

Editorial

Importance of Ethno- library Science

Ethno- library Science is traditional knowledge which have been using to collect, conserve and disseminate our old ancient library materials. We have modern science to manage library materials, but from the point of conserving the original character of an old material we should follow Ethno- library Science. To keep the originality of a document we have to use same type of materials and methods which were used in the past period. If we use modern material to conserve the past library collections then it will lose originality. For instance to repair a sachipat manuscript if we use the ink which are available in the present market we will not get its originality. We have to produce such ink which was used in the past by engineering traditional method. Our old methods for production and conservation of books should be followed which is nothing but the Ethno technology. We have to adjust with the materials which have been preserving since the time of its production. We cannot replace a sachipat with the present day paper. So we must have a sachipat sheet to repair a damage sheet of a sachipat manuscript. To prepare a sachipat sheet we should know the method and materials which are needed to prepare it. So, to conserve the originality of a library material Ethno- library Science is important. Ethno- library Science is also important from the point of research. We have to know the method of research or the method to find out the information which was used in the past time. The modern scientist and scholar should know the process and method of the past libraries as because they have to collect the information from the literature of the past which are available in the Ethno Libraries. Ethno Libraries may provide enough information regarding the subject concern of a scholar which were searched and preserved in the traditional way. We may have present data by observation, but we cannot collect past data by observation. We must search the literature to find out the past information. Ethno Libraries are the repository past information. Of course there are some books which have been published based on the information available in the Ethno Libraries. These are secondary source of data. For a research scholar primary data are much more important than that of secondary data. The manuscripts available in the Ethno Libraries are



therefore more important. Ethno- library Science helps a research scholar by conserving and preserving the Ethno books in the library.

Ethno Libraries are the evidences of the past society and therefore this are the profile of our heritage. We know about our past literature, culture, history, politics, economics etc. based on the literature available in the Ethno libraries.

Ethno Libraries are the foundation of past academic and research activities. These are the pioneer organisation of modern libraries and modern library science.



Ethno Libraries are not only the collection and conservation centers but also the publication centers. There were no printing presses at the time of foundation of such Ethno Libraries. The library professionals used the copy the original books and preserve in the libraries. In Assam there were especial library professionals to copy the manuscript. They were known as “Lekharu”. The word Lekh means to write and aru means the person who writes. So, “Lekharu’ means the person who writes. The Lekharu were not the author of the books but the copy writers. The Lekharu are the qualified person for fine handwritings. In the manuscript of Ethno Libraries some pictures were also depicted and for this purpose especial artists were engaged. In Assam the Ahom king Shiva Singha employed Dilvar and Dosai, the two fine artists to paint on the book “Hostividyarnava”. The “Hostividyarnava” was the famous book written by Sukumar Barkath. This book is on the science of Elephant catching, training, domesticating and controlling. The “Hostividyarnava” was written in medieval period. The reference source of Hostividyarnava was “Hastayurveda”, which was written by Saint Palkapya in about one thousand years ago. This Hastayurveda was preserved in the Ethno libraries where from Sukumar Barkath collected it as reference book. Hastayurveda was written in Sanskrit language by Saint Palkapya, but Hostividyarnava was written in Assamese language. Hostividyarnava is a great instance of contribution of Ethno libraries to the research scholars and writers. If Hastayurveda was not would be preserved in the Ethno libraries, it was impossible to write Hostividyarnava by Sukumar Barkath. This is a great instance of the role played by Ethno libraries for the intellectual communities.

There are crores of manuscripts which are still preserved in the Ethno libraries in different countries of the world. The Ethno- library science has immense contribution to

continue such libraries from the ancient time to till now. Lakhs of papyrus rolls are conserved in the libraries of Greece, Italy, Egypt etc. The handmade paper manuscripts are still preserved in the libraries of China. There are the books of skins, leaves, wooden plates, traditional papers, cloths etc. in such libraries. There are scientific traditional methods to conserve the library materials in the Ethno libraries. The materials which are used to preserve the library materials are mostly collected from the trees. The bark, stem, root, leave, flower, fruit etc. of different flora are used to preserve the library materials in the Ethno libraries. There was library professional known as “Gandhia” in Ahom kingdom who collected such conservatives from various product of florals. The plants like agaru, taal, neem, silikha, bamboo etc are the sources of such raw materials of the Ethno- library technology. The traditional technology of Ethno libraries yet to be unearthed or studied. Worth mentioning is that the books which were produced by the Ethno technology could preserve for hundreds of years. The papyrus rolls are still preserved which were written thousands of years ago. But the modern paper made books is difficult to conserve just for one hundred years. The Ethno- library technology is therefore much more vital as per the conservation is concern. So we should not be lackadaisical towards the Ethno- library sciences and technology. There should be a course of Ethno- library science in the modern subject of library and information science. The modern library and information professional are very much up to date from the point of computer technology, but they are lacking behind from the point of Ethno- library science. We must search Ethno- library Science to use our traditional knowledge for best conservation of library materials.

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Challenges of Financial Inclusion: A Case Study of Scheduled Caste Population in Cachar District of Assam

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Abstract:

Emphasizing on the multidimensional concept of poverty Amartya Sen (2000) has convincingly argued that poverty is not merely insufficient income, but rather the absence of wide range of capacities, including security and ability to participate in economic and political system. Scheduled caste has faced social stigmatization throughout the history of India both based on caste and class identities. Such discrimination in due course of time has led to systemic political and economic exclusion. The financial development creates enabling condition for growth. Access to well functioning financial system by creating equal opportunity enables economically and socially excluded people to integrate better into economy and actively contribute to their social development and protects them against economic shocks.

The financial inclusion as one of its core components intends to connect people with banks offering them consequential benefits. As per, the survey conducted by the Reserve Bank of India, it has been researched that there are only 9.3 bank branches per 200,000 population and only 5.2% villages have a bank branch across India. With such a narrow reach of the banks, the situation of scheduled caste worsens due to the historically prevalent discriminations against them. Inaccessibility to banks accounts and formal credit markets still leaves them underprivileged and exploited.

Through preliminary survey of studies it has been found that there is enough scope and opportunity to explore the Socio- economic status of Scheduled caste population and the support provided by the nationalized bank to improve their financial status in Cachar District of Assam. For the purpose of the study at hand the researcher has relied on both primary and secondary data sources. Interview schedule has been employed for the primary data purposes. The Population of study represents two blocks of Cachar District, where percentage of Scheduled caste (SC) population is comparatively high (As per the data collected from the Schedule Caste Commission of the District). In next stage two communities has been selected from each block based on the percentage of SC population. After that an equal proportion of respondents have been selected from each village randomly. It offers a

group of total 80 respondents as sample for the study. Hence the paper endeavours to gauge the challenges and achievements of financial inclusion initiatives in the above mentioned locality for the Scheduled Caste population. With this background, the paper also underlines the implications for future research and practice.

Key Words: Poverty, Multidimensional, Financial Inclusion, Historical Injustice, Scheduled Caste

Introduction:

There is a near consensus view in the abundant flow of micro finance literature that access to finance is an effective tool to address the issue of poverty and has been somewhat successful in transforming the lives of millions of world population. This has become an integral part of our efforts to promote inclusive growth. In fact, providing access to finance is a form of empowerment of the vulnerable groups (**Kumar H, Nath S.J and Kumar G, 2012**).

Scheduled Caste has faced social stigmatization throughout the history of India; caste based as well as class based. Such exclusion has undoubtedly led to political and economic discrimination and this automatically let alone their exclusion from the developmental processes of the country. As has been researched already, there are only 9.3 bank branches per 100,000 populations and only 5.2% villages with a bank branch. With such a narrow reach of the banks, the situation of the minority groups worsens due to the already existing discrimination they face. Inaccessibility to bank accounts and formal credit markets still leaves them secluded, underprivileged and exploited (**Report, 2010**).

Caste-based exclusion and discrimination are essentially “structural in nature” and comprehensive multiple in coverage, involving as their very basis the denial of equal opportunities. The practice of caste-based exclusion and discrimination is defined as “living mode exclusion” or exclusion from political participation, alongside exclusion from and Disadvantages in accessing social and economic opportunities. It is indisputably true that economic deprivation creates the basic condition for all other forms of exclusion. Indeed, financial inclusion is the key to social and political inclusion. It is imperative to address the immediate financial needs of Schedule Caste and other marginalized communities in order for them to focus on other structural changes and to enable changes in the mind-set of the Dominant community and polity.

Statement of the problem:

Financial inclusion is a policy measure to address the issue of poverty which would ensure avenues for people. It is estimated that globally over two billion people are excluded from access to financial services, of which one third is in India. Access to various financial services enables the schedule caste and poor people to participate in the growth of the economy. Many banks are forced to adopt financial inclusion rather than their own interest. Only few banks are actively involved in financial inclusion to promote economic development. The banks have encountered various problems while adopting financial inclusion Viz. Improper repayment, the need for additional workforce, more time consumption, heavy work load, high cost etc. Hence, many banks are not fostering fully fledged financial inclusion plan to accelerate the growth of the country. This study attempts to address the issues involved in the adoption of the financial inclusion plan and to widespread the financial inclusion through banking services for improving the socio-economic status of Schedule Caste in India.

Scope of the study:

Cachar District is located in the southernmost part of Assam. It is bounded on the north by Barail and Jayantia hill ranges, on the south by the State of Mizoram and on the east by the Districts of Hailakandi and Karimganj. The district was created in 1830 after Annexation of Kachari Kingdom by the British. In 1854, The district lies between 92° 24' E and 93° 15' E longitude and 24° 22' N and 25° 8' N latitude. According to the 2001, Cachar had population of 1,736,319 of which male and female were 886,616 and 849,703 respectively. Cachar District administers 3,786 square kilometers of areas. Average literacy rate of Cachar in 2001 were 80.36 compared to 67.82 of 2001, With regards to Sex Ratio in Cachar, it stood at 958 per 1000 male, and density of Cachar District for 2001 is 459 people per s q. km. (**Census report, 2001**). This region of Assam is geographically, historically, socially and economically depressed from other parts of the state. This in particular, has all the characteristic of a problem region. The condition of Schedule Caste people of this region is deplorable due to the Inaccessibility to banks accounts and formal credit markets. This has open a new arena for the researcher that there is enough scope and opportunity to explore the Socio- economic status of Scheduled caste population and the support provided by the nationalized bank to improve their financial status in Cachar District of Assam.

Objectives:

The main objectives of this study are:

1. To find out the socioeconomic status of scheduled caste of Cachar District.
2. To assess the initiatives of Commercial Banks on financial inclusion of Scheduled Caste in Cachar District of Assam.

Methodology:

Sampling and Sample Size:

The Population of study represents two blocks of Cachar District, where percentage of Scheduled caste (SC) population is comparatively high (As per the data collected from the Schedule Caste Commission of the District). In next stage two communities has been selected from each block based on the percentage of SC population. After that an equal proportion of respondents have been selected from each village randomly. It offers a group of total 80 respondents as sample for the study and here the researcher have selected an equal number of respondents were selected from both the communities that is 40 from each G.P.

Research Design:

Exploratory Research design has been considered for the present study as it is going to explore the area of financial inclusion of schedule caste in Cachar District.

Methods and Tools of Data Collection:

For the present study quantitative and qualitative methods was chosen as base tool for data collection. By using the structured interview schedule including 26 questions primary data has been collected from the respondent. Beside this, relevant secondary data has been collected from various different publications and reports of the hospitals.

Data Processing and Interpretation:

The data has been processed through preparation of master chart and other Statistical techniques. Simple statistical methods were applied and findings of the study have been presented using different tables, graphs, chart and so on.

Review of literature:

An empirical study of **Sendhilvelan M and Karthikeyan K (2006)** revealed to ensure financial inclusion of all segments of the population, in both rural and urban areas

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banks should give wide publicity to the facility of “no frills” account. Further efforts must be made to move from the concept of anytime anywhere banking. **Usha Thorat (2007)** reported that banks are entering into agreements with India post for using post offices as agents for branchless banking. Setting up of financial literacy centre and credit counselling on a pilot basis, launching a national literacy campaign, forging linkages with informal sources with suitable safeguards through appropriate legislation, evolving industry wide standards for IT solutions, facilitating low cost remittance products are some of the initiatives currently underway for furthering financial inclusion. The work of **Ghorude K.N (2009)** indicated that attaining the objective of inclusive growth has to necessarily encompass the social, economic and political inclusion. Developing micro entrepreneurship with organizational and community based support is a way of strengthening inclusive growth. **Muthiah .P and Muthiah K (2010)** found limited access to affordable financial services such as savings, loans, remittance and insurance services to the vast majority of the population in the rural area and unorganized sector is believed to be a constraint to the growth impetus in these sectors. The behavioural pattern shows that many people were not comfortable with formal financial services. The reasons were difficulty in understanding language, various documents and conditions that come with financial services. **Kumar H, Manju Nath S.J and Kumar G. (2012)** have highlighted that financial inclusion has become a major prerequisite to poverty alleviation. They have analysed the measures taken by banks for financial inclusion and also examine the difficulties involved in the adoption of financial inclusion. **Report (2010)** has highlighted the importance of financial of Schedule Caste. They have explained that why, in spite of multiple products and services, still the schedule caste and how these services can be made need based keeping in mind the needs of schedule caste in India. The study has accepted that micro finance crates access to productive capital but in this direction inter discipline understanding and inter department co-operation and co-ordination is necessary. **Swamy and Laksmi (2010)**, stated that financial inclusion provide help to poor people to come out the abject of poverty condition. They said that there is a need for coordinated actions between Banks, the Govt. and others to facilitate access to bank accounts among the financially excluded. They have shown the significance of financial inclusion in the context of a developing country like India where in a large population is derived from financial services which is essential for overall economic growth of the a country. **Awasty, Ballan and tewari(2012)** have highlighted that unrestrained access to public goods and services is a

feature of an open and efficient society. This research paper points out the importance of financial inclusion and highlights various policies that have been adopted in India to increase the same. It is important for each of the stake holders in the growth process to understand the immense value of inclusive growth. **Parliodi S and aravazhi D (2013)** examine the role of micro finance in the empowerment of people and the realisation of financial inclusion in India.

Concept of financial inclusion:

Importance of financial inclusion arises from the problem of financial exclusion of nearly 3 billion people from the formal financial services across the world. The review of literature suggests that the most operational definitions are context-specific, originating from country-specific problems of financial exclusion and socio-economic conditions. The operational definitions of financial inclusion, have also evolved from the underlying public policy concerns that many people, particularly those living on low income, cannot access mainstream financial products such as bank accounts and low cost loans, which, in turn, imposes real costs on them -often the most vulnerable people (**Awasty, Balla and Tiwari, 2012**).

Thus, over the years, several definitions of financial inclusion/exclusion have evolved. In the Indian context, **Rangarajan Committee (Report of the Committee on Financial Inclusion in India (2008))** defines it as: "Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost." The financial services include the entire gamut -savings, loans, insurance, credit, payments etc. By providing these services, the aim is to help them come out of poverty. According to Reserve Bank of India, Financial Inclusion is the process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular at an affordable cost in a fair and transparent manner by mainstream institutional players. The objective of financial inclusion is to extend the scope of activities of the organized financial system to include within its ambit people with low incomes. Through graduated credit, the attempt must be to lift the poor from one level to another so that they come out of poverty. Financial inclusion is the availability of banking services at an affordable cost to disadvantaged and low-income groups. In India the basic concept of financial inclusion is having a saving or current account

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with any bank. In reality it includes loans, insurance services and much more. Financial inclusion is the delivery of financial services at affordable costs to sections of disadvantaged and low income segments of society. Unrestrained access to public goods and services is a feature of an open and efficient society. It is argued that as banking services are in the nature of public good, it is essential that availability of banking and payment services to the entire population without discrimination is the prime objective of public policy. The term "financial inclusion" has gained importance since the early 2000s, and is a result of findings about financial exclusion and its direct correlation to poverty. So the once how are excluded are the underprivileged ones. Financial inclusion is now a common objective for many central banks among the developing nations. Exercise of Financial inclusion is not new but in existence since last 4 decades.

Need and importance of financial inclusion in India:

The concept of financial inclusion and its implementation has come a long way since the last two decades and the results are also quite fair. There have been much technological advances that have transformed the banking industry from traditional brick –and-mortar infrastructure like staffed branches to a system supplemented by other channels like automated teller machines, debit and credit cards, internet banking, online money transfer etc.

The moot point, however, is that access to such technology and services are restricted to only certain segments of the society There is a growing divide, with an increased range of personal finance options for a segment of high and upper middle income population and a significantly large section of the population who lack access to even the most basic banking services. This is termed as “**Financial exclusion**”.

Financial exclusion can be geographical exclusion, exclusion on the grounds of charges, exclusion due to ignorance, caste discrimination & also self-exclusion. In India, Around 50% of the Indian population suffers from chronic poverty and hunger. Only 40 % of the Indian population has access to Banking services. The rest 60 % are still deprived of bare minimum banking services for which they are totally dependent on informal banking sources like private money lenders. While the need to solve this mammoth problem is great, we are unable to reach large numbers of the poor with products, services and information they need to achieve financial security.

RBI's national vision for 2020 is to open nearly 600 million new customers' accounts and service them through a variety of channels by leveraging on IT. However, illiteracy and

the low income savings and lack of bank branches in rural areas continue to be a road block to financial inclusion in many states. Financial inclusion has many benefits. Following are some of the benefits summed up

- **Growth with equity:** Unequal distribution of wealth has always been a serious concern for our country. In the Path of super power we the Indians will need to achieve the growth of our country with equality. It is provided by inclusive finance.
- **Get rid of poverty:** To remove poverty from the Indian context everybody will be given access to formal financial services. Because if they borrow loans for business or education or any other purpose they get the loan will pave way for their development.
- **Financial Transactions Made Easy:** Inclusive finance will provide banking related financial transactions in an easy and speedy way. One of the most vibrant examples of convenient banking is ATMs.
- **Inflating National Income:** Boosting up business opportunities will definitely increase GDP and which will be reflected in our national income growth.
- **Becoming Global Player:** Financial access will attract global market players in terms of foreign direct Investment, multinational banks Etc. to our country that will result in increasing employment and business opportunity.
- **Increase employment opportunity:** The Employment Guarantee Scheme of the Government which is being rolled out in 200 districts in the country would bring in large number of people through their savings accounts into the banking system.

Major factors causing financial exclusion:

- **Legal Identity:** Lack of legal identity like voter id, driving license, birth certificates, employment identity card etc.
- **Limited Literacy:** Particularly financial literacy and lack of basic education prevent people to have access from financial services.
- **Level of Income:** Level of income decides to have financial access. Low income people generally have the attitude of thinking that banks are only for rich.
- **Terms and Conditions :** Since banks are profit making organizations they discourage the non-profitable customers (poor) by the minimum balance requirements .While getting

loans or at the time of opening accounts banks places many conditions , so the uneducated and poor people find it very difficult to access financial services.

- **Complicated Procedures:** Due to lack of financial literacy and basic education, it is very difficult for those people who lack both to read terms and conditions and account filling forms.
- **Psychological and Cultural Barriers:** Many people voluntarily excluded themselves due to psychological barriers and they think that they are excluded from accessing financial services. A very general psychological barrier can be easily noticed when older people find it difficult to use ATMs which is the most convenient form of banking today.
- **Place of Living:** As the name suggests that commercial banks operate only in commercially profitable areas and they set up branches and main offices only in that areas .People who lived in under developed areas finds it very difficult to go to areas in which banks are generally reside i.e. the lack of accessibility.
- **Lack of Awareness:** Finally, people who lack basic education do not know the importance of the financial products like Insurance, Finance, Bank Accounts, cheque facility, etc.
- **Uncertainty and Scams:** With the growth in Uncertainty, scams and fraudulent activities a common man finds it very difficult to place his hard earned money with anyone else.
- **Bankers' approach. :** Bankers attitude towards the rural folk & the marginalized mass is also not conducive. Sometimes these people are distracted by difficult financial terms used by the bankers & sometime by the apathetic attitude of the bankers. Absence of banks in the vicinity of rural area is also one of the causes of exclusion.

Consequences of financial exclusion (threats):

Living without financial service & products is disadvantageous when the contemporary world is moving on cashless system depending on credit cards, debit cards, ATMs & Core Banking Solution (CBS systems). Exclusion imposes real cost on the excluded lot. The implication of the financial exclusion is much greater when the excluded mass is entrapped in the vicious cycles of poverty. This causes further social exclusion which is very much detrimental for the equitable growth of the world community. The following points describe disadvantages to the financially excluded mass:

- Losing opportunities to grow: In the absence of finance, people who are not connected with formal financial System lack opportunities to grow.
- Country's growth will retard: Due to vast unutilized resources that is in the form of money in the hands of people who lack financial inclusive services Money doesn't multiply if kept in safe vaults.
- Business loss to banks: Banks will lose business if this condition persists for ever due to lack of opening of bank accounts. Indeed this leads to less credit creation and money multiplication in the country.
- Exclusion from mainstream society: The people, who lack financial services, presumed that they are excluded from mainstream society. This creates insecurity and psychologically they feel inferior.
- Loss due to theft: Banks provide various schemes of safety locker facility. It mitigates the risk due to thefts.

Other allied financial services: People who do not have bank accounts may not go to bank as far as possible. So they lack basic financial auxiliary services like DD, Insurance cover and other emergency.

Major initiatives for financial inclusion in India:

India long time back recognized that broader financial inclusion is vital for social and economic growth and introduced innovative ways to empower the economically backward. Nationalization of banks, priority sector lending requirements for banks, lead bank scheme, establishment of Regional Rural Banks (RRBs), service area approach, self- help group-bank linkage programme, etc., are the various path breaking initiatives over the years to increase access to banking for the poorer and the marginalized segments of society. Banking in India existed since ancient times. The journey of formal Banking in India started in 18 Century. From there it has been long journey to the modern Indian banking Industry of today Nationalization of Banks in 1969 and liberalization in 1991 laid the foundation for development of banking sector in India.

The most remarkable thing about Indian Banking is its reach to the length and breadth of the country and especially remote corners of the country. India has seen tremendous progress and growth in the past decade. Banking sector presence increased from 8,826 branches in 1969 to 93,659 branches in 2012. Despite all these efforts, a significant proportion of the households, especially in rural areas, still remained outside the coverage of

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the formal banking system. Public Sector banks are making use of the services of non-governmental organizations (NGOs/SHGs), Micro-finance institutions and other civil society organizations as intermediaries for providing financial and banking services. These intermediaries are being used as business facilitators. With a view to achieve complete Financial Inclusion Punjab National Bank has introduced "no-frills" banking account viz "PNB Mitra account".

An overdraft facility of Rs 100 to 500 is available from the very start. PNB has also launched mobile ATMs to cover unbanked rural slum areas. General Credit Cards (GCC) are issued to the poor and the disadvantaged with a view to help them access easy credit. PNB has donated 1.81 crores for spastics, handicapped thru NGOs and charitable institution. Banks are also engaging services of Ex-servicemen as business facilitators. Joint Liability Groups (JLGs) of the poor such as landless, share croppers and tenant farmers is another innovative mechanism towards ensuring greater financial inclusion.

The above said mechanism has already been operationalized in a few regions under a Pilot Project of NABARD. Commercial Banks have been actively promoting such groups for effectively purveying credit and other facilities to such client. In the recent budgets the govt. has earmarked a huge amount for Banks to open branches in unbanked .Biometric card based authentication devices, are being used by the bank's Business Correspondents at the villages..

Initiatives of reserve bank of India:

When bankers do not give the desired attention to certain areas, the regulators have to step in to remedy the situation. This is the reason why the Reserve Bank of India places a lot of emphasis on financial inclusion .Several measures have been taken by both the Reserve Bank of India and the Government to bring the financially excluded people to the fold of the formal banking services.

The on -going Financial Inclusion effort over the last six years driven by RBI with policy support from Government of India pursues the objective of providing effective and affordable access to savings, credit, remittance and insurance services to people that have remained outside the formal banking channels. The RBI has operated on product, process, institution and policy levels in its pursuit of a bank-led financial inclusion solution for people, especially in rural areas.

Aspect of Intervention	Specifics
PRODUCT	<i>No Frills Accounts, General Credit Cards Overdrafts bundled with NFAs</i>
PROCESS	<i>Simplified account opening, Disbursement of government payments such as NREGS wages through bank accounts, electronic payment solutions</i>
INSTITUTION	<i>Business Correspondent and Business Facilitator arrangements, BC network management companies, BC technology service providers, Payments systems agents, micro branch kiosk</i>
POLICY	<i>Relaxed KYC norms for NFAs, Relaxed rural branch licensing policy, mobile banking guidelines ,Financial Inclusion Plan through SLBCs, incentives for mainstreaming EBT for banks, support from FITF and FIF for banks</i>

Reserve Bank of India under the vision for 2020 mandated to open nearly 600 million new customers' accounts. The banks should encourage the people to access banking services by ways of no frills account, financial inclusion campaign and business correspondent.

The government should encourage the banks to adopt financial inclusion by means of financial assistance, advertisement and awareness programs etc. to achieve the aim of 11th plan of Inclusive Growth. The major initiatives of RBI, for financial inclusion are as follows.

- Usage of Regional language: The Banks are required to provide all the material related to opening accounts, disclosures etc. in the regional languages.
- Simple KYC Norms: In order to ensure that persons belonging to low income group both in urban and rural areas do not face difficulty in opening the bank accounts due to the procedural hassles, the KYC procedure for opening accounts has been simplified for those persons who intend to keep balances not exceeding rupees fifty thousand (Rs. 50,000/-) in all their accounts taken together and the total credit in all the accounts taken together is not expected to exceed rupees one lakh (Rs.1,00,000/-) in a year.
- Easier Credit facilities: Banks have been asked to consider introducing General purpose Credit Card (GCC) facility up to Rs. 25,000/- at their rural and semi urban branches. GCC is in the nature of revolving credit entitling the holder to withdraw up

to the limit sanctioned. A simplified mechanism for one-time settlement of overdue loans up to Rs.25, 000/- has been suggested for adoption.

- Other rural intermediaries: Banks were permitted in January 2006, to use other rural organizations like Nongovernmental organizations, self-help groups, micro-finance institutions etc. for furthering the cause of financial inclusion.
- Using Information Technology: A few Pilot projects have been initiated to test how technology can be used to increase financial inclusion. Smart cards for opening bank accounts with biometric identification. Link to mobile or hand held connectivity devices ensure that the transactions are recorded in the bank's books on real time basis. Some State Governments are routing social security payments as also payments under the National Rural Employment.

Achievements:

So far, 344 districts have been identified by State Level Bankers Committee for 100 per cent financial inclusion. As a result of the campaign of the public sector banks, 175 districts in 21 States and 7 Union Territories have reported having achieved the target. The self-help group (SHG)-bank linkage Programme has emerged as the major micro-finance Programme in the country and is being implemented by commercial banks, RRBs and cooperative banks.

The State Level Bankers Committee has set up 134 Rural Self Employment Training Institute (RSETI) @ one in each district. These institutions are training at least one youth in a family below poverty line (BPL) in various fields and enhance capacity building. The debt waiver and debt relief schemes have also been introduced to encourage rural banking.

Results and discussion:

Demographic Characteristics of respondent:

In Chalta basti community the researcher has selected equal number of male and female respondent for the present study but in case of uttar Krishnapur community the percentage of male respondent was 37.5 and female was 62.5%. Here, the researcher has selected all adult earning member of the respondent's family. In both communities mostly married respondents were taken into consider for the present study. The education level of the respondents was very poor as most of them were either just literate or having primary level of education.

Financial position:

Almost every respondent have reported that in their family very few members are engaged in earning livelihood (either one/ two members) Most of the respondent are from economically poor family.. In uttarkrishnapur community out of 40 respondent 87.5% of have reported that their annual family income falls below 30 thousand. Whereas, in chalta basty community that total 75% respondent have said that their family income levels falls less than 30 thousand per annum. However, in both the case, more than 90% respondents have reported that they are staying at their own house. In case of uttarkrishnapur community total 90% respondent have said that their monthly income falls within 1 thousand to 5 thousand and in case of chalta basty total 75% respondent have monthly income within 1 thousand to 5 thousand monthly. Moreover, more than half of the respondent from both the communities have reported that they have one or two acres of cultivated lands. Most of the respondent said that their pattern of earning is daily basis and their sources of income are basically agriculture, casual work, fishing etc.

Saving Habit of the respondent:

Regarding saving habit, 50% respondent from uttarkrishapur have reported that they don't have the habit of saving whereas rest 50% said that they save up to 5 %. But in case of chalta basty community, total 62.5% respondent has said that they do not save. Majority of the respondent from both the community have said that they prefer saving on daily basis.

Banking habit:

Regarding banking habit in both the cases , majority of the respondent have reported that they don't prefer bank as a medium for saving money so in both the cases it has been found that very less number of respondent have Bank Account and accessibility to banking services. The major reasons for not having the bank account are tedious paper work, unable to meet minimum balance, lack of awareness regarding banking facility and low level of literacy. Majority of the respondent from both the communities have reported that the bank officials do not provide any help to them in opening bank account. Only 2.5 % respondent form chalta basty and 5% respondent from uttarkrishnapur community have that bank officials have provide help to them in opening bank Account. Majority of the respondent who opened bank account has reported that the reason behind opening their bank account is to become eligible for other services. Regarding the perception of banking facility it was

observed that respondents were not fully satisfied with the system and more than half of the respondent have reported that bank serve only privilege group.

Credit pattern:

In both the cases, the researcher has observed that respondent borrow money either to celebrate social function or to repay other debts. In case of uttarkrishnapur village total 60% respondent have reported that they borrow money from bandhan society whereas, in case of chalta basty total 82.5% respondent have said that they borrow money from bandan and rest of the respondent borrow money either from local money lenders or from SHG. Total 42.5% respondent from uttarkrishnapur community and 37.5% respondent from chalta basty village have said that their total borrowing amount is up to 5000 to 10,000. Regarding the rate of interest, 47.5% respondent from uttarkrishnapur community and 37.5% respondent from chaltabasty have reported that their rate of interest on loan is 5-10% per month. More than 80% respondents from both the communities have said that they never approach bank for credit due to its tedious paper work and rigid procedure.

Financial literacy:

Regarding the financial literacy 87.5% respondent from uttarkrishnapur community and 92.5% respondent chaltabasty have reported that they never given any awareness from bank regarding banking facility. Total 82.5% respondent from uttarkrishnapur and 100% respondent from chalta basty have said that they don't know about no fills A/C. Almost cent per cent respondent from both the communities have said that they don't have awareness that banks provide individual loans up to Rs. 15000 at concessional rate of interest of 4%p.a to the weaker section engaged in productive and gainful activities with 40% reservation for Schedule caste. Total 92.5% respondent from uttarkrishnapur community and total 82.5% respondent have said that they don't know that bank gives reservations for SC beneficiaries under major Centrally Sponsored Schemes like SGSY, SJSRY.

Suggestions:

The following are the suggestions recommended from this study to various beneficiaries like Banks and the Government

Suggestions for the Banks: The banks should offer all forms in the regional language of the customers. The banks must create awareness among the people concerning the significance of banking services by advertisement and financial inclusion campaign. ATMs are one of the

most cost effective ways of reaching the rural poor. Thus, new biometric ATMs have to be established to assist the customers who are unable to memorize PIN. The banks should constitute Grievance Redressal Machinery to redress the customer's discontent promptly. And also it should offer no frills account in order to turn un bankable into bankable. The banks should appoint a business correspondent to disseminate its service to the unreached area. Technology can play a major role in reducing the cost of availing financial services. Thus, banks should adopt advanced technology to open up new avenues for service delivery.

Suggestions to the Government: The government should include financial literacy in the curriculum of schools and colleges. The government should also raise the Financial Inclusion Fund and a Financial Inclusion Technology Fund to reach banking services to the unbanked areas. The government should pay all the social security payments through the bank account of the beneficiary.

Conclusion:

Importance of financial inclusion arises from the problem of financial exclusion of nearly 3 billion people from the formal financial services across the world. With only 34% of population engaged in formal banking, India has, poverty 135 Financial Inclusion has far reaching consequences, which can help many people come out of abject conditions. Financial inclusion provides formal identity, access to payments system & deposit insurance. The objective of financial inclusion is to extend the scope of activities of the organized financial system to include within its ambit people with low incomes and disadvantage section of our society. Through graduated credit, the attempt must be to lift this group from one level to another so that they come out of poverty and social exclusion.

The Eleventh Five year Plan (2007-12) envisaged inclusive growth as a key objective as well as a strategy for economic development. The transition to high growth is an impressive achievement, but we must not forget that growth is not the only measure of development. The objective of financial inclusion is to extend financial services to the large hitherto un served population of the country and achieve broad based improvement in the living standards of all our people. Banks act as spokes in the wheels for drive to achieve 100 % financial inclusion in India. Financial inclusion through banks shall wipe out the last tear from the face of schedule caste on the Indian soil. The banks should step up to overwhelm all these problems and to disseminate its service to remote areas.

From the study though it can be said that the banking industry has shown tremendous growth in volume and complexity during the last few decades., but despite making significant improvements in all the areas relating to financial viability, profitability and competitiveness, there are concerns that banks have not been able to reach and bring vast segment of the population, especially the underprivileged sections of the society, into the fold of basic banking services. Internationally, also efforts are being made to study the causes of financial exclusion and design strategies to ensure financial inclusion of the poor and disadvantaged. The reasons may vary from country to country and so also the strategy but all out efforts are needed as financial inclusion can truly lift the standard of life of the poor and the disadvantaged section of our society Financial inclusion will be real and successful only when the disadvantage section of our society that Schedule caste, schedule tribe have unhindered access to the financial services like Savings, Credit, Micro insurance and remittance facilities.

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Impact of industrialization and modernization on socio-economic condition of Rabha Womens' of Assam

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Abstract:

Rabha is plain tribes of Assam. It is basically scattered in all over the Assam. Because of industrialization and effect of modern socio cultural set up it adversely effect on the socio economic condition of Rabha tribes specifically condition of the womens' in our present society. Our modern society very much influence on the living and economic condition of the 'Rabha womens' of Assam. For this paper the observer chooses a Rabha community in Guwahati which is situated in Kahilipara road.

Introduction:

In sociological literature a relationship between cultural modernization and urbanization and industrialization is assumed as a matter of logical necessity. All classical works in sociology are replete with construction of real dichotomies such as rural-urban community, society, mechanical solidarity – organic solidarity etc., which not only suggest that a transition from one stage to other would mark the growth of new forms of social structure but also new levels of moral and cultural patterns (Singh, 1973).

Literately the term urbanization denote, the movement of population from rural to urban areas and the resulting increasing proportion of a population that resides in urban rather than rural places while cities, including great cities have existed since ancient times, until the modern period they represented only a relatively small proportion of the population. The rate of urbanization in India is rather slow. The factors of transformation and cultural change of a particular society is of various reasons namely communications, innovations, education, set up of an industry and growth of urban centre and so on (Sarkar, 1988).

In simply we can say that urbanization is the movement of population from rural to urban areas and the resulting increasing proportion of a population that resides in urban rather than rural places.

Impact of industrialisation and urbanisation on tribal culture:

Under the modern process of change urbanization has literally brought about revolutionary changes in some parts of tribal India. The process of industrialization has however, not affected the traditional core of the social structure of the neighbouring villages so far. In spite of the fact that some of the villagers had to leave their home temporarily their sense of oneness in the family organization

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has not been much affected. The inquiry makes it clear that the workers from neighbouring villages return to their homes after the day's work in the factory. Related to the social customs, the religious beliefs and practices also reflected the minimum transformation. The religious institutions of the Hindus, Muslims and Tribals Coexist. The annual festivals and their celebrations are joined by all the castes and tribes and they appear to be more integrated.

A brief about rabha tribe of assam :

One of the nine scheduled tribes in the plains districts of Assam, the Rabhas are widely scattered but mostly concentrated in the undivided districts of Goalpara, Kamrup, Darrang. Besides Assam, their distribution spreads over Meghalaya, Bangladesh, Nepal, West Bengal, Manipur etc.

There are 5 to 7 endogamous sections of Rabha tribe. Rev. Endle has shown seven sub-tribes of the Rabhas such as Rangdaniya, Maitoriya, Pati, Koch, Bitalliya, Dahuriya and Sangha of the seven sub-tribes, the Rangdaniya, Pati, Maitoriya were described to be the dominant ones. Dr. B.M. Das believed that the Rangdani, Pati, and the Maitory used to enjoy superior status compared to other sub-groups like Totla, Dahuri, Bitla, Shangha, Hana. According to him the pati section the most advanced section of the tribal had adopted Hindu customs for all intents and purpose and due to loss of their mother tongue had taken to speak a patoise of the Assamese language.

Objective of the paper:

1. To assess the rate how urbanization change in the socio-economic transformation among the Rabha women' of the specified village.
2. To find out whether in this process the Rabha womens' are dependent economically and able to deviate from traditional way of life.
3. How the process of industrialization and urbanization has changed the culture (social and economic) among Rabha womens'.

Methodology:

The paper is based on secondary data. The secondary data have been collected, from books, articles, documents and publications etc.

This paper is carried out among the Rabha womens', a mongoloid agricultural tribe of Assam. The subsistence peasant economy of Rabha is gradually becoming changed in the light of urbanization of Assam. The subsistence economy becomes commercialized monetary-cash economy. As a result there have been considerable changes in socio-economic as well as religious spheres of Rabha life style.

In order to understand the changing scenario of Rabha village under the impact urbanization and industrialization, have choosen a Rabha village Jatia of Kamrup district which is highly exposed

to urban mode of life and it greatly influenced on the socio-economic condition of Rabha women. It is situated near kahilipara, dispur.

Changing condition in social front:

The basic structure of Rabha tribe is governed by the ethnologic ideas contained in the pandulipis or the local customary laws. There are total 9 endogamous sections of Rabha tribe such as Rangdaniya, Maitoriya, Pati, Koch, Bitaliya, Dahuriya, Totla, Hana and Madahi. As far as women's position is concerned, the penetration of alien cultures seems to harm them from more than anything else effecting their peaceful lives. This starts from the birth of a female child in Rabha Community.

J.E. Friend Pereira in his ethnographic notes on the Rabha said. It is a fact that the Rabhas seem to be in a state of transition from the matriarchal to patriarchal form of family life. But once it is believed that Rabhas were matriarchal tribe.

In the light of observation of the village has noticed that they practice equigeniture among sons. But at recent under the impact of modern atmosphere they change their rules of property rights. A daughter if she is unmarried then she has full right on her father's property. A wife is also entitled to inherit property of her husband and her children are also automatically inhering their father's property. In Jatia village has one head man in the village and called him Gaon Burha. He regulates all the customs and rules in the village.

In case of birth of a child in observed village deliveries are taken place mostly in hospital or maternity home. The mother is treated as populated till the date on which the umbilical cord of the baby falls. Usually after seven days "sua khanduah" of the day of purification is performed. In the Rabha community annaprasan or first rice taking ceremony is not compulsory. But in observed village Rabha practices this first rice taking ceremony for both boys and girl child and it is done by acculturation process under impact situation.

Changing condition in economic front:

Generally, the changes taking place on the social and economic fronts are quite interrelated phenomena in any society. But the picture is somewhat different in the case of tribal society of Assam, specifically in Rabha community like the rest of the other plain tribes, the Rabha also derive their livelihood many from agriculture. The Rabha women are expert both in spinning and weaving. Normally they prepare their own apparels including those used by the males. The weaving excellence of the Rabha women is further testified by their intensive knowledge in dying yarn purely by indigenous process. It appears that weaving is not only a secondary source of livelihood to a Rabha woman but a part and parcel of their material culture. Under the impact of urban culture employment and occupational mobility have initiated a process of differentiation in the traditional status system based on ownership of land (Rao, 1970). Instead of growing rice and vegetables and also it is noticed

that there is not cultivated land seen under the observed village. They find it more profitable to construct small houses to be let out to rent. Thus the impact of industrialization and modernization a major economic transformation happen among the Rabha womens'. Womens are mostly interested in Business and Govt. jobs. It has observed that some females are doing Govt. jobs also. The new generation wants to earn in different way. The young girls and womens' are open shops in the city market and running their business. Females sell their handloom goods in the city market. All the agricultural lands are sale to the other non-tribal people. In the economic sphere, another appreciable change noticed that in Rabha society before there have no right over land and property, but in recent time under the observed village, it has found that just opposite.

It is also observed that under the village all the womens' have been developing a feeling of alienation from the mainstream of Assamese social life. Living in the midst of urban areas they have developed the feeling of loosing their own identity.

They have realized that the villages which were inhabited exclusively by themselves earlier have been increasingly settled by the non-tribal outsiders and that they have become a minority in their own area. This has made all the women more conscious of their identities. They now want to survive not individually but racially.

Conclusion:

The discussion above presents the special patterns of changing socio-economic changes among the Rabha tribal women under the observed village of Assam.

Broadly speaking the level of socio-economic change in a complex, dynamic and multi dimensional concept. The socio-economic changes are somehow related with the female literacy, female work participation, female non-agricultural work participation etc. The variations in the levels of social change and development among the Rabha womens' are the result of varying degrees of influence of the process of industrialization, urbanization, westernization and other related modernize processes.

Under the observed village, the womens are deviate from their traditional life and dependent economically. Basically women' do not practiced any agricultural work. They are doing business in public or government sector to earn their wages to live a better life. It is true that the new settings are economically much well off and can lead a more free life, but sometime they are dissatisfied when they are not able to adjust with non-tribal people and unable to maintain city life. They give up their originality and follow a new life cycle.

The above discussion reveals that Rabha womens' have undergone significant socio-economic changes under the influence of various social forces, especially during the last two decades.

Among the several main effects off womens' lives are charge in occupation and the value of work, consequent disintegration and disorganization of family, decline of the joint family system and

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flouting of values, taboos and customs. These changes have made some womens' lives miserable. Tribal women, who have been born and brought up in a relatively simple and natural environment are facing the onslaught of modernization and as a result they are in a process of loosing their traditional culture. Their original ways of living are changing gradually and as they head towards depending on the market economy in order to make a living. But now the womens' want to survive their lost socio-cultural and economic also the linguistic characteristics, which were abandoned by them long ago when they came in contact with the non-tribal neighbours of the society and had accepted the Assamese Hindus way of life, a process known as detribalization. Moreover the changes observed in the specified village indicate that the society is mid way between tradition and modernity. While tradition prevails in many respects modernity is fast penetrating into the life of the people.

Thus, it is evident that the changes which have taken place in the way of Rabha womens' traditional life which has been greatly affected by modernization and the new outlook of the scientific world.

Because of globalization process a new structure of international competition may develop from the growth of global market in this region also and the tribal woman have to see the new horizon and approach. Whether the simple women will gain and lose, they are not in a position to forecast now.

Handloom, handicap, cottage industries, cane and bamboo, again base industries is the field where tribal women are engaged at have along with their household work.

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Investor perception regarding investment in share and mutual funds

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Abstract:

Portfolio is a combination of securities such as stocks, bond and money market instrument. It is the process of blending together the broad asset classes so as to obtain optimum return with minimum risk .The investor has to decide how to manage the portfolio over time. He assess the risk and return of the securities within asset classes and changes tem accordingly. With the help identifying key factor in factors influencing individual investor's decision to make portfolio choices is important to understand their different investment behavior. This paper explores individual investor's preference for portfolio choices and provisionally investigates impacts of risk tolerance and risk perception on their investment decision.

Keyword: portfolio management, risk perception, risk tolerance

Introduction:

Portfolio management concerns the constructions and maintenance of a collection of investment. It is investment of funds in different securities in which the total risk of the portfolio is minimized, while expecting maximum return from it. It primarily involves reducing risk rather than increasing return. Return is obviously important though, and the ultimate objective of portfolio manager is to achieve a chosen level of return by incurring the least possible Risk. Determinants of risk attitudes of individual investors are of great interest in a Growing area of finance known as behavioral finance. Security market is very much volatile in nature, so slightest change in any part of economy effects the trading of securities in the stock market. This is due to the effect of risk perception of the people. For example if RBI taking certain decisions it will reflect in fall or increase in stock exchanges. These all aspects are studied under the purview of the subject of behavioral finance. So while going for the investment in share people try to make proper tradeoffs between risk and return. Moreover they like to invest in risk free instrument like Bank deposits, postal deposits, insurance etc. Moreover people are generally risk adverse. They like to invest in such instrument, which give higher return for the same amount of risk, or same return for less

amount of risk i.e. they make proper tradeoffs between risks and return while going to invest in particular investment instrument such as securities or bank deposit or insurance etc.

So it becomes very essential to study the risk perception and the investment behavior of the people so that their behavior can be affected favorably. Hence it is important for a student of financial management as well as for other interest in making investment decision to know about the investment behavior of the people.

Objective of the study:

- To ascertain the investment behavior of the people in Dibrugarh in share and mutual fund.
- To find out the factors considered by them in taking investment decision.
- To find out the satisfaction level of the investors in share and mutual funds.

Research methodology:

For the Research Methodology, the researcher has taken both primary data and secondary data. The primary data include 150 respondents from Dibrugarh District which has collected by pre structured questionnaire. The secondary data has collected from various Research journal, Books, internet etc.

Sample design:

Convenience sampling method is used for the survey of this project. It is very difficult to collect each and every respondent from the town. However, the researcher must careful to ensure that sample group represents the whole of the area of the study.

Area of the study:

The researcher has taken the Dibrugarh District town for the present study.

Sample size:

- The researcher has taken 150 respondents who are residing in Dibrugarh District town.

TABLE-1.1
Type of Investment Preferred by the Respondents

Sl.no.	Particular	Number of respondent	Percentage of respondent
A	Bank deposit	67	45 %
B	Bonds	05	3 %
C	Postal deposit	25	17%
D	Mutual fund	11	7 %
E	insurance	19	13 %
F	share	23	15 %

Interpretation : From the above table we found that 45 % respondent are invest in bank deposite,3 % invest in Bonds, 17 % invest in postal deposit,7 % invest in mutual fund, 13 % invest in insurance and 15 % invest in share.

Table-2.2
Satisfaction level with investment decision

Sl.no.	Particular	Number of respondent	Percentage of respondent
A	Strongly satisfy	39	26 %
B	Satisfy	89	59 %
C	Can't say	12	8 %
D	Unsatisfied	09	6 %
E	Strongly unsatisfied	01	1 %

Interpretation: From the above table we found that 26 % respondent are strongly satisfy,59 % are satisfy ,8 % can't satisfy and 1 % strongly satisfy.

Factor consider while taking investment decision

Sl.no.	Particular	Number of respondent	Percentage of respondent
A	Risk	65	32 %
B	Return	97	48 %
C	Company image	27	14 %
D	others	11	6 %

Interpretation: From the above table we found that 32 % respondent are considered risk factor, 48 % considered return, 14 % considered company image and 6 % others which include financial institution, FII etc.

Findings of the study:

- From the table 1.1 we have seen that 45 % respondent invest in the bank deposit because the respondent do not want to take risk .they have invested does securities which are risk free.
- From the table 1.2 we have seen that 59 % satisfy with the investment with their investment and 26 % respondent strongly satisfied with their investment.
- From the table 1.3 we have seen that 48 % considered the return while taking investment decision and 32 % respondent considered the risk factor also.

Suggestion of the study:

- ❖ Most of the respondents are not aware of Portfolio Management. So, proper guidance can be given to them. This is to create awareness.
- ❖ A regular investor friendly seminar can be organized to suit the timings of the investing public. For instance, such seminars can be interactive sessions, arranged at frequent intervals.
- ❖ The newsletters published help investors. Hence newsletters / bulletins can be published for Guidance.
- ❖ Efforts should be taken to popularize Equity through appropriate publicity measures.

Conclusion:

The study is made to find out Investor perception regarding in investment in share and mutual funds. The study reveals that the investors in Dibrugarh town are not aware of portfolio which would minimize risk and maximize the return. And also it is clear that the investors in Dibrugarh town have low level of understanding about risk and the importance of portfolio management as they are not aware these factors. Hence proper major should to be taken in order to improve the awareness level in the minds of the investors.

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Role of print media in educating the mass people on child rights: A case study of Kamrup (metropolitan) District, Assam

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Abstract:

Media can make sure the authorities and government of our country to take responsible decisions about children and push towards their proper implementation. It can instil in the minds of the mass people the importance of child rights and importance of proper treatment of children. The present study was conducted with the following. Two highly circulated local newspapers (The Assam Tribune and Amar Asom) were traced for three months i.e. January to March 2012. As the present study aims at ascertaining the role of print media in educating the mass on child's right, a survey method was also be conducted in Kamrup (metropolitan) to collect data from married men and women. For which a questionnaire was administered to 50 respondents. The paper is prepared based on the information gained from them.

Introduction:

Media has wide use in every field. Media's impact on our society is immeasurable and its potential to spread awareness among the masses is unquestionable. Media especially print media's reach throughout our country is so vast that if this potential is utilized properly in spreading awareness about child rights, it can bring about a sea change in the lives of millions of children in our country. Children whose rights are guaranteed and respected grow up into responsible adults. It is therefore crucial to protect children by guaranteeing their rights as they grow up. Violations on the rights of children and especially in their formative years of development could lead to irreversible damage and effect which has a bearing on the kind of person they become when they grow up. They could suffer physical, emotional, social and intellectual development if their rights are violated at various stages of their lives.

It is appropriate to quote Paulo David in the book Children and Media Violence, Year Book 1999 here:

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Children usually request access to appropriate information as a response to their queries, and are increasingly willing to participate in the production and dissemination of information. Obviously they are also a group in need of specific and tailored protection from harmful information. Parent and teachers have the responsibility to provide guidance and protection to children. Non-governmental children rights organizations are using media to promote and protect the rights of the child.

Significantly, media can also make sure the authorities and government of our country take responsible decisions about children and push towards their proper implementation.

It can instil in the minds of the mass people the importance of child rights and importance of proper treatment of children. Children related news is generally in the context of child abuse, exploitation and sensational news. They are generally seen and heard at a distance, reflecting a weakness that resonates through any discussion on media and rights of children that young people are seldom allowed to speak for themselves. Media must not just report fairly, honestly and accurately on the experience of childhood, but they must also provide space for colorful and creative opinion of children themselves.

Keeping in mind this phenomenon, the present study is conducted with the following objectives:

Aims and Objectives:

- 1.To know the children's issues that are more frequently published in print media.
- 2.To ascertain the role of print media in educating the mass on child's right.

Materials and methods:

Content analysis method is adopted for the study. Two highly circulated local newspapers (The Assam Tribune and Amar Asom) were traced for three months i.e. January to March 2012. As the present study aims at ascertaining the role of print media in educating the mass on child's right, a survey method will also be conducted in Kamrup (metropolitan) to collect data from married men and women. For which a questionnaire was administered to 50 respondents. The study focus on four basic rights of children, they are:

- The right to survival: to life, health, nutrition, name and nationality
- The right to development: to education, care, leisure, recreation
- The right to protection: from exploitation, abuse, neglect
- The right to participation: expression, information, thought and religion

Results and findings:

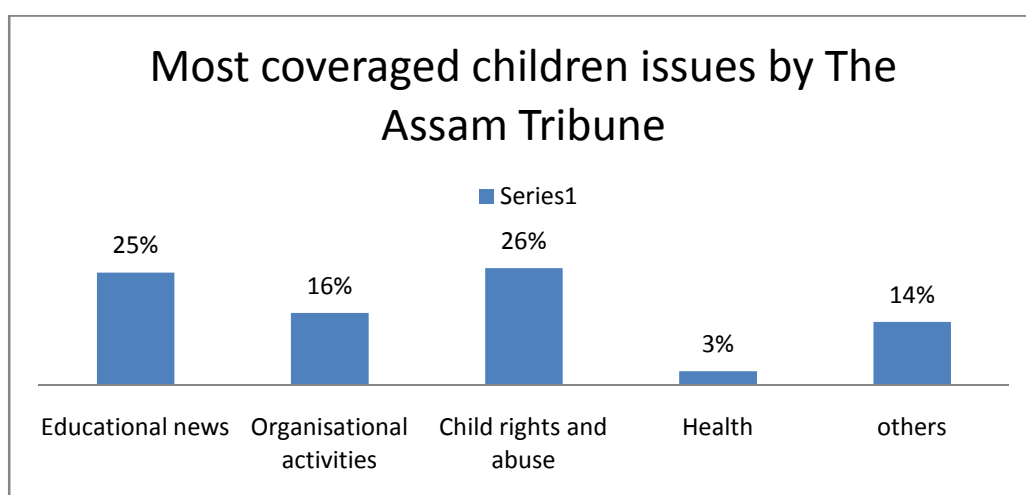
Two highly circulated local newspapers were traced for three months, which included the following news

I. Themes/ aspects related to children that is highlighted/ covered during this phase

1. Right to Education Bill has been in the news in both the Newspapers, which included news items related to concerns about RTE from different Organizations, violation of RTE Act by different schools etc.
2. News articles related to violation of Child Rights included news on Child Labour , malnourishment, rape, human trafficking, infanticide were reported time to time
3. News of worn-out school buses, schools not adhering to GMC rules has been reported
4. Activities of various Organisations working for Children were reported quite often, advertisements on Rights of Children including immunisation, female infanticide were published quite often. Photographs on children were also included.

II Newspaper wise findings:

The Assam Tribune:



Total news on children reported: 160

News on Education:

News on Education included free distribution of Books in different schools, award of scholarships for the students, National Children festivals & Book Fair, workshop on School safety and Disaster Management etc. Article on 'worn-out school buses new scourge on city roads' by R Dutta Choudhury said that school buses should be in proper condition to ensure

safety of the children. News on Education also says that school education is facing qualitative constraints like presence of untrained teacher, corruption-riddled teacher recruitment process has declined the quality of Government-run schools. Although Right to Education Act has brought a wide range of changes in Education system, TET and launch of SSA has certainly boosted enrolment levels of students but cannot be said for quality.

On account of Youth day celebrated in Shillong, Governor R.S Mooshahary, had emphasised on the need of reformed Education system to root out the problem of unemployment. Training program on Juvenile Justice Act held at Goalpara, role of media in promoting Human Rights Highlighted in Gauhati. The Annual Status of Education Report (ASER) for rural areas 2011 stated that there is a 10% increase in enrolment of children in schools in different states such as Utarkhand, Rajasthan, UP, Maharashtra, Andhra Pradesh, Kerala, Manipur have witnessed.

In an article written by Prabal Kr Das has mentioned about the dismal state of Mathematics in the schools of Assam. Whereas, in another article by Ritumoni Bordoloi writes on Political nature of Education in Assam. She has stated that although Govt. Have made Education a fundamental right, but education policies are often influenced by political ideology, which declines the quality of education. Dr. Govinda Ballav Goswami, in his article entitled "Educating the Children" stated successful implementation of RTE 2009 would give a new life and open a new world.

In a news report, state Education minister urged upon the teachers to dedicate their service for successful implementation of RTE. The annual survey report of elementary education: plan and finance reveals that budget allocation for NE 2009-2011, 76 percent spent on salary of teachers, staff, 4 percent for infrastructure development and only 6 percent spent for students. The survey also showed that female workforce in MNREGA affect home education of children.

It was also reported that schools and hospitals in the city are not adhering to the norms laid by GMC, for which GMC has referred the cases to state education department for ardent and necessary action.

Other articles and news report included, Arjun Rajkhowa exploration on the pros and cons of boarding schools and their influence over children, CM urged to act against violation of RTE Act., while Krishak Shramik Sangha, Assam alleged on widespread violation of RTE such as illegally collecting school fees, demanded intervention of CM. Dr.

Jyotsna Bhattacharjee, wrote article entitled 'mushroom growth of schools'. News on education camp for teenage, awareness program on RTE, unavailability of Govt teachers in Dewaneralga LP Schools, dhubri were reported in this period.

Child rights and abuse:

During this phase there were 4 news of human trafficking, 11 news of kidnapping and murder, 9 cases of rape of the minors, 3 news on child labour, 4 of children committing crime. In this period updates of Arushi Murder case and Case baby Falak were also highlighted.

In a news report by the staff reporter, it was mentioned that North East has emerged as a major human trafficking hub where girls are trafficked as a foreigner at higher rate. The districts of Karbi-Anglong, Dima Hasao and Tea gardens have emerged as hot-spots for trafficking of young boys and girls. In different news reports it was found that CID had had Raids against Human traffickers in different location of Guwahati and seven teenage girls were rescued on their way to Delhi.

In terms of mortality rate, it was found that Assam is high in mortality rate in comparison to its counter parts (58% per 1000 live births), one of the highest rate in the country. While, sex ratio has dropped i.e. 927 female to 1000 male in 2001 and 914 female to 1000 male in 2011. Since the prosperous states like Haryana, Punjab, industrialised states like Gujarat and Maharashtra, this proves that mere education and wealth cannot remove the age old societal bias against girls.

Organisational activities:

Various activities of different organisations were witnessed in this period like raising voice against construction of Dam by various organisations like NESO, AASU, NEFA indigenous Human Rights organisation, TMPK etc. Training program on JJ Act by District legal service authority in Goalpara, celebration of National Girl Child, National Youth day, annual day celebration of different schools in the state, distribution of books in schools etc foundation day of Snehalaya was also observed during this period, which included programs on rights of the girl child. The civil society of women organisation have condemned the gang-rape of 14 years old girl and said that criminals are constantly getting bail in absence of proper investigations. Differently-able children of Sishu Sarathi took part in their annual sports. Child line service (1098) was launched in Dibrugarh.

Health:

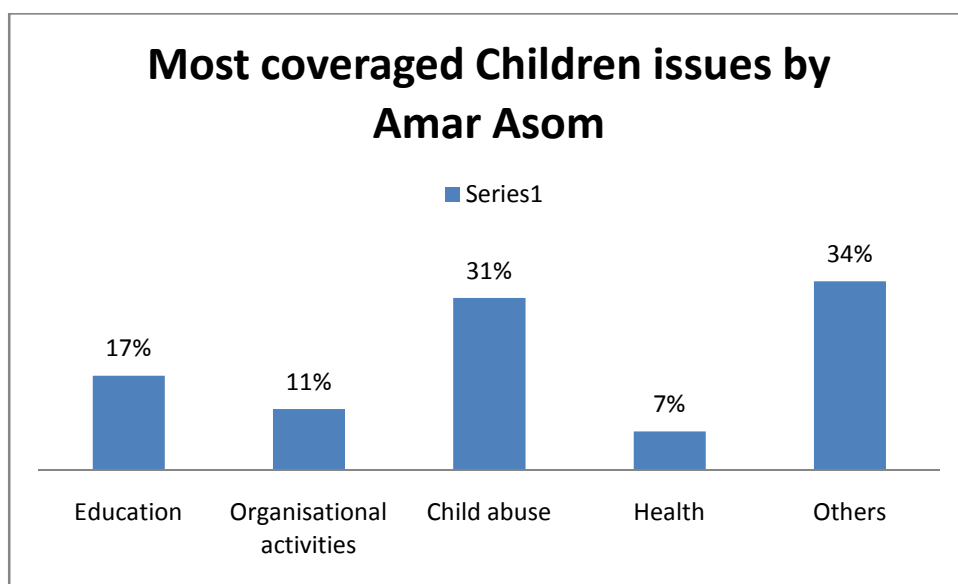
There were 5 news report on Health which included article on eradication of polio drops, Child malnutrition –cause for alarm by D. H.K. Goswami, completion of 5000 surgeries by Operation smile, pulse Polio awareness rally in Doomdooma, training program for parents of autistic children etc. In a survey report on health it was found that 42% of children of the country are malnourished.

Other:

Other news reports included news on accidents of children on road, fire, drowned in water etc, news on recreation like workshop for children, theatre, achievement of children in various fields etc.

News papers were also found as very good media for social advertisements. Various ads were seen in this period like polio drops, sex-determination of the foetus, various schemes of the Government etc.

Photo journalism on children in different situations was also impressive

Amar Asom:**Education:**

Out of 116 news reported on children by Amar Asom in this period included 20 news reports on education of children. It included news on free distribution of books while in report it was mentioned that these books in a school in Dibrugarh were found piled up in Toilets and rice distributed for mid-day meal had damaged in godowns. In a report by

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'Pratham' an NGO, revealed that 50% of fifth class students followed by article of Dr. Maitree Dutta entitled 'Ami aru Amar Prajanma' questions on why the new generation is going without ethics, engaged in anti-social activities etc.

Child rights and abuse:

News on crime included kidnap of children for ransom, rape of minors, Child labour, death of a child working as domestic help etc. News of a mother throwing her baby girl into the sundaba bil due to poverty was very sad. While, in another case in Bahari, mother killed her two daughters and committed suicide. News included story of 3 young boys and one girl who lives like early man and attacks anybody going near to them. The irony is that these mentally challenged children were never taken to Doctors. Few suicide cases, three female infanticide cases were also reported.

Few news were reported where children themselves were engaged in crime such as vulgar videos were found in the mobiles of school students, report of youth playing cards in the bank of Krishnai river where they had created a narrow tunnel sand at the bank. Further there were three news on Suicide committed by youths.

Organisational activities:

There were 13 reports on Organisational activities. The various organisational activities reported included Children festivals cum book fair organised by Child World, distribution of free books for primary and higher education on occasion of Utsav: Bidya Arambha, amazing kids award organised by POGO, various workshops on children's play, camp on debate enlightenment on Breast feeding advantages and program on poor & handicapped children was organised in Guwahati. Distribution of computer to the handicapped was also included.

Health:

Health related news included three cases of Jasmine, dipankar and Akash, who appealed for financial help from the readers. News on health included children suffering from measles, heart diseases Information on Janani Suraksha scheme. In a survey report said that 42% of children in India are malnourished which is claimed as a shame for India by the PM.

Others:

The rest 39 cases reported included news on accidents, achievements of children in various fields, participation of children in different activities like workshop on storytelling, rallies etc.

Further the study also intended to know the view points of the mass people of Assam on the role of print media in educating the mass on child rights.

Table: 1: Frequency distribution of respondents on the basis of their view points on the role of News papers

Role of News papers played on Children issues	SD	D	N	SA	A
Encouraging children towards science and technology	0	2%	8%	10%	80%
Provides clean environment for children	0	10%	4%	76%	10%
Urge to provide facilities to children	0	20%	66%	4%	10%
Educate people about the dangers of child work	0	0	10%	3%	87%
Urge for non-discrimination against class	0	0	7%	83%	10%

Study shows that 80 percent of the respondents believe that News papers encourage children towards science and technology, while two percent disagree with it. Whereas, 76 percent of the readers said that Newspapers provide clean environment for children and 87 percent of them agree that news papers educate people about the dangers of child work, 83 percent of the respondents strongly agree that News papers urge for non-discrimination against class.

While questioning on the awareness of the respondents regarding child rights, it was found that majority of the respondents were aware of the child rights, while 40 percent said that they are not aware of child's rights to have parental care and leisure and recreation, followed by 25 percent saying that they are not aware of child's right for name and nationality.

Conclusion:

It may be concluded as News Papers studied covered news article on children issues were more incidental however article on RTE, child labours, female infanticides, and various survey reports were very informative.

The language used by the reporters is always very respectful and many times they are found to be sensitive to the issues related to child rights. But there have been numerous

occasions when the incidents have just been reported, without in depth analysis and going to the root of the problems faced by children.

Recommendation:

It may be recommended that Children related news/articles and news on news papers should be more analytical and solution oriented. Children issues should be given more priority in newspapers coverage to bring the issues on public eyes therefore more news on child rights should be given place in front page rather than inside pages.

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Education as the crucial determinant of socio-economic status of women

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Abstract:

Education is one of the most important indicators of social evolution and changes in modern age. Education is a crucial instrument not only for economic development, but plays a pivotal role in improving the overall quality of the life of an individual. Since education works through generations, therefore education has long-run effects on the individual, as well as the nation. Education is a major means of imparting knowledge and skills to individuals and helping in the process of social transformation.

Transition in education has altered social trend and brought a drastic and reformative changes in the community as a whole. After independence India has made tremendous progress in all fields, the credit of which goes to its strong educational system. While overall educational development of society is taking place still the women have a long way to go in education. Education is a chief tool for women empowerment. If the mother is educated she is able to give knowledge to her children. Pundit Jawaharlal Nehru has rightly observed that the development of Indian society is not possible without the empowerment of women. He said, "To awaken the people, it is women who must be awakened, once she is on the move, the family moves, the village moves and the nation moves". Since, women comprise more than half of the community, without the development of this half, the country can never be fully developed. Hence, women empowerment today, becomes one of the most serious matters of concern around the world. Empowering women implies that it hinders them to realize and utilize their full potential, to take part in decision making process, to gain control over their lives and to take active part in the process of socio- economic and cultural development. But to bring the women together for a collective development programme, there is a need of attitudinal change in the society. Positive image should be developed and the society should be loaded with the values like equality in terms of gender, human dignity, rights and liberty should be given importance. This would be possible only when the women have sufficient knowledge and skills and henceforth, educating women is of paramount need today. Keeping this view in mind, the present paper is an attempt to analyze the role of education as the crucial determinant of socio-economic status of women.

Key Words: Empowerment, Gender, Development, Liberty.

Introduction:

Education is intimately connected with human life, i.e. an essence of life both biologically and socially. It bridges the gulf, the ever widening gulf between the original nature of immature child and the standards, customs and exacting demands of society which increase with the growth of civilization. Human civilization and progress of the society is not possible without education. It strengthens the character, subordinates the lower needs, controls the animal impulses and gives a wise direction to the higher aspirations and higher desires. Education brings all-round development to an individual and society as well. From the point of view of the study of human development, education is essential since, it plays a key role in the ability of a developing country to absorb modern technology, and to develop the capacity for self-sustaining growth and development. Education is also a pre-requisite for women empowerment. When women are empowered, society with stability is assured. But the reality is that even after comprising more than half of the community; women are oppressed, suppressed and neglected by their male counterparts. Still they have a long way to go in terms of education and employment. Therefore, imparting education and knowledge and skills to women is of paramount need today to make them realize and utilize their full potential, to take part in decision making process, to gain control over their lives and to take active part in the process of socio- economic and cultural development.

Objectives of the study:

1. To examine the role of education to uplift the socio- economic status of women.
2. To focus on the issues which stand as obstacles in the way of their advancement?

Materials and method:

The present study is purely based on secondary data. The secondary data are collected from different books, news papers, journals, census report, internet etc. The method of historical analysis is applied to study the problem and to arrive at the conclusion.

The present socio-economic status of women:

Throughout the ages, women have played a significant role in the socio-economic development of a society. They contribute most peacefully without any hype. But

the patriarchal society hardly acknowledges the contribution that the women make. Representing one-third of the work-force, they receive only one-tenth of the global income and less than one percent of the world property whereas; they do two-thirds of all working hours. However the present scenario is quite different. The women have made considerable progress in some areas. Now a days, women share more or less equal responsibility in the economic activities. When men work in other cities and towns, women carry out agricultural practices for their livelihood. In sports, entertainment, religion, economy as well as politics and social work too women are seen to be actively participating which is a hopeful sign and morale booster for women belonging to rural areas or far-flung areas where modern facilities and amenities are still out of reach. Although they enjoy equal social and political rights and status with men still they have a long way to go in education and employment. Birth of a daughter is still not favoured as much as that of a son in a section of society. Still in the society we can find in case of wages in the village for working in the paddy field during the growing and harvesting season the women in compared to men are paid lesser. The women in the society are expected to do the gendered works like the natal care and domestic works to feed the family along with her employment in the other sectors. In our society there is a growing trend of the men going out to various states in search of works and during this period the women are left alone in the house along with her children to decide for herself and for her children. This trend has led to the deteriorating statues of women in terms of socio-economic sphere. The suffering of women becomes more acute with poverty in terms of education, health, nutrition, socio-economic and political aspects. Here, humble attempt is made to cast a glance over the following factors which emerge as obstacles in the way of their advancement.

1. Education or literacy:

Low level of education, especially among the women has contributed to the low level of development. Even if the girl child is sent to school in her early age but after the completion of her primary schooling most of the girl child is seen to be dropped out of the school. This can also be regarded as the result of illiterate parents and also the result of poverty. Most of the teenage girls are seen to be sent outside Assam to the central states like Delhi, Mumbai etc for doing house hold works for the rich and luxurious people of metropolitan cities. Literacy rate in Assam is very low and it shows higher gender disparity. According to Human Development Report of 2012, 66.3 % of Assamese women are literate.

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Majority of them have only primary education which cannot play any effective role for women empowerment. Again Assam falls below the national average as far as literacy rate is concerned, which is 54 per cent as against 65 per cent of all India figure. Female enrolment rate in Assam is below 50% in spite of universalization of primary education and provision for mid-day meal scheme. However, the state government is doing their best through various policies, but these policies have a little impact, because of less quality in school maintenance and low level of human resources available in the rural areas. Most of the public schools in primary level become dysfunctional type. Remote areas of the state are still deprived of schooling. Thus, literacy is the biggest weakness of women.

2. Health problem:

Poor health on the part of the women has also added to their weakness. They consume less and work more. They are even shy of complaining about their ill health. More than 40% of women suffer from mal-nutrition. Surveys and studies have revealed that the maternal mortality rate is higher in our society. During the pregnancy period, maternal mal-nutrition is a serious matter of concern in our society. There is also a higher incidence of communicable diseases normally associated with low level of sanitation and public hygiene, poor quality of drinking water etc.

3. Economic exigencies of women:

Though the women are holding prestigious position in government offices, private agencies, banks and other institutions yet there is a long way to go in the field of economic activities or employment. Work force participation rate of women in Assam is very low barring the agriculture and its allied sectors. 50 percent of rural women are heavily involved in all aspects of agricultural sector. The holding of property in our society is still in terms of patriarchal order, the money matter of the family and the holding of the bank accounts are mostly found to be in terms of patriarchal order despite of the women's income. Even if there is an advertisement of jobs, our society has the tendency to favour son in compared to daughter for attempting it. This has added to the low level of women employment. Hence, there has not been any significant improvement regarding the percentage of women employees in the government services.

4. Atrocities against them:

The women also become the victims of atrocities in a number of ways. There are the cases of rape, kidnapping girls, abuse of women, and sexual harassment in term of which hunting has become a burning issue in the society. The women of the backward region have been attracted towards women traffickers because of lack of knowledge and lack of employment suited to them in the region and they are lured by middle man called 'dalals' and became victimized. According to a report of National Crime Records Bureau, Assam recorded the highest number of crimes against women. The rate of crime against women in Assam is 89.5% as compared to the national average of 41.7%. Moreover, Assam is found to be the land of multi-lingual, multi-cultural and multi-religious, which has made this region prone to communal riot. Again in these riots it is the women who are seen to be the worst sufferers. The pregnant women, women feeding their child etc need a special care but during the riots the women are deprived of the special care and facilities which are reserved for them. During the internal disputes in this state the women are again found to be the bearer of the consequences. It is up to the women of the family to provide for domestic care and thus the women have been double loaded with the responsibility of security of her children along with the responsibility of providing food and other rations to her family.

5. Blind beliefs of women:

In spite of the growing awareness and literacy among the women and their contribution to the society, they suffer because of the prevalence of blind beliefs. Women from the rural areas are found to be easy prey of the superstitious believes and scarifies. The half knowledge about the customs led them to fall easy prey of the false prophet. Their belief in witchcraft or 'daine' which has no scientific base, has led to the degradation of the social norms and values.

Education as the chief weapon to eradicate socio-economic problems of women:

Education is important for everyone, but it is especially significant for girls and women. This is true not only because education is an entry point to other opportunities, but also because the educational achievements of women can have the ripple effects within the family and across generations. Numerous studies have revealed that rate of return on women's education is higher than that of men. Here, an attempt is made to answer why educating women is necessary--

1. Investing girl's education is one of the most effective ways to reduce poverty. The burden of poverty and landlessness is always more on the women which are mainly due to inadequate education. Therefore, any improvement in their status through education can have an important impact in breaking the vicious circle of poverty and also increase the labour-force participation and increases productivity.
2. Girl's education can also contribute in late marriages, lowering fertility rate and can also improve child health and nutrition, all of which combine together to contribute to a better quality life.
3. Education helps girls and women to know their rights and to gain confidence to claim them. This will help them in emancipation from social, political, cultural and economic bondages.

Conclusion:

From the above discussion it appears that the role of education is substantial and crucial. Without education no human civilization can enhance their progress. The role of women too in our society is substantial and crucial. The family economy and management mostly depend upon them. They play a major role in the co-management of their natural, social, economic resources and agricultural development including crop production, horticulture and post harvest operations. Still they remain backward due to traditional values, illiteracy, superstitions, male dominant roles in decision -making, social evils and many other cultural factors. The increasing gender gap has tended to divide men and women into two different worlds and two unequal humanities. In the high-tech world of today, women not only need freedom from all sorts of exploitation but also need "greater freedom in choosing career to life partner and from bed to corridor of power." Thus, in conclusion, it can be said that the upliftment of socio-economic status of women is not possible unless they collectively come together to recognize and address the gender issues which stand in the way of their advancement. But to bring them together for a collective development programme, there is a need of attitudinal change in them. They should demand to be accepted as human beings at first since they have the fundamental rights to enjoy equality with men in all walks of life. The women should develop positive self-image, self-confidence and knowledge of human values rights and privileges so that they can take part in the decision making process and shape as better citizens. But this would be possible only

when the women have sufficient knowledge and proper education. Therefore, 1994 Cairo consensus recognized education, especially for women as a force for social and economic development. Universal completion of primary education was set as a primary goal. Closing the gender gap in education by 2015 is also one of the benchmarks for the millennium development goals. Thus, education is a crucial determinant of socio-economic development.

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Problem and prospect of student politics in Assam

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Abstract:

Students are backbone of the society. To grow and develop a society student work as pillars and they are the future of our society .Collective force of a student can bring progressive change to every segment of a society. Student participation in politics can bring new era of change which is most demanded at present because of misgovernance, but still there are various problem faced by student when they are engaged themselves in politics. This paper attempts to find out what are the basic problem and prospects of student politics in Assam.

Key word: student, politics, society.

Introduction:

The question has always been open to criticism whether students should be kept at arm's length from politics or they should be allowed to take an active part in politics. In this age of political advancement and awakening, the students' life in itself has been a politics for the last many years.

In Assam, the first name that crops up in everybody's mind is All Assam Students' Union (AASU) which leaded the six-year agitation it led against illegal immigrants between 1979 to 1985. Over two decades have passed since then; Assam has seen several other students' organizations such as the All Bodo Students' Union (ABSU), which launched the Bodoland movement, and the Assam Koch Rajbongshi Students Union (AKRSU) that is fighting for restoration of peace in the region. Besides, there are organizations like the All Adivasi Students' Association of Assam (AASA) and the Assam Tea Tribes Students' Association (ATTSA) fighting for Scheduled Tribe status for the communities that they represent.

However, the movements by AASU, NESO, ABSU, AKRSU, AASA and ATTSA have rarely reached the height of the Assam Agitation. The students of Assam once known for their active involvement in the state's socio-political domain are seemingly shying away from politics, to be more precise from politicians.

Objective of the study:

- i. To find out the problem faced by student of Assam in politics.
- ii . To find out the prospect of the student politics.

Methodology of the study:

This research paper is the form of an explanatory study in analyzing the problem and prospects of student politics in Assam. The present study is based on secondary data collection. The secondary data was collected by various published sources like books, journal, magazine, reports, publications, etc. The findings were discussed in the light of published literature.

Significance of the study:

Students are considered as backbone of our modern society. Now a day the role of students in politics is an important one; student groups often mobilize to protest, petition, or lobby for political change. Youth represents the future of politics and student politics are powerful forces for change in areas like human rights, feminism, and educational reform. The role of students in politics is an important one; student groups often mobilize to protest, petition, or lobby for political change. Youth represents the future of politics; therefore, elected politicians and their staff regularly monitor the ideas of the younger generation. Educational institutions provide an important breeding ground for a new generation of politically-active youth. In general, students who are politically active will also do well in their university or college coursework - they will understand the value of gaining knowledge and credentials they can use to push for political change once their educations are complete. The study is under taken due to produce good citizens fully aware of the contemporary problem of the student's politics and thereby to give various ways for solving the problem and difficulties arising for the student in politics.

Problem faced by student in politics:-

- ❖ Lack of experience: - At the early age of the student there is lack of maturity among them. So they can't cope up with political pressure.
- ❖ Personal interest:-Today politics is neither people oriented nor educational; rather it is oriented towards personal interest and political gain.

- ❖ Inter and intra party clashes:-The innocent student are bearing the burden of student politics as they are often the victim of untoward incident, including death. The regular student often sustains injury resulting from inter-party and intra-party student clashes and these injuries turn fatal and lead to death.
- ❖ Affect on their academic career:-The student politics badly affect the academic career of the student because they have to take active part in different activities and so they are not able to give time to their studies
- ❖ Lack of adequate political environment:-the student does not get the actual political environment because they are funded by different political parties for their personal interest.

Measure for solving the problem of student politics:-

- ✓ Student should be conscious about their own rights and they should not respond to provocation by the political leader or organization.
- ✓ The students have not enough maturity level in their early age so that a proper guidance (ethical classes) should be given by the college or university authority regarding the field of political affairs.
- ✓ As we have seen that student more concerned with personal interest rather than people or educational oriented. So there should be day today auditing regarding all the political activities carried out by the student.
- ✓ All the student politics should have similar objective for upliftment and development of the society so that it will force them to work with single objective and thus it will reduce the clashes among the various parties.

Future prospectus of student politics:-

If we talk about future prospectus of student in politics in Assam; it has both positive and negative aspect. With active participation in politics the students try to help the government to maintain good governance within the college and university campus. Student participation in politics also tends to develop leadership quality among them and also help them to prepare for central and state level election.

On the other hand the negative aspect is that student academic career is totally hampered, student is not able to concentrate on his studies because they have to involved

themselves in active political activities .It had been also seen that one's student's are involved in active politics they are greedy for power and personal interest only.

Conclusion:-

If a student involves himself in politics it makes them aware of what is happening in the society and around the world. It also develops the leadership qualities among themselves. Instead of being a timid shy, book-worms, politics help student to take life in positive way and also prepare themselves to know how to fight the battle of life.

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