrated theory that dream is the wish-fulfilment of repressed desire, is not relevant in the history of dream-inheritance in the novel which is predominantly feminine. In the novel dream signifies the female defence psychology, a safe space or refuge or retreat from which the female resists or liberates the anxiety, fears and feeling of insecurity associated with the fragile sensibility of sex which is characteristic of the Indian female mind. In the diasporic situation of internationalization the fragile female sensibility of sex is shaken and it ends in a divorce as in the case of Rakhi or seeks asylum in the vocation of dream telling that prescribes negation of sex as a necessity. The dreams, dream journals and dream-telling implicitly and explicitly demonstrate the anxiety of the female over her sexual integrity, which she fears would be spoiled and despoiled by mixing with females and males of different national and racial identities.

In the first episode from the dream journals and in the subsequent episodes 'cave' is a recurring motif. The snake that makes its presence felt in the first episode causes anxiety and fear, which signifies the feeling of insecurity that lies beneath the female breast:

The snake grew dim until he was the colour of the weeds in water, a thin echo suspended in the greenish silt.

It was a death he was foretelling my Heart started pounding slow, arrhythmic and arthritic heat that echoed in each cavity of my body.

Don't let it be Rakhi, don't let it be Sonny or Janaki

Don't let it be my husband whom i have failed in so many ways. (2)

The dream invokes anxiety and feeling of insecurity. The snake in the symbol-lexicon of Freud signifies male genital organ whereas the cave that is a recurrent motif in all dream episodes signifies the female genital cavity. But snake in this particular dream-episode foretells death. For Mrs. Gupta, retired from the sexual life unilaterally for the sacred cause of dream-telling, male sexuality is a dreadful experience interlocked with sense of guilt and death. The excuse for failing her husband denying him marital sex for the sacred cause of dream-telling, doesn't redeem her of her guilt. So the snake that evokes the sensibility of eros, incites the death-anxiety also. In the holy text, the wages of sexual sin is death, but in approved marital life wages for abstinence from sex is death. J.A.C Brown in *Freud and the Post Freudians* observes :

However this account is a purely descriptive one which provides no sort of casual explanation of the origin or meaning of anxiety, and the later theory pointed out that both anxiety and fear are reactions in face of a dangerous situation. Fear is a response to a known and external danger, anxiety to an internal and unknown one. (32)

Anxiety as per Freud's view is a variant of fear generated at the inner level of experience, as a response to some unknown danger. Dream is an inner psychic activity and the vague apprehensions of danger subsist in the interior space of dream. The feeling of insecurity is a complex emerging from anxiety, interacting with the external material situations of hostility.

Rakhi also had the experience of dreams "I dreamed a great deal during those years and often my dreams were suffocatingly intense. I'd wake from them with my heart pounding so hard I thought it might burst"(5). During her early years she asks her mother, "why don't you sleep with dad, or at least with me like Mallika's mother does? Don't you love us?"(7). But then she said, "I do love you, I don't sleep with your father because my work is to dream. I can't do it if someone is in bed with me... I dream the dreams of other people so I can help them live their lives..."(7)

Even when she keeps herself away from her husband and daughter she claims that she loves her daughter "I do love you" is an assertive statement, on her love for her daughter but the fact that the conjugal love is willfully frustrated is not denied. J.A.C Brown in *Freud and the Post-Freudians* refers to Erich Fromm's theory of love.

Genuine love is an expression of productiveness and implies care, respect and knowledge. It is not an 'affect' in the sense of being affected by somebody but an active striving for the growth and happiness of the loved person rooted in one's own capacity to love. (159)

Mrs. Gupta, who dreams the dreams of others, to help them live their lives, negates productiveness, care and responsibility and journeys through a course of detachment. Dream telling, is a degenerate form of prophecy; Rishis in Indian tradition, who could have a vision of future always took the vow of celibacy. The dream-telling business of Mrs. Gupta is a parody of the Indian prophet tradition, as it plays a semantic game with dream symbols, inciting the anxiety of persons infected with dream. The same semantic game of symbols is played by the practitioners of palmistry and astrology to make a living out of it.

The abstinence from conjugal love and migration to a dream space protected by the vow of celibacy and the business fare of dream telling are all interlocked parts of a system by which Mrs. Gupta organizes her survival in the immigrated space alien to her. She finds it difficult to locate herself in a foreign space of living, where the mixing and mingling with the males and females of different races become necessary and to a certain extent inevitable. Mrs. Gupta who is psychologically affixed to Indian tradition creates a space of her own within the foreign space of her material life. The dream telling space is absolutely Indian, a space unreal, which thrives upon the feeling of insecurity and anxiety that subsist in human minds with regard to future.

The dream telling tends to create magical space in the novel invoking the sensibility of magical realism in Latin American novels.

The dreams are most important course from another reality – you might call it another time. This is the twice of the dream spirits. I lack the capacity to describe it. All I can say is that even an instant of being in that time will transform you the way the philosopher's stone transforms base metal into gold. (223)

The magical charm of dream depicted above – is not consistent with the general nature of dream. In the novel the symbols of which are deciphered in definite semantic terms. The dream and dream telling in the novel is rooted in anxiety, which is identified as an innate variant of fear. The dreams in the novel are ornamental but it is only the outer shell, which deceives its content. The dreams smell anxiety, fear and death. In the opening dream-episode Mrs. Gupta feels that the snake foretells death. In the dream episode in chapter four Mrs. Gupta deciphers the dream of a woman as a signifier of cancer. In chapter six Mrs. Gupta rings one Mr. Rakhavendra and tells him that the people living in his house were planning to kill him. In her dream semantics each object surfaces a definite meaning: "A dream of milk means you are about to fall ill; a mirror stands for a false friend, a pair of scissors for a break of marriage"(38). The messages proceeding forth from the dream symbols are negative. They are the object images that communicate the feeling of insecurity latent in the female mind. Freud in his *Interpretation of Dreams* constructed a semantic syntax joining the stuff of the unconscious sector of mind and material reality, deleting the element of mystery from the space of dream. But Rakhi is impressed by the mystery element that dominates Indian dream-concept.

As far back as I can remember I wanted to be an interpreter. I saw it as a noble vocation at once mysterious and helpful to the world. To be an interpreter of the inner realism is so Indian. I hungered for all things Indian because my mother never spoke of the country she'd grown up (39).

Edward Said in *Orientalism* blames the western scholars for creating an ideology of the 'orient' in which, the orient is identified as the mystic, irrational, lazy, exotic, deceptive 'Other'. But Chitra Banerjee Divakaruni, accepts the western ideology of orientalism with pleasure and fixes Indian identity in the western version of orientalism. The composition of dream and dream telling in the novel is antithetical to psychological realism and is consistent with the idea of exotic orientalism. Richard Wollheim in his monograph *Freud* describes dream realism established by Freud: "For the dream lacks which is most characteristic of a language, grammar or structure"(69) Dream is irrational and chaotic but the dreams described in *Queen of Dreams* do have the pleasant simplicity of a fable enveloped in mystery.

The dream as well as dream telling is for Mrs. Gupta is an escape from the feeling of insecurity. In the essay *Profession for Women* Virginia Woolf reveals the psychological conflict suffered by women in their choice and performance of profession. The migrant Indian female of course wants to have avocation in the public place of social living to build an identity. The Indian female in the US is not an exception to the feeling of insecurity suffered by a jobless person. A vocation provides a feeling of security and Mrs. Gupta wants to enjoy the feeling, but she fails to find out a noble vocation for her, in the material environment around her. For a vocation she falls back to the tradition of the Indian collective psyche and makes herself a glorified version of a footpath astrologer or palmist who constructs a game of fortune telling out of the reserves of human anxiety.

There is something exotic in dream telling by which Mrs. Gupta assumes a specific superiority over her husband and command over a section of people infected with sense of insecurity and anxiety. Anxiety is the source, cause and effect of dream telling.

The dream teller mother could not propose any solution for the failure of Rakhi's 'Chai House'. Mother tells Rakhi that she had not an authentic notion about "What's Indian", and that's why she failed. Rakhi "has a warped sense of " what's Indian"(26), because her mother never told anything about India. Mrs. Gupta explains why she did not give a sense of India to her daughter.

By not telling you about India as it really was, I made it into something far bigger. It crowded other things out of your mind. It pressed upon your brain like a tumour... . All this time I was thought I was doing it for you. But I'd been protecting only myself .(100)

The dream teller-mother did not tell anything about the real India to her daughter. So the idyllic India , the exotic India was made something far bigger to her . Like an excess of growth, like a tumour it pressed upon her brain.

Rakhi was not given the real picture of India- because Mrs. Gupta feared it would break the image of the mystic India in her mind and she would develop a version for India. She believed that an imaginary ideal of India would develop pride about ancestry and tradition in her daughter's mind and it would breed reassurance. But later she realizes, that she suppressed the image of real India, the bleak face of real India to protect herself from the misery of her tradition and ancestry. She sailed through the dream fables cultivated by ancient Indian mind to protect herself from the agonizing realities that distort the image of existing India. In dreams she embraced a non-existent India, to protect herself from the feeling of insecurity rooted in the soil of truth.

The title *Queen of Dreams* originates from the film song 'Mere Sapnomke Rani KabhiAyengiThum. In the film song, the romantic heroine is a dream girl. 'Sapnomke Rani in the film song doesn't suggest a queenly matriarchal power that enjoys good command over dream semantics. She is the only queen in the dream world of the male hero. The beauty queen of the romantic space of dream is converted to a matriarchal authority with supra sensual vision in the novel. The concept of matrimonial love as well as romantic love has been converted to supernatural visionary power. There is a wide semantic gap between "Mere SapnomKe Rani (37) and Queen of Dreams .SapnomKe Rani is a simple , direct ,shallow, romantic concept whereas Queen of Dreams is a conceit, difficult metaphor extracted out of the mysterious dream telling business. It is a figure of authority, in the kingdom of illusion.

By dream-telling Mrs. Gupta was trying to convert Dream- India into a vocational reality, as the astrologer and palmist did. As a substitute for a genuine vocation it gave her sense of security she also could subjugate her husband, by the image she superimposed upon her a person with extra sensory vision.

In W.B Yeats' private history of writing, his wife Anna Hyde Lees wins space and recognition in his life by automatic writing. John Untereker in his study of W.B. Yeats reveals that, Anna started automatic writing releasing symbols, just to win the attention of her husband, who was

still obsessed with Maud Gonne. By practicing such a charm, Anna could win her husband for herself evicting the influence of Maud Gonne. Mrs. Gupta's dream telling was a similar psychological adventure by which she gains superiority over her husband and builds an illusion of security around her. Refusal of conjugal love for the sake of making her big before her husband, was part of her adventure. Her husband, tolerant and compassionate never gets irritated over the diffusion of his "SapnomKe Rani", into a neurotic symbol that weaves a kingdom of dreams around her, drawn from the memory of fabular India, unreal. In the Dream Journals Mrs. Gupta writes:

My aunt, my first teacher in the way of dreams told me this. One life is too little to be divided- between outside world and the inner one, the world of daylight and of shadow. She said, A man's kisses will suck your life force from you. You will have nothing left to offer the dream god. And if then God in anger leaves you, you will spend the rest of your life bereft. (165)

The negation of the necessity of sex, is the mark of the spiritual humans who converse with the inner energy of cosmos. The term spiritual has become somewhat obsolete in the postmodern literature and Chitra's fascination for supra sensual knowledge is secular rather than spiritual. But a vow of celibacy and freezing of sexual potentials is historically bonded to the ethos of spirituality as it defies the primary of biological aesthetics : Mrs. Gupta's aunt continues her counsel of the necessity of negation of conjugal love :

If you turn from your husband, to preserve your gift, he will resent that, for he will know he is not foremost in your life. Husbands do not like to know that (166)

Mrs. Gupta turned from her husband to prove that he is not foremost in her life. Refusal of sex is a measure employed by the female to protect herself from a feeling of subjugation. This tactical measure is often employed by the female just to overcome her sense of inferiority and insecurity. She saves or hoards her gift of sex. Erich Fromm in his classification of ' Character' writes about the 'hoarding character'.

Security in this type of individual is based upon saving and hoarding, or keeping what one has. The hoarder is orderly, punctual, pedantic and tends to insulate himself from the outside world (158)

Mrs. Gupta insulates her biological desires and makes herself an alien to common humans, by her supra sensual vision of future, she never spoke of real India to her daughter and hoarded the truth, for her protection. Hoarding the truth or sex is a device to subdue the feeling of insecurity.

J.A.C Brown in *Freud and the Post Freudians* sums up Alfred Adler's theory of superiority.

In Adlerian theory all the phenomenon which Freud considered to be sexual in nature are ascribed to the striving for superiority. Oedipus complex is stated to be used by those who fear the responsibility involved in normal sex relationships. Homo sexuality is similarly motivated and frigidity is seen as an attempt on the part of the woman to humiliate her lover and thus gain a sense of superiority over him.(40)

The feeling of insecurity, inferiority and the striving to find a secure vocation are the motives behind the negation of conjugal sex. A normal sex relation imposes certain moral and emotional responsibilities upon a person, but homo sexuality or frigidity, liberates persons from such responsibilities. Like Anna Hyde Lees, Mrs. Gupta develops a 'neurotic' behavior of dream telling to liberate herself from the responsibilities towards her husband and child. The neurosis sanctified by a spiritual tradition which holds the celibacy as the sign of its triumphant superiority. Adler wrote : "Every neurosis can be understood as an attempt to free oneself from a feeling of inferiority". (39- J.A.C Brown). To overcome the inferiority feelings, a person adopts the device of over compensation- for example the bumptious small man, the weakling who becomes a gangster either in fact or fancy (39). The bumptious small man is a clear analogy for Mrs. Gupta. Her dream telling exercise is analogical to the noisy self –assertion of a man of small size. The dream telling also is a vocal assertion of a female diasporic mind which suffers from a feeling of insecurity and inferiority. It is a 'maladjustment' as per Adler's view.

Freud refers to religion as 'the universal obsessional neurosis of humanity'(113- J.A.C.Brown) and in the religion of dream Mrs.Gupta transposes herself to a point of self-destruction.

The end of Mrs. Gupta, driven by the mystery of chasing the black-car, suggests her failure, in protecting herself. She hoarded all bleak truths and biological desires, abandoned her responsibilities, drew the attention of the client-community and asserted her individual superiority in the mystic surface of dream-telling. Freud considers death instinct in its outward manifestation , as the enemy of civilization.

The meaning of evolution of civilization, Freud writes, "is no longer obscure to us. It must present the struggle between Eros and Death, between the instinct of life and the instinct of destruction as it works out in the human species . The civilization therefore may simply be described as the struggle for life of the human species. And it is this battle of giants that our nurse maids try to appease with their lullaby about heavens(232- Freud)

The passage quoted from Freud's *Civilization and Discontent* is relevant in the context of the mysterious death of Mrs. Gupta, chasing the vision of a blue car. Throughout her life she had been chasing , the black car of death, cancer, murder, anxiety and insecurity. In *QueenofDreams* the sense of insecurity is escalated with the attack on World Trade Organisation Buildings and the ensuing glimpses of universal racial terrorism. Freud calls it outward manifestation of aggression bursting out from the death-instinct. It is the enemy of civilization. A giant battle is going on between the life instinct and the instinct of destruction. Mrs. Gupta ,Rakhi, Belle, JonakiJespal and Sony fall victim to the aggression of terror. Mrs. Gupta migrates to the religion of dream just to protect herself and her child from the massive insecurity that surrounds them. The hymns and scriptures recollected from the caves of her memory fail to diffuse the tension of insecurity and terror that envelope existence. Dreams are lullabies about heavens, sung by nurse maids. Dreams are good counsels given by Samyuta and sages. But all such illusions are overrun by the terror of destruction. Mrs. Gupta, jumps from the space of dreams hunted by the signals of insecurity, into the abysmal terror of insecurity. Insecurity is the general structure of feeling in the context of global terrorism discussed in the novel.

Chitra Banerjee Divakaruni relates the general structure of feeling of insecurity to the psyche of Indian female diaspora.

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THE MARK OF FEMALE SEXUALITY IN *NAGAMANDALA*

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ABSTRACT:

Girish Karnad's play, Nagamandala, abounds with the elements of myth. The aim of the paper is to find out how far female sexuality has been exploited by the dramatist to portray the socio-cultural problems and the evils of the society. It is concluded that although the ending of the play is not within the orthodoxy of Hindu philosophy, it can be seen in the cultural context of Indian woman of today who seeks to fulfil her needs and aspirations. When analyzing the male and female sexuality, male sexuality is naturally given importance in a patriarchy. Male sexuality remains an enigma. Traditional conceptions of sex and sexuality have been dominated by the male heterosexual view point. In the general patriarchal framing of sexuality, male sexuality has been dominant over female sexuality. It is here that Girish Karnad gives chance to his female character to express herself. The story presented in the play, Nagmandala, is narrated by a woman (a flame).

When analyzing the male and female sexuality, male sexuality is naturally given importance in a patriarchy. Male sexuality remains an enigma. Traditional conceptions of sex and sexuality have been dominated by the male heterosexual view point. In the general patriarchal framing of sexuality, male sexuality has been dominant over female sexuality. It is here that Girish Karnad gives chance to his female character to express herself. The story presented in the play, *Nagmandala*, is narrated by a woman (a flame). She has come to the temple to tell a story. The play begins in the temple on the outskirts of a village, where a passer-by stops at night for a shelter. He then finds many little flames,

from different households in the village, gathered to discuss about different incidents in detail. Each flame is a female story-teller, sharing with the others her observations and new experiences. Karnad skilfully uses female voices to render the audience the real picture of a woman in a patriarchal society. The writer himself enters into their conversation, and listens to a new story that has just escaped from an old woman's mouth. A song and a story run out at night and the story is transformed into a lady and the song, her sari. The story is feminized with all its concepts and issues.

The flame begins her story of beautiful Rani and her husband, Appanna. Rani, the heroine of the *Nagmandala* is a young girl with long tresses who can think, dream and analyse of her own but never has the courage to react to what she feels incorrect. Rani is married to Appanna who has an illicit relation with a concubine. Traditionally, men have treated women as the object of sexual pleasure and a medium of procreation. Woman is seen as a necessary object for male desire within the polite society. In traditional cultures, it is believed that male sexuality has been a raw force of nature which has to be satisfied by women. This idea creates the impression that men are possessed of an overwhelming sexual drive for which they are not responsible.

Appanna is never bothered about Rani and her thoughts. His illicit relation never pricks his conscience. He is part of a heterosexual society where male sex instincts are justified and supported. Rani and Appanna do not realise the depth and intensity of a married life. Dejected and depressed Rani has none to support her. She desires for the presence of her parents. She feels lonely, while Appanna comes home only during the day, asks for food, stays for some time and then goes away. Appanna treats her with contempt, hatred and mistrust. Male sex traditionally lacks emotion. Man feels emotionally constrained; it is considered that man acts and woman feels. In Indian society, female sexuality is marked as naturally cold, passive and narcissistic whereas male sexuality is inscribed as naturally aggressive, sadistic and active.

The old lady Kurudava and her son Kappanna brings ray of hope in her life. She proves to be a messenger of God for her. During their talk, Kurudava realizes that Rani who is locked in her house does not even comprehend the meaning of sex. Kurudava provides her with some magical roots to win over her husband's heart. She mixes it with the curry but it turns into poisonous red. Afraid of being scolded, she pours it into the ant-hill where a king cobra lives. The magical spell is on and the snake turns into her ardent lover. With the ingress of the snake into her life her transformation as a female begins. Initially Rani is frigid and shy and hates sex. She yearns for love and affection which Naga provides her. Psychology has proved the difference of male and female needs. While a male needs sex, a woman needs care and security from the one she loves.

The enlightenment vision of modernity has been tied to a particular notion of dominant masculinity. The identification of masculinity with reason has given men the existence at the centre of power. But women are identified with their bodies and consequently with their sexualities so, they are driven to the periphery of power relations. This suggests that heterosexuality is a relationship of inequality in power. Feminism challenges the possessive character of heterosexual relationships. Men consider women their possessions. This is a way to relate women to their own bodies. Identifying woman with her body is an attempt at constructing woman as the "other": both ideologically and culturally. Patriarchal indoctrination makes woman consider man a superior being

to which she has to surrender. This compels her to deny her sexuality and the autonomy of her sexual desires.

The action of the whole play centers around her character- her hopes, desires, misery, happiness and at last her union with her husband. The character of Rani presents the journey of a woman from enslavement to empowerment. She begins as a victim of her husband's oppression but ends up as a Goddess. He spends his nights with a harlot. He leaves home after lunch every day and returns only for lunch the next day. Rani who is locked in her house becomes a passive victim of her husband's oppression. At the beginning of the story, Rani emerges as the very image of an ideal Indian woman, puzzled and unquestioning. Rani is an extremely innocent and ignorant woman who has not seen the ways of the world, its cruelties and dominations. She never complains of not having sex with Appanna but his love and presence. She is unaware of the concept of sex. She is reduced to the status of a housemaid cooks and waits for her husband.

Naga explains to her the meaning of sex and tells her that it is a universal phenomenon. He says, "Frogs croaking in pelting rain, tortoises singing soundlessly in the dark, foxes, crabs, ants, rattlers, sharks, swallows- even the geese! The female begin to smell like the wet earth. And stung by her smell, the king cobra starts searching for his queen." (42) Gradually Rani grows and matures. Naga cures her frigidity and she starts enjoying erotic pleasures. Every night she anxiously waits for Naga to arrive and wants the night to last forever. His intense and sincere love satisfies her. When she discovers that she is pregnant she attains a state of heavenly bliss. It is a definite evidence to prove that Naga is not an allusion but reality. But Appanna, the real husband, who has never had any physical relation with her, declares her to be a whore and complains to the village elders. Rani's character also explores the issue of chastity.

Patriarchy is a hierarchy of heterogender divisions which privileges men as a group and exploits women. It structures social practices which it represents as natural and universal and which are reinforced by its organizing institutions and rituals (e.g., marriage). As a totality, patriarchy organizes difference by positioning men in hierarchical opposition to women and differentially in relation to other structures, such as race or class. No one bothers or questions when Appanna commits adultery openly, whereas Rani is compelled to face trial by holding a heated iron and take a vow of chastity or has to put her hands in the boiling oil. Rani finds herself alone in the crisis, for the lover as well as the husband fail to provide moral or emotional support.

Rani is asked by the man at night, whom she takes to be her husband, to "speak the truth... what you think is not of a consequence. It must be the truth." (54) The truth for Rani is that she has been faithful to her husband. This conviction comes into the public. As per the instructions received from king Cobra, Rani prefers to take the test by putting her hands in the ant-hill. She is scared in the beginning but finally she does succeed in taking the test. She swears by the king Cobra that she has not touched any one of the male sex, except her husband and this snake. The Cobra does not harm her and she is apotheosized into a divine goddess incarnate. The nervous, frightened, young girl Rani, finds within herself a new courage and confidence and gains social respectability. Appanna is instructed by the villages to take her home with respect as she is a divine being. Rani, receives the trust and respect of her husband and becomes mother of a baby-boy.

The character of Rani focuses on the deplorable state of women in India who are neglected by their husband. For them they are a whore or a Goddess to be kept under control. The control of female sexuality through the institutions of patriarchal marriage is not incidental to patriarchy, but rather is central and crucial. The customs that surround patriarchal marriage including the requirement that brides are untouched sexually or should be a virgin, the protection of a girl's virginity by her father and brothers, the seclusion of girls and women, the requirement that wives must be sexually faithful to their husbands; all demands the control of female in the hands of male. She is subjected to subordination.

In the first ending, she combs her hair a dead Cobra falls out but she is not astonished. While in the second ending she gives shelter to Naga in her hair and protects it from her husband. The lover is always present; he lives with her, within the family. The dutiful and loyal wife may observe the social, moral code entirely, yet within her live the memories of the perfect lover who had given her a first emotional and erotic experience. Through the character of Rani, Girish Karnad creates a new phase of womanhood where she is free to live her own life. She is aware of the desires in her and is bold to live for it. She resists the patriarchal norms by living within the family and enjoying her dreams. Even at the end, the story states that Rani must have guessed that the person who made love to her in the beginning was not her husband when she slept with her husband after becoming goddess.

Nagamandala is not only about the male difficulty to trust and love women, and transcend his narcissism. It seems to be about the socialization process of both men and women, particularly in the Indian society where marriage is the first experience of sex and love for most of the people. *Nagamandala* probes into the female and male growth into selfhood, and their mature adjustment with the social roles appointed for them by the traditional society. Myths and folk tales in a patriarchal society represents primarily the male unconscious fears and wishes and are patriarchal constructs and man-oriented. In these stories the woman's experiences and inner feelings often do not find adequate expression. They do not give much information about the women's fears, anxieties and psychological problems.

Nagamandala depicts the man and woman pass through several stages of doubt, uncertainty and even failure before they become mature and learn to live harmoniously as husband and wife, within the family-fold. Appanna becomes a caring husband, accepting Rani's decisions which may at times baffle him. This change in Rani's status comes through her motherhood, and the public trial, where her bold acceptance of the truth gains her public respectability. This transformation of both Appanna and Rani presents the significance of the institution of marriage. It is through adjustment that they gain the status within the life of community. As, individuals, they gain the full selfhood only after going through these roles.

Karnad has revealed an abiding faith in the essential goodness and spirit of a woman which prevail over all sorts of debilitating and degenerating influences. The fact that he has chosen to illustrate the triumph of the human spirit by means of a woman may bear testimony to the lofty idea the society has had concerning women. Exploitation of women led to the suppression of female experiences. In India, patriarchal institutions have indulged in the public display of submissive femininity that upholds the ideologies of hegemonic masculinity. Women have been marginalized

from the male scenario as their experiences are not considered to be an integral part of socio-political struggles. It is here that Karnad's character, Rani triumphs the existing male views on female.

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THE SUPERNATURAL AND THE FANTASTIC IN THOMAS HARDY'S *THE WITHERED ARM*

KAUSHIK HAZARIKA

Hardy employed the supernatural and the fantastic in works of prose and poetry throughout his long career. Hardy was not alone in this impulse; many other late nineteenth-century authors turned to fantasy. Jack Sullivan has shown that the "ghost stories" of Lawrence, Joyce, Conrad, Hardy, and Woolf further exploit definitive trends in their "major" fiction: "the fascination with darkness and irrationality, the focus on unorthodox states of consciousness and perception, the projection of apocalypse and chaos, and above all the preoccupation with timeless 'moments' and 'visions' ". Certainly in "The Withered Arm," as well as in other stories of rather a weird nature, Hardy was able to allow his imagination freer rein than he could in his more realistic narratives. During an interview with William Archer, Hardy expressed, "when I was a younger man, I would cheerfully have given ten years of my life to see a ghost, - an authentic, indubitable spectre". Because of the superstitious influence of his upbringing and his own desire to believe, elements of weirdness, superstition, and magic play an interesting role in Hardy's works. Specifically, Hardy incorporated aspects of superstition and witchcraft into his writings. Such elements provide the reader with an understanding of how Hardy perceived his world. In the daily journal notes or observations which make up much of Florence Emily Hardy's biography, Hardy frequently recorded anecdotes which dealt with superstitions, folk magic and witchcraft, and the bizarre. "Instances of the unusual in any form were the staple of local journalism and gossip, and Hardy noted with care instances that appealed to him"(O'Sullivan 98). The use of supernatural elements comes as a protest against the excesses of realism and rationalism in literature. Hardy used these supernatural elements occasionally in minor ways in his novels, but in some of his stories the "exceptional" elements are central to the action. In "The Withered Arm," which he described to William Blackwood as a short story "of rather a weird nature" (Purdy, I. 168), Hardy uses the fantastic as a means of avoiding the domestic, and essentially bourgeois ideology of social realism. "The Withered Arm" begins, quite realistically, with a chapter entitled "A Lorn Milkmaid," and its setting is a dairy farm. By the end of this opening chapter, we deduce that Rhoda Brook, the "thin, fading woman of thirty" (56), and the newly-married Farmer Lodge have been the protagonists of a drama played out twelve years before. Thus "The Withered Arm" begins in the shadow of an earlier untold but implied story of sexual initiation and its biological consequences as Rhoda remains on the Lodge farm to raise her illegitimate son. She is introduced as a "thin, fading woman" who performs her milking "somewhat

apart from the rest" (56). And when she finishes her work and is joined by her son, we note the separation between this domestic unit and the rest of the farm community: "Their course lay apart from that of the others, to a lonely spot high above the water-meads, and not far from the border of Egdon Heath" (57). Their living conditions are harsh. Hardy evokes the meagerness of their existence in his description of their cottage roof: "in the thatch above a rafter showed like a bone protruding through the skin" (57). Despite the turbulence of their past, Rhoda and Lodge seem to have come to a silent understanding. Though her son clearly knows the identity of his father, Rhoda stoically, and a bit proudly, acknowledges no personal connection to Lodge. The story's second chapter, entitled "The Young Wife," makes explicit the juxtaposition between "The Lorn Milkmaid" and the newcomer which had been implicit in the milkers' gossip.⁴ Gertrude Lodge is the physical and social antithesis of Rhoda. Her complexion is "soft and evanescent, like the light under a heap of rose-petals" (58). While Rhoda is tall with dark eyes and hair, the young wife is small and blue-eyed with light hair. Her refined manners and silk dress clearly indicate that she is a lady, which makes her an object of jealousy for Rhoda. By the end of this second chapter, Rhoda is able, without ever having laid eyes on Gertrude, to "raise a mental image of the unconscious Mrs Lodge that was realistic as a photograph" (61), from the descriptions reported to her by her son. With the conspiracy of silence among Rhoda, Lodge, and the community disturbed by Gertrude's arrival, we are prepared for some sort of eruption, or rather disruption of social and domestic order. That disruption comes, however, not in a physical confrontation between "the supplanted woman" and the new wife, but rather in Rhoda's disturbingly realistic vision. Sitting over the 'turf ashes' Rhoda 'contemplated so intently the new wife' that she produces an exact mental picture of her. Rhoda then retires to bed, and as a result of this long contemplation Gertrude visited the supplanted woman in her dreams. Hardy suggests that this was more than a dream because he states, 'since her assertion that she really saw, before falling asleep, was not to be believed'. However, this apparition is no longer innocent, angelic, nor modest, but distorted, and wrinkled as by age. She sits upon Rhoda's chest as she lies in bed, almost suffocating her with pressure. Rhoda's paranormal ritual has called up an 'incubus' which 'still regarding her withdrew to the foot of the bed, only, however, to come forward by degrees, resume her seat, and flash her left hand as before showing her wedding ring. A struggle ensues during which Rhoda 'seized the confronting spectre by its obtrusive left arm, and whirled it backward to the floor. So vivid is the whole thing that Rhoda exclaims, 'that was not a dream - she was here!' at which point the incubus vanishes. The following day Rhoda still retained the feel of the arm. The physical aftermath of this "dream," i.e., the bruising and subsequent withering of Gertrude's arm, is of course inexplicable in natural terms. Hardy manages to evoke the utterly destructive power of repressed anger, desire, and envy without positing a clear cause and effect relationship between Rhoda's vision and Gertrude's affliction. One peculiar side-effect of the vision and its aftermath is Rhoda's confusion not only about the nature of her dream, but about her own nature as well. She too is bewildered by the temporal connection between her nightmarish vision and the shooting pain in Gertrude's arm, but her anxiety leads her to doubt her very humanity, if she is a witch as suspected by other village folks. This questioning of self is related to Rosemary Jackson's view of the fantastic as a literature of subversion. Such literature, she contends, "moves towards a dismantling of the 'real', most particularly of the concept of 'character' and its ideological assumptions, mocking and parodying a blind faith in psychological coherence and in the value of sublimation as a 'civilizing' activity" (175-6).

This story is profound on a number of levels. For a start it probes Gertrude's character and shows, perhaps subconsciously, that she is egotistical, gloating, and vindictive. The colour of her eyes and her mocking gestures betray this. Yes, Gertrude is quite different from the reader's initial impression of her. It further implies that lurking within certain individuals are paranormal powers, and aspects of the personality that one is unaware of. Such powers may be released by the right stimulus. The stimulus in this case is the projection of Rhoda's bitterness into the lower part of Gertrude's nature. The story at the same time seems to contain a strange paradox. At one level of interpretation Gertrude is a victim of Rhoda's jealousy; at another level, she herself is the witch. Gertrude by unwittingly displacing Rhoda, and disinheriting Rhoda's son, arouses strong, hostile emotions. The whole thing occurs in a framework of one individual acting consciously or unconsciously upon another. Such events results in setting in motion a whole chain of events with malign repercussions throughout the story.

The second half of the story details the aftermath of Rhoda's vision as it affects Gertrude. Rhoda's vision has had the ultimate effect of denying to Gertrude and Lodge the biological bond of parenthood which she and her former lover share, besides leaving her arm disfigured. The coincidence upon which the story's second crisis hinges- i.e., that the "innocent person" hanged is Rhoda Brooks' son-is one of those "satires of circumstance" which we expect to find in Hardy's works. But given the power of Rhoda's "mind over matter," we cannot escape the haunting sense that Gertrude's perverted prayer has been answered. Gertrude herself has "a curious creeping feeling that the condemned wretch's destiny was becoming interwoven with her own" (76). Once again, Hardy creates "something visionary out of Victorian coincidence by juxtaposing the fantastic and the everyday" (Guerard, 4). We are forced to consider both natural and supernatural explanations for a strange event. By the story's end, Gertrude has in effect become the threatening figure of Rhoda's vision. "This is the meaning of what Satan showed me in the vision! You are like her at last! The "dream" of six years before becomes reality when Rhoda, "clutching the bare arm of the younger woman," flings her against the wall (80).

Hardy gave himself more than creative liberty, however, when he chose the fantastic mode for "The Withered Arm." Because of its "nonrealism," Hardy could present a more subversive portrait of fallen womanhood than he had yet dared. Rather than upholding Victorian morality, "The Withered Arm" is perhaps Hardy's most scathing indictment of the sexual hypocrisy of his culture. Hardy's sympathies lay unequivocally with the seduced or "ruined" woman. While the sexually initiated or sexually threatening women of his major novels (such as Fanny Robin, Eustacia Vye, and of course, Tess) meet tragic ends, Rhoda Brook endures while all around her (including the partner of her "fall") die.⁷ As if to indicate that this story will be a departure from the traditional tale of the betrayed maiden, Hardy relegates the male figure in this sexual triangle to the backgrounds. "The Withered Arm" demonstrates Hardy's understanding and interest in the ways in which sexual betrayal could haunt the relationships between not only lovers, but husband and wife, parent and child, and woman and woman. Commenting upon the disturbing nature of supernatural fiction, Sullivan notes that the supernatural exists "as an unaccountably destructive force which makes its own rules and chooses its own victims. The victim is often anonymous, almost never deserving the consequences that befall" (130). In "The Withered Arm," both "named" victims, i.e., Rhoda and Gertrude, share some responsibility for the suffering they cause-Rhoda because of her intense

jealousy and "sense of triumph" over her rival, and Gertrude because of her demonic longing for the death of some "guilty or innocent" person-and thus can be said to merit a portion of the anguish they suffer. But the "unnamed" victim, i.e., the illegitimate son of Rhoda and Lodge, takes no willing part in the psycho-sexual battle going on between the story's three adults. As he has done in many other works, Hardy illustrates how the sins of the fathers (and mothers) may be visited upon the children.

Central within the structure of the story is another 'unreal' character called conjuror Trendle. Trendle is a Conjuror in the true sense of the word. He is not a person practicing tricks or sleight of hand, but a true magician who works with paranormal power. He is intrinsic to the plot as it is the two meetings that Gertrude has with him that brings in the transitions and changes the course of the story. At the first instance it is with the magic of the egg that he recognizes Rhoda's 'overlooking' as the cause of Gertrude's affliction, while in the second it is he again who leads Gertrude to her final visit to the hangman. The power invested in this figure of the conjuror comprising of village folklore and supernatural element is immense, which points out to Hardy's own conception and belief on these fantastical elements.

Not long after Hardy's death, this type of story became unfashionable even among the general reading public. More sophisticated, urban audiences turned away from an interest in folktales, peasant superstitions, and odd rural traditions recounted at a leisurely pace. Thus, both the subject and the form of these tales of the strange and unusual were rejected. It is Hardy's explorations of the supernatural or preternatural world of the "exceptional," obviously enjoyed by readers in Hardy's day, that are most often misunderstood by later critics. A few modern readers and critics accepted, with reservations, Hardy's predilection for hinting at the supernatural and occult. Hardy's artistic philosophy of exploring both the exceptional and the non-exceptional domains thus created the situation that he was out-of-step with the times one way or the other. His own contemporaries enjoyed strikingly unusual tales, but shied away from too much blunt realism in the depiction of the ordinary relationships of men and women. However, perhaps we have come full circle. Once again, with the advent of cultural criticism, the kinds of folk material Hardy collected in his journals are considered valuable aesthetic products. Literary works such as Hardy's tales of the supernatural, which represent a popular form of the genre, can be examined as aspects of "popular culture." However, more importantly, we can now recognize the need to probe the historical context out of which Hardy's stories grew and his adjustment of things unusual with things universal that was to be the key to his art.

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DISPLACING THE MALE: A STUDY OF SHASHI DESHPANDE'S SHORT STORIES

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We have seen that postcolonial writers have made it their principal targets to subvert monologic imperialism, but they at times fail to recognize women as human and therefore the women are voiceless. Infact, it is one kind of recycling archetypal, male constructed images of women. For example in many of Walcott's poems we find that women are the product of essentially patriarchal culture. But in Shashi Deshpande, women are found to assert their own voice and thereby they displace the male or they show their individual its of approach in their way of life. In this present paper, an attempt has been made to find out how Shashi Deshpande in her short stories especially in The Legacy (1978) women establish themselves as human by displacing male chauvenism.

Post colonial feminism is conceived of us an academic construction and it came into being with the rise of Western academy. Post colonialism demonstrates the displacement of Eurocentric norms similarly in post colonial feminism the male version is displaced and the representation of female version comes to the foreground.

Deshpande's *The Legacy* was first published in 1972. It is a collection of stories written moslly as exercises in creative writing by a writer who was still searching for a proper medium and creative directions. What is common to all the stories is the legality of the steps the protagonist takes. The legacy is one of her expressions of feminist sentiments. She focuses on feminist sentiments as Riti says: "women characters frustrated either sexually or professionally". (Fermina 15)

In the preface to *The Legacy*, G.S. Amur observes:

Woman's struggle, in the context of contemporary Indian society, to find and preserve her identity as wife, mother and most important of all, as human being is Shashi Deshpande's major concern as a creative writer and this appears in all her important stories (10).

In the title story of the volume *The Legacy* there is only a veiled feminist element in the form of fulfillment of a woman. *The Legacy* portrays women victimized to a certain degree/in a male dominated Indian society. It also portrays women's quest for self - fulfilment. The

woman's instinctive longing for a son remains unfulfilled, because of the sexual inadequacy of the husband. But fulfilment is granted to her-when her husband agrees to arrange a young doctor as surrogate husband. As a result of loveless sex with the doctor she conceives a child. The doctor describes the experience :

We were the primeval Adam and Eve in Paradise. There was no talk of love. No futile promises. The few days we spent together were so complete in themselves they stand out like a splash of colour on the gray palette of my life. I have never met any one, who laughed, so easily as she did in days of laughter (7).

Although Deshpande, does not advocate explicitly such sexual relations ; extra - marital sexual relations for the sake of a child, her attitude is certainly a moral one. The psychological implication is that: woman's craving for a child is stronger than- socially imposed restriction on extramarital sex. "The Legacy" supports the *Niyoga* theory of Mahabharata, where sex is conducted to continue to dynasty of the king of Hastinapura.

In the story significantly entitled "A Liberated Woman" _Deshpande creates a confrontation between a highly educated woman and a less educated husband in a less prosperous occupation. The deep- seated prejudices and complexes of the husband are set against the liberal outlook of the woman. The husband suffers from an inferiority complex and takes it out on his wife by putting her to sadistic tortures. But the wife is aware of her predicament in a male dominated society. She articulates her protest not to her husband/but to an old friend of hers. She smothers her will to protest openly and break her relations with her husband, because of the ethical constraints of society. Her friend to whom she confesses her situation comments:

But what really astonishes me is her feebleness, her attitude of despairing in difference. Surely she, an educated earning competent woman/ has not right to behave this way [...], to plug all her escape routes herself and act like a rat in a trap. (20)

The friend's views are nouth - piece of the feminist ideas of the writer. In the end the liberation of the woman is marked by her courage to give ar interview to a magazine which has published her story. Similarly, in her trilogy— *Pitty is not Enough* (1933), *The Executioner Waits* (1934) and *Rape of Gold* Josephine Herbst takes note of the sexual politics. In *Pressure* (1927) Margaiet Culkin Banning examines the relationship between sex and capitalism. Man frustrated by their financial failure, adopt sadism as an outlet for their frustration,

"*The First Lady*" is the story of disillusionment of a woman who falls in love with a young man for his political ideology and altruistic philosophy. He rises high enough in politics to earn for her the litle of the 'first lady'of the town. The first lady realised that her husband's idealistic philosophy- "was a sham, [...] a mask"(29) he wears for political gains. The boredom of her routine and her husband's shamming and pretences disillusions her, but she cannot break free. She only mumbles to herself, "we have lived too long." (30) Her disenchantment can not liberate her from the bonds of tradition and social constraints. She might have the epithet of "first lady," but her position is still marginal and she is mere a shadow of her husband.

In "why A Robin", the woman confronts the problem of her identity, her sense of belonging. She is haunted by a sense of failure and a feeling of guilt because of lost-of identity as her husband and teen aged daughter, are indifferent to her. Her daughter and her husband delight in each other's company and there is a yawning gulf between the wife and her husband. She begins to feel that she is an outsider in her own home. This estrangement between the "woman, her husband and daughter is made vivid in the metaphor of the bridge :

I am an interloper. We belong to different species. I do not belong. I move away from them resolutely. I dwindle over my work deliberately, so that I am late going to bed. Two single beds. Two islands that nothing can bridge. Not the child. Not even the bridge of passion. (56)

The woman's ego is hurt by the sense of isolation. She comes face to face with self negation at every stage; she- loses her sense of One night she hears some muffled sounds from the room where her daughter sleeps. Unwilling to intrude into her privacy ,she slowly moves into the room, with a conviction that bridges have to be built. She sees her daughter weeping, then soon realizes from her contortions of pain that she has rite of passage for women. "Women fiction contained links to archetypal systems from the ancient past. The Demeter/ Kore ritual, the story of the abduction of Pereshphone by Pluto, her mother's grief and the triumphant rebirth of Pereshphone, this cult .creates a transformation or re-birth of . the personality in the participant, derived from the relationship of women to each other (Pratt 24) In this story also there is a rebirth of the daughter for the mother. The mother is filled with joy suddenly she feels that the distance between her and her daughter dissolves. She puts her arm around her daughter and the bridge s built. When the daughter begins to Jfcspt the mother as her guide, the mother's relationship with her husband and daughter is reshaped. It shows the mother -daughter bonding.

Of all the stories in the volume. "The Intrusion" is most articulate in its feminist feelings, in its restraint. This is story of a newly married couple on their honeymoon in a guest -house in a fishing village on the sea. It was an arranged marriage performed in a traditional manner. In the privacy afforded by the honeymoon, the young bridegroom anxiously makes amorous advances to this bride, who is lost in nostalgia, remembering things before marriage. She reflects on the relationship between a wife and a husband who enter wedlock by the arrangement of their parents. Before they become truly husband and wife they are "not even acquainted with each other. Just a month back we had not even heard of each other. (66) Now he is here eager and excited to make love her, as if he has acquired -proprietary rights on her, and does not care to understand, her point of view. He questions her :

Know each other ? What does thus matter ? Aren't we married now ? And how will we start getting to know each other if you put on such a touch me nottish air. (67)

She wonders, how she can expose the mysteries of her body to him, who is a stranger though a husband; " But, now can I, with a man I scarcely know ? It's not fair, I thought angrily. It's indecent. He should have given me some time what a way to spend our honeymoon [..]" (68). She drifts off into a sleep, turning away from her husband. She dreams of the sea, the-beach and pounding her. But

when she wakes up she realizes : "And it was not the sea that was pounding my body, but he, my husband, who was forcing his body on mine". (70)

In spite of herself, she has surrendered to her man and what she calls "his humiliation 'of her". (71) The first aspect of the journey inward takes the after the heroine confronts the figures of the sub-conscious, the realm from which the green world have summoned her suggests a realm of inherited feminine power quite different from patriarchal culture, she is feminist in her attitude, but, she has to submit herself to the patriarchal norms:

Under western patriarchal system the unmarried girl belongs to her father [...] She is her own mistress until she is married. The right to dispose of her own person, until she marries is part of the primitive concept of liberty. (Harding 121)

"The Rain" deals with the feelings of guilt and failure. This story is narrated not by a woman but by a man. Here the writer brings out vividly the differences in attitude & between a man and a woman placed in the same circumstances. The woman in this story is perhaps more liberated than her counterparts in the other stories, because she has the courage to defy conventions and seek her own fulfilment, without a feeling of guilt. The man, on the other hand, cannot come to terms with the changing status of the woman who is first his cousin, then his ideal woman and then someone else's wife. He pushes all his past longing for her to the back of his mind after her marriage.

The buried emotions comes rushing back to him the day her husband dies. It is the woman who deliberately revives the past and actually takes the initiative is the love - making that follows. Her attempts to revive an old relationship, while her Husband lies on his death-bed, in a hospital shows her determination to consider herself a distinct human being with a body and mind of her own and not merely as a man's wife :

She gave a sigh and came into my arms, plain/ fragrant and warm. My lips moved madly over her eyes, her cheeks, her neck, her hair. There comes a moment when thought ceases, when reasoning vanishes and the mind is just a useless adjunct to a throbbing body. This moment was one of those. And now I was boy no longer. (80)

But her defiance gives way to her more traditional upbringing. She is torn between what she feels is right and what she is taught is right by religion and society. The woman defies the social constraints and settles down into her new life, over-coming her guilt. But the man can never forget that the night they first made love was the night her husband died. The guilt and the fear leave a deep scar on his being and he is unable to. live a normal, happy married life.

The feminist stance in this story is that the persistent drive for Eros in women's lives and literature undoubtedly derives from its primacy in the development of the human personality. Distinguishing it from mere mechanical sex, whose goal is only gratification and relaxation, Roll May describes Eros as :

A desiring, longing, a forever reaching out, seeking to expand [...] the drive towards union with significant other persons in our world in relation to whom we discover our own self-fulfillment (May 73).

"An Antidote to Boredom" is one of the most striking stories of the collection. The woman in the story is tired of her dull existence as a mere house-wife. But in spite of her rebellion against the whole setup, she is actually unable to do anything about it. She feels she has an outlet when she meets a young widower at her son's school and consciously moves into a relationship with him. Her attempts to break free from her stereotyped role of wife and mother and the humiliating indifference of her husband, are steamed when she develops a feeling of guilt and uncertainty. The socially unacceptable status of Eros as a natural force in the human personality automatically places the woman in a puzzling double bind: on the one hand she experiences Eros as an aspect of natural maturation; on the other hand such an experience for a woman is considered unnatural. Willa Cather in *A Lost Lady* and Dorris Lessing in *Play with a Tiger* also deal with this issue. The woman in this story is not sure whether her new relationship is merely to spite her husband and relieve her boredom, or whether it is an authentic and valuable experience:

And then I know that he knew, he cared and as if a dam had burst, a flood of shame, of guilt drowned me. I let go the mirage that I had tried to grasp all these days, and how I realized, when it was too late, the most piercing thought of all - that it had been no mere antidote to boredom but the best part of my life and I let it go. (100)

But at last, she has the satisfaction, that she had tried, perhaps a small step, perhaps in vain, but nevertheless. The feminine element is that the girl tries, to defy the societal norms, to fulfil her desires.

In the "The Diro Corridor", Desphemde struggles with one of the chief problems of contemporary modern working women- loneliness. The protagonist Smita's yearning for companionship makes her reach out emotionally to a boy of sixteen, a student at the public school where she works as a teacher. For Smita it is a voluntary break from tradition undertaken deliberately to bring a fresh air into a mundane, monotonous and lonely existence like *Summer of 42 situation*. The woman derives a strange satisfaction from the experience, but for the boy, impressionable and taking the first uncertain steps on the threshold between innocence and maturity, it is involuntary drawing into a nameless and unknown relationship. This becomes a voyage into the hitherto unknown pastures of literature and art for an exceptional student and an encouraging teacher. The joy has been short lived, as the all too-enthusiastic rendezvous with literature has ended for the boy in a complete neglect of the other subjects. The extra hours spent after school working on the school magazine has only hastened the final confrontation between the boy's mother and the teacher.

Her liberation has made her move into an unconventional relationship with a young student, but, she has not been able to transcend the conventional rules. She has relented in the hope, that the boy will understand her shame and guilt. She has to let him go, she has to break the invisible bond, has to give him his freedom and thus free himself from her guilt :

I looked back into his eyes, could he see the pleading in mine ? Don't shame me any more. Whatever I say, will shame me. What can I say to ' you, when you are only sixteen and I am 25 ? " Yes" T said 'And the fire in his eyes died instantly. He slouched away from me, hands in pockets, whistling tunelessly. I stayed there in that dim, silent corridor and thought of what I had destroyed and of how fragile is the tie between human's. (110)

It is the moral constraint on an otherwise modern woman/ that ultimately forces her to sever the emotional tie, she has so delicately established with her student. Norah James *Fanny Hill*, deals with the similar situation. Despite her inability to transcend the ethical code formed by the society, the protagonist in "The Dim Corridor" considers the experience of erotic love central to human life.

The "Death of a Child" deals with a lonely woman's struggle to salvage her fragmenting identity from the clutches of a not so satisfactory marriage. The protagonist in the story is the so-called happily married modern Indian woman. Her husband is a typical Indian male, uncomprehending and unaware of his wife's predicament and sense of desperation, happy and content, in viewing everything from his own angle. In a period of less than four years of married life together, the woman finds herself pregnant for the third time. The husband feels that they can manage another child, now that the older one is about a year and a half old. The wife works herself into an emotional state, not because of resentment: for the unborn child, but, because of an impending sense about marriage, which does not begin with equals, but, involves a man-woman in the process of struggling through societal obstacles to equal partnership. Like Dorothy Confield in *The Home Maker*, examines the ill-fitting marital roles of unhappy couples, complicity and repressed critical intelligence are associated with the other experiences of wifhood -limitations on freedom, submission to husbands, diminished eroticism and insanity. In the same manner the woman in the story suffers from depression.

She questions the validity of the traditional theory, that a woman's fulfilment comes only through marriage and liberation comes in the form of her own decision, taken without her husband's approval, to undergo an abortion and thus she detaches herself emotionally from the unborn child. Her husband's silent disapproval of the deed, stems, she feels, not from his genuine concern for her, but from/ a deep- seated secret yearning for a son and heir.

In spite of her liberal views she is unable to cope with the aftermath of an abortion for which she is solely responsible. The psychological and physical discomforts that follow manifest itself in the form of an imaginary craving for a phantom-child. Her womanly feelings of mother love and remorse at an unforgivable crime ends in, her desperate struggle, to get over the incident and push it back into the dark recesses of her mind :

It is past now for me too, tell myself. And so it is last night has nothing to do with this morning. But yet, I have an eerie feeling. I can not i understand, cannot explain even to myself. I feel, as we that I am not alone, I feel that the ghost of my dead child walks with me. (110)

The writer is of the view that even a liberal woman's instincts cannot effectively shield her from the guilt, pain and humiliation, of a legally and medically uncomplicated abortion.

"The Eternal Theme" is the story of a very young and innocent girl's near- spiritual experience of life's realities, through, an encounter with a charming old poet she meets at a seminar. These two people are able to transcend the barriers created by differing languages and build a strange new bond of understanding relationship between them. But, this unexplained relationship, is broken in the bud/ when the girl's friends tell her that the man is a born womanizer. "The Eternal Theme " has no explicit feminist overtones/ the only act of defiance on the part of the girl, being her ability to give up with a sudden rashness the relationship that has just began.

The short stories reflect the desire that the female of human race and species has the same right to be born and survive. This is one kind of constructing the image of new women that redefines her new role in the post colonial society. Deshpande depicts the problems of women and shows how they confort with their problems to achive the domain of post colonial feminism.

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COMPETING CORRECTLY

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INTRODUCTION

In academic circles, the word we here daily nowadays is 'Competitive Examinations.' Every Tom Dick and Harry is heard saying "I am preparing for Competitive Examinations."

This is indeed a welcome development as it shows that at least the students are aware of Competitive Examinations. As a matter of fact, these have become necessary virtually in every field of life. What is required is a proper approach and guidance to prepare for these examinations. Oflet one comes across many lucrative advertisements promising grand success in Competitive Examinations in minimum time and incurring minimum expenses. Such coaching classes are mushrooming in every nook and corner of not only in big cities but also in smaller towns and villages. One should be on guard against such advertisements. True, guidance can play an important role in preparing for competitive examinations, but it is not something which could be mastered overnight. It requires a judicious combination of motivation, hard work, resources, guidance and of course, faith on the Almighty that "sincere efforts are always granted."

CATCH THEM YOUNG

In my opinion, the students should be told about these examinations right from primary classes. The syllabi should be framed according to needs of these examinations. For the ultimate aim of our education is to make us productive members of the society. Hence, the skills required for making a fruitful carrier must be the part of our formal curricula.

In my opinion, one should seriously choose his/her field of liking and starting actually preparing for these examinations as soon as he/she clears standard 12th.

CHOICE OF FIELD

Be it any field under the sun, one has to pass through the gateway of Competitive examinations. Hence, as soon as one gets through class tenth examination, he/she should be informed about the choices available in various fields so that he/she can decide his/her stream of study and also the type of carrier he/she would like to enter.

Broadly, there are few areas one should familiarize oneself with. They include: Banking, Teaching, Administration, Management and information technology etc.

PREPARING FOR COMPETITION:-

Preparing for various Competitive Examinations requires a right approach, proper guidance, correct choice of study material, appropriate method of study and above all, motivation and will power. Though different examinations call for different strategies to prepare for but there is also a common approach which works for all these examinations at preliminary level. This common strategy should be adopted during the period one is pursuing graduation programme. Thus, one gets ready for Competitive examinations by the time he/she is graduate.

Before discussing this common strategy at some length, let us identify some common areas of studies which form the core of preparation strategy.

Almost all competitive examinations have some subjects in common at least at the preliminary level. The prominent amongst them are English Language, General Awareness/General Knowledge, Logical Reasoning, Mathematics and Computer Literacy.

READING NEWSPAPER

In almost all the competitive examinations, a section on current affairs and general knowledge is compulsory. Regular and critical reading of a good newspaper can be of much help. It improves your fluency in English which again is a mandatory ingredient of Competitive Examinations. Besides, it acquaints you with current developments and enhances your general awareness.

However, reading of newspaper should be critical, comprehensive and selective at the same time. One must first of all read news of social, political, economic and cultural importance. Then, the opinion page is also equally important. It develops your capacity to analyze the current and burning topics. Finally, one could not neglect business and sports pages. It does not mean that one should spend hours together reading only newspaper. True, reading whole newspaper requires almost the entire day, but with discrimination selecting and long practice you can sort out the news which are of high importance.

READING ANALYTICAL MAGAZINES

Secondly, along with newspaper, some time should also be given to magazines which deal with news analysis exclusively. The articles of famous columnists are very enlightening and help a lot developing insight into the current affairs.

Both newspaper and analytical magazines are available in English and hindi. One should read in both languages alternately to gain fluency in them.

READING COMPETITIVE MAGAZINES

Then there are Magazines devoted exclusively to Competitive Examinations. They cover almost everything required to prepare for these examinations. Right from current affairs to logical reasoning, quantitative aptitude, computer skills, marketing strategies and solved question papers of previous years all is clubbed in one pack. They help in enhancing both quantitative and qualitative skills required for Competitive Examinations. They too are available bilingually.

SURFING THE INTERNET

Internet is a very powerful tool oflet to gain knowledge in various fields. The only thing is that it is stuffed with a lot of information from which it is very difficult to select the right material. However,

with a little practice, guidance and patience one can select right stuff for him/her. Once you are able to use this monster to your advantage, it will open virtually rich treasures of knowledge and information.

LISTENING TO RADIO

Amongst all these sources of knowledge Radio occupies a unique place. Few are aware that Radio can offer you incredible sources of knowledge and information. I am not here speaking about recently popped up private channels but the standard programmes broadcast by medium and short wave primary channels and the channels like BBC and Voice of America. Listening to Radio not only enhances the level of knowledge but also improves your command over the language. Again, it is perhaps the cheapest and most accessible source of knowledge and information available so far.

ROLE OF SPECIAL GUIDANCE

Computer skills, marketing strategies and logical reasoning are some areas which perhaps call for special and expert guidance. One must critically look for classes which provide expert guidance and practice in these areas.

All these strategies coupled with a comprehensive and critical study of your curricular books is more than enough to equip you for Competitive Examinations.

Preparation Schedule

Full Time Student

Sr. No.	Reading Task	Duration in HRS
1.	Newspaper	01
2.	Reading CSR	01
3.	Listening to BBC	01
4.	Reading India Today	01
5.	Practice of Mathematics	01
6.	Practice of Reasoning	01
7.	Practice of Computer/internet	01
8.	Practice of optional subject-1	01
9.	Practice of optional subject-2	01
	Practice of English Language	01
		Total 10 hrs a day

Part Time Student

Sr. No.	Tasks	Duration in HRS
1.	General Awareness:- Newspaper/CSR BBC/India today	01
2.	General Studies:- Logic/Mathematics English Lang./Computer	01
3.	Practice of optional subject-1	01
4.	Practice of optional subject-2	01
		Total 04 hrs a day

TWO POEMS BY AJU MUKHOPADHYAY

Do I Walk or I Walk Me?

Suddenly I stopped
inspired by a questioning thought;
am I walking or I'm walking me?
Am I a becoming or a being?
The whole system called I or he or she
is a cosmic reality
yet a thirst aided by insight
welled up from inside;
can this really walk or stalk
unless propelled and guided
by the inner reality?
Is walking an act of mine
or of the self indwelling?
Stunned by the divide of I and me
I was inclined to embrace the reality
when someone accosted me
asking for something otiose
which compelled me to come back
to the diurnal fact
bewildered!

A Presence

An ever-awake presence in every heart
including that of the demon and the desert
in humans and animals in a state rudiment
in the bosom of the hazy and dark inconscient
in the dark cave, a spark of the supreme presence
carries in every matter a spiritual sense;
It is the cause why severe passion and violence
of the vital world, wave of advance of the adverse forces
cannot bring a catastrophe total
a total annihilation with a blow fatal
creating a control somewhere in the deep
causing the face of the harmony to peep
and save the earth from threats diurnal
leading Nature to a state sempiternal.



A POEM BY DR. MILIND PANDIT

Dr. Milind pandit is an Asst.Professor of English at ACS College, Ambad, Dist. Jalna (M.S.).

Brahma

O, Brahma!
Who the hell are you?
Where the hell are you?
THEY say the world is born of you
But I dismiss it consciously
As it is a proposition beyond science.

THEY say: the Brahmins are born of
Your mouth, the Kshatriyas of your arms,
The Vaisyas of your ear and nose
And...
The Sudratisudras of your thighs and feet?
Utter nonsense! Absolute intellectual bankruptcy!
This is all but a mirage, a labyrinth
That misguides and emotionally blackmails the world.

I hate your Vedas that still speak,
Still vomit the poisonous language of inequality
That deny justice, liberty, equality and fraternity
To the rest.
Even the so-called mahatma,
Upon whom the greatness is thrust and hyped
And who
Traded upon the principle of the Buddha
And won himself mahatmaship (what a fraud!)
Strongly vindicated your unequal system.
But the maestro, the Baba, the saviour
Of millions, of India, named Ambedkar
Came to the fore

To subvert your system,
To make a nation out of India, a true patriot.
He stood alone but the legion in himself
And floored Manu, your progeny, first;
The punch being so heavy, so hard
That the progeny found his mouth the lockjaw
For a while. For alas!
The Kshatriyas and the Vaisyas
Who pawned their cerebrum and cerebation
With the Brahminical system (Are they any less to blame?),
Bailed your Manu out.

United they all stand now, the Indian Fascists!
To harass, to exploit, to wipe us out.
What a heinous people! What a hideous thought!
Summon and tell you them:
Times have changed now; our father is there
To protect us, save us, and guide us.
His weapons— knowledge, constitution, and *Siddhanak*,
Are with us; so, we panic no more now.
We'd use the first one to rationally answer,
The second would be used as a legal means
And the third to put the Fascist tyranny to an end.



A POEM BY DR. MAHENDRA SHINDE

Dr. Mahendra Shinde is an Associate Professor and Head, Department of English at Nutan College Sailu (M.S.). He also taught post graduate classes in Department of English, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad. *The Fiction of Richard Wright, Ralph Ellison and James Baldwin: Aesthetics of Protest* is his valuable contribution to aesthetics of protest literature. He also edited *New Perspectives on Indian Literature in English*, a collection of critical essays on Indian Writings. He is an aesthete, an aesthetician, a creative writer and is immensely interested in Philosophy, religion and socio-political affairs and everything that influences the individual and collective life of humanity.

Words! Poor Words!

Words tremble

With fright of uncertain fate

They might lose their meaning,

New meanings might intrude their being

With fools and the shrewd ones

The words are the most vulnerable lot

Between lovers they are like child

Innocent if not necessarily beautiful

Or beautiful for they are innocent

With estranged lovers

They bleed, they lament

For they lose their very self

Very meaning

Each one trying to make a weapon

Out of them.

With lawyers and scholars

They are tired and fatigued

With sages they are at peace

With poets they dance and rejoice!

Words lose their souls

When they spring not from souls

Their way hard to their destination,

Souls of the addressed

Their fate is a slave to people

Words which give voice to people's pain

With all the power they have

They can't for themselves complain!



भारतीय बँकिंग व उद्योगासमोरील आव्हाने

वाघमारे पी. ए.

संशोधन विद्यार्थी

डॉ.बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ, औरंगाबाद

प्रस्तावना :

एखाद्या देशाचा आर्थिक विकास हा तेथील बँकिंग व व्यवस्थेवर अवलंबून असतो. भारतीय अर्थव्यवस्थेच्या वृद्धी आणि विकासात भारतीय बँकिंगची भूमिका महत्त्वपूर्ण आहे. आज भारत जलद गतीने विकास करत आहे. पातळीवरील अर्थव्यवस्था आहे. (G.D.P.) जीडीपीचा विचार करता आशिया खंडातील तिसरी आणि जागतिक स्तरावरील दहावी अर्थव्यवस्था म्हणून भारतीय व्यवस्था डे पाहिले जाते.

अली डील पळवत जाताना मंदी आणि युरोपीयन आरिष्टांमुळे अनेक विविध अर्थव्यवस्था डब घाईला आल्या आहेत. बँकिंग आणि वित्तीय संस्थांची दिवाळी गेरी, वित्तीय अरिष्ट आणि अनिश्चित मंदीचा फटका सर्वात जास्त युरोप आणि संयुक्त बसला आहे. या अर्थव्यवस्थांसमोर सातत्यपूर्ण विकास याचा अंधी प्रश्न निर्माण झाला आहे. परंतु तुलनात्मक दृष्ट्या भारतावर याचा मी परिणाम झाला आहे.

२००३-२००८ दरम्यान भारताने ८.८ टक्के विकास दर प्राप्त केला होता. परंतु मंदीमुळे २००८-०९ या वर्षाच्या शेवटी हाच दर ५.८ टक्के एवढा होता. मंदीच्या पळवत जाताना ५.८ टक्के विकास दर अत्यंत महत्त्वपूर्ण समजला जातो. जेव्हा विसत राष्ट्रांचा विकास दर ऋणात्मक किंवा अत्यंत मंद होता. यासाठी भारताने वापरलेले व्यापक आर्थिक आणि मौद्रिक धोरण महत्त्वपूर्ण ठरले आहे. यामुळे भारतीय बँकिंग व उद्योगासमोर अनेक आव्हाने निर्माण झाले आहेत. यांना सामोरे जाण्यासाठी बँकिंग क्षेत्र सज्ज झालेले दिसून येते.

उद्दिष्टे:

१. भारतीय बँकिंग व उद्योगासमोर निर्माण झालेल्या आव्हानांचा अभ्यास करणे.
२. भारतीय बँकिंग व उद्योगासमोर निर्माण झालेल्या संधीचा आढावा घेणे.

गृहिते :

१. भारतीय बँकिंग व उद्योगासमोर अनेक आव्हाने निर्माण झालेली आहेत.
२. भारतीय बँकिंग व उद्योगासमोर अनेक संधी निर्माण झालेल्या आहेत.

संशोधन पद्धती:

प्रस्तुत अध्ययनासाठी द्वितीय साधन सामुग्रीचा वापर करण्यात येणार आहे. यासाठी संदर्भ ग्रंथ मासिके, शासकीय अहवाल, वर्तमानपत्र इत्यादी साधनांचा वापर करण्यात येईल. या अभ्यासासाठी प्राथमिक साधन-सामुग्रीचा वापर करण्यात येणार नाही.

भारतीय बँकिंग व व्यवस्थेची ऐतिहासिक पार्श्वभूमी :

भारतातील जुन्या व्यापारापैकी व्यापारी बँका महत्त्वाचा व्यापार असून व्यापारी बँकांचा उल्लेख मनुच्या लिखाणात आढळतो. भारतामध्ये आधुनिक बँक व्यवसायाची सुरुवात १७८६ साली जनरल बँक ऑफ इंडिया हिच्या स्थापनेपासून झाली. १९ व्या शतकामध्ये तीन (३) प्रेसेन्डेसी (इलाहाबाद) बँकांची स्थापना बंगाल, मुंबई, आणि मद्रास येथे करण्यात आली. १९२१ साली सर्व प्रेसेन्डेन्सी बँकांची स्थापना करण्यात आली. १९९५ साली भारतीय रिझर्व्ह बँकाच्या १९३५ नुसार भारतीय रिझर्व्ह बँकेची स्थापना करण्यात आली.

१९४९ साली बँकिंग नियमन कायदा करण्यात आला व भारतीय रिझर्व्ह बँकेला व्यापारी बँकांचे नियमन आणि नियंत्रण करण्याचे सर्व अधिकार देण्यात आले. १९५५ साली इम्पेरीयल बँकेचे राष्ट्रीय करणारे कायदा करण्यात आले. याचा मुळ उद्देश्य हा आर्थिक वृद्धीला चालना देणे हा होता. १९९२ साली नरसिंहम समितीच्या शिफारशीनुसार भारतीय बँकिंग क्षेत्रात सुधारणा करण्यात आल्या. बँकिंग नियमन कायदा १९९३ नुसार नवीन कायदा आणि विदेशी बँकांना

संशोधन १९ जुलै १९६९ रोजी ५० कोटी ठेवी असणाऱ्या १४ व्यापारी बँकांवर एप्रिल, १९८० साली २०० कोटी रू. कोटी असणाऱ्या ६ व्यापारी बँकांचे राष्ट्रीयकरण करण्यात आले. याचा मुळ उद्देश्य हा आर्थिक वृद्धीला चालना देणे हा होता. १९९२ साली नरसिंहम समितीच्या शिफारशीनुसार भारतीय बँकिंग क्षेत्रात सुधारणा करण्यात आल्या. बँकिंग नियमन कायदा १९९३ नुसार नवीन कायदा आणि विदेशी बँकांना

विचार रावा ला लेल. यासाठी ग्राह ंची सं या ि ती आहे. त्याप्रमाणे शा ंची रचना रावी ला लेल. तंत्रज्ञानाच्या वापरामुळे बँ ंची ार्य ामता सुधारेल, ार्च ं मी होतो. परंतु या व्यवहारात जो ाम दे ाल मोठ्या प्रमा ात असलेली दिसून येते.

७) जा ि बँ ा :

एम. नरसिंहम् समिती II ने (१९९८) भारतीय बँ ा व्यवस्थेची त्रिस्तरीय संरचनेची शिफारश ेली आहे. समितीच्या मते ३ ते ४ राष्ट्रीय स्तरावरील ज्यांचा विस्तार संपूर् ा देशात झालेला असावा आि शेवटी स्थानि आि ेत्रीय ामी ा बँ ा अशी रचना असावी. परंतु भारतीय बँ ंची रचना ही समितीच्या शिफारशीनुसार अजूनदे ाल झालेली नाही. जा ि बँ ंना सामोरे जा यासाठी भारतीय बँ ंचे विलिनी र ा र यात यावे, र ा ाी भारतीय बँ ा जा ि बँ ंच्या आ र आि ांडवलाच्या तुलनेने लहान आहेत. वास्तवि ाहता ोतीही भारतीय बँ ं जा ि बँ ंच्या सर्वाच्च १० (दहा) बँ ांमध्ये असलेली दिसून येत नाही. भारतीय स्टेट बँ ७४ ICICI १५४ तर बँ ं ऑफ बडोदा १८८ ं मां ावर आहेत. म्ह ाजेच भारतीय बँ ंना जा ि स्तरावरील बँ ं हो यासाठी मोठे प्रयत्न र ो आवश्यक आहेत. वित्तीय आरिष्टांमुळे भारतीय बँ ंचा वे ा मंदावला आहे. परंतु या आव्हानांशिवाय भारतीय बँ ंना अंत ित आि ा बाह्य दोन्ही विलिनी र ा र यास संधी आहे. ज्यामुळे त्यांना जा ि स्तरावर आपले स्थान निर्मा ा रता येईल.

८) वाढती लो सं या :

वाढती लो सं या ही भारतीय बँ ा उद्योगासमोरील सर्वात मोठी संधी आहे, र ा आज ए ू ा लो सं येपे ाी ए ृतीयांश लो सं या १५ वर्षे वयाची असून ये ाच्या १० वर्षात ती ावाती अस ार आहे. त्यामुळे आजची युवा पिढी बँ ा ेत्राची उद्या ग्राह ं, ं, ं, विमा, संपत्ती व्यवस्थापन आि ा म्युच्युअल फंड यासार या वित्तीय सेवांचे फार मोठे ग्राह ा आहेत. त्यामुळे बँ ंनी आपला विस्तार व्यवहाराचा विस्तार रावा, ार्य ेत्र जलद, स ाम सेवा ग्राह ंना दिल्या पाहिजेत.

९) भारतीय बँ ंची उत्पाद ता :

भारतीय रिझर्व्ह बँ ं रिपोर्ट २००६-०७ नुसार भारतीय बँ ंनी ा ाल १५ वर्षात उत्पाद तेत महत्त्वपूर् ा वृद्धी ेली असून हे संेत जा ि स्तरावरील संेत ाच्या जवळपास पोहचले आहे. तांत्री प्र ाती आि ा र्चनांच्यांची भरती यामुळे उत्पाद तेत सुधार ा झालेली दिसून येते. त्यामुळे ा ाल २ ते ३ वर्षात जा ि मंदीस दे ाल भारतीय बँ ंच्या उत्पाद ेत सुधार ा झालेली दिसून येते. परंतु भारतीय बँ ंसमोर उत्पाद तेत सुधार ा, द ातेत सुधार ा रून तांत्री प्र ातीचा लाभ घेताना आपल्या हो ाच्या ार्चात ात र ो महत्त्वाचे आव्हान आहे. त्यासाठी बँ ंनी ार्चे यो य वाटप र ो. ार्ची वसुली र ो आि ा बुडीत ार्चे प्रमा ा मी रून दे ाल आपला ार्च मी रता येईल व उत्पाद तेत सुधार ा रता येईल.

१०) ामी ा ेत्र :

भारतीय बँ ंचे भविष्यातील ग्राह हे ामी ा ाातील राह ार आहेत. त्यामुळे बँ ंनी विविध वित्तीय उत्पादन आि ा सेवांसाठी ामी ा ाातील वित्तीय यंत्र ाचे बळ टी र ा रावे तसेच ामी ा ाात शा ा विस्तार र याबरोबर उत्पाद ता आि ा उत्पादनात वाढ र यासाठी बँ ंनी प्रयत्न रावेत.

सारांश :

वित्तीय आरिष्टांमुळे जा ि अर्थव्यवस्था डबघाईला आली परंतु भारतीय बँ ंवरील सर ारी नियंत्र ा, स ाम आि ा मौद्री धोर ा यामुळे भारतीय अर्थव्यवस्थेवर त्याचा म्ह ावा तेवढा परि ाम झाला नाही. बँ ं ा ेत्रातील वाढती स्पर्धा, तंत्रज्ञान, ग्राह ंच्या आपे ा यामुळे बँ ं ा उद्योगापुढे अने आव्हाने व संधी निर्मा ा झाली आहेत. यासाठी बँ ंनी आपली ार्य ामता वाढविल्यांचा प्रयत्न र यासाठी यंत्र ाच्या वि ास घडवून त्या पद्धतीची यंत्र ा राबवि ो आवश्यक आहे. ए ंदरीत आज घडलीला भारतीय बँ ं ा ेत्र वि ासाच्या टप्प्यावर आहे.

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सोलापूर स ाळ या वर्तमानपत्राच्या संपाद ांनी दिलेला ले ाी, "बचत ाटामुळे महिला आत्मनिर्भर बनू श तील. महिलांच्या स ामी र ासाठी बचत ाट ही ए मजबूत शिडी असून बचत ाटद्वारे महिला सबल बनू श तात. तसेच बेरोज ार व ारजू महिलांना ए त्र रून लघुउद्यो ाही सुरू रता येतात."^३ स ाळ दैन ाच्या संपाद ांनी सदर व ार्न ेलेल्या विधानाशी मी सहमत आहे ार ा सर्वत्रच आज महिला स ामी र याचे वारे वाहू ला ाले आहे. महिला आत्मनिर्भर असेल तर समाजही तशा प्र ारचा बनू श तो. या माध्यमातून समाज प्र ातशिल (वि ासित) हो यास फार मोठा हातभार ला ाू श तो ार ा स्त्री ही वि ासाच्या प्र ायेतील अर्धी अध ा शक्ती आहे म्ह ाून महिला आत्मनिर्भर बनने महत्त्वाचे वाटते.

निष् ाः-

याद्वारे असे समजून घेता येते ाी, महिला बचत ाटाच्या माध्यमातून महिला आत्मनिर्भर बनतील त्यातूनच समाजाचा वि ास हो यास मोठा हातभार ला ाेल. आजच्या आधुनि ाी र ाची आव्ह ा ाे पेल यासाठी महिला सुध्दा आत्मनिर्भर अस ाे महत्त्वाचे होय.

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महिला - आर्थि आह्वाने

प्रा. उमा डो,

महात्मा बसवेश्वर महाविद्यालय, लातूर.

समाजरूपी रथाची दोन चांहे म्हजे स्त्री आर्ति पुरुष होय. ही दोन्ही चांहे सम असतील तर समाजरूपी रथ जोरात धावेल. म्हजेच समाजाची प्रती वेगाने होईल. भारतीय समाजात स्त्री पुरुष भेद हा पर्वगांचा शब्द ठरलेला आहे. पुरुषप्रधान संस्कृतीमध्ये स्त्रियांना नेहमीच दुय्यम स्थान राहिलेले आहे. एमजोर स्त्री म्हणूनच तिच्या डे पाहिले जाते, उपाराची भाषा केली जाते.

प्राचीन काळातील समाजात स्त्रीला मानसन्मान होता. आर्थि, सामाजि, धार्मि क्षेत्रात स्त्रीला समान अधिार होते. वरनिवड याचा, योय वेळी विवाह रयाचा, धार्मि विधीमध्ये भाग घेयाचा तिला अधिार होता. मध्ययुगिन काळात तिच्या जिवनात सर्वत्र काळोश झाला. पुरुषप्रधान संस्कृतीने अनेक बंधने तिच्यावर लादली. बालविवाह, सतिप्रथा, शवपन, पडदापध्दती अशा अनिष्ट चालीरितींना तिला सामोरे जावे लागले. स्त्रीशिवाय अमान्य, पुनर्विवाह अमान्य यामुळे तिची अवस्था अत्यंत दयनीय झाली. तिला बाहेर पडयाचा, शिवाय घेयाचा, स्वावलंबनाचा मार्ग गुंतवला गेला. आधुनिक काळाच्या उंबरठ्यावर अनेक समाजसुधारकांनी देशाला स्वातंत्र्य रयाच्या मार्गातील मुय अडथळा म्हजे भारतातील स्त्रीपुरुष विषमता आहे हे ओळखले. त्यासाठी स्त्रियांना शिवाय देणे आवश्यक आहे म्हणून त्यांनी बालविवाह, पडदापध्दती, सतीप्रथा याला विरोध केला. राजा राममोहन रॉय, स्वामी दयानंद सरस्वती, पंडित ईश्वरचंद विद्यासागर, महात्मा फुले, सावित्रीबाई फुले, महर्षि र्वेया व अशा असेय समाजसुधारकांनी पुढार घेऊन समाजसुधारणेचे व स्त्री उध्दाराचे कार्य हाती घेतले.

यातून स्त्रियांचे शिवाय, स्त्रियांच्या विविध क्षेत्रातील सहभागाला सुरुवात झाली. समाजाचा प्रचंड विरोध पत्तून विविध समस्याला सामोरे जात तिला आपल्या अस्त्विचा लढा द्यावा लागला. पण तिच्या स्वावलंबनाचा विषय फार गंभीराने हाताळला जात नव्हता. विवाहापूर्वी वडिलांवर, विवाहानंतर पतीवर व पती निधनानंतर मुलांवर अवलंबून राहणे हे तिचे परावलंबनाचे चित्र स्पष्ट होते.

परिस्थितीनुसार, काळानुसार, वातावरणानुसार यातही परिवर्तन होऊ लागले. शैर्गा क्षेत्रात, सामाजि क्षेत्रात अनेक महिलांनी पुढार घेतला. राजारगतही आपल्या अस्त्वि निर्मितीला त्यांनी सुरुवात केली. मदर तेरेसा, लपना चावला, लता मंगेशकर, झांशीची राणी लमीबाई, आहिल्यादेवी, पंडिता रमाबाई, स्तुरबा गांधी, इंदिरा गांधी या व अशा अनेक महिलांनी विविध क्षेत्रातील रुडझेप सिध्द करून दाखविली. असे जरी असले तरी गेबळ तिला आर्थि स्वातंत्र्या शिवाय मिळूच शकत नव्हते. शिवाय अर्थच स्वावलंबन असे आहे. समाजाच्या मुय प्रवाहात येयासाठी स्त्रिला आर्थि स्वावलंबन आवश्यक आहे. त्यासाठी अर्थ संस्कृती जपणे व विसत रणे गरजेचे आहे.

आज २१ व्या शतकात आपण वावरत असताना भारतीय संस्कृती ही पुरुषप्रधान नाही ती स्त्रीप्रधान तर नाहीच नाही ती आहे अर्थप्रधान. जो कुणी घरात मावता असेल त्यालाच घरात, समाजात र्मित आहे. माती स्त्री असेल अथवा पुरुष असेल आज स्त्रियांच्या आर्थि उन्नतीला समाजाने मान्यता दिली आहे. स्त्रियांनी शिवाय घेतले पाहिजे नो रीकेली पाहिजे, नो रीकेली पाहिजे, नो रदार मुंलीना लनासाठी मागी घातली जाते. प्रत्येकाला जागरु र्तिने मुंलीना लहानपणापासून शिवाय देऊ लागला आहे. मुलगा-मुली भेद मि होत चालाला आहे. गही प्रमाणात अनिष्ट प्रथा, स्त्रीभूषण हत्या, बालविवाह याचे प्रमागी झाले नसले तरी प्रत्येकामध्ये वैचारी जागरुता येत आहे.

यापूढे मात्र महिलांची जबाबदारी वाढत आहे. आज राजारग, समाजारग, अर्थारग, धर्मारग ही क्षेत्रे महिलांना गुली झाली आहेत. आर्थि क्षेत्रात विविध उद्योग व्यवसायात महिला पुढार घेत आहेत. उदा. बचत ट, कुटीर उद्योग, मोठे व्यवसाय, भाजीपाला स्टॉल, विज्ञान व तंत्रज्ञानातील क्षेत्रात अनेक पन्थामध्ये महिला विवाहापूर्वी व विवाहानंतरही र्थरत असलेल्या दिसत आहेत. घरी आर्ति दारी तिची अस्त्वितासाठी लढाई चालू आहे. महिलांचे सामीर हे अभ्यासाचे विषय होत आहेत यासाठी महिलांनीही पुढार घेतला आहे. आज बचत टाच्या माध्यमातून अनेक छोट्या-छोट्या उद्योगांना जागति बाजारपेठ मिळवून देयासाठी अनेक पन्थानीही पुढार घेतला आहे. मॅसेसे पुरस्काराप्रत निलिमा मिश्रा यांची 'गोधडी सातासुमुद्रापार' लेखली वाचनात आली. महिलांमध्ये प्रचंड जिद्द, चिंटी, धाडस, शैल्य, वेळेचे

नियोजन, बचत या सर्व गुणांचा सुंदर मिलाफ आहे म्हणून महिलांनी ते तेही कार्य हाती घेऊन जिद्दीने परिश्रम घेतल्यास यश आपलेच राहणारे आहे. प्रत्येक वेळी आर्थिक आव्हाने येणारच आहेत.

२१ व्या शतकात वाटचाल रताना प्रचंड लोकांमध्ये वावरत असताना महिलांना स्पर्धा, संघर्ष, पुरुषांचे वर्चस्व, अज्ञान, बाजारपेठ, भांडवल, वेळेची मर्यादा, घरातील जबाबदारी अशा असंख्य अर्थिक आव्हानांना सामोरे जावे लागले आहे तरच ती विभागाच्या अतिउच्च शिखरावर पोहोचेल व तिचे पारंपारिक दारिद्र्य नाहीसे होईल असे दिसून येते यासाठी पुढील बाबींचा विचार करावा लागेल. यातून जिद्दीने मार्ग शोधून यशस्वी होण्यासाठी गालील गोष्टींचा अभ्यास महिलांना करावा लागेल तरच महिलांचे अर्थिक दारिद्र्य मिळेल असे मला वाटते.

● **उपाययोजना :**

१) यशस्वी वैचारिक दृष्टी :

आपल्या जीवनाचे पाहताना नेहमीच यशाचा विचार घेऊन पाहिले तरच यश मिळेल असा विचार घेऊन पाहिले तरच यश आपलेच राहणारे आहे. पायाने चालून अंतर पायाने जाणे म्हणजेच यश आपलेच राहणारे आहे. पायाने चालून अंतर पायाने जाणे म्हणजेच यश आपलेच राहणारे आहे. पायाने चालून अंतर पायाने जाणे म्हणजेच यश आपलेच राहणारे आहे. पायाने चालून अंतर पायाने जाणे म्हणजेच यश आपलेच राहणारे आहे.

२) मोठी स्वप्ने :

महिलांनी छोटे-छोटे स्वप्ने ठरविण्याने मोठी स्वप्ने पहावीत ती प्रत्येकात उतरविण्यासाठी वेळेचे नियोजन, कार्य प्रयत्न वाढ, प्रयत्नांची परीक्षा, प्रामाणिकता, इतरांचा विश्वास व अनेक गोष्टी सोबत घेऊन स्वप्ने पूर्ण करायची आहेत. याचा प्रयत्न करावा.

३) माहितीचा भरपूर साठा :

जेव्हाही व्यवसायात गुंतवणूक करायची असेल त्यासाठी वेळोवेळी सर्वश्रेष्ठ व्यवसाय ठरविण्यासाठी माहितीचा भरपूर साठा आपल्याजवळ असणे आवश्यक आहे त्यासाठी वाचन, पुस्तकांची निर्मिती, वेळेचा गुंतवणूक करायची आवश्यकता असते. त्या व्यवसायातील त्रुटी, समस्या जाणून घेणे अनेक गोष्टी माहिती पुरविलेले हे उत्पादन अनेकांच्या परिश्रमांमुळे उतरण्यासाठी तत्पर सेवा, यशाची पात्री, अनुभव याही बाजू जमवण्यात येणे आवश्यक आहे. याचा प्रयत्न करावा.

४) आज नव उधार तत्वाचा वापर :

महिलांनी व्यवसाय रताना अर्थिक उलाढालीमध्ये पैशाचा व्यवहार अत्यंत चोख व रोख ठेवावा. बरेच व्यवसाय बुडाल्याची माहिती प्रसिध्दच आहे तर अर्ध्या अर्ध्या व्यवसाय चांगले असतात पण चांगल्या पध्दतीने समजून घेतल्याने, चुकीच्या पध्दतीने घेतल्याने ती व्यक्ती अर्थिक दारिद्र्यात सापडू शकते. याचा उदाहरण म्हणजे अर्ध्या अर्ध्या व्यवसाय हा नदी असावा, धोही गुलाला ही उधार देऊ नये व उधार घेऊ नये त्यामुळे आपली एखादी व ओळख तयार होत असते व व्यवसायात वृद्धी होते याची महिलांनी जाणीव ठेवली पाहिजे. अर्थिक दारिद्र्य मिळणे यासाठी आपण प्रयत्न करत आहोत. अर्थिक दारिद्र्य वाढविण्यासाठी नव्हे याचा महिलांनी जाणीवपूर्वक अभ्यास करावा.

५) ठोर परिश्रम :

यशामध्ये ठोर परिश्रमाला पर्याय नसतो. जेव्हाही व्यवसायाचे यश त्या व्यवसायाला दिलेला वेळ, वाढविलेली गुंतवणूक, जनतेशी संपर्क, बाजारपेठ, व लोकांच्या निवडीला प्राधान्य यावर अवलंबून असते. म्हणून शॉर्ट टर्मने अवलंबण्याने आपल्याला जाणिव बाजारपेठशी उपलब्ध करून देता येईल याचा विचार महिलांनी करावा तरच हे आधुनिक अर्थिक आव्हाने आपल्याला स्विकारता येईल.

६) आपली टीम बनवा :

आधुनिक काळात एखाद्या कामावर यापेक्षा अनेकांच्या माध्यमातून कामे घेतल्यास यशाची पात्री व वेळेची बचत, पैशाचा पाऊस हे समीकरण साध्य होते. आपली टीम माणसांची असते. समविचारी माणसे एखाद्या यशात यात निश्चितच नेतृत्व आपल्याला देते यासाठी संघटन शैल्य, उत्साहपूर्ण वातावरण, इतरांना प्रोत्साहन देणे. इतरांचे प्रेरणस्थान बनवणे इतरांचा विश्वास संपादन करणे, प्रामाणिकता, नियमाबरोबर चालणे, अनेकांचा फायदा साधणे हे याचा विचार करावे. सेवाभाव जपा व आपण समुहाचा एक हिस्सा बनून राहिल्यास नेतृत्व तुमचेच असेल.

७) स्वतःच ब्रँड बना :

या विश्वामध्ये आपल्यासार ॥ दिस ॥ आरा व आपल्यासार ॥ अस ॥ आरा व्यक्ति फक्त ए च आहे आर् ॥ तोही आप ॥ च. यशस्वी लो िं डे नेहमी आपल्याला पाहता आले पाहिजे. त्यांना समजून घेतले पाहिजे आपल्या व्यवसायात जे यशस्वी आहेत त्यांची पुस्तें, ार्य, म पाह णे आवश्यक आहे. अनुभवही आपल्याला असला पाहिजे त्यासाठी आत्मविश्वास असावा ला तो व आत्मविश्वास तीन प्र ारचा असतो.

१) अंतर्विश्वास (मानसि स्वास्थ), मन विचलित झाल्यास, न ारात्म मन असल्यास सतत दोष पाहात असल्यास यशाची ात्री देता येत नाही प ा नेहमी मनामध्ये स ारात्म भाव, सेवाभाव, निरपे ा भाव असला तर अंतर्विश्वास वाढत असतो.

२) बाह्य आत्मविश्वास, आपले राह णीमान, स्वच्छता, वक्तशीरप ा, संभाष ा णैशल्य, दृष्टी, चाल णे-बोल णे या णोष्टी यश मिळवि यासाठी मदत रत असतात.

३) व्यावसायि आत्मविश्वास, व्यावसायातील तूमचा दृष्टी णेन इतराबद्दलची तुमची विचारसर णी यशाचा चढता आले ा, परिवर्तनवादी विचारसर णी, विनोदी बुध्दी, साधीं ता, विश्वास, ार्य ामता सह ार्य या णोष्टी स्वतःचा ब्रँड बनवि यासाठी मदत रतात.

स्वतःच ब्रँड बनवि यासाठी णु ावत्ता, तत्परसेवा व ार्य ामता ायमस्वरुपी जा णी ठेवावी ला णेल तर " ाम ए बार व पैसा बारबार " मिळेल व टाटा,बाटा, बिर्ला यासार णी आपलाही ब्रँड म्ह णून ओळ ा ज ात तयार होईल स्वतःला अविस्मर णीय बनवा व इतरांनाही अविस्मर णीय बनवायला मदत रा.

आधुनि ाळात वावरताना प्रत्ये महिलांनी ही तत्त्व अत्यंत ांभीर्याने व जबाबदारीने आर्थि ाव्हाने स्वि ारल्यास अर्थि ारिद्रय संपुष्टात येईल व अर्थसंस्ृ ती सहज वि सीत होईल असे मला वाटते.

**महिलांनो, ारा ण्ट, मिळवा पैसा,
वाढवावी आपुली ाती,
त्यानेच वि सीत होईल अर्थसंस्ृ ती**

दारिद्र्य निर्मूलन व सहकार

जयदेव उध्दव मोहिते
संशोध विद्यार्थी

भारत देशाला अने चळवळीनंतर स्वातंत्र्य मिळाले. स्वातंत्र्यानंतरही अने चळवळी आपल्या देशात चालू राहिल्या त्यापैकी महत्त्वाची चळवळ म्हणजे सहकारी चळवळ. 'बिना सरकार नाही उध्दार' या म्हणप्रमाणे भारतासारखा या मागिस देशात सहकाराशिवाय पर्याय नाही. आज भारत जाति स्तरावर १८६ देशपैकी १३६ व्या स्थानावर दारिद्र्याच्या कारावरून मानवी विसा निर्देश दिसून येतो. भारत हा ृषी प्रधान राष्ट्र आहे पण याच ृषी विसा डेशासनाचे दूर्लभ होताना दिसून येते. यासाठी महात्मा गांधी यांनी सांत्तिलेली सामूहिक शेती हा एक ामी उतपादन वाढवून दारिद्र्य निर्मूलनाचा एक प्रभावी उपाय आहे त्यामूळे ामी विसा व दारिद्र्य दूर कर यासाठी आजच्या आधुनिक ाळातही सहकारात थोडाफार बदल करून त्याचा स्विकार करणे आवश्यक आहे.

सहकाराला इंजनीमध्ये **Co-operation** असे म्हणतात व **Co-operation** हा शब्द लॅटिन भाषेतील **Co-operari** या शब्दापासून आला आहे. या शब्दातील **Co** म्हणजे सहकारि वा एकत्र व **operari** म्हणजे कार्य करणे असा या शब्दाचा अर्थ आहे. त्यामूळे **Co-operari** म्हणजे एकत्रितपणे कार्य करणे होय. जे तेही कार्य संयुक्तपणे /एकत्रितपणे रावयाचे असल्यास त्यासाठी इतर व्यक्तींची मदत घेणे आवश्यक असते. म्हणजेच इतर व्यक्तींची मदत घेऊन केलेले कार्य म्हणजे सहकाराने केलेले कार्य होय. सहकार म्हणजे समाजातील अनेक लोकांनी सर्वांच्या समान रजा पूर्ण कर यासाठी एकत्रित येऊन काम करणे होय. सहकारात समाजातील अनेक लोक एकत्रित येऊन परस्परांच्या सहाय्याने एकमेकांच्या रजा पूर्ण करतात. सहकारात लोकांना स्वतःच्या ज्या रजा वैयक्तिकरित्या पूर्ण करता येत नाहीत अशा रजा एकमेकांच्या सहाय्याने पूर्ण केल्या जातात. सहकार म्हणजे समाजातील आर्थिक दृष्ट्या मागिसलेल्या व्यक्ती एकत्रित येऊन एकमेकांच्या मदतीने आपल्या विविध रजा पूर्ण कर यासाठी स्थापन केलेली संस्था होय. विविध विचारवंतांनी सहकाराच्या रिवा सहकारी संस्थेच्या केलेल्या व्याख्या या पुढीलप्रमाणे.

सहकाराच्या व्याख्या :-

१) एच. व्हर्हर्ट -

“आपल्या आर्थिक हिताच्या वृद्धीसाठी, समानतेच्या तत्वावर मानवी भूमिके तून व्यक्तींनी स्वेच्छेने एकत्र येऊन स्थापन केलेली संघटना म्हणजे सहकारी संस्था होय.”

२) श्री. वैठलाल मेहता -

“भारतातील सहकारी चळवळीचे प्रणेते श्री. वैठलाल मेहता यांच्या मते “समान रजा असलेल्या व्यक्तींनी एकत्र येऊन आपल्या समान आर्थिक उद्दिष्टांच्या पूर्ततेसाठी स्वेच्छेने स्थापन केलेला संघटन प्रकार म्हणजे सहकारी संस्था होय.”

३) प्रा. पॉल लॅम्बर्ट -

“स्वतःची उद्दिष्टे सफल कर यासाठी व्यक्तीच्या समुहाने स्थापन केलेली व नियंत्रित केलेली, लोकशाही पद्धतीने चालविलेली व सभासदांच्या आि समाजाच्या हिताची जपून राखणारी संस्था म्हणजे सहकारी संस्था होय.”

वरिल सहकाराचा अर्थ लक्षात घेतला असता आर्थिक विसात सहकाराची या भूमिका आहे हे स्पष्ट होते. आजच्या दारिद्र्य निर्मूलनातील अपयशाचे कारण म्हणजे परस्पर सहकार्याची भावना आज शासन, जनता, अधिकाऱ्यां व र्जा यांच्यात दिसून येत

नाही त्यामुळे जे श्रीमंत आहेत ते अधि श्रीमंत बनत आहेत आणि जे दारिद्र्या गाली जिवन जगत आहेत त्यांचे दारिद्र्य आणि गाली वाढतच आहे यावरील उपाय सहाराच्या माध्यमातून पुढील प्रमाणे सांगता येतील.

शेती त्रेत्राचा विकास :

भारतात प्रामुख्याने शेती त्रेत्राला पतपुरवठा करायसाठी सहकारी चळवळ सुरू झाली. सहकारी पतसंस्था या शेतीसाठी अल्प व मध्यम मुदतीचा कर्जपुरवठा करतात. शेतकऱ्यांना सुधारीत बी बिया देणे, तसेच, पीट नाशक पुरवतात. विहीर तोंद देणे, विद्युत पंप तरेदी, पाईपलाईन, टँकर, अवजारे, इत्यादींच्या तरेदीसाठी अल्पव्याजदराने कर्ज पुरवतात. सहकारी संस्था या पातपुरवठ्याची सोयीही उपलब्ध करून देतात. त्यामुळे शेती उत्पादन वाढते. परिणामी शेती त्रेत्राचा विकास होण्यास मदत होते.

औद्योगिक विकास :

गारागार, लघु व कुटीर उद्योजक एवढेच नव्हेत औद्योगिक सहकारी संस्था स्थापन करतात. या संस्थेमार्फत सभासदांसाठी च्यामालाची तरेदी व पक्यामालाची विक्री केली जाते. या संस्था लघुउद्योग, कुटीरउद्योगांना चालना देतात. तसेच सहकारी त्रेत्रामुळे शेती पुरवण शेतमालांवर प्रतियोगिता करणाऱ्या उद्योगांचा देखील विकास होतो. ग्रामीण भागात सहकारी साखर कारखाने, सहकारी सूत कारखाने, सहकारी तेल कारखाने, सहकारी भात कारखाने, फळप्रतियोगिता संस्था, इत्यादी संस्था कार्यरत आहेत. या संस्थामुळे देशातील औद्योगिक विकासाचा चालना मिळाली आहे.

रोजगार निर्मिती :

सहकारी त्रेत्रामुळे मोठ्या प्रमाणात रोजगार निर्मिती होण्यास मदत होते. सहकारी साखर कारखाने सूत कारखाने, तेल कारखाने, इत्यादीमध्ये प्रतियोगिता मोठ्या प्रमाणावर लोकांना रोजगार उपलब्ध होतो. त्रेत्रेच्याही सहकारी संस्थेस दैनंदिन कामे चालविण्यासाठी, संस्थेची ध्येयधोरणे राबवून संस्थेची उद्दिष्टे साध्य करायसाठी ही सेवेची गरज असते. अशा विविध प्रकारच्या सहकारी संस्थांच्या स्थापनेमुळे रोजगारात वाढ झाली आहे.

राहणीमानात सुधारणे :

सहकारी त्रेत्रामुळे शेतकरी, शेतमजूर, अन्य गारागार, लघुउद्योजक, स्वयंरोजगार करणारे, वाहतूकदार, ऊसतोड मालगार, इत्यादींच्या उत्पन्नात वाढ व सातत्य राहते. त्यांची तरेदीशक्ती वाढते. सहकारी बँका व पतसंस्थामार्फत अल्पव्याजदराने गृह, वाहन, इत्यादी कर्ज उपलब्ध करून दिली जातात. सहकारी ग्राहकांभांडारे चांगल्या दर्जाच्या जीवनावश्यक वस्तू मिळवितात उपलब्ध करून देतात. परिणामी लोकांचे राहणीमान सुधारण्यास मदत होते.

शेतीपुरवठ्याच्या व्यवसायांचा विकास :

शेतकऱ्यांना शेतीबरोबरच दुग्ध व्यवसाय, कुक्कुटपालन, शेतीसाठी आवश्यक अवजारे निर्मिती यासारखे पुरवण उद्योगे सहकारी त्रेत्रामुळे शक्य झाले आहेत. दुग्ध उत्पादन हा जोडधंदा सहकारी त्रेत्रामुळे विकसित झाला आहे. त्यामुळे शेतकऱ्यांचे उत्पन्न वाढण्यास मदत झाली आहे.

शेतमालास योग्य भाव :

सहकारी संस्था शेतमालास योग्य किंमत मिळवून देतात. विपणनाशी संबंधित सर्व कार्ये उदा. शेतमालाचे एवढी रक्कम, वार्षिक रक्कम, प्रतवारी, बांधणी, साठवणूक, वाहतूक, विक्री, इत्यादी कार्ये सहकारी संस्था करतात. शेतमालाची विक्री प्रतियोगिता ग्राहकांना करते. त्यामुळे शेतमालास योग्य किंमत मिळते. बाजारातील माहितीनुसार मालाचा पुरवठा केल्यानेही चांगला दर मिळतो. ही सहकारी संस्था शेतमालावर प्रतियोगिता करून त्यांची उपयुक्त वाढवतात. त्यामुळे शेतमालाच्या किंमतीत वाढ होते. उदा. ऊसापासून साखर, तेलबियापासून तण्डुल, भातापासून तांदूळ, तण्डुलपासून सूत, फळापासून रस लोकांचे - जाम बनविले जाते. शेतमालाच्या उपयुक्ततेत वाढ होऊन शेतमालाची किंमत वाढते परिणामी शेतकऱ्यांचे उत्पन्न वाढते.

वाजवी िं मतीत वस्तूंचा पुरवठा :

सह रार हा ए व्यवसाय संघटन प्र र आहे. मात्र इतर व्यवसाय संघटन प्र रार पे ा तो वे ा आहे. रार सह रारमध्ये नफयापे ा सेवेला अधि महत्त्व आहे. अन्य व्यवसाय प्र रारत जास्तीत जास्त नफा मिळवि े हा प्रमु ा उद्देश असतो. उदा. ाह सह रारीसंस्था आपल्या ाह िं ना वस्तूंचा पुरवठा रतात. त्यासाठी त्या थेट उत्पाद िं डून वस्तू ररेदी रून ाह िं ना पुरवितात त्यामुळे ार्चात बचत होते. मध्यस्थांचा सर्वसाधार ा नफा ही वाचतो त्यामुळे तुलनेने वाजवी िं मतीत ाह िं ना वस्तू उपलब्ध होतात.

साव रारी पाशातून मुक्तता :

भारतात सह रारी चळवळीची सुरुवात हो यापूर्वी शेत ऱ्यांना साव रार डून र्ज घ्यावे ला ित असे. साव रार अधि व्याज आ रित व शेत ऱ्यांची फसव ू रीत असे. सह रारच्या ेत्रात सह रारी पतपुरवठासंस्थाची स्थापना झाल्याने शेत ऱ्यांना अल्प व मध्यम मुदतीचा र्ज पुरवठा मिळ याची सोय झाली. त्यामुळे शेत ऱ्यांची साव रारी पाशातून सूट ा झाली.

संपत्तीचे समान वाटप :

सह रारीसंस्थामध्ये लो शाही तसेच समाजवादी अर्थव्यवस्थेचे वैशिष्ट्ये आढळतात. समाजातील आर्थि दृष्ट्या दुर्बल व ांतील व्यक्ती परस्परांच्या सहाय्याने आपल्या समान रजा पूर् ा र यासाठी सह रारी संस्था स्थापन रतात. सह रारी संस्थांना मिळालेले अधि / नफा दे ाील सर्व सभासदांमध्ये वाटून दिला जातो. अधिक्याचे वाटप हे भांडवलांच्या प्रमा ात े ले जात नाही. तर ते सभासदांने संस्थेचे े लेल्या व्यवहाराच्या प्रमा ात े ले जाते. नफ्याच्या न्याय वाटपाद्वारे वाढीव संपत्तीस प्रत्ये सभासदास वाटा मिळतो. परि ामी संपत्तीचे समान वाटप होऊन सभासदांची आर्थि प्र ाती होते.

उत्पादन व उत्पन्नात वाढ :

सह रारी संस्था या शेत ऱ्यांना अल्प, मध्यम व दीर्घ मुदतीचा र्ज पुरवठा रतात. सुधारित बी बीया े , िते, आवजारे, ि ट नाश े पुरवितात. त्यामुळे शेतीचे उत्पादन वाढते. सह रारी विप नसंस्था या शेतमालाला यो य िं मत मिळवून देतात. शेत ऱ्यांना चां ाली िं मत मिळाल्याने त्यांचे उत्पन्न वाढते. तसेच सह रारी बै ा या उद्योज , व्यापारी, रारारि रयांना ाी व्याज दराने र्ज पुरवठा रतात. त्यामुळे उत्पादनात वाढ होऊन त्यांचे उत्पन्न वाढते.

मक्तेदारीवर नियंत्र ा :

ाामि ा भा ात साव रार शेत ऱ्यांना भरमसाठ व्याजदरा े र्ज पुरवठा रतात. सह रारी पतसंस्थेच्या स्थापने मुळे शेत ऱ्यांना साव रार डून र्ज घे याची रज उरली नाही परि ामी साव रारांची मक्तेदारी ाी हो यास मदत झाली आहे. सह रारी ाह संस्था मुळे वस्तू वितर ातील मध्यस्त व व्यापारांची मक्तेदारी ाी र यास मदत झाली आहे. मक्तेदारी ाी इ ाल्याने मक्तेदारीच्या दुष्परि ामापासून ाह िं चे संर ा हो यास मदत झाली. ांही वेळा या संस्था वस्तूचे उत्पादन स्वतः रून वाजवी िं मतीत त्या वस्तू ाह िं ना उपलब्ध रून देतात. अशा प्र ररे सह रारी संस्था मक्तेदारीवर नियंत्र ा ठेवतात.

मध्यस्थांचे उच्चाटन :-

सह रारी संस्था या थेट उत्पाद ा डून माल ररेदी रून ाह िं ना वि तात. त्यामुळे मध्यस्त व व्यापाऱ्यांची सा ाळी दूर हो यास मदत होते. तसेच ांही सह रारी संस्था शेतमाल वि ीची ार्य ाम व्यवस्था रतात. त्यामुळे सभासद शेत ऱ्यांना मध्यस्त दलाल यांच्यामार्फत माल वि ावा ला ित नाही परि ामी मध्यस्त व दलाल यांच्या डून शेत ऱ्यांची हो ारी फसव ू व पिळव ू थांबविता येते. प्रत्य ा ाह िं ना वस्तू वि याने शेतमालाला यो य िं मत मिळते. ाह िं ना ही तुलनेने ाी िं मतीत वस्तू मिळतात. तसेच रारारि र उत्पाद िं ना ही च्या माल ररेदीत आवश्यक सामग्रीची ररेदी, वस्तूंची वि ी इत्यादी साठी मध्यस्त व दलालाची मदत घ्यावी ला िते. मध्यस्थ हे अने वेळा रारारि रंचे शोष ा रतात असे सर्व रारारि र व उत्पाद िं च्या सह रारीसंस्था

स्थापन रून या मध्यस्थांचे उच्चाटन रतात. अशारितीने सह ारी संस्था ार्य ाम उत्पादन व वितर ा व्यवस्था निर्मा ा रून मध्यस्थांची उच्चाटन र यास मदत रतात.

राष्ट्रीय उत्पन्नात वाढ :

सह ारी ाेत्राच्या वि ासामुळे ाामी ा भा ात शेतमालावर आधारित नवनवीन उदयो ाधंदे सुरू झाले आहेत. त्यात दु ध व्यवसाय, सा ार ार ाने, तेल ार या, सूत ार या, इत्यादी उदयो ांचा समावेश होतो. या सर्व उदयो ांमुळे सर ारचे ररूपी निर्यातीत वाढ होऊन पराि य चलन मिळून राष्ट्रीय उत्पन्नात वाढ हो यास मदत झाली आहे.

अशाप्र ारे दारिद्रय निर्मुलनामध्ये सह ार महत्त्वाची भूमि ा बजवताना दिसून येते.

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शाश्वत विकास दारिद्र्यनिर्मूलनाचा एक मार्ग

प्रा. वितेश भारत निकते

लो प्रशासन विभा
महात्मा बसवेश्वर ला महाविद्यालय,
लातूर

दारिद्र्यनिर्मूलन हे भारत शासनासमोरील नेहमीच मोठे आव्हान व अत्र माने पार पाडावयाची बाब राहिलेली आहे. २०१३ सालची नियोजन आयोगाची आडेवारी स्पष्ट करते की, अजूनही २१ टक्के लो दारिद्र्यरेषे वर जीव जतात. त्याचवेळेस जाति स्तरावरिल प्रशित मानवी विास निर्देशां -२०१३ अहवालानुसार १८६ देशांपैकी भारताचा ंमा १३६ वा लातो यावरून शिाा, अरोय व ंयशक्ती या तिन्ही पातळीवर भारताची होत असलेली मंद प्रती प्रदर्शित होते. वरील परिस्थितीस अने घटार गीभूत आहेत त्यातील महत्त्वाचे रार म्हजे शाश्वत विास व सर्वसमावेश विासाचा अभाव हे सांता येते. देशाने स्वातंत्र्यनंतरच्या सहा दशता मोठी प्रती साध्येली आहे. परंतु या प्रतीपासून समाजातील मोठा जनसमूह वंचित राहिलेला दिसून येतो. असा विास वंचित घटारंपर्यंत पोहचव यामधील मोठा अडथळा म्हून शाश्वत विास, सर्वसमावेश विासाचा अभाव आहे हे लता घ्यावे लाेल. देशातील अजूनही फार मोठा र्वाहा विविध वित्तीय सेवांपासून वंचित र्वाबाहिरू राहिलेला दिसतो. म्हूनच सर्वसमावेश व शाश्वत विास हा यावरिल प्रभावी उपाय आहे.

• शाश्वत व सर्वसमावेश विास संल्पना :

जाति स्तरावर विासाचे विभाजन संतुलित विास, समन्वयित विाय, सर्वसमावेश विास व शाश्वत विास या अतंत विभाजन ले आहे. आजच्या स्थितीला पर्यावरणीय समस्या मोठया प्रमाता सतसवित असलयामुळे त्याचा परिणाम वर्तमान व भविष्यातील पिढीवर पडताना दिसून येतो त्यामुळे जाति स्तरावर आर्थि, औद्योगि, ंषि, सामाजि विास रताना तो विास शाश्वत विास व सर्व समावेश विास असावा यादृष्टीने जाति व राष्ट्रीय स्तरावर प्रयत्न ले जात आहेत.

शाश्वत व सर्वसमावेश विास या दोन्ही बाबी दारिद्र्यनिर्मूलनासाठी अत्यंत प्रभावी आहेत. सर्वसमावेश विास म्हजे, "अशी प्रिया ज्याद्वारे समाजातील वंचित समूहांना जसे मुवत र्वा व अल्प उत्पन्न टातील लो ंना परवढयायोय दरामध्ये वित्तीय सेवा, वेळेवर व पुरेशा प्रमाता सर्वांचा विास होईल या प्रमाता प्रदान र होय."

शाश्वत विाय म्हजे, शाश्वत विास हा शब्द शाश्वत व विास या दोन शब्दापासून बनला आहे. शाश्वत याचा अर्थ चिराल वायमस्वरुपी असा होतो. साधारतः १९८७ मध्ये शाश्वत विास ही संल्पना उदयास आली. शाश्वत या शब्दाला इंजीनित SUSTAINABLE असे संबोधले जाते. जो लॅटीन भाषेतील sustainer या शब्दापासून बनला आहे. ज्याचा अर्थ चिराल वायमस्वरुपी आधार दे होय असा होतो.

पियरस च्या मते, "शाश्वत विास म्हजे उपलब्ध संसाधनाचे चिराल जतन आता त्यातून संपूर्ण समाजाचा विास र होय".

जाति पर्यावरण विास आयोा, "वर्तमान पिढीने आपल्या रजांशी तडजोड न रता भावी पिढीच्या रजांची पुर्तता र याच्या ंमतेचा विास र होय म्हजेच शाश्वत विास होय."

• शाश्वत विास व दारिद्र्यनिर्मूलन :

भारतामध्ये दारिद्र्यनिर्मूलनासाठी अने प्रयत्न ले आहेत परंतु शाश्वत विासाच्या माध्यमातून दारिद्र्य मी र यासाठी फारसे प्रयत्न ले ले नाहीत. यामधील शाश्वत विासाचे प्रमुा तत्व म्हजे सर्वसमावेश विास होय. सर्वसमावेश विासाच्या माध्यमातून विास ल्यास दारिद्र्य मी हो यास मदत होते. सर्वांना समान विासाची संधी दे ले त्यांना

आर्थी , सामाजि , शै गी वि ासात समाविष्ट रुन घेतल्यास त्यांचा वि ास होईल त्यातून वि ासाचा दर वाढ यास सुरुवात होईल व दारिद्रय निर्मूलन हो यास मदत होईल.

वर्तमान ळात ज ाची लो सं या व राष्ट्राची लो सं या , माने ६अब्जापे ा व १.२४ रोडपे ा अधि आहे. या प्रचंड लो सं येला भू आी दारिद्रय, ारिबीच्या प्रोपापासून वाचवि यासाठी मोठया प्रमा ात प्राृति संसधानाचा उपयो ाेला जात आहे. त्यामुळे अधि प्रमा ात प्राृति असमतोल निर्मा ा होत आहे ज्याचा परि ाम जनतेच्या ःषि व आर्थी वि सावर होत आहे. त्यामुळे शाश्वत वि ासाच्या माध्यमातून प्राृति समातोल निर्मा ा र याचा प्रयत्न ेला पाहिजे त्यातून अपोआप दारिद्रय निर्मूलन हो यास मदत होईल.

प्रभावी नियोजनाच्या मतरतेमुळे आज अधि प्राम ात शहरी र ा वाढत आहे. वैश्वि स्तरावर जनसं येचे पलायन होत आहे. त्यामुळे शहरातील सामाजि , आर्थी , राज िय समस्या निर्मा ा होत आहेत. सन २०५० पर्यंत शहरी लो सं या ही ग्रामी ा लो सं यापे ा अधि हो याची शक्यता वर्तवली जात आहे त्यामुळे दारिद्रय ामी हो याऐवजी वाढेल यामुळे शाश्वत वि ासाच्या मदतीने ग्रामी ा भा ातच प्रभावी व्यवस्था र याची रज आहे.

जा ाति स्तरावरिल २० टक्े लो ांचे प्रतिदिन, प्रतिव्यक्ती उत्पाद ता ही ए ा अमेरि न डॉलरपे ा ामी आहे व यात अलि डील ळात वाढ होत आहे त्यामुळे भारतासार या वि सनशील राष्ट्रातही दारिद्रयाची समस्या निर्मा ा होईन ती ामी होत नाही त्यासाठी प्रभावी उपाय म्ह ाजे शाश्वत वि ासाच्या माध्यमातून प्रतिव्यक्ती आय वाढवि यासाठी उत्पाद साधने वि सि्त र ाे, त्यांची ार्य ामता वाढवि ाे यासाठी प्रयत्न र ाे रजेचे आहे.

भारतातील दारिद्रयाचे प्राम ा ामी न हो याचे ार ा म्ह ाजे नैर्साी साधनसंपत्तीचा अपव्यय होय. शाश्वत वि ासाच्या मदतीने नैर्साी साधनसंपत्ती टि वून ठेव ाे, त्यांचा वापर रजेच्या वेळेसच र ाे अनावश्य वापर टाळ ाे, अपव्यय टाळल्यामुळे अने सर्वसामान्य, दारिद्रयात जीवन ज ा ान्या लो ांपर्यंत ही साधनसंपत्ती पोहच यास मदत होईल त्यातून त्यांचा आर्थी व सामाजि वि ास हो यास मदत होईल.

अशाप्र ारे विविध उपाययोजनांच्या माध्यमातून दारिद्रय निर्मूलन रता येते व रताना भावी पिढीचा विचार ेत्यामुळे दारिद्रयाचे प्रमा ा ायमस्वरूपी ामी हो यास मदत होईल यात शं ा नाही.

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THE TRIUMPH OF PRISONERS

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A short story is a brief work of literature, usually written in narrative prose. Emerging from earlier oral storytelling traditions in the 17th century, the short story has grown to encompass a body of work so diverse as to defy easy characterization. At its most prototypical the short story features a small cast of named characters, and focuses on a self-contained incident with the intent of evoking a single effect or mood. It is so heartening to note that last year the Nobel Prize for Literature has gone to a short story writer. With Alice Munro acknowledged as worthy of the prize, the short story is likely to start breathing again. This was badly needed because there was a growing tendency among publishers to leave out short stories from the lists of books they accepted for publication in the last few years. But with this great insight of the judges for the Nobel Prize for Literature, literary talent is likely to flow in the right direction once again.

The best short stories will take the reader into the consciousness of the writer because in creative moments the right metaphors flow out of the consciousness of the writer. Metaphors can be considered to be as immediate as the consciousness itself. The moment an idea swims into the consciousness of a writer the creative mind finds its matching metaphor, symbol or image. “The Triumph of Prisoners” written by Syed Sibtey Hasan Naqvi and translated by Dr Muzammil Abbas Rizvi is very appealing short story. Like a poem, this short story slips out of the writer’s self in a moment when he had had an intense vision or experience that needs to be put into words. It can be pointed out that this story is really good because it is a soul revelation. It is well constructed and there is concentrated expression.

In this story there is the old man who seems unsatisfied even he has every possible kind of facility at his disposal. He is affluent, prosperous and a dignified person. He is well known figure in society. He lives in a splendid house and there are servants who obey his commands. This man is rich but he lacks complacency. He feels as something is missing. He is torn within. His body is fit but his soul is sick. As it is revealed by story writer, “In spite of all success in my life, I felt a heavy

heart and uneasiness always .My loneliness or the loss of my wife were not the root cause of my uneasiness .I had an old disquiet and gloomy heart which during my busy schedule of job remained subdued. But now these cropped up.” This mean this old man is desperate after having a successful career. What is the root cause for his distressed? Why is he so distraught? If his condition is diagnosed, it may be noticed that he has not achieved what he should have achieved in his life. His life as an officer passed with satisfaction. This man did not face hardship in life. He has not done anything extraordinary. Education, service and retirement; these phases of his life remained away from any turmoil. He never faced any complex and challenging situation.

On the surface level, his life was like any other successful retired officer. It seems writer of this story has penetrated the depth of heart and mind of this retired officer. There is not any remarkable achievement for the old man. He has not touched beyond the horizon of expectation. He has not fulfilled his hidden desire to make place as a man who owns self-respect. In this way, with all proper facility and easy life he could find heart rendering breakthrough. In this story writer does use narrative but that narrative is held together by the creative vision. The short story often requires a twist at the end, or the need to surprise the reader before he calls it a day because mere soul adventure will not be enough to satisfy his curiosity. This story also surprises us.

One day this old man was watching sports channel and it was high jump event. It was javelin-throw for crossing the bar placed between two poles by jumping over it after a brisk racing. The man who stood first bowed on earth placing his head, tears filled his eyes in the ecstasy .But all of a sudden a young boy came fast along the running strip and made a jump, reaching left pole and stood on his feet by clearing still greater height .The boy cleared a height of more than 8 inches than the winner of event. The retired officer who was watching television thrilled with joy. It appears that the unfulfilled desire of man was manifested by the young boy who saw, came and conquered without any formal training. According to Freud, dreams are the manifestation of unfulfilled desire and in this way this dream like undeclared victory of young man fulfilled the desire of man. The writer highlights: “Though he was not awarded the medal, yet when he was called on the stage for garlanding him, he did not move an inch he showed self respect, confidence. Looking at him I felt a lot of happiness due to unknown reason...” This unknown cause of gloomy retired officer sprung out and he was overwhelmed.

The writer of this story adopted different kind of technique. The whole story is narrated from subjective point of view. There is no exchange of opinions because the writer did not pain to write dialogues. Dialogues are understood well. They help in proper understanding of characters and they also provide dramatic touch to story. The writer has not revealed his experience, but there are life, events and experience of a retired officer. In this way it can be said that there is implied writer who is not empirical. There are exposition, complication,crisis,climax and resolution in this short story. Kudos to writer for giving a proper end to story which proved turning point.

BLACK MONEY: A BRIEF STUDY

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ABSTRACT

Black money is a prerequisite for the operations of the economic system. The phrase black money may refer to a variety of different things but does not have a singular definition. It is impossible to provide a specific definition of it. There is no precise definition of black money in the area of economic theory; nonetheless, many unique words, such as parallel economy, black money, black earnings, unaccounted economy, illegal economy, and irregular economy, are all used more or less synonymously. It's probable that money that is disguised from tax authorities is the simplest and most direct way to describe black money.

Keywords: Black money, Parallel economy, Black earnings, Unaccounted economy, Illegal economy and Irregular economy.

Introduction

Black money is not only a threat to the financial system, but it is also a prerequisite for the operations of the economic system. The phrase black money may refer to a variety of different things but does not have a singular definition and it is impossible to provide a specific definition of it. The origin of black money might be traced back to either illegal action or legal activity that is not reported. These are the two primary explanations for the existence of black money. The first category is the one that is simpler and more straightforward to comprehend. When referring to currency that has not been disclosed to the proper governmental authorities due to the fact that it was acquired via illegal methods, the term black money is often used. The second category is comprised of financial gains obtained legally but concealed from the authorities in charge of collecting taxes on such gains.

Meaning

The fact that taxes were not paid on these gains in accordance with the law leads these sums to become a source of black money. The simple fact that taxes were not paid on these earnings in accordance with the law. The Indian government's primary concern, both inside the country's borders and in the form of monies hidden in other countries, has been the potential threat that is presented by black money.

Meaning as defined by the Finance Ministry in 2012

Black money is defined as assets or resources that have not been disclosed at any point during their creation or disclosure at any time during their ownership to the public authorities, according to a white paper on black money that was published by the ministry of finance. However, the same publication admits that black money does not have a standard definition in economic theory or literature.

Extracts from the same are reproduced hereunder.

There is no uniform definition of black money in the literature or economic theory. In fact, several terms with similar connotations have been in vogue, including 'unaccounted income', 'black income', 'dirty money', 'black wealth', 'underground wealth', 'black economy', 'parallel economy', 'shadow economy', and 'underground or 'unofficial' economy. All these terms usually refer to any income on which the taxes imposed by government or public authorities have not been paid. Such wealth may consist of income generated from legitimate activities or activities which are illegitimate per se, like smuggling, illicit trade in banned substances, counterfeit currency, arms trafficking, terrorism, and corruption. For the purpose of this document, 'black money can be defined as assets or resources that have neither been reported to the public authorities at the time of their generation nor disclosed at any point of time during their possession.

Over the course of the last several years, public opinion and the attention of the government have been attracted to the subject of black money and the hazards it poses inside Indian boundaries as well as outside those borders.

Firstly it was specified in Direct Taxes Enquiry Committee Final Report. In the Chapter II of the Final Report of the Wanchoo Committee it was observed:

"Black money is an elusive term. It is, as its name suggests, 'tainted money-money which is not clean or which has a stigma attached to it. Different persons have understood this expression differently and the term has not yet acquired a precise definition or connotation. However, black is a colour which is generally associated with evil. While it symbolises something which violates moral, social or legal norms, it also suggests a veil of secrecy shrouding it. The term 'black money consequently has both these implications. It not only stands for money earned by violating legal provisions even social conscience-but also suggests that such money is kept secret and not accounted for

This definition of black money is used by the National Institute of Public Finance and Policy, and it is compatible with this definition (NIPFP). The NIPFP defined black income as the aggregates of incomes which are taxable but not disclosed to the tax authorities in its 1985 study on Aspects of Black Economy. In addition, black incomes, also referred by way of unaccounted incomes, are the degree to which estimates of national income and output are biased downward because of deliberate, false reporting of incomes, output, and transactions for reasons of tax evasion, flouting other economic controls, and relative motives (National Bureau of Economic Research). Therefore, black money refers not just to riches obtained dishonestly but also to legitimate revenue that is concealed from the eyes of governmental authorities:

- to avoid paying taxes (such as excise tax, income tax, stamp duty, and sales tax);
- to evade compliance with the provisions of industrial laws such as the Minimum Wages Act 1948, Industrial Dispute Act 1947, Factories Act 1948, Payment of Bonus Act 1936, Factories Act 1948, and Contract Labour (Regulation and Abolition) Act 1970; and/or
- to avoid following other laws and administrative requirement;
- to avoid making other required contributions;
- to evade compliance with the provisions of industrial laws such as the Minimum Wages Act 1948;
- to evade compliance with the provisions of requirements.

Dictionary Meaning

It would be apt to write some of dictionary meaning which are as follows:

According to The Free dictionary available online it says Income, as from illegal activities that is not reported to the government for tax purposes. ⁶

The Cambridge Dictionary makes it somewhat simpler when it says that black money is money that is earned illegally, or on which the necessary tax is not paid. This seems to be more compatible with the commonly held belief that the term black money refers to money or income that has neither been accounted for nor reported.

According to online Dictionary, Black money can be defined as income earned surreptitiously or illegally, usually in cash, and not reported to the government so as to avoid paying taxes on it.

It is described as unaccounted for and untaxed cash created by transactions in a black economy, black market, or organised crime by Business Dictionary.com. Holders of illicit funds attempt to turn it into legal tender (clean money or white money) by engaging in money laundering..

Scope of Black money as defined in statutes

Black Money Law and Income-tax Act (ITA) both operate simultaneously as far as jurisdiction for tax, penalty and prosecution are concerned

Black money, black income, or black assets may be subject to taxation under one or both statutes. An asset or source of income, however, cannot be taxed under another statute after having already been subject to one. Double taxation is not anticipated within India. Only Foreign black money is the focus of black money laws. Both local and international black money is covered by ITA.

No matter from where the money came from or why it was earned, all income that has been hidden and on which tax has been avoided is considered to be black money for income tax reasons. Therefore, even if there may not have been any illegal conduct involved in the getting of such cash, the term black income refers to any revenue that is not disclosed to the tax authorities and includes all of it. ¹⁰

Thus, the simplest definition of black money at the conclusion of this discussion may be money that is kept secret from tax officials. In other words, there are two main sources of black money: illicit conduct and legal but unreported activities.

Of the two, the first group is more evident. Black money is undoubtedly unreported to the tax authorities since it is made through illicit means. The second group consists of those who have income from legal activity but do not report it to the appropriate authorities. For the sake of this example, let's assume that payment for a parcel of land is made in the following proportion: 60% of the purchase price is paid by check or electronic transfer, and 40% of the purchase price is paid in cash. Black money refers to the unreported cash component that accounts for forty percent of total cash and is not notified to the Income Tax Department.

Many small businesses around the nation nearly exclusively accept cash payments without issuing receipts. Everything here may be unethical money.

Income that businesses make and conceals from tax authorities by passing via offshore shell firms is another significant source of black money.

Concept

Now, in this section, we concentrate mostly on black income, particularly when it comes to investigating quantitative characteristics. This is due to a number of different factors. To begin, getting a handle on black income is a challenging enough undertaking, as we will see in the next section. Second, wealth accounting is notoriously difficult; it is not a coincidence that the Central Statistical Organization (CSO) does not publish any annual estimates of national wealth analogous to their regular estimates of

national income and output. This is due to the fact that wealth accounting is notoriously difficult. Third, the idea of black wealth is subject to even more ambiguities than the notion of black income is, particularly when considering the potential of washing black money and wealth into white.

The idea of black income is not without its complexities. At the very least, the literature presents us with at least three distinct implications to choose from:

- i. money obtained in a dishonest manner;
- ii. income that is not subject to taxation;
- iii. the revenue that is not accounted for in estimates of the national income.

We are going to make an effort to distill these three distinct implications into as few definitions as possible. On the most fundamental and commonsensical level, the term black earnings refers to those revenues that are related with some kind of illegality. These may result from illegal economic activities such as gambling, smuggling, or prostitution; the unauthorized sale of permits, licenses, postings, or favors; or the practice of black marketing, in which goods and services that are legally required to be sold at controlled prices and/or through specified channels are sold without complying with the law. Alternately, the actions and sources of money may be completely lawful; nonetheless, if the revenues produced are overstated to tax authorities, then the law has been breached and illegal earnings have been made."

The Income Tax Act of 1961 does not provide any provisions for specifically excluding unlawful revenues from taxation. And the Income-Tax Department has always held the position that illicit revenues are taxable under one or more of the six different headings, depending on the source of the income (salaries, business, residential property, etc.). Therefore, in the event that a trader generates profits from the black market, such earnings are considered to be taxable under the heading business. The fact that black marketing is against the law is believed to be irrelevant with regard to the taxability of revenues.

When an individual's combined illegal and legal source incomes are less than the exemption threshold, there is a discrepancy between these two concepts of black incomes. This discrepancy arises when an individual's total income from illegal sources, when added to his income from legal sources, is less than the exemption threshold. In this scenario, there is no possibility of evading taxes in any way. However, the person would still have earned revenues that are considered to be black due to the fact that they were obtained through illicit sources. If we ignore this issue, it is possible to combine the first two different meanings of black income into a single meaning.

The total amount of income that is subject to taxation but is not disclosed to the relevant government agencies. For brevity we will occasionally use the term tax-evaded earnings for this definition. To be more exact, this definition of black income will encompass the non-reporting or under-reporting of revenues and receipts from the many categories that are listed below.

1. Profits derived from legitimate, ongoing economic operations;
2. Income from lawful transfer payments, e.g., pensions;
3. Profits derived from the realization of capital gains on assets that have been legitimately transferred;
4. Profits made by active participation in unlawful economic activities, such as smuggling, gambling, black market trade, and prostitution;
5. Income from realized capital gains on unlawfully transferred assets, such as from sales of land and property that are forbidden by law; 6. Income from the sale of narcotics or other controlled substances;
6. Income through unlawful transfer payments, including a variety of bribes, kickbacks, and cuts in their many forms.

The first three categories concern the avoidance of taxes on money earned legally via various activities and sources. Therefore, we may consider the first three to comprise a limited legal version of the first definition, while the broader definition would expand to embrace the last three unlawful components. This would allow us to say that the narrow definition is legal.¹²

Forms

Money that cannot be accounted for, also known as bad money, money that is not recorded as income or income that is disguised, as well as money that is engaged in transactions that are wholly or partly hidden, are all instances of black money. The avoidance of taxes and the existence of illegal funds are inextricably linked to one another. While tax evasion results in the creation of black money, the same black money that is covertly invested in businesses in order to increase profits ultimately leads to tax avoidance." Despite the fact that any revenue obtained via illegal means is considered black money in a general sense, not all illegally obtained funds necessarily have their roots in tax avoidance. Although there are several manifestations and origins of black money, it may be categorized into the following four categories:¹⁴

I. Bribe income

II. Crime income

III. Black Wealth Income

IV. Black Market income

- (i) **Bribe income:** This kind of money may be made by those in positions of power or their agents, regardless of whether they work in the public or private sector, by selling favors to those who pay bribes.
- (ii) **Revenue from criminal activity:** This kind of income is earned via the use of illegal methods, such as robbery, theft, drug trafficking, smuggling contraband, food adulteration, and other illegal activities.
- (iii) **Black wealth income:** It refers to money that, although being lawful, is not reported for the purpose of complying with applicable tax regulations. Tax evasion on earnings that have been obtained legitimately is the most straightforward method for black money to be created. Since the beginning of the previous century, India has been plagued by an increase in the prevalence of tax avoidance tactics.
- (iv) **Income from black markets:** A black market may either have a black price or black quantities, or both. Black prices have been a typical occurrence in times when commodities have been under to price regulation. Black quantities can refer to either the absence of a product or its quantity. In the economy, black volumes are constantly being moved back and forth. For example, any and all smuggled products, adulterated foods, and bogus items and amounts that have managed to avoid paying the appropriate amount of excise tax on them. Any additional money obtained via charging a higher black price or the income obtained through the sale of black quantities is considered income obtained through the black market and is not revealed to the tax authorities.

To sum up, the phrase black money refers, in the broadest sense possible, to financial wealth that has been acquired dishonestly and which is not subject to taxation. Parallel economy, underground economy, unofficial economy, unaccounted economy, shadow economy, etc. are all terms that may be used interchangeably to refer to this concept. Therefore, black money is not disclosed to the public authorities at any point in time during the duration in which it is kept, nor is it reported to the public authorities at the time that it is created. This is also the case when it comes to the generation of black money. To put it in the simplest terms possible, the definition of black money is cash that is concealed from the authorities responsible for collecting income taxes in order to avoid having to pay taxes on it. This is what is meant by the term black money. Black money and tax evasion are to blame for the nation's flagrant and wasteful consumerism, which is undermining the government's socio-economic objectives and putting the country in

debt. The social and moral basis that supports the Indian economy is being eroded by both of these practices. The presence of black money and the avoidance of paying taxes helps to allow the concentration of economic power in the hands of organizations inside the country who should not have such power. There is a lot of room for interpretation when it comes to the idea of black money#

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COLERIDGE AND THE BHAGAVAD-GITA

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Abstract:

So far as the question of Coleridge and the Bhagavad Gita is concern then we can say that of all the English romantic poets, the most perspective, deep as well as voracious reader, was indeed, William Wordsworth's bosom friend and Robert Southey's brother in law – S.T. Coleridge (1772-184) whom Charles Lamb, the prince among English essayist, had acclaimed as 'Metaphysician' logician bard – all 3 in 1. However, just as the German philosopher became responsible for Coleridge's disenchantment with India.

Keywords:

Bhagavad Gita, Metaphysician, Yogin, Rebirth, Mukti

Introduction:

It was German enthusiasm for Indian Philosophy and religion that had inspired the English poet minds to study the thoughts and ideas of India with more care and seriousness, when he visited Germany in September 1798 in the company of Wordsworth and Dorothy and stayed there until July 1999. The translation of the Bhagavad - Gita by Charles Wilkins in 1785 being the earliest venture in this direction.

Coleridge may also have been inspired by J.G. Herder's Selection or a few stanzas from the Gita in his thoughts of some Brahmins and his quotations from the Sanskrit text in his ideenzur philosophie der Geschichte (thoughts on the philosophy of History) which had been published during 1784 – 91. Herder had also been a great admirer of Shakuntala, he used to lay greater store by the Indian books of poetry than by religious books of India such as Vedas, the Upanisads and the Puranas.

In Biographia Literaria (1817) India is mentioned as I of the four countries where 'the analysis of the mind' had reached its noon and manhood while experimental research was still in its dawn and infancy.

Both I and thou have passed many births;

Mine are known un to me; but thou knowest not of thine

(Bhagawad Gita)

I say here strongly that the italicized portion of this fifth verse of the fourth chapter of the Gita is the basic source of Coleridge's words: and some have said/we lived ere yet this robe of flesh we wore; by the expression 'and some have said' the English poets clearly mean the Indian sages such as Veda-Vyasa author of the Bhagavad-Gita or Lord Krishna Himself.

The objective of writing this paper is to bring out the philosophy that all the Romantic poets are influenced by Indian philosophy and Mythology. And the glimpses of these rituals of Indian thoughts are seen in their writings.

The ideas as expressed in the last 4 lines of Coleridge's Sonnet seems to have been derived from verses 37-41 of the sixth chapter of the Gita. The context in the Hindu text is the destiny of a soul which while practising yoga, commits some deviation from the right path, prescribed for it and this fail to reach perfection in yoga-discipline. About the destiny of such an erring yogin, the Lord says:

प्राप्य पुण्यकृतां लोकानुषित्वा शाश्वतीः समाः ।
शुचीनां श्रीमतां गेहे योगभ्रष्टोऽभिजायते ॥

Wilkins had translated this verse in the following manner:

“A man whose devotion have been broken off by death,

Having enjoyed for an immensity of years the rewards of his virtues in the religious above, at length, is born again in some holy and respectable family”.

According to the Gita, a Yogin who serves from his charted path, is transported to the heavenly religious owing to his virtues and after enjoying the comforts of those regions for a fixed period determined by the extent of his virtues, gets rebirth on the earth in the family of the holy and virtuous man. The poet fancies that his newly born son had taken his birth on the earth in his (the poet's holy families) after having resided for long in the heavenly world as a result of some fault or crime presumably committed in some earlier birth before being sent to the heavenly world; his new birth in the family of the Coleridge is intended to provide him an opportunity to redeem himself and make himself worthy of the ultimate liberation called Mukti or Moksa – to 'meet heaven's quick reprieve.'

Let us now discuss the impact of the Gita on other poems of the poet. The following 2 stanzas of the greatest poem of Coleridge, namely, 'The Rhyme of Ancient Mariner' (1798), occurring at the close of the poem:

Farewell, farewell! but this I tell
To thee, thou wedding-Guest
He Prayeth well, who loveth well
Both man and birth and beast.
He Prayeth best, who loveth best
All things both great & small
For the dear God who loves us,
He made and loveth all.

Wilkins had rendered these verses in the following manner:

The learned behold Him alike in the reverend Brahman perfected in knowledge, in the ox, and the elephant; in the dog, and in him who eateth of the flesh of the dogs.

According to the Hindu text the achievement of Brahmanirvana' is the highest state and this is achieved by the realization of the principles of unity governing the entire universe and by the loving regard of all beings both great and small alike. Joy of which Coleridge is talking here is what Hindu calls 'Ananda' or 'Brahmananda' and it is to be produced by the soul out of itself. Coleridge's statement that this highly desirable 'joy' from the soul itself must issue forth is well rooted in the Bhagavad-Gita.

उद्धरेदात्मनात्मानं नात्मानमवसादयेत् ।
प्रात्मैव ह्यात्मनो बन्धुरात्मैव रिपुरात्मनः ॥

Dr. Radha Krishnan's comments on this verse are very helpful; with a view to bring out the true meaning of the verse, he says:

The supreme is within us. It is the consciousness underlying the ordinary individualized consciousness of every day life but incommensurable with it. The two are different in kind, though the supreme is realizable by one who is prepared to lose his life in order to save it.

In the conclusion of this discussion, it remains to be pointed out that Coleridge has been impressed by the Indian philosophy and mythology. In his poetry there are references of Bhagavad-Gita, and ideas of India with more care and seriousness. He also discussed Moksha or Mukti reading the Bhagavad-Gita. He states this fact that God is present everywhere. It is only the body dies but the soul is immortal it never dies.

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COMMUNICATION: AN INTRODUCTION

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ABSTRACT

Communication is a process by which information, ideas, thoughts are conveyed from one person to other. Communication includes three essential elements that are people, shared information and symbols where people refers to those persons between which communication takes place, shared information is the information they are sharing with each other and symbols involves the letters, words, sounds etc that are shared between people through communication. There are also various barriers while doing the communication and that should be removed efficiently so that there should be proper flow of information and the work is to be done efficiently and effectively.

Introduction

Communication is to be said as "The transfer of information and understanding from person to person" (Dale S.Beach). As the process of organization is incomplete without communication that helps in ex-change of information, ideas, opinions etc from one person to another that can be the colleagues, superi-ors, subordinates, customers, public etc. In organiza-tion the communication also helps in recruitment and selection functions, evaluating the performance of employees, as well as training and development of the employees.

Importance of Communication In Organisation

It facilitates planning in the department It helps in decision-making

It improves motivation and morals in organization

It improves relationship among peers, superiors and

subordinates

Communication Process

Here is the communication process that is to be followed in the organization to convey the message between different departments or in a single depart ment.

Sender:- Sender is the originator of any idea and wants to convey this idea to another person. Therefore he sends the message to another person.

Encoding:- When the sender translate the information, encoding is done. Encoding is essential through various symbols and through which sender tries to establish mutuality of thinking while communicating with the receiver so that the same meaning the communication should take place.

Message Channel:-When the information is encoding into a physical form, it is called message. The form of the message should be such that it will be understood by one or more senses of the receiver. Communication is stated to be one of the most crucial systems, which is essential to develop in all areas. Communication is stated to be one of the most crucial systems, which is essential to develop in all areas.

Decoding:-

Decoding refers to the process through which the receiver perceive the message and then interpret it and translate it into meaningful information. Past experience, gestures, expectations, mutual understanding with sender will effect the decoding process of the receiver.

Receiver:-

Receiver is that person who perceives the message in the same sense in which sender sends the information. If it does not happens, we can say that the communication has not taken place at all.

Noise:-

It refers to the disturbance that are in the communication channels. There can be disturbance of other sounds in the environment when the oral communication takes place. There can be misprinting of letters in the written formal communication. Noise can also be internal or external. Internal noise can be when we are not mentally present what is happening in our surroundings and external noise can be noisy sounds in the environment that distract us or can be misprinting of letters.

Barriers In Communication

Communication is stated to be one of the most crucial systems, which is essential to develop in all areas. Communication is stated to be one of the most crucial systems, which is essential to develop in all areas

Communication is stated as one of the most crucial shater how good the communication system is, barriers matter how good thin the communication system. There are various barriers in the communication system that

can be explained as follows:

Semantic Barriers:- The semantic barriers arise while

encoding and decoding of the message takes place. These barriers are often due to linguistic capacity of the sender and receiver.

The semantic barrier includes badly expressed message, faulty translations, specialist language.

Modification of information: Modify refers to the manipulation of information in the favor of receiver. For example: a salesman always modifies the information according to the taste of the customer.

Psychological Barriers:- Sometimes in the communi-

cation process the mental and psychological barriers also arise. For example stage fear, speech disorders, depression etc.

Cultural barrier:- In one organization there are people working belong to different cultures and there can be the issue arises regarding the cultural differences in the organization.

Personal barriers:- It consists of two types: one is barriers from superiors that can be distrust their sub-ordinates and second is barriers from subordinates that can be unwillingness to communicate or take initiative in the organization.

How to make communication effective

The communication can be made effective by keeping the followings in mind:

The content:- It calls for clear and defined thinking about objective, messages.

The system:- It must be well defined and recognized The technique: The techniques can be involved as oral, written, graphic and psychological.

The media:- The media of the communication are direct

contacts, meetings, conferences, telephone talks etc. It is very important to know the thought process of the 'audience' for whom the message is meant. The message that is communicated should be clear in the mind of the sender. First he should comprehend the idea that is to be communicated and then send it to receiver. The message should be adequate towards the communica-

tion purpose.

Communication and the Organization

The main asset of the organization is the open and effective communication. The message transferred between people should have the quality communication i.e. receiver understand the message in the same way the sender sends it.

There are various factors that affect the communication in organization. The first one is "Authority Struc-

ture" i.e. the status and power in the organization will help in determining who can communicate whom with comfort that also includes trust factor. The other factor the same work group or have same specialization can be "Job Specialization" i.e. if the people belong to communicate more effectively rather than people be-

long to different work area. As same work area people or other work to be used at their work place in the will have the same perception regarding the technical organization.

Conclusion

As there are varies barriers in the process of communication in the organization and if they are re moved on time then there will be more understanding between the sender and the receiver and the work will go smoothly that will also helps in increasing the effi-ciency in the organization.

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सुभाषचन्द्र बोस का स्वतंत्रता में योगदान

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शोधपत्र - भारतीय स्वतन्त्रता संग्राम के इतिहास में नेता जी सुभाषचन्द्र बोस एक विशिष्ट और बहुआयामी व्यक्तित्व के रूप में उभरते हैं। वे केवल एक राजनीतिक नेता नहीं थे, बल्कि एक क्रांतिकारी, राष्ट्रवादी, सैन्य रणनीतिकार, अंतरराष्ट्रीय कूटनीतिक विचारक तथा प्रेरणादायक व्यक्तित्व भी थे। प्रस्तुत शोध पत्र का उद्देश्य सुभाष चन्द्र बोस के जीवन विचारधारा, राजनीतिक, संघर्ष सैन्य योगदान तथा उनके ऐतिहासिक प्रभाव का समग्र अध्ययन करना है।

की वर्ड- सुभाष चन्द्र बोस, आजाद हिन्द फौज, भारतीय स्वतन्त्रता संग्राम, राष्ट्रवाद सैन्य, रणनीति, द्वितीय विश्वयुद्ध।

भारतीय स्वतन्त्रता संग्राम केवल एक राजनीतिक संघर्ष नहीं था, बल्कि यह विभिन्न विचारधाराओं, रणनीतियों और नेतृत्व शैलियों का संग्राम था। एक ओर महात्मा गांधी के नेतृत्व में अहिंसा और सत्याग्रह की नीति थी, वहीं दूसरी ओर नेता जी सशस्त्र संघर्ष और प्रत्यक्ष कार्रवाई में विश्वास रखने वाले क्रान्तिकारी भी थे। सुभाषचन्द्र बोस ने संगठित और अन्तर्राष्ट्रीय दृष्टिकोण अपनाया। उनका मानना था कि स्वतन्त्रता केवल नैतिक अपील से नहीं, बल्कि शक्ति और संगठन के माध्यम से प्राप्त की जा सकती है। उनका योगदान भारतीय स्वतन्त्रता संग्राम को एक वैश्विक आयाम प्रदान करना था। उन्होंने भारत के बाहर रहकर भी स्वतन्त्रता के लिये समर्पण जुटाया और एक संगठित सैन्य शक्ति का निर्माण किया।

सुभाष चन्द्र बोस का जन्म २३ जनवरी १८९७ को कटक (उड़ीसा) में हुआ। उनके पिता एक प्रतिष्ठित वकील थे, जिससे उन्होंने प्रारम्भ से ही उच्च शिक्षा और बौद्धिक वातावरण प्राप्त हुआ। उन्होंने कलकत्ता के प्रेसीडेंसी कॉलेज तथा स्कॉटिश चर्च कॉलेज से शिक्षा प्राप्त की बाद में वे इंग्लैण्ड के कैम्ब्रिज विश्वविद्यालय गए और भारतीय सिविल सेवा परीक्षा उत्तीर्ण की। किन्तु उन्होंने ब्रिटिश शासन की सेवा करने से इनकार कर दिया और भारत लौटकर स्वतन्त्रता आन्दोलन में भाग लिया। यह निर्णय उनके राष्ट्रवादी चरित्र और व्यक्तिगत साहस को दर्शाता है।

भारत लौटने के बाद बोस भारतीय राष्ट्रीय कांग्रेस में शामिल हुए। उन्होंने चितरंजन दास के मार्ग दर्शन में कार्य किया और शीघ्र ही एक प्रमुख युवा नेता बन गए। सुभाषचन्द्र बोस को १९२० और १९३० के दशक में उन्हें कई बार गिरफ्तार किया गया, जिससे उनकी लोकप्रियता और बढ़ी। वे संगठनात्मक क्षमता, अनुशासन और

दूरदर्शिता के लिये जाने जाते थे। १९३८ और १९३९ में वे कांग्रेस के अध्यक्ष चुने गए, जो उनके नेतृत्व कौशल का प्रमाण है।

सुभाषचन्द्र बोस और महात्मा गांधी के बीच मुख्य मतभेद स्वतन्त्रता प्राप्ति की रणनीति को लेकर था। गांधी अहिंसा और क्रमिक सुधार में विश्वास रखते थे जबकि बोस तत्काल और पूर्ण स्वतन्त्रता के पक्षधर थे। उनका मानना था कि औद्योगीकरण और सैन्य शक्ति के बिना भारत एक सशक्त राष्ट्र नहीं बन सकता। इन मतभेदों के कारण उन्होंने १९३९ में कांग्रेस अध्यक्ष पद से इस्तीफा दे दिया और बाद में 'फारवर्ड ब्लॉक' की स्थापना की। सुभाष चन्द्र बोस का दृष्टिकोण वैश्विक था। उनका मानना था कि भारत की स्वतन्त्रता के लिये अन्तर्राष्ट्रीय समर्थन आवश्यक है। १९४१ में वे गुप्त रूप से भारत से निकलकर जर्मनी पहुँचे और बाद में जापान गये। उन्होंने विभिन्न देशों में भारत की स्वतन्त्रता के लिये समर्थन जुटाने का प्रयास किया। उनकी रणनीति यह थी कि ब्रिटिश साम्राज्य के विरोधी देशों के साथ मिलकर भारत को स्वतन्त्र कराया जाए। सुभाष चन्द्र बोस का सबसे महत्वपूर्ण योगदान आजाद हिन्द फौज का नेतृत्व करना था। यह सेना भारतीय युद्धबंदियों और प्रवासी भारतीयों से बनी थी।

१९४३ में उन्होंने "आजाद हिन्द सरकार" की स्थापना की और 'दिल्ली चलो' का नारा दिया। ने बर्मा और भारत की सीमा पर ब्रिटिश सेना के विरुद्ध युद्ध किया, और कोहिमा तथा इम्फाल तक पहुँचने में सफल रही। हालांकि सैन्य दृष्टि से यह अभियान सफल नहीं हुआ, लेकिन इसका मनोवैज्ञानिक प्रभाव अत्यन्त महत्वपूर्ण था। उनका जीवन साहस, त्याग और राष्ट्रभक्ति का प्रतीक है। सुभाषचन्द्र बोस ने द्वितीय विश्व युद्ध के दौरान जर्मनी और जापान जैसे देशों के साथ सहयोग किया। उनकी यह रणनीति इस विचार पर आधारित थी कि "शत्रु का शत्रु मित्र होता है।" हालांकि यह गठबंधन नैतिक रूप से विवादास्पद था, क्योंकि ये देश साम्राज्यवादी नीतियों का पालन करते थे। फिर भी बोस का मुख्य उद्देश्य भारत की स्वतन्त्रता था। वह एक अनुशासित नेता थे। उनका प्रसिद्ध नारा "तुम मुझे खून दो, मैं तुम्हें आजादी दूँगा" उनके संघर्षशील दृष्टिकोण को दर्शाता है। १८ अगस्त १९४५ को एक विमान दुर्घटना में उनकी मृत्यु होने की आधिकारिक जानकारी दी गई।

सुभाष चन्द्र बोस का योगदान बहुआयामी था उन्होंने स्वतन्त्रता आन्दोलन को अन्तर्राष्ट्रीय मंच पर पहुँचाया इसके साथ ही उन्होंने सशस्त्र संघर्ष की परम्परा को पुनर्जीवित किया एवं युवाओं में राष्ट्रवाद की भावना जागृत की। उन्होंने ब्रिटिश शासन पर मानसिक और सैन्य दबाव बढ़ाया। के सैनिकों के मुकदमों ने भारत में व्यापक जन-आक्रोश उत्पन्न किया, जिससे ब्रिटिश शासन की नींव कमजोर हुई।

सुभाष चन्द्र बोस भारतीय इतिहास के सबसे प्रेरणादायक नेताओं में से एक है। उनकी विरासत ने केवल स्वतन्त्रता संग्राम तक सीमित नहीं है बल्कि यह आधुनिक भारत की राष्ट्रीय चेतना, सैन्य शक्ति और आत्मनिर्भरता की अवधारणा से भी जुड़ी है। उन्होंने यह सिद्ध कर दिया कि स्वतन्त्रता प्राप्ति के लिये केवल नैतिक अपील पर्याप्त नहीं है बल्कि इसके लिये संगठन शक्ति और रणनीति भी आवश्यक है।

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