



OFFICE OF THE PRINCIPAL
KHAGARIJAN COLLEGE

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**From,
Dr. Ramesh Nath, M.Sc, B.Ed, Ph.D
Principal & Secretary**

AQAR 2023-24

Criterion VI Metric No: 6.3.5

Institutions Performance Appraisal System for Teaching and Non-Teaching Staff

**Principal
Khagarijan College**

**Principal
Khagarijan College
Nagaon (Assam)**



Report on Students' Feedback

Session: 2023-24



Submitted By

Feedback Analysis Committee

KHAGARIJAN COLLEGE

NAGAON: ASSAM

FEEDBACK COMMITTEE



The Feedback Analysis Committee is constituted with the following members:

1. C K Lungking (Convener)
2. Jharna Morang (Member)
3. Ujjal Paul (Member)

The committee prepared its report in due time and submitted it to the Internal Quality Assurance Cell, Khagarijan College, Nagaon, Assam.

A handwritten signature in black ink, appearing to be "Ujjal Paul", written in a cursive style.

Ujjal Paul
Member

A handwritten signature in black ink, appearing to be "Jharna Morang", written in a cursive style.

Jharna Morang
Member

A handwritten signature in black ink, appearing to be "Chow Kotong Lungking", written in a cursive style.

Chow Kotong Lungking
Convener



INTRODUCTION

The main goal of an educational institution is to impart an all-round education to the students such that they develop not only their academic side but also shape their character so as to become dutiful citizens of the country. As such, proper syllabi, extra-curricular activities and other initiatives are taken up for their holistic development. However, each and every effort remains lacking without the addition of a proper student feedback for the same. An effort has been made to collect the view points of the students so as to improve the already existing structure and determine the efficiency of the same.

METHODOLOGY

A shift has been made by changing the feedback process from offline to online owing to the pandemic circumstances. Further a new process has been introduced where the students have to mandatorily fill the online feedback form to be able to collect their certificates. A simple statistical method has been applied to analyze the collected data.



ANALYSIS OF STUDENTS' FEEDBACK

All the responses have been tabulated and scrutinized carefully to analyze them so as to gain a better understanding of the viewpoint of the students. The analysis is taken to consideration with respect to the suggestions offered accordingly.

1. How much of the syllabus was covered in the class?

Parameters	85 to 100%	70 to 84%	55 to 69%	30 to 54%
How much of the syllabus was covered in the class?	90.73%	5.79%	1.15%	0%

Covering the syllabus is one of the most prominent goals of the faculty and the department. **90.73% of the syllabus** was covered in the **85% to 100% range**, which indicates that the majority of the syllabus has been completed to a high degree (likely almost fully covered or fully understood). **5.79% of the syllabus** was covered in the **70% to 84% range**, which suggests that a small portion of the syllabus was covered with moderate comprehension or progress. **1.15% of the syllabus** was covered in the **55% to 69% range**, meaning that only a very small portion of the syllabus was partially covered or understood at a lower level



2. How well did the teachers prepare for the classes?

Parameters	Responses (in %)				
	Thoroughly	Satisfactorily	Poorly	Indifferently	Won't Teach at all
How well did the Teachers prepare for classes?	61%	36.29%	0.38%	0%	0%

It is a major duty of the teacher to prepare for the class beforehand so as to make a fruitful use of the class duration. **61% of the responses** indicate that the teachers prepared **thoroughly** for classes. This suggests that a significant majority of respondents felt the teachers were very well-prepared, putting considerable effort into their lessons. **36.29% of the responses** indicate that the teachers prepared **satisfactorily** for classes. This indicates that a large portion of the respondents found the preparation to be adequate, though not exceptional. **0.38% of the responses** indicate that the teachers prepared **poorly** for classes. This suggests that only a very small fraction of respondents felt the teachers' preparation was subpar.



3. How well were the teachers able to communicate?

Parameters	Responses (in %)				
	Always Effective	Sometimes effective	Just satisfactory	Generally ineffective	Very Poor Communication
How well were the Teachers able to Communicate?	61.38%	34.36%	1.15%	0.77%	0%

Communication skill is a major necessity in a classroom for a stable teacher-student interaction. **61.38%** of respondents felt that the teachers' communication was "**Always Effective**". This indicates that the majority of people found the teachers to be consistently good at communicating. **34.36%** felt the communication was "**Sometimes effective**". While still a positive response, this suggests that for a significant portion of respondents, the communication was not always at its best, but still adequate on occasion. **1.15%** rated the communication as "**Just Satisfactory**". This is a small percentage, indicating that only a few found the communication just acceptable without any significant strength or weakness. **0.77%** considered the communication "**Generally Ineffective**". This indicates that a very small minority thought the communication was below par but not completely ineffective.



4. Fairness of the internal evaluation process by the teachers

Parameters					
	Always Fair	Usually Fair	Sometimes Fair	Usually Unfair	Unfair
Fairness of Internal Evaluation process by the teachers:	61.38%	35.13%	1.15%	0%	1.38%

The Evaluation system needs to have a proper transparent structure that gives an equal platform for students to perform their best. **61.38%** of respondents felt the evaluation process was "**Always Fair**". This is the largest group and indicates that the majority of people believe the teachers consistently conduct evaluations fairly. **35.13%** rated the evaluation process as "**Usually Fair**". This still represents a generally positive perception, suggesting that most people felt the evaluations were fair most of the time. **1.15%** considered the evaluation to be "**Sometimes Fair**". This is a small percentage, meaning that only a few people thought the evaluations were occasionally fair but not always. **1.38%** felt the evaluation process was "**Unfair**". This small percentage indicates a very minor concern about fairness in the evaluation process.



5. Was your performance in assignments discussed with you?

Parameters	Responses (in %)				
	Every time	Usually	Occasionally/ Sometimes	Rarely	Never
Was your performance in assignments discussed with you?	61.38%	33.97%	2.31%	0%	0%

Proper performance discussion is an essential part of student centric approach. **61.38%** of respondents said their performance was discussed "**Every time**". This represents a majority, indicating that most students consistently had their assignment performance reviewed and discussed with them. **33.97%** reported that their performance was discussed "**Usually**". This still indicates a high level of engagement, with many students having their performance addressed regularly, though not always every time. **2.31%** felt that their performance was discussed "**Occasionally/Sometimes**". This percentage is small, suggesting that a few students had their performance discussed only occasionally, and not as a regular part of the process.



6. The institute takes active interest in promoting internship, student exchange, and field visit opportunities for students.

Parameters	Responses (in %)				
	Regularly	Often	Sometimes	Rarely	Never
The institute takes active interest in promoting internship, student exchange, field visit opportunities for students.	99.38%	32.43%	3.47%	0.77%	0%

Student centric activities like internship, student exchange and field exchange help in a holistic development. **99.38%** of respondents said that the institute promotes these opportunities "**Regularly**". This overwhelmingly positive response suggests that nearly all respondents believe the institute is highly proactive in providing such opportunities. **32.43%** reported that these opportunities are promoted "**Often**". This indicates that a significant portion of students see the institute frequently encouraging these opportunities, though not always as consistently as those who reported it as "regular." **3.47%** indicated that the opportunities are promoted "**Sometimes**". This small percentage suggests that for a few students, the promotion of these opportunities may not be as frequent or consistent. **0.77%** felt that the opportunities are promoted "**Rarely**". This represents a very small portion of respondents who believe the institute does not often focus on these opportunities.



7. The teaching Mentoring Process in Your institution facilitates you in cognitive, social and emotional growth

Parameters					
	Significantly	Very Well	Moderately	Marginally	Never
The teaching Mentoring Process in Your institution facilitates you in cognitive, social and emotional growth	57.14%	37.83%	2.31%	0.38%	0%

The teaching Mentoring Process facilitates in cognitive, social and emotional growth of the students. **57.14%** of respondents felt that the mentoring process facilitates their growth "**Significantly**". This is the largest group, suggesting that more than half of the students feel the mentoring process has a strong and notable impact on their overall cognitive, social, and emotional development. **37.83%** reported that the mentoring process supports their growth "**Very Well**". This is another large portion, indicating that a substantial number of students feel the mentoring process has a positive, though slightly less intense, impact. **2.31%** felt the mentoring process facilitated their growth "**Moderately**". This suggests a small group of students feel the mentoring process has a more neutral or less impactful effect on their growth. **0.38%** indicated that the mentoring process helped with their growth "**Marginally**". This is a very small percentage, suggesting that only a few students felt that the process had a very limited impact.



8. Teachers inform you about your expected competencies, course outcomes and programme outcomes

Parameters					
	Every Time	Usually	Occasionally/ Sometimes	Rarely	Never
Teachers inform you about your expected competencies, course outcomes and programme outcomes	91.89%	37.06%	1.93%	0.38%	0%

As stated by the survey, **91.89%** of respondents said that teachers inform them about these aspects "**Every Time**". This is a very high percentage, suggesting that most students are consistently provided with clear information about the expectations, learning goals, and outcomes for their courses and programs. **37.06%** reported that this information is provided "**Usually**". This indicates that a significant number of students feel they are typically informed, though not always every time. **1.93%** felt that the information was provided "**Occasionally/Sometimes**". This small group suggests that a few students may not receive this information as consistently or clearly as others. **0.38%** indicated that the information is provided "**Rarely**". This represents a very small percentage of students who feel they are not often informed about competencies, course outcomes, or program outcomes.



9. The teachers illustrate the concepts through examples and applications

Parameters					
	Every Time	Usually	Occasionally/ Sometimes	Rarely	Never
The teachers illustrate the concepts through examples and applications.	59.07%	36.67%	1.93%	0%	0%

Illustration helps in the mind mapping of various knowledge branches aiding the students in grasping the concepts easily. **59.07%** of respondents reported that teachers illustrate concepts "**Every Time**". This is the largest group, indicating that more than half of the students consistently see teachers use examples and applications to explain concepts. **36.67%** felt that teachers illustrate concepts "**Usually**". This suggests that a significant portion of students often experience teachers using examples and applications, although it might not be every time. **1.93%** said that teachers illustrate concepts "**Occasionally/Sometimes**". This is a small percentage, indicating that a few students might find that examples and applications are used less frequently.



10. The teachers identify your strengths and encourage you with providing right level of challenges

Parameters	Responses (in %)				
	Fully	Reasonably	Partially	Slightly	Unable to Say
The teachers identify your strengths and encourage you with providing right level of challenges	60.23%	35.13%	1.93%	0.38%	0%

Identification of the strength and weakness of the student allows for a certain flexibility and individualistic approach to each student. **60.23%** of respondents feel that teachers "**Fully**" identify their strengths and provide the right level of challenges. This is the largest group, indicating that more than half of the students believe teachers are highly effective in recognizing their abilities and appropriately challenging them. **35.13%** reported that teachers do this "**Reasonably**". This suggests that a significant portion of students feel that teachers are somewhat effective, but not as consistently or thoroughly as the group who felt it was done "fully." **1.93%** indicated that teachers "**Partially**" identify their strengths and provide the right level of challenges. This is a small percentage, suggesting that a few students feel the support and challenges they receive are only somewhat effective or incomplete. **0.38%** felt that teachers did this "**Slightly**". This represents a very small number of students who feel that teachers' efforts in identifying strengths and providing appropriate challenges are minimal.



11. Teachers are able to identify your weaknesses and help you to overcome them.

Parameters	Responses (in %)				
	Every time	Usually	Occasionally/ Sometimes	Rarely	Never
Teachers are able to identify your weaknesses and help you to overcome them	57.52%	37.83%	2.31%	0%	0%

Identifying weaknesses and tackling them is another major concern in an educational institute. **7.52%** of respondents said that teachers "**Every time**" identify their weaknesses and help them overcome them. This is the largest group, suggesting that more than half of the students feel that teachers are consistently effective in recognizing their weaknesses and providing support to address them. **37.83%** reported that teachers "**Usually**" identify their weaknesses and provide assistance. This indicates that a significant portion of students often receive help from teachers to overcome their weaknesses, though not always every time. **2.31%** said that teachers do this "**Occasionally/Sometimes**". This represents a small percentage, indicating that a few students feel this support is less frequent or not as consistent.



12. The institute/ teachers use student centric methods, such as experiential learning, participative learning and problem-solving methodologies for enhancing learning experiences.

Parameters	Responses (in %)				
	To a great extent	Moderate	Somewhat	Very Little	Not at all
The institute/ teachers use student centric methods, such as experiential learning, participative learning and problem-solving methodologies for enhancing learning experiences	56.75%	38.22%	2.31%	0.38%	0%

The teaching learning process can be successful only if the desired goal is reached. As such it is important to have a process that is student centric to gain maximum development. **56.75%** of respondents feel that the institute/teachers use these student-centric methods "**To a great extent**". This is the largest group, indicating that more than half of the students believe that these methods are frequently and effectively used to enhance their learning experiences. **38.22%** reported that these methods are used "**Moderately**". This suggests that a significant portion of students see some use of these methods, but not to the same extent as those who feel they are used to a great extent. **2.31%** indicated that these methods are used "**Somewhat**". This small percentage suggests that a few students feel these methods are employed to a lesser degree. **0.38%** said that these methods are used "**Very Little**". This represents a very small number of students who feel that the student-centric methods are minimally used in their learning experiences.



13. Teachers encourage you to participate in extracurricular activities.

Parameters					
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Teachers encourage you to participate in extracurricular activities	52.50%	44.40%	0.77%	0%	0%

Extracurricular participation allows a student to develop not only academically but also in other facets of life. **52.50%** of respondents "**Strongly Agree**" that teachers encourage them to participate in extracurricular activities. This is the largest group, indicating that more than half of the students feel strongly supported by their teachers in participating in extracurricular. **44.40%** "**Agree**" that teachers encourage them to participate. This is also a significant percentage, suggesting that a large majority of students feel teachers provide support, though not as strongly as those who "Strongly Agree." **0.77%** selected "**Neutral**", meaning that a small portion of students neither agree nor disagree, possibly feeling that the encouragement is not particularly strong or noticeable.



14. What percentage of teachers use ICT tools such as LCD projector, Multimedia, etc. while teaching?

Parameters	Responses (in %)				
	To a great extent	Moderate	Somewhat	Very Little	Not at all
What percentage of teachers use ICT tools such as LCD projector, Multimedia, etc. while teaching?	61.77%	33.97%	1.15%	0.38%	0.38%

With the increase in technology usage, ICT has become a major tool for instruction in educational institutes. **61.77%** of respondents feel that teachers use ICT tools "**To a great extent**". This is the largest group, indicating that a significant majority of students believe that teachers make frequent and effective use of ICT tools in their teaching. **33.97%** reported that ICT tools are used "**Moderately**". This suggests that a large portion of students sees some, but not as frequent or extensive, use of ICT tools during teaching. **1.15%** indicated that ICT tools are used "**Somewhat**". This small group suggests that a few students feel the use of ICT tools is limited or not as effective in their teaching experiences. **0.38%** said that ICT tools are used "**Very Little**". This represents a very small number of students who feel that ICT tools are used sparingly during teaching. **0.38%** also reported that ICT tools are used "**Not at all**". This is a small percentage, indicating that a few students feel ICT tools are completely absent from their lessons.



15. The overall quality of teaching-learning process in your institute is very good.

Parameters					
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The overall quality of teaching-learning process in your institute is very good	52.12%	44.40%	1.15%	0%	0%

According to the survey, **52.12%** of respondents "**Strongly Agree**" that the overall quality of the teaching-learning process is very good. This is the largest group, indicating that more than half of the students have a highly positive view of the quality of teaching and learning at their institute. **44.40%** "**Agree**" that the teaching-learning process is very good. This is another large group, suggesting that a significant portion of students also view the quality positively, though not as strongly as those who "Strongly Agree." **1.15%** selected "**Neutral**", indicating that a small percentage of students neither agree nor disagree, possibly feeling that the quality of the teaching-learning process is average or uncertain.



SUGGESTIONS

- Teachers may try to discuss with the students regarding their performance in internal assessment.
- The evaluation process of internal assessment of the college should be fair keeping in view of greater interest of the student.

Summary of Action Taken



Suggestions	Action taken
Teachers may try to discuss with the students regarding their performance in internal assessment	Mentor Mentee System has been initiated to discuss with the students regarding their performance in internal assessment
The evaluation process of internal assessment should be fair keeping in view of greater interest of the student.	The faculty are asked to discuss with the students regarding their strength and weakness relating performance in internal assessment.

(Dr. Ramesh Nath)
Principal
Khagarijan College, Nagaon

Principal
Khagarijan College
Nagaon (Assam)

ACADEMIC DIARY FOR THE MONTH September 20... to 20...23

Name of the Faculty:

Date	Time	Classes	Paper	Topic Discussed	Other Activities	Remarks
29/9 FRI	10:00	5 (RE)		Educated unemployment		
	11:00	5 (HE)		Characteristics of a good tax system		
	1:00	5 (HC)		Comparison of Indian Economy with Pakistan		
30/9 SAT	11:00	5 (HC)		Features of Indian Economy		
	12:00	1 (Min)		Elasticity of demand		

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Khagarijan College, Nagaon

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Head
Department of Economics

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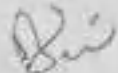
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
September


ACADEMIC DIARY FOR THE MONTH 2020 to 2023

Name of the Faculty:

Date	Time	Classes	Paper	Topic Discussed	Other Activities	Remarks
20/9 WED	10:00	5 (HC)		Poverty elimination Programs		
	11:00	3 (H)		Law of Variable Proportion (one Product)		
	1:00	1 (HSM)		Different types of Cost		
21/9 THU	10:00	3 (H)		Returns to Scale - Two variable Input		
	1:00	5 (HE)		Tax Rate - Structure - Proportional		
	2:00	5 (H)		Importance of Education for Women		
22/9 FRI	10:00	5 (RE)		Types of unemployment		
	11:00	5 (HE)		Progressive, Regressive Taxation		
	1:00	5 (HC)		Group discussion on Current Issues (women related)		


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 Head
 Department of Economics


 Signature of Faculty
 Department of

ACADEMIC DIARY FOR THE MONTH August 2023 to 20.....

23

Name of the Faculty:

Date	Time	Classes	Paper	Topic Discussed	Other Activities	Remarks
30/8	10:00	5 (HE)		Size of Poverty, Causes of Poverty		
WED	12:00	3 (H)	1150	Separation of PE into SE & IE		
		3 (H)	3026	Aggregate Demand & Aggregate Supply		
	1:00	1 (Min)		Increase, Decrease in demand curve (shift)		
31/8	10:00	5 (HE)	(H)	Relationship bet ⁿ PE, IE & SE		
THU	1:00	5 (HE)		Distinction bet ⁿ Public good & Pvt goods		
	2:00	5 (HE)		Measures to remove poverty		

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Department of Economics

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Signature of Faculty
Department of

ACADEMIC DIARY FOR THE MONTH August 20... to 2023 20....

Name of the Faculty:

Date	Time	Classes	Paper	Topic Discussed	Other Activities	Remarks
4/8	10:00	5 (RE)		Introduction		
FRI	11:00	5 (HE)		Normative Theories of FR		
	1:00	5 (HC)		Features of Indian Economy at Independence and development		
5/8	11:00	5 (HC)		Growth: of Concept, goals, constraints		
SAT	12:00	1 (Min)		scarcity and alternative usability		
7/8	9:00	5 (HC)		Policy framework of growth & development.		
Mon	1:00	3 (RE)		Macro Economics - Concept, distinction bet ⁿ Micro & Macro, Issues of Macro economics		
	2:00	3 (H)		Marginal Rate of Substitution		

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Khagarijan College, Nagaon

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Head
Department of ... Economics

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Department of ... Economics

ACADEMIC DIARY FOR THE MONTH August 20... to 2022 20.....

Name of the Faculty:

Date	Time	Classes	Paper	Topic Discussed	Other Activities	Remarks
21/8	9:00	5 (HC)		Population Problem and retarding factor		
MON						
	1:00	3 (RC)		Value added Method of N.I & others		
	2:00	3 (H)		Shufsky Equation, Substitution Effect		
				Indifference Curve, Properties		
22/8	9:00	5 (HC)		Group discussion (Question Answer)		
TUE	11:00	3 (R)		Problem of Measurement of GDP		
	12:00	3 (H)		Consumer's Choice, Maximisation		
	2:00	5 (RE)		Sustainability		
23/8	10:00	5 (H)		Population Policy, Occupational Structure		
WED	11:00	3 (H)		Choice under Temporal Choice		
	1:00	1 (Hm)		Opportunity Cost		

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Ghaganjan College, Nagaon

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Head
Department of Economics

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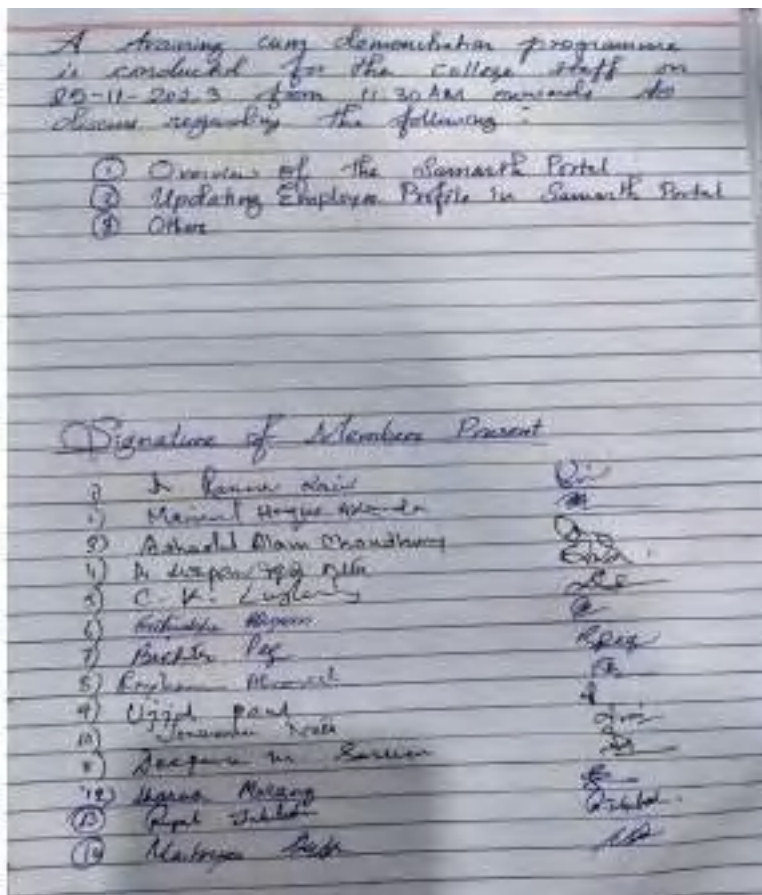
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Department of



Training and Demonstration Programme on Samarth Portal

Date of Event	25 th November 2023
No. of participants	14

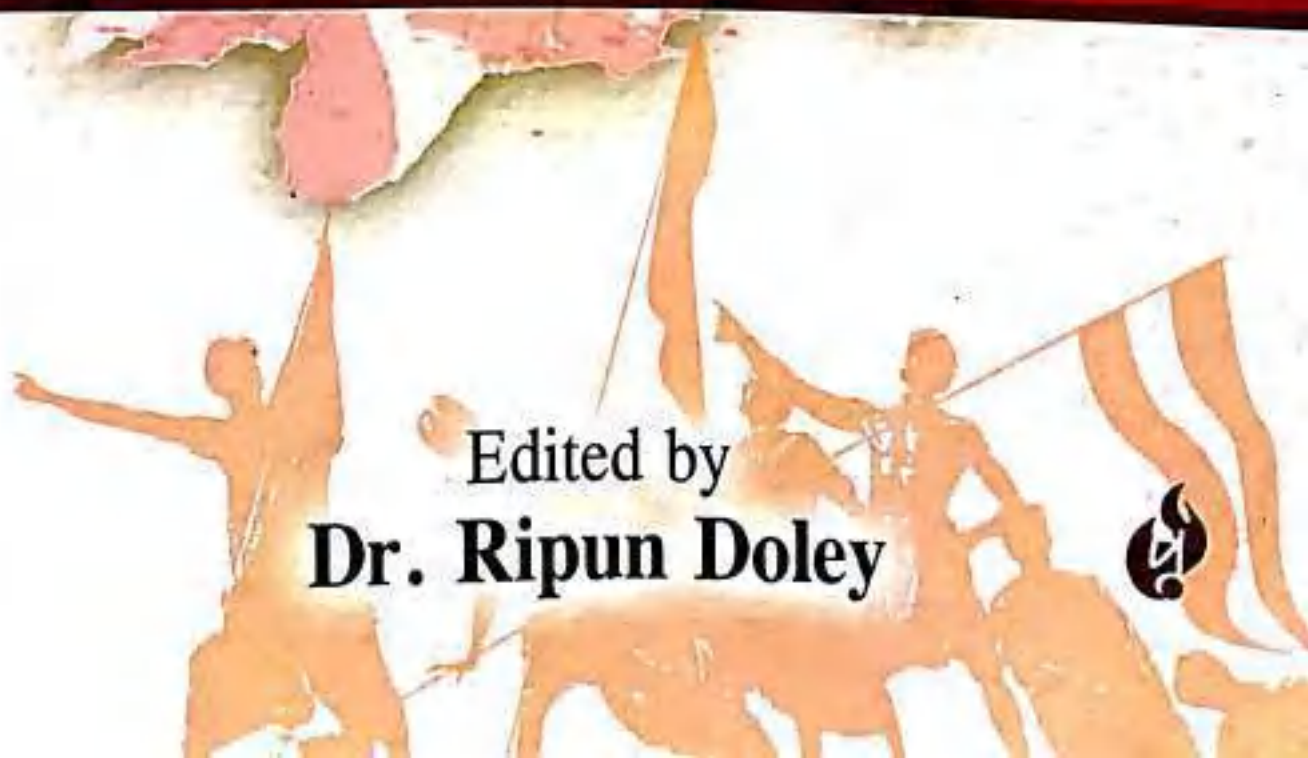
A training and demonstration programme on Samarth Portal was organized on 25/11/2023 from 11:30 AM onwards in the Conference Hall of the college for capacity building of the faculty members and staff regarding the updating of Employee Profile in the Portal. Ms Maitreyee Dutta, Assistant Professor, Dept of English & In-charge of Data Management of Samarth Portal Khagarijan College conducted a live demonstration about the Portal and the requirements for updating it. Dr. Ramesh Nath, Principal of the college insisted the faculty members to update the profiles as it would be an essential requirement in the future job life. A total of 14 members attended the session.




Principal
Khagarijan College
Nagaon (Assam)



Undivided Kamrup District in India's Freedom Struggle



Edited by
Dr. Ripun Doley





**Proceeding of ICSSR sponsored National Seminar
On
Undivided Kamrup District in India's Freedom Struggle**

**Edited by
Dr. Ripun Doley**

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- ভাৰতবৰ্ষৰ স্বাধীনতা আন্দোলনত বিয়াল্লিছৰ প্ৰভাৱৰ কামিনী মোহন শৰ্মাৰ ভূমিকা
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ভাৰতৰ স্বাধীনতা আন্দোলনত অভিবক্ত কামৰূপ জিলাৰ শিক্ষাৰ্থীসকলৰ ভূমিকা

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সংক্ষিপ্তসাৰ

বৃটিছৰ বিৰুদ্ধে গঢ় লৈ উঠা ভাৰতৰ স্বাধীনতা আন্দোলনত মহামানৱ মহাত্মা গান্ধীৰ আহ্বানৰ প্ৰতি সৰ্ব্ববিধ জনাই দেশৰ সকলো স্তৰৰ জনগনে সক্ৰিয় সহযোগিতা আগবঢ়াইছিল। অৱশ্যে এই ক্ষেত্ৰত শিক্ষাৰ্থীসকলেও ব্যতিক্ৰম নহয়। দেশৰ বিভিন্ন প্ৰান্তৰ শিক্ষাৰ্থীসকলৰ সৈতে অসমৰ বিভিন্ন জিলাৰ শিক্ষাৰ্থীসকলেও ভাৰতৰ স্বাধীনতা আন্দোলনত বিশেষ ভূমিকা পালন কৰিছিল। উল্লেখ্য যে নাগপুৰত অনুষ্ঠিত হোৱা জাতীয় কংগ্ৰেছৰ অধিবেশনত অসহযোগ প্ৰস্তাৱ গ্ৰহণ কৰা হৈছিল। ইয়াৰ ফলত দেশৰ শিক্ষাৰ্থীসকলেও শিক্ষানুষ্ঠান ত্যাগ কৰি আন্দোলনত নামি পৰিছিল। এনে প্ৰেক্ষাপটত প্ৰথমে অসমৰ অভিবক্ত কামৰূপ জিলাৰ শিক্ষানুষ্ঠান কটন কলেজৰ শিক্ষাৰ্থীসকলে চৰকাৰৰ নীতি বিৰোধিতা কৰাৰ লগতে নিজৰ ভৱিষ্যতৰ প্ৰতি আশংকা নকৰি শিক্ষানুষ্ঠানৰ পৰা নিজৰ নাম প্ৰত্যাহাৰ কৰি আন্দোলনত জঁপিয়াই পৰিছিল। শিক্ষানুষ্ঠান ত্যাগ শিক্ষাৰ্থীসকলে জাতীয় বিদ্যালয় স্থাপন কৰিছিল। উল্লেখ্য যে কটন

কলেজৰ শিক্ষাৰ্থীসকলক অনুৰণ কৰি অসমৰ অন্যান্য জিলাৰ শিক্ষাৰ্থীসকলেও শিক্ষানুষ্ঠান ত্যাগ কৰি স্বাধীনতা আন্দোলনত সক্ৰিয় অংশগ্ৰহণ কৰিছিল। সেইবাবে প্ৰস্তাৱিত গৱেষণা পত্ৰৰ যোগেদি ভাৰতৰ স্বাধীনতা আন্দোলনত অভিভক্ত কামৰূপ জিলাৰ শিক্ষাৰ্থীৰ ভূমিকা কেনেধৰনৰ আছিল সেইসম্পৰ্কে আলোচনা কৰাৰ প্ৰয়াস কৰা হৈছে।

বীজ শব্দ : অভিভক্ত কামৰূপ জিলা, শিক্ষাৰ্থী, কল কলেজ, জাতীয় বিদ্যালয়

১. ভূমিকা :

মহাত্মা গান্ধীৰ নেতৃত্বত চলা ভাৰতৰ স্বাধীনতা আন্দোলনৰ বৃষ্টিৰ বিৰুদ্ধে গঢ় লৈ উঠা এটা ব্যাপক গণ আন্দোলন। এই আন্দোলনে ভাৰতবৰ্ষৰ সকলো স্তৰৰ লোকক স্পৰ্শ কৰিছিল। সেইবাবে এই আন্দোলনত কৃষকৰ পৰা আৰম্ভ কৰি শিক্ষানুষ্ঠানৰ ছাত্ৰ ছাত্ৰী সকলো সক্ৰিয় অংশগ্ৰহণ কৰিছিল। উল্লেখ্য যে বৃষ্টিৰ বিৰুদ্ধে গঢ় লৈ উঠা এই আন্দোলন মূলতঃ ঔপনিবেশিক বৃষ্টিৰ শাসন, শোষণ আৰু দমনৰ পৰা মুক্তি লাভ কৰা। মহাত্মা গান্ধীয়ে সকলো স্তৰৰ লোকক হৃদয় আৰু স্বজাতিৰ হকে কাম কৰিবলৈ আহান জনাই কাৰাবাস খাটবলগীয়া হৈছিল। মহাত্মা গান্ধীৰ নেতৃত্বত গঢ় লৈ উঠা অহসবোগ আৰু আইন অমান্য আন্দোলনে পৰৱৰ্তী সময়ত স্বাধীনতা আন্দোলনলৈ পৰ্যবসিত হৈছিল। গান্ধীজীৰ নেতৃত্বত চলা ভাৰতৰ স্বাধীনতা আন্দোলনত দেশৰ অন্যান্য প্ৰান্তৰ শিক্ষাৰ্থীৰ দৰে অসমৰ বিভিন্ন জিলাৰ শিক্ষাৰ্থীসকলেও সক্ৰিয় অংশগ্ৰহণ কৰিছিল। তেওঁলোকে নিজৰ জীৱনকো তুচ্ছ জ্ঞান কৰি মহামানৱ মহাত্মা গান্ধীৰ আহানৰ প্ৰতি সহঁৰি জনাই শিক্ষাৰ্থীসকলে নামি পৰিছিল। শিক্ষাৰ্থী সকলে শিক্ষানুষ্ঠান ত্যাগ কৰি নিজৰ অসম্ভৱ কথাত বৃষ্টি চৰকাৰৰ সন্মুখত ব্যক্ত কৰিছিল।

২. অধ্যয়নৰ উদ্দেশ্য :

প্ৰস্তাৱিত গৱেষণা পত্ৰৰ মূল উদ্দেশ্য হৈছে তলত উল্লেখ কৰা ধৰনৰ—

২.১. ভাৰতৰ স্বাধীনতা আন্দোলনত অভিভক্ত কামৰূপ জিলাৰ শিক্ষাৰ্থীসকলৰ ভূমিকা সম্পৰ্কে অধ্যয়ন কৰা।

৩. অধ্যয়ন পদ্ধতি :

‘ভাৰতৰ স্বাধীনতা আন্দোলনত অভিভক্ত কামৰূপ জিলাৰ শিক্ষাৰ্থীসকলৰ ভূমিকা’ গৱেষণা পত্ৰৰ প্ৰস্তুতিৰ বাবে কিতাপ, বাতৰি কাকত, গৱেষণা পত্ৰিকা আদি গৌণ তথ্যৰ সহায় লোৱা হৈছে। গৱেষণা পত্ৰখন প্ৰস্তুতৰ বাবে বৰ্ণনাত্মক গৱেষণা পদ্ধতিৰ ব্যৱহাৰ কৰা হৈছে।

৪. প্ৰাপ্ত তথ্যৰ আলোচনা :

বৃটিছৰ বিৰুদ্ধে সমগ্ৰ অসমত গঢ় লৈ উঠা স্বাধীনতা আন্দোলনত অন্যান্য জিলাৰ শিক্ষাৰ্থীসমূহৰ দৰে অভিতস্ত কামৰূপ জিলাৰ শিক্ষাৰ্থীসকলৰ ভূমিকা অগ্ৰণী আছিল। এই জিলাতেই ১৯০১ ছাৰ হেনৰি কটনৰ প্ৰচেষ্টাত কটন কলেজ স্থাপন হৈছিল। এই ক্ষেত্ৰত কটনৰ শিক্ষাৰ্থীসকলৰ ভূমিকা বিশেষ উল্লেখনীয় আছিল। কটনৰ শিক্ষাৰ্থীসকলক অনুকৰণ কৰি আন জিলাৰ শিক্ষাৰ্থী সকলেও আন্দোলনত জপিয়াই পৰিছিল। ইতিমধ্যে উল্লেখ কৰি অহা হৈছে যে জাতিৰ পিতা মহাত্মা গান্ধীৰ আহ্বানৰ প্ৰতি সকলো স্তৰৰ লোকে আন্দোলনৰ প্ৰতি সহাৰি জনাইছিল।

নাগপুৰত অনুষ্ঠিত হোৱা জাতীয় কংগ্ৰেছৰ অধিবেশনৰ সমান্তৰালকৈ নিখিল ভাৰত ছাত্ৰ সন্মিলন অনুষ্ঠিত হৈছিল। ছাত্ৰ সন্মিলনত অসমৰ হৈ উমেশ চন্দ্ৰ দাস, বিদ্যাধৰ শৰ্মা আৰু দিবাকৰ তালুকদাৰে অংশ গ্ৰহণ কৰিছিল। সেই সন্মিলনত শিক্ষাৰ্থীসকলৰ মাজত আন্দোলনৰ প্ৰতি সঁহাৰি জনাই শ্ৰেণী বৰ্জন সিদ্ধান্ত বিষয়ক লৈ বিতৰ্কৰ সৃষ্টি হৈছিল। অৱশ্যে দীঘলীয়া আলোচনাৰ অন্তত শ্ৰেণী বৰ্জন সিদ্ধান্ত লোৱা হৈছিল। সেইবাবে কলিকতাৰ অধ্যয়নৰত প্ৰবাসী শিক্ষাৰ্থীসকলে শ্ৰেণী বৰ্জন কৰিছিল। ইয়াৰ পৰিপ্ৰেক্ষিতত অভিতস্ত কামৰূপ জিলাৰ অগ্ৰণী শিক্ষানুষ্ঠান কটন কলেজৰ শিক্ষাৰ্থী ডিম্বেশ্বৰ নেগী, ইন্দ্ৰেশ্বৰ শৰ্মা, অম্বিকাগিৰি ৰায়চৌধুৰী, ত্ৰিগুণ চৰণ বৰুৱা আৰু মুহিবুদ্দিন আহমেদ শিক্ষাৰ্থী গান্ধীজীয়ে বৃটিছৰ বিৰুদ্ধে অহসযোগ কৰিবলৈ আহ্বানৰ প্ৰতি সঁহাৰি জনাই অহসযোগ আন্দোলনত অংশগ্ৰহণ কৰিবলৈ ভাষণ প্ৰদান কৰিছিল। তদুপৰি তেওঁলোকে এই সম্পৰ্কে আলোচনা কৰিছিল আৰু তেওঁলোকৰ মাজত মতবিৰোধও সৃষ্টি হৈছিল। কলেজ অধ্যক্ষৰ বাধাৰ স্বত্বেও শিক্ষাৰ্থীসকলে নিজৰ মূল্যবান ভৱিষ্যত জীৱনকো তুচ্ছ জ্ঞান কৰি সেই সময়ত কটন কলেজত অধ্যয়ন কৰি থকা শিক্ষাৰ্থীসকলে শিক্ষানুষ্ঠান ত্যাগ কৰিছিল। কটনত অধ্যয়ন কৰি থকা তেজপুৰৰ ছাত্ৰসকলে শ্ৰেণী বৰ্জন কৰিছিল। ইয়াৰ ভিতৰত কুমুদ চন্দ্ৰ শৰ্মা আৰু তিলক চন্দ্ৰ শৰ্মা অন্যতম।

বৰ্তমানৰ চৰকাৰী আইন মহাবিদ্যালয় (তেতিয়াৰ আৰ্ল ল কলেজ) শিক্ষাৰ্থী হেমচন্দ্ৰ বৰুৱা, মহেশ্বৰ বৰুৱা, সিদ্ধিনাথ শৰ্মা আৰু ফুল সিঙে শ্ৰেণী বৰ্জন কৰি আন্দোলনত নামি পৰিছিল। উল্লেখ্য যে শ্ৰেণী বৰ্জন কৰা শিক্ষাৰ্থীসকলক ভৰণ পোষণৰ বাবে কংগ্ৰেছ কৰ্মী সকলে এটা নিধি স্থাপন কৰিছিল। গোপীনাথ বৰদলৈয়ে ২৫০/- টকা আৰু চন্দ্ৰ নাথ শৰ্মাই ব্যক্তিগত সম্পত্তি নিধিলৈ দান দিছিল। উচ্চ শিক্ষানুষ্ঠানৰ শিক্ষাৰ্থীসকলৰ উপৰিও স্থানীয় শিক্ষাৰ্থীসকলেও আন্দোলনত

অংশগ্রহণ কৰিছিল। গুৱাহাটীৰ চৰকাৰী হাইস্কুলৰ একাংশ শিক্ষাৰ্থীও শ্ৰেণী কক্ষ ত্যাগ কৰিছিল। এই ক্ষেত্ৰত সোণাৰাম হাইস্কুলৰ আৰু গোৱালপাৰা হাইস্কুলৰ শিক্ষাৰ্থীও অন্যতম।

তদুপৰি শ্ৰেণী বৰ্জন কৰি অসহযোগ আন্দোলনত অংশগ্রহণ কৰা শিক্ষাৰ্থী সকলে জাতীয় বিদ্যালয় স্থাপনৰ চিন্তা চৰ্চা কৰিছিল। এই ক্ষেত্ৰত চন্দ্ৰ নাথ শৰ্মাই আগভাগ লৈ গুৱাহাটীস্থিত আৰ্য নাট্য সমাজ প্ৰেক্ষাগৃহত এখন জাতীয় বিদ্যালয় স্থাপনৰ প্ৰস্তুতি চলোৱা হৈছিল যদিও সি সম্ভৱ হৈ নুঠিল। অৱশেষত ভবলুমুখৰ বোহিনী কুমাৰ চৌধুৰীৰ বাসভৱনৰ চৌহদত প্ৰথম জাতীয় বিদ্যালয় স্থাপন কৰা হৈছিল আৰু প্ৰধান শিক্ষকৰ পদ গ্ৰহণ কৰিছিল গোপীনাথ বৰদলৈয়ে। এই বিদ্যালয়খন পিছলৈ তিলক মেমৰিয়েল নামাৰে নামাকৰণ কৰি উজান বজাৰস্থিত আসাম ক্লাৱলৈ স্থানান্তৰিত কৰা হৈছিল আৰু সেই বিদ্যালয়খনত বিষ্ণুৰাম মেধি, তৰুণৰাম ফুকন, অম্বিকা গোস্বামী আৰু উমেশ চন্দ্ৰ বৰদলৈয়ে শিক্ষকতা কৰিছিল।

অসহযোগ আন্দোলনৰ পৰৱৰ্তী সময়ত কটন কলেজৰ শিক্ষাৰ্থীসকলৰ মাজত সমাজবাদী তথা কমিউনিষ্ট চিন্তাধাৰাৰ সাহিত্যালোচনীৰ প্ৰবেশ ঘটিছিল। ইও আন্দোলনত এটা নতুন মাত্ৰাৰ প্ৰদান কৰিছিল। ১৯২৯ চনৰ লাহোৰ কংগ্ৰেছৰ পূৰ্ণ স্বৰাজৰ প্ৰস্তাৱে কটনৰ শিক্ষাৰ্থীৰ মাজত আলোড়ন সৃষ্টি কৰি জুবিলী পাৰ্কত পতাকা উত্তোলন কাৰ্যসূচীত অংশগ্রহণ কৰিবলৈ সাহস দিছিল। কিন্তু এনে কাৰ্যৰ পৰা শিক্ষাৰ্থীসকলক বিৰত থাকিবলৈ অধ্যক্ষই সকীয়াই দিছিল। ১৯২১ চনৰ দৰে ১৯৩০ চনতো শ্ৰেণী শিক্ষানুষ্ঠান বৰ্জন কৰি পিকেটিং কাৰ্যসূচী আৰম্ভ কৰিছিল। কটন কলেজৰ প্ৰবেশ পথত ছাত্ৰসকলৰ দৰে মহিলা সকলেও আগভাগ লৈছিল।

আন্দোলনমুখী পৰিৱেশৰ মাজতে শিক্ষাৰ্থীসকলক আন্দোলনৰ পৰা বিৰত ৰাখি আন্দোলনটোক দুৰ্বল কৰিবলৈ সেই সময়ৰ শিক্ষাধিকৰ্তা জেঃ আৰঃ কানিংহামে গ্ৰীষ্মকালীন বন্ধৰ মাজতে ১৯৩০ চনৰ ১৫ মে তাৰিখে এখন চাৰ্কুলাৰ জাৰি কৰিছিল। এই চাৰ্কুলাৰে অভিভাৱকসকলক তেওঁলোকৰ লৰা ছোৱালীয়ে ৰাজনৈতিক আন্দোলন, চৰকাৰ বিৰোধী সভা সমিতি বা শোভা যাত্ৰাত যাতে অংশগ্রহণ নকৰে তাৰ নিশ্চিতি প্ৰদানেৰে প্ৰ-প্ৰত্ৰত চহী কৰি প্ৰতিশ্ৰুতিবদ্ধ কৰোৱাইছিল। ফলস্বৰূপে শিক্ষাৰ্থী প্ৰমুখে সকলোৱে জাঙুৰ খাইছিল আৰু শিক্ষানুষ্ঠানে পিকেটিং কাৰ্য আৰম্ভ হৈছিল। কটন কলেজৰ শিক্ষাৰ্থীসকলক দেখি কটন কলেজিয়েটৰ কিছুমান শিক্ষাৰ্থীয়েও পিকেটিং আৰম্ভ কৰিছিল আৰু নেতৃত্ব প্ৰদান কৰিছিল পদ্মনাথ গগৈ, অম্বিকাচৰণ বৰ্মন, মহেশ চন্দ্ৰ দাস, কালিচৰণ দাস, অতুল চন্দ্ৰ শৰ্মা, পদ্ম কাকতি, নৰেন্দ্ৰ নাথ শৰ্মা, পদ্মৰাম

কাকতি, হৰেশ্বৰ গোস্বামী, জগনাথ বৰদলৈ, সৰ্বানন্দ মেধি, কনকেশ্বৰ গোস্বামী, বিনয় ভালুকদাৰ, বিমল ভট্টাচাৰ্য, ললিত দত্ত, নগেন্দ্ৰ নাথ আদি প্ৰভৃতি ছাত্ৰসকলে।

তদুপৰি গুৱাহাটীস্থিত হৰি সভা মণ্ডপত অমিয় কুমাৰ দাসৰ সভাপতিত্বত অসম ছাত্ৰ সন্থিলনৰ অধিবেশনখন ১৯৩০ চনৰ চৰ জুলাই তাৰিখে অনুষ্ঠিত হৈছিল আৰু সন্থিলনত কানিংহাম চাৰ্কুলাৰ প্ৰত্যাহাৰৰ দাবী তুলি হৈছিল। ফলস্বৰূপে চৰকাৰে উপায়স্বৰূপ হৈ চাৰ্কুলাৰৰ কিছু চৰ্ত শিথিল কৰিবলৈ বাধ্য হৈ পৰিছিল। এনেদৰে আন্দোলনটো তীব্ৰতৰ ৰূপ ধাৰণ কৰিছিল।

৫. সাৰাংশ :

উল্লেখিত আলোচনাৰ পৰা দেখা যায় যে ভাৰতৰ স্বাধীনতা আন্দোলনত অভিভক্ত কামৰূপ জিলাৰ শিক্ষাৰ্থীসকলে অগ্ৰণী ভূমিকা পালন কৰিছিল। শ্ৰেণী বৰ্জন কৰি এই জিলাৰ বিৰোধী শিক্ষাৰ্থী সকলে জাতীয় বিদ্যালয় স্থাপন কৰিছিল। উল্লেখ্য যে আন্দোলনৰ সময়ত চৰকাৰে শিক্ষাৰ্থী সকলক দমন কৰিবলৈ কানিংহাম চাৰ্কুলাৰৰ জৰিয়তে গ্ৰহণ কৰা নীতিৰ ফলত অসহযোগ আন্দোলনখনক আন্দোলনকাৰীসকলে পৰৱৰ্তী সময়ত কানিংহাম বিৰোধী আন্দোলনলৈ পৰ্যবসিত কৰিছিল। তদুপৰি শিক্ষাৰ্থীসকলৰ কানিংহাম চাৰ্কুলাৰ বিৰোধী সংগ্ৰামে কংগ্ৰেছৰ আইন অমান্য আন্দোলনৰ কাৰ্যসূচী সফল হোৱাত বিশেষ অৰিহণা যোগাইছিল।

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- য়েছে দৰজে ঠংচিৰ সাহিত্যকৃতি আৰু
'মৌন গুঁঠ মুখৰ হৃদয়' : এটি চমু মূল্যায়ন •মীনাঙ্কি বুঢ়াগোহাঁই ২৩৮
- মেদিনী চৌধুৰীৰ 'বিপন্ন সময়' :
এক আলোচনা •ড° জগন্নাথ বৰ্মন ২৪৬

- য়েছে দৰজে ঠংচিৰ 'শব কটা মানুহ' • ড° শ্ৰীশীতা বৰ্মন ২৬০
- দমিতাৰ দস্তাবেজত 'নাৰীৰ জীৱন মুচৰি
দলিয়াই দিয়াৰ কাহিনী' কথন • ড° গীতাঞ্জলি হাজৰিকা ২৭০
- জ্যোতিপ্ৰসাদ আগৰৱালাৰ 'কাৰেঙৰ লিগিৰী'
নাটকখনৰ উপন্যাসৰূপ • ড° মৃগাল জ্যোতি গোস্বামী ২৭৭
- 'জাক হেৰোৱা পক্ষী' : এক আলোকপাত • ড° অনু বাণী দেৱী ২৮৪
- অমূল্য বৰুৱাৰ 'এই পদুমনি' • ড° সৰ্বোজ কাকতি ২৯৪
- নিকপমা বৰগোহাঞিৰ নদীকেন্দ্ৰিক উপন্যাস
'ইপাৰ ঘৰ সিপাৰ ঘৰ' • ড° ইৰাণী ঠাকুৰীয়া ৩১৮
- নৱকান্ত বৰুৱাৰ 'কপিলীপৰীয়া সাধু' উপন্যাসত
নদী আৰু মানুহৰ সম্পৰ্ক • মিনু দাস ৩২২
- নাৰীবাদী দৃষ্টিৰে 'জীৱনৰ বাটত' • ড° তনয় জ্যোতি দুৱৰা ৩৪০
- পদ্মনাথ গোহাঞিবৰুৱাৰ 'ভানুমতী' উপন্যাসৰ নাৰী চৰিত্ৰ :
এক বিশ্লেষণ • ড° গীতিৰেখা ভূঞা ৩৪৮
- বিশ্লেষণাত্মক দৃষ্টিৰে তুলিকা শইকীয়াৰ
'চাৰিশাল গোসাঁনীৰ তেজ' • ড° ভনিতা নাথ ৩৫৮
- ঐতিহাসিক অসমীয়া উপন্যাস আৰু
'লাইধন খাঁ' • দাদুল দেৱকৃষ্ণ বৰুৱা ৩৭৬
- বিষ্ণু ৰাভাৰ 'মিচিং কনেং' -
এক বিশ্লেষণধৰ্মী আলোচনা • ড° পঞ্চী হাজৰিকা ৩৯১
- 'নীলকণ্ঠী ব্ৰজ' উপন্যাসত অধিবাস্তৱবাদ • ড° উৎপলা দাস ৩৯৮
- 'মামৰে ধৰা তৰোৱাল' : মামণি ৰয়ছম গোস্বামীৰ
এক অনুপম সৃষ্টি • ববী কলিতা ৪০২
- লক্ষ্মীনন্দন বৰাৰ 'সেহি গুণনিধি' উপন্যাসত
প্ৰতিফলিত সত্ৰীয়া সমাজ • তুলিকা গোস্বামী ৪১২
- ড° মামণি ৰয়ছম গোস্বামীৰ
'দঁতাল হাতীৰ উয়ে খোৱা হাওদা' • ড° বিভা ৰাণী পাঠক ৪২৪
- চন্দ্ৰপ্ৰসাদ শইকীয়াৰ প্ৰথম উপন্যাস
'এদিন'ৰ চৰিত্ৰাংকন আৰু বিশ্লেষণ • ড° মামুন কলিতা ৪৩৭
- দেৱব্ৰত দাসৰ উপন্যাস 'ধূসৰতাৰ কাব্য' • ড° সংযুক্তা বৰুৱা ৪৪৭
- প্ৰিয়দাস তালুকদাৰৰ 'পশুৰ পঞ্চশীল' • অৰ্পি শৰ্মা ৪৬০

পদ্মনাথ গোহাঞিবৰুৱাৰ 'ভানুমতী' উপন্যাসৰ নাৰী চৰিত্ৰ : এক বিশ্লেষণ

ড° গীতিকাৰ কুমাৰ

অসমীয়া উপন্যাস সাহিত্যৰ ইতিহাসত ভানুমতী উপন্যাসৰ এক বিশেষ মূল্য আছে। কিয়নো বিজুলী আলোচনীত প্ৰথম খণ্ড খণ্ডকৈ প্ৰকাশিত পদ্মনাথ গোহাঞিবৰুৱাৰ এই উপন্যাসখনেই আধুনিক অসমীয়া উপন্যাস ৰচনাৰ কাঁট মুকলি কৰে। আহোম যুগৰ শেষ স্তৰৰ ঐতিহাসিক পটভূমিত কাহিনীটো ৰচনা কৰা হৈছে যদিও এই ঘটনাই কাহিনীৰ বিকাশত বিশেষ অবিহণা যোগেৰ নাই। তদুপৰি ইয়াৰ চৰিত্ৰ আৰু ঘটনাও কাৰুণিক। ঐতিহাসিক উপাদানটোৰ সামাজিক প্ৰভাৱ উপন্যাসখনত অধিক আৰু আহোম সমাজৰ চিনাকি পৰিলে উপন্যাসখনত স্পষ্ট।

পদ্মনাথ গোহাঞিবৰুৱাৰ প্ৰথম উপন্যাস ভানুমতীত বিভিন্ন চৰিত্ৰ সমাবেশ ঘটিছে। অবশ্যে সকলো চৰিত্ৰই ইয়াত সক্ৰিয় চৰিত্ৰ নহয়। উপন্যাস আন আন নাৰী চৰিত্ৰৰ তুলনাত 'ভানুমতী' চৰিত্ৰটো সক্ৰিয়। এই চৰিত্ৰটোৰ লগতে ইয়াৰ আন এটা নাৰী চৰিত্ৰ 'তৰা আইদেউ'ৰ অবিহনে উপন্যাসকে নাৰীমনৰ স্বাভাৱিক ৰূপৰ পৰিৱৰ্তে প্ৰেমৰ আদৰ্শাত্মক দিশটো দাঙি ধৰিবলৈ চেষ্টা কৰিছে।

ভানুমতী উপন্যাসৰ পটভূমি হৈছে মোৰামৰীয়া বিদ্ৰোহ। কিন্তু সেয়ে হ'লেও ইয়াৰ মাজত কাৰুণিক প্ৰণয় কাহিনীয়ে স্থান লাভ কৰি আছে আৰু ইতিহাসৰ লগত এই কাহিনীৰ সম্পৰ্ক নিবিড় বুলি ক'ব নোৱাৰি। উপন্যাসখনত বৰ্ণিত হৈছে যৰাণ গোহাঞিবৰুৱা বিষয়ক প্ৰাপ্ত আহোম ৰাজবিৰা এগৰাকীৰ কীৰ্তী ভানুমতীৰ জীৱনৰ কাহিনী। সৰুতেই মাতৃহাৰা হোৱা ভানুমতী দেউতাকৰ আশ্ৰয়তে ডাঙৰ-দীঘল হয়। তাই সৰুৰেপৰা চাক গোহাঞিব

প্ৰেমত বন্দী। ইতিমধ্যে ঘাট-মাউৰা চাক গোহাঞিক মৰাণ গোহাঞিকবৰাই স্ব-গৃহত আশ্ৰয় প্ৰদান কৰে। নিজৰ গুণৰ বাবে মৰাণ গোহাঞিকবৰা স্বৰ্গদেৱৰ বিশ্বাসী হৈ উঠিছিল আৰু এই স্বৰ্গদেৱেই এদিন তেওঁক ৰাজকোঁৱৰৰ বাবে ভানুমতীক বিয়া কৰি অনাৰ প্ৰস্তাৱ আগ বঢ়ায়। ভানুমতীৰ দেউতাকে এই প্ৰস্তাৱ আনন্দেৰে গ্ৰহণ কৰে আৰু বিয়াৰ বাবে প্ৰস্তুতি চলাবলৈ ধৰে। কিন্তু ইফালে চাক গোহাঞিক প্ৰেমত বন্দী ভানুমতীয়ে এই কথা জানিব পাৰি গোপনে চাক গোহাঞিক এই বিষয়ে অৱগত কৰে যদিও বিধিৰ বিধান হিচাপেই কথাটো মানি ল'বলৈ তেওঁ ভানুমতীক সান্ত্বনা প্ৰদান কৰে। লগতে নিজে ঘৰ এৰি আন ক'ৰবালৈ গুচি যোৱাৰ কথাও ব্যক্ত কৰে। কথা শুনি তাইৰ অন্তৰ শোকে নধৰা হয় আৰু শেষত বিয়াৰ আগতে নিজে ঘৰ এৰি যোৱাৰ সংকল্প গ্ৰহণ কৰে। সেয়েহে এদিন ৰাতি ভানুমতীয়ে পুৰুষৰ বেশ ধৰি ঘৰৰ বাহিৰ ওলায়। ৰাস্তাত বিভিন্ন দুৰ্যোগ অতিক্ৰমি শেষত তাই এগৰাকী বুঢ়ীৰ ঘৰত ছদ্মবেশেই আশ্ৰয় গ্ৰহণ কৰে। তাত থাকোঁতেই তাই মোৱামৰীয়া বিদ্রোহৰ কথা জানিব পাৰি সেই বিদ্রোহতো অংশগ্ৰহণ কৰে। কিন্তু এনেতে এদিন সাপে দংশন কৰিলত ভানুমতী অজ্ঞান হৈ পৰে আৰু ইয়াৰ পিছত নিজৰ স্বৰূপ ওলাই পৰে। জ্ঞান পোৱাৰ পিছত তাই উন্মাদিনী হয় আৰু দেউতাকে কথাবোৰ গম পাই পুনৰ নিজৰ ঘৰলৈ ঘূৰাই আনে। ইফালে এই কথা গম পাই ভানুমতী পলাই যোৱাত চাক গোহাঞিক মূল ভূমিকা থকা বুলি বিবেচনা কৰি পূৰ্বৰ যুৱৰাজ তথা বৰ্তমানৰ ৰজাই তেওঁক বন্দীশালত ৰাখে আৰু বিচাৰত প্ৰাণদণ্ডৰ আদেশ দিয়ে। শেষত চাক গোহাঞিক বলি দিবলৈ সাজু হওঁতেই অকস্মাতে বজ্ৰপাত পৰি তেওঁৰ মৃত্যু ঘটে। দুখে-বেজাৰে ভানুমতীয়ে শেষত আত্মহত্যা কৰে আৰু দেউতাকৰো মৃত্যু হয়। তৰা আইদেৱে তপস্বিনী বেশ লৈ ঘৰ-বাৰী ত্যাগ কৰে। শেষত কঠুৱা-অহংকাৰী ৰজাৰ অনুতাপ-ধিক্কাৰেৰে উপন্যাসৰ কাহিনীৰ পৰিসমাপ্তি ঘটোৱা হৈছে।

উপন্যাসখনৰ চৰিত্ৰ চিত্ৰণৰ দিশলৈ লক্ষ্য কৰিলে দেখা যায় যে উপন্যাসিকে ইয়াত পুৰুষ-নাৰী বহুকেইটা চৰিত্ৰৰ সমাবেশ ঘটাইছে। পুৰুষ চৰিত্ৰৰ ভিতৰত আহোম স্বৰ্গদেৱ, ৰাজকোঁৱৰ, মৰাণ গোহাঞিকবৰা, চাক গোহাঞিক, মোৱামৰীয়া মহন্ত আদি চৰিত্ৰৰ লগতে নাৰী চৰিত্ৰৰ ক্ষেত্ৰত মূল ভানুমতী চৰিত্ৰৰ উপৰি তৰা আইদেউ, কাঞ্চন সখী, চাকুলী, ভদৰী বুঢ়ী,

আজলী, ৰাজমাও, অম্বিকা দেবী আদি বিভিন্ন নাৰী চৰিত্ৰ সৃষ্টি কৰা হৈছে। অৱশ্যে অনেক চৰিত্ৰ থাকিলেও ইয়াৰ ভিতৰত ভানুমতীৰ চৰিত্ৰটো সজিয়। আন চৰিত্ৰবোৰ বহু ক্ষেত্ৰতে নিষ্ক্ৰিয়।

ভানুমতী উপন্যাসৰ মূল 'ভানুমতী' চৰিত্ৰটো উপন্যাসখনৰ এক সজিয় চৰিত্ৰ। আত্মকথন ভঙ্গীৰে প্ৰথমতেই উপন্যাসখনত ভানুমতীয়ে নিজৰ পৰিচয় আগ বঢ়াইছে। ইয়াৰ লগতে প্ৰকাশ কৰিছে চাকচন্দ্ৰ গোহাঞিৰ প্ৰতি থকা তাইৰ নিঃস্বার্থ ভালপোৱাৰ কথা। এককথাত ভানুমতী এগৰাকী সাহসী প্ৰেমিকা। প্ৰেমৰ পূৰ্ববাগৰ চিত্ৰ উপন্যাসিকে ভানুমতী চৰিত্ৰৰ মাজেৰে স্পষ্টকৈ উপস্থাপন কৰিছে। লেখকৰ বৰ্ণনাত সেয়েহে প্ৰেমিকৰ চিন্তাত মগন ভানুমতীয়ে তামোল কাটিবলৈ গৈ নিজৰ আঙুলিতে বেপ দিছে—

'মোৰ মন-প্ৰাণ উকলীকৃত হৈ ক'লৈ উৰিছে মই ক'ব নোৱাৰোঁ। তি কৰিম কি মেলিম একো উৱাদিহ পোৱা নাই। এইদৰে অলপ পৰ ধৰি বটাটোকে আগত লৈ বহিলোঁ। তামোল কাটিবলৈ ধৰিলোঁ। এটা তামোল কাটি, তিনিখন ধুৰিয়াই থৈ, এখন খালোঁ। আকৌ এটা চাই লৈ ফঁহিয়াবলৈ ধৰিছোঁ, এনেতে তামোল এৰি এবাৰ আঙুলিতে বেপ দিলোঁ। পাণ, তামোল, বটা তেজেৰে ৰাঙলী হ'ল।'

ইয়াত বিগৰাকী ভানুমতীয়ে নিজৰ প্ৰেমৰ কথা স্পষ্টকৈ প্ৰকাশ কৰি পাৰিছে, সেই ভানুমতীয়ে অৱশ্যে প্ৰাচীন পৰম্পৰাকো স্বীকাৰ কৰি লোৱা পৰিলক্ষিত হয়। কাৰণ ডেকা-গাভৰুৰ প্ৰত্যক্ষ মিলা-মিছা সেইসময়ত সমাজ বহিৰ্ভূত কথা আছিল। সেয়েহে বজাঘৰলৈ যোৱা দিনাবেপৰা দেউতাকে যেতিয়া ভানুমতীক চাক গোহাঞিৰ সমুখত ওলাবলৈ বাধা দিলে, সমাজৰ এক আৰ্শ্ব দস্তৰ হিচাপেই তাই সেই কথা গ্ৰহণ কৰিছে।

প্ৰেমিকা ভানুমতী সাহসীও। বিপদৰ সময়ত কান্দি-কাটি বিয়াকুল হোৱাতকৈ পৰিস্থিতিটো ঘিমান পাৰি চম্ভালিবলৈ চেষ্টা কৰে। সেয়েহে যেতিয়াই তাই যুৱৰাজৰ লগত বিয়া ঠিক হোৱা কথাটো নিশ্চিতকৈ জানিব পাৰিছে সেই মুহূৰ্তত তাই চিন্তা কৰিছে কি কৰাটো উচিত হ'ব। অৱশ্যে প্ৰথমে অলপ সময় চৰিত্ৰটো কিছু আবেগিক কৰি তোলা হৈছিল। কিন্তু পিছ মুহূৰ্ততে তাই নিজে বহু কথা চিন্তা কৰি ঘৰৰ পৰা ওলাই যোৱাৰ সিদ্ধান্ত লৈছে। তদুপৰি এই বিয়া ভগাৰ কাৰণ যাতে তাইৰ প্ৰেমাৰ্পিত চাক গোহাঞিৰ বুৰি ৰজাঘৰ

মানুহে সন্দেহ কৰিব নোৱাৰে, সেয়ে তেওঁ ওলাই যোৱাৰ আগেয়ে তাই নিজে ঘৰপৰা ওলাই যোৱাৰ সিদ্ধান্ত গ্ৰহণ কৰিছে—

'ৰাজকোৰ্ৱৰৰ বিয়াত বিধিনি জন্মোৱাটো সামান্য অপৰাধৰ কথা নহ'ব। তেতিয়া হ'লে এই দুখুনীৰ দুয়ো কুল হেৰাব। গোহাঞিদেৱৰ প্ৰাণলৈকো আশঙ্কা; আৰু ময়ো জীৱন্তে অনাথিনী হম। এতেকে বিয়াৰ বিধিনি ঘটোৱাত কেতিয়াও গোহাঞিদেৱক কাৰণ হবলৈ নিদিওঁ। কিন্তু কি উপায়ে এই অসাধ্য সাধন কৰোঁ! বিয়াৰ বিধিনি সম্পূৰ্ণে ময়ে নহ'লে, ইয়াৰ বিষময় ফল গোহাঞিদেৱ আৰু দেউতাৰ গাত ফলিয়াব। এতেকে, ভাবি পাইছোঁ, ঘৰপৰা মই বাজ হোৱাটোৱেই আটাইতকৈ ভাল উপায়।'

ভানুমতীৰ মনৰ এনে চিন্তাই স্বাভাৱিকতেই তাইৰ দৰদী আৰু সাহসী ৰূপটো সূচিত কৰিছে। পুৰুষৰ ছদ্মবেশেৰে এৰাতি ঘৰপৰা ওলাই গৈ বাটত বিভিন্ন দুৰ্যোগ অতিক্ৰমি অবশেষত ভানুমতীয়ে এগৰাকী বুঢ়ীৰ ঘৰত আশ্ৰয় গ্ৰহণ কৰে। তাত ছদ্মবেশেৰে থকা অৱস্থাতে এদিন মোৱামৰীয়া মহন্তসকলক লগ পাই সেই বিদ্ৰোহতো তাই যোগ দিয়ে। যাৰ জৰিয়তে চৰিত্ৰটোৰ সমাজপ্ৰেমী মনটোৰ লগতে অন্যায়ৰ বিৰুদ্ধে জাগি উঠা প্ৰতিবাদী ৰূপটো চিত্ৰিত হৈছে। তদুপৰি এই মহন্তসকলেই যেতিয়া বজাৰ শিঙ্গৰীঘৰত জুই দিয়াৰ কথা আলোচনা কৰিলে, ভানুমতীয়ে তেতিয়া ৰাজ্যৰ বিস্তৰ ক্ষতি হোৱাৰ কথা চিন্তা কৰি তেওঁলোকক এই কাৰ্য পৰিহাৰ কৰিবলৈ আহ্বান জনাইছে। শিঙ্গৰীঘৰত জুই দিলে ভানুমতী পলাই যোৱা কথাটো তল পৰিব বুলি নিজৰ কথা এবাৰ ভাবি চাইছে যদিও ক্ষন্তেক পিছতে সজাগ হৈ এনে কামৰ জৰিয়তে ৰাজ্যৰ বিস্তৰ ক্ষতি হোৱাৰ আশংকা কৰি মহন্তসকলক এই কামত আগ বাঢ়ি নাযাবলৈ অনুৰোধ কৰিছে। ঔপন্যাসিকৰ বৰ্ণনাত ভানুমতীৰ মনৰ ভাব প্ৰকট—

'মই দেখিলোঁ, বিদ্ৰোহৰ চিন্ দেখুৱাই বজাঘৰত ভয় লগোৱাটো ভাল কথা হৈছে। কিয়নো ইয়াৰপৰা এক পক্ষ কুৰ্বীয়ে ভয় পাই শান্ত হব পাৰে, আৰু আন পক্ষ বজাৰ নগৰত মই পলোৱাৰ বিষয়টো ই তল পেলাব। কিন্তু, সেই বুলি শিঙ্গৰীঘৰত জুই দিয়াটো বিদ্ৰোহৰ চিন্ নহয়, সি বিদ্ৰোহৰ কাৰ্য্য হৈ হব। এতেকে চলিত নিয়ম মতে বজাৰ চ'ৰাত ৰাতি গৈ বিদ্ৰোহী নিচান পুতি থৈ আহিবগৈ লাগে। এই কথাত মহন্তসকল বৰ সন্তোষেৰে মান্তি হল।'

এই দিশটোৱে ভানুমতী চৰিত্ৰৰ দেশপ্ৰেম ফুটাই তোলাৰ লগতে ব্যক্তিস্বার্থতকৈ সামাজিক স্বার্থক গুৰুত্ব দিয়াৰ মহত্ব ফুটাই তুলিছে। অৱশ্যে এই একেগৰাকী নাৰীৰে যি উন্মাদিনী অৱস্থা উপন্যাসখনত দাঙি ধৰা হৈছে, সেই অৱস্থাই চৰিত্ৰটো দুৰ্বল কৰি তুলিছে। ঔপন্যাসিকে হয়তো নায়ক-নায়িকাৰ ক্লমিক মিলন দেখুৱাবলৈকে এনেদৰে চৰিত্ৰটো অন্ধন কৰিলে। ইয়াৰ পৰৱৰ্তী সময়ত ভানুমতী পলাই যোৱাৰ প্ৰধান অভিযুক্ত হিচাপে যেতিয়া চাক গোহাঞিক মিছা অপবাদেৰে দোষী সাব্যস্ত কৰে, সেই অৱস্থাত ভানুমতী হৈ পৰিছে বিষাদ গধুৰ। কিন্তু সেই অৱস্থাতো চাক গোহাঞিৰ প্ৰেমেই যে তাইৰ জীৱন মূল সম্বল আৰু বজাই একো উপায়েৰেই যে তাইৰ মনটো অধিকাৰ কৰিব নোৱাৰে সেই কথা স্পষ্টকৈ প্ৰকাশ কৰিছে—

'বজাই তেওঁৰ দুৰ্বল মনৰ দৰেই আটাইকে ভাৱিছে। তেওঁৰ মনেৰে আনৰ পৱিত্ৰ মন কলুষিত কৰিবলৈকো বাজক্ষমতাই বল দিব পাৰেন মোৰ প্ৰাণেশ্বৰ গোহাঞিদেৱক বন্দী কৰি থৈ, তেওঁ মোৰ প্ৰাণৰ অধীশ্বৰ হবলৈ হাত মেলে। তেওঁ নাজানে মোৰ প্ৰাণৰ ওপৰত মোৰ কিমান অধিকাৰ। তেওঁৰ বুজিবৰ শক্তি নাই যে, সেই প্ৰাণ মই কাৰ নিমিত্তে ইমান যতনেৰে দেহত ধৰি আছোঁ। তেওঁৰ বুজিবলৈ এতিয়াও বাকী যে, গোটেই পৃথিৱীৰ ক্ষমতা এফলীয়া হৈ লাগিলেও মোৰ প্ৰেমদুৰ্গ বক্ষণত মোক ঘটাব নোৱাৰিব।'

অৱশেষত নিষ্ঠুৰ বজাই প্ৰাণদণ্ডেৰে চাক গোহাঞিৰ বিচাৰৰ ৰায় দিছে আৰু ঔপন্যাসিকে শেষত অকস্মাতে বজ্জপাত পৰি চাক গোহাঞিৰ মৃত্যু হোৱা দেখুৱাইছে। তেওঁৰ মৃত্যুৰ পিছত অৱশ্যে সাহসী ভানুমতীয়ে সাহসেৰে বাস্তৱক গ্ৰহণ কৰা পৰিলক্ষিত নহ'ল। ইয়াৰ পৰিবৰ্তে আত্মহত্যাৰ দৰে এটি কাৰ্যৰ জৰিয়তে সম্ভাৱনাময় চৰিত্ৰটোৰ পৰিণতি ঘটালে। ই চৰিত্ৰটোৰ স্বাভাৱিকতে এক দুৰ্বল দিশ।

ভানুমতী উপন্যাসখনত মূল ভানুমতী চৰিত্ৰটোৱে বিশেষ ভূমিকা পালন কৰি থাকিলেও কিছু ক্ষেত্ৰত নাৰীমনৰ স্বাভাৱিক গুণীৰপৰা চৰিত্ৰটো আঁতৰত ৰখা যেন বোধ হয়। এইখিনিতে এই উপন্যাসৰে আন এক নাৰী চৰিত্ৰ তথা আইদেউৰ প্ৰসঙ্গ উল্লেখযোগ্য। উপন্যাসখনৰ পঞ্চম অধ্যায়ত চৰিত্ৰটোৰ প্ৰসঙ্গ উত্থাপিত হৈছে, যেতিয়া ভানুমতীয়ে প্ৰথম চাক গোহাঞি আৰু তথা আইদেউৰ বিয়াৰ যা-যোগাৰ হৈছে বুলি শুনিবলৈ পাইছিল। কথা শুনি ভানুমতীয়ে প্ৰথম

দূৰ পাইছিল যদিও পিছত অৱশ্যে ভাগ্যৰ বিধান হিচাপেই কথাটো গ্ৰহণ কৰিছে। যাৰ জৰিয়তে নাৰীৰ স্বাভাৱিক আবেগ-ঈৰ্ষাৰ পৰিৱৰ্ত্তে প্ৰেমৰ আদৰ্শহে উপন্যাসিকে ফুটাই তুলিছে—

‘এবাৰ শুনিলাঁ, বজাৰ জীয়েক তৰা আইদেউৰ লগত চাক গোহাঞিদেৱৰ বিয়া। কথাটো শুনি পোনেই হতাশ হলোঁ। কিন্তু, আকৌ ভাবি চালাঁ, যাৰে সৈতে যাৰ বিয়াতাই যোৰা পাতিছে তাক কোনে খণ্ডাব? ভাগ্যবতী তৰা আইদেউৰে সৈতে ভাগ্যবন্ত চাক গোহাঞিদেৱৰ যোৰা মিলিছে, তাত মোৰ বেজাৰ কিহৰ? মই অভাগিনীয়ে গোহাঞিদেৱক ভাল পাওঁ, সেই বুলি তেওঁৰ ভাগ্যখনো মই কাঢ়ি ল’ব পাৰোঁ নে?’

ভানুমতীৰ এনেধৰণৰ মানসিকতাই অৱশ্যে এগৰাকী নিঃস্বৰ্গ প্ৰেমিকাৰ চিত্ৰ বহন কৰিছে বুলিও ক’ব পাৰি। কিয়নো প্ৰকৃত প্ৰেমিক-প্ৰেমিকাই কেতিয়াও ইজনে আনজনৰ অহিত চিন্তা কৰিব নোৱাৰে। কিন্তু প্ৰেমিক চাক গোহাঞিৰ লগতে তৰা আইদেউৰ প্ৰতিও তেওঁ যি সহানুভূতিশীল মনোভাৱ ব্যক্ত কৰিছে, সেই অনুভৱ নাৰীৰ স্বাভাৱিক ৰূপৰ বিপৰীত। এনে ধাৰণাই উপন্যাসখনৰ স্বাভাৱিক উৎকণ্ঠাও নোহোৱা কৰিছে। অৱশ্যে উপন্যাসখনৰ দ্বাদশ অধ্যায়ত ভানুমতীয়ে তাইৰ হৃদয়ৰ মাণিকক চুৰ কৰিবলৈ তৰা আইদেৱে তেওঁৰ লগত বন্ধুত্ব কৰিছে বুলি সন্দেহ প্ৰকাশ কৰিছিল। অৱশ্যে পিছত তেওঁৰ সেই সন্দেহ নাইকিয়া হৈ বৰং তৰা আইদেউৰ লগত অধিক আত্মীয়তাহে স্থাপন কৰিছে। একেদৰে তৰা আইদেউ চৰিত্ৰটোৰ ক্ষেত্ৰতো দেখা যায় যে এই চৰিত্ৰটোও কেৱল আদৰ্শ চৰিত্ৰ হিচাপে দেখুৱাবলৈয়ে উপন্যাসিকে ইয়াত উপস্থাপন কৰিছে। ৰাজকুঁৱৰী তৰা আইদেউ ভানুমতীৰ দৰেই চাক গোহাঞিৰ প্ৰণয়প্ৰার্থী। কিন্তু তাই যেতিয়া ভানুমতী আৰু চাক গোহাঞিৰ প্ৰণয়ৰ কথা জানিব পাৰিছে সেই সময়ত তাইৰ মনত ভানুমতীৰ প্ৰতি কোনো ঈৰ্ষাৰ দাবানল ফুটি নুঠিল। বৰঞ্চ তেওঁলোকৰ প্ৰণয়ক আগবঢ়াই নিয়াৰ ক্ষেত্ৰতহে চৰিত্ৰটো অধিক সচেতন হৈ উঠিছে। চাক গোহাঞি বন্দী হৈ থাকোতে দুয়োগৰাকী নাৰীয়ে একেলগে তেওঁক লগ কৰি বন্দীশালৰপৰা মুক্ত কৰি আনিব বিচাৰিছে। ৰাজমাওৰ আগতো আন এগৰাকী সখী আৰু তেওঁলোক দুয়োয়ে একেলগে চাক গোহাঞিৰ মুক্তিৰ কথা অৱতাৰণা কৰিছে। তদুপৰি বন্দীশালৰপৰা চাক গোহাঞি পলাই আহিবলৈ অমান্তি হোৱাত যেতিয়া ভানুমতী কান্দি কান্দি বাউলী হৈ পৰিছিল,

সেই মুহূৰ্ত্তত চাক গোহাঞিয়ে নিজৰ আঙঠিটো সোলোকাই পবিত্ৰ প্ৰেমৰ চিন স্বৰূপে ভানুমতীৰ আঙ্গুলিত পিন্ধাই দিয়ে। তৰা আইদেবেও তেতিয়া অলপো সময় নষ্ট নকৰি ভানুমতীৰ হাতৰ আঙঠিটো চাক গোহাঞিৰ হাতত পিন্ধাই দি দুয়োৰে মঙ্গল কামনা কৰিছে। উপন্যাসিকৰ বৰ্ণনাত তৰা আইদেউৰ মনৰ এই ত্যাগী আদৰ্শময়ী ৰূপটো স্পষ্টৰূপত ফুটি উঠিছে এইদৰে—

‘একোতে গোহাঞিদেৱ নটলিল। তেওঁ নপলায়, তেওঁ জীৱন্তে পলৰীয়া নাম নলয়। অস্তত মই কান্দি ব্যাকুল হ'লোঁ। গোহাঞিদেৱে বুজাবলৈ ধৰিলে। আৰু, তেওঁৰ পবিত্ৰ প্ৰেমৰ চিন স্বৰূপ, দুই সখীক সাক্ষী কৰি, তেওঁ নিজৰ আঙ্গুলিবপৰা আঙ্গুঠিটো সোলোকাই মোৰ আঙ্গুলিত পিন্ধাই দিলে। তৰা আইদেউ সখীয়েও ততালিকে মোৰ আঙ্গুলিত থকা আঙ্গুঠিটো সোলোকাই নি গোহাঞিদেৱৰ আঙ্গুলিত পিন্ধাই দিলে।’*

এনেদৰে বিশ্লেষণ কৰিলে দেখা যায় যে, ভানুমতী আৰু তৰা আইদেউ উভয়ৰে আৰাধ্য পুৰুষ একেগৰাকী হ'লেও সেই ক্ষেত্ৰত তেওঁলোকৰ মনত ফুটি উঠা নাই কোনো ঈৰ্ষা অথবা ক্ষোভৰ চিত্ৰ। প্ৰথম অৱস্থাত ভানুমতী কিছু হতাশ আৰু তৰা আইদেউৰ প্ৰতি ঈৰ্ষাপৰায়ণ হৈছিল যদিও শেষত তৰা আইদেউৰ নিস্বাৰ্থ প্ৰেমক তেওঁ অকাতৰে স্বীকাৰ কৰিছে। উপন্যাসখনত লেখকে এই কথা দাঙি ধৰিছে এনেদৰে—

‘মোৰ ক্ষুদ্ৰ মতিয়ে তেওঁৰ মন আৰু ভাৱ ঢুকি নাপাইছিল। তৰা আইদেউৰ যত্নৰ ফল নিজলৈ নহয়, পৰলৈ হে। গোহাঞিদেৱৰ লগত তেওঁৰ বিয়া পতাবলৈ তেওঁৰ চেষ্টা নহয়, মোৰে সৈতে সেই কাৰ্য্য কেনেকৈ সমাধা হ'ব পাৰে তাৰ নিমিত্তেহে তেওঁ এইদৰে ঘূৰে। ভালমান দিন এই কথাত তেওঁৰ মই প্ৰমাণ বুজিলোঁ। মোৰ যিমানখিনি বিশ্বাস, তেওঁৰ অন্তৰত কুইট কপট নাই। তেওঁ এগৰাকী নিস্বাৰ্থ প্ৰেমিকা। যাবে-তাবে পবিত্ৰ প্ৰণয় বন্ধা কৰিবলৈ তেওঁ অকাতৰে স্বাৰ্থ বলি দিব পাৰে। গোহাঞিদেৱৰ প্ৰতি তেওঁৰ যি ভাৱ, তাকো গম পাওঁ; কিন্তু সি যে মোৰ এফেৰিও অপকাৰ নকৰে তাকো জানোঁ।’*

একেদৰে তৰা আইদেউৰ ক্ষেত্ৰতো আৰাধ্য পুৰুষ একেজন হ'লেও ভানুমতীৰ প্ৰতি তেওঁ বিৰোধী হৈ উঠা নেদেখিবলৈ। নিজৰ ৰূপৰ লগতে ঘৰৰ ক্ষমতাৰ ফালৰপৰাও তৰা আইদেবে নিশ্চিতভাৱে চাক গোহাঞিৰ সৈতে

বিয়াত বহিব পাৰিলেহেঁতেন, কাৰণ তাইয়ো প্ৰাণেৰে চাক গোহাঞিৰ প্ৰতি অনুৰক্ত আছিল। কিন্তু তেনে কাৰ্যৰ পৰিবৰ্তে, বৰল নিজৰ প্ৰেমাশক্তিৰ আভাস আনক দিয়াৰপৰাও তাই আঁতৰত থাকিল। যিয়ে নাৰীৰ স্বাভাৱিক মনস্তত্ত্বৰ পৰিৱৰ্তে কেৱল ত্যাগী আদৰ্শবাদী ৰূপটোহে তুলি ধৰিলে। নাৰীৰ সহজাত স্বৰ্গৰ দাবানল ঔপন্যাসিকে তৰা আইদেউৰ ক্ষেত্ৰত দেখুওৱা হ'লে উপন্যাসৰ কাহিনীৰ বিকাশ ঘটি স্বাভাৱিকতে চৰিত্ৰয়ো জটিল ৰূপ ধাৰণ কৰিলেহেঁতেন আৰু ইয়াৰ জৰিয়তে পাঠকৰো উৎকণ্ঠা বাঢ়িলেহেঁতেন। কিন্তু ভানুমতী আৰু তৰা আইদেউ এই দুয়োটা নাৰী চৰিত্ৰকে লেখকে আদৰ্শ চৰিত্ৰৰূপে সৃষ্টি কৰি প্ৰেমৰ মহত্ব দেখুৱাবলৈ যোৱা বাবে কাহিনীৰ আকৰ্ষণ বহু পৰিমাণে কমি আহিল। ত্ৰিকোণ প্ৰেমৰ ক্ষেত্ৰত কাহিনীৰ সংঘাত অথবা চৰিত্ৰৰ মনৰ দ্বন্দ্বই স্বাভাৱিক যি জটিল ৰূপ ধাৰণ কৰে পদ্মনাথ গোহাঞিৰবৰুৱাৰ 'ভানুমতী' সেই ক্ষেত্ৰত নিষ্ক্ৰিয় হৈ ৰ'ল। এককথাত আদৰ্শ চৰিত্ৰ সৃষ্টিতকৈ সাধাৰণ নাৰীৰ ৰূপত চৰিত্ৰ দুটা উপস্থাপন কৰা হ'লে কাহিনীও অধিক বসগ্ৰাহী আৰু পাঠকৰ বাবেও ই আকৰ্ষণীয় হ'লেহেঁতেন বুলি নিশ্চিতভাৱে ক'ব পাৰি।

ভানুমতী আৰু তৰা আইদেউ চৰিত্ৰ দুটিৰ লগতে উপন্যাসখনৰ আন আন নাৰী চৰিত্ৰৰ ভিতৰত কাঞ্চনকুঁৱৰী, চাকুলী বাই, ভদৰী বুঢ়ী, আজলী আদিৰ চৰিত্ৰ অন্যতম। ইয়াৰ লগতে উপন্যাসখনত অম্বিকা দেৱী কুঁৱৰীৰ ক্ষমতালোভী তথা অত্যাচাৰী ৰূপৰ চিত্ৰও বৰ্ণিত হৈছে। মোৱামৰীয়া মহন্তসকলৰ ওপৰত তেওঁ কৰা অত্যাচাৰৰ বাস্তৱ বৰ্ণনা ঔপন্যাসিকে ইয়াত দাঙি ধৰিছে। চাকুলী বুঢ়ীৰ চৰিত্ৰটো এগৰাকী ধাইৰ ৰূপত অংকিত কৰিছে। ভানুমতী আৰু চাকুলী বুঢ়ীৰ নিৰ্ভীজ মৰমৰ সম্পৰ্ক উপন্যাসখনত সজীৱ। কাঞ্চন কুঁৱৰী ভানুমতী উপন্যাসৰ আন এক বিশেষ চৰিত্ৰ। কাঞ্চন কুঁৱৰী হৈছে ভানুমতী আৰু তৰা আইদেউৰ সখী। তেওঁ সুন্দৰী, বাকপটু আৰু বুদ্ধিমতী। চাক গোহাঞিক বন্দীশালৰ পৰা উদ্ধাৰ কৰাৰ ক্ষেত্ৰত ভানুমতী আৰু তৰা আইদেউৰ লগতে কাঞ্চন কুঁৱৰীয়েও বিশেষ ভূমিকা গ্ৰহণ কৰিছে। বিপদৰ সময়ত সাহস বুদ্ধিমতাবে সিদ্ধান্ত গ্ৰহণৰ জৰিয়তে কাঞ্চনকুঁৱৰী চৰিত্ৰটোৰ দূৰদৰ্শী বিচক্ষণ ৰূপটোৰ প্ৰকাশ ঘটিছে। ভদৰী বুঢ়ীৰ চৰিত্ৰটো ভানুমতী উপন্যাসৰ আন এক উল্লেখযোগ্য চৰিত্ৰ। তেওঁৰ জী আজলী। এগৰাকী কন্যাদায়কস্ত্ৰ মাতৃ হিচাপে ভদৰী বুঢ়ীয়ে নিজৰ জীৱনীক সুপাত্ৰত অৰ্পণ

কৰাৰ মন মেৰিছে। সেয়েহে ভানুমতীয়ে যেতিয়া ল'ৰাৰ বেশ ধৰি বুঢ়ীৰ ঘৰলৈ আহিছে, বুঢ়ীয়ে তেতিয়া তাইক মৰম-আদৰ কৰি জোঁবাই কৰাৰ মানস কৰিছে আৰু নিজে জীয়াই থকা অৱস্থাতে আজলীৰ বিয়াখন পাতিব বিচাৰিছে। ভদৰী বুঢ়ীৰ চৰিত্ৰ আমাৰ সমাজৰ নিতান্তই বাস্তৱ চৰিত্ৰ। 'আজলী' চৰিত্ৰটোৰ মাজত এগৰাকী কিশোৰীৰ সহজাত আবেগৰ প্ৰকাশ ঘটিছে।

কাহিনী অথবা চৰিত্ৰ বা আন যি কোনো দিশৰ ক্ষেত্ৰত পদ্মনাথ গোহাঞিবৰুৱাৰ ভানুমতীৰ কিছু জটিলতা থাকিলেও অসমীয়া সাহিত্যত এই উপন্যাসখন এক স্বকীয় মূল্যবিশিষ্ট উপন্যাস। কিয়নো ইয়াৰ যোগেদিয়েই গোহাঞিবৰুৱাই অসমীয়া সাহিত্যত উপন্যাস ৰচনাৰ বাট মুকলি কৰে। অসমীয়া উপন্যাসৰ অভাৱ দূৰ কৰিবলৈয়ে মাত্ৰ ঊনৈশ বছৰ বয়সত গোহাঞিবৰুৱাই এই উপন্যাসখন ৰচনা কৰে, যিখন উপন্যাস বিজুলী আলোচনীত খণ্ড খণ্ডকৈ প্ৰকাশ পায়। গতিকে এই ক্ষেত্ৰত অপৈণত বয়সৰ কিছু চাপ থকাটো একো অস্বাভাৱিক নহয়। কিন্তু সেয়ে হ'লেও উপন্যাসখনৰ বৰ্ণনাভঙ্গী আৰু উপস্থাপন শৈলী মনোৰম। মূল ভানুমতী চৰিত্ৰটোও উপন্যাসিকে স্পষ্টকৈ দাঙি ধৰিছে। তদুপৰি ঊনবিংশ শতিকাৰ পৰম্পৰাগত বক্ষণশীল অসমীয়া সমাজৰ নীতি-নিয়ম অথবা আচাৰ-ৰীতিৰ প্ৰতি দৃষ্টি ৰাখিয়েই হয়তো উপন্যাসিকে 'ভানুমতী' চৰিত্ৰৰ ক্ষেত্ৰত জটিল অৱস্থা এটা সৃষ্টি নকৰিলে। এক কথাত ক'বলৈ হ'লে অসমীয়া উপন্যাসৰ প্ৰস্তুতি কালৰ উপন্যাস হিচাপে ভানুমতী এখন সুখপাঠ্য উপন্যাস আৰু পৰৱৰ্তী সময়ৰ অসমীয়া উপন্যাসৰ ধাৰাটো আওৰাই নিয়াত প্ৰস্তুতি কালৰ এই উপন্যাসসমূহেই মূল বৰঙণি আগ বঢ়ালে। ■■■

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নামতত্ত্ব



ড° জোনাথাম নাথ

নামতত্ত্ব

ড° জোনাবাম নাথ



বিবিধ

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ড° জোনাবাম নাথ

প্রকাশক



বিবিখ

লাওখোবা পথ, মাজৰ আটি চাৰিআলি, নগাঁও

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প্রথম প্রকাশ

এপ্রিল, ২০২৩

গ্রন্থস্বত্ব : লেখক

প্রচ্ছদসজ্জা

হেমন্ত কুমাৰ বৰা

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আমাৰ বচন

সকলো মানুহৰে পৰিচিতিৰ বাবে একোটা নাম থাকে। এটি সন্তান জন্মৰ পিছতেই জন্মৰ মাহ, বাৰ, তাৰিখ, ক্ষণ আদি চাই গণকে ৰাশি নিৰ্ণয় কৰি সাধাৰণতে দুটা আখৰ (আদ্য আখৰ) দিয়ে আৰু সেই অনুসৰি নাম ৰখা হয়। ব্যক্তি বিশেষৰ আকৌ গুপ্তনাম, জোকোৱা নামো থাকে। দৈহিক গঠন, দেহৰ বৰণ, জন্মৰ মাহ, বাৰৰ নামেৰেও ব্যক্তি এগৰাকী পৰিচিত হয়।

আমাৰ প্ৰাচীন সাহিত্যসমূহতো এনে কিছু চৰিত্ৰ আছে, যাৰ নামৰ পশ্চাদপটত একোটা ঘটনা বা সৰু কাহিনী লুকাই আছে। আমি মাথোঁ প্ৰয়াস কৰিছোঁ যিবোৰ চৰিত্ৰৰ নামৰ পশ্চাদপটত লুকাই থকা ঘটনা সংক্ষিপ্ত ৰূপত প্ৰকাশ কৰাব। গ্ৰন্থখনৰ শেষৰ ফালে ভগবান, দেৱ-দেৱীয়ে আৰোহণ কৰা বাহনৰ নাম আৰু অন্তত নৰক বৰ্ণনাৰ সংক্ষিপ্ত পৰিচয় দিয়া হৈছে।

গ্ৰন্থখনৰ আগকথা লিখি বৈষ্ণৱ পণ্ডিত ড° নবেন কলিতা ছাৰে আমাক কৃপাধন্য কৰিলে। প্ৰকাশৰ গুৰু দায়িত্ব লোৱা বাবে 'বিবিধ'ৰ স্বত্বাধিকাৰ ভাতৃ প্ৰতিম শ্ৰীহেমন্ত কুমাৰ বৰা প্ৰমুখ্যে সমূহ কৰ্মকৰ্তাৰ ওচৰত কৃতজ্ঞ। পঢ়ুৱৈ উপকৃত হ'লে আমাৰ শ্ৰম সাৰ্থক হ'ব।

জোনাবাম নাথ

২ ব'হাগ, ১৬ এপ্ৰিল, ২০২৩



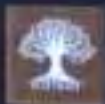
নগাঁৱৰ খাগৰিজান মহাবিদ্যালয়ৰ বৰ্তমানৰ উপাধ্যক্ষ লেখক ড° জোনাবাম নাথৰ-জন্ম নগাঁৱৰ দিঙত। দিং মহাবিদ্যালয়ৰ পৰা স্নাতক ডিগ্ৰী লাভ কৰা ড° নাথে ১৯৯০ চনত গুৱাহাটী বিশ্ববিদ্যালয়ৰ পৰা স্নাতকোত্তৰ ডিগ্ৰী লাভ কৰি ১৯৯৩ চনত অসমীয়া বিভাগৰ সহকাৰী অধ্যাপক হিচাপে খাগৰিজান মহাবিদ্যালয়ত যোগদান কৰে। ২০১৪ চনত 'অসমীয়া মানুহৰ উপাধি : এটি অধ্যয়ন' শীৰ্ষক বিষয়ত ড° মুকুল চক্ৰৱৰ্তীৰ তত্ত্বাবধানত গৱেষণা কৰি পিএইচ ডি ডিগ্ৰী লাভ কৰে।

ড° নাথৰ দ্বাৰা প্ৰণীত গ্ৰন্থ

- গোত্ৰ পৰিচয়
- অসমত জাত-প্ৰথা আৰু উপাধি বিভাজনৰ পটভূমি
- অসমৰ মানুহৰ উপাধি আৰু গোত্ৰ অভিধান
- অসমৰ সম্প্ৰদায় (প্ৰথম খণ্ড),
- সংখ্যাতত্ত্ব

সম্পাদিত গ্ৰন্থ

- বেজবৰুৱা অধ্যয়ন
- অসমৰ জনগোষ্ঠীয় বিহু
- সাহিত্য-সংস্কৃতিৰ কপৰেখা পালা নাট



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ON
INDIA 2.0: IDEAS OF SELF RELIANT
BHARAT & ACTIONS @75



ASSAM DON BOSCO
UNIVERSITY
Azara Campus



Edited by

Dr. Biju Mani Das
Dr. Jewel Mayur Phukon
Dr. Harjyoti Kalita
Mr. Labo Kesh Nath

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Financial Inclusion in the rural area of Nagaon district of Assam: Issues and challenges

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Abstract

Finance has always been considered as one of the important parameters of the growth for any economic activity. The economic growth of a country can be enlarged by using financial inclusion as a bridge that would facilitate fuller participation by weaker sections of the country. Financial inclusion is a system through which a developing country like India can attain inclusive growth by connecting the contribution of weaker or rural population of the country with the main stream. The current study will be conducted to identify the challenges associated with financial inclusion in Nagaon district of Assam. The researcher has explored the perception of respondents with respect to the challenges faced by them when it comes to financial inclusion. High maintenance charges like cost of subscription and transaction fees are the major reason why rural people are devoid of financial inclusion. The people in rural areas are afraid of documentation and they are less confident that they can complete all the formalities. The researcher has collected primary data for the purpose of this study. The data has been collected using semi-structured questionnaires.

Keywords: Financial Inclusion, Technology, Rural India

Introduction:

Financial Inclusion is described as the method of offering banking and financial services to every individual in the society without any form of discrimination. Government of India initiated the National Mission for Financial Inclusion (NMFII), namely PradhanMantri Jan DhanYojana (PMJDY) in August,2014. Financial Inclusion is among top-most priorities of the Government as it is an enabler for inclusive growth. It provides an avenue to the poor for bringing their savings into the formal financial system. Financial inclusion means the ability of individuals to access appropriate financial products & services⁹² and timely & adequate credit where needed by vulnerable groups, such as weaker sections and low-income groups at an affordable cost⁹³. These includes having the capacity, skills, knowledge and understanding to make the best use of those products and services⁹⁴ such as deposits, loans, payment services, money transfers and insurance to poor and low-income households and their micro enterprises⁹⁵. The broad access to financial services implies an absence of price and non-price barriers in the use of financial services⁹⁶. This

⁹²Report of the Treasury Committee, House of Commons, UK, 2004.

⁹³Rangarajan, C. (2008). Reserve Bank of India, Report of the Committee on Financial Inclusion in India.

⁹⁴Annual Report of the Scottish Government, 2005.

⁹⁵Annual Report of the Asian Development Bank (ADB), 2000.

⁹⁶Annual Report, World Bank, 2008.

does not mean that everyone should use each of the services, but they should be able to choose to use them if desired⁹⁷.

Initiatives towards Financial Inclusion in India:

Historically, the Reserve Bank of India (RBI) and the Government of India (GOI) have been making efforts to increase banking penetration in the country. Some of these measures include the creation of State Bank of India in 1955; nationalization of commercial banks in 1969 and 1980; initiating the Lead Bank Scheme in 1970; establishing Regional Rural Banks (RRBs) in 1975; introducing a Self-Help Group (SHG)-Bank Linkage Programme in 1992 and formulating the Kissan Credit Card scheme in 2001. In November 2005, banks were advised to make available a basic 298 banking 'no-frills' account with low or nil minimum stipulated balances, as well as charges to expand the outreach of such accounts to vast sections of the population. In order to ensure that persons belonging to low-income group, both in urban and rural areas do not encounter difficulties in opening bank accounts owing to procedural hassles, the Know Your Customer (KYC) procedures for opening accounts has been simplified. The Reserve Bank has directed banks to make available all printed material used by retail customers in English, Hindi and the concerned regional language. In January 2006, banks were permitted to utilize the services of Non-Governmental Organizations (NGOs/SHGs), Micro-Finance Institutions (MFIs) and other Civil Society Organizations (CSOs) as intermediaries in providing financial and banking services through the use of Business Facilitator (BF) and Business Correspondent (BC) models. In 2007-08 on recommendations of Shri.C.P.Swarikar working group to 'Examine the Procedures and Processes Agricultural loans' and Shri.S.S.Johl working group on 'Measures for assisting distressed farmers'. The RBI announced in annual policy statement to set up a financial literacy and credit counseling centres on pilot basis. The committee on financial inclusion under the chairmanship of Dr. C.Rangarajan in 2006 has recommended setting of two funds i.e., Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF). The New Pension Scheme (NPS) Lite launched in 2009 is exclusively for the individuals in unorganized sector. In 2010, the RBI launched the financial inclusion plan with an aim to provide access to financial services to at least 50 per cent (50.77 million) excluded rural households by 2012 and remaining by 2015. In August 2014, Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched to provide various financial services to weaker sections & low income groups. On January 16, 2015 RBI issued guidelines for issuing licenses for payment banks.

Statement of Problem:

- Some of the scholars (Singh, S. et al., 2022; Tay, L. et al., 2022) explore Financial Inclusion with respect to its impact on sustainable development goals. However, other prominent socio-economic components are excluded.
- Meanwhile, none of the scholars explore the ground reality of Financial Inclusion in the state of Assam except the work done by (Maity&Sahu, 2022) who accomplished their research by using secondary data and their research extracted that Assam has low penetration of financial services and holds lower inclusion status in comparison to other Indian states.
- Thus, the motive of the study will be to comprehensively utilize the primary data to determine the present scenario of Financial Inclusion in Nagaon District of Assam and how rural upliftment can achieved with the help of financial Inclusion.

⁹⁷Annual Report of the United Nations, 2006

- Again it is also helpful for the concerned authorities to make strategies for developing the financial inclusion scenario in Nagaon District.
- Further, the study also utilized as accurate proof and provides chromatic avenue for future research.

Research Objectives:

- To analyze the role of Financial Inclusion in the rural region of Nagaon District of Assam.
- To identify how financial inclusion assist in poverty eradication, infrastructure and innovation, and economic growth.
- To identify the different problems and issues associated with financial inclusion in rural areas of Assam.

Literature Review:

Leeladhar, V. (2006) suggested that the banks have to redesign their business strategies to incorporate specific plans to promote financial inclusion of low-income group treating it both a business opportunity as well as a corporate social responsibility.

Lal, T., (2019) finds that rural development is directly and significantly impacted by financial inclusion through co-operatives.

Ratnawati, K. (2020) reveal that economic growth, income disparity, poverty, and economic security are impacted by every aspect of economic stability and positively associated with financial inclusion.

Tay, L.Y., Tai, H.T., & Tan, G.S. (2022) explore the utility of financial inclusion and extracted that poverty can be alleviated in Asian countries by using digital technology.

Rajalaxmi Kamath (2007) 7 showed that how financial inclusion differs from social banking and suggests how, today, it can do more for the poor than social banking did in the past. Financial Inclusion, therefore, has to go beyond creating new formal institutions or framing newer rules that call for a renewed thrust of the formal sector in rural areas. The development of ICT and cutting-edge technology makes it possible for individuals to provide financial services to remote places as described by the Bansal, S. (2014) in his work.

Literature Review: Work related to Assam:-

- The finding of the study (Maity, S., &Sahu, T.N., 2022) indicates that Assam's financial inclusion status is fewer than India's overall financial inclusion level, and there is a substantial disparity between Assam and all of India.
- Another study (Borgohain, N.,2016) highlighted that in terms of availability, accessibility, and use of financial services, rural Assam has underperformed in all three categories of financial inclusion.
- Das &Choubey, (2015) extracted that Assam is far lagging in obtaining financial services as well as semi-formal institutions have a significant role in Assam's rural areas to provide banking services to these regions.

Research Methodology:

- Research Methodology simply refers to the practical "how" of a research study.

- More specifically, it's about how a researcher systematically designs a study to ensure valid and reliable results.
- The study conducted is descriptive in nature.
- This study concentrates on both Primary and Secondary data but mainly rely on primary data.
- For Collecting Primary Data: The study will gather data with the help of structured questionnaire and collect information from rural people of Nagaon district of Assam.
- For collecting Secondary Data: This study will also rely on electronic resources to gather information like Google Scholar, and other online resources.

Limitations and future research:

The study was conducted amidst few limitations. First, the in-depth analysis of the study is restricted to Assam state only because of limited resources and time availability. Second, the study is limited to perception of financial inclusion beneficiaries only, which in future could be carried further on the perception of other stakeholders such as bank officials, business correspondents, village panchayats, etc. Third, the study is based on cross-sectional data and further be extended on longitudinal data.

Findings and discussions:

Financial Inclusion is one of the important aspects for a dynamic area like Nagaon district. It not only improves the standards of living of the people in this region but also acts as a chromatic avenue for eradicating poverty. Literature showed that there is a strong nexus between financial inclusion and economic growth. Financial Inclusion is not only limited to availing banking services, it is more about that. However, constant awareness and dynamic approach is necessary for getting the best result in such a diversified region.

The study reveals the following Key findings:

1. The study area has a great scope for enhancing the financial inclusion scenario due to its diversified and dynamic characteristics.
2. Lot of people wants to start their own business and thus they need banking services, thus, it can enhance the level of Banking Penetration, which ultimately has the potential to increase financial inclusion scenario in this dynamic region.
3. The educated youths can act as a vehicle for developing the financial literacy among rural people of the district who are not currently under the purview of formal financial system but has the potential to come under the purview of formal financial system.
4. Some people of the backward area do not use digital banking till now. Effort should be given on creating awareness and removing myths related to digital banking.
5. Since the district is characterized as one of the emerging district, it needs a very well established mechanism for channelization of savings into industrial or other productive purposes.
6. One of the major challenges regarding financial inclusion is the gender gap. Though women entrepreneurship scenario in this region is at satisfactory level, but measures should be taken to reduce the gap.
7. Some people face the challenges regarding opening a basic bank account only because of complying with KYC Procedure.
8. There is a lack of awareness among the rural backward people regarding the financial inclusion and its benefits.

9. Financial Literacy level is moderate in the study area, but has a great potential to enhance the literacy level.

Recommendations:

There is strong need for improving the financial inclusion scenario in Nagaon district due to the dynamic and diversified characteristics of the area.

Following are the key recommendations for improving the financial inclusion scenario in the study area:

1. Efforts should be given for enhancing the financial literacy level in the region.
2. It is recommended to establish more and more Banking Correspondents in the remote areas of Nagaon District.
3. Awareness campaign should be developed for promoting the use of mobile banking and digital wallet among the rural people.
4. Effort should be taken for enhancing the Micro Finance Institution Network because they perform a vital role in bringing marginalized people in formal financial system.
5. Banks and other financial institutions should focus on simplifying the KYC norms.
6. The concerned authority should take necessary initiatives for women so that the gender gap can be minimized.
7. The concerned authority should develop a feedback mechanism for ensuring the effective implementation of various policies.
8. There should be a periodic monitoring and review process of the entire system to ensure successful implementation of policies and schemes.

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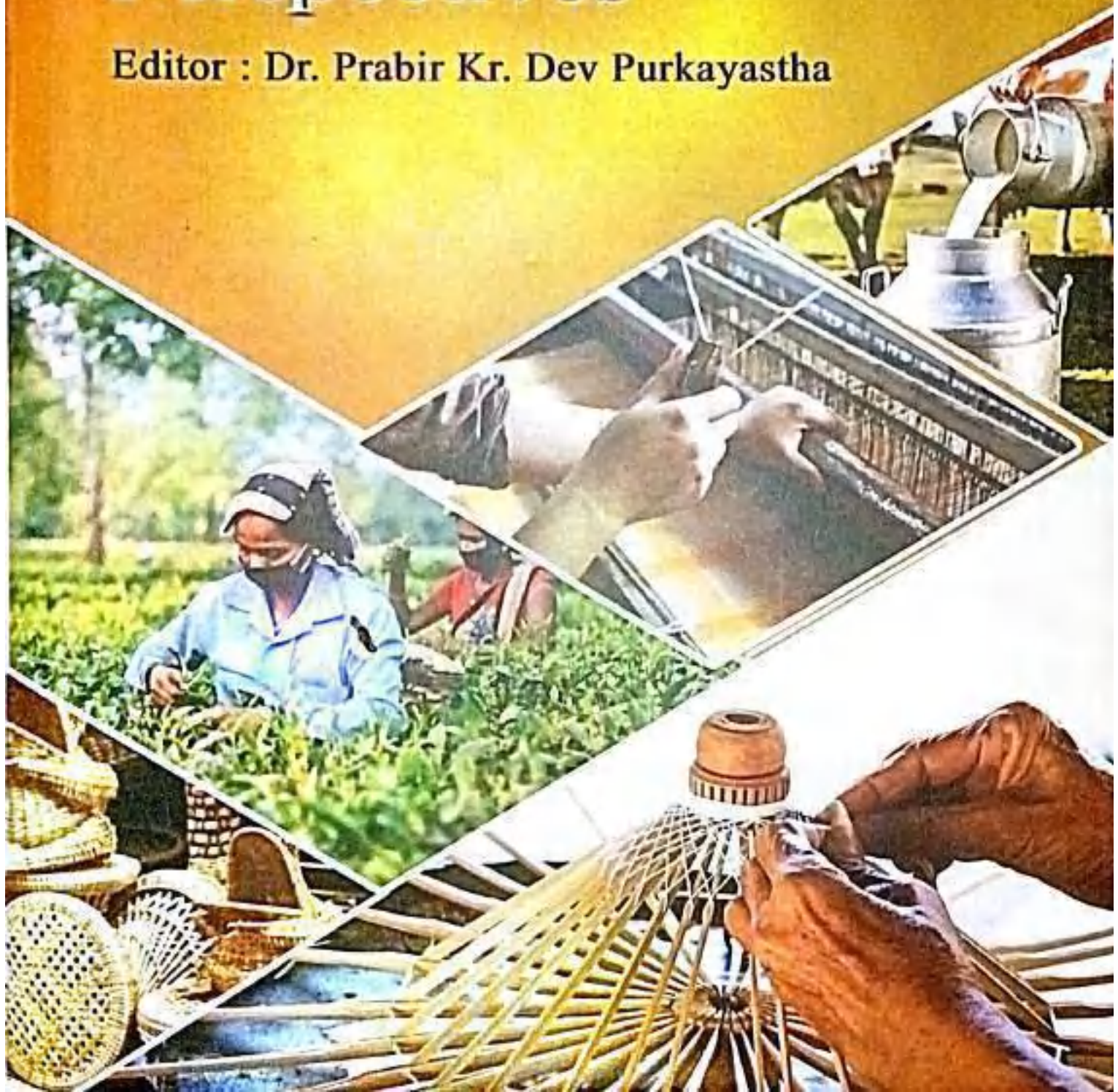
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Editor : Dr. Prabir Kr. Dev Purkayastha



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Compiled by
Natasha Baruah

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Role of Micro Finance in Empowering Women in respect of Finance (An empirical study in Nagaon District of Assam)

Ujjal Paul
and
Abhilash Borah

ABSTRACT

Microfinance is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Micro finance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development and plays an important role in women empowerment and women entrepreneurship. The present paper attempt to show the role of micro finance in women empowerment in Nagaon district of Assam. It is based on primary data collected from three areas of the district i.e. Chakari gaon, Sutar gaon and Diphalu. Here, we also analyze some thoughts about SHGs which are

successful to remove poverty and to build entrepreneurship abilities among rural women.

Keywords: Women empowerment, micro finance, SHGs.

INTRODUCTION

Microfinance is a source of financial services for entrepreneurs and small businesses which are generally lacking of banking and other financial related services. The two main mechanisms for the delivery of financial services to such clients are: 1. relationship based banking for individual entrepreneurs and small businesses; and 2. group based models, where several entrepreneurs come together to apply for loans and other services as a group which is generally called Self-help Groups (SHGs). SHGs are a village-based financial intermediary committee usually composed of 10-20 local women or men. These are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas.

Microfinance is a broad category of services, which includes micro credit. Micro credit is provision of credit services to the poor clients. Micro credit is one of the aspects of microfinance. Microfinance is helpful to reduce poverty and also to build entrepreneurship abilities among women. The concept of micro enterprise and microfinance was pioneered in 1976 by Nobel Prize recipient Muhammad Yunus, founder of the Grameen Bank (Bank of the Poor), in Bangladesh.

LITERATURE REVIEW AND CONCEPTUAL BACKGROUND

Malhotra (2002) constructed a list of the most commonly used dimensions of women's empowerment,

drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, family, interpersonal, legal, political, and psychological.

Ranjula Bali Swain (2007) *Can Microfinance Empower Women? Self-Help Groups in India* concluded many strides have been made in the right direction and women are in the process of empowering themselves and NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment.

K. Swapna (2017) in her article *Role of Microfinance in Women Empowerment* Microfinance has discussed about it as a powerful instrument for poverty alleviation in the new economy. In India, Microfinance scene is dominated by Self Help Group, Commercial Bank Linkage Programme as an effective mechanism for providing financial services to the "Un-reached Poor". This has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self- help capacities of the poor women, leading to their empowerment. Economic empowerment results in women's ability to influence or make decision increased selfconfidence, better status and role in household etc.

Mohammad Mafizur Rahman, Rasheda Khanam & Son Nghiem, (2017) in their *The effects of microfinance on women's empowerment: new evidence from Bangladesh* has talked to examine the effects of microcredit on women's empowerment in rural Bangladesh using the latest primary data. The results show positive impacts of microfinance on most of the selected indicators for women's empowerment.

This research made practical implications through the findings of the study which can help policy makers to adopt appropriate policies that integrate empowerment in development projects with women as well as it has social implications which can encourage more women to participate in microfinance activities and development projects.

Festus Aninze, Hatem El-Gohary & Javed Hussain (2018) in their article *The Role of Microfinance to Empower Women: The Case of Developing Countries* reviews, discusses and provides a critical analysis relating to the role of microfinance on issues linking to poverty, gender equality, and women empowerment with particular emphasis on developing economies. In addition, this article provides an overview of the opportunities and criticisms of microfinance which examines the contemporary issues on poverty reduction, entrepreneurial development and the family wellbeing. The article adds to the limited research examining the role of microfinance to empower women in developing countries.

OBJECTIVIES

The main objectives of the study are of the follows:

1. To study the role of microfinance in Chirang District.
2. To know the performance of SHGs in women empowerment.

AREA OF STUDY

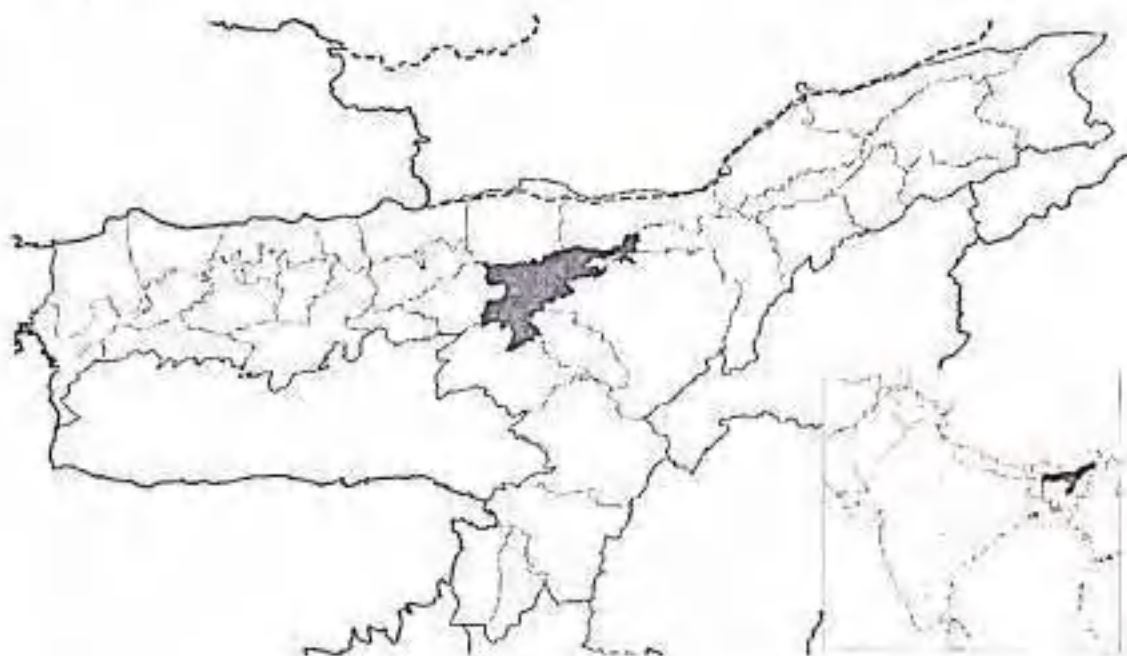
In the India State of Assam, Nagaon is one of most popular and having Administrative characteristics as a district.

It had the highest population density in Assam at the time of the 2011 census.

The district's and the state of Assam's economy is based on agriculture.

The main crop and main source of nourishment is rice. Another important sector of Nagaon's economy is fishing.

A few brick making businesses have arisen in the village, employing illiterate people.



Source: Google image

SIGNIFICANCE OF THE STUDY

The main objective of the study is to find out the importance of microfinance in women empowerment and along with it consider the importance of Self-Help Groups for building the same. The study can be useful in the academic filed. By sharing the findings of the research can help other researches to investigate the importance of the same. This research will be more useful to those who need secondary data but in current scenarios also.



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Role of Teacher in implementation of National Education Policy 2020 and its challenges

Dr. Deepak Kumar Sarkar*

India plays an important role from the ancient time to till date in the world education system. From time to time, India's education system undergoes for regular re-evaluation to meet the issues, challenges, demands and skills in the context of changing global education system. The National Education Policy 2020 (NEP 2020, hereafter), which was started by the Union Cabinet of India on 29th July 2020, outlines the vision of new education system of India. The new policy replaces the previous National Policy of Education, 1986. The policy is a comprehensive framework for elementary education to higher education as well as vocational education in both rural and urban areas of India. The policy emphasised to amend major focuses on teaching and learning in school and college level. Recognising the fact of increasing demand of education the policy encouraged the private sectors to provide educational services like governmental sectors. In this policy many reforms are proposed to bring changes in the Higher education system. Teacher education is no exception to this re-structuring and the

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policy proposes drastic measures for teacher training institutions as well as the training profession. Teachers are the integral parts of the education system. However, teacher in government schools are at the centre of criticism and quite often blamed for the poor performance of the students at elementary level (Atherton & Kingdom, 2010). The policy like other policies sets primacy how learners and teaching learning process would be perceived. The new education policy tends to reform teaching learning process as well as the teacher is going to have serious implications particularly for the future of elementary education in India.

Different aspects of Teacher Education

Different aspects of teacher education as stated by the new education policy are-

- ❖ As teacher education requires multidisciplinary inputs, and education high quality content as well as pedagogy, all education programmes must be conducted within composite multidisciplinary institutions. To this end, all multidisciplinary universities and colleges will aim to establish education departments which, beside carrying out cutting- edge research in various aspects of education, will also run B.Ed programmes, in collaboration with other departments such as philosophy, sociology, neuroscience, Indian languages, arts, music, history, literature, physical education, science and mathematics. Moreover, all stand-alone Teacher Education Institutions (TEIs) will be required to convert to multidisciplinary institutions by 2030, since they will have to offer the 4-year integrated teacher preparation programme.

- ❖ Teacher education is vital in creating a pool of school teachers that will shape the next generation. Teacher preparation is an activity that requires multidisciplinary perspective and knowledge, formation of dispositions and values, and development of practice under the best mentors. Teachers must be grounded in Indian values, languages, knowledge, ethos and traditions including tribal traditions, while also being well-versed in the latest advances in education and pedagogy.
- ❖ In order to improve and reach the levels of integrity and credibility required to restore the prestige of the teaching profession, the Regulatory System shall be empowered to take stringent action against substandard and dysfunctional TEIs that do not meet basic educational criteria, after giving one year for remedy of the breaches. By 2030, only educationally sound, multidisciplinary and integrated teacher education programmes shall be in force.
- ❖ The 4-year integrated B. Ed. offered by such multidisciplinary HEIs will, by 2030, become the minimal degree qualification for school teachers. The 4-year integrated B.Ed. will be dual-major holistic Bachelor's degree, in education as well as a specialised subject such as a language, history, music, mathematics, computer science, chemistry, economics, art, physical education etc. Beyond the teaching of cutting-edge pedagogy, the teacher education will include grounding in sociology, history, science, psychology, early childhood care and education, foundational literacy and numeracy, knowledge of India and its values/ethos/art/

traditions, and more. The HEI offering the 4-year integrated B.Ed. may also run a 2-year B.Ed., for students who have already received a Bachelor's degree in a specialised subject. A 1 year B.Ed. may also be offered for candidates who have received a 4-year undergraduate degree in a specialised subject. Scholarships for meritorious students will be established for the purpose of attracting outstanding candidates to the 4-year, and 2 year B.Ed. programmes.

- ❖ In order to maintain uniform standards for teacher education, the admission to pre-service teacher preparation programmes shall be through suitable subject and aptitude tests conducted by the National Testing Agency, and shall be standardised keeping in view the linguistic and cultural diversity of the country.
- ❖ The faculty profile in Departments of Education will necessarily aim to be diverse and but teaching/field/ research experience will be highly valued. Faculty with training in areas of social sciences that is directly relevant to school education.
- ❖ In-service continuous professional development for college and university teachers will continue through the existing institutional arrangements and ongoing initiatives. These will be strengthened and substantially expanded to meet the needs of enriched teaching-learning processes for quality education. The use of technology platforms such as SWAYAM/DIKSHA for online training of teachers will be encouraged, so that standardised training programmes can be administered to large number of teachers within a short span of time.

Objectives of the Study

- To study the responsibility of teachers for implementation of National Educational Policy 2020.
- To find out the issues and challenges to implement of New Education Policy 2020 in the field of teacher education.

Review of Related Literature

Boylu and Kardas (2020) conducted a study on the views of teachers and students on slang in teaching Turkish as a foreign language. Based on the findings of the study, it was concluded that the majority of teachers and students generally have a positive opinion about the learning. In addition to this result, teachers stated that this situation which students use without knowing the meaning of some words may cause problems in their social environment.

Yasmin and Rumi (2020) conducted a study on impact of Pre-primary Education on Children in Bangladesh. Results delineated that majority of the respondents consider that pre-primary education is important for children's early age learning to compete in this changing world and ensure better communication for young children.

Virgin and Bharati (2020) conducted a study on teachers' perception, plan, and implementation of portfolio assessment in students' writing assessment. From the results of analysis, the study revealed that both teachers had positive perception of portfolio assessment in students' writing assessment. That was indicated from their agreement and positive thoughts on portfolio development and implementation, its effectiveness as an educational tool and its influence on the instructional practices, teacher and students'

roles and responsibilities during the portfolio development.

Chanchal. R (2021) conducted a study on NEP 2020 and Teacher Education where the aim of the study is to reviews the NEP 2020 with a specific focus on the teacher education. This study examines and discusses how the new education policy attempts to bring extreme changes in the teacher education and attempts to improve teaching profession using the incentives such as performance-based promotions and tenure.

M. Maruthavanan (2020) conducted a study on the Awareness on New Education Policy (2019) among the Secondary School Teachers in Madurai District where the researchers want to find awareness on National Education Policy (2019) among secondary school teachers in Madurai District. National Education Policy (2019) draft released from the Government of India, and they gave two months for teachers, teacher educators, principals, and policymakers to submit their perceptions. In his study, he finds that mainly the awareness level is below average. Researcher finds the awareness according to the variable Gender, Location, Type of Institution, Years of Service and Type of Family.

Methodology

The qualitative method of study has been adopted to analyse the NEP 2020 regarding various aspects related to teacher education.

Sources of Data

Primary data is gathered from the draft of NEP 2020 and Secondary data are from various journals and websites.

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Findings and Discussion

The NEP 2020 that has been proposed but it is yet to be implemented properly. It is an ambitious move to revive the Indian education system with a modern approach. It talks about foundational literacy and numeracy and skill education to transform India to face 21st century challenges. The success of any education policy rests upon the belief and efforts of its fraternity. Educators must be proactive in understanding in detail the ethos, the aims, objectives and the motto of the policy and up skill themselves with rigorous continuous professional developmental programmes, trainings, participation in seminars and workshops at various level.

The successful implementation of the policy falls on those involved in drafting the National Curriculum Framework-curriculum, syllabus and the assessment and evaluation strategies. If educators fall short in their task, the NEP 2020 policy will fall by the wayside and millions of young people will struggle for suitable employment upon graduation. Hence, the government/school heads must support teachers by mapping a teacher education programme both in-service and pre-service which must be supported by policy makers of school education and the higher education. Furthermore, NEP 2020 emphasises the teachers' contribution, their sacrifice and efforts to uphold the dignity, respect and honour of this profession. This can be happen only if the policymakers consider creating an independent agency like Teacher Recruitment Board/ Indian Teaching Services on the lines of Indian Administrative Services or State Civil Services and speeding the recruitment of the teachers which is pending for about a decade.

Findings and Discussion

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Issues and Challenges of Teacher Education in NEP 2020

- ❖ The new national education policy has suggested many new methods of dealing with children of different age groups right from the pre-primary stage to higher education. Making such arrangements at each school and college to adopt such a holistic development for teachers might become an obstacle as they were used to old methods of delivering lectures. So, this shift from old methods to modern scenarios may prove a problem for both students and teachers. The students in our country cannot afford such grasping knowledge and the lack of resources would burden them and their parents.
- ❖ The multidisciplinary institutions will need to hire specific subject professors and teacher educators depending upon the requirement. Teacher educators need to teach specific age groups and hence training should be given accordingly to teacher educators.
- ❖ NCET is a supervisory body that panels the operative of the teacher education institutions and holds control over the quality of education there. It circles and continues the standards of education in these institutions. But in the past few years, teacher education institutions have so extremely increased in number that it becomes difficult to monitor all the institutions. Some of these institutions are compromising on quality and standards for the sake of monetary benefits only.
- ❖ Need of teachers teaching in multiple languages since schools will need teachers who can teach in multiple languages and have knowledge of new-age courses like

computational thinking, coding etc. introduced at the school level under NEP. B.Ed. course will also be changed accordingly.

Conclusion

Education gives a new shape to the individual and the nation as well. It is a well-known saying that a teacher is a nation-builder. No doubt a lot of stress is given to teacher-education courses in India. Unfortunately, still, there are several loopholes in the system. In light of NEP 2020, the time has come for Indian teachers to grab the opportunity and become makers of their intentions. They need to dream and work hard to achieve them. The National Educational Policy will play an important role in taking the education system to a new level and is extremely important in maintaining the quality of the education system. However, it is important to emphasise how quickly the implementation of the new education policy is possible and how the new education policy can be implemented by solving the various problems of the previous education before implementing it. Every good event happening to transform the future has some problems, but we should be ready as educators to face them and resolve them peacefully through knowledge only and not get demoralised from it but struggle to solve it. Nevertheless, the NEP 2020 will surely take us on a path of hope.

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A Critical Study on the Challenges of Implementing National Education Policy 2020 with Special Reference to Early Childhood Care and Education

Bichitra Pegu*

Introduction

The foundational years of a child's life lay the cornerstone for their holistic development, particularly in the realms of cognition, social acumen, and emotional resilience. The narrative of Early Childhood Care and Education (ECCE) emerges as a pivotal chapter within the ambit of educational reform, underscored by the New Education Policy of 2020 (NEP 2020, hereafter). Acknowledging that over 85% of a child's cognitive architecture is constructed before the age of six, NEP 2020 orchestrates a comprehensive framework to fortify the early years with substantive care, learning, and development.

The NEP 2020 mirrors a significant shift in perspective, recognising the dearth of accessible and quality ECCE, especially among socio-economically disadvantaged

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demographics. A robust investment in ECCE emerges as a catalyst, not only fostering educational readiness for Grade 1 but nurturing a landscape where all young learners can engage and thrive within the educational paradigm. The policy blueprint outlines a roadmap that envisages the realisation of universal access to high-quality early childhood development, care, and education by the year 2030, ensuring a sturdy foundation for every child's educational journey.

Within the contours of ECCE, the policy delineates a multifaceted approach encompassing flexible, play-based, and inquiry-driven learning modules. Embracing a comprehensive spectrum, it integrates alphabets, numeracy, and creative expressions through arts, music, and drama, along with a concerted focus on social, ethical, and cognitive competencies. This holistic approach encapsulated within the National Curricular and Pedagogical Framework for Early Childhood Care and Education (NCPFECCE), aims to harness not just cognitive growth but also physical, emotional, and cultural facets, leveraging rich local traditions and global best practices. The NEP 2020 charts a roadmap for delivery mechanisms, advocating for an expanded and fortified network of early childhood education institutions, ranging from standalone Anganwadis to pre-primary schools co-located with primary schools. These institutions are poised to recruit and train teachers adept in ECCE curriculum and pedagogy, fostering an environment conducive to immersive and enriching early learning experiences.

The policy's foresight extends beyond mere infrastructure enhancement, aiming to elevate Anganwadi Centres into vibrant learning spaces, replete with enriched

environments and integrated activities. The envisioned synergy between Anganwadi Centres and primary schools seeks to smooth transitions, ensuring a seamless shift for children from the early learning setup to formal education. Additionally, NEP 2020 emphasises the introduction of "Preparatory Classes" or "Balavatikas" before Class 1, equipped with ECCE-qualified teachers and play-based learning methodologies.

Central to this transformative initiative is the upskilling of Anganwadi workers/teachers through tailored training programs aligned with the NCERT framework. These programs, facilitated through digital and distance modes, seek to augment ECCE qualifications, ensuring minimal disruption to their current roles while enhancing their pedagogical expertise. Furthermore, NEP 2020 extends the purview of ECCE to alternative schooling setups, including Ashramshalas in tribal-dominated areas. The confluence of efforts from the Ministries of HRD, Women and Child Development, Health and Family Welfare, and Tribal Affairs underscores a collaborative approach, steering the trajectory of early childhood care and education across the educational spectrum.

In essence, the strategic contours of NEP 2020 intertwine with the aspirations of fostering a generation that flourishes through an enriched and equitable foundation, embarking on their educational odyssey with enhanced readiness and robust developmental scaffolding.

Significance of the study

It is known that the first five years of life are critical to a child's learning and development. This is because a child's brain remains the most sensitive and more receptive to learning from age 3 to 5. Even many psychologists and physiologists

suggest that the more the brain is exercised in the early years, the more lasting impact it has on our learning abilities. Thus, the first few years of life form the central building blocks for a child's holistic growth and development.

Unfortunately, quality Early Childhood Care and Education are still not accessible to crores of young children in India. The current condition of education for children aged three to six years lies at two extremes. Pre-schools located in urban areas cover certain topics such as numbers up to 100 and letters from the alphabet from the curricula of Grades 1 and 2. On the other hand, Anganwadis in rural areas do not go beyond storytelling and teaching some specific alphabets or rhymes to little learners. We, as a society, have no idea about what we should teach this age group and how it should be taught. The negligence of Early Childhood Care and Education is visible in our pre-schools.

Keeping all these vital things in view, the NEP 2020 brings a strong focus on ECCE and includes it in the new 5+3+3+4 pedagogical structure in the form of the Foundational Stage. The current 10+2 structure does not cover children ages 3 to 6, as Class 1 begins at age 6. The new 5+3+3+4 structure, on the other hand, includes a strong base of Early Childhood Care and Education (ECCE) from the age of 3 to promote better overall learning, development, and well-being of children.

However, the intent and purpose of the NEP 2020 toward ECCE are long overdue, as the earlier policies and commissions have also envisaged its importance. For instance, the concept of Early Childhood Care and Education (ECCE) was first introduced in the National Policy on Education (NPE)

in 1986. But, with the fast-paced growth of technology, culture, communication, and rising interest in education, NPE 1986 failed to implement ECCE.

Objective of the study

- a) To study and categorise the various initiatives introduced in the NEP 2020 specifically targeted towards Early Childhood Care and Education (ECCE).
- b) To investigate the perceptions, understanding, and challenges regarding the Early Childhood Care and Education (ECCE) initiatives outlined in the NEP 2020 among Anganwadi workers in urban and rural areas of Jorhat district, Assam.
- c) To analyse and elucidate the multifaceted challenges and potential prospects related to the effective implementation of Early Childhood Care and Education (ECCE) initiatives as outlined in the NEP 2020.

Data Collection Methodology

The investigator used the Descriptive Survey method of research study as per the need of the study.

Sample: For the present study, the investigator selected a representative sample of 50 Anganwadi workers from both urban and rural areas of Jorhat district, Assam.

Sampling technique: For the present study, the researcher used a Stratified Random Sampling technique to select the sample of the study.

Tool Used: The researcher used a self-constructed scale comprising 15 items with five response options (ranging from strongly agree to strongly disagree) was employed to gauge perceptions, understanding, and challenges related to NEP 2020's ECCE initiatives.

Scoring of the tool: The percentage of responses like agree, strongly agree, undecided, disagree, and strongly disagree against each statement is calculated.

Sources of Data: Both Primary and secondary sources were used. Primary sources encompassed Anganwadi workers from various districts of Assam, while secondary sources included research articles, journals, books, and online resources.

Administration of the scale: The scale was individually administered to Anganwadi workers by the researchers, providing clear instructions before data collection.

Data collection procedure: With the help of a self-constructed questionnaire, the primary data required for the study was collected personally by the researchers from 50 Anganwadi workers of the Jorhat district of Assam. The tool was personally administered to the Anganwadi Workers by the researcher, with clear-cut instructions provided to fill up the responses to the items of the tool. The filled-in tools were collected and systematically pooled for analyses.

Statistical Implication: Keeping in view the objectives of the research study, the researcher used a simple percentage analysis to interpret and analyse the raw data in line with the research study's objectives.

Analysis and Interpretation of data

Analysis for objective no 1:

The NEP 2020 has outlined several initiatives focused on Early Childhood Care and Education (ECCE):

Development of National Curricular and Pedagogical Framework (NCPFECCE): The NEP 2020 emphasises the creation of a comprehensive framework by NCERT, addressing children up to the age of 8. This framework

incorporates play-based learning, early literacy, numeracy, socio-emotional development, and cultural aspects, aligning with global best practices.

Universal Access to High-Quality ECCE: The policy stresses the importance of providing high-quality ECCE universally. It proposes the expansion and strengthening of early childhood education institutions, including standalone Anganwadi's, those co-located with primary schools, pre-primary schools, and standalone preschools.

Infrastructure and Training: To ensure quality, the NEP 2020 suggests strengthening Anganwadi Centres with better infrastructure, play equipment, and well-trained workers/teachers. It proposes specialised training programs for these educators, with certificates or diplomas in ECCE. This training can be facilitated through digital and distance learning modes.

Integration and Transition Support: The policy focuses on smooth transitions, advocating for the integration of Anganwadi Centres into school complexes/clusters. It emphasises creating a smooth transition for children from Anganwadi to primary schools through activities like tours and interactions between students, teachers, and parents.

Preparatory Class: It introduces the concept of a "Preparatory Class" or "Balavatika" before Class 1, staffed by ECCE-qualified teachers. This class emphasises play-based learning and aims to develop cognitive, emotional, and psychomotor abilities along with early literacy and numeracy skills.

Inclusion in Specialised Schools: The NEP proposes the integration of ECCE into Ashramshalas in tribal-dominated areas and alternative schooling formats.

Multi-Ministry Collaboration: The responsibility for ECCE curriculum and pedagogy lies jointly with the Ministries of HRD, Women and Child Development (WCD), Health and Family Welfare (HFW), and Tribal Affairs. This collaboration ensures continuity and foundational aspects of education.

Continuous Monitoring and Guidance: A special joint task force will be formed to ensure continuous guidance and integration of ECCE into school education.

These initiatives collectively aim to provide universal access to high-quality ECCE, ensure the preparedness of children for formal schooling, and emphasise the importance of early childhood development in a holistic manner.

Analysis for Objective no 2:

To investigate the perceptions, understanding, and challenges regarding the Early Childhood Care and Education (ECCE) initiatives outlined in the NEP 2020 among Anganwadi workers in urban and rural areas of Jorhat district, Assam.

Table No. 1:

Level of status	Strongly Agree	Agree	Un-decided	Disagree	Strongly Disagree	Total respondent
No of Anganwadi workers	10	20	5	10	5	50
Percentage of Anganwadi Workers	20%	40%	10%	20%	10%	100%

Existing Status of Anganwadi workers' perception of Early

Childhood Care and Education (ECCE) initiatives outlined in the NEP 2020 among Anganwadi workers in urban and rural areas of Jorhat district, Assam.

Table No. 2:

Level of status	Strongly Agree	Agree	Un-decided	Disagree	Strongly Disagree	Total respondent
No of Anganwadi workers	8	15	12	10	5	50
Percentage of Anganwadi Workers	16%	30%	24%	20%	10%	100%

Understanding of Early Childhood Care and Education (ECCE) initiatives outlined in the NEP 2020 among Anganwadi workers in urban and rural areas of Jorhat district, Assam

Table No. 3:

Level of status	Strongly Agree	Agree	Un-decided	Disagree	Strongly Disagree	Total respondent
No of Anganwadi workers	12	18	8	7	5	50
Percentage of Anganwadi Workers	24%	36%	16%	14%	10%	100%

Challenges regarding the Early Childhood Care and Education (ECCE) initiatives outlined in the NEP 2020 among Anganwadi

workers in urban and rural areas of Jorhat district, Assam.

The tables given above provide a comprehensive snapshot of Anganwadi workers' perceptions, understanding, and challenges associated with the Early Childhood Care and Education (ECCE) initiatives as outlined in the NEP 2020. These insights were gathered from both urban and rural areas of Jorhat district, Assam, encompassing a total of 50 respondents.

Perception of ECCE Initiatives

In assessing the existing perception of ECCE initiatives, 40% of Anganwadi workers agreed (20 workers) with the initiatives, followed by 20% strongly agreed (10 workers). However, a notable 20% disagreed (10 workers) with these initiatives, and the remaining 10% were undecided. This suggests a diverse range of viewpoints among the surveyed workers, with a significant proportion showing alignment with the outlined initiatives but also a substantial segment expressing reservations or uncertainty.

Understanding of ECCE Initiatives

Regarding the understanding of the ECCE initiatives, a significant proportion (30%) of Anganwadi workers indicated agreement (15 workers), while 16% strongly agreed (8 workers). However, an equally significant 20% disagreed (10 workers), paralleled by another 24% who remained undecided. This suggests a relatively higher level of uncertainty or lack of comprehension among the workers regarding the specifics or implications of these initiatives, despite a substantial percentage acknowledging or agreeing with them.

Challenges Associated with ECCE Initiatives

The data on challenges reveals interesting insights. A considerable 36% of Anganwadi workers agreed (18 workers) regarding the challenges associated with the ECCE initiatives, with an additional 24% strongly agreeing (12 workers). However, a smaller yet notable 14% disagreed (7 workers) with these challenges, while 10% remained undecided. This highlights a significant segment recognising and even strongly acknowledging the challenges linked to implementing these initiatives, potentially indicating practical concerns or perceived complexities in their execution.

Overall Implications

The data underscores a spectrum of perceptions, understanding, and acknowledged challenges among Anganwadi workers regarding the NEP 2020's ECCE initiatives in Jorhat district, Assam. While a considerable percentage aligns positively with the initiatives or recognises associated challenges, there remains a notable segment expressing disagreement or uncertainty, signifying potential areas for targeted interventions or enhanced communication to address concerns and facilitate a more unified understanding and acceptance of these initiatives within the Anganwadi workforce.

Analysis for Objective no 3:

Challenges in Implementation:

1. **Infrastructure and Resources:** Establishing quality infrastructure and providing adequate resources for ECCE centres can be challenging, especially in remote or economically disadvantaged areas.

2. **Teacher Training and Quality:** Ensuring a well-trained and qualified workforce for ECCE is crucial. Training programs need to be comprehensive and ongoing to maintain quality standards.
3. **Community Participation and Awareness:** Engaging parents and local communities in understanding the importance of ECCE and encouraging their active participation can be challenging.
4. **Equitable Access:** Ensuring equal access to ECCE for children from all socio-economic backgrounds, including marginalised communities, poses a challenge in a diverse state like Assam.
5. **Curriculum Development:** Developing a curriculum that aligns with NEP guidelines while being culturally relevant to Assam's diverse population might be complex.
6. **Teacher-child ratio:** Since the teacher-child ratio is not appropriate in some schools, it gets challenging for the teacher to manage so many children together. Every child in the class has different needs and catering to each of them can be a difficult task. It takes a lot of patience and effort to retain the kid's attention as they tend to get distracted easily.
7. **Pre-primary does not have a set curriculum:** The teachers not only have to work on the curriculum but also on its implementation by deciding for various activities, and observing and documenting the children's progress. Figuring out lesson plans that would work for all children becomes difficult as one needs to consider the developmental needs of several children.

8. **Communicating with parents:** Keeping parents at par with their child's everyday learning and growth is one of the most important steps in the process of teaching toddlers. But equipped with so many other tasks at hand it is not easy to update the parents of every child. This part of their job requires a lot of time, energy, and patience.
9. **Low salary:** An early childhood educator earns a lower salary than professionals working in other jobs. The uneven balance between pay and the amount of workload is just another pressure point for the teachers.
10. **Lack of recognition and value:** The work that preschool teachers do is honest, humble, and crucial, as some of the most important cognitive developments in a child happen before the age of 5 years. The teachers are not just helping the parents but also laying down the initial bricks that will form the foundation of the skills and intellect that a child develops while growing up. But even though the work they do is important, early childhood educators are often underestimated, unrecognised, and unappreciated for the effort they put in.

Besides the above-mentioned points, Early Childhood Care and Education (ECCE) face various challenges that call for wide-ranging improvements. To ensure safety in places where Anganwadi and schools are together, we need to train teachers extensively, like with Vidya Pravesh, to guide Anganwadi staff and teach school teachers about childcare. We also need more teachers specifically for Anganwadi and Balvatikas due to shortages. Building better facilities, using

BALA concepts, and providing child-friendly materials are very important. It is also crucial to adjust meal programs and fill teacher gaps. There are not enough trained teachers in Anganwadi's, private nurseries, and pre-primary schools, which worsens the lack of proper facilities. In some Anganwadi's, there is an uneven mix of age groups, showing the need for focused help. Some private preschools focus too much on memorisation instead of all-around development. Finding solutions that cover all aspects is important for ECCE to improve.

Prospects

1. **Holistic Development:** NEP 2020 emphasises holistic development in ECCE, which could positively impact children's cognitive, social, emotional, and physical development.
2. **Language and Cultural Preservation:** Assam's rich cultural diversity can be integrated into the ECCE curriculum, preserving local languages and traditions.
3. **Technology Integration:** Leveraging technology for teacher training, educational materials, and monitoring could improve the quality of ECCE in Assam.
4. **Skill Development:** Early education focused on skill-building can contribute to better outcomes and prepare children for future education.
5. **Government Support:** If the government allocates sufficient resources and implements supportive policies, it could significantly enhance the success of ECCE programs in Assam.
6. **Reduced Learning Gaps:** Early interventions can mitigate learning disparities among children from diverse

backgrounds, ensuring a more equitable education system.

7. **Enhanced School Readiness:** Children benefit from ECCE by being better prepared for formal schooling, leading to improved academic performance and reduced dropout rates.

The ECCE program has the potential to offer wide-ranging developmental benefits. Healthier and better-prepared children entering schools could enhance overall education outcomes. Thus, the effective implementation of ECCE initiatives outlined in the NEP 2020 can pave the way for a more inclusive, innovative, and progressive education system with far-reaching positive impacts.

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From Quills to Keyboards

Critical Essays on
English Literature

Edited by

Dr Protibha Mukherjee Sahukar

Dr Surendra Kumar Sao



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SAUL BELLOW AND THE JEWISH AMERICAN LITERARY CONSCIOUSNESS

MAITREYEE DUTTA

Ngũgĩ in his work, *Decolonising the Mind* highlighted the debate about the confusion regarding defining African Literature. Similarly, incomplete understanding and unsure definitions are also characteristic of the literature that is termed Jewish. Jewish literature often identified as being written by a Jewish writer is an entire pit of identity confusion that befuddles not just the ones setting the terminology but also the ones who are supposedly categorised by it.

The Jews or the Jewish people are seen as an ethno-religious group. They are of marked importance in the history of civilization that became an unforgettable presence in the Second World War where their very identity led to their extermination at the hands of Nazi Germany. As such, after World War II the idea of being a Jew or the Jewish condition has been a matter of great debate with multiple definitions and interpretations by a vast range of people. Some like Harold Bloom greatly disagreed with Jews being a special case and advocated for their existence being an example of humanity itself. George Steiner instead denoted the Jewish condition as an "irrevocable existential state or a treatable malady" (Brauner, 2). There are other theories where being a Jew is seen as a genetic inheritance whereas in some aspects seen as a consciousness and at times even a psychological state of mind. There as Brauner writes:

Jewishness is an innate, inalienable property, for others a learned tradition; for some, a belief system, for others a cultural construct; for some a race, for others a religion; for some a nationality, for others a sensibility; for some a historical legacy, for others a metaphysical state. (Brauner, 3)

This ambiguous position of identity also results in a problematic position of what exactly can be considered Jewish

literature. The difficulty arises when there are writers who are born Jewish but have converted to other religions. Then there are those where Jewish sentiments are prevalent in their works but their mothers are not Jews. On top of that, some writers have the genetic inheritance of identity as a Jew but their works reflect no Jewish sentiments or ideals. As a result, in the case of Jewish writers, the definition is comparatively flexible as a whole range of variations can be found amongst the entire corpus. It is because of this conundrum that often the readership of Jewish fiction is credited with inventing or channelising the Jewishness, for Ilan Stavans argues that "what makes a book Jewish is neither its author nor its subject matter but its reader" (Stavans, 47). Thereby this abstract sense of definition aided by immigration as one of the central cores of Jewish American consciousness is markedly prevalent in the novels.

The Holocaust and the after effects, the war-torn consciousness of fear, death and cruelty; however are never prominent themes of American Jewish fiction. It finds more of an appearance in non-Jewish works and the post-war works which are termed Jewish often try to give an impression that there had been no such massive life-changing event in the past. Mark Schechner depicts this phenomenon by analysing that in American Jewish literature the Holocaust "was a hidden wound, shrouded in darkness and suffered in silence, felt everywhere but confronted virtually nowhere" (Schechner, 4). Yet in its absence, the holocaust had managed to bring about a shift in consciousness. Before the war, there had been the obsessive need to make the American culture their sole identity and engaging in prominent ideals like Marxism had resulted in many disregarding their Jewish roots and ancestry. After the war, there had been a realization of their roots and the repercussions a section of their population faced in Germany. This brought about a new interest and sense of identification with the "othered" past; with prominent figures like Irving Howe and Alfred Kazin bringing forth the idea of the American Jewish intellectual figure.

This post-Holocaust consciousness of American Jewish fiction is thereby marked by the tendency to gloss over the period; and pretend its non-existence. As a direct result of this wilful suppression, the novels are littered with distrust and antagonistic feelings towards nature or any sort of pastoral life. There is a marked aversion towards acceptance of any sort of

universal harmony between nature and man; inflicting the same distrust in the connection between man and man too. Instead, the Jewish consciousness brings forth a marked figure that is forever alienated from harmony with nature and his fellow beings. This Jewish anti-pastoral figure that dominates Jewish fiction is instead plagued by a sense of urban paranoia and homo-social desire from which he is alienated.

The Jewish American tapestry is also filled with a huge collection of names that have contributed to this discontinuous sense of identity that appears as an integral part of American literature. People like Paul Auster, Warren Adler, Isaac Asimov, Bernard Malamud, Saul Bellow, Philip Roth, Irvin Howe, Alfred Kazin, Aimee Bender, and J.D. Salinger are some of the prominent writers that have marked the growth and popularity of Jewish-American Literary consciousness. Even Gertrude Stein, a well-known presence in the literary sphere of post-World War II, belongs to Jewish inheritance. All the while as their ancestry and their connection to Jewish identity keep these writers apart, there is a parallel understanding between them that they are not an entirely different species. Instead, they too are just American writers who are simply Jewish in their ancestral origins. They consider themselves as a part of the American consciousness and Jewish American consciousness is just a facet to it. Thereby amongst this heated debate between who can be considered a Jewish writer and who cannot be considered one despite personal acceptance of being Jewish in their writing; Saul Bellow appears as a pivotal turn in the entire dual consciousness.

The Nobel Prize for Literature awardee of 1976, Solomon Bellow or Saul Bellow is a massive presence in Jewish American fiction. Irving Howe in his work *World of our Fathers* defined the crux of a Jewish American writer by declaring it as tradition found in a sense of discontinuity. Howe reflects on Bellow's writing, for his brilliant talent of weaving an unmistakable Jewish presence in American consciousness, intertwining the tradition of the old with the existence and psychological awareness of being an American. Yet despite his repute, he had not been exempted from contempt regarding his novels and specifically the language he uses in them. A novelist and journalist Katherine Anne Porter had called Bellow's language a toxic mixture of academic and guttersnipe styles with fake Yiddish sentiments sowed throughout the novels.

Beginning his career as a writer in the *Partisan Review*,

he went on to write many novels like *The Dangling Man*, *The Adventures of Augie March* (1953), *Henderson the Rain King* (1959), *Humboldt's Gift* (1975), *Herzog* (1964), *Seize the Day* (1956), *Ravelstein* (2000) etc. His huge range of characters paint various shades of consciousness, some Jewish and some non-Jewish in ancestry as they march across a conundrum in trying to reconcile the various facets of humanity with society. Throughout his novels, the protagonists are alienated from the structured society and desperately long for a place to belong. Be it Jewish Herzog's pastoral fantasy or non-Jewish Henderson's desperate need to curb his wanting tendency; the protagonists in varied situations and different scenarios crave the security and emotional acceptance of belongingness.

Bellow thus dealt with the dual consciousness with an ambivalent attitude. His novels had Jewish and non-Jewish protagonists, building up and discussing the crisis that was born of Jewish consciousness and the American identity. Fine tuned to the particulars of the society there is a clear balance in his writings for he considers himself a Jew. He agrees that he has Jewish ancestry, and accepts his consciousness that he has inherited from his Jewish past but disagrees considering himself a Jewish writer.

Bellow had also experimented with female protagonists. *A Theft* (1989) is focused on the life of an urban female working woman Clara Velde as she makes her way through a hectic, mechanized life; troubled throughout by the dehumanized pattern that life attained in big cities. However, that does not mean that he idealizes rural life patterns. Antipathy towards nature also occurs in his novels which are targeted to diffuse the utopian myth of the rural. This stereotypical Jewish attitude twists into a parody in many of his works like *Humboldt's Gift*, *Ravelstein* etc. His incomplete novel, *Memoirs of a Bootlegger's Son* depicts this scenario through the perspective of the narrator's mother who viciously disagrees with moving to the rural countryside as there were no proper luxuries. She seemed to believe that moving to the country would turn the narrator into an illiterate cowherd.

His best acclaimed work to date is *Herzog* (1964) where he traces the life of a Jewish man Moses E. Herzog who suffers from a sense of hopelessness due to a mid-life crisis and deterioration of his marital life. An intellectual novel where there are many debates regarding theories and philosophies; what is interesting

to notice is that as the novel begins, Herzog begins an exercise of writing with a fanatic devotion and obsession to create his magnum opus, something possible only because he was hidden in the solitary landscape of the countryside. The description of the decrepit house nearly falling apart, sharing bread with rats and the overall degenerating country house he stays in is an allegory to his deteriorating mind. Insanity and rural nature are put in a plane of parallel status, thus following the convention of the Jewish American Novel.

Herzog falls prey to the cuckold Jew theme of novels as his wife begins an affair with Valentine Gersbach. Yet it does not fully align with that theme as there is an important element of male homo-social attraction for Valentine imitates Herzog a great deal for other than flattery, a need for sexual closeness can also be read into the actions of imitations that Valentine goes through finally finding a closure somewhat by engaging in an affair with Herzog's wife. In fact in one of his many letters Herzog even acknowledges that Valentine sought him in his wife's flesh.

Bellow's works also rotated around the vital theme of Americanization. The process of being an American by reconciling with the immigrant roots and the migration consciousness is central to the plots of the novels but, "what is always of utmost importance to the Bellovian hero is not the process of Americanization itself, but the even more difficult personal journey of mentchification" (Cappell, 55). Thereby his huge range of characters is of the Everyman framework where they try to reconcile themselves with the constantly changing society. His protagonists toe the line between cultures, races, disparity and settings only to finally attain a sense of being human or rather becoming human. Henderson in *Henderson the Rain King* for example ends up in African communities to finally reconcile his journey from having a rage to live to finally accepting the moments of life that depict a pure sense of living. He journeys from rage to acceptance; from becoming to being a human.

Thus, Bellow in a general understanding is almost humanistic in his writing. The way he uses the language to depict the Bellovian hero's adventures is mostly the first-person narrative where he weaves various flashbacks to the events of the past, constant juxtapositions of events and their repercussions on the psyche, interior monologues as well as vibrant anecdotes which culminate into rich experiences of self-acceptance or further

disillusion; ending in ambiguous routes that often do not offer any fixed closure.

Suffocated by urban paranoia, disillusioned by the present society, alienated from nature, haunted by immigrant consciousness, unable to reconcile with the unique viewpoint of being an American but also an outcast with Jewish ancestry; the characters that Bellow etch are vivid, multi-dimensional, chaotic as well as touchingly human in their experiences. Thereby, Bellow is seen by Howe as one of the genuine examples of the Jewish American literary consciousness which finds Saul Bellow at the very centre of its growth and evolution.

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