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Editorial

I feel immense pleasure to publish the tenth issue (Vol. V, No. 2) of *'RAY: International Journal of Multidisciplinary Studies',* (E-ISSN: 2456-3064) on behalf of Chakdaha College, Nadia, West Bengal, India. It's a blind peer reviewed, Indexed (DRJI) international level Journal to be published biannually (April - October). The aims and objectives of the Journal are to publish the valuable empirical and experimental studies that have significant contribution towards developing theoretical and practical knowledge in multiple disciplines like Physical Science, Bio-Science, Social Science, Behavioural Science, Engineering Science, Medical Science, Business Studies, Humanities, and Literature etc.

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

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

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

DR. SWAGATA DASMOHANTA

Editor in Chief

CONTENT

Tracing Gaming Addiction in Vedic Literature

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Structured Abstract:

Purpose:
Nowadays, the love for online video gaming has crossed its limitations and has become an addiction and is recognized as the gaming disorder by World Health Organization. The present article explores the excessive gaming addiction among the Vedic people with special reference to a hymn of the 10th book or *maṇḍala* of the *Ṛgveda* (10.34), where a resemblance can be seen between the game addicted people of the *Vedic* era with the game addicts of the modern era. Moreover, this hymn does not have any direct religious context and thus is considered as a secular hymn by the scholars.

Design / Methodology / Approach:
This paper is prepared in English language and the verses are written in Sanskrit language with diacritics. In the beginning of this paper, a list of abbreviations and a list of diacritical markings of the Sanskrit *Devanāgarī* alphabets are given to avoid inconveniences. Titles of books, quoted books and words, cited verses, quotations have been given in italicized fonts. We have put a list for references of the subsequent discussion as the 'Endnotes'. The study is based on secondary and primary data both. Some information from Internet also has been taken and given in the references.

Findings:
The study reveals gaming addiction among the common people of Vedic era.

Originality/Value:
Few works on gaming tradition has been done but not in this angle. In this paper, a comparative study has been made on the tradition of gaming addiction between the common *Vedic* People and today's common people.

Limitations:
The issue mentioned here is very alarming and is being going on ever since but raising awareness among the people with such a research work is very hard.

Keywords:

Introduction, Gaming tradition in early literary references, Gaming addiction shown in the *Ṛgveda* hymn 10.34, Conclusion.
Paper Type: Research Paper.

Abbreviations:

AB = Aitareya Brāhmaṇa
APA = American Psychiatry Association
AV = Atharvaveda
AVP = Atharvaveda Paippalāda Saṃhitā
AVP = Atharvaveda Śaunaka Saṃhitā
Br. Up. = Bṛhadāraṇyaka Upaniṣad
Chān. Up. = Chāndogya Upaniṣad
Comm. = Commentary
Ed. = Edited
GB = Gopatha Brāhmaṇa
ICD = International Classification of Diseases
KS = Kāṭhaka Saṃhitā
MLBD = Motilal Banarsidas Private Limited
Mun. Up = Muṇḍaka Upaniṣad
N = Nirukta
TB = Taittīriya Brāhmaṇa
Trans. = Translation
TS = Taittīriya Saṃhitā
TU = Taittīriya Upaniṣad
ṚV = Ṛgveda
ŚB = Śatapatha Brāhmaṇa

WHO = World Health Organisation

Sanskrit alphabets in roman transliteration:

अ = a आ = ā इ = i ई = ī उ = u ऊ = ū

ऋ = ṛ क = r̄ ॠ = ḷ

ए = e ऐ = ai ओ = o औ = au

क = ka ख = kha ग = ga घ = gha ङ = ṅa

च = ca छ = cha ज = ja झ = jha ञ = ña

ट = ṭa ठ = ṭha ड = ḍa ढ = ḍha ण = ṇa

त = ta थ = tha द = da ध = dha न = na

प = pa फ = pha ब = ba भ = bha

म = ma य = ya र = ra ल = la व = va

श = śa   ष = ṣa   स = sa   ह = ha

Introduction:

The term "Addiction" does not only refer to the dependence on substances such as chemical, drug, alcohol etc. but it also involves an inability to stop partaking in some activities. And these days, internet gaming addiction has become a new threat to our Indian society with the increasing use of internet. These types of games lead us to a sedentary lifestyle[1]. The latest list of diseases published by the WHO (ICD-11) includes addiction to the online video gaming[2]. The American Psychiatry Association (APA) has developed nine criteria for characterizing the Gaming Disorder[3]. Doctors now recognize persistent and compulsive gaming behavior as 'a mental health disorder'. There are so many games like Dota2, PUBG etc., which are very addictive in nature and makes the gamer neglect personal hygiene, gain or lose significant weight, disrupt sleep patterns, play at workplace, lying etc. Even it may have some or all symptoms of drug addiction. Some states like Gujarat had to ban the online video game PUBG.

Now, is this tradition of 'Gaming addiction' new to India? The answer will be "No", it's been going on for a long time back. There is a hymn named *Akśasūktam* in the 10th book of *ṚgVeda*[4]. Where we see a monologue of a repentant gamer who laments the ruin brought on him because of addiction to the dice or *Akṣa*.

Gaming tradition in early literary references:

Not only in *ṚgVeda,* in the 4th and 7th books of *Atharvaveda* also there are hymns for success in Dice gaming[5]. In the 4th *Kāṇḍa* of the *Paippalāda* recension of the *Atharvaveda* the last verse says:

[We, who] want luck in dice against the opposing player, let the victory pour on us; let destroy him, who plays against us like a tree against the thunderbolt (AVP: 4.9.7).

Even, we all know that in the *Sabhāparva* of *Mahābhārata* (II.65.45), Yudhiṣṭhira had to stake his wife Draupadī before the Kauravas after losing everything in the Dice game[6].

In *Nalopākhyāna* of *Mahābhārata*[7] also Ṛtuparṇa, an expert in Dice game taught the game to Nala: "Know that I am acquainted with the dice's secret and that I am an expert on numbers" (26):

"viddhyaksahṛdayajñaṃ māṃ saṅkhyāne ca viśāradam"

In the 7th Adhyāya of *Manusaṃhitā*, Manu has identified ten sins (*kāmaja vyāsana*) and dice gaming is among them[8] :

"mṛgayākṣah divāswapnah paribādah striyo madah

tauryatrikaṃ bṛthāṭyā ca kāmajo daśako gaṇah"

In later Sanskrit literary texts like the ten-act Sanskrit drama *Mṛcchakaṭika* by Śūdraka, we see a distressed state of a game addict Saṃvāhaka (*Mṛcchakaṭika,* 2nd act).

The early literary references in *Ṛgveda, Atharvaveda, Mahābhārata* and other texts regarding the sedentary gaming tradition like dice gaming, show a major role in Indian culture.

Gaming addiction shown in the *Ṛgveda* hymn 10.34:

Gaming addiction was very popular among the Vedic people as well. The "Gamester's lament" is one of the hymns of the *Ṛgveda* which do not have any direct religious context and is found in the late 10th book or *maṇḍala* (ṚV: X.34), where most of such hymns on miscellaneous topics are found.

H. Luders in his article[9], *The Game of Dice in Ancient India,* wrote: "How could we imagine the dice game in the most ancient times that is difficult to say."

M. Winternitz considered the poem to be "The most beautiful amongst the non–religious poems of the Ṛgveda"[10]. According to A. A. Macdonell "Considering that it is the oldest composition of the kind in existence, we cannot but regard this poem as the most remarkable literary product" [11].

The poem testifies to the popularity of gaming among all classes of Vedic people. The hymn contains fourteen verses or *mantras.* Ailuṣaḥ kavaṣaḥ is the seer of this hymn and the deities are - Akṣāḥ, Kitavaḥ and Kṛṣiḥ. The verses are in Tṛṣṭup and Jagatī meter. Now if we go through this hymn, we can see that the gamer says that the trembling air born products of

the great *vibhīdaka* tree delight him as they continue to roll upon the dice-board. Like a drink of Soma from the mountain Mujavant, the enlivening *vibhīdaka* dice has pleased him[12]:

na mā mimetha na jihīḷa eṣā śivā sakhibhya uta mahyamāsīt /

akṣasyāhamekaparasya hetoranuvratāmapa jāyāmarodham // (ṚV:10.34.2)

The gamester's wife never quarrelled with him nor despised him; she was kind to him and to his friends. But for the sake of the partial dice the man have spurned his devoted spouse. His mother-in-law detests him, his wife rejects him. Even in his need he does not find any comforter.

dveṣṭi śvaśrūrapa jāyā ruṇaddhi na nāthito vindatemarḍitāram /

aśvasyeva jarato vasnyasya nāhaṃ vindāmikitavasya bhogham // (ṚV:10.34.3)

He cannot discover what the enjoyment of the gamester any more than he can perceive what the happiness of a worn-out hack horse. Others pay court to the wife of the man whose wealth, is coveted by the impetuous dice. His father, mother, brothers cry out, "We know nothing of him; take him away bound!"

anye jāyāṃ pari mṛśantyasya yasyāghṛdhad vedane vājyakṣaḥ /

pitā matā bhrātara enamāhurna jānīmo nayatābaddhametam // (ṚV:10.34.4)

When he resolves not to be tormented by them because he is abandoned by his friends who withdraw from him, yet as soon as the brown dice, when they are thrown, make a rattling sound he goes to their rendezvous like a woman to her paramour.

The gamester comes to the assembly hall glowing in body, asking himself "Shall I win?"

sabhāmeti kitavah pṛcchamāno jeṣyāmīti tanvāₐśūśujānaḥ / (ṚV: 10.34.6)

The dice inflames his desire by making over his winnings to his opponent. Hooking, piercing, deceitful, vexatious, delighting to torment, the dice dispense transient gifts and again ruin the winner; they appear to the gambler covered with honey. Their troop of fifty-three disports itself, itself disposing men's destinies like the God Savitṛ whose ordinances never fail. They bow not before the wrath of the fiercest. The king himself makes obeisance

to them. They roll downward, they bound upward. Having no hands, they overcome him who has. These celestial coals when thrown on the dice-board scorch the heart though are cold themselves.

The destitute wife of the gamester is distressed, and so too is the mother of a son who goes she knows not whither. In debt and seeking after money the gambler approaches with trepidation the houses of other people at night.

It vexes the gamester to see his own wife and then to observe the wives and happy homes of others. In the morning he yokes the brown horses — the dice; by the time when the fire goes out, he has sunk into a degraded wretch.

Lastly, he prays to the axis *akṣa* holding out his ten fingers to the east in reverence "I withhold wealth by playing dice, this is truth I say."

Never play with dice; practice husbandry/cultivate; rejoice in the prosperity, esteeming it sufficient. Be satisfied with the cattle and the wife, the god advises.

akṣairmā dīvyaḥ kṛṣimit kṛṣasva vitte ramasva bahumanyamānaḥ /

tatra ghāvaḥ kitava tatra jāyā tan me vicaṣṭe savitāyamaryaḥ // **(ṚV:10.34.13)**

In the last *mantra* he says "O dice! Be friendly to us and do not forcibly bewitch us with your magical power. Let your wrath and enmity now come to rest. Let others than we be subject to the fetters of the brown ones."

mitraṃ kṛṇudhvaṃ khalu mṛḷatā no mā no ghoreṇa caratābhi dhṛṣṇu /

ni vo nu manyurviśatāmarātiranyo babhrūṇāṃ prasitau nvastu // **(ṚV:10.34.14)**

The piteousness of the sedentary gamester in this *Ṛgvedic* hymn 10.34 resembles to the distressed state of the game addicted of this decade.

Conclusion:

So, from the above discussion, we can say that this gaming addiction is not new in Indian society. It is an old scar of Indian civilization and unlike the other scars, which gradually starts to disappear; this scar is becoming more prominent day by day. Playing sedentary games like dice also shows great cultural influence with respect to the socio-economic and the political conditions of the respected period of India. Moreover, from this *Ṛgvedic* hymn,

we also come to know that this gaming tradition was not confined among the Kings and upper-classes people but was popular among the all classes of the society.

Endnotes:

1. A sedentary lifestyle is a lifestyle involving little or no physical activity.
2. Cf. WHO, 2018, *International Classification of diseases.*
3. Cf. Petry N. M, Rehbein F, Gentile D. A, Lemmens J. S, Rumf H. J, Möble T, (2014). *An international consensus for assessing internet gaming disorder using the new DSM-5 approach*. Addiction.109.
4. Cf. ṚV: X. 34.
5. Cf. AVP: 4.9, AVŚ: 7.109.
6. Śakuni commits Yudhiṣṭhira to stake Draupadī, and to this he agrees. It is said (II, 65, 45):   *saubalas tu abhidhāyaivaṃ jitakāsī madotkaṭaḥ /*
    jitam ity eva tān akṣān punar evānvapadyata //

7. Cf. MBh III, 72. For further information see Jarret, T. Nalopākhyānam or the tale of Nala. Cambridge University Press, January, 2014.
8. Cf. *Manusaṃhitā,* VII. 47.
9. See Lueders, H. The Game of Dice in Ancient India (1907) reprinted in Philologica Indica, 1940.
10. Cf. Winternitz, *HIL,* vol. I, P-112.
11. Cf. Macdonell, A. A, 1990, p. 127-8.
12. In the ancient India the dices or *akṣas* were made of the fruits of *Vibhīdaka* tree.

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Plagiarism: Concept and Tools for Detection

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Structured Abstract:

Purpose: This paper focuses on plagiarism and discusses the definition of plagiarism, types of plagiarism, anti-plagiarism tools and also suggests the way to avoid plagiarism.

Design / Methodology / Approach: This study based on secondary sources of information, collected from different articles, books and related websites.

Findings: Plagiarism is that the act of stealing somebody else's work. This could apply to something, from term papers to images to songs, even ideas. Plagiarism breaks the part of trust, expectation and honesty, that could be a demand for intellectual add a moral framework. In addition plagiarism undermines the fundamental objective of education and study by unwarranted short-cut process of research and inquiry that guides to knowledge, learning and resource. The arrival of ICT is the major issue for the rise in plagiarism.

Originality and Value: Presently plagiarism is a very serious issue in academic world. We all know that prevention is better than cure hence an effective anti-plagiarism policy must be implemented in academic institutions to uproot the weeds of plagiarism before they grow and develop.

Keywords: Plagiarism, Copyright, Self-Plagiarism, Joint Information Systems Committee, Anti-Plagiarism Tools, Shodhganga, Shodhgangotri, Shodh Shuddhi.

Paper Type: Evaluative

Introduction:

Plagiarism among academics is a problem of great concern. Plagiarism is a concern that is moral, ethical, and legal. Plagiarism has been around for decades, but the issue has been

made more acute by the arrival of Internet and easy availability of Information and Communication Technology (ICT). Plagiarism takes the work of someone else and passes it off as one's own. Many people think of plagiarism as copying the work of someone, or borrowing the original ideas of someone else. But the seriousness of the crime can be masked by words like "copying" and "borrowing."

Review of Literature:

Kumar and Tripathi (2009), pointed out the definition of 'plagiarism' and investigated the tools, types, studies on plagiarism and the methods to control plagiarism. It revealed that plagiarism is so prevalent in India because there is no thesis and dissertation database, so it is easy to plagiarise them from one university to another and even at the same university. An anti-plagiarism policy must be needed in academic fields in India and develop its own anti plagiarism software. It suggested that that if plagiarism is easy the tools to detect the plagiarism are also available easily.

Fishman (2009), investigated the difference between the elements of plagiarism from those of theft and copyright violations, and defined plagiarism in terms that accurately describe its essential elements. The study described the elements of plagiarism which are *actus reus*— using someone else's words or ideas without attributing them when they can and should be attributed and *mens rea*—to gain credit that was not legitimately earned. It indicated that plagiarism is an offense in academic world.

Hexham (2013), highlighted the seriousness of plagiarism in academic globe. It described the meaning, types and indications of plagiarism. The study revealed that plagiarism must be taken very seriously. An agreed punishment, definition, examples and standards must be needed for academics. Academics have to face questions by the granting agencies and government bodies where their money is going and why they did nothing when clear fraud occurred.

Ahmed (2015), defined plagiarism, explained the benefit of it and stated twenty one different plagiarism service tools provided on the Internet in order to detect the plagiarism process. It observed most universities, journals, institutes and sites are using 'Turnitin' for plagiarism detection. However despite having lots of anti plagiarism tools the human eye is the best plagiarism detection tool.

Kumar and Arora (2015), discussed the model introduced in India for deterring plagiarism with brief history of Shodhganga initiative and its present status, criteria adopted by the Centre for selection of plagiarism detection platform, guidelines set-up on methodology to check plagiarism in universities, policy for hosting / removing theses from Shodhganga, guidelines for submission of theses, IPR issues and policies and future plans. The study indicated that quality of thesis content is maintained by Shodhganga and it is also essential that content produced by the research scholar should be validated before the PhD is awarded. Anti-plagiarism tools made available to universities will play an important role in curbing the plagiarism in universities, thus improving the quality of research in universities.

Chrispin et al. (2020), tried to throw an overall look at the plagiarism types and some advanced plagiarism checker tools and software. The study suggested that online plagiarism checkers are the best tool that allows students and researchers to easily escape plagiarism and to improve their writing skills. The idea of plagiarism and plagiarism checker software leads to better comprehension and successful writing.

Objective of Study:

The objective of this study is to evaluate the logical concepts relevant to plagiarism, its factors and origins, its occurrence in the academic world and tools to detecting it in order to enhance the awareness of academics about plagiarism.

Methodology:

This study based on secondary sources of information collected from different sources like articles, books and related websites. Discussions took place from the obtained information. On the basis of discussions the author finally arrived at a conclusion and suggestions.

Discussion:

What is Plagiarism?

According to the *American Heritage Dictionary of the English Language* the Latin "*plagium*" means *"kidnapping"*. It is intellectual theft. It is a serious scientific misconduct.

According to the *Merriam-Webster Online Dictionary*, to "*plagiarize*" means

1) "*to steal and pass off (the ideas or words of another) as one's own*"

2) *"to use (another's production) without crediting the source"*

3) *"to commit literary theft"*

4) *"to present as new and original an idea or product derived from an existing source"*

Concisely, we can define plagiarism as an act of fraud.

Plagiarism is an issue of great worry amongst the scholars. Plagiarism is a moral, ethical, and legal issue. In this 4G era internet supplies users with easy access to various kinds of data and information. The large quantity of information available makes it easier and increases the temptation to steal other's ideas, therefore now the disease of plagiarism has taken the shape of an epidemic. Plagiarism is taking someone else's work and passing it off as one's own, is sometimes committed deliberately and other times accidentally. Often, copyrights are violated, which is considered to be unethical act by society, and thus is punishable offense.

Types of Plagiarism:

The types of Plagiarism can be classified and listed as given below:

The Ghost Writer: This type of plagiarism occurs when writer copied word for word from another work and pass it of as his/her own.

The Photocopy: This type of plagiarism takes place when writer copies important parts of a particular work without any alteration.

The Potluck Paper: This type of plagiarism occurs when sentences are copying from different work and modified to fit together while retaining most of the original phrasing.

The Poor Disguise: Though the writer has maintained the essential content of the source, he/she has altered the paper's exterior slightly by changing key words and phrases.

__The Labour of Laziness:__ The writer takes the time to paraphrase most of the paper from different sources and make it fit together, rather than putting some effort on original work.

__Self-Stealer:__ Self-Stealer is self-plagiarism or recycling fraud. In this situation writer copied from his/her own prior work. It is a serious ethical issue hence it should not apply to public-interest texts, such as social, professional, and cultural opinions usually published in newspapers and magazines.

__The Forgotten Footnote:__ This type of plagiarism occurs when author's name of a source mentioned but the detail information of the source neglected. This usually masks alternative other forms of plagiarism by obscuring source locations.

__The Misinformer__: The writer provides inaccurate information about the sources to create difficulties to find them.

__The Too-Perfect Paraphrase__: This type of plagiarism occurs if the writer neglects to put in quotation marks the text has been copied but properly cites the source.

__The Resourceful Citer:__ The writer properly cites all sources, paraphrasing and using quotations perfectly. In this situation it is difficult to detect plagiarism.

__Copy and Paste Plagiarism__: Any time a sentence or significant phrase intact from a source is lifted; in this condition quotation marks and reference the source must be use.

__Incremental Plagiarism:__ This type of plagiarism takes place when author fails to give credit specific portions or increments of a text that are borrowed from various sources.

__Word Switch Plagiarism:__ If a sentence taken from a source and alter around a few words, it is still plagiarism. If a sentence is quoted, then it should be put in quotation marks and cite the author and article.

__Metaphor Plagiarism__: This type of plagiarism takes place when an exclusive, innovative metaphor is taken from the original author without cited or giving credit for it. The original words may not be copied but the metaphor is used again.

Idea Plagiarism: When the innovative idea or the way to solve a problem has been copied from the author of the original source.

Reasoning Style/Organization Plagiarism: Although none of the sentences are exactly the same or in the same order like those in the source but copying the reasoning style of the original author.

Data Plagiarism: When data is copied from various sources in research.

Plagiarism v. Copyright Infringement:

There is an excellent deal of confusion concerning the variations between copyright infringement and plagiarism. Infringement and plagiarism are distinct and should not occur at the same time. These are combined each time the media refer to copyright infringement cases as "plagiarism," and it is true that the two have several features in common. Usually copyright exists in a work till sixty years from the death of an author but the right of an author to be attributed continuously. Copyright infringement occurs when someone takes work that is subject to copyright law and deprives its lawful owner of benefits by distributing it. Copy right act came into force to protect the legal rights of the copyright holder. In fraud case plagiarism and copyright infringement clearly overlaps. As such, if a copyrighted work is plagiarized in a manner violating Section 14 of the Copyright Act, possibly through an exact reproduction, then both plagiarism and infringement occur simultaneously. Consequently if a work has been plagiarized after sixty years of death of its author it is not a case of copy right infringement. There are several instances where plagiarism occurs but no copyright infringement is committed. For instance, when using a work with permission without citation does not constitute copyright infringement but is clearly plagiarism. Thus, even without addressing the question of material benefits, it is clear that copyright violation is not co-identical with plagiarism.

Prevention of Plagiarism:

In order to stop plagiarism from occurring people must be cautious and careful when borrowing someone else's ideas and make sure that getting the full source of material from the Internet, so that it can be cite later. For using note cards when read books and journal

articles, take the time to list the full source including page numbers on the passages. For cut and paste from the Internet into a document are created, it should be highlighted in another color so that it sticks out. Do not copy material, say, three paragraphs, from an original source and indicate at the end of the third paragraph with a footnote that the material was borrowed. If someone use material verbatim (the exact words), then use quotation marks and cite the source.

To prevent plagiarism the steps should be taken at two different levels. First at student's level there should be strict guide lines of the student's writing that they do not copy from other source. Second at institution level, the institutions should play a major role in preventing of plagiarism; it is of great importance that the institutions needs to lay down the policies & rules to be followed by all and should set down penalties for this offense which shall dissuade anybody from committing such acts. As per the UGC Notification (Minimum Standards & Procedure for Award of M.Phil. / Ph.D Degree, Regulation, 2016) dated 5th May 2016 it is mandatory to submit electronic version of theses and dissertations by the researchers in universities and this digital repository of Indian Electronic Theses and Dissertations hosted and maintained by the INFLIBNET Centre in the name of "Sodhganga". In 2018 University Grants Commission made a regulation to prevent plagiarism at institutional level that is UGC (PROMOTION OF ACADEMIC INTEGRITY AND PREVENTION OF PLAGIARISM IN HIGHER EDUCATIONAL INSTITUTIONS) REGULATIONS, 2018.

Plagiarism, which is still protected under the copyright act, is very weak in practise. To avoid plagiarism, no separate laws are made. It is also proposed that a new and specific legislation may be included under the copyright act or a separate clause may be included in the Indian Penal Code 1860 relating to plagiarism which must be effectively enforced.

Anti-Plagiarism Tools:

There are many anti plagiarism tools are available nowadays.

Plagium: Plagium is a very good plagiarism detection tool. This is a service of Septet Systems Inc. which is a New York-based company that expertises in advanced search solutions for industry, the public sector, and government. It provides an easy to use service that applies to a broad base of users.

Turnitin: Turnitin is one of the leading anti plagiarism tool across the world. The company's cloud-based service for originality checking, online grading and peer review saves instructors time and provides rich feedback to users.

Duplichecker: Duplichecker analyzes each sentence entered in the text box. It provides free online service (https://www.duplichecker.com/) to the users.

*Plagiarismdetector***:** It works like *Duplichecker.* It also provides free plagiarism detection service.

Glatt Plagiarism Program: Since 1990, Glatt Consulting Services has assisted academic institutions with Plagiarism Forensics. Its consulting services include developing policies and procedures to deal with issues of academic dishonesty and plagiarism.

EVE2: Essay Verification Engine: EVE2 is a very powerful tool that allows teachers at all levels of the education system to determine if students have plagiarized material from the World Wide Web.

PlagiServe: The PlagiServe Team *viz.* Olexiy Shevchenko, Max Litvin and Sasha Lugovskyy came up with the concept of a plagiarism detection device in June2000. The software used by PlagiServe not only detects papers that have been obtained from a term paper company and turned into an instructor, but it also looks for any changes or modifications made to these papers.

Plagiarism.org: This was created by the students and alumni of University of California, Berkeley. This software doesn't differentiate between quoted materials and original writing.

*Plagiarisma.net***:** It has a search box as well as a software that can be download for Windows and for Smart phones as a mobile app. Users can also search for entire URLs and files in HTML, DOC, DOCX, RTF, TXT, ODT and PDF formats.

CopyCatch Gold: A forensic linguist at CFL Software Development which is primarily aimed at collusion detection, but can be used anywhere there is a requirement to check on the independent production of documents.

EduTie.com: It was established in August 2000, and is designed to help institutions prevent Internet plagiarism. It is built on the PlagiServe (https://www.plagiserve.com/) core design. Papers submitted are compared to more than one billion "high risk" Web pages in an attempt to detect plagiarism. Free trials of the software are available.

Joint Information Systems Committee (JISC): Electronic Plagiarism Detection: In 2001 JISC completed a plagiarism project then they founded a plagiarism advisory service

There were 4 parts to their plagiarism project, and they include:

1. Technical review of free-text plagiarism detection software

2. Technical review of source code plagiarism detection software

3. A pilot of free-text detection software in 5 UK institutions

4. A good practice guide to plagiarism detection.

A listserv has also been set up to continue discussions regarding academic dishonesty and plagiarism issues.

JISC Plagiarism Advisory Service: JISC Plagiarism Advisory Service is a new offering that began in September 2002. It is based in the Information Management Research Institute at Northumbria University (UK).

Jplag: This system finds similarities among multiple sets of source code files. This way it can detect software plagiarism. It is not only compare bytes of text, but also aware of programming language syntax and program structure and hence is robust against many kinds of attempts to disguise similarities between plagiarized files. JPlag currently supports Java, C#, C, C++, Scheme and natural language text.

WordCHECK: WordCHECK is used by a diverse group including information researchers, copyright attorneys and classroom teachers. It was developed by Information Analytics, a Lincoln, NE company owned by Kenneth Livingston and Mark Dahmke.

MOSS: MOSS or Measure of Software Similarity is a tool that has been used primarily to detect plagiarism. MOSS works with programs written in C, C++, Java, Pascal, Ada and other languages and looks out for similar code structure in different documents.

Urkund: It is a fully automated plagiarism detecting system. Urkund become very popular plagiarism detection tool in higher education institute all over the globe. It verifies all documents against three central sources: the Internet, published materials, and materials previously submitted by students such as projects or assignments etc.

PlagScan: It is a completely browser-based web service that checks the genuineness of documents. Files can be uploaded in all common file formats like .doc, .pdf etc. Users can paste text directly into PlagScan as well and check for authenticity. This service employs an extremely advanced two-step algorithm based on the latest research in computer linguistics.

Viper: Viper is a piece of free software that will help to keep essays plagiarism-free.

Quetext: Quetext is free intelligent plagiarism detection software. Simply input text, then it will be analyzed based on lexical frequencies, phrase patterns, and many other factors. Then the text is mapped into an internal network where it is compared against the entire internet and other databases. After the text is finished being scanned, results will appear with an indication of an exact match, or a similar match with a percentage of similarity along with the similar text.

Copyleaks: Copyleaks plagiarism checker fights plagiarism and copyright infringement online. It has advanced technology that works in any language. Check for plagiarism to detect if the content is being used by others.

PaperRater.com: PaperRater.com analyzes documents immediately, 24/7, in real-time. It provide in depth analysis to plagiarism detection and grammar and spelling check.

PlagiarismChecker.com: It helps to find out whether a work of a student has been copied from the Internet or not.

PlagTracker.com: It is online plagiarism detection software to ensure that the texts are unique.

Google: Google is not designed to be a plagiarism recognition tool, but its advanced search engine capabilities are helpful to locating key phrases that may appear in students' research papers.

Shodhganga: A Reservoir of Indian Theses: The Information and Library Network Centre provides a platform for research scholars to deposit electronic copy of their PhD theses and make it accessible to the entire scholarly community in open access. Since the awarded PhD thesis is accessible online, the previous researcher can check how much work has been completed and the scope for further study can be drawn up.

Shodhgangotri: Repository of Indian Research in Progress: Under the 'ShodhGangotri' initiative, university research scholars and research guides/ supervisors are requested to deposit the electronic version of the accepted synopsis submitted to universities by research scholars for registration for the PhD programme. The duplicity of the works can be avoided at an early point, as the synopsis is open to everyone.

ShodhShuddhi: Enhancing Research Quality: Last year, the Education Ministry, Govt. India has introduced a "ShodhShuddhi" programme that provides all universities / institutions in India with access to Plagiarism Detection Software. URKUND is web-based anti-plagiarism software given to all universities / intuitions in the country under this initiative.

Conclusion:

Plagiarism must be taken very seriously indeed particularly in academic sphere. Now is the time to act by clearly distinguishing what plagiarism is and ways to be handled among both students and faculty.

The some of the reasons of plagiarism are idleness, fecklessness, and ignorance. But there are cases when plagiarism is committed accidentally one may choose write on the same topic as the other odds are that he or she may even express the same concepts and express them similarly in his or her paper also if this does happened it is extremely unlikely that one will accuse of plagiarism.

Suggestions:

The original source must be cited at the end of the paraphrased passage when paraphrasing or rewriting someone else's text in own words. If someone's ideas, quotes, phrases etc. has been used then it should be duly acknowledged to the original authors. Academic Institution should take the initiative to encourage academics to do basic researches, writings and develop innovative ideas. The Library professionals should organize workshops to create awareness on Plagiarism.

Free of cost plagiarism detection tool or software should be provided by the government agencies to every academic institution as needed.

Further distinctions may be made between various elements of these plagiarism tools. Plagiarism detection systems may also be focused on the combination of various methods of detecting plagiarism, and certain techniques such as watermarking, cryptographic or natural language processing techniques may be used to improve the plagiarism tool design.

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Living With or Without Access to Livelihood Opportunities? Reflections on Rohingya Refugees in Bangladesh

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Structured Abstract

Purpose:

What kinds of arrangements the host government has, to deal with this additional population living in Bangladesh paying attention to human security as well as livelihood opportunities until their repatriation is the main purpose of the study?

Design/Methodology/Approach

The study is based on content analysis. The study broadly undertook a survey of important articles, books and other sources pertaining to the study topic.

Findings

Employment opportunities is the evolving challenges in the makeshifts where refugees are living. Refugees are not legally entitled to work in Bangladesh. Inability to survive without employment leads many refugees, particularly men, to seek employment illegally.

Originality/Value

This study deserves novelty as the findings will certainly complement the understanding of the relevant stakeholders including the host country to improve livelihood opportunities until their repatriation is completed.

Keywords

Rohingya Refugee; Ethnic Cleansing; Human Security; Employment Opportunities; Repatriation

Paper Type

Descriptive Study

Introduction

Human security denotes human dignity. The term human security propagated by UNDP in the post-cold war era intends to focus on individuals coming across values and goals such as dignity, equality and solidarity. The Rohingya is an ethnic minority group in Myanmar that has due to persecution, crossed into neighboring Bangladesh over decades, laying uneven

pressure on the scarce resources of Bangladesh (Gain, 1992). Rohingya issue has been textbook example of ethnic cleansing navigated by the civil-military administration of Myanmar. Influx of Rohingya refugees has been in Bangladesh since the 1970s and their number has surpassed 700,000 (Islam, 2018). Strangely, Bangladesh is now hosting about a million Rohingya refugees those results in serious concern of human security.

Myanmar government from the very beginning was very reluctant to take back their nationals, the Rohingya despite the robust diplomatic endeavor of Bangladesh government across level. Although in the repatriation of Rohingya to their homeland will be ambiguous in coming days and at the same time, their stay in Bangladesh might be continuing for a longer period of time. Apparently, providing basic provisions of their life like food, shelter, and healthcare have been the utmost priorities at the moment and also for the rest of the period until the return of Rohingya refugees from Bangladesh

Figure 1: Major influxes to Bangladesh of the Rohingya population, 1942–present

Source: ACAPS (2017: 2).
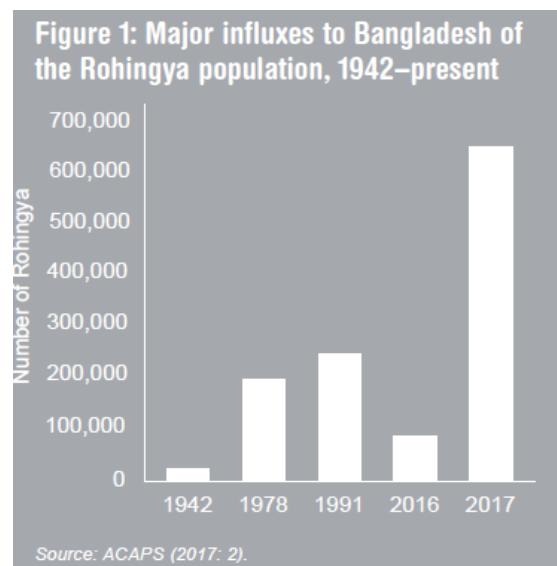
to Myanmar. The Rohingya crisis has been emerged as potential threat to Bangladesh's internal stability. Bangladesh, therefore, has been in a great fix struggling to realise the national interests of the country, and uphold human security issues of Rohingya all at once (Ahmed, 2010). The Rohingya is an ethnic minority group in Myanmar has crossed into neighboring Bangladesh over the decades, laying uneven pressure on the scarce resources of Bangladesh.

Without doubt, human security has been the emerging paradigm for understanding global vulnerabilities whose proponents challenge the traditional notion of national security by arguing that the proper referent for security should be the individual rather than the state. The objective of human security is to safeguard the vital core of all human lives from critical pervasive threats, in a way that is consistent with long-term human fulfillments (UNDP, 1994). Human security takes its shape from the human being: the vital core that is to be protected. Institutions that undertake to protect human security will not be able to promote every aspect of human well-being.

Review of Literature

It is apparent that the number of Rohingya refugees has crossed half a million since the beginning of the crisis from August 24, 2017. According to the United Nations High Commissioner for Human Rights (UNHCR), Rohingya issue has been textbook example of ethnic cleansing navigated by the civil-military administration of Myanmar. Influx of Rohingya refugees has been in Bangladesh since the 1970s and their number has surpassed 500,000. Figure-2 showing Upazila wise Rohingya population sheltered in Cox's Bazar district of Bangladesh after their influx from Myanmar

Upazila	Population (2011 census)	Estimated population (excluding Rohingya) (2017)	Rohingya population in host community (Jan 2018)	Rohingya population in camps (Jan 2018)	Total Rohingya population in both camps and host community (Jan 2018)	% Rohingya in total population (Rohingya and host community)
Cox's Bazar Sadar	459,000	517,150	7,941	-	7,941	1.5%
Ramu	266,600	310,100	1,640	-	1,640	>1%
Teknaf	264,400	307,300	64,571	64,986	129,737	29%
Ukhia	207,400	241,100	4,609	756,450	761,059	76%
Total	1,197,400	1,375,700	78,941	821,436	900,377	39%

Note: Population figures are rounded off.
Source: Government Census 2011, IOM NPM Round 8; ISCG 07/01/2017, ACAPS, 2017: 3

Strangely, Bangladesh is now hosting about a million Rohingya refugees those results in serious concern of human security. Experience suggests that the Myanmar government has been very reluctant to take back their nationals, the Rohingya despite the robust diplomatic endeavor of Bangladesh government across level (Lewis, 2018). It gives the impression that the repatriation of Rohingya to their homeland will be ambiguous in coming days and at the same time, their stay in Bangladesh might be continuing for a longer period of time. What we could perceive, providing basic provisions of their life like food, shelter, and healthcare have been the utmost priorities at the moment and also for the rest of the period until the return of Rohingya refugees from Bangladesh to Myanmar.

Mentioning stubborn Rohingya crisis as potential threat to human security, UN agencies working in Bangladesh have been in appeal to the international community for adequate fund to provide them basic supplies for survival. It is the experience of different countries which hosted refugees during many humanitarian crises that international supports lessen over time if the refugee crises continue (UNICEF, 2019). In this kind of situations, the decisive economic affliction of humanitarian support to the refugees falls on the host country. Given their living space mostly located in Teknaf-Cox's Bazar areas, the refugee

earmarked areas are adjacent to the settlements of the local citizens. Once, many awkward incidences happened between them causing law and order situations. In the future, with increasing number of the refugees and sheltered close to the native citizens' settlements there is the likelihood of increasing happening of such incidences and aggravating the local social and cultural harmony among the local citizens and the Rohingya refugees. Bangladesh government has been accredited for providing them with various facilities, including shelter, food and medical care despite many limitations (Uddin, 2018).

Objective of Study

The main objective of the study is to perceive the current state of livelihood opportunities for the Rohingya refugees. Apart from this, the study aims at exploring the best alternative options for the Rohingya refugees to get access to the secured livelihood opportunities.

Research Questions

What kinds of arrangements the host government has, to deal with this additional population living in Bangladesh paying attention to human security as well as livelihood opportunities until their repatriation have been the central questions of this undertaking?

Methodology

The study is based on content analysis and therefore, the study broadly undertook a survey of important articles, books and other sources pertaining to the study topic. This review of the professional literature relevant to the study findings helped to contextualize the research.

Analysis

Apparently food insecurity within the displaced Rohingya refugee population is turning out in Bangladesh. This has been resulting in malnutrition with refugee population and if not the food situation improves on an urgent basis, there is likelihood that more Rohingya children could even meet life-threatening event. We should keep it in mind that, the country has to rely on the food grains for domestic consumption. Meanwhile, the government of Bangladesh took many steps for resolving the Rohingya crisis while various forces, including the Armed Forces, police, Border Guard of Bangladesh and Rapid Action Battalion along with the civil administration, public representatives and general people are providing necessary services to the Rohingya.

It is evident that, transnational human-trafficking syndicate committed serious crime against the Rohingya from 2012 to 2015. In a six-year investigation on human trafficking in Thailand and Malaysia, Human Rights Commission of Malaysia (SUHAKAM) and Fortify Rights, a

nongovernment rights body have found the evidences. The time series research findings also signpost that, during 2012-15, more than 170,000 people boarded ships from Myanmar and Bangladesh bound for Malaysia and Thailand, and the trade over Rohingya is estimated to have generated between $50 and $100 million a year (Daily Star, 2019). In the course of recent years, help offices have improved sanctuary conditions, constructed more secure foundation, and created storm readiness in the camps. Be that as it may, the philanthropic reaction remains fundamentally underfunded.

No matter how rapidly the Bangladesh government needs the repatriation, a more drawn out term plan with proper strategies is currently required to help the Rohingya populace. Any desire for an early emergency goals would be lost, in light of the fact that the Rohingya emergency has numerous parts to determine—for instance, their rights to come back with citizenship, fitting conditions in Rakhine for a protected return, preparation by the Rohingyas, geo-political power battles among neighboring nations, and the job of the universal network. It might take years, even as long as 10 years, to locate an equitable and practical arrangement. The present the present state of affairs encompassing the emergency shows the requirement for a long view requiring concurrent and extended commitment on numerous fronts for a feasible arrangement, including further help to the dislodged Rohingyas in the camps.

The 2019 Joint Response Plan for the Rohingya helpful emergency has gotten just a third, or US$301 million, of the $920 million expected to address the issues of the Rohingya displaced people and host networks in Bangladesh this year. The Joint Response Plan takes note of that, "The safe house materials and catastrophe hazard decrease preparing gave to the outcasts in 2018 are lacking for assurance against unfavorable climate conditions." This speaks about the serious threats towards human security of Rohingya refugees living in Bangladesh. It is revealed from the report produced by Inter Sector Coordination Group (ISCG) on Rohingya Crisis and Response hosted led by IOM that, Bangladeshi Immigration and Passports Department has registered 971,627 people through biometric registration (UNDP, 2018). Given the terrible state of human security at the Rohingya refugee camps, Bangladesh is likely to face the serious challenges with the influx of Rohingya refugees in the following areas:

- – Pressure on employment; depression of daily wage and cost of living

- Loss of school years (for locals and Rohingya)

- Health issues among Rohingya and locals (mortality and morbidity, chronic malnutrition, respiratory illnesses, etc.)

- Deforestation; loss of biodiversity and ecosystem and natural calamities (landslides)

- Unethical activities (drug and human trafficking, prostitution etc.)

What we have found in many cases, refugees are selling large quantities of certain in-kind assistance received as relief items. Rice, lentils and cooking oil are mentioned as being the most traded. Their purchases of other products, on the other hand, push prices up. Rohingya purchase several items, including potatoes, fresh vegetables, meat, fish and firewood, thereby raising prices on those goods. Conventionally, refugees are not legally entitled to work in Bangladesh. Inability to survive without employment leads many refugees, particularly men, to seek employment illegally. They are exposed to serious risks in doing so including unfair/unsafe work conditions, harassment, exploitation and extortion. A high proportion of refugee men, some assisted by their adolescent sons, resort to informal work to supplement humanitarian assistance. This includes work as unskilled labourers, fishermen, rickshaw pullers and salt and brick factory workers. Refugees working illegally are open to exploitation by local employers, to the great extent (Karim, 2000).

Their need for income, and insufficient means to earn it, has led many refugees to sell portions of their food rations what is mentioned above as well. Host community is not welcoming them as well to work with them. Many local residents have become used to this trade and are not eager to see refugees afforded more income generating possibilities for fear that this source of food from the humanitarian aid will be diminished. Meanwhile WFP have launched basic self-reliance programmes in the camps, aimed at improving the status of vulnerable refugee children and families. Food for Work initiatives have provided much-needed supplementary food in return for labour on social works (WFP Bangladesh, 2020). UNHCR's interventions have been another example to protecting refugees against such harsh penalties but in the absence of lawful sources of income, refugees remain susceptible to the abuse by local businessman, camp personnel and local residents (UNHCR, 2018). A broad package of vocational training and self-reliance programmes engaging all relevant actors

including the Government, is required if the long term self-sufficiency of the refugee population is to be achieved.

The Bangladesh government has been making diplomatic efforts in persuading Myanmar to repatriate the refugees over the months but in reality, it is highly unlikely the Bangladesh government will succeed in sending the refugees back to Myanmar in a shortest possible time. Myanmar and Bangladesh agreed in late 2017 to complete the return of hundreds of thousands of Rohingya refugees within two years, notwithstanding international doubts that they will be held in forbidding detention camps that may result in another round of cruelty both physically and psychologically (UNHCR, 2019).

Conclusion

Considering the gravity of sufferings Rohingya refugees face, humanitarian, political, law and order, security, development and environmental concerns must be prioritized rethinking different phases of enforcement. The international community is working closely with the Government of Bangladesh and Myanmar respectively to assist them in working towards voluntary, safe and dignified returns. They believe, only harmonious returns can break the decades-long cycle of displacement Rohingya community is experiencing. Memorandum of Understanding (MoU) signed in 2018 between the Government of Myanmar, UNHCR and UNDP is intended to ensure that refugees receive information on the situation in their places of origin and this MoU keeps a provision allowing Rohingya refugees to visit their home villages and other areas where they may choose to return. It also stands for extending transit facilities in Myanmar.

Policy Recommendations

The Rohingya influx has placed on the host communities an extraordinary burden, compounded by the fact that these areas were already confronted with formidable challenges associated with relatively weak socio-economic development. Impacts have been particularly related to a fall in daily wages for labourers and extremely adverse impacts on public services and the environment. While emergency support was quick to arrive, long-term continual support is essential, particularly in view of the uncertain length of stay of the Rohingya refugees. UN agencies, international and national NGOs and government bodies are in a collective effort aiming at delivering protection to refugee women, men, girls and boys, provide life-saving assistance and foster social cohesion. If this problem lingers for a longer time, it may encourage creating pockets of radicalism and that may create problems

of uncertainty and instability not only for Myanmar and Bangladesh but for the entire region. Hence, allowing Rohingya to go back to their place of origin in Myanmar with freedom of movement and other basic human rights would be the be the best way of showing respect to human rights, we believe.

We are looking forward to the successful repatriation of the Rohingya to Myanmar and enable them to have access to different dimensions of human security. United Nations, which is found to be very emphatic for meaningful repatriation of Rohingya refuges from Bangladesh must coordinate and communicate with donors and other relevant stakeholders to come forward to solve this problem permanently by putting pressure on the Myanmar government to take back its citizens by creating a safe and secured environment. We request countries in this region and beyond to show solidarity with Bangladesh and to support Myanmar to start creating conditions for voluntary, safe and dignified return of Rohingya refugee.

The Rohingya living in camps must be heard and counseled. Alleviation and restoration are insufficient; there ought to be approaches to investigate and oblige the necessities of the Rohingya as far as their yearnings, the fate of the kids just as their instruction and work both in the short-and long haul settings, including those of the host networks. This will require meeting, powerful correspondence and commitment with the Rohingya in all issues identified with the camps and camp administration. Further, the Rohingya ought to be viewed as partners in any worldwide discoursed for movement and repatriation.

Bangladesh and the universal network should put weight on Myanmar to make vital conditions in Rakhine for the repatriation of the Rohingya. There are unexpected dangers related with deferrals and playing with the Rohingya issue. As of late, Bangladesh raised the issue at a global discussion in China to a great extent to look for Chinese and other Asian countries' inclusion to determine the emergency for territorial harmony and steadiness. We urge upon the Government of Myanmar to take urgent action to address the root causes of the crisis which have persisted for decades, so that people are no longer forced to flee and the refugees can eventually return home in safety and dignity. UN at the same time must enforce the recommendation of Annan Commission by imposing diplomatic force on Myanmar. In this regard, UN Security Council must bring the resolution to facilitate the

investigation on violation of human rights and thus ensure an international supervision for safe repatriation as well as initiate a visit to the Rohingya refugee camps by the Security Council again to force the government of Myanmar for setting up "safe zones" for people of all backgrounds in conflict-torn parts of Myanmar as proposed by our Prime Minister Sheikh Hasina.

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Women Empowerment: A Weapon to Sustainable Development of India

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Structured Abstract

Purpose: In this paper, it has been endeavoured to resolve the social rank of women in India and display the issues and challenges confronted by women empowerment.

Design/Methodology/ Approach: This paper is basically conceptual and descriptive in nature. Secondary data published in various secondary sources are used in this study.

Findings: This paper expresses that in spite of government schemes, legislations and other various attempts, women of India have been remained till behind in status than that of men in the society.

Research Limitations: This study is mainly based on secondary data but the current data are hardly available. The primary data may be used which can enhance the quality of the study.

Practical Implication: Government launches various schemes, legislations at intervals and NGOs are also coming to exercise women empowerment for sustainable development of India. A better framework can be made by considering the result of this study.

Originality/Value: A number of studies have been conducted on women empowerment. In addition to these, this study may offer more information in this regard.

Key words: Women, Empowerment, Injustice, Inequality, Gender Discrimination.

Paper Type: Research Paper

Introduction

Women are regarded as the agents of different Goddess like Maa Durga for power, Maa Laksmi for wealth, Maa Saraswati for wisdom and so on whom we all worship with great devotion. Therefore, women should also get at least minimum respect from every corner if not adoration. But the words 'Agent and Part of Goddess' are only in theory, in the material world, the case is otherwise (Shettar, 2015). It is universally acknowledged that a

considerable part of women in India have been enduring innumerable humiliation day after day in their daily life in different ways in the patriarchal society of India from the time immemorial like physical and mental torture at home with disagreeable sneering comments, evil proposals with vulgar language from some mischievous rogues, different sexual oppression by some evil-designed lascivious loafers outside which goes too far like rape, murder, suicide considering no age discrimination i.e. from child to old aged women are not excluded who cannot escape from their cruel clutch of the rogues and compelled to surrender to their brutal, irresistible sexual lust and so on. Then, there exists another picture also in the screen where skilled Indian ladies like Gargi, Maitreyee, Lopamudra etc in ancient age, Rani Durgabati, Chand Sultana, Mirabai in medieval age, Matangini Hazra, Pritilata Waddedar, Indira Gandhi, Kalpana Chaula, Sania Mirza, Lata Mangeskar etc in modern age, who have been given exorbitant reverence for their different glorious achievements like spiritualism, heroism, patriotism, wisdom, politics, science, games & sports, music and so on. But truly speaking, this figure is too small and in reality women in general are disregarded and given less importance in comparison to their male counterpart in India as there exists factors like inequality, gender discrimination etc from the very beginning of the existence of mankind causing a cut-throat hindrance on the way of all round development of the country. Though law and legislation authorise equal status to the women with men, the patriarchal values, cultural practices and social rules provide a secondary status to the women in the society. But as the time is passing away, attitude of the society also is being changed. However, society as well as government now have come to realise that without welfare of women, overall development of the country is beyond expectation. In this connection, the famous quotation of Swami Vivekananda, one of the dignified sons of India is noteworthy, "There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on only one wing" (Prathiba, 2017). Considering the position of Indian women in the society, India Government deliberately has thought about empowerment of women and rendered a lot of plans by which gender discrimination can be removed to some extent where women can have an easy and free access to education, employment, politics etc, equally with their male counterpart resulting elevation of their social, economical and political status.

Review of Literature

Devi, (2017) attempts to highlight the existence of a few key determinants of inequalities prevailing in our country to understand the extent of women empowerment. He also throws light on gender equality and women empowerment in education, economic participation, resources and political fields. Substantial progress towards gender parity in primary, secondary as well as higher education is achieved slowly. Feminization of workplace, mobility and participation of women in decision making, social and political grounds are noticed but pitiable. Higher education, gender sensitive education system, employment, political participation, elimination of child marriage, training programme etc are recommended for gender equality and women empowerment.

Hooda & Hooda, (2017) reflect the need, reasons, government schemes of women empowerment and reveal that in spite of having various initiatives from the government side, Indian women are comparatively disempowered and possess lower status than that of men. Poverty, gender bias in – higher education, health & nutrition, household work, childcare etc, high rate of mortality in women especially in Asia, Africa & China and inequality in professional world make the status of women more serious. Education, awareness programmes, strict implementation of programmes, safety measures etc mentioned here are the issues which should be taken into care for women empowerment.

Panda, (2017) highlights the unequal status of women with men and the necessity of women empowerment in the areas of decision making, education, employment etc. He also analyses the influential factors such as gender discrimination, responsibility of family, risk bearing ability and so on. Illiteracy, poverty, health & safety, professional skill, family burden etc are the constraints which stand in the way of women empowerment in India. He further comments that the government policy alone cannot make the women empowerment possible, the cooperation of the society, change in mindset of men etc are essential.

Chakravarty, Kumar & Jha, (2013) aim to know the concept of women empowerment on a holistic basis and examine the initiatives for women empowerment considering specific attention on SHGs in Ranchi district of Jharkhand state in India. They also attempt to realize the linkages between women empowerment and SHGs. The SHGs in Ranchi district extend helping hands towards financial stability of weaker section of women. They ultimately suggest special emphasis to the specific factors in local level area for developing country like India towards women empowerment.

Research Gap: In the literature review, it is noticed that various crimes, States/UTs/ Cities involved and other information relating to Indian women have not been discussed so far in an exhaustive manner. So, there is an ample scope to highlight the related issues in detail in order to realize the Indian scenario of women empowerment and how women empowerment becomes a weapon to sustainable development of India.

Objectives of the Study

1. To study the necessity of Women Empowerment.
2. To highlight the Indian scenario regarding Women Empowerment.
3. To identify the obstacles in the way of Women Empowerment in India.
4. To suggest some measures for smooth implementation of Women Empowerment in India.

Limitation of the Study: This is a secondary data based study but the current data are hardly available. The primary data may be used which can enhance the quality of the study.

Research Methodology: Mainly the secondary data have been used for this study. Various journals, articles and web resources are the sources from where data and related information have been procured. The presentation of statistical data has been made in tabular form.

Need for Women Empowerment: Need for women empowerment is endless, boundless in India. Following are some of these needs to empower the women.
* To abolish the impact of gender discrimination, inequality and injustice.
* To provide them safety and security in daily life.
* To ensure a fear free workplace for women.
* To make them strong to combat against exploitation.
* To minimise domestic violence and corruption.
* To avail legal protection.
* To establish the identity of their own.
* To make them eligible and effective to contribute to the society.
* To make them able to stand on their own feet.

Crime against Women & Their Empowerment: Indian Scenario

Almost all the States/UTs in India are experienced with the crimes against women more or less. Some crimes are reported and others are not. The National Crime Records Bureau, Ministry of Home Affairs, Govt. of India has published statistics on crime against women during 2016-18 and has recorded variety of crimes in this regard namely acid attack, abetment to suicide of women, dowry death, buying of minor girl child, use of child for pornography, immoral traffic, prostitution, miscarriage, women centric cyber crimes, sexual violence, assault, harassment, murder with rape or gang rape etc. Rape happens with girl child of below 6 years to woman of above 60 years and the offenders' relation to victims of rape are family members, guardians, relatives, friends/online friends, neighbours, teachers, employees, live in partners on pretext of marriage or separated husband, person in position of trust etc outside custody and the police personnel, public servant, armed forces, authority, management/staff of jail, hospital etc. inside custody. Again some offenders are unknown or unidentified also. Crimes also happen on pregnant women, women incapable of giving consent, women with mental or physical disability etc. Women have to carry on endangered life after brutal incident. The convicted offenders are punished in some cases but due to insufficient evidence or untraced/no clue, true cases are dismissed also. Now, number of crimes, major States/UTs and cities associated with few major crimes are presented in tabular form.

Table 1 shows that as per IPC+SLL, total crimes 338954 against women in 2016 have increased to 378277 in 2018 and reflected a sharp increasing trend. During 2016-18, among states, UP ranks top with 492621, 56011, and 59445 cases respectively and an upward trend is noticed. It may be remarked that in 2016, the state UP is followed by W.B., Maharashtra but in 2017-18, the same is followed by Maharashtra, W.B. Again, during 2016-18, among UTs, Delhi UT scores highest with 15310, 13076 and 13640 cases respectively.

Again, in the event of rate of total crimes in 2018, Assam tops with 166% followed by Haryana (107.5%), Odisha (91.3%) among states and Delhi UT is in top position with 149.6% followed by Chandigarh (83.4%), A&N Islands (77.4%) among UTs. Among states, Nagaland (7.3%) and among UTs, Daman & Diu (123%) stand in bottom places.

Table 2 depicts that during 2018, in case of cruelty by husband or his relatives, total cases are 103272. Here, among the states, W.B. tops tally list with 16951 cases followed by UP (14233), Rajasthan (12250). In case of kidnapping & abduction of women, total number of incidents happens 7275 and with 15381 cases the state UP stands in the 1st position and Bihar (7951), Maharashtra (6825) are the followers. In the event of assault on women with intent to

outrage her modesty, the figure is 89097, where UP is the topper with 12555 cases followed by Maharashtra (10835), Odisha (9973). When we talk about the rape, 33356 cases are recorded where the states Rajasthan (4335), UP (3946) follow MP (5433). In the crime head-insult to the modesty of women, the total number is 6992 and AP holds the foremost position recording 1802 cases with its followers states, Maharashtra (1074), Telangana (878). It is worth mentioning that, in the five crime heads, Delhi is the only UT which hoists its flag with top rank.

Table 3 highlights the IPC and SLL crimes against women in 2018. When we consider IPC crimes, 323345 cases are recorded with UP (49638) in the 1st position followed by Maharashtra (29067), W.B. (28031). If SLL crimes are noticed, 54932 incidents happen and the state UP (9807) again is the topper followed by Maharashtra (6430), Bihar (4228). When the sum total of IPC & SLL crimes against women is taken into consideration, the cases become 378277. The state UP holds top position in the list recording 59445 cases and Maharashtra (35497), W.B. (30394) are the followers. Again, it is noteworthy to notice that the UT Delhi holds supreme position in committing IPC as well SLL crimes against women.

Table 4 shows that in metropolitan cities, total number of cases in 2016, 41761 reaches to 42180 in 2018 by a slight fall in the year 2017. During three years, Mumbai, Bengaluru succeed Delhi. As per the rate of total crimes against women in 2018, 197.9% in Lucknow ranks foremost position followed by 154.8% in Delhi, 153.5% in Indore. Lowest rate 10% is in Coimbatore.

Table 5 highlights that in 2018, 11788 incidents happen in the fact of cruelty by husband or his relatives. Delhi tops with 3128 cases followed by Hyderabad (1343), Lucknow (1212), Jaipur (993). While noticing the crime head- kidnapping & abduction of women and assault on women with intent to outrage her modesty, 8992 and 9013 cases are recorded respectively and Delhi tops in both the occurrences with 3037 & 2353 cases respectively followed by Mumbai, Bengaluru, Lucknow. In case of rape, total number of cases happened is 2776 with 1080 in Delhi followed by 319 in Mumbai, 299 in Jaipur, 129 in Indore and so on. Dealing with insult to the modesty of women, it may be mentioned that 2776 incidents are accounted for and Mumbai with 532 cases claims top position and Delhi (508), Kolkata (232), Hyderabad (129) are following Mumbai.

At present, in Grampanchayat as well as Municipal Elections in India, 33% reservation for women has been initiated (http://www.preservearticle.com/). The Women Reservation Bill or The Constitution (108th Amendment) Bill, 2008 wants a reservation of 1/3rd seats in Lok

Sabha and State Legislative Assembly for Women. But this bill has been passed in Rajya Sabha in March 2010 but is still waiting to be passed in the Lok Sabha (https://www.google.com). Apart from these, in education and jobs also, reservation facilities are provided to women (http://www.preserarticle.com).

Problems of Women Empowerment in India: Women of India confront numerous problems of which, some are citied below.

* Illiteracy and ignorance   * Sexual harassment

* Inequality/Gender discrimination   * Female infanticide

* Domestic violence   * Rape

* Dowry system   * Prostitution

* Killing of Foetus   * Mal-nutrition

* Family obligation   * Poverty

* Poor risk bearing capacity   * Child marriage

* Health and hygiene problems   * Illegal trafficking

Schemes for Women Empowerment: A number of schemes for women empowerment are in exercise in India. Few of which are mentioned below [(Prathiba, 2017), (Panda, 2017), (Shettar, 2015), (www.wbkanyashree.gov.in)].

* Beti Bachao Beti Padhao Scheme

* SWADHAR Greh (A Scheme for Women in Difficult Circumstances)

* Mahila Samridhi Yojana (MSY) October, 1993

* Indira Mahila Yojana (IMY) 1995

* Support to Training and Employment Programme for Women (STEP)

* National Mission for Empowerment of Women

* Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG) 2010

* Dhanalakahshmi 2008

* Ujjawala 2007

* Women's Development Corporation Scheme (WDCS)

* Working Women's Forum

* Mahila Samiti Yojana

* Indira Priyadarshini Yojana

* Kanyashree Prakalpa, 2013 etc.

Legislations for Women Empowerment: For safeguarding women from inequality, injustice as well as from discrimination, various legislations are passed by Indian Parliament time to time. Some of the laws are highlighted below [(Article on Women Empowerment), (https.www.prsindia.org)].

* Immoral Traffic (Prevention) Act-1956

* Dowry Prohibition Act-1961

* Maternity Benefit Act-1961

* Medical Termination of Pregnancy Act-1971

* Equal Remuneration Act-1976

* Commission Sati (Prevention) Act-1987

* Pre-Conception & Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act-1994

* Prohibition of Child Marriage Act-2006

* Harassment of Women at Work Place (Prevention and Protection) Act-2013

* Juvenile Justice (Care and Protection of Children) Act-2015

* The Muslim Women (Protection of Rights on Marriage) Act-2019

The above discussion clearly reflects the distressed as well as problematic scenario of Indian women and at the same ground, the necessity of women empowerment in India. It also throws light on various initiatives taken by the government to strengthen the women empowerment in India

Findings of the Study

1. An upward trend is observed in case of crime against women.

2. Reservation and preferential policies have been implemented in education, jobs, politics and other fields.

3. The women of India are passing through hardship of numerous social evils.

4. A number of government schemes and legislations have been initiated for empowering the women in India.

5. NGOs say for example SHGs are acting to make the women empowered.

6. Mindset of the members of the society has changed towards women and the society is feeling its importance.

7. In spite of all efforts, the conditions of women specially in rural India are still alarming.

Conclusion

To uplift the nation relating to deplorable position of women in the society, remarkable comment of Pandit Jawaharlal Nehru may be taken into consideration, 'To awaken the people , it is the women who must be awakened, Once she is on the move, the family moves, the village moves, the nation moves" (Pratiba, 2017). One of the most essential concerns in 21st Century the empowerment of women has been supported not only at national level, but international level also. With a view to fulfil this urgent need, initiatives have been started from every associated corner. With the helpful hands of the state governments as well as the government of India, women of the country themselves also are becoming conscious about their equitable demands & rights and articulating for extortion of their social, political, economical rights, such as right to education, right to equality, to be equal in every sphere of life with their male counterpart. The Self Help Groups of women are empowering themselves slowly but steadily which seems to be encouraging. Now, every Indian should take an oath to detect the loopholes on the way of advancement of women and take fruitful measures to perish all the limitations so that the golden moment can come soon with the multidimensional benefits of women empowerment and India can ride on the paramount position where Indians altogether, irrespective of gender, community, religion, language etc can lead to a boundless prosperous, unmixed delightful blessed life. In the end, it may be opined that for sustainable development of India, women empowerment can undoubtedly be treated as a weapon.

Suggestions for Women Empowerment in India

Empowerment of women can only be possible if the following steps are to be taken into consideration properly.

1. Literacy: As per Census of India, 2011, the overall literacy rate is 74.04% comprising male 22.14% and female 65.46% which indicates far more low literacy of female than that of male. The improvement of female literacy is, therefore, highly solicited.

2. Health and Hygiene: The society till date prefers the birth of male child than that of female child and is less concerned with the nutrition of female child. This leads to the problems of health and hygiene of women. Unhealthy women cannot compete with men and cannot have the capacity of taking risk. So the health and hygiene issues of women should be given due importance.

3. Financial Stability: Financial weakness is another important factor in the way of women empowerment. Hence the women must be financially stable.

4. Equality in Professional World: In the men dominated professional environment, women are not allowed to grow. So this inequality should be eradicated as far as practicable.

5. Equality in Household Work: The role of women as daughter, sister, wife and mother contributed to the family cannot be denied. The household activities like kitchen and cleaning work, child care etc are mainly the burden of women. This discrimination should also be removed by sharing the activities with their men counterpart.

6. Sex Ratio: As per Census of India, 2011, the sex ratio is 943 females per 1000 males. The state Kerala has the highest rate of sex ratio i.e. 1084 females and Haryana the lowest 877 females to that of 1000 males. Gender discrimination, the main factor causing the reduction in sex ratio, should be put to an end. In this context, it may be mentioned that the message 'Determination of Sex-A Criminal Offence' may be conducive enough in increasing this ratio.

7. NGOs: The SHGs of women and other NGOs should be well equipped which may extend their helpful hands towards successful women empowerment in India.

8. Govt. Schemes and Legislations: Proper implementation of various schemes and legislations undertaken by the state governments and Government of India for empowering women is earnestly required.

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APPENDIX

Table 1 Crime against Women (IPC+SLL) -2016-18

Sl. No.	Year	Total Cases		Major States			Major UT
1.	2016	States: 322949 UTs: 16005	338954	UP (492621)	W.B. (32513)	Maharashtra (31388)	Delhi (15310)
2.	2017	States: 345989 UTs:13860	359849	UP (56011)	Maharashtra (31979)	W.B. (30992)	Delhi (13076)
3	2018	States: 363817 UTs: 14460	378277	UP (59445)	Maharashtra (35497)	W.B. (30394)	Delhi (13640)

Source: Crime in India, 2018, Statistics, National Crime Records Bureau, Govt. of India.

Table 2 IPC Crimes against Women (Crime Head-wise & States/UTs-wise)-2018

Sl. No.	Crime Head	Total Cases		Major States			Major UT
1.	Cruelty by Husband or his Relatives	States: 99745 UTs: 3527	103272	W.B. (16951)	UP (14233)	Rajasthan (12250)	Delhi (3416)
2.	Kidnapping & Abduction of Women	States: 68881 UTs: 3870	72751	UP (15381)	Bihar (7951)	Maharashtra (6825)	Delhi (3715)
3.	Assault on Women with Intent to Outrage her Modesty	States: 86186 UTs: 2911	89097	UP (12555)	Maharashtra (10835)	Odisha (9973)	Delhi (2705)
4.	Rape	States: 32013 UTs: 1343	33356	MP (5433)	Rajasthan (4335)	UP (3946)	Delhi (1215)

| 5. | Insult to the Modesty of Women | States: 6420 UTs: 572 | 6992 | AP (1802) | Maharashtra (1074) | Telangana (878) | Delhi (552) |

Source: Crime in India, 2018, Statistics, National Crime Records Bureau, Govt. of India.

Table 3 IPC and SLL Crimes against Women - 2018

Sl. No.	Crimes	Total Cases		Major States			Major UT
1.	Total IPC Crimes against Women	States: 310824 UTs: 12521	323345	UP (49638)	Maharashtra (29067)	W.B. (28031)	Delhi (11868)
2.	Total SLL Crimes against Women	States: 52993 UTs: 1939	54932	UP (9807)	Maharashtra (6430)	Bihar (4228)	Delhi (1772)
3.	Total Crimes against Women (IPC+SLL)	States: 363817 UTs: 14460	378277	UP (59445)	Maharashtra (35497)	W.B. (30394)	Delhi (13640)

Source: Crime in India, 2018, Statistics, National Crime Records Bureau, Govt. of India.

Table 4 Crime against Women (IPC+SLL) in Metropolitan Cities - 2016-18

Sl. No.	Year	Total Cases	Major Cities		
1.	2016	41761	Delhi (13803)	Mumbai (5128)	Bengaluru (3412)
2.	2017	40839	Delhi (11542)	Mumbai (5453)	Bengaluru (3565)
3	2018	42180	Delhi (11724)	Mumbai (6058)	Bengaluru (3427)

Source: Crime in India, 2018, Statistics, National Crime Records Bureau, Govt. of India.

Table 5 IPC Crimes against Women (Crime Head-wise & City-wise) - 2018

Sl. No.	Crime Head	Total Cases	Major Cities

1.	Cruelty by Husband or his Relatives	11788	Delhi (3128)	Hyderabad (1343)	Lucknow (1212)	Jaipur (993)
2.	Kidnapping & Abduction of Women	8992	Delhi (3037)	Mumbai (1350)	Begaluru (674)	Lucknow (636)
3.	Assault on Women with Intent to Outrage her modesty	9013	Delhi (2353)	Mumbai (2038)	Begaluru (829)	Lucknow (483)
4.	Rape	2776	Delhi (1080)	Mumbai (319)	Jaipur (299)	Indore (129)
5.	Insult to the Modesty of Women	1677	Mumbai (532)	Delhi (508)	Kolkata (232)	Hyderabad (129)

Source: Crime in India, 2018, Statistics, National Crime Records Bureau, Govt. of India.

লোকমাধ্যম হিসেবে নদীয়া জেলার মেলাঃ একটি পর্যালোচনা

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কথাবস্তুর কাঠামো (Structure Abstract)

উদ্দেশ্য (Purpose): বাঙালী সংস্কৃতির অন্যতম অঙ্গ মেলা। এই 'মেলা' শব্দটির সঙ্গে শহর-নগর-গ্রাম-জনপদের আবাল- বৃদ্ধ-বনিতার সম্পর্ক অতি নিবিড়। বাংলা তথা নদীয়া জেলার গ্রাম-গ্রামান্তরে মেলাকে কেন্দ্র করে লোকসাহিত্যরস প্রচারিত হয় সেই বহুকাল আগে থেকেই। মেলায় শিল্পী ও জনতার গভীর যোগাযোগের ফলে মেলা হয়ে ওঠে গ্রামীণ অধিকাংশ নিরক্ষর জনসমাজের কাছে বিশেষ লোকমাধ্যম। আর এই লোকমাধ্যম হিসেবে মেলা আজও নদীয়ার বাঙালী অধ্যুষিত জনপদে জনপদে তার গৌরবময় ভূমিকা পালন করে চলেছে।

পদ্ধতি / প্রকরণ (Methodology): এই প্রবন্ধের জন্য প্রাথমিক উপাদান ও দ্বৈতয়িক উপাদান দুটোই ব্যবহার করা হয়েছে। যেহেতু মেলা, তাই ক্ষেত্রসমীক্ষার পাশাপাশি দ্বৈতয়িক উপাদান হিসেবে বিভিন্ন বইপত্রের সাহায্য গ্রহণ করা হয়েছে।

উপপদ (Findings): বাংলা ও বাঙালীর লোকসংস্কৃতির অন্যতম ধারক ও বাহক মেলা। মেলার মাধ্যমেই মেলার লোকসম্পদ বিস্তীর্ণ জনমণ্ডলীর মধ্যে প্রচারিত হতে পারে। তাই লোকমাধ্যম হিসেবে মেলা গ্রামীণ জনতার কাছে তার গুরুত্বকে সার্বিকভাবে তুলে ধরতে পারে।

মৌলিকতা / মূল্য (Originality/Value): একবিংশ শতকে এসেও শহর-গ্রামের আপামোর মানুষের কাছে মেলার গুরুত্ব কমেনি। বর্তমানকালে আধুনিক শিল্প মাধ্যমের আবহেও মেলা লোকমাধ্যম হিসেবে তার মূল্যকে ধরে রেখেছে।

সূচক শব্দার্থ (Keywords): জনতা, লোকমাধ্যম, সমাবেশ, মঞ্চ, কীর্তন।

প্রবন্ধটির ধরন (Type of Paper): বিশ্লেষণমূলক (Analytical)।

মূল প্রবন্ধ

ভূমিকা (Introduction)

মেলা বাঙালী সংস্কৃতির উত্তরাধিকার। পশ্চিমবঙ্গের জেলায় জেলায় বিভিন্ন উৎসবকেন্দ্রিক অসংখ্য মেলার সূত্রে শিল্পী ও লোককবিরা গ্রামের আপামোর সর্বশ্রেণীর সাধারণ মানুষকে সাহিত্যরস, ধর্ম-শিক্ষা এবং নানারকম বার্তা দিয়ে এসেছে আবহমানকাল থেকে। মেলা তাই আজও বিজ্ঞান এবং প্রযুক্তির অগ্রগতির সময়ে বাংলা তথা নদীয়া জেলার প্রত্যন্ত পল্লীর দ্বারে দ্বারে আনন্দের স্রোতকে অবিচলিত রাখার ক্ষেত্রে বিশেষ ভূমিকা গ্রহণ করে চলেছে।

সাহিত্যগত নিরীক্ষণ (Literature Review)

গ্রামীণ জনপদে মেলা লোকমাধ্যম হিসেবে বিশেষ ভূমিকা গ্রহণ করে। একেবারে নতুন বিষয় হিসেবে এই প্রবন্ধের প্রয়োজনে যে নিরীক্ষণ, সেখানে অশোক মিত্র সম্পাদিত 'পশ্চিমবঙ্গের পুজা-পার্বণ ও মেলা' ৫টি খণ্ডের নিরীক্ষণে লোকমাধ্যম মেলার উল্লেখ মেলেনি। ডঃ সুনীতকুমার মুখোপাধ্যায় রচিত 'মেলা ও উৎসবের দর্পণে বাংলার লোকসাহিত্য' গ্রন্থে বাংলার আঞ্চলিক লোকউৎসব ও ব্রত-পার্বণের কথা থাকলেও মেলার প্রসঙ্গ অনুচ্চারিত থেকে গেছে। আশুতোষ ভট্টাচার্য লিখিত 'বাংলার লোকসংস্কৃতি' গ্রন্থে মেলা ও উৎসব নিয়ে আলোকপাত করা হলেও

লোকমাধ্যম রূপে মেলার গুরুত্ব তুলে ধরা হয়নি। এর পাশাপাশি রাখালদাস বন্দ্যোপাধ্যায়ের 'বাঙ্গালার ইতিহাস', নীহাররঞ্জন রায়ের 'বাঙ্গালীর ইতিহাস', কুমুদনাথ মল্লিক সম্পাদিত 'নদীয়া কাহিনী', বিনয় ঘোষের 'পশ্চিমবঙ্গের সংস্কৃতি' প্রভৃতি বই-পুস্তকগুলিতেও লোকমাধ্যম হিসেবে মেলার যে বহুবিধ ভূমিকা আছে তার সন্ধান পাওয়া যায়নি।

এই বই-পুস্তকগুলিতে মেলা নিয়ে কোন গবেষণাধর্মী কাজের দিশা না মেলায় নদীয়া জেলার লোকমাধ্যম হিসেবে মেলার সেই অনালোকিত বিষয়ে প্রবন্ধ রচনার প্রয়াস নেওয়া হয়েছে।

উদ্দেশ্য (Objectives)

যেকোন গবেষণার মধ্য দিয়ে বৃহত্তর লক্ষ্য সাধিত হয়। এক্ষেত্রেও এই গবেষণাধর্মী প্রবন্ধটি কিছু উদ্দেশ্য সাধন করবে।

১) বাঙালীর সংস্কৃতি চর্চা এবং ইতিহাস জানতে মেলার গ্রহণযোগ্যতা বুঝতে সাহায্য করবে।

২) বাঙালী সংস্কৃতির বিশেষ অঙ্গ মেলার গুরুত্ব গ্রামীণ অশিক্ষিত জনসমাজের কাছে উদ্ঘাটিত হবে।

৩) সর্বোপরি নদীয়ার লোকমাধ্যম মেলা নিয়ে এই গবেষণা নিশ্চিতভাবে ইতিহাসের প্রাক-অগ্রসর ছাত্র-ছাত্রীর উপকারে আসবে এবং ভবিষ্যতে মেলা সম্পর্কিত বৃহত্তর 'জাতীয় স্তরের' গবেষণায় পথ দেখাবে।

গবেষণা পদ্ধতি (Methodology)

এই প্রবন্ধের জন্য প্রাথমিক উপাদান হিসেবে ক্ষেত্রসমীক্ষা ও পর্যবেক্ষণ পদ্ধতির পাশাপাশি পাঠাগার ভিত্তিক গবেষণা পদ্ধতি গ্রহণ করা হয়েছে। এজন্য বিশেষভাবে দ্বৈতয়িক উপাদানের উপর নির্ভর করা হয়েছে। এক্ষেত্রে অসংখ্য বই-পুস্তক, ইংরেজি ও বাংলা সংবাদপত্র, পত্রপত্রিকা, সাময়িক পত্র-পত্রিকার সাহায্য নেওয়া হয়েছে। সর্বোপরি এই প্রবন্ধ রচনার জন্য Logical Analysis পদ্ধতিও অনুসরণ করা হয়েছে।

বিশ্লেষণ (Analysis)

দেশীয় সংস্কৃতির বিশেষ অঙ্গ স্বরূপ মেলা আমাদের দেশে বহু প্রাচীনকাল থেকেই জনপ্রিয়। বাংলা তথা বাঙালীর ক্ষেত্রে এ কথা আরও বেশি করে প্রযোজ্য। তাই অস্বীকার করার উপায় নেই যে লোকমাধ্যম হিসেবে গ্রামীণ মেলার একটি গভীর তাৎপর্য আছে। মেলার মধ্য দিয়ে আজও পল্লী গ্রামীণ এলাকার মানুষরা লোকশিক্ষা ও অনন্ত আনন্দ লাভ করে। শিল্প সাহিত্যের মধ্য দিয়ে এই আনন্দকে প্রচার করে বিভিন্ন লোক কবি, শিল্পী, গায়ক ও কথকেরা।[১] অখ্যাত ও নিরক্ষর লোককবিরা তাই মেলা উৎসবকে মাধ্যম

করেই পল্লী জনপদের জনতার কাছে তাদের অফুরন্ত লোকরস ভাণ্ডারকে উন্মুক্ত করে দিতে প্রয়াসী হয়েছে। তাই মেলা হল সমাজের যুগবাহিত প্রাচীন লোকমাধ্যম, যার মাধ্যমে একবিংশ শতকে এসেও নদীয়ার বাঙালী গ্রাম্য জনপদ থেকে জনপদে লোকরস সাহিত্য ছড়িয়ে পড়ছে।[২]

মেলা, উৎসব ও পল্লীর আসর সমাবেশের মাধ্যমে লোককবি ও জনতার মধ্যে যোগাযোগ স্থাপিত হয়। আর যোগাযোগের মধ্য দিয়েই লোকশিল্পীর সাথে জনতার একটি মানসিক ঐক্য গড়ে ওঠে। কিন্তু এ কথা তো মেনে নিতে বাধা নেই যে, মেলার সূত্রেই শিল্পীর কল্পনা, শিল্প ভাবনা এবং নির্মাণ কৌশল জনতার ভাবনা ও রসবোধের মধ্যে ঢুকে সার্থক করে তোলে, তাই মেলার মাধ্যমে শিল্পী ও জনতার সাক্ষাৎ যোগাযোগে লোকসাহিত্যের প্রচার সুসম্পন্ন হয়। আজ সর্বত্রই বিবর্তনের ধারায় ও সময়ের ভারে মেলার চেহারায় নব্য ভাবনার রং ও আধুনিকতার প্রলেপ পড়েছে ঠিকই, তবু পাশাপাশি আজও মেলাই প্রাচীন ঐতিহ্য ও স্মৃতি সম্পদের সঙ্গে আপামোর গ্রাম্য জনমনের যোগাযোগ ঘটিয়ে দেয়।[৩]

নদীয়া জেলা একটি গ্রামীণ জনপদ এবং এই জেলার ঐতিহ্য পরম্পরাও বহু পুরনো। পুরনো দিনের মতই এই জেলার গ্রামে গ্রামে বাৎসরিক মেলাকে ঘিরে জড়ো হয় কত রকম লোককবি, শিল্পী ও গায়ক, কথক যারা পল্লী সাহিত্য শিল্প সম্পদের প্রচারক। বিশেষ করে

দুটি বিষয় কেন্দ্র করে এই লোকমাধ্যম মেলা খুবই গুরুত্বপূর্ণ হয়ে ওঠে। তা হল---১.যোগাযোগ (Communication) এবং ২.মাধ্যম (Media)।

যোগাযোগঃ লোকমাধ্যম হিসেবে 'যোগাযোগ' ও মাধ্যম শব্দ দুটির তাৎপর্য গভীর। এই শব্দ দুটি একে অপরের পরিপূরক। আদিম বন্য মানুষরা এই ভাষা সৃষ্টির আগে শব্দ, ধ্বনি, বাদ্যযন্ত্র, ভাব ব্যঞ্জনা ও নানা সংকেতের মাধ্যমে মনের ভাব প্রকাশ করে একে অপরের সঙ্গে যোগাযোগ করত, তাই ভাষা সৃষ্টির আগে এই শব্দ ও ধ্বনিই ছিল যোগাযোগের প্রথম ধাপ বা সোপান, এরপর সৃষ্টি হয়েছে ভাষা। তাই বলা যায় ভাষা হল যোগাযোগের সরল মাধ্যম। আবার অনেকের মতে যোগাযোগের ক্ষেত্রে ভাষা হল একটি মৌলিক যন্ত্র স্বরূপ- '.........The basic tool of communication is language......'[৪]. Communication (যোগাযোগ) শব্দটি ল্যাটিন শব্দ 'cmmunis' থেকে উদ্ভূত। যার অর্থ হল সাধারণ বা 'common'[৫]। এডুইন এমারি এই যোগাযোগের সংজ্ঞা দিতে গিয়ে তাঁর 'Introduction of Mass Communication' গ্রন্থে বলেছেন, '........Simply defind, communication is the art of transmitting information ideas, and attitudes from one person to another......'[৬] আবার একথাও বলতে পারি যোগাযোগ হল একটি সামাজিক পন্থা (Communication is a Social Process)।

এটা সত্য যে, মানুষের ধর্মই হল সে সর্বক্ষণই নিজেকে প্রকাশ করতে চায়। কেননা–নিজেকে বা নিজের হৃদয়কে অপরের কাছে প্রকাশ করাই হল মানুষের ধর্ম। তাই থিওডোর পিটারসন তাঁর 'The Mass Media and Modern Society' গ্রন্থে যোগাযোগ ও মাধ্যম এই শব্দ দুটির প্রতি আমাদের দৃষ্টি আকর্ষণ করেছেন। তাঁর মতে[৭], মানুষের মুখের ভাষা ও উন্মীলিত চোখের পাতাই হল যোগাযোগের ক্ষেত্রে জন মাধ্যমের স্বাভাবিক ও সহজ সূত্র। মানুষের জীবিকার প্রয়োজনে ও মানসিক উৎকর্ষতার জন্য মানুষের একের সঙ্গে অপরের যোগাযোগ স্থাপন তাই অপরিহার্য। তাই আরও স্পষ্ট করে বলা ভাল যে, যোগাযোগ ব্যবস্থার মাধ্যমেই সেই সুদূর অতীতকাল থেকে মানব সমাজ কেবলমাত্র বহমানই থেকেছে তা নয়, যোগাযোগের মাধ্যমেই মানব সমাজের মূল অস্তিত্ব বজায় রয়েছে আজও। লোকমাধ্যম হিসেবে মেলার 'যোগাযোগ' এর ক্ষেত্রে প্রত্যক্ষ ও পরোক্ষ যোগাযোগ খুবই গুরুত্বপূর্ণ। কোন শিল্পী, গায়ক, কথক কেউ যখন মেলার মঞ্চে দাঁড়িয়ে শ্রোতাদের সামনে সুরেলা গান পরিবেশন করেন, তখন শিল্পী ও শ্রোতার মধ্যে প্রত্যক্ষ যোগাযোগ ঘটে। আবার কোন শিল্পীর গান যখন বেতার তরঙ্গের মাধ্যমে অসংখ্য শ্রোতার নিকট পৌছায় তখন তাদের মধ্যে পরোক্ষ সংযোগ স্থাপিত হয়। পল্লী জীবনের গ্রাম্য অশিক্ষিত মানুষকে বর্তমানকালের যন্ত্র মাধ্যমের এই পরোক্ষ যোগাযোগ কতটা প্রভাবিত করে তা ভেবে দেখার অবকাশ থেকেই যায়।

তাই ইত্যবসরে বলা সঙ্গত যে, যে কোন যোগাযোগের উদ্দেশ্য সার্থক হয়ে ওঠে পরস্পরের 'দেওয়া' ও 'নেওয়ার' মধ্য দিয়ে।[৮]

মাধ্যমঃ ইংরেজি 'Medium' শব্দটি এসেছে ল্যাটিন শব্দ Medius' থেকে। 'মিডিয়া' হল ইংরেজি মিডিয়াম শব্দের বহুবচনের রূপ।[৯] বাংলায় যার অর্থ মাধ্যম। এই মাধ্যম বলতে আমরা বুঝি নির্ভরতা। যা এক অর্থে অবলম্বন। সুতরাং মাধ্যম, নির্ভরতা ও অবলম্বন তিনটি শব্দই একে অপরের পরিপূরক। এই মিডিয়া শব্দের তাৎপর্য নির্ণয় করতে গিয়ে ফাঙ্ক এন্ড ওয়াগন্যালস বলেছেন, '......Anything that acts or serves intermediately, a secondary or Proximate agengy by or through which a primary agent acts or moves; a Chanuel; an intervening instrumentality:...'[১০] । একটি উদাহরণ এ প্রসঙ্গে উল্লেখ করা যায়। প্রভাতী সংবাদপত্রকে অবলম্বন বা নির্ভর করেই খবর প্রচারিত হয়। এখানে ঐ প্রভাতী পত্র বা কাগজটা হল সংবাদ বা খবরের মাধ্যম। তাই যোগাযোগ ব্যবস্থার ক্ষেত্রে একটি অপরিহার্য অঙ্গ হল এই মাধ্যম। বহু প্রাচীনকালের পরম্পরায় যোগাযোগ ব্যবস্থার উন্নয়ন-উৎকর্ষতার প্রয়োজনেই মাধ্যমের পথ বা আঙ্গিকের পরিবর্তন ঘটেছে। কিন্তু মানব সভ্যতার অগ্রগতির সঙ্গে সঙ্গে মনের ভাব প্রকাশের মাধ্যমের আঙ্গিক হিসেবে সে মুখের ভাষাকেই বেছে নিয়েছে।

ফলে শুরু হয়েছে মৌখিক মাধ্যম (oral media in Communication)।

আসলে মেলা অতি পরিচিত একটি শব্দ, যার সূচনা বহুকাল আগে। আর সেই সময় থেকেই গ্রাম বাংলার লোককবি বা চারণ কবিরা পথে প্রান্তরে, মেলা ও উৎসবে মুখে মুখে গান গেয়ে, ছড়া বলে সাধারণ মানুষের সঙ্গে যোগাযোগ স্থাপন করতেন। আর এভাবেই মুখের ভাষা থেকে লিপি ও অক্ষর আবিষ্কার করেছে মানুষ। আর এর সাথেই রং, রূপ ও রেখা থেকে মানুষ সৃষ্টি করেছে শিল্প-সুষমা। আর এভাবেই ধীরে ধীরে বিজ্ঞান প্রযুক্তি এবং মানুষের নব নব উদ্ভাবনী শক্তির সাহায্যে প্রাচীন পথ বা আঙ্গিকগুলিকে ভেঙে ফেলে কালক্রমে বিজ্ঞান ভিত্তিক আধুনিক মাধ্যমের প্রবর্তন হয়েছে।[১১] একটি কথা মনে রাখতে হবে যে, এই 'লোক' শব্দটার সঙ্গে সাধারণ মানুষের একটা নিবিড় যোগ আছে। সাধারণত তারা পল্লীর গ্রামীণ জনপদে, মাঠে, বনাঞ্চলে, নদী তীরবর্তী এলাকায়, বস্তি বা কুটিরে বসবাস করে। কৃষিকর্ম যাদের জীবন ধারার সঙ্গে ওতপ্রোতভাবে জড়িত এবং মাঠ, ঘাট, হাল-লাঙল, গবাদি পশু, জমি-মাটি, ফসল, শস্য প্রভৃতিকে অবলম্বন করে এদের জীবিকা নির্বাহিত হয়। পল্লী অঞ্চলের কৃষক, শ্রমিক, মজুর, বিভিন্ন পেশার মানুষরা এই সব সাধারণ শ্রেণীর লোকের অন্তর্ভুক্ত। তাই বলা যায় লোকমাধ্যম হল গ্রামীণ পল্লীর সেই সব অশিক্ষিত, শ্রমজীবী ও কৃষিজীবী মানুষের মাধ্যম। তাই

লোকমাধ্যম এই মেলার মাধ্যমে প্রচারিত শিল্প রস-সম্পদ পল্লীর জনমনের কাছে আজও গ্রহণযোগ্য ও সমাদৃত।[১২] মেলার মাধ্যমে লোকসাহিত্যের রস সম্পদের ভাঙার সর্বক্ষণ উন্মুক্ত থাকে। গ্রাম-পল্লীর জনগণের কাছে মেলা প্রাচীন লোকমাধ্যমের একটা স্বাভাবিক পদ্ধতি হিসেবে আবহমানকাল ধরে চলে আসছে এবং আজও সেই ধারা অব্যাহত।[১৩]

যেকোন মেলার উপাদান হল শিল্পী, গায়ক, কথক, লোককবি, জনতা এবং জনমন্ডলী। তাই এইসব বিভিন্ন শিল্পী ও লোককবিরা হল মেলার প্রচারকারী। এই প্রচারের মাধ্যমেই গ্রাম্য-নিরক্ষর মানুষের সাথে তাদের যোগাযোগ ঘটে।[১৪] নিশ্চিতভাবেই মেলার মধ্য দিয়েই রামায়ণ-মহাভারত, কথকতা, ছড়া, গান, ভাগবত কথা, লোকনৃত্য, কবিগান, লোকগান, পুতুলনাচ, যাত্রাপালা প্রভৃতি পুরনো লোকমাধ্যমের সাহায্যে পল্লীর জনমনে নানারকম লোকশিক্ষা প্রচার এবং দান করা হয়। সুতরাং উভয়ের পারস্পরিক আদান প্রদানের মাধ্যমে যোগাযোগ স্থাপিত হয়। এই যোগাযোগের সেতু নির্মিত হয় মেলার মাধ্যমে।[১৫] কোন শিল্পীমন তাঁর মনের ভাবকে প্রকাশ করার জন্য নানারকম পথ খোঁজে। কখনো ভাষায়, ইঙ্গিতে, আবার কখনো সংকেত বা ইশারায় বা প্রতীক চিহ্ন দিয়েও তাঁর মনের ভাবকে শিল্প সম্মত উপায়ে ব্যক্ত করার চেষ্টা করে। কোন মেলায় বাউলের একতারা সম্বলিত নৃত্য, মেলার গাজন নৃত্য, মুখোশ

নৃত্য প্রভৃতির মধ্য দিয়ে শিল্পী জনতার মনে গভীর আবেদন তৈরি করে। এখানে নিশ্চিত ভাবেই শিল্পী জনমন্ডলীর মুখোমুখি হয়। উভয়ের এই 'যোগাযোগই' হল বিশেষ তাৎপর্যপূর্ণ। আর এই যোগাযোগ সম্ভব হয় মেলার মাধ্যমে। এ প্রসঙ্গে নারায়ণ বোস উল্লেখ করেছেন, '......both the communicator and the communicanl stood on the same platform....'[১৬]। সত্যি বলতে এই সব গান-সুরের মর্মবাণী না বুঝেও তাদের সঙ্গে জনতার মন একাত্ম হয়ে যায়। সুতরাং মেলার মঞ্চে লোকশিল্পী ও জনতার মধ্যে গভীর যোগাযোগের মাধ্যম তৈরি হয়।[১৭] যেকোন মেলার আঙ্গিক হল সেই মেলার নানা রকম সংস্কার, গান ও সমাবেশ।[১৮] সুতরাং গ্রাম-গঞ্জে মেলার এই যে ক্রিয়াচার ও আঙ্গিক তা পল্লী জনমন্ডলীর মধ্যে ভক্তি ও বিশ্বাসের ধারা অব্যাহত রাখে এবং লোকমাধ্যম হিসেবে মেলাকে আরও জনতার কাছাকাছি পৌঁছে দেয়। শ্যাম পারমার তাঁর 'Traditional Folk Media in India' গ্রন্থে মেলা-উৎসব প্রসঙ্গে বলেছেন, 'Fair and Festivals continue to share the persistance of common elements which they have derived from the past.'[১৯]

উপসংহার (Conclusion)

পরিশেষে একথা বলতেই হয় যে, মেলা শুধু পল্লী মানুষের কাছে লোকমাধ্যম হিসেবে কাজ করে তাই নয়, বর্তমানে আধুনিক শিক্ষিত

সমাজেও মেলার প্রভাব সমান ভাবেই বিদ্যমান। বাঙালী সংস্কৃতির বিশেষ নিদর্শন স্বরূপ মেলা বাংলার সর্বত্র শহর-নগর ও গ্রাম-গঞ্জে অনুষ্ঠিত হয়। একমাত্র মেলায়ই সর্ব, বর্ণ, ধর্ম, সম্প্রদায়ের মহামিলন সম্ভব হয়। আর আবহমান কলা থেকে মেলায় যে সব লোকসাহিত্য প্রচার হয়ে এসেছে, একবিংশ শতকেও তা অব্যাহত আছে। তবে বলতে ইচ্ছে হয়, বর্তমানে আধুনিক বিজ্ঞানসম্মত জনমাধ্যমের দ্বারা বাংলার মেলা শিল্প সম্পদকে যদি আরও বৃহত্তর সমাজের নিকট তুলে ধরা যায় তবে মেলার প্রাচীন ঐতিহ্যবাহী ধারাটিকে আরও জনপ্রিয় করে তোলা সম্ভব হবে। আশার কথা এই যে, বর্তমান সময়ে বেতার, চলচ্চিত্র, দূরদর্শন প্রভৃতি বিজ্ঞান ভিত্তিক জন মাধ্যমের দ্বারা মেলার গ্রাম্য সেই কাব্য, শিল্প, সম্পদ, রসালো সাহিত্য বৃহত্তর লোকসমাজে উল্লেখযোগ্যভাবে প্রচারলাভের সুযোগ পাচ্ছে।

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Islamic Microfinance: Relevance in Indian Context

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Structured Abstract

Purpose: The paper deals with Islamic Microfinance and its relevance in Indian context.

Design/Methodology: This study is purely based on the information collected from different sources like websites, articles published in reputed national and international journals, books, newspapers and reputed reference books related to this field.

Findings: The study reveals that Islamic Microfinance has immense opportunity in Indian context as there a considerable portion of total population occupied Muslims.

Originality/Value: Islamic Microfinance model is useful to brining all community under a single umbrella of microfinance.

Implications: The country India is yet to adopt Islamic microfinance though 20% of total population is Muslim. The author strongly opines that India should adopt Islamic microfinance as a tool for poverty alleviation of Muslims as well as other communities.

Key words: Microfinance, Interest Free Finance, Islamic Microfinance, Interest (riba), Poverty Alleviation

Paper type: Theoretical Research Paper

Introduction

The microfinance has become of late a development fad in many less developed countries. It has created a euphoria that is unparallel in the recent history of development practice. India has become home to one of the largest micro credit programmes in the world. India's share in

the global micro credit market in 2005 was 15 per cent of all clients and 20 per cent of the poorest clients (Karmakar, 2008).

There are five models of micro finance based on different philosophies and target groups viz. Grameen and solidarity model developed in Bangladesh and now popular in South Asia, Self-Help Groups (SHG) model popular in India, Indonesia and Kenya, Individual Credit – mostly priority sector lending in India, Community Banking – developed in Latin America and replicated in Africa and Central Asia, Credit unions and Co-operatives – popular in Sri Lanka. The self-help group are the latest breeds of the microfinance industries in India.

But these conventional models of microfinance are not sufficient to include financially all community of people in the world. Muslim community is not interested in interest based loan as the interest (riba) is strictly prohibited in Islam but they are interested in debt as it is permitted in Islam. Till date, a part of world Muslim population is excluded from microfinance. A considerable (28.26%) portion of world population is Muslim and half of world poor people are lives in Muslim countries. So, microfinance is very effective tool to reduce the Muslim poverty but the problem is interest component of debt. To trim down the poverty among the Muslim community a new microfinance model has been developed all over the world is known as interest free microfinance i.e. Islamic microfinance. It is very popular among the Muslims as the absence of interest component in debt and free from religious constraint. Islamic microfinance is exclusively based on 'faith' not on 'riba (interest)'. India is a country where Muslims are 20% of total population, suffering from the problem of acute poverty. The financial regulatory authority of Government of India is yet to adopt the Islamic microfinance as a tool for financial inclusion as well as poverty eradication.

Eradication of poverty has been an important issue before the developing countries of the world. This is a big challenge for South Asian nations, as about half of the world's poor live in this region. Again the intensity of poverty is high in India. One of every three persons in India is officially poor, and two of every three are either undernourished or malnourished. The more rational way to help the poor could be the provision of sustainable economic opportunities at gross-root level especially provision or required financial services at competitive rates to support their investments and viable business activities. India is perhaps the largest emerging market for micro finance. Over the past decade, the micro finance sector has been growing in India at a fairly steady pace. Though no microfinance institution (MFI)

in India has yet reached anywhere near the scale of the well-known Bangladesh MFIs, the sector in India is characterized by a wide diversity of methodologies and legal forms.

Review of Literature

Islamic Microfinance is a new field of research. Past literature in this field is scarce. The author tried to highlight some previous research works to the related field below:

Range (2004), in his paper, underlines how the prohibition of Riba in Islamic finance does not constitute an obstacle in building sound microfinance products; on the contrary, the side effects of an Islamic foundation could probably enhance it. These effects are: the high rate of return (compared to a fixed interest rate), the holistic approach in supporting businesses and productive activities, a more effective mobilization of excess resources, a fairer society.

Segrado, C (2005) expresses that Islamic banks have grown recently in the Muslim world but still constitute a very small share of the global economy compared to the Western debt banking paradigm.

Dusuki, A.W (2007) suggests the use of special purpose vehicle, SPV as one of the possible alternatives for channelling funds to the poor. With its unique bankruptcy-remote feature, Islamic banks are fully protected from any failure of SPV that involves microfinance activities. Islamic banks can practise microfinance without compromising with institutional viability, competitiveness and sustainability.

The tentative findings of Yusuf, T.O and Mobolaji, A.H.I (2012) study suggests that Islamic Micro Insurance Company might be doing better than its conventional counterparts.

In an exploratory study Aziz and Alam (2012) developed a conceptual promising microfinance model (Interest Free Microfinance Model) to address the challenges of the existing models.

The study of Haneef Md. (et.all 2014) found that in OIC member countries religious and cultural norms drive preference of Islamic microfinance over conventional microfinance. The study further developed an integrated waqf based Islamic microfinance model (IWIMM) for poverty reduction in OIC member countries.

In the present study an attempt has been taken to judge the viability of Islamic Microfinance to bring all community under the one umbrella of Microfinance.

Objectives of the Study

The focus of the paper is to analyse the conceptual aspects of Islamic microfinance and to assess the relevance of Islamic microfinance in India. In order to do that the author sub-divided the broad objective into five sub objectives viz.

a. To study the concept of Interest free microfinance and its status in India
b. To study the theoretical aspects of Islamic microfinance and its rationality in India
c. To study the difference between traditional microfinance and Islamic microfinance
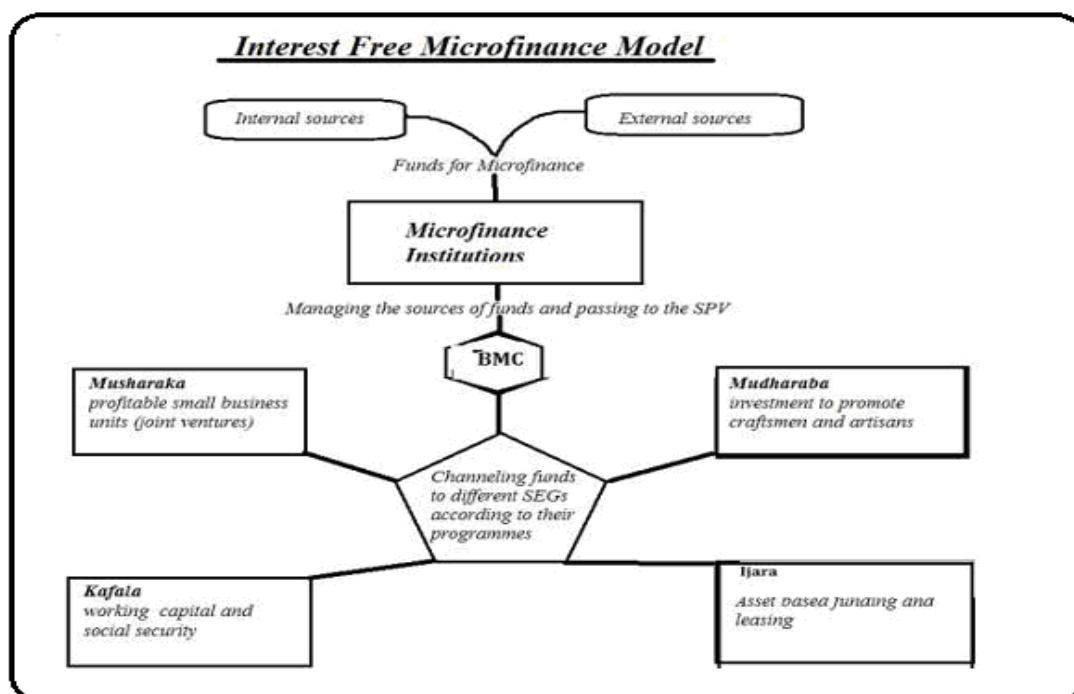d. To study the role of Islamic microfinance to trim down poverty

Methodology

This study is purely based on the information collected from different sources like websites, articles published in reputed national and international journals, books, newspapers and reputed reference books related to this field. Phase wise discussion of different aspects relating to innovative microfinance models has been done to realise the objectives of the study. Finally the author reaches to the conclusion and recommends something for better implementation of Islamic microfinance in India.

Interest Free Microfinance

Interest free microfinance is an interesting concept of microfinance, growing in the country in different models and becomes influential organizations in several parts of the country. This financing system is exclusively based on 'faith' not on 'interest'. It's very popular among the poor people as an alternative of traditional microfinance system as well as existing banking system based on interest component. Interest free microfinance helps to reduce the vulnerability of the needy poor persons and disadvantaged section of population through economic empowerment, which benefits to the poor people through creating new employment opportunity to reduce poverty. Interest free microfinance availing financial services to the poorest of the poor by incorporating charity and zakah with microfinance. The growing interest free co operatives, collectives and self help groups will lead to the economic empowerment of the nation. This models really expanding in different countries.

There are two types of microfinance model operates in the country viz. mainstream and alternative. Mainstream microfinance is similar to the traditional banking system but alternative microfinance is not such, based on faith (Christian, Islamic, Judaic, Hindu, etc), exclusively interest free potential tool of inclusiveness and poverty alleviation. In India two legal routes of availability of microfinance are Non Banking Financial Companies (NBFC) and Cooperative Credit Societies established under State/Central Act. NBFC route has to face many problems when it considers for microfinance operation but Cooperative Credit Societies are specially established to offer interest free microfinance to the poor people.

A classic example of interest free microfinance institution in India is Nidhis or Paraspara Sahaya Nidhis which emerging as influential microfinance institution in Kerala. The Nidhis collects fund by donations, charities, small savings etc. and offers interest free microfinance up to Rs. 25000 with repayment period of 3 to 12 months. The default rate of finances provided through Nidhis, operating more than 500 units in village area of Kerala, is very interesting i.e. near about zero percent.

Interest Free Microfinance Model

Internal sources   External sources

Funds for Microfinance

Microfinance Institutions

Managing the sources of funds and passing to the SPV

BMC

Musharaka
profitable small business units (joint ventures)

Mudharaba
investment to promote craftsmen and artisans

Channeling funds to different SEGs according to their programmes

Kafala
working capital and social security

Ijara
Asset based funding and leasing

Source: Aziz and Alam (2012)

Islamic Microfinance

Islamic microfinance is an alternative model of interest free microfinance. Some people of Muslim community don't participate in traditional banking system because of 'component of interest' involved in it. Since interest is strictly prohibited in Islam so they prefer to remain out of system of banking. In those cases Islamic banking should be encouraged and government should incorporate suitable working environment to operate these institution at par with other institutions. Islamic banking is growing at a rate of 15% for the last three decades. Islamic microfinance is a new concept in microcredit that caters needs of poor all over the world. Islamic microfinance is becoming an increasingly popular mechanism for alleviating poverty, especially in developing countries around the world. The Islamic finance industry as a whole is expected to reach over $2 billion dollars in 2012 and is a continually growing sector due to its ethical principles and prohibition of riba/interest (International Islamic News Agency, 22 Feb. 2012). Since traditional microfinance is based on interest though very low in some cases where as Islamic microfinance is based on interest free principle and favours investing only in those projects that are in compliance with Shariah principle and benefits society at large. Funds to Islamic microfinance may be provided by religious contributions through the institutions of Awqaf, Zakat, Sadaqat, Qard-Hasan and other charities.

In comparison between Islamic microfinance and the conventional counterpart, both have similarities in terms of focused on economic development and social objective, aim to achieve a better life for whole people, support additional income, promote entrepreneurship, encourage risk sharing, believe that the poor should get involved in entrepreneurship activities (Obaidullah, 2008). Also, both are expected to rely on providing wider access to the poor, be a sustainable institution which can achieve "market based for profit approach", supported by efficient system and transparency reporting, with the focus on capacity building, combine with integration between microfinance and official financial system (Obaidullah, 2008).

Differences: Conventional Microfinance and Islamic Microfinance

Category	Conventional Microfinance	Islamic Microfinance

Category of poor	One category	Two levels: 1. deeply poor who do not need loan but social safety net and charitable fund (*zakah*), 2. moderately poor who will be better of if theyobtain credit for running micro enterprises
Based of financing	Debt based and interest based approach	Profit and loss sharing (PLS) approach, free of interest (*riba*) and uncertainty (*gharar*)
Approach/target of empowerment	The poor and woman	The poorest and family
Sources of fund	External funds, saving of clients	External funds, saving of clients and Islamic charity fund.
Dealing with default	Group/centre pressure and threats	Group/centre/spouse guarantee, and Islamic ethics.
Social development program	Secular	Religious (behaviour, ethics and social

Source: Obaidullah (2008), Ahmed (2002)

Islamic Microfinance: Causes of Popularity

Islamic microfinance is popular not only for Muslim community but also for people of other religion. The specific terms and conditions make Islamic microfinance products more favourable and accessible to the most vulnerable populations. These are discussed below:

Risk-sharing: By sharing potential risks between investors and clients, Islamic microfinance becomes more attractive for borrowers who will not carry the full risk as compared to many conventional products.

Profit-sharing: In Islamic microfinance, the lending institution is no longer a sole financier but becomes a co-owner of the business with a strong interest in its success.

Fixed repayment rate: In line with the shariah, which prohibits any rate of return on financial transactions, Islamic microfinance products have a fixed repayment rate with no possibility of making profit through interest.

Transparency: Islamic microfinance stipulates contracts with a fixed liability that is known to the customer upfront.

Social welfare and justice: The ultimate goal of Islamic microfinance modalities is to ensure growth with equity for social welfare and justice. In line with this principle, shariah-compliant financing foresees that, in a context of default, the penalty is limited to no more than 1 per cent of the outstanding instalment.

Need for Islamic Microfinance in India

Although many secular countries in the world viz. UK, France, Hong Kong change their laws in favour of Islamic microfinance, India is still orthodox in this regard. India is a country where 20% of total population is Muslim; about 50% people living below poverty line needed the financial system which is considering human values, mercy and justice. Islamic microfinance addressed the human values and best fit for country like India. Islamic banking is not only for Muslims but for all community, basically for the poorest of the poor. It is free from exploitative mode of interest. A part of the Muslim people in the world does not take part in traditional microfinance or banking system because of interest (riba) component which is strictly prohibited in Islam. Islamic microfinance practicing the method of sharing of earned income in between the participants in economic activities. So the people who believe in God should support the Islamic banking system. Opening the window of Indian regulatory system for Islamic finance and insurance system will drive to flow of foreign direct investment to the country which promotes the growth of the nation. In Indonesia the role of Islamic microfinance institutions to reduce the poverty is very significant. SMEs create employment opportunity and employment reduces poverty of the nation. There is a close

relation between SME and availability of microfinance in Indonesia. For empowering the poor micro thakaful (Islamic insurance) in Indonesia is very helpful.

Islamic banking is a rapidly growing phenomenon in the international financial market. The global market for Islamic investment products was growing at a remarkable pace of approximately 15 to 20 percent per annum. After the emergence of the era of globalization Indian financial sector had opened up. Now foreign investors both individual and institutional were allowed to invest in India and Indian investors make similar investments abroad. The international financial market enjoyed the existence of Dowjones Islamic index. Malaysian financial market had shariah index. In this scenario Indian financial regulatory authority also made enough steps to promote Islamic financial products. It will promote the flow of foreign direct investment and growth of the country. Islamic financial instruments are fit for infrastructure financing than the conventional interest based system. In Islamic finance various instruments including isthisna, Mudaraba and Musharaka are best fit for infrastructure finance. Several projects in the country including Kerala and Maharashtra state govt are thinking on the way. India needs a jump in the infrastructure sector by constructing new roads, bridges, metros, railway lines etc. for the growth of the country. But the financing is problem. If India be ready to raise funds by using Islamic modes of financing it is expecting flow of funds from different nations. So the govt try to increase infrastructure facilities by attracting funds by using these modes.

Conclusions

Traditional microfinance failed to include all poor people under the system because of its high interest rate and also interest component of debt which holds back Muslims as it (riba) is strictly prohibited in Islam. But half of global poverty resides in Muslim world while the Muslim population is 28.26% of the total global population. If the dangerously increasing poverty in the Muslim community is not controlled soon then it will hinder the economic development. India has a vast Muslim population exceeding 175 million and a major part of this population does not participate in the Indian financial market largely dominated by interest-yielding instruments and conventional interest-based banking. According to a report by the Reserve Bank of India ('RBI'), India's Central Bank, the Credit to deposit ratio of Muslims in the country is 47 percent against the national average of 74 percent. It can be observed from the above statistics, India offers a huge potential for Shariah finance. Islamic

microfinance may be the panacea of present dilemma. Financial regulatory authority of India still not adopts Islamic microfinance as an alternative way of financial inclusion while interest free microfinance is working in few part of the country. Not only that other financial products in the form of mutual funds, real estate funds, financial investment companies and lots of Shariah based shares are available in Indian market.

The various causes of rapidly increasing poverty in the Muslim world are lack of education, lack of employment, political instability and so on. But on the other hand, the main snag is unavailability of the proper financial products which are in line with the Muslim's religious values and social norms. Micro financing is not utilized by Muslim population due to interest and thus is excluded from financial inclusion. On the other hand, Muslim world can be led out of the poverty by extending financial inclusion through Islamic microfinance. According to the statistical information of multilateral development agencies, 300 million people were graduated from Micro to SME level in past year, and the countries mentioned in the list are China, India, Brazil and Chili etc. but when we look at the enlisted countries we will come to know that then countries mentioned in the list are not Muslim and by this we will come to know that the poverty is decreasing in non Muslim countries and increasing in Muslim world.

Unfortunately, Islamic microfinance is not given the proper place in the poverty alleviation strategies of International development agencies (e.g. World Bank, UNDP, IFC, USAID etc) in the way it should have been given. Islamic microfinance is just 1% of the total micro financing of the world that is just 1 billion US$. There is no religion of poverty but religion plays an important role in poverty alleviation. This is the reason; Islamic microfinance should be given a proper place in the modes of poverty alleviation through which both Muslims and non-Muslims can take benefit.

The famous columnist M. D. Nalapat blames the government of India especially the financial regulatory authority for not adopting Islamic banking in India while giving valedictory remarks in an international seminar on Islamic finance held in Kochi on 4th to 6th October, 2014. Acting against Islamic finance due to religious matters is not a good thing. If it has a capacity to contribute Indian financial sector it should be promoted.

Islamic microfinance products have huge potential in the country and if it is utilized by introducing Shariah based products India will improve the growth. India should adopt Islamic microfinance model for the development of nation.

Suggestions

Suggestions to change the Indian regulatory system in favour of Islamic banking and finance are incorporated below:

1. Govt. of India should accept the recommendation of the Committee on Financial Sector Reforms (CFSR) of Planning Commission of India headed by Dr. Raguram Rajan to introduce interest free banking in main banking sector for inclusive growth through innovation.

2. Govt. of India should suitably amend Banking Regulation Act 1949 and taxation law to provide a level playing field for Conventional Banking as well as Islamic banking as done in several modern, secular and industrialized countries.

3. Govt. of India should accommodate Shariah compliant mechanism in Microfinance institutions which are mainly operating as NBFC's along with conventional mechanism based on interest.

4. Reserve bank of India (RBI) should open interest free windows as a pilot project in few conventional banks which can operate within the framework of Indian Banking Regulation Act 1949.

5. Insurance Regulatory and Development Authority (IRDA) should amend the Insurance Act in order to introduce Micro Takaful (Muslim Insurance).

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