

# Mumukshu Journal of Humanities

A PEER REVIEWED/REFEREED RESEARCH JOURNAL

---

---

**Email :** [mjhssc64@gmail.com](mailto:mjhssc64@gmail.com)

**Note :** *All Research Papers will be considered only  
on above Email for future publication*

---

---



# Mumukshu Journal of Humanities

A PEER REVIEWED/REFEREED RESEARCH JOURNAL

Six-monthly Bi-lingual Journal  
of  
S.S. (PG) College, Shahjahanpur

Vol. 11, No. 2, Dec., 2019

ISSN 0976-5085

## Patron

H.H. Swami Chinmayanand Saraswati

## Advisory Board

Dr. Alok Misra, *In-charge, Faculty of Arts*  
Dr. M.K. Verma, *In-charge, Faculty of Education*  
Dr. Devendra Singh, *Reader, Faculty of Commerce*  
Dr. Alok Kumar Singh, *In-charge, Faculty of Science*

## Editorial Board

### Editor-in-Chief

Prof. A.K. Mishra, *Principal, S.S. (PG) College, Shahjahanpur*

### Editor

Dr. Anurag Agarwal, *In-charge, Faculty of Commerce*

### Associates

Dr. Meena Sharma, *Dept. of Education*  
Dr. Shaleen Kumar Singh, *Dept. of English*  
Dr. Gaurav Saxena, *Dept. of Commerce*  
Dr. K.K. Verma, *Dept. of Commerce*  
Dr. Manish Kumar, *Dept. of Commerce*

### Guest Editors

Dr. Prabhat Shukla, *Dept. of Education*  
Dr. Adarsh Pandey, *Dept. of Botany*  
Dr. Sandeep Awasthi, *Dept. of Computer Science*  
Dr. Ankit Awasthi, *Dept. of Bus. Adm.*

### Cover Design & Text Format

Dr. Jyoti Rastogi



## Board of Referees

(This Committee has been formed by College Authorities and it is subject to change)

<i>Name</i>	<i>Specilization</i>
Prof. A.D.N. Bajpai, Ex-VC, H.P. University, Shimla (H.P.)	Economics
Prof. S.P. Bansal, VC, H.P. Technical University, Shimla (H.P.)	QT
Prof. H.K. Singh, Banaras Hindu University, Banaras (U.P.)	Human Resource
Prof. S.C. Sharma, PC, Dayanand Sagar University, Bangalore (Karnataka)	Enginering
Prof. Arun Kumar, Ex-VC, Gorakhpur University, (U.P.)	English
Prof. (Retd.) P.K. Yadav, MJP Rohilkhand University, Bareilly (U.P.)	Marketing
Prof. Gyan Prakash, Devi Ahilya University, Indor (M.P.)	Economics
Prof. S.K. Srivastava, HNB Garhwal University, (U.K.)	Accounts & Taxation
Prof. Sushma Yadav, IIPA, New Delhi	Ambedkar Studies
Prof. R.C. Dangwal, HNB Garhwal University, (U.K.)	Commerce
Prof. R.K. Singh, University of Allahabad, Allahabad (U.P.)	Finance
Prof. Peter Lobo, Kalimpong, (West Bengal)	Ecology & Environment
Prof. Subhash Agarwal, CSJM University,	Kanpur (U.P.) Education
Prof. S.A. Hamid, Kumayun University, Kumayun (U.K.)	English
Prof. A.K. Sarkar, MJP Rohilkhand University, Bareilly (U.P.)	Finance
Prof. K.K. Agarwal, MG Kashi Vidhyapeeth, Varanasi (U.P.)	Finance & Law
Prof. Santosh Sadar, SGB University, Amravati (Maharashtra)	Human Resource Mgmt.
Prof. A.K. Srivastava, Pt. Ravi Sankar University, Raipur (Chhattisgarh)	Marketing & Finance
Prof. Kul Bhushan Chandel, H.P. University, Shimla (H.P.)	Marketing & Tourism
Prof. Arvind Kumar, Lucknow University, Lucknow (U.P.)	Research Methodology
Prof. Sandeep Kulshreshtha, Director, I.I.T.T.M., Gwalior, (M.P.)	Services & Tourism Mgmt.
Prof. V.K. Shrotriya, Delhi University, Delhi.	Stratige Management
Prof. U.N. Shukla, Dr. B.R.Ambedkar University, Agra (U.P.)	Travel & Tourism Mgmt.
Prof. Ashok Agarwal, Rajasthan University, Jaipur (Rajasthan)	Finance
Prof. Prem Mohan, Dr Shakuntala Misra University, Lucknow (U.P.)	Economics
Prof. Sanket Vij, MD University, Rohtak (Haryana)	Research Methodology
Prof. Lhato Jamba, Royal University of Bhutan (Bhutan)	Business Management
Prof. Shubhro Michael Gomes, Royal University of Bhutan (Bhutan)	Human Resource
Prof. Riyaz Qurashi, Kashmir University, Srinagar (J&K)	Tourism
Prof. Mahesh Baghel, Gujrat University, Gujrat	Accountancy
Dr. P.B. Singh, M.J.P. Rohilkhand University, Bareilly	Management
Dr. Sheikh Farooq Alam, Port Blair, Andaman Nikobar	Tourism
Dr. Shad Ahmad Khan, Royal University of Bhutan (Bhutan)	Human Resource
Dr. P.K. Surya, Kirormal College, University of Delhi.	Communication
Dr. Sanjiv Agarwal, Toshniwal College, Sengaon, Hingoli (M.S.)	Commerce
Dr. (Retd.)Soti Shivendra Chandra, CCS University, Meerut (U.P.)	Education
Dr. A.S. Chaudhari, Asam Univeristy, Silcher, (Asam)	English
Dr. P.R. Majhi, RCM, Bhubneshwar (Orisa)	Research Methodology
Dr. Vikram Jeet Singh, Punjab University, (Punjab)	Finance & Acc.
Dr. Kumud Sharma, Delhi University, Delhi	Hindi
Dr. Usha Agarwal, Govt. (PG) College, Mandsaur (M.P.)	History
Dr. Sherry Abraham, J.H.M., Truchirapalli (Tamilnadu)	Hotel Management
Dr. T. Milton, AMASC, Palikaranai (Chennai)	Hotel Management
Dr. M.C. Rastogi, Bareilly College, Bareilly (U.P.)	Law
Mr. Vinay Kapoor, C.A., Shahjahanpur (U.P.)	Audit & Accountancy

# Editorial

---

Mumukshu Journal of Humanities is a bilingual and biannual journal. The main objective of the publication of this journal is not only to promote interdisciplinary research in humanities and social science with a focus on literature, culture and theory, but also to give a platform to the research work done by professionals as well as new comers in the field.

The current issue of this journal focuses on the different aspects of the Commerce, Management, Economics and other streams of humanities. We are heartly grateful to the learned contributors for their co-operation.

For this issue of journal, we have received more than 18 articles. So our Peer Review Committee and Editorial Board have selected about 11 articles to publish. We congratulate all contributors for making the journal a must-have possession.

We owe a debt of gratitude to all those who have actively participated, directly or indirectly, in making this volume a grand success. We may faller in not expressing our feeling of gratitude to each and every one, albeit my heart is replete with deep emotions for them.

**Dr. A.K. Mishra**  
(Editor-in-Chief)  
Principal  
S.S. (PG) College, Shahjahanpur  
Mob. No. 9415060766

**Dr. Anurag Agarwal**  
(Editor)  
Asso. Prof. & Head  
Faculty of Commerce  
Mob. No. 9415725333

# CONTENTS

<i>Chapter</i>	<i>Page No.</i>
1. Conservational Thought of Poverty Alleviation in India <i>—Dr. Ajeet Singh</i>	1–6
2. Six Sigma in Indian Industries <i>—Dr. Bhupender Singh</i>	7–11
3. A STUDY OF FACTORS RESPONSIBLE FOR PERFORMANCE OF BANKS (With Special Reference to IDBI Banks) <i>—Dr. Anurag Agarwal</i>	12–14
4. Impact of E-Commerce on International Supply Chain Management <i>—Dr, Gaurav Saxena</i>	15–19
5. Risk Management in Banking Industry and Impact of Basel II Implementation <i>—Dr. Krishna Kumar Verma and Dr. Omkar</i>	20–23
6. Self-Alienation in the Select Novels of Anita Desai <i>—Mr. Himanshu Sharma and Dr. Aparna Tiwari</i>	24–29
7. The Movement towards Digital Payment after Demonetization: An Exploratory Study <i>—Dr. Ruchi Srivastava and Dr. Sachin Sabharwal</i>	30–33
8. निराला की प्रमुख व्यंग्य रचनाएँ <i>— डॉ. आलोक मिश्रा एवं डॉ. श्रीकान्त मिश्रा</i>	34–37
9. संगीत में स्वर साधना का महत्व <i>— डॉ. प्रतिभा सक्सेना</i>	38–40
10. मैत्रेयी पुष्पा के कथा साहित्य में मनोवैज्ञानिक चेतना <i>— डॉ. मीरा कश्यप</i>	41–45
11. भारतीय स्वतन्त्रता आन्दोलन में मातृवेदी जंग एवं गेंदालाल दीक्षित का योगदान <i>— डॉ. अभिनन्दन स्वरूप</i>	46–49

# CONSERVATIONAL THOUGHT OF POVERTY ALLEVIATION IN INDIA

Dr. Ajeet Singh\*

**Abstract :** *The rural poor often depend on biodiversity for a wide range of natural resources and ecosystem services essential for their well-being, and are therefore potentially affected by its degradation. Against this backdrop, conservationists, development practitioners and policy makers often have differing opinions on how and whether to link biodiversity conservation with poverty reduction. Nonetheless, the growing volume of literature on the subject often results in platitudes that fail to confront real problems faced by development projects, plans and policies. Indeed, the linkages between biodiversity and poverty are much more complex and dynamic than often assumed; this is why endeavors to address the real issues rather than pretending they do not exist as well as efforts to be more specific about definitions, contexts and activities when undertaking assessments, are so badly needed. As a result, this paper first synthesizes the biodiversity-poverty debate in a static perspective by investigating scientific evidence on the links between biodiversity per se, ecosystems and well-being; it further questions whether poor households particularly rely on biodiversity for their livelihoods. In dynamic terms, it thereafter explores whether biodiversity conservation is a route to poverty alleviation, and conversely if poverty alleviation is a route to better biodiversity management. We continue by presenting two emerging (or re-emerging) issues which challenge some key preconceived ideas about the poverty-biodiversity nexus: the “environmentalist paradox” and the need to re-open the Millennium consensus so as to give more weight to inequalities reduction as opposed to poverty alleviation.*

**Keywords :** *Employment, Environmentalist Paradox, Methodology, Poverty Alleviation, Rural Poverty, Urban Poverty and Poverty Measurement.*

## Introduction

India is a developing nation. Although its economy is growing, poverty is still a major challenge. However, poverty is on the decline in India. It has around 84 million people living in extreme poverty which makes up to 6% of its total population as of May 2021. In May 2012, the World Bank reviewed and proposed revisions to their poverty calculation methodology and purchasing power parity basis for measuring poverty worldwide. It was a minimal 3.6% in terms of percentage. As of 2020, the incidence of multi-dimensional poverty has significantly reduced from 54.7 percent in 2005 to 27.9 percent in 2015-16. According to United Nations Development

Programme administrator Achim Steiner, India lifted 271 million people out of extreme poverty in a 10-year time period from 2005/06 to 2015/16. A study from the World Economic Forum found that about 220 million Indians sustained on an expenditure level of less than Rs 32 /day *i.e.*, lived below poverty line by the last headcount of the poor in India in 2013.

The World Bank has been revising its definition and benchmarks to measure poverty since 1990-1991, with a \$ 0.2 per day income on purchasing power parity basis as the definition in use from 2005 to 2013. Some semi-economic and non-economic indices have also been proposed to measure poverty in India. For example, in order to determine whether a person is poor, the Multi-

---

\* Associate Professor, Head, Department of History, Bundelkhand Degree College, Jhansi



dimensional Poverty Index places a 13% weight on the number of years that person spent in school or engaged in education and a 6.25% weight on the financial condition of that person. The different definitions and underlying small sample surveys used to determine poverty in India have resulted in widely varying estimates of poverty from the 1950s to 2010s. In 2019, the Indian government stated that 6.7% of its population is below its official poverty limit. Based on 2019's PPP model, under United Nations Millennium Development Goals (MDG) programme, 8 million people out of 1.2 billion Indians roughly equal to 6.7% of India's population found to live below the poverty line of \$ 1.25 in 2018–19. From the late 19th century through the early 20th century, under the British Raj, poverty in India intensified, peaking in the 1920s. Famines and diseases killed millions each time. After India gained its independence in 1947, mass deaths from famines were prevented. Since 1991, rapid economic growth has led to a sharp reduction in extreme poverty in India. However, those above the poverty line live a fragile economic life.

As per the methodology of the Suresh Tendulkar Committee report, the population below poverty line in India was 354 million (29.6% of the population) in 2009–2010 and was 69 million (21.9% of the population) in 2011–2012. In 2014, the Rangarajan Committee said that the population below the poverty line was 454 million (38.2% of the population) in 2009–2010 and was 363 million (29.5% of the population) in 2011–2012. Deutsche Bank Research estimated that there are nearly 300 million people who are in the middle class. If these previous trends continue, India's share of world GDP will significantly increase from 7.3% in 2016 to 8.5% by 2020. In 2012, around 170 million people, or 12.4% of India's population, lived in poverty (defined as \$ 1.90 (₹ 123.5)), an improvement from 29.8% of India's population in 2009. In their paper, economists Sandhya Krishnan and Neeraj Hatekar conclude that 600 million people, or more than half of India's population, belong to the middle class. The Asian Development Bank estimates India's population to be at 1.28 billion with an average growth rate of 1.3% from 2010 to 2015. In 2014, 9.9% of the population aged 15 years and above were employed. 6.9% of the population still lives below the national poverty

line and 63% in extreme poverty. As per recent estimates, the country is well on its way of ending extreme poverty by meeting its sustainable development goals by 2030.

### **Meaning and Measurements of Poverty**

Poverty is the state of not having enough material possessions or income for a person's basic needs. Poverty may include social, economic, and political elements. Absolute poverty is the complete lack of the means necessary to meet basic personal needs, such as food, clothing, and shelter. There are several definitions of poverty, and scholars disagree as to which definition is appropriate for India. Inside India, both income-based poverty definition and consumption-based poverty statistics are in use. According to the World Bank, India accounted for the world's largest number of poor people in 2012 using revised methodology to measure poverty reflecting its massive population. However, in terms of percentage, it scored somewhat lower than other countries holding large poor populations. As with many countries, poverty was historically defined and estimated in India using a sustenance food standard. This methodology has been revised. India's current official poverty rates are based on its Planning Commission's data derived from so-called Tendulkar methodology. It defines poverty not in terms of annual income, but in terms of consumption or spending per individual over a certain period for a basket of essential goods. The World Bank's international poverty line definition is based on purchasing power parity basis, at \$1.25 per day. This definition is motivated by the fact that the price of the same goods and services can differ significantly when converted into local currencies around the world. A realistic definition and comparison of poverty must consider these differences in costs of living, or must be on purchasing power parity (PPP) basis. On this basis, currency fluctuations and nominal numbers become less important, the definition is based on the local costs of a basket of essential goods and services that people can purchase. By World Bank's 2014 PPP definition, India's poverty rate is significantly lower than previously believed. As with different measures, there are many there are other measurements of poverty by experts and experts contest which one is most appropriate for India. For example, Dandekar and Rath in 1971 suggested a measure of poverty rate based on

number of calories consumed. In 2011, Alkire suggested a poverty rate measure so-called Multi-dimensional Poverty Index which only puts a 6.25% weight to assets owned by a person and places 33% weight on education and number of years spent in school.

India determines its household poverty line by summing up the individual per capita poverty lines of the household members. This practice is similar to many developing countries, but different from developed countries such as the United States who adjusts their poverty line on an incremental basis per additional household member. For example, in the United States, the poverty line for a household with just one member was set at \$11,670 per year for 2014, while it was set at \$23,850 per year for a 4-member household (or \$5963 per person for the larger household). The rationale for the differences arises from the economic realities of each country. In India, households may include surviving grandparents, parents, and children. They typically do not incur any or significant rent expenses every month particularly in rural India, unlike housing in mostly urban developed economies. The cost of food and other essentials are shared within the household by its members in both cases. However, a larger portion of a monthly expenditure goes to food in poor households in developing countries, while housing, conveyance and other essentials cost significantly more in developed economies. For current poverty rate measurements, India calculates two benchmarks. The first includes a basket of goods, including food items but excluding the implied value of home, value of any means of conveyance or the economic value of other essentials created, grown or used without a financial transaction, by the members of a household. The second poverty line benchmark adds rent value of residence as well as the cost of conveyance, but nothing else, to the first benchmark. This practice is similar to those used in developed countries for non-cash income equivalents and a poverty line basis.

After independence, the base of measurement of poverty has been practiced on the basis of per day consumption of calories and on per year real expenditure. 1960s A Working Group was formed in 1962 to attempt to set a poverty line for India. This Working Group used calories required for survival and income needed to purchase prescribed

calories contained in different food items to derive an average poverty line of Rs. 20 per month at 1960-61 prices. Estimates of poverty in India during the 1960s varied widely. Dandekar and Rath estimated 41% of poverty rate in 1960s. Bardhan also approved that Indian poverty rates have increased through 1960s and reached at a height of 54%. Dandekar and Rath in 1971 used a daily intake of 2,250 calories per person to define the poverty line for India. Poverty alleviation has been a driver for India's Planning Commission's Task Force on Projections of Minimum Needs and Effective Consumption Demand of the Perspective Planning Division. This division in 1979 took into account differences in calorie requirements for different age groups, activity levels and sex. They determined that the average rural dweller needed around 2400 calories and those in urban areas required about 2100 calories per person per day. To satisfy the food requirement, the Task Force estimated that a consumer spending Rs.49.09 per person per month in rural areas and Rs.56.64 in urban areas was appropriate measure to estimate its poverty line. Additionally, in 1976, the Indian government passed the Bonded Labor System Act in an effort to end debt bondage in India, a practice which contributes to generational poverty. Nevertheless, this system is still in place today due to weak enforcement of this law.

Another Expert Group was instituted in 1993, chaired by Lakdawala, to examine poverty line for India. It recommended that regional economic differences are large enough that poverty lines should be calculated for each state. He drawn up a standard list of commodities and priced in each state of the nation using 1973-74 as a base year. The Government of India began using a modified version of this method of calculating the poverty line in India. The Saxena Committee report using data from 1972 to 2000 separated calorific intake apart from nominal income in its economic analysis of poverty in India and then stated that 50% of Indians lived below the poverty line. The Planning Commission of India, in contrast, determined that the poverty rate was 39%. The Suresh Tendulkar Committee set up to look into the people living under the poverty line in India submitted its report in November 2009. It provided a new method of calculating the poverty line based on per capita consumption expenditure per month

or day. For rural areas, it was Rs 816 per month or Rs 27 per day. For urban areas, it was Rs 1000 per month or Rs 33 per day. Using this methodology, the population below the poverty line in 2009-2010 was 354 million (29.6% of the population) and that in 2011-2012 was 269 million (21.9% of the population).

### **Poverty Alleviation Programmes in India**

The poverty alleviation programs in India can be categorized based on whether it is targeted either for rural areas or urban areas in the country. Most of the programs are designed to target rural poverty as the prevalence of poverty is high in rural areas. Also targeting poverty is a great challenge in rural areas due to various geographic and infrastructure limitations. The programs can be mainly grouped into: Wage employment programs, Self-employment programs, Food security programs, Social security programs, urban poverty alleviation programs and skill India programs for employment. The five-year plans immediately after independence tried to focus on poverty alleviation through regional programs.

### **Jawahar Gram Samridhi Yojana**

Jawahar Gram Samridhi Yojana is the restructured, streamlined and comprehensive version of the Jawahar Rozgar Yojana. It was started on 1 April 1999. The main aim of this program was the development of rural areas. Infrastructure like roads to connect the village to different areas made the village more accessible and other social, educational and infrastructure like hospitals. Its secondary objective was to give out sustained wage employment. This was only given to below poverty line families and the fund was to be spent for individual beneficiary schemes for SCs and STs and 3% for the establishment of barrier-free infrastructure for the disabled people.

### **National Old Age Pension Scheme**

This scheme came into effect on 15 August, 1995. The scheme provides pensions to all old people who were above the age of 65 (now 60) who could not fund themselves and did not have any means of subsistence. The pension that was given was 200 a month (now it is 2000 per month). This pension is given by the central government. The job of implementation of this scheme in states and union territories is given to panchayats and

municipalities. The state's contribution may vary depending on the state. The amount of old-age pension is 200 per month for applicants aged 60–79. For applicants aged above 80 years, the amount has been revised to 500 a month according to the 2011–2012 Budget considering as a successful venture.

### **National Family Benefit Scheme**

This scheme was started in August 1995. This scheme is sponsored by the state government. It was transferred to the state sector scheme after 2002–03. It is under the community and rural department. This scheme provides a sum of 20,000 to a person of a family who becomes the head of the family after the death of its primary breadwinner. The breadwinner is defined as a person above 18 who earns the most for the family and whose earnings the family survives.

### **National Maternity Benefit Scheme**

This scheme provides a sum of 6000 to a pregnant mother in three installments. The women should be older than 19 years of age. It is given normally 12–8 weeks before the birth and in case of the death of the child the women can still avail it. The NMBS is implemented by almost all states and union territories with the help of panchayats and municipalities. During 1999–2000 the total allocation of funds for this scheme was 767.05 crores and the amount used was 4444.13 crore. It is for families below the poverty line. The scheme was updated in 2005–06 into Janani Suraksha Yojana with 1400 for every institutional birth.

### **Integrated Rural Development Program**

IRDP in India is among the world's most ambitious programs to alleviate rural poverty by providing income-generated assets to the poorest of the poor. This program was first introduced in 1978–79 in some selected areas but covered all the areas by November 1980. During the sixth five-year plan (1980–85) assets worth 47.6 billion rupees were distributed to about 16.6 million poor families. During 1987–88, another 4.2 million families were assisted with an average investment of 4.471 per family or 19 billion rupees overall. The major objective of the Integrated Rural Development Program (IRDP) is to raise families of identified target group below the poverty line by creating sustainable opportunities for self-employ-

ment in the rural sector. Assistance is given in the form of subsidy by the government and term credit advanced by financial institutions (commercial banks, cooperatives, and regional rural banks.) The program is implemented in all blocks of the country as a centrally sponsored scheme funded on a fifty-fifty basis by the center and the states. The target group under IRDP consists of small and marginal farmers, agricultural laborers, and rural artisans having annual income below 11,000 defined as the poverty line in the Eighth Plan. To ensure that benefits under the program reach the more vulnerable sectors of the society, it is stipulated that at least 50 per cent of assisted families should be from scheduled castes and scheduled tribes with a corresponding flow of resources to them. Furthermore, 40 percent of the coverage should be of women beneficiaries and 3 percent of physically challenged persons. At the grassroots level, the block staff is responsible for the implementation of the program. The State Level Coordination Committee (SLCC) monitors the program at the state level whereas the Ministry of Rural Areas and Employment is responsible for the release of central share of funds, policy formation, overall guidance, monitoring, and evaluation of the program.

### **Pradhan Mantri Gramin Awaas Yojana**

This scheme aimed at creating housing for everyone. It was initiated in 1985. It aimed at creating 20 lakh housing units out of which 13 lakhs were in rural areas. This scheme also would give out loans to people at subsidized rates to make houses. It was started in 1999–2000. In 1999–2000, 1438.39 crore was used for this scheme, and about 7.98 lakh units were built. In 2000-01 a central outlay of 1710.00 crores was provided for this scheme. It improved the standard of living of rural areas: health, primary education, drinking water, housing, and roads. The scheme has proved to be a major boost in the Indian rural population's income

To augment wage employment opportunities by employing demand and by specific guaranteed wage employment every year to households whose adult members volunteer to do unskilled manual work to thereby extend a security net to the people and simultaneously create durable assets to alleviate some aspects of poverty and address the issue

of development in the rural areas. The Ministry of Rural Development (MRD) is the nodal Ministry for the implementation of NREGA. It is responsible for ensuring timely and adequate resource support to the States and the Central Council. It has to undertake a regular review, monitoring, and evaluation of processes and outcomes. It is responsible for maintaining and operating the MIS to capture and track data on critical aspects of implementation and assess the utilization of resources through a set of performance indicators. MRD will support innovations that help in improving processes towards the achievement of the objectives of the Act. It will support the use of Information Technology (IT) to increase the efficiency and transparency of the processes as well as improve the interface with the public. It will also ensure that the implementation of NREGA at all levels is sought to be made transparent and accountable to the public. Now 100 to 150 days of work for all is provided. The integrated child development program is also one of the poverty alleviation programs.

### **Conclusion**

A broad range of theoretical as well as empirical evidence tends to show that biodiversity, defined as variability among living organisms, highly contributes to ecosystem services and in turn to human well-being, *i.e.*, security, basic material for good life, health and good social relations and finally the freedom of choice and action. It was also suggested that poor households particularly depend on biodiversity, though mostly through provisioning services (direct use of natural resources and products) provided by the availability and abundance of biomass, rather than its variability. Yet these natural resources do not exist in a vacuum; indeed, their survival depends on the continued presence of the ecological complexes they inhabit, and these in turn depend on a diverse, resilient resource base. These poverty alleviation goals are theoretical with administrative powers resident. Consequently, poverty ravaged all development of India. In 1943, for example, despite rising agricultural output in undivided South Asia, the Bengal famine killed millions of Indians from starvation, disease and destitution. Destitution was so intense in Bengal, Bihar, eastern Uttar Pradesh, Jharkhand and Orissa that entire families and

villages were wiped out of existence. Village artisans, along with sustenance farming families died from lack of food, malnutrition and a wave of diseases. Thus, best implementation of poverty alleviation programs is essential for human well-being and policy-makers need to better understand the links between these concepts.

### Reference

- ❑ Acemoglu, D. and James R. (2012). *Why Nations Fail : The Origins of Power, Prosperity, and Poverty*. New York : Crown Publishers.
- ❑ Addison, T., David H., and Ravi K. (2009). *Poverty Dynamics : Interdisciplinary Perspectives*. Oxford : Oxford University Press.
- ❑ Ahmed, A. M. and Mats H. (2008). Discrimination in the rental housing market : a field experiment on the Internet. *Journal of Urban Economics*, vol. 64, No. 2, pp. 362-372.
- ❑ Alesina, Alberto, and others (1996). Political instability and economic growth. *Journal of Economic Growth*, vol. 1, No. 2, pp. 189-212.
- ❑ Wikipedia (2021). Poverty alleviation programmes in India, last edited on 07 July, 2021. [https://en.wikipedia.org/wiki/Poverty\\_alleviation\\_programmes\\_in\\_India#:~:text=IRDP%20in%20India%20is%20among,the%20poorest%20of%20the%20poor.&text=During%20the%20sixth%20five%2Dyear,about%2016.6%20million%20poor%20families](https://en.wikipedia.org/wiki/Poverty_alleviation_programmes_in_India#:~:text=IRDP%20in%20India%20is%20among,the%20poorest%20of%20the%20poor.&text=During%20the%20sixth%20five%2Dyear,about%2016.6%20million%20poor%20families).
- ❑ Wikipedia (2021). Poverty in India, last edited on 23 September, 2021. [https://en.wikipedia.org/wiki/Poverty\\_in\\_India](https://en.wikipedia.org/wiki/Poverty_in_India)
- ❑ World Meteorological Organization (2014). *Atlas of Mortality and Economic Losses from Weather, Climate and Water Extremes (1970-2012)*. Geneva.



# SIX SIGMA IN INDIAN INDUSTRIES

Dr. Bhupender Singh\*

**Abstract :** Six Sigma is a highly technical method used by engineers and statisticians to fine tune product and process. It's a way of measuring processes; a goal of near perfection, represented by 3.4 defects per million opportunities (DPMO); an approach to changing the culture of an organization. Most accurately, though, Six Sigma is defined as a broad and comprehensive system for building and sustaining business performance, success, and leadership.

.Six Sigma is a comprehensive and flexible system for achieving, sustaining and maximizing business success. It is uniquely driven by close understanding of customer needs, disciplined use of facts, data, and statistical analysis and diligent attention to managing, improving and reinventing business processes.

The goal of the Six Sigma is to enable you to understand what Six Sigma is ( both a simple and a complex question ), why it's probably the best answer to improve business performance in years, and how to put it to work in the unique environment of organization. In our mission to demystify Six Sigma for the executive and professional, we hope to show you that it's just as much about a passion for serving customer and a drive for great new ideas as it is about statistics and number crunching, that the value of Six Sigma applies just as much to marketing, service, human resources, finance and sales as it does to manufacturing and engineering.

**Keywords :** Six Sigma , Advantages of Six Sigma , Need of Six Sigma.

## Introduction

Six Sigma is a statistical concept that measures a process in terms of defects. Achieving "Six Sigma" means your processes are delivering only 3.4 defects per million opportunities (DPMO) - in other words, they are working nearly perfectly. Sigma (the Greek letter  $\sigma$ ) is a term in statistics that measures standard deviation. In its business use, it indicates defects in the outputs of a process, and helps us to understand how far the process deviates from perfection.

A sigma represents 691462.5 defects per million opportunities, which translates to only 30.854% of non-defective outputs. That is obviously a poor performing process. If you have a process functioning at a three sigma level that means you're allowing 66807.2 errors per million opportunities, or delivering 93.319% non-defective

outputs. That's much better, but we are still wasting money and disappointing our customers.

The central idea of Six Sigma management is that if you can measure the defects in a process, you can systematically figure out ways to eliminate them to approach a quality level of zero defects.

In short, Six Sigma is several things :

- A statistical basis of measurement: 3.4 defects per million opportunities
- A philosophy and a goal : as perfect as practically possible
- A methodology
- A symbol of quality .

## Concept of Six Sigma

The word Sigma is a statistical term that measures how far a given process deviates from perfection. The central idea behind Six Sigma is

---

\* Associate Professor, Department of Commerce, Bareilly College, Bareilly

that if you can measure how many "defects" you have in a process, you can systematically figure out how to eliminate them and get as close to "zero defects" as possible

To achieve Six Sigma quality, a process must produce no more than 3.4 defects per million opportunities. An 'opportunity' is defined as a chance for nonconformance, or not meeting the required specifications. This means businesses need to be nearly flawless in executing our key processes.

The Six Sigma can be defined in several ways. It is a "highly technical method used by engineers and statistician to fine tune product and process". It's a way of measuring processes; a goal of near perfection, represented by 3.4 defects per million opportunities (DPMO); an approach to changing the culture of an organization. Most accurately, though, Six Sigma is defined as a broad and comprehensive system for building and sustaining business performance, success, and leadership.

In other words, Six Sigma is a context within which you will be able to integrate many valuable but often disconnected management "best practices" and concepts, including systems thinking, continuous improvement, knowledge management, mass customization, and activity based management.

If all these definition measure, goal or culture change at least partly but not totally accurate, what's the best way to define Six Sigma? Based on our experience or examples set by the growing number of companies seeking Six Sigma improvement we have developed a definition that captures the breadth and flexibility of Six Sigma as a way to boost performance.

### **History of Six Sigma**

Since the 1920's the word 'sigma' has been used by mathematicians and engineers as a symbol for a unit of measurement in product quality variation. (Note it's sigma with a small 's' because in this context sigma is a generic unit of measurement.)

In the mid-1980's engineers in Motorola Inc in the USA used 'Six Sigma' an informal name for an in-house initiative for reducing defects in production processes, because it represented a suitably high level of quality. (Note here it's Sigma with a

big 'S' because in this context Six Sigma is a 'branded' name for Motorola's initiative.)

In 1991 also, Allied Signal, (a large avionics company which merged with Honeywell in 1999), adopted the Six Sigma methods, and claimed significant improvements and cost savings within six months. It seems that Allied Signal's new CEO Lawrence Bossidy learned of Motorola's work with Six Sigma and so approached Motorola's CEO Bob Galvin to learn how it could be used in Allied Signal.

In 1995, General Electric's CEO Jack Welch (Welch knew Bossidy since Bossidy once worked for Welch at GE, and Welch was impressed by Bossidy's achievements using Six Sigma) decided to implement Six Sigma in GE, and by 1998 GE claimed that Six Sigma had generated over three-quarters of a billion dollars of cost savings.

(*Source* : George Eckes' book, The Six Sigma Revolution.)

By the year 2000, Six Sigma was effectively established as an industry in its own right, involving the training, consultancy and implementation of Six Sigma methodologies in all sorts of organizations around the world.

Six Sigma stems from the quality movement that started after World War II. Six Sigma was originally developed for Motorola in 1986 by Bill Smith. It was conceptualized as a quality goal at Motorola because technology was becoming so complex that traditional ideas about acceptable quality levels were inadequate. In 1989, Motorola announced a five-year goal—a defect rate of not more than 3.4 million parts per million - six sigma.

### **Object of Study**

Objects of Present Study are as follows :

- To know about Six Sigma
- To know need of Six Sigma
- To know advantages of Six Sigma

### **Need of Six Sigma in Industry**

Six Sigma is a comprehensive and flexible system for achieving, sustaining and maximizing business success. It is uniquely driven by close understanding of customer needs, disciplined use of facts, data, and statistical analysis and diligent attention to managing, improving and reinventing business processes.

This is the definition that will provide the foundation for our efforts to unlock the potential of Six Sigma for your organization. The types of 'business success' you may achieve are broad because the proven benefits of Six Sigma "system" are diverse, including :

- Cost reduction
- Productivity Improvement
- Market share growth
- Customer retention
- Cycle-time reduction
- Defect reduction
- Culture change
- Product/service development etc.

### **Benefits and Advantages of Six Sigma**

There are numerous benefits of Six Sigma as a way to address issues and problems. Among the benefits of Six Sigma is the decrease in defects that are allowed to reach the customer. You can get some sense of the benefits of Six Sigma by reviewing some six sigma projects. Other benefits of Six Sigma include :

**1. Improved Customer Loyalty :** A large factor in determining the likelihood of success and profits in an organization is customer satisfaction. When there is customer loyalty the customer retention rate is high and business results tend to follow.

**2. Customer Satisfaction :** There exists an interaction between the desired results and customer satisfaction, customer loyalty and customer retention. They may go by other names such as patients, clients, buyers, etc. Without the customer it is impossible for any business to sustain itself. Achieving the desired results is frequently a result of customer actions. Any business without a focus on customer satisfaction is at the mercy of the market. Without loyal customers eventually a competitor will satisfy those desires and your customer retention rate will decrease.

**3. Business Results :** Every organization wants to achieve some level of results. Unfortunately too often not everyone in the organization has the same results in mind. Having agreement on the desired results tends to focus efforts. Even if they do agree upon the basic description of the results how to measure achievement of those results is in disagreement.

### **4 Data Analysis Before Decision Making :**

As part of the model we explore information and gap analysis and how that links all of the other pieces together. See statistical data analysis graphic and how it completes the model. There are multiple reasons for doing data analysis. Most are to do gap analysis between expected, a standard or the competition..

**5. Team Building :** Team building is a tool for improving employee motivation. All teams go through very predictable phases. Knowing and understanding these phases gives leadership the confidence to continue in the team building even when during one of the phases the employee motivation appears to be declining. When leadership understands this is a normal phase they have confidence to continue team building for world class performance.

**6. Measure Value According to the Customer :** The graphic measuring value is strictly a customer satisfaction issue. No matter what the product or service the customer determines with their dollars the value proposition. It is possible to change that understanding through a variety of efforts on your part but make no mistake the customer's satisfaction is the ultimate value measure of what is offered. Six sigma seeks to understand that value from the view of the customer and enhance the value in a way that is advantageous to both the customer and to the organization. With increased customer satisfaction the likelihood of customer loyalty increases.

**7. Effective Supply Chain Management :** Commodity suppliers are always at the bottom of the economic food chain. The price they get for their goods or services is generally out of their control and they are forced to take what a fairly price elastic economy offers. This is not to say that there are not commodity suppliers who have very successful and profitable businesses. They are always seeking to be the lowest cost producer and have little if any price influence. They have to be extremely cost sensitive to all of the factors involved in their system. Usually you will find the successful commodity suppliers seeking to differentiate themselves from everyone else in some fashion. Faster delivery, friendlier people, easier credit terms, better service, consistency (lack of variation) of product, location, branding and brand



allegiance, customizing, various packaging, lot sizes, etc. are all ways that commodity products and services seek to move away from that pure commodity image to a more specialized and higher price but better value product or service.

#### **8. Design and Redesign Products/Services :**

Most products or services that do not change and evolve will have limited success in the market place. The cycle time for each improvement is a critical measure of success. Without adequate customer surveys it is difficult to understand the product design features that are contributing to the product/service success or lack of success. On a regular basis product designs should be evaluated and regular product reviews conducted. Some such as the auto industry have locked themselves into a cycle of a new model every year. Frequently these are minor or just cosmetic changes. With Six Sigma Plus the redesign of Products and Services should be based on the Measured Value from the Customers and Supplier capabilities. If done correctly the Redesigned Product and Service should do a better job of meeting and exceeding Customer expectations than did the original product or service.

**9. Integration of Products, Services and Distribution :** Changes the concept and early design phases are much less costly than at any other time. Cost go up exponentially as a product is moved from concept to design to prototype to field trial to full production and finally to the hands of the customer. This is not to say that mistakes whenever detected should not be corrected, but rather that effort in eliminating the mistakes or problems at the front end of the process is much more efficient.

Mistake proofing and Poke Yoke concepts applied to the engineering and design of a product pay unimagined dividends later in the process. Early consideration on ways to make a product fail can result in more robust designs and better performance in the hands of the consumer as these failure modes are addressed. It is not unusual for a solution to exist that has essentially no additional cost or complexity. In fact reduction of complexity will generally be an advantage. Function Analysis can help discover paths to some of these solutions.

Feed back of Reliability Engineering data from similar components or products in a valuable

resource. Closing the loop from design to field reliability should be part of every design process.

It is obvious that there can be an impact on the customer if the customer is forced to suffer with less than the performance expected. Very many occurrences and there is an EX customer.

#### **10. Set a Performance Goal for Everyone :**

Six Sigma uses that common business framework the process and the customer to create a consistent goal: Six Sigma performance or a level of performance that's about as close to perfect as most people can imagine. Any one who understands their customers' requirements can assess their performance against the Six Sigma goal 99.9997 percent "perfect"-a standard so high that it makes most businesses' previous view of "excellent" performance look pretty weak. Below figure contrast the number of problems that would be found with a goal of 99 percent quality versus a goal of six sigma performance (99.9997 percent) the difference is pretty startling.

#### **Conclusion**

It is a waste to have a quality management system and process improvement approach existing side-by-side without any integration. Aligning ISO 9000 and Six Sigma can help improve the credibility of the ISO 9000 quality management system and the sustainability of the Six Sigma initiative at the same time. It can save resources and investments; and it enriches the way to manage the business. a company can make Six Sigma part of its quality management system and improve the effectiveness and efficiency of the Six Sigma initiative significantly. A side effect is that both approaches get aligned and do not compete for resources any longer. Since the goals of the two approaches are the same, there is a greater likelihood of an increase in bottom-line and top-line results on a long-term basis to increase customer satisfaction and employee commitment.

#### **References**

- ❑ Pardeep Rattan, Dr. Pyare Lal, "Pros and Cons of Six Sigma : A Library Perspective", International Journal of Digital Library Services, Vol 2, Issue 4, Oct.–Dec. 2012.
- ❑ Ahmad Ali Al-Zubi, Imtiaz Basha, "Six Sigma In Libraries : A Management Perspective,

- Canadian Journal on Computing in Mathematics Natural Sciences, Engineering & Medicine
- ❑ Chitra Koushik, Et al., "Six sigma application for library services, DESIDOC Bulletin of information technology, Vol. 27, No. 5 September 2007.
  - ❑ Coronado, R.B., Antony, J., "Critical success factors for the successful implementation of six sigma projects in organizations", The TQM Magazine, Vol. 14, No. 2, pp. 92 – 99, 2002.
  - ❑ Dong-Suk Kim, "Eliciting success factors of applying Six Sigma in an academic library: A case study", Performance Management and Metrics, Vol. 11, No. 1, pp. 25-38, 2010.
  - ❑ El-Haik, B., Roy, D.M., "Service design for six sigma: a roadmap for excellence, John Wiley and Sons, Inc., Hoboken : New Jersey, 2005.
  - ❑ Harry M., Schroeder, R., "Six sigma : The breakthrough management strategy revolutionizing the world's top corporations, 1st ed., Random House Inc., New York, 2000.
  - ❑ Sarah Anne Murphy, "Leveraging Lean Six Sigma to Culture, Nurture, and Sustain Assessment and Change in the Academic Library Environment", College and research Libraries, May 2009.



# A STUDY OF FACTORS RESPONSIBLE FOR PERFORMANCE OF BANKS

(With Special Reference to IDBI Banks)

Dr. Anurag Agarwal\*

***Abstract :** The allowing of PSBs to shed manpower and dilution of equity are moves that will lend greater autonomy to the industry. In order to lend more depth to the capital markets the RBI had in November 2000 also changed the capital market exposure norms from 5 percent of bank's incremental deposits of the previous year to 5 percent of the bank's total domestic credit in the previous year. But this move did not have the desired effect, as in, while most banks kept away almost completely from the capital markets, a few private sector banks went overboard and exceeded limits and indulged in dubious stock market deals. The chances of seeing banks making a comeback to the stock markets are therefore quite unlikely in the near future. There are various factors affecting performance of Banks, Like Services, Advertisement, Man Power etc.*

***Keywords :** IDBI Banks , factors Affecting Performance of Banks.*

## Introduction

The Indian Banking industry, which is governed by the Banking Regulation Act of India, 1949 can be broadly classified into two major categories, non-scheduled banks and scheduled banks. Scheduled banks comprise commercial banks and the co-operative banks. In terms of ownership, commercial banks can be further grouped into nationalized banks, the State Bank of India and its group banks, regional rural banks and private sector banks (the old/ new domestic and foreign). These banks have over 67,000 branches spread across the country in every city and villages of all nook and corners of the land.

The first phase of financial reforms resulted in the nationalization of 14 major banks in 1969 and resulted in a shift from Class banking to Mass banking. This in turn resulted in a significant growth in the geographical coverage of banks. Every bank had to earmark a minimum percentage of their loan portfolio to sectors identified as 'priority sectors'. The manufacturing sector also grew during the 1970s in protected environs and the banking sector was a critical source. The next wave of reforms saw the nationalization of 6 more

commercial banks in 1980. Since then the number of scheduled commercial banks increased four-fold and the number of bank branches increased eight-fold. And that was not the limit of growth. After the second phase of financial sector reforms and liberalization of the sector in the early nineties, the Public Sector Banks (PSB) s found it extremely difficult to compete with the new private sector banks and the foreign banks. The new private sector banks first made their appearance after the guidelines permitting them were issued in January 1993. Eight new private sector banks are presently in operation. These banks due to their late start have access to state-of-the-art technology, which in turn helps them to save on manpower costs.

## Current Scenario of Banking

The industry is currently in a transition phase. On the one hand, the PSBs, which are the mainstay of the Indian Banking system are in the process of shedding their flab in terms of excessive manpower, excessive non Performing Assets (Npas) and excessive governmental equity, while on the other hand the private sector banks are consolidating themselves through mergers and acquisitions.

---

\* Associate Professor & Head, Department of Commerce, S.S. (P.G.) College, Shahjahanpur (UP)

PSBs, which currently account for more than 78 percent of total banking industry assets are saddled with NPAs (a mind-boggling ₹ 830 billion in 2000), falling revenues from traditional sources, lack of modern technology and a massive workforce while the new private sector banks are forging ahead and rewriting the traditional banking business model by way of their sheer innovation and service. The PSBs are of course currently working out challenging strategies even as 20 percent of their massive employee strength has dwindled in the wake of the successful Voluntary Retirement Schemes (VRS) schemes.

Private sector Banks have pioneered internet banking, phone banking, anywhere banking, mobile banking, debit cards, Automatic Teller Machines (ATMs) and combined various other services and integrated them into the mainstream banking arena, while the PSBs are still grappling with disgruntled employees in the aftermath of successful VRS schemes. Also, following India's commitment to the WTO agreement in respect of the services sector, foreign banks, including both new and the existing ones, have been permitted to open up to 12 branches a year with effect from 1998-99 as against the earlier stipulation of 8 branches.

### Industrial development bank of India

The industrial development bank of India (IDBI) was established in 1964 by parliament as wholly owned subsidiary of reserve bank of India. In 1976, the bank's ownership was transferred to the government of India. It was accorded the status of principal financial institution for coordinating

the working of institutions at national and state levels engaged in financing, promoting, and developing industries.

IDBI has provided assistance to development related projects and contributed to building up substantial capacities in all major industries in India. IDBI has directly or indirectly assisted all companies that are presently reckoned as major corporates in the country. It has played a dominant role in balanced industrial development.

IDBI set up the small industries development bank of India (SIDBI) as wholly owned subsidiary to cater to specific the needs of the small-scale sector. In 1994, IDBI Act was amended to permit public ownership up to 49 per cent. In July 1995, it raised over ₹ 20 billion in its first initial public (IPO) of equity, thereby reducing the government stake to 72.14 per cent. In June 2000, a part of government shareholding was converted to preference capital. This capital was redeemed in March 2001, which led to a reduction in government stake. The government stake currently is 51 per cent. In August 2000, IDBI became the first all India financial institution to obtain ISO 9002:1994 certification for its treasury operations. It also became the first organization in the Indian financial sector to obtain ISO 9001:2000 certification for its forex services.

### Object of Study

- To know about banking of IDBI
- To know factors affecting performance of IDBI
- To give suggestions to improve performance

**Table 1. Comparative Study With Major Competitors On Basic Parameters**

Parameters/Banks	Idbi	Icici	Sbi	Pnb	Hsbc	Canara Bank
Product	20%	15%	30%	15%	10%	10%
Advertisement	3%	45%	15%	20%	7%	10%
Manpower	10%	50%	2%	3%	25%	10%
Net-Banking	3%	50%	10%	12%	8%	17%
Phone Banking	10%	40%	5%	5%	30%	10%
Investment Scheme	5%	25%	50%	10%	5%	5%
Network	2%	40%	40%	5%	3%	10%
Credibility	20%	10%	40%	20%	5%	5%

Sources : Primary Data.

**Table 2. The Effectiveness of Commercials of Idbi Bank**

Days After The Ad Is Seen	Positive Response
0-5 Days	100
6-10 Days	67
11-15 Days	43
More Than 15 Days	40

Sources : Primary Data.

### Research Methodology

**Collection of Data :** Primary Data which is collected from customers of Banks by Self created questionnaire Secondary data from Various Reports of Banks

**Area or Study :** District Shahjahanpur, Uttar Pradesh Analysis and Interpretation.

### Findings

1. The credibility of IDBI bank is good in comparison to its competitors as GOI (Government of India) is a major share holder in the company.
2. IDBI bank has potential a tapped market in Mumbai in region and hence has an opportunities for growth.
3. The products of IDBI bank has good credibility in the region compare to its competitors.
4. The advertisement of the bank was very effective from the first day of its airing till the fifth day and there after it starts declining.
5. The initial balance for A/c opening is ₹ 5000 and that's why people are reluctant in opening the same.

### Conclusions

1. Consumers of Shahjahanpur have good awareness level about IDBI bank as well as about its services and products.
2. The advertising campaign has successfully been able to increase the market share of IDBI in Shahjahanpur.
3. The modern days technology like internet banking, phone banking, used by IDBI bank

for providing banking services has sent positive signals in the mind of consumes.

4. The network of IDBI in Mumbai is lagging behind a little than its competitors like ICICI bank and HDFC bank.
5. It can be distilled from data that IDBI bank has good market share as compared to its competitors considering the amount of resources deployed by them in the market.

### Recommendations

1. Since there is only two branch of IDBI bank and only two atms in Shahjahanpur, so it is necessary for IDBI bank to open more branches and install more atms to serve the vast market of Mumbai especially.
2. More resources should be allocated in the market of Mumbai as there is big untapped market in Mumbai, so it becomes necessary for IDBI bank for taking an edge over the competitors.
3. A short advertising campaign in Shahjahanpur has produced good results in a short span of times, so to gain long term benefits is very necessary for IDBI bank to carry on this campaign with more intensity.
4. As Government is the majority share holder in the shares of IDBI bank, which makes this bank more reliable than other private banks, this thing can be used in the favour of IDBI bank by making people aware about this fact and winning their faith.

### References

- ❑ [www.idbibank.com](http://www.idbibank.com)
- ❑ [www2.idbibank.com](http://www2.idbibank.com)
- ❑ [www.google.com](http://www.google.com)
- ❑ R.S. Sharma, Business statistics, First India Print, India, 2004,
- ❑ Aaker Kumar and Day, Marketing research, 6th Ed., John Wiley & Sons, 1997.
- ❑ ICFAI Journal of Banking
- ❑ The Economics times
- ❑ The Times of India



# IMPACT OF E-COMMERCE ON INTERNATIONAL SUPPLY CHAIN MANAGEMENT

Dr. Gaurav Saxena\*

## Introduction

In an increasingly competitive global marketplace, it is extremely important for businesses to embrace the latest methods and trends to conduct their businesses. With the advancement of technology, particularly the Internet, the world has discovered a new path of opportunities, switching the transactions of traditional business models into a better model far superior in terms of efficiency, productivity, profitability and competitiveness. This is where e-Commerce comes into the picture in which is simply a short form for 'Electronic Commerce'. E-Commerce is generally the 'in-thing' today, which concept covers the global information economy which includes electronic trading of goods and services, electronic fund transfer, online procurement, direct marketing, electronic billing, etc, through the internet via the computer. E-Commerce does not change the core of businesses, which is to generate profitability from transactions, but it is to change the mindset of how to go about generating profits through an efficient manner. This simply means obtaining information at our fingertips, without wasting time, money and effort, and also to conduct real time transactions in a 'borderless world' 24 hours a day, 7 days a week. With e-Commerce transactions, it is a Win-Win situation for the parties (both buyers and sellers) participating in it. It offers distinguished benefits such as less overhead expenses, larger advertising market exposure, and reduces middle man participation and all these benefits are easily understood and quantifiable. E-Commerce itself is categorized into several sections. Among the sections are Business—To Business (B2B), Business-To-Consumer (B2C), and Business-To-Government (B2G).

## Object of Study

1. To know about E- Commerce
2. To know features of E- Commerce
3. To know advantages of E- Commerce
4. To know disadvantages of E- Commerce
5. To know impact of E-Commerce in supply chain management.

## Features of E-commerce

E-Commerce is one of the most important facets of the Internet to have emerged in the recent times. Ecommerce or electronic commerce involves carrying out business over the Internet with the assistance of computers, which are linked to each other forming a network. To be specific ecommerce would be buying and selling of goods and services and transfer of funds through digital communications :

- E-commerce allows people to carry out businesses without the barriers of time or distance. One can I log on to the Internet at any point of time, be it day or night and purchase or sell anything one desires at a single click of the mouse.
- The direct cost-of-sale for an order taken from a web site is lower than through traditional means (retail, paper based), as there is no human interaction during the online electronic purchase order process. Also, electronic selling virtually eliminates processing errors, as well as being faster and more convenient for the visitor.
- Ecommerce is ideal for niche products. Customers for such products are usually few. But in the vast market place *i.e.*, the Internet, even niche products could generate viable volumes.

---

\* Assistant Professor, Department of Commerce, S.S.(PG) College, Shahjahanpur

- Another important benefit of Ecommerce is that it is the cheapest means of doing business.
- The day-to-day pressures of the marketplace have played their part in reducing the opportunities for companies to invest in improving their competitive position. A mature market, increased competitions have all reduced the amount of money available to invest. If the selling price cannot be increased and the manufactured cost cannot be decreased then the difference can be in the way the business is carried out. Ecommerce has provided the solution by decimating the costs, which are incurred.

### **Advantages of E-commerce**

Some advantages that can be achieved from e-commerce include :

**1. Being able to conduct business 24 x 7 x 365 :** E-commerce systems can operate all day every day. Your physical storefront does not need to be open in order for customers and suppliers to be doing business with you electronically.

**2. Access the global marketplace :** The Internet spans the world, and it is possible to do business with any business or person who is connected to the Internet. Simple local businesses such as specialist record stores are able to market and sell their offerings internationally using e-commerce. This global opportunity is assisted by the fact that, unlike traditional communications methods, users is not charged according to the distance over which they are communicating.

**3. Speed :** Electronic communications allow messages to traverse the world almost instantaneously. There is no need to wait weeks for a catalogue to arrive by post: that communications delay is not a part of the Internet! e-commerce world.

**4. Market space :** The market in which web-based businesses operate is the global market. It may not be evident to them, but many businesses are already facing international competition from web-enabled businesses.

**5. Opportunity to reduce costs :** The Internet makes it very easy to 'shop around' for products and services that may be cheaper or more effective than we might otherwise settle for. It is sometimes

possible to, through some online research, identify original manufacturers for some goods - thereby bypassing wholesalers and achieving a cheaper price.

**6. Computer platform-independent :** 'Many, if not most, computers have the ability to communicate via the Internet independent of operating systems and hardware. Customers are not limited by existing hardware systems' (Gascoyne & Ozcubukcu, 1997:87).

**7. Efficient applications development environment :** 'In many respects, applications can be more efficiently developed and distributed because they can be built without regard to the customer's or the business partner's technology platform. Application updates do not have to be manually installed on computers. Rather, Internet-related technologies provide this capability inherently through automatic deployment of software updates'.

**8. Allowing customer self service and 'customer outsourcing' :** People can interact with businesses at any hour of the day that it is convenient to them, and because these interactions are initiated by customers, the customers also provide a lot of the data for the transaction that may otherwise need to be entered by business staff. This means that some of the work and costs are effectively shifted to customers; this is referred to as 'customer outsourcing'.

**9. Stepping beyond borders to a global view :** Using aspects of e-commerce technology can mean your business can source and use products and services provided by other businesses in other countries. This seems obvious enough to say, but people do not always consider the implications of e-commerce.

### **Disadvantages of E-commerce**

Some disadvantages and constraints of e-commerce include the following :

**1. Time for delivery of physical products :** It is possible to visit a local music store and walk out with a compact disc, or a bookstore and leave with a book. E-commerce is often used to buy goods that are not available locally from businesses all over the world, meaning that physical goods need to be delivered, which takes time and costs

money. In some cases there are ways around this, for example, with electronic files of the music or books being accessed across the Internet, but then these are not physical goods.

**2. Physical product, supplier & delivery uncertainty :** When you walk out of a shop with an item, it's yours. You have it; you know what it is, where it is and how it looks. In some respects e-commerce purchases are made on trust. This is because, firstly, not having had physical access to the product, a purchase is made on an expectation of what that product is and its condition. Secondly, because supplying businesses can be conducted across the world, it can be uncertain whether or not they are legitimate businesses and are not just going to take your money. It's pretty hard to knock on their door to complain or seek legal recourse! Thirdly, even if the item is sent, it is easy to start wondering whether or not it will ever arrive.

**3. Perishable goods :** Forget about ordering a single gelato ice cream from a shop in Rome! Though specialized or refrigerated transport can be used, goods bought and sold via the Internet tend to be durable and non-perishable: they need to survive the trip from the supplier to the purchasing business or consumer. This shifts the bias for perishable and/or non-durable goods back towards traditional supply chain arrangements, or towards relatively more local e-commerce based purchases, sales and distribution. In contrast, durable goods can be traded from almost anyone to almost anyone else, sparking competition for lower prices. In some cases this leads to disintermediation in which intermediary people and businesses are bypassed by consumers and by other businesses that are seeking to purchase more directly from manufacturers.

**4. Returning goods :** Returning goods online can be an area of difficulty. The uncertainties surrounding the initial payment and delivery of goods can be exacerbated in this process. Will the goods get back to their source? Who pays for the return postage? Will the refund be paid? Will I be left with nothing? How long will it take? Contrast this with the offline experience of returning goods to a shop.

**5. Privacy, security, payment, identity, contract :** Many issues arise—privacy of information, security of that information and payment details, whether or not payment details (eg. credit card details) will be misused, identity theft, contract, and, whether we have one or not, what laws and legal jurisdiction apply.

**6. Defined services & the unexpected :** E-commerce is an effective means for managing the transaction of known and established services, that is, things that are everyday. It is not suitable for dealing with the new or unexpected. For example, a transport company used to dealing with simple packages being asked if it can transport a hippopotamus, or a customer asking for a book order to be wrapped in blue and white polka dot paper with a bow. Such requests need human intervention to investigate and resolve.

**7. Personal service :** Although some human interaction can be facilitated via the web, e-commerce can not provide the richness of interaction provided by personal service. For most businesses, e-commerce methods provide the equivalent of an information-rich counter attendant rather than a salesperson. This also means that feedback about how people react to product and service offerings also tends to be more granular or perhaps lost using e-commerce approaches. If your only feedback is that people are (or are not) buying your products or services online, this is inadequate for evaluating how to change or improve your e-commerce strategies and/or product and service offerings. Successful business use of e-commerce typically involves strategies for gaining and applying customer feedback. This helps businesses to understand, anticipate and meet changing online customer needs and preferences, which is critical because of the comparatively rapid rate of ongoing Internet-based change.

**8. Size and number of transactions :** E-commerce is most often conducted using credit card facilities for payments, and as a result very small and very large transactions tend not to be conducted online. The size of transactions is also impacted by the economics of transporting physical goods. For example, any benefits or conveniences of buying a box of pens online from a US-based business tend to be eclipsed by the cost of having to pay for them to be delivered to you in



Australia. The delivery costs also mean that buying individual items from a range of different overseas businesses are significantly more expensive than buying all of the goods from one overseas business because the goods can be packaged and shipped together. Reflecting some of the comments above, the following chart (Figure 1.1) shows some of the complaints made by Australian e-consumers.

### Hyper Growth of E-commerce in International Market

Hyper growth. That's the term now being used to describe what e-commerce is currently experiencing. Companies of all sorts and sizes - large or small, established or start-ups are hopping on to the e-commerce bandwagon to give the much-needed boost to their businesses and become the next Amazon in the Internet world. And why not? The open nature of the Internet gives the flexibility to a small firm to conduct business in direct competition to a brick and mortar giant. It is a question of who grabs the opportunity first. Various reports cite explosive growth claims and projections. An industry report by the Peterborough, NH-based ActivMedia Research reveals that the top 100 e-commerce Websites are reporting annual growth rates of 1,000 percent and are pulling in revenues of as much as \$100 million. And as more and more people move online in the future, these figures are expected to be even more staggering. And, as per the International Data Corporation, the number of people buying online was increased from 18 million in December 1997 to 128 million in 2002, representing more than USD400 billion worth of transactions. In U.S. alone, the revenue generated by Internet businesses in 1998 was larger than all previous estimates—a boggling \$ 300 billion

### Impact of E-Commerce on International Supply Chain Management

**1. Customers Drive the Supply Chain :** A long held view in manufacturing is that the main differentiator between competing suppliers is product quality. However, with manufacturing quality approaching parity across the board, meeting specific customer demands for product delivery is the next critical opportunity for competitive advantage. In the past, manufacturers were

the drivers of the supply chain - managing the pace at which products were manufactured and distributed. Today, customers are calling the shots, and manufacturers are scrambling to meet customer demands for options, style, features, quick order fulfillment, and fast delivery.

**2. Customer Expectations are raised by e-Commerce :** The convenience and flexibility of e-Commerce technology, enabling buyers to purchase products and services on web sites through the Internet, has raised customer and consumer expectations to demand:

**3. Customized or tailor made products** to be delivered overnight, or within a few days. In this custom-orientated environment, all supply chain participants are impacted. As a result, the creation of modular designs that leverage common sub-assemblies, have become more critical to meeting short manufacturing cycles, and achieving optimal flexibility.

**4. Reliable and flawless fulfillment processes** and yet, margins are being squeezed, because customers are not used to paying for the picking, loading, and delivering activities, that they previously did themselves.

**5. Real time information systems** with the ability *to know*, before an order is placed, whether the required inventory is available, and *to track* the progress of an order through production and delivery on-line.

**6. Low prices**, as buyers can shop around between suppliers with ease on the Internet—customer loyalty can last as long as the next mouse clicks.

### Conclusions

On the basis of above study it can be said that E-commerce continues to evolve, addressing customer concerns about privacy and the security of on-line transactions. Net security systems now assure that there isn't any danger of breaching confidentiality. Governments, as well as international organizations such as the World Trade Organization, the United Nations Commission on International Trade Law, and the International Organization for Standardization are working to define legal, taxation and intellectual property rules in order to build a global commercial framework that is fair, predictable and consistent.

## References

- ❑ NUA Internet Surveys
- ❑ International Communications Inc.
- ❑ Jupiter Communications
- ❑ COM QUEST Research (Canadian data)
- ❑ Thinking Strategically about Selling Online—  
Ascenda
- ❑ Home Internet use ‘growing’ - BBC News  
(Aug 7, 2000)
- ❑ Dairy industry turns to e-commerce - CNN  
(Jul 28, 2000)
- ❑ Online shopping gets more convenient - BBC  
News (Jul 27, 2000).



# RISK MANAGEMENT IN BANKING INDUSTRY AND IMPACT OF BASEL II IMPLEMENTATION

Dr. Krishna Kumar Verma\* Dr. Omkar\*\*

**Abstract :** Risk management underscores the fact that the survival of an organization depends heavily on its capabilities to anticipate and prepare for the change rather than just waiting for the change and react to it. The objective of risk management is not to prohibit or prevent risk taking activity, but to ensure that the risks are consciously taken with full knowledge, purpose and clear understanding so that it can be measured and mitigated. It also prevents an institution from suffering unacceptable loss causing an institution to suffer or materially damage its competitive position. Functions of risk management should actually be bank specific dictated by the size and quality of balance sheet, complexity of functions, technical/ professional manpower and the status of MIS in place in that bank. The new proposal is based on three mutually reinforcing pillars that allow banks and supervisors to evaluate properly the various risks that banks have to face and realign regulatory capital more closely with underlying risks. Each of these three pillars has risk mitigation as its central board.

Full implementation of the Basel II framework would require up-gradation of the bank-wide information systems through better branch-connectivity, which would entail huge costs and may raise IT-security issues. The implementation of Basel II can also raise issues relating to development of HR skills and database management. Small and medium sized banks may have to incur enormous costs to acquire required technology, as well as to train staff in terms of the risk management activities.

**Keywords :** Risk Management, Basel II Impact of Basel II Implementation.

## Introduction

Risk management underscores the fact that the survival of an organization depends heavily on its capabilities to anticipate and prepare for the change rather than just waiting for the change and react to it. The objective of risk management is not to prohibit or prevent risk taking activity, but to ensure that the risks are consciously taken with full knowledge, purpose and clear understanding so that it can be measured and mitigated. It also prevents an institution from suffering unacceptable loss causing an institution to suffer or materially damage its competitive position. Functions of risk management should actually be bank specific dictated by the size and quality of balance sheet, complexity of functions, technical / professional

manpower and the status of MIS in place in that bank.

Risk Management is a planned method of dealing with the potential loss or damage. It is an ongoing process of risk appraisal through various methods and tools which continuously :

- Assess what could go wrong.
- Determine which risks are important to deal with .
- Implement strategies to deal with those risks.

## Keys for Effective Risk Management

- To direct risk behaviour & influence the shape of a firm's risk profile, management should use all available options. Using financial incentives and penalties to influence risk taking behaviour is effective management tool.

---

\* Assistant Professor, Department of Commerce, S.S.(PG) College, Shahjahanpur

\*\* Associate Professor, Faculty of Commerce, Bareilly College, Bareilly

- Sharing of information by keeping confidentiality intact is also helpful to find out different ways for controlling the risk as valuable inputs may be received through this sharing. Even information on creditworthiness of counterparties that are known to take substantial risk can also help.
- Diversification is extremely important. As it lowers the variance in investor portfolios, improves corporate ability to raise debt, reduces employment risks, and heightens operating efficiency.
- Governance should never be ignored. Careful structuring of the alliance in advance of the deal and continual adjustment thereafter help to build a constructive relationship.
- One should not trust while in business. Personal chemistry is good but is no substitute for monitoring mechanism, co-operation incentives, & organizational alignment.
- Without support system within the organization itself, external alliances are doomed to fail.

### Basel II Accord

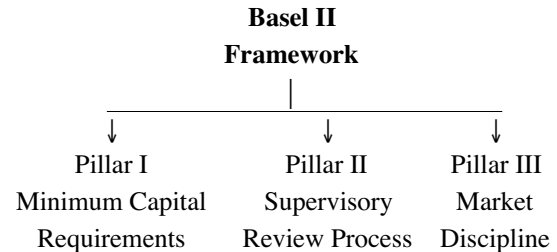
Banking has changed dramatically since the Basel I document of 1988. Advances in risk management and the increasing complexity of financial activities / instruments (like options, hybrid securities etc.) prompted international supervisors to review the appropriateness of regulatory capital standards under Basel I. To meet this requirement, the Basel I accord was amended and refined, which came out as the Basel II accord.

The new proposal is based on three mutually reinforcing pillars that allow banks and supervisors to evaluate properly the various risks that banks have to face and realign regulatory capital more closely with underlying risks. Each of these three pillars has risk mitigation as its central board. The new risk sensitive approach seeks to strengthen the safety and soundness of the industry by focusing on :

- Risk based capital (Pillar 1).
- Risk based supervision (Pillar 2).
- Risk disclosure to enforce market discipline (Pillar 3).

### Basel II Framework

The new proposal is based on three mutually reinforcing pillars that allow banks and supervisors to evaluate properly the various risks that banks face and realign regulatory capital more closely with underlying risks.



### Benefits of Basel II

Some benefits of Basel II are as follows :

**1. Better allocation of capital and reduced impact of moral hazard through reduction in the scope for regulatory arbitrage :** By assessing the amount of capital required for each exposure or pool of exposures, the advanced approach does away with the simplistic risk buckets of current capital rules.

**2. Improved signal quality of capital as an indicator of solvency :** the proposed rule is designed to more accurately align regulatory capital with risk, which will improve the quality of capital as an indicator of solvency.

**3. Encourages banking organizations to improve credit risk management:** One of the principal objectives of the proposed rule is to more closely align capital charges and risk. For any type of credit, risk increases as either the probability of default or the loss given default increases.

**4. More efficient use of required bank capital :** Increased risk sensitivity and improvements in risk measurement will allow prudential objectives to be achieved more efficiently.

**5. Incorporates and encourages advances in risk measurement and risk management :** The proposed rule seeks to improve upon existing capital regulations by incorporating advances in risk measurement and risk management made over the past 15 years.

**6. Recognizes new developments and accommodates continuing innovation in financial products by focusing on risk :** The proposed rule also has the benefit of facilitating recognition

of new developments in financial products by focusing on the fundamentals behind risk rather than on static product categories.

**7. Better alignment of capital and operational risk and encourages banking organizations to mitigate operational risk :** Introducing an explicit capital calculation for operational risk eliminates the implicit and imprecise 'buffer' that covers operational risk under current capital rules.

**8. Enhanced supervisory feedback :** all three pillars of the proposed rule aim to enhance supervisory feedback from federal banking agencies to managers of banks and thrifts. Enhanced feedback could further strengthen the safety and soundness of the banking system.

**9. Enhanced disclosure promotes market discipline :** The proposed rule seeks to aid market discipline through the regulatory framework by requiring specific disclosures relating to risk measurement and risk management.

**10. Preserves the benefits of international consistency and coordination achieved with the 1988 Basel Accord:** An important objective of the 1988 Accord was competitive consistency of capital requirements for banking organizations competing in global markets. Basel II continues to pursue this objective.

### Limitations of BASEL II

Some Limitations of Basel II are as follows :

**1. Lack of sufficient public knowledge :** Knowledge about banks' portfolios and their future risk-weight, since this will also depend on whether banks will use the standardized or IRB approaches.

**2. Lack of precise knowledge :** As to how operational risk costs will be charged. The banks are expected to benefit from sharpening up some aspects of their risk management practices preparation and for the introduction of the operational risk charge.

**3. Lack of consistency :** At least at this stage, as to how insurance activities will be accounted for. One treatment outlined in the Capital Accord is that banks deduct equity and other regulatory capital investments in insurance subsidiaries and significant minority investments in insurance entities. An alternative to this treatment is to apply a risk weight age to insurance investments.

### Impact of Basel II Implementation on the Indian Banking Industry

**1. Changes in Capital Risk Weighted Assets Ratio (CRAR) :** Most of the banks are already adhering to the Basel II guidelines. However, the Government has indicated that a cushion should be maintained by the public sector banks and therefore their CRAR should be above 12%. Basel I focused largely on credit risk, whereas Basel II has 3 risks to be considered, viz., credit risk, operational risk and market risks. As Basel II considers all these 3 risks, there are chances of a decline in the Capital Adequacy Ratio.

**2. High costs for up-gradation of technology :** Full implementation of the Basel II framework would require up-gradation of the bank-wide information systems through better branch-connectivity, which would entail huge costs and may raise IT-security issues. The implementation of Basel II can also raise issues relating to development of HR skills and database management. Small and medium sized banks may have to incur enormous costs to acquire required technology, as well as to train staff in terms of the risk management activities. There will be a need for technological up gradation and access to information like historical data etc.

**3. Rating risks :** Problems embedded in Basel II norms include rating of risks by rating agencies. Whether the country has adequate number of rating agencies to discharge the functions in a Basel II compliant banking system, is a question for consideration. Further, to what extent the rating agencies can be relied upon is also a matter of debate.

Entry norms for recognition of rating agencies should be stricter. Only firms with international experience or background in ratings business should be allowed to enter. This is necessarily given that the Indian rating industry is in its growth phase, especially with the implementation of new Basel II capital norms that encourage companies to get rated.

**4. Improved Risk Management & Capital Adequacy :** One aspect that hold back the critics of Basel II is the fact that it will tighten the risk management process, improve capital adequacy and strengthen the banking system.

**5. Curtailment of Credit to Infrastructure Projects :** The norms require a higher weight age for project finance, curtailing credit to this is very crucial sector. The long-term impacts for this could be disastrous.

**6. Preference for Mortgage Credit to Consumer Credit Lower Risk Weights to Mortgage credit :** Preference for Mortgage Credit to Consumer Credit Lower Risk Weights to Mortgage credit would accentuate bankers' preference towards it vis-à-vis consumer credit.

**7. Basel II : Advantage Big Banks :** It would be far easier for the larger banks to implement the norms, raising their quality of risk management and capital adequacy. This combined with the higher cost of capital for smaller players would queer the pitch in favour of the former. The larger banks would also have a distinct advantage in raising capital in equity markets. Emerging Market Banks can turn this challenge into an advantage by active implementation and expanding their horizons outside the country.

**8. IT spending: Advantage to Indian IT companies :** On the flipside, Indian IT companies, which have considerable expertise in the BFSI segment, stand to gain. Major Indian IT companies such as I-flex and Infosys already have the products, which could help them develop an edge over their rivals from the developed countries.

### Findings and Conclusion

- Credit risk is generally well contained, but there are still problems associated with loan classification, loan loss provisioning, and the absence of consolidated accounts.
- Market risk and Operational risk are clear challenge, as they are relatively new to the areas that were not well developed under the original Basel Capital Accord.
- The new regulations will allow banks to introduce substantial improvements in their overall risk management capabilities, improving risk based performance measurement, capital allocation as portfolio management techniques.

- Future complexity is expected because banks diversify their operations. It is expected that banks will diversify their operations to generate additional income sources, particularly fee-based income *i.e.*, non-interest income, to improve returns.
- Basel II leads to increase in Data collection and maintenance of privacy and security in various issues.
- The banks that would prefer to adopt the Standard Approach should try to adopt Advanced Approach.

In Final terms it can be said that, Implementation of Basel II has been described as a long journey rather than a destination by itself. Undoubtedly, it would require commitment of substantial capital and human resources on the part of both banks and the supervisors. RBI has decided to follow a consultative process while implementing Basel II norms and move in a gradual, sequential and co-ordinate manner. For this purpose, dialogue has already been initiated with the stakeholders. As envisaged by the Basel Committee, the accounting profession too, will make a positive contribution in this respect to make Indian banking system still stronger.

### References

#### Web sites :

- [www.bis.org](http://www.bis.org)
- [www.rbi.org](http://www.rbi.org)
- [www.kpmg.com](http://www.kpmg.com)
- [www.cognizant.com](http://www.cognizant.com)
- [www.google.com](http://www.google.com)
- [www.yahoo.com](http://www.yahoo.com)

#### Books

- Hand Book on Risk management & Basel II norms

#### Articals

- Risk Management in Banks—R.S. Raghavan Chartered Accountant.
- Basel Norms challenges in India –Swapan Bakshi
- White Paper The Ripple Effect: How Basel II will impact institutions of all sizes.



# SELF-ALIENATION IN THE SELECT NOVELS OF ANITA DESAI

Mr. Himanshu Sharma\* and Dr. Aparna Tiwari\*\*

**Abstract :** Anita Desai was born in Mussoorie in 1937 of a Bengali father and a German mother. She appeared on the Indian literary horizon in 1963 with the publication of her first novel 'Cry, the Peacock'. The novel received wide acclaim from the readers and critics as well. She has added a new dimension to the Indian English fiction. Unlike other contemporary Indian women writers, who lay stress on rural, social or political background, she is concerned with the exploration of human psyche— the inner workings of the human mind, the human sensibility, particularly the feminine sensibility, and self-alienation. Anita Desai makes a free use of the language of the interior in her novels, which have been categorized by the critics as psychological and purely subjective. Her fame rests on her writings in a variety of genres of fiction: short stories, novels, literature for children, essays, articles, and reviews. In the world of fiction she stands tall in the company of Iris Murdoch, Flora Nwapa, Margaret Laurence, Doris Lessing and Margaret Atwood. She was awarded the prestigious Sahitya Akademi Award for her novel 'Fire on the Mountain' in 1978. Guardian Children's Fiction Prize for Village by the Sea in 1983, and Author's Guild award for Excellence in Writing for 'Where Shall We Go This Summer?' The present paper attempts to study Anita Desai's treatment of the theme of **self-alienation** in two of her prominent novels 'Cry, the Peacock' (1963) and 'Fire on the Mountain' (1977). In the light of the above two novels we would try to analyze the extent to which she has delineated the problem of self-alienation of her women characters in her novels in a realistic, objective, and unprejudiced manner. The paper follows MLA 8th style.

**Keywords :** Cry, the Peacock, Fire on the Mountain, Self-Alienation, Feminine Psyche, Sensibility.

## Introduction

Anita Desai is undoubtedly one of the most powerful Indian novelists in English. She stands for the much desired "creative release of the feminine sensibility" (Rao 50; The Indo-Anglican Novel and the Changing Tradition) which began to emerge after the Second World War. She can be credited with enriching the tradition of Indian novel in English. Her experimentation and innovations make her "a disturbing and demanding presence in Indo-Anglican fiction". (Maini 216; The Achieve-

ment of Anita Desai) In her novels she profoundly voices the concern for human lot with all its predicaments. She is not content merely with romantic, uncritical and prosaic documentation of social reality. Her real concern is the exploration of human psyche, as explicitly seen in her psychological novels in which she excels beyond any doubt. She calls her novels "purely subjective", and attributes her success to her personal luck, and to her temperament and circumstances. Her writings deal with psycho-analysis of her characters caught in some critical situation. K. R. S. Iyengar very aptly points out, "Her forte is the

---

\* Assistant Professor of English, Department of English, J.S. Hindu P.G. College, Amroha, Uttar Pradesh (Affiliated to M.J.P. Rohilkhand University, Bareilly, U.P.)

\*\* Assistant Professor of Sociology, Department of Sociology, Gokuldas Hindu Girls College, Moradabad,, Uttar Pradesh (Affiliated to M.J.P. Rohilkhand University, Bareilly, U.P.)

exploration of sensibility—the particular kind of modern Indian sensibility that is ill at ease in a sterile set up.” (Iyengar 64; A Note on Anita Desai’s Novels) The most recurrent theme in her novels is “the hazards and complexities of man-woman relationships, the founding and nurturing of individuality, [and] the establishing of individualism” (Narasimhan 22; Sensibility Under Stress: Aspects of Indo-English Fiction) of her characters.

The 20th century has rightly been called the “Age of Alienation” (Moony & Stanley, 1968, p. 3). In an age of lost values, lost morals, lost religion, lost men and last gods the modern man seems doomed to suffer the corrosively consuming impact of alienation which manifests itself in various forms: generation gap, the loss of credibility, the compartmentalization of life, the stunning of personal development and the conspicuous absence of a sense of meaningfulness of life, and so on. In the present age man suffers not only because of war, terrorism, racial discrimination, religious persecution and natural catastrophes like flood, famine and drought, but also from inner problems—a sense of isolation and meaninglessness of existence. The old beliefs and certainties have been dissolved and man finds himself surrounded on all sides by all kinds of uncertainties, perplexities, and a kind of void has been created by the all pervasive sense of alienation. Being tormented by confusion, frustration, disintegration and disillusionment, the modern man finds himself shrunk and demotivated in spirit. Modern scientific and psychoanalytic theories like Einstein’s concept of relativity, Heisenberg’s uncertainty principle, Bergson’s theory of *duree* and Freud’s postulates about the subconscious have given a profound blow to man’s flawed notion of reality. As a result man suffers from an acute sense of rootlessness and vacuum which is often manifested in the form of the alienation not only from oneself, but also from once fellow men and from nature; he is overwhelmed with the awareness that life is just running out of his hand like sand. There is a wide unbridgeable gap between what a man aspires for and what he really achieves, what he publicly professes and what he actually practices, and what he really is and what he pretends to be. His efforts—conscious or unconscious, willing or unwilling to bridge this gap have met with hopeless

failure, and he feels afflicted by the torture consequent upon this failure. With permanent indelible scars imprinted on his psyche, he realizes his utter helplessness, limitations and littleness in this infinitely vast world with nothing to hold on to, and save it from falling apart.

Melvin Seeman has discussed the plight of modern man under a set of five interrelated operational conditions, *viz.*, powerlessness, meaninglessness, normlessness, isolation and self estrangement. These are nothing but different manifestations of alienation, and can be applied in different combinations to analyze a given problematic situation. Taviss has put alienation under two categories: ‘**social alienation**’ and ‘**self-alienation**’. (Taviss 46-47; Changes in the form of Alienation. In *American Sociological Review*) Social alienation is the result of disillusionment and estrangement brought out by the sudden and painful discovery that the social system is oppressive to, incomplete for, and incompatible with his desires and ideals. He finds himself hopelessly incapable and unfit to adapt to a system which is too rigid and coercive. Self-alienation, however, means the loss of contact of the individual selves with no inclination or desire to get in alignment or agreement with the prevailing undesirable social patterns which force him to toe the line set by them. He reluctantly, almost mechanically manipulates his actions to suit to the social demands, but at the end of the day, he finds himself totally and irrevocably self-alienated. Self-alienated person is much less, a mere shadow, of what he might have ideally been, had the circumstances in the society been a little more conducive. Thus, self-alienation may be said to have worse effect on an individual than social alienation. It is a more basic and severe form of rootlessness and can thwart an individual’s mental and psychic development in an appalling manner. It forms the subject of many psychological and philosophical studies. Anita Desai primarily deals in the analysis of this human predicament. Kohli has rightly observed that “no other writer is so much concerned with the life of young men and women in Indian cities as Anita Desai is.” (Kohli 3; Indian Women Novelists in English. Times Weekly) An attempt will be made in the present paper to make a psycho-analysis of her characters suffering the pangs of self-alienation in two of her prominent



novels: 'Cry, the Peacock'(1963) and 'Fire on the Mountain'(1977).

Anita Desai's debut novel '**Cry, the Peacock**'(1963) is one of the most beautiful, poetic and evocative Indian novels in English. It gives vent to the long-suffocated wail of a wounded psyche, the heart-rending tale of a tense and dull human relationship narrated by the protagonist Maya herself. The novel deals with the story of a young sensitive girl haunted by a childhood prophecy of disaster that she would meet within four years of her marriage. The very beginning of the novel suggests the husband-wife alienation theme by unfolding the relationship of Maya and her husband Gautama. Their predicament and their ultimate fate remind us of that of Mr. and Mrs. Ramsay in Virginia Woolf's famous novel 'To the Lighthouse'. Maya is an introvert and pampered daughter of a wealthy artistic father. She's married to an older man, almost the age of her father, Gautama. He is an industrious lawyer with detached temperament and sober attitude towards life. Maya and Gautama are diametrically opposite to each other. An average evening for Maya is hardly more than a "quite, formal waiting."(Desai 7; cry, the peacock, part one,) She is fed up with Gautama's "... hardness ..... His coldness, and incessant talk of cups of tea and philosophy..." (Desai 9; cry, the peacock, part two, ch. 1). What pains her most is her unbearable loneliness in Gautama's house. She helplessly utters, "Yes, I whimpered, it is that I am alone..." (Desai 9; cry, the peacock, part two, ch. 1). She finds herself unable to understand Gautama's indifference towards her, and an inexplicable want of communication on his part:

How little he knew of my misery, or of how to comfort me.... Telling me to go to sleep while he worked at his papers, he did not give another thought to me, to either the soft willing body or the lonely, wanting mind that waited near his bed.... (Desai 9; cry, the peacock, part two, ch. 1).

Maya's hypersensitive and extremely agitated state of mind is revealed to us at the very outset of the novel as we see her reacting to the untimely death of her pet dog. She rushes to "... the garden tap to wash the vision from her eyes ..." (Desai 15; cry, the peacock, part two, ch. 1), but her husband remains totally unperturbed by this incident; his cool and calm attitude makes her feel

restless and antagonistic towards him. Throughout the novel we feel communication gap between the husband and wife which continues to widen with the passage of time. She reflects, "... Had there been a bond between us, he would have felt its pull.... But of course there was none.... There was no bond, no love— hardly any love...." (Desai 108; cry, the peacock, part two, ch. 5). An agitating restlessness is ever searing within her pulling them further apart.

The alienation of Maya is rooted essentially in Gautama's philosophical detachment, his imperiousness to the wonderful, yet tremulous beauty of the natural world, and his gross indifference to the basics in life. Gautama would shrug Maya's "... words off as superfluous, trivial ..." (Desai 19; cry, the peacock, part two, ch. 1). Gautama might have proved to be a remarkably successful husband, had the situation been a little different, but he and Maya are not made for each other, they cannot be reconciled, their incompatible union is likely to mar their life and happiness.

Maya's reminiscences give us an easily decipherable hint of her character and its development. There seems but a little touch with reality in her early development nurtured on dreams, illusion and imagination. She reminisces with passionate yearning the breakfast sessions in the garden as good "... as revels of fairies and elves ..." (Desai 43; cry, the peacock, part two, ch. 2). When we look back on her earlier life, we are convinced that hers is not a normal life. Her hypersensitiveness and idealism make her magnify life's multitudinous problems so much so that the world seems to her an uninhabitable place, an unweeded and unattended garden. Maya's ever increasing rootlessness culminates in a kind of schizophrenia—"... a body without a heart, a heart without a body...."(Desai 196; cry, the peacock, part three). This is the typical condition of an unfortunate person who is alienated through and through. She feels herself obsessively driven to a state of curious insanity: "... Yes, I am going insane. I am moving further and further from all wisdom, all calm, and I shall soon be mad, if I am not that already...." (Desai 124; cry, the peacock, part two, ch. 6). Maya's obsession with her childhood prophecy of disaster and death compulsively leads her to think, "... It was now to be either Gautama, or I ..." (Desai 167; cry, the

peacock, part two, ch. 7). After much deliberation she finally decides to kill Gautama, as, being detached and indifferent to life, he would neither miss it, nor mind losing it.

'Cry, the Peacock' is Anita Desai's pioneering effort towards delineating the psychological problems faced by an alienated person. Maya's varying moods, obsessions, dilemmas and abnormality of behaviour are conveyed very effectively in the novel. Only Shakuntala Srinagesh in the 'Little Black Box' (1955) had made such attempt earlier at the psychological portrayal of the moods of a tubercular woman. Anita Desai's novel, however, delves far deeper into human psyche and explores it more intensively giving us a more profound and insightful understanding human behaviour. Desai's delineation of the predicament and tension of the alienated Maya may not be always convincing, but it heralds the beginning of a new kind of psychological novel, a novel of sensibility rather than action.

The Sahitya Academy Award winner '**Fire on the Mountain**' (1977) explores in great detail the alienation, isolation and loneliness of Nanda Kaul, the protagonist, and her great-granddaughter, Raka. Nanda Kaul leads a life of a recluse in the apparently perfect privacy of her sprawling house 'Carignano.' She has been conceived of as "... a charred tree trunk in the forest, a broken pillar of marble in the desert, a lizard on a stone wall..." (Desai, 23; fire on the mountain, part I, ch. 7) with the only difference that unlike them she is capable of getting irritated and annoyed in "...that lonely house..." (Desai, 16; fire on the mountain, part I, ch. 4) in which she has been living all these years all alone. It is this place and this time of life for which she had prepared herself all her life and at last she had it. "...She wanted no one else and nothing else. Whatever else came, or happened here, would be an unwelcome intrusion and distraction." (Desai, 3; fire on the mountain, part I, ch. 1) Having spent a maddeningly busy life at the Vice-Chancellor's house, here "... She had held herself religiously aloof, jealous of this privacy achieved only at the end of her life." (Desai, 35-36; fire on the mountain, part I, ch. 10) She now lives like "... a recluse out of vengeance for a long life of duty and obligation ..." (Desai, 48; fire on the mountain, part II, ch. 4) She didn't want her

privacy to be disturbed even by a postman. She is content to be merely "... a tree, no more and no less ..." (Desai, 4; fire on the mountain, part I, ch. 1) The letter Nanda Kaul receives from Asha, the least loved or the most exasperating of her daughters, announcing her great-granddaughter Raka's arrival at Carignano, disturbs her emotionally, and she has to make reluctant efforts "... to suppress her anger, her disappointment, her total loathing of her daughters meddling busybody ways, her granddaughter's abject helplessness, and her great-granddaughter's impending arrival here at Carignano." (Desai, 16; fire on the mountain, part I, ch. 4) She petulantly asks herself: "... Can I not be left with nothing?..." (Desai, 17; fire on the mountain, part I, ch. 5) Raka's arrival would only mean letting the "... noose slip once more round her neck ..." (Desai, 19; fire on the mountain, part I, ch. 5)

Nanda Kaul's life has been an unending tale of smothering exhaustion. Being the wife of the Vice Chancellor, she was the pivot of an excessively busy world, but its crowding suffocated her. Her joy knew no bound when her relentless responsibilities seemed to have come to an end. She felt really glad to have left "... it all behind, in the plains, like a great, heavy, difficult book that she had read through and was not required to read again." (Desai, 30; fire on the mountain, part I, ch. 9) Nanda Kaul's married life was not a happy and contented one; she was doubly alienated. Her busy husband seeking sensual pleasure outside marriage had nothing to do with her physical and emotional needs, and her relations with her children were also not loving and emotionally satisfying. In her old age she poignantly remembers "... her failure to comfort children, her total inability to place herself in another's position and act accordingly..." (Desai, 89; fire on the mountain, part II, ch. 17)

Raka is one of the finest creations of Anita Desai. We love her, we pity her, we envy her—all at the same time. Her very arrival immediately draws our attention towards her, though she is an unwelcome intrusion to Nanda Kaul. "... She was still an intruder, an outsider, a mosquito flown up from the plains to tease and worry..." (Desai, 40; fire on the mountain, part II, ch. 1) Raka, however, does not cause any botheration to her great-grandmother. She is instinctively drawn towards

the beauties and delights of the Himalayan landscape and begins to "... listen to the wind in the pines and the cicadas all shrilling incessantly in the sun with her unfortunately large and protruding ears, and thought she had never before heard the voice of silence." (Desai, 40; *fire on the mountain*, part II, ch. 1) Like a lizard, she used to cling to the rail of the kitchen window and enjoy the beauty of "... the serene silent hillsides..." (Desai, 57; *fire on the mountain*, part II, ch. 7) "Secrecy" was the 'essence' of her life; she "... had all the jealous guarded instincts of an explorer, a discoverer, ..." (Desai, 61; *fire on the mountain*, part II, ch. 8) As a result "... she knew a Kasauli that neither summer visitors nor upright citizens of the town ever knew..." (Desai, 63; *fire on the mountain*, part II, ch. 9) It seems as if the unadulterated, untrodden, unviolated and sacred beauty of nature is exclusively meant for her. She possesses a Wordsworthian receptiveness worthy of being envied as well as emulated.

After initial hostility, nonchalance and want of rapport on the part of Nanda Kaul for Raka, she begins to perceive a temperamental similarity between herself and Raka. "If Nanda Kaul was a recluse out of vengeance for a long life of duty and obligation, her great-granddaughter was a recluse by nature, by instinct..." (Desai, 48; *fire on the mountain*, part II, ch. 4) It was now left to them to work out "... the means by which they would live together ..." (Desai, 46; *fire on the mountain*, part II, ch. 4) unobtrusively. But Raka's rejection of her great-grandmother is so absolute, so natural, so instinctive and so effortless when it is compared with her own planned and willful rejection of the child that she is utterly and helplessly pained to swallow it. She is perhaps the finished and flawless model of self-contained joy and contentment whereas Nanda Kaul is merely an ill-performed and flawed attempt at seeking serene joy. She has not arrived at this condition "... by a long route of rejection and sacrifice—she was born to it, simply." (Desai, 48; *fire on the mountain*, part II, ch. 4) She is so unconcerned about this world and its belongings that she hardly ever feels the urge to touch anything in her great-grandmother's house. Her apparently abnormal behavior ridden with absolute calm indifference is a sort of challenge for her great-grandmother, who is desperately trying to overcome it.

There is one more character in the novel—Ila Das, who intrudes into the tranquility of Carinano. She is an old friend of Nanda Kaul's. Though she is slightly comical, she is a pathetic creature—"... an old animal that has been made to run before the hounds..." (Desai, 109; *fire on the mountain*, part III, ch. 1) Life has not been good to her; she has been ill-treated, mocked, spurned and tormented by the mobs. All her life she has been overburdened with economical hardships, going "from pillar to post" to make her ends meet. Tiredness is always writ large "... like a grey web across that aged face..." (Desai, 120; *fire on the mountain*, part III, ch. 5) Full of deformities and contradictions, she cries, "Oh, I do feel ashamed of myself..." (Desai, 127; *fire on the mountain*, part III, ch. 8) She regards her upbringing responsible for her absurd and abominable life. We feel pity for her miserable life which was "... full of hazards, full of hazards..." (Desai, 139; *fire on the mountain*, part III, ch. 11) Eventually, as the luck would have it, the man whom she gives a useful piece of advice "... pinned her down into the dust and the goat droppings, and raped her..." (Desai, 143; *fire on the mountain*, part III, ch. 12) and took her life. 'Fire on the Mountain', thus, portrays three different types of self-alienated characters and tries to psychoanalytically explore their inner beings, their attitudes and responses, and their similarities and differences.

## Conclusion

Anita Desai has thus realistically delineated in her novels the problems and plights of alienated individuals, particularly the female characters, caught in some crisis in the present materialistic world. She excels particularly in highlighting the misery of a highly sensitive and emotional woman torn apart by a sense of humiliating neglect and biting loneliness. The desperate struggle of her characters to find solutions to the existential problems of the alienated-self finally emerges to be the central theme of her novels. In an interview Desai once remarked that women novelists' way of looking at things is unique because they have "a very different sense of values" and are "more concerned with thought, emotion and sensation." (Ram, 32; Interviews) This is an apt reply to the women writers like Virginia Woolf and Marilyn.

R. Farwell who thought that the women writers are not really capable of originality and they could not appropriate a universal voice because of their unique experiences and perspectives which forms the basis for the adoption of a voice that is sexually identifiable. Desai's treatment of the problems of the alienated self in her novels refutes such impressionistic theories and validates her own claim regarding the greatness and originality of modern women writers. Her contribution to recognizing feminine consciousness and paving the way for upcoming Indian women novelists is unparalleled in Indian English literature.

### Works Consulted

- ❑ Desai, Anita. *Cry, the Peacock*. Orient Paperbacks. New Delhi. 1980.
- ❑ Desai, Anita. *Fire on the Mountain*. Allied Publishers Private Limited. New Delhi. 1977.
- ❑ Iyengar, K. R. S. A Note on Anita Desai's Novels. In *The Banasthali Patrika*. (p. 64). 1969.
- ❑ Kohli, Suresh. Indian Women Novelists in English. *Times Weekly*. (p. 3). 1970, Nov. 8.
- ❑ Maini, D. S. The Achievement of Anita Desai. In K.K. Sharma (Ed.), *Indo-English Literature* (p. 216). Ghaziabad. 1977.
- ❑ Moony Jr, Harry. J. & Stanley, Thomas. F. (Eds.). *Shapeless Gods*. (p. 3) Pittsburgh. 1968.
- ❑ Narasimhan, Raji. *Sensibility Under Stress: Aspects of Indo-English Fiction*. New Delhi. 1976.
- ❑ Rao, A. V. *The Indo-Anglican Novel and the Changing Tradition*. Mysore. 1972.
- ❑ Taviss, I. Changes in the form of Alienation. In *American Sociological Review*. 34/1. (pp. 46-47) 1968.



# THE MOVEMENT TOWARDS DIGITAL PAYMENT AFTER DEMONETIZATION: AN EXPLORATORY STUDY

Dr. Ruchi Srivastava\* and Dr. Sachin Sabharwal\*\*

*Abstract : The sudden announcement of the demonetization of all ₹ 500 and ₹ 1000 bank notes on 8th December 2016 by our Prime Minister shocked the country. This sudden announcement created the cash shortages and disturbance throughout the Indian Economy. The growth of the Indian economy suddenly slowed down to 6.1%. The Environment was chaotic. Rich people were trying every possible way to covert it to white money while innocent and general masses were living in dreadful situation with little or no money. It was observed that people were facing lot of inconvenience and losing their patience but still majority of people appreciated this move and supported the demonetization.*

*The most positive outcome of demonetization which was observed that Indian economy started moving from cash to cashless economy. Rather than being tied up in cash crunch and be a part of never ending ques, more people switch to online payments. There has been a rise in the number of debit and credit card transaction. The concept of E-wallet was highly popularized, people of various age, religion and different segment preferred to use the e-wallet like Paytm, Freecharge , Mobikwik etc for their transactions, with new developed attitude “ Ab ATM nahi ,paytm karo”. Apart from this other companies are also using different strategies to welcome this move. Ola sent out notification to its passenger saying – Recharge Ola money now and ride cashless. Thus we can say the demonetization has broken or unchained the traditional thought of cash payment and moved to e-payment.*

## Introduction

On 8 December, 2016 suddenly breaking news flashed on Television that our respectable Prime Minister Mr. Narendra Modi has demonetized the highest denomination currency of ₹ 500 and ₹ 1000. This Initiative was undertaken by the government to address tax evasion, counterfeit currency and funding of illegal activities.

Demonetization refers to an economic policy where a certain currency unit ceases to be recognized or used as a form of legal tender. During the demonetization, the currency unit has lost its importance as a legal tender and is deposited in the bank. It has been observed that when enough of unaccountable black money circulates in the

economy as the sources of income are not known to the government. To keep a check on the circulation, of the black money the government demonetize, so that black money holders are compelled to deposit the cash and lose their wealth. Demonetization also plays a crucial role in bridging the gap between upper and middle class. It is a strategy that is oftenly used in many countries

Digital payment is that payment mode which is made through digital modes. In digital payments, payer and payee both use digital methods to send and receive money. It is also called electronic payment. No hard cash is involved in the digital payments. All the transactions in digital payments are completed online. It is an instant and con-

---

\* Principal/ Associate Professor, Surya College of Business of Business Mgt., , Lucknow

\*\* Associate Professor, Tecnia Institute of Advance Studies, Delhi

venient way to make payments. Digital payments save you from long queues of ATMs and banks. Because, if you pay digitally, you need not to withdraw cash from your account, digitally amount moves from one account to others. It makes the life of an individuals relaxed and comfortable The digital payment has promoted the concept of digital wallet, where you can store your money same as in your wallet in the pocket. A digital wallet refers to an electronic device that allows an individual to make electronic transactions. This can include purchasing items on-line with a computer or using a smart phone to purchase something at a store. An individual's bank account can also be linked to the digital wallet. Besides the digital wallet there are numerous methods which are frequently used by the person. Some prominent methods are discussed below:

**UPI apps :** UPI or unified payment interface is a payment mode which is used to make fund transfers through the mobile app. This mobile app can be downloaded from play store of any android phone. For functioning of the app you need to register for mobile banking.

**USSD banking or \*99# banking :** is a mobile banking based on digital payment mode. This banking can be run in any simple normal featured phone USSD banking is as easy as checking your mobile balance. You can use this service for many financial and non-financial operations such as checking balance, sending money, etc.

**Cards :** ATM /Debit Cards/Prepaid cards/ Credit cards are provided by banks to their account holders which are not merely used in drawing the money but also used for online shopping and making digital payments.

**E-Wallets :** E-wallet or mobile wallet is the digital version of your physical wallet with more functionality. You can keep your money in an E-wallet and use it when needed. Use the E-wallets to recharge your phone, pay at various places and send money to your friends. If you have a smart-phone and a stable internet connection, you can use E-wallets to make payments. These E-Wallets also give additional cash back offers. Some of the most used E-wallets are State bank buddy, ICICI Pockets, Freecharge, Paytm etc.

## Review of Literature

A study was conducted by Prof. Tyagi , Dr. Shukla and Ms. Mamta on “The study of electronic payment systems” in international Journal of Advanced Research in computer Science and software engineering ,vol6 ,issue 7 July 2016 . The Study aimed to identify the issues and challenges of electronic payments and offer some solutions to improve electronic payment system quality.

The study was conducted by Karamjeet Kaur and Dr. Ashutosh Pathak on “E-Payment System on E-Commerce in India” on Int. Journal of Engineering Research and Applications, ISSN : 2248-9622, Vol. 5, Issue 2, (Part-1) February 2015, pp.79-87. This study states that online e-payment provides greater reach to customers. Feedback can be obtained easily as internet is virtual in nature. E-payment helps in gaining the customer loyalty and banks are also able to give the personal attention and quality service to the customer,24 hours access, reduce paper work , no need to carry cash, easy online application etc.

Ashish Das and Rakhi Agarwal in their article “cashless payment system in India—A Roadmap”. Cash as a mode of payment is an expensive proposition for the government. The country needs to move away from cash –based towards a cashless /electronic payment system. This will help reduce currency management cost,track transactions, check tax avoidance/fraud etc,enhance financial inclusion and integrate the parallel economy with main stream

## Objectives

- To study the role of demonetization
- To study the impact of demonization on the e payments
- To study the level of awareness among the general public
- The willingness and acceptance of e-payment .

## Methodology

This study consist of both the primary data and secondary data. The primary data was collected by a survey to know the level of awareness and acceptance of e-payment among the general masses. The survey was conducted in a Lucknow City. The secondary data was collected from journals, websites and other reliable sources.

### Government Initiatives for Digital Payments

- The government of India has promoted the programme of “Digital India”. The Digital India initiative seeks to lay emphasis on e-governance and transform India into a digitally empowered society. It will focus on providing high speed internet services to its citizens and make services available in real time for both online and mobile platform
- To expand digital payment infrastructure in rural areas, the Central Government through NABARD will extend financial support to eligible banks for deployment of 2 POS devices each in 1 Lakh villages with population of less than 10,000.
- The Central Government through NABARD will also support Rural Regional Banks and Cooperative Banks to issue “Rupay Kisan Cards” to 4.32 crore Kisan Credit Card holders to enable them to make digital transactions at POS machines/Micro ATMs/ATMs.
- Railway through its sub urban railway network shall provide incentive by way of discount upto 0.5% to customers for monthly or seasonal tickets from January 1, 2017, if payment is made through digital means.
- All railway passengers buying online ticket shall be given free accidental insurance cover of upto ₹ 10 lakh.
- The Central Government Petroleum PSUs shall give incentive by offering a discount at the rate of 0.75% of the sale price to consumers on purchase of petrol/diesel if payment is made through digital means
- Public sector insurance companies will provide incentive, by way of discount or credit, upto 10% of the premium in general insurance policies and 8% in new life policies of Life Insurance Corporation sold through the customer portals, in case payment is made through digital means.

### Drawbacks of e-payments

Every coin has two sides so as the digital payments. Despite many advantages, digital payments have a few drawbacks also.

**(i) Difficult for a non-technical person :** As most of the digital payment modes are based on

mobile phone, the internet and cards. These modes are somewhat difficult for non-technical persons such as farmers, workers etc.

**(ii) The risk of data theft :** There is a big risk of data theft associated with the digital payment. Hackers can hack the servers of the bank or the E-Wallet you are using and easily get your personal information. They can use this information to steal money from your account.

**(iii) Overspending :** You keep limited cash in your physical wallet. Hence, you think twice before buying anything. But if you use digital payment modes, you have all your money with you always. This can result in overspending.

### Data Analysis

The primary data was collected through the method of survey to evaluate the awareness and acceptance of e-payments among the Indian citizens who has been habituated for several years with cash transactions only. The result analysis is discussed below :

Agree with Digital Payment					
		Fre- quency	Per- cent	Valid Percent	Cumula- tive Percent
Valid	Yes	243	85.6	85.6	85.6
	NO	41	14.4	14.4	100.0
	Total	284	100.0	100.0	

The result of the survey indicates that 85.6% of the respondents are favouring to the concept of digital payment and 14.4% are reluctant towards the digital payment due to fear, illiteracy, hurdles and complexity in the process.

Gender					
		Fre- quency	Per- cent	Valid Percent	Cumula- tive Percent
Valid	Male	154	54.2	54.2	54.2
	Female	130	45.8	45.8	100.0
	Total	284	100.0	100.0	

During the survey no gender discrimination was observed. Both the gender female and Male accepted the digital payment, its technology, its process. Both the gender expressed their interest, likeness and convenience towards digital payment

Wish to change your habit from cash to Digital payment					
		Fre-quency	Per-cent	Valid Percent	Cumula-tive Percent
Valid	Yes	250	88.0	88.0	88.0
	NO	34	12.0	12.0	100.0
	Total	284	100.0	100.0	

The survey indicates that people are customized to payment by cash, they also believe that payment by cash involves the risk factor, difficult and unsafe to carry. Cash payment brings a difficulty and uncertainty in cash payment. During the survey it was found that due to above and other crucial factors 88% of the respondents are willing to change their habit from cash to digital payment.

Digital payment will reduce the black money					
		Fre-quency	Per-cent	Valid Percent	Cumula-tive Percent
Valid	Yes	215	75.7	75.7	75.7
	NO	69	24.3	24.3	100.0
	Total	284	100.0	100.0	

There is no doubt that the digital payment will bring transparency in the monetary transaction and will play a crucial role in reducing the black money. In the survey 76 percent of the respondents are agreeing that digital payment will help in reducing the black money whereas 24 percent of the respondent hold the opinion that digital payment can have a little bit on control but cannot reduce the black money.

### Conclusion

The demonetization has paved and geared the pace of e- payment and the shortage of cash in the

economy compelled the masses to learn the process of e-payments. The paytm, online transactions, swiping of the card, IMPS, RTGS were certain methods for e-payments which frequently the people preferred to overcome the shortage of cash in the economy .The survey indicated that majority of the people have accepted the concept of e-payments, all people of different age, education and gender have open heartedly accepted the e-payments and few who are reluctant, majority among them are also showing their keen interest to learn about the e-payments.

The cashless transaction process is gaining its popularity day by day. The internet service provider like Reliance Jio, BSNL etc. are providing the huge data and 4G speed at very reasonable price, pop swiping machine and also the growth of banking sector is inspiring the people to move from cash to cashless system. There is no doubt to say that future transaction system in cashless transaction system

### References

- ❑ Marcus W.Mosen, Moormann Jurgen (2016): Digital payments 2016–A payment Revolution Frankfurt School Verlag.
- ❑ Benson Coye Carol, & Loftesness J, Scott (2013). Payment systems in the U.S., Glenbook.
- ❑ Piyush Kumar “An analysis of Growth Pattern of Cashless Transaction system ”Vol.3, Issue 9, Sep 2015,37-55, Impact Journals.
- ❑ Speech delivered by Shri R. Gandhi, Deputy Governor at the BHU, Varanasi on Oct. 22, 2016
- ❑ file://E:/ demo / Demonetisation % 20% E2 % 80% 93% 20IAS%20Parliament.html
- ❑ <http://thetechpert.com/cashless-payment-india>





# निराला की प्रमुख व्यंग्य रचनाएँ

डॉ. आलोक मिश्रा\* एवं डॉ. श्रीकान्त मिश्रा\*\*

व्यंग्य रचनाएं पाठक का मनोरंजन तो करती ही है साथ ही समाज में व्याप्त कुरीतियों पर कुठाराघात भी करती है इसीलिए साहित्य जगत में यह विद्या शीर्ष पर स्थित है। व्यंग्य लेखकों में निराला का नाम बड़े आदर से लिया जाता है। निराला की शैलीगत प्रवृत्तियों में व्यंग्य की प्रवृत्ति बहुत ही पृथक् रूप में परिलक्षित होती है और इसका परिसर भी वैविध्यपूर्ण है। जहाँ तक उनकी कविताओं में उनकी व्यंग्य-दृष्टि की व्यापकता की बात है, इसे ठीक से समझने के लिए उनकी सम्पूर्ण काव्य रचनाओं का ज्ञान आवश्यक है। डॉ. दूधनाथ सिंह ने इस सन्दर्भ में लिखा है—“निराला की मृत्यु (15 अक्टूबर, 1961 ई.) के लगभग साढ़े सात वर्ष बाद प्रकाशित उनके अन्तिम काव्य-संग्रह ‘सांध्य-काकली (जनवरी, 1969 ई.) के साथ ही उनकी सम्पूर्ण काव्य रचनाओं का प्रकाशन-क्रम एक प्रकार से पूरा हो गया है। अभी भी, सम्भव है, इधर-उधर पत्र-पत्रिकाओं में प्रकाशित कुछ कविताएँ या उनके मित्रों के पास पड़ी रचनाएँ संकलनों में आने से रह गई हों, लेकिन उनकी संख्या ज्यादा नहीं मालूम पड़ती ‘मतवाला’ के प्रारम्भिक अंकों में प्रकाशित कुछ कविताएँ उनके किसी भी संग्रह में उपलब्ध नहीं हैं। इसी प्रकार ‘प्रभा’ (कानपुर) में जून 1920 में छपी उनकी पहली कविता ‘मातृभूमि’ किसी संग्रह में उपलब्ध नहीं है।” उन्होंने निराला की जिन कुल तेरह मौलिक, काव्य-पुस्तकों की चर्चा की, डॉ. कृष्णदेव बाहरी की पुस्तक में भी उन्हीं की चर्चा मिलती है।

निराला की प्रमुख व्यंग्य रचनाएँ इस शोध-पत्र में प्रस्तुत करना समीचीन रहेगा। डॉ. नन्द किशोर नवल ने अपने सम्पादन का लक्ष्य निराला की समस्त सूचनाओं का संकलन तो रखा ही है, उनका उद्देश्य शोध-प्रज्ञों के समक्ष निराला की समस्त रचनाओं को एकत्र रख देना भी है। उन्होंने लिखा है—“श्रेष्ठ साहित्यकारों के समग्र कृतित्व का एकत्र प्रकाशन कई दृष्टियों से उपयोगी भी होता है। उसमें अध्ययन में तो सुविधा होती ही है, मूल्यांकन में भी सुविधा होती है।”

यह सच है कि निराला की कविताओं में भागवत वैविध्य है और कई बार वे अध्यात्म की मनोभूमि में वर्षों डूबे रहे हैं, तथापि उनमें व्यंग्य की चेतना प्रत्यक्ष या प्रच्छन्न रूप में सदैव वर्तमान रही है और उनका व्यंग्य परिसर भी समान रूप से वैविध्यपूर्ण है।

निराला के विस्तीर्ण व्यंग्य-परिसर में उनके व्यंग्यों का वितान-वैविध्य भी देखने योग्य है। व्यंग्य के विकास के लिए गलत राजनीतिक, आर्थिक और सामाजिक व्यवस्था की भूमि गलत व्याख्या की जाती है, कवि और कलाकारों को अधिक संरक्षण प्रदान कर चाटुकार बना लिया जाता है, गलत इतिहास और गलत साहित्य का निर्माण होता है और गरीब जनता का खून चूसकर राजा अपने को विशाल दुर्ग में सुरक्षित कर लेता है। ‘राजे ने अपनी रखवाली की’ शीर्षक कविता में निराला ने लिखा है—

“जनता का जादू चला राजे के समाज का  
लोक-नारियों के लिए रानियाँ आदर्श हुई  
धर्म का बढ़ावा रहा धोखे से भरा  
लोहा बजा धर्म पर, सभ्यता के नाम पर।

इस कविता की अन्तिम दो पंक्तियों में ‘आँख मूंदकर जनता ने डुबबियाँ लीं’। और ‘आँख खुली—राजे ने अपनी रखवाली की’ का व्यंग्य सम्पूर्ण व्यंग्य पर पानी की तरह चढ़कर उसे जगमग कर डालता है। उन्होंने अंग्रेजों के शासनकाल में व्याप्त स्वार्थपूर्ण दलबन्दी को भी अपने व्यंग्य का लक्ष्य बनाया है। ‘सेवा-प्रारम्भ’ शीर्षक कविता में उन्होंने लिखा है—

“बड़े समर के प्रहरण  
नये-नये हैं प्रकरण  
छाया उन्माद मरण कोलाहल का  
दर्प जहर, जर्जर नर  
स्वार्थपूर्ण गुँजा स्वर  
रहा है विरोध पहर उस दल का।”

“पूँजीवाद को प्रोत्साहन अंग्रेजों के शासन की सबसे बड़ी बुराई थी। ‘थोड़े के पेट में बहुतों को आना पड़ा’ शीर्षक कविता में निराला ने इसी सन्दर्भ में अंग्रेजी हुकूमत पर व्यंग्य किया है।” अंग्रेजी हुकूमत की एक और बड़ी बुराई जमींदारी प्रथा थी। ये जमींदार अंग्रेज शोषकों के शोषण तन्त्र के बहुत बड़े साधन थे। अपनी सेवा के बदले में ये जमींदार असहाय भारतीय जनता का पूरा शोषण करते थे। इनके शोषण का भी अपना तन्त्र था। इनके स्वार्थी और क्रूर कारिन्दे जनता पर

\* विभागाध्यक्ष हिन्दी, एस. एस. (पी.जी.) कॉलेज, शाहजहाँपुर

\*\* असिस्टेंट प्रोफेसर, हिन्दी, एस. एस. (पी.जी.) कॉलेज, शाहजहाँपुर

तरह-तरह के अत्याचार करते थे और उसका रक्त चूसा करते थे। जमींदारों और महाजनों के वाहन इन दलालों को भी निराला ने अपने व्यंग्य का लक्ष्य बनाया है—

“जमींदार के वाहन  
बाकी परदेश में कौड़ियों के नौकर हैं  
महाजनों के दबैल  
स्वत्व बेचकर विदेशी माल बेचने वाले।”

इनके लिए उचित-अनुचित, नीति-अनीति, धर्म-अधर्म का कोई प्रश्न नहीं था। इनकी कार्य शैली का सारी ऊर्जा इन्हें इस भावना में मिलती रहती थी—

“जमींदार के हैं हम  
मालिक का भला जहाँ वहाँ है हमारा भला।”

“जनता में प्रतिष्ठिकायामी ऐसी जमींदारों का चरित्र दुहरा होता था। एक ओर तो ये छल-प्रपंचहीन स्वतन्त्रता की बलि देवी पर मर-मिटने वाले स्वतन्त्रता सेनानियों की यदा-कदा सहायता करते थे, तो दूसरी ओर अंग्रेज प्रशासकों के यहाँ स्वतन्त्रता सेनानियों की योजनाओं की खबरें भी पहुँचाया करते थे।”

जमींदारों के इस दुहरे चरित्र पर भी निराला ने व्यंग्य किया है।

“कुकुरमुत्ते की कहानी  
सुनी जब बहार से  
नवाब के मुँह आया पानी  
बाँदी से की पूछताछ  
उनको हो गया विश्वास  
माली को बुला भेजा  
कहा कुकुरमुत्ते चलकर  
ले आ तू ताजा-ताजा  
माली ने कहा, हुजूर  
कुकुरमुत्ता अब नहीं रहा है,  
रह गये हैं अब सिर्फ गुलाब  
गुस्सा आया काँपने लगे नवाब।  
बोले, ‘गुलाब जहाँ थे, उगा,  
सबके साथ हम भी चाहते हैं, अब कुकुरमुत्ता।”

यहाँ यह उल्लेख अप्रासंगिक नहीं होगा कि हिन्दी के अनेक समीक्षकों ने ‘कुकुरमुत्ता’ के व्यंग्यात्मक सौन्दर्य की भूरिशङ्क प्रशंसा की है। कुकुरमुत्ता बड़ी ही धारदार एवं तल्लु भाषा में बुलाब को डाँता है, जिससे यह व्यंग्य बड़े ही प्रभावशाली रूप में उजागर हुआ है—

“रोज पड़ता रहा पानी  
तू हरामी, खानदानी  
चाहिए तुझको सदा मेहरूनिशा  
जो निकाले इत्र, रू, ऐसी दिशा  
बहाकर ले चले लोगों को, नहीं कोई किनारा  
जहाँ अपना नहीं कोई भी सहारा  
ख्वाब में डूबा चमकता ही सितारा  
पेट में डंड पेले हों चूहे,  
जुबां पर लफ्ज प्यारा।”

निरन्तर गुलाम रहते चले आने के कारण शासकों की नकल करने में ही कई लोग अपने को औरों की अपेक्षा बड़ा मानने लगे थे। ऐसे लोग विदेशी साहब नहीं, बल्कि साहब थे। पश्चिमोन्मुखी सांस्कृतिक दृष्टि से पराजित ऐसे लोगों की खबर निराला ने ‘खुशखबरी’ शीर्षक कविता में ली है—

“कैद पासपोर्ट का नहीं तो कभी  
देश आधा खाली हो गया होता।”

‘सेवा प्रारम्भ’ शीर्षक कविता के आमुख में निराला ने लिखा है कि ऐसे लोग स्वदेश सेवा की भावना से शून्य थे। स्वदेश-गौरव से अपरिचित प्राचीन भारत के आंशिक ज्ञान की नयी अवतारणा करने वाली पश्चिमी सभ्यता पर रीझे ऐसे लोगों की अच्छी खबर निराला ने ‘कैसे आँखों परिसर दे’ शीर्षक कविता में ली है।

अंग्रेजों की कूटनीति में भारतीय जनता को कई दलों में बाँट दिया। उनकी राजनीति रूपी नागिन ने अभागिन सभ्यता को पूरी तरह डस लिया है। यद्यपि ‘कुकुरमुत्ता’ शीर्षक कविता का व्यंग्य परतदार है, तब भी उसकी एक बहुत बड़ी परत वंशाभिमान की है। इस वंशाभिमान पर ‘रोज पड़ता रहा पानी, तू हरामी खानदानी’, लिखकर निराला ने करारा व्यंग्य किया है।

‘रानी और कानी’ शीर्षक कविता में व्यंग्य अत्यन्त सघन रूप से सम्प्रेषित हुआ है। निविण निर्धनता से लड़ती हुई भी कानी सयानी हो गयी है। यह विवाह के योग्य हो चुकी है। उसकी मालकिन को इसकी चिन्ता नहीं है। उसकी सारी चिन्ता इसख बात पर केन्द्रित है कि अगर कानी का ब्याज हो गया, तो उसका पानी कौन भरेगा अर्थात् बीनने, काँड़ने, कूटने, पीसने, झाड़ू-बहारू करने से लेकर चौका बरतन तक का सारा काम कौन करेगा। गरीबों के खून चूसने वाले इन शोषक पूँजीपतियों से सर्वहारा वर्ग आतंकित रहता है।

“अट्टालिका नहीं है रे  
आतंक भवन”

किन्तु जनता की सम्मिलित शक्ति के आगे इन कामुक शोषकों की सारी हेकड़ी गुम होती दिखाई पड़ने लगती है—

“आतंक अंक पर काँप रहे हैं,  
धनी, वज्र-गर्जन से बादल।”

‘मास्को डायेलागस’ शीर्षक कविता में श्रीयुत गिडवानी दुहरे चरित्र वाले व्यक्ति हैं। यद्यपि उन्हें भाषा का मामूली ज्ञान भी नहीं है। उनके हिन्दी ज्ञान का पता उनके द्वारा उपन्यास के समर्पण की भाषा से ही चल जाता है। वे ‘प्रिय स्नेहमयी श्यामा मुझे प्रेम है को पृथ अस्नेहमयी श्यामा मुझे प्रेम है’ लिखते हैं। इन पूँजीपतियों के उन्मादपूर्ण रहने को भी निराला ने अपने व्यंग्य का लक्ष्य बनाया है। व्यंग्यकार निराला की व्यंग्य-दृष्टि की सबसे बड़ी विशेषता यह है कि उनकी व्यंग्य-दृष्टि की प्रखर किरणें समाज के छोटे-छोटे विद्रूपों को भी आलोकित करती चलती हैं। अपनी जमीन के अधिग्रहण से अथवा अपने भवनों को ध्वस्त किए जाने से बचा लेने अथवा बीच जनता की धार्मिक भावना का शोषण करने के लिए प्रायः लोग बीच सड़कों पर देवी प्रतिमाओं की स्थापना कर दिया करते हैं। इस प्रकार चालबाजी के साथ ऐसे लोग अपने-अपने निहित स्वार्थों की रक्षा में सफल होते रहे हैं। ‘स्फटिक शिला’ में पण्डों और पुजारियों की इस चालबाजी पर व्यंग्य किया है।

‘रक्खा’ की कवर्गीय वर्ण मैत्री साभिप्राय है। यह वर्णों की वह जातीय राजनीति है जो जबरदस्ती जमीन हड़पने वालों के दुष्ट इरादे का पर्दाफाश करती है। ऐसे दुष्ट लोग सच को झूठ और पूठ को सच, रात को दिन और दिन को रात, आधार को निराधार और निराधार को साधार करने में फल में माहिर होते हैं। निम्न कविता में इस प्रकार अभिव्यक्ति मिली है—

“गुलाब जैसा खिला  
रक्तिमाभ शान हुई।  
कलेजा डोला, कली की  
जो पानी रेणु उड़ी  
मुगर हवा सुबह की  
भैरवी की तान हुई।”

सांस्कृतिक रूप से पराजित पूर्ण मानसिक दासता को प्राप्त पश्चिमोन्मुख प्रवृत्तियों को अपनी तथाकथित आधुनिकता का बड़ा भारी अहंकार होता है। चकाचौंध में छिपी अपने पूर्वजों की उपलब्धियों को भी नहीं पहचान पाते और पश्चिमी सभ्यता का अन्धानुकरण कर समाज में अपनी अलग पहचान बनाये रखने का हास्यपद प्रयास किया करते हैं। उनकी ऐसी हरकतों को भी निराला ने नजरअंदाज नहीं किया है। ‘विश्व की ही वाणी प्राचीन’ शीर्षक कविता में निराला ने लिखा है—

“विश्व की ही वाणी प्राचीन  
आज रानी बन गई नवीन।”

विदेशी शासन ने एक खुदगर्ज, चापलूस और अवसरवादी पीढ़ी को जन्म दिया। लोग स्वार्थी हो गये। ‘वनबेला’ शीर्षक कविता में क्षोभ भरा व्यंग्यात्मक संकेत किया है—

“हो गया व्यर्थ जीवन में रण में गया हार।  
सोचा न कभी अपने भविष्य की रचना पर  
चल रहे सभी।”

एक व्यंग्य ‘वनबेला’ में भी मित्रता है, जिसकी चर्चा साहित्यिक व्यंग्य के संदर्भ में होगी।

श्रीयुत गिडवानी की अवसरवादिता ‘मास्को डायेलागस’ में देखी जा सकती है। एक ओर तो वे ‘मास्को डायेलागस’ पढ़ते हैं, किन्तु दूसरी ओर ये कामकेन्द्रित उपन्यास को छापकर अनैतिक रीति से विपुल अर्थ संग्रह करने की योजना बनाते हैं और विलासितापूर्ण जीवन-यापन का सुख स्वप्न भी देख रहे हैं। निराला ने अर्थ-लोलुप व्यक्तियों पर ‘बदला’ शीर्षक कविता में व्यंग्य किया है—

“सुनो, अहा फूल  
जबकि यहाँ दम है,  
फिर क्या रंजोगम है,  
पड़ेगी न धूल  
मैं हिला-डुला झाड़-पोंछ दूँगा  
बदले में ज्यादा कभी न लूँगा।”

सारा व्यंग्य ‘ज्यादा’ शब्द में है जो कम-से-कम ‘पूर्ण प्राणहरण’ के समतुल्य है। इस दर्भ पर भी निराला ने अपनी ‘धारा’ शीर्षक कविता में व्यंग्य किया है—

“बड़े दम्भ से खड़े हुए थे मूधर  
समझ थे जिसे बालिका,  
आज दहाते शिलाखण्ड चय देख  
काँपते थर-थर।”

आज पूरा विश्व शक्ति-गुटों में विभाजित है। यह विनाश की ज्वालामुखी पर अवस्थित हैं। इसमें हत्या और शान्ति-पुरस्कार की समान्तरता की विसंगति संवेदनशील मनुष्यों का ध्यान बरबस अपनी ओर खींचती है। निराला का ध्यान पर विसंगति पर है—

“मैक्सिम-गन करने की जीवन संहार  
हुआ जहाँ, खुला वहीं नोबल-पुरस्कार।”

निराला ने इस सत्य का अनुभव किया कि अनेक सामाजिक बुराइयों की जड़ सामाजिक विषमता है। इसलिए उन्होंने अपनी कविता में समाज के मुद्दे पर अनेक व्यंग्य किए हैं। इसने कितनों के हरे-भरे जीवनधान को नष्ट कर डाला है।

‘प्रेम-संगीत’ में जातिगत विषमता पर व्यंग्य है जहाँ तथाकथित छोटी जाति की युवतियाँ बड़ी जाति के लड़कों की

काम वासना का शिकार बनती है। 'रानी और कानी' शीर्षक कविता में सामाजिक और आर्थिक विषमता पर निरालाने बड़ा ही मार्मिक व्यंग्य किया है। 'स्वतन्त्रता के पहले शोषितों की जो दयनीय स्थिति थी, प्रायः वही स्थिति आज भी बनी हुई है।

“चाट रहे जूठी पत्तल वे कभी सड़क पर खड़े हुए  
और झपट लेने को उनसे कुत्ते भी अड़े हुए।”

'सेवा-प्रारम्भ' शीर्षक कविता के प्रारम्भ में रामकृष्ण आश्रम के सेवा-कार्यक्रमों के पूर्व देश के नेताओं की सेवा विमुखता का दुखदायी उल्लेख है। रामकृष्ण मिशन की स्थापना से जन-सेवा का काम शुरू होता है, लेकिन आजादी के बाद जन-सेवकों की उदासीनता और भीरूता के अध्याय का दुःखद प्रसंग है। 'पथ' कविता में निराला ने मन को झगझोरने वाला व्यंग्य किया है—

“तुम्हें खौफ क्या, जबकि काल के घर जाते हो  
और हाल अपने अनन्त का बदलाते हो  
किन्तु वहाँ भी जब सीमा से घिर जाते हो  
क्या जाने कब किधर कहाँ तुम फिर जाते हो।”

संसार के व्यंग्य-कवियों के लिए धर्म की भूमि बहुत आकर्षक रही है, क्योंकि अनेक अस्वाभावित वर्जनाओं, रूढ़ियों और निहित स्वार्थ के चलते इस क्षेत्र में विसंगतियाँ बहुत अधिक मिलती हैं। इसलिए निराला ने भी तथाकथित धार्मिकों पर अनेक व्यंग्य किए हैं। 'रास्ते के फल' शीर्षक कविता में निराला ने एक स्वार्थी धार्मिक व्यंग्य किया है—

ढँके हृदय में स्वार्थ लगाये ऊपर चन्दन।

'गुरुजन' के प्रति शीर्षक कविता में भी निराला ने कपटपूर्ण धार्मिकता पर व्यंग्य किया है—

“और हरि कीर्तन श्री मान का  
बहुत ठीक  
मीनों में बक की  
धार्मिकता प्रसिद्ध है।”

'दान' शीर्षक कविता में एक ऐसे ही तथाकथित भक्त पर जबरदस्त व्यंग्य किया है—

“फिर देखा, उस पुल के ऊपर, बहुसंख्यक बैठे हैं वानर  
एक ओर पथ के कृष्णकाय, कंकाल शेष नर मृत्यु प्राण  
बैठा शरीर दैन्य दुर्बल, भिक्षा को उठी दृष्टि दुर्बल.....  
मैंने झुककर नीचे देखा.....  
लेख झोली आये ऊपर, देखकर चले तत्पर वानर

दिन रामभक्त, भक्ति की आश, भजते शिव की बारहों मास  
कर रामायण का पारायण, जपते हैं श्री मन्नारायण  
दुख पाते जब होते अनाथ, कहते कपियों से जोड़ हाथ।  
बढ़ते, कपियों के जोड़ दिये, देखा भी नहीं उधर फिरकर  
जिस और रहा वह भिक्षु इतर, चिल्लाया किया दूर दानव  
बोला मैं— धन्य श्रेष्ठ मानव।”

यहाँ उद्धरण बड़ा इसलिए है कि 'दान' शीर्षक कविता का यह व्यंग्य बहुस्तरीय है। रामभक्त का बारहों मास शिव का भजना, निर्दिष्ट होने पर भी व्यभिचारी भक्ति पर व्यंग्य है। 'धन्य मानव' में मनुष्यों की मूर्खतापूर्ण और क्रूर धार्मिकता पर पाठकों के मन को झकझोर देने वाला व्यंग्य है।

### संदर्भ

- निराला आत्महंता आस्था : डॉ. दूधनाथ सिंह, पृष्ठ-13
- शक्तिपुंज निराला : डॉ. कृष्णदेव बाहरी
- निराला रचनावली : प्रथम खण्ड, पृष्ठ-13
- वही, पृष्ठ-184
- वही, पृष्ठ-354
- वही, खण्ड-2, पृष्ठ-183
- वही, पृष्ठ-203
- वही, पृष्ठ-201
- वही, पृष्ठ-204-05
- वही, पृष्ठ-61-62
- निराला रचनावली : द्वितीय खण्ड, पृष्ठ-51
- वही, पृष्ठ-121
- वही, प्रथम खण्ड, पृष्ठ-135
- वही, पृष्ठ-136
- वही, द्वितीय खण्ड, पृष्ठ-122
- वही, प्रथम खण्ड, पृष्ठ-270
- वही, पृष्ठ-246-47
- वही, प्रथम खण्ड, पृष्ठ-151-52
- वही, पृष्ठ 84
- वही, पृष्ठ-354
- वही, प्रथम खण्ड, पृष्ठ-77
- वही, पृष्ठ-181
- वही, पृष्ठ-309
- वही, द्वितीय खण्ड, पृष्ठ-181



# संगीत में स्वर साधना का महत्व

डॉ. प्रतिभा सक्सेना\*

सार

संगीत के क्षेत्र में स्वर साधना अत्यन्त आवश्यक है। अभ्यास और साधना से कण्ठ सुरीला हो जाता है। स्वर एवं लय का ज्ञान पक्का हो जाता है। सुरीला कंठ तो ईश्वर की देन है, किन्तु नित्य प्रति नियमित तथा क्रमिक अभ्यास या साधना के द्वारा हम इसे और भी लोचदार सुरीला तथा प्रभावशाली बना सकते हैं। अभ्यास और साधना में शीघ्रता नहीं करनी चाहिए। एकान्त में धैर्यपूर्वक मधुरता से क्रमिक लय विस्तार करते हुए अभ्यास करना चाहिए तभी वह उत्कृष्ट प्रदर्शन के योग्य बनाता है।

आवाज के गुणों का उत्कर्ष मधुरतापूर्वक सुरीले स्वरोच्चारण, सही स्वर स्थान, उचित तन-मन, श्वसन तथा नियमित ढंग से अभ्यास के द्वारा किया जा सकता है। कण्ठ के सुरीलेपन के लिए हमारी दैनिक आदतों और दिनचर्या का बहुत महत्व है। स्वस्थ शरीर में स्वस्थ मन का निवास होता है। इसलिए आवाज की मधुरता, सुरक्षा तथा सुन्दरता के लिए नियमित अभ्यास करना चाहिए।

संगीत विधाता की संसार को एक अनुपम देन है। यह संगीत एक अनमोल रत्न के समान है जो प्रकृति के सभी उपहारों में सर्वोत्कृष्ट है। शास्त्र सम्मत नियमों में बंधा हुआ संगीत शास्त्रीय संगीत कहलाता है। यह एक चन्द्रमा के समान है, जिसकी अनुपम छटा उसके साथ स्वर, तान, आलाप, कण, मीड़, रूपी तारागण के माध्यम से सम्पूर्ण धरा के प्राणियों का जीवन आलोकित कर रही है। संगीत के क्षेत्र में साधना एवं अभ्यास का बहुत महत्व है। परिश्रम के महत्व को देखते हुए विद्वानों ने कहा है कि 'करत-करत अभ्यास के जड़मत होत सुजान' अर्थात् जिस प्रकार एक पत्थर पर निरन्तर अभ्यास से एक रस्सी से मूर्ख व्यक्ति भी ज्ञानी बन जाता है संगीत में स्वर लय और ताल का विशेष महत्व है अतः इनका नियमित अभ्यास ही संगीत साधना ही कहलाती है। यूँ तो मधुर आवाज ईश्वर की अमूल्य देन है, परन्तु गायन के द्वारा उसे और भी लोचदार, रोचक, सुरीला और प्रभावशाली बनाया जा सकता है। संगीत की साधना की महत्ता सर्वोपरि है।

“संगीत अभ्यास में उद्धिष्ट सिद्धान्तों के प्रयोग से गायन सुगम तथा साध्य हो जाता है।” — श्री लालमणि मिश्र

“संगीत साधना में गुरु की विद्वता और क्षमता का शिष्य की तत्परता एवं अनुशील का अद्भुत सामंजस्य होता है।”

— पंडित जगदीश नारायण पाठक

“संगीत रूपी इमारत का प्रथम सोपान उसका नियमित अभ्यास है।”

— पंडित विद्याधर

शास्त्रीय संगीत में स्वर साधना हेतु निम्न बातों का बहुत महत्व है—

**1. श्वसन क्रिया**— गाते समय श्वास लेना, श्वास छोड़ना, श्वास साधना तथा श्वास पर ठहरना इन सभी आधारभूत तत्वों को बहुत महत्व है। स्वरों में ठहराव इन सभी आधारभूत तत्वों का बहुत महत्व है। स्वरों में ठहराव तथा गायन में रोचकता लाने के लिए इसका नियमित होना आवश्यक है। अतः गायक को स्वस्थ तथा गले का विकार रहित होना आवश्यक है। प्राणायाम तथा अन्य शारीरिक योग, मानसिक ध्यान, चिन्तन के द्वारा हम निरोगी शरीर प्राप्त कर सकते हैं जो श्वसन क्रिया को नियमित आधार प्रदान करता है।

**2. वातावरण**— संगीत के अभ्यास के लिए सुस्थिर आसन, स्वच्छन्द वातावरण का होना अत्यन्त आवश्यक है। संगीत में स्वर लय और ताल की एकरूपता के लिए एकाग्र चित्रता की आवश्यकता होती है। यह तभी सम्भव है जब एकान्त स्थान और शान्त वातावरण हो। अभ्यास के समय इस परम अलौकिक प्राकृतिक वातावरण में सर्वप्रथम छात्र को प्रत्येक स्वर से विस्तृत ध्वनि का ध्यान कर आत्मिक संस्कार करने से संगीत साधना प्रभावी बनती है।

**3. विद्यार्थी लक्षण**— विद्यार्थी में संगीत अभ्यास के लिए उसका ब्रह्मचर्य का पालन करना। संगीत अभ्यास के लिए उसका संयमित, विवेकशील, अनुशासनयुक्त, शुद्ध मनोवृत्ति, उचित आचार व्यवहार का अनुशीलन महत्वपूर्ण है। स्वर साधन से शरीर के अवयवों तथा कंठ तान्त्रियों पर बहुत बल पड़ता है। शुद्ध मनोवृत्ति, उचित आचार-विचार व्यवहार का अनुशीलन महत्वपूर्ण है। शुद्ध मनोवृत्ति व संयम से की गई संगीत साधना के फलस्वरूप अवतरित संगीत देवतुल्य, रोचक, सरस, महान् एवं आकर्षक बनता है। आचार-विचार का संगीत पर व्यापक प्रभाव पड़ता है। आहार-विहार का प्रभाव संगीत

\* असिस्टेन्ट प्रोफेसर, संगीत विभाग, एस. एस. (पी.जी.) कॉलेज, शाहजहाँपुर

पर बहुत पड़ता है। संगीत साधना में यदि आहार-विहार का ध्यान नहीं रखा गया तो स्वर, भंग्र, उच्चारण दोष, थकावट, स्वर का कमजोर होना मुक्त गायन में बाह्यता आदि दोष उत्पन्न हो जाते हैं और गायन अप्रभावी हो जाता है।

**4. गुरु-शिष्य सम्बन्ध**— प्रायः गुरु का योग्य एवं विद्वान् होना मूल आवश्यक है। स्वर लय और ताल सम्पूर्ण संगीत का आधार है, चाहे किसी भी प्रकार का संगीत हो। कंठ से ठीक स्वर निकालना जोकि शुद्ध होते हुए भी अधिक मधुर हो असम्भव है। जो लोग इस भेद को न समझकर यो दी रिकॉर्ड की धुनें गुणगुना कर कलाकार बनाना चाहते हैं, उसका परिश्रम अधिकांशतः असफल ही होता है। कुछ लोग का कंठ कुदरती तौर पर मधुर होता है। परन्तु इसका उपयोग तभी हो सकता है, जबकि उसको तालीम और साधना द्वारा ठीक-ठाक स्वरों पर टिकाया जाये। जो गुरु के बिना असम्भव है। हमें सहृदय और अच्छे गुरुओं से शिक्षा लेनी चाहिए, जो शिष्य की सफलता में अपनी सफलता मानते हैं इसके द्वारा शिष्य को शुद्धि-अशुद्धि स्वरोच्चारण, सही अभ्यास करने का ढंग ज्ञात हो जाता है। दूसरा पक्ष शिष्य से सम्बन्धित होता है। शिष्य में गुरु के प्रति श्रद्धा, समर्पण, विश्वास, तन्मयता का भाव होना चाहिए। गुरु की उपस्थिति में शिष्य को निरन्तर अनुशासित, उचित मुद्रा पर स्वर लय, ताल एवं अभ्यास करना चाहिए, तभी संगीत साधना सार्थक होती है। संगीत की साधना के लिए शिष्य में अध्ययन और अनुशीलन की तत्परता होनी चाहिए, संगीत साधना का अधिकांश श्रेय शिष्य की तन्मयता और तत्परता पर निर्भर है। स्वर की विभिन्न धाराओं को संगीतिक रूप देने के लिए स्वर की पूर्ण तत्व ज्ञान को पूर्ण समझ लेना आवश्यक है। क्योंकि बिना तत्व ज्ञान को समझे आप उसका संगीतिक रूप नहीं सुन्दर ढंग से प्रस्तुत नहीं कर सकते, जो बिना गुरु के असम्भव है।

**5. मधुरता** संगीत में मधुरता ईश्वर प्रदत्त अमूल्य देन है, किन्तु आकर्षक गायन के लिए मधुरता एवं सुरीलापन काफी नहीं है। हमें संगीत में ठहराव, रस तथा सुरीलापन लाने के लिए नियमित अभ्यास जरूरी है। संगीत साधना के लिए प्रायः मधुरता और अटूट उतार-चढ़ाव का गुण होना कंठ स्वर के लिए आवश्यक है। लम्बी श्वांस खींचकर उससे धीरे-धीरे एक ही स्वर को देर तक कायम रखना चाहिए। मधुरता और अटूट श्वास का उतार-चढ़ाव का गुण होना संगीत साधना के लिए आवश्यक है। स्वर विस्तार, बढ़त, तान का क्रमिक अनुसार धीरे-धीरे ठहर कर अभ्यास करना चाहिए। आलाप सिद्धि के लिए राग के स्वरों का तीनों सप्तकों में उच्चारण करना चाहिए। वर्जित विवादी स्वर तथा बेसुरे पन से बचें। मधुरता का अर्थ बहुधा लोग यह समझते हैं कि आवाज को दबाकर गाने से यह गुण उत्पन्न होता है, परन्तु यह बात ठीक नहीं है। आवाज को

दबाने से बनावटी स्वर उत्पन्न होता है, परन्तु यह बात ठीक नहीं है। आवाज को दबाने से बनावटी स्वर उत्पन्न होता है, जिसमें कोई प्रभाव नहीं होता और फिर इस तरह से स्वर स्थान ठीक नहीं रहता है। अतः कंठ की मधुरता के लिए दो मुख्य साधन है आवश्यकता से अधिक कंठ स्वरयत्र पर न डालना। कंठ की माँसपेशियों को मुलायम रखना और श्वास की तानों की स्पष्टता एवं मधुरता के लिए लय को विभिन्न क्रमों से अभ्यास करना चाहिए। कई बोलों को अलग-अलग बोलने से लयकारी का अभ्यास हो जाता है।

**6. स्वर, लय ताल**— स्वर एवं लयकारी के साथ-साथ गायन के अभ्यास में ताल पर विशेष महत्व देना चाहिए। ताल संगीत का प्राण व चमत्कार का आधार है। ताल की परिपक्वता से लयकारी प्रभावपूर्ण हो जाती है। जिस शिष्य का लय अभ्यस्त हो जाता है। उसका ताल भी परिपक्व हो जाता है। ताल का परिपक्वता लय के अभ्यास पर ही निर्भर है। ताल संगीत का प्राण है। इसका प्रयोग गायन, वादन, नृत्य तीनों में होता है। इसके लिए हमें विभिन्न प्रकार की तालों का परिचय होना चाहिए। मौखिक एवं बाद्य यन्त्र पर इसको समझकर अभ्यास करना चाहिए। बोल एवं ताल का सही सम्बन्ध संगीत को परिपक्व करता है। स्वर, लय एवं ताल का अभ्यास हो जाने पर शिष्य को चाहिए कि वह अभीष्ट राग के स्थायी और अन्तरा के गीतों को गायन करें।

**7. दैनिक आचार-विचार**— स्वस्थ एवं मधुर कण्ठ संस्कार के लिए खट्टे, तैलीय, ठण्डे, तीखे पदार्थों का सेवन नहीं करना चाहिए। अभ्यास के बाद तुरन्त ठण्ड पानी नहीं पीना चाहिए। मसाला, सुपारी पान, इत्यादि तथा शराब के सेवन से बचना चाहिए। गले के सुरीलेपन के लिए शहद, मुलेठी, कुलंजन, काली मिर्च का प्रयोग करना चाहिए। सही आचार व्यवहार से गला स्पष्ट, प्रभावशाली तथा उच्चारण स्पष्ट हो जाता है। इसमें अलावा गायकी के दोषों को ध्यान रखते हुए अभ्यास करना चाहिए।

समुचित अभ्यास करने से गायन स्वाभाविक हो जाता है और संगीतज्ञ शास्त्रीय संगीत के सफल कलाकार की कोटि में प्रतिष्ठित हो जाता है।

### निष्कर्ष

संगीत विधाता की संसार को एक अनुपम देन है। यह संगीत एक अनमोल रत्न के समान है, जो प्रकृति के सभी उपहारों में सर्वोत्कृष्ट है। शास्त्र सम्मत नियमों में बंधा हुआ संगीत शास्त्रीय संगीत कहलाता है। यह एक चन्द्रमा के समान है, जिसकी अनुपम छटा उसके साथ स्वर, ताल, अलाप, कण, भीड़ रूपी तारागण के माध्यम से सम्पूर्ण धरा के प्राणियों का जीवन आलोकित कर रही है।

संगीत के क्षेत्र में साधना एवं अभ्यास का बहुत महत्व है। परिश्रम के महत्व को देखते हुए विद्वानों ने कहा भी है कि “करत-करत अभ्यास के जड़मत होत सुजान” अर्थात् जिस प्रकार एक पत्थर पर निरन्तर अभ्यास में एक रस्सी अपना निशान छोड़ देती है उसी प्रकार निरन्तर अभ्यास से मूर्ख व्यक्ति भी ज्ञानी बन जाता है।

वैदिक काल में जब छोटे बच्चों को वेद पाठ की शिक्षा दी जाती थी तब उसी के माध्यम से उनका कण्ठ संस्कारित व सुरीला हो जाया करता था। उदान्त (ऊँचा), अनुदान्त (नीचा) और स्वरित (सम) स्वरों के प्रयोग द्वारा उच्चारित किए जाने वाले यन्त्र तभी सार्थक हुआ करते थे, जब उन्हें निश्चित ध्वनियों पर निश्चित परिमाण में और निश्चित बलय-छात्रों द्वारा प्रयुक्त किया जाता था। ध्वनि विज्ञान से सम्बन्धित सभी तथ्य सामगान में निहित थे। इसलिए भारतीय परम्परा में कण्ठ संस्कार या स्वर साधना के लिए किसी अलग शास्त्र के विकसित करने की आवश्यकता ही नहीं समझी गयी।

‘ऊँ’ के उच्चारण से लय व्यवस्थित होता था तथा स्वर की ऊर्जा और गति नियन्त्रित होकर गायन को प्रभावशाली बनाती थी। ‘ऊ’ के उच्चारण से कंठ को बल मिलता था और कंठ सुरीला हो जाता था। स्वर और लय का ज्ञान पक्का हो जाता है। इसलिए आवाज की मधुरता, सुरक्षा तथा सुन्दरता के लिए नियमित अभ्यास भी करना आवश्यक है।

### सन्दर्भ

- ❑ संगीत निबन्ध माला—पं. जगदीश नारायण पाठक पृष्ठ-56
- ❑ संगीत निबन्ध संग्रह—प्रो. हरिश्चन्द्र श्रीवास्तव पृष्ठ-67
- ❑ संगीत निबन्ध माला पं. जगदीश नारायण पृष्ठ-57
- ❑ वही—पं. जगदीश नारायण पृष्ठ-58
- ❑ संगीत निबन्ध संग्रह—प्रो. हरिश्चन्द्र श्रीवास्तव पृष्ठ-68
- ❑ Sanjeet gurudk plogspot.com
- ❑ संगीत विशारद—बसंत पृष्ठ-11



# मैत्रेयी पुष्पा के कथा साहित्य में मनोवैज्ञानिक चेतना

डॉ. मीरा कश्यप\*

बदलते जीवन संघर्ष के कारण व्यक्ति में कुण्डलों का जन्म हुआ है, इनकी सफल अभिव्यक्ति आधुनिक महिला उपन्यासकारों के कथा साहित्य में स्पष्ट दिखाई देता है। मैत्रेयी पुष्पा हिन्दी कथा साहित्य जगत की बहुचर्चित लेखिका हैं। वे अपने उपन्यासों और कहानियों द्वारा ग्रामीण नारियों तथा दलित और जनजातियों की मुक्ति के सवालका जवाब ढूँढती हैं। मैत्रीय पुष्पा ने भी अपने कथा साहित्य में पात्रों का विवेचन करते समय उनके व्यक्तित्व को स्पष्ट स्वरूप प्रदान करने के लिए प्रायः समस्त मानसिक भावों का दिग्दर्शन कराने का प्रयास किया है। लेखिका चरित्र एवं वातावरण के चित्रण तथा समस्या के प्रत्यक्षीकरण में सच्ची यथार्थवादी रही हैं।

मैत्रेयी पुष्पा के कथा साहित्य के पात्रों में अहं-वृत्ति की प्रबलता परिलक्षित होती है, अधिकतर पात्र उसी की तृप्ति में संसार को भुला बैठते हैं, उनका मैं ही उनका संसार होता है। मनोवैज्ञानिक भी इस बात का स्पष्टीकरण करते हैं कि अहं-भावना प्रत्येक व्यक्ति में विद्यमान होती है। यह भाव स्त्री और पुरुष दोनों ही पात्रों में अधिकाधिक रूप में मिलता है। जहाँ कथा साहित्य में पुरुष मात्र अपने अहं की प्रबलता के कारण स्त्री को प्रताड़ित करता है, वहीं कुछ स्त्री पात्र भी इसी भाव के चलते अपने जीवन में अनेक कठिनाइयों का सामना करती हैं, जिसे लेखिका ने स्वाभाविकता के साथ वर्णित किया है, इसके अहं के आवेश में आकर अधिकतर पुरुष पात्र भी कई बार गलत निर्णय ले लेते हैं, जिसका नुकसान उन्हें जीवन भर उठाना पड़ता है, चाहे वह विजन का डॉ. अजय हो या बेतवा बहती रही का अजीत या फिर 'इदन्मम' का प्रधान पंचम सिंह। मैत्रेयी पुष्पा ने पात्रों के मानवोचित कमजोरियों का तटस्थता के साथ वर्णन तो किया है, किन्तु नैतिक अहम की प्रबलता के कारण वे प्रायः टूट जाते हैं और कहीं-कहीं परिस्थितियों से समझौता भी करते दृष्टिगोचर होते हैं। पात्रों में मानसिकता व्यग्रता विद्यमान होने पर भी द्वंद्व का न उठना कई बार उन्हें अस्वाभाविक बना देता है। पात्रों में अन्तर्द्वन्द्व के अभाव के कारण पाप-पुण्य, कर्तव्य आदि के सम्बन्ध में अपनी उलझी हुई मान्यताएँ हैं, जिसके कारण उन्हें किसी भी गम्भीर परिस्थिति में अपना पथ निश्चित करने में देर नहीं लगती है। स्त्री पात्रों पर पुरुष पात्रों की अपेक्षा सामाजिक

मान्यताओं का गहरा प्रभाव भी स्पष्ट परिलक्षित होता है। शोषित वर्ग में चेतना न के बराबर है, लेखिका ने शोषित वर्ग की आवश्यकताओं में परिचित कराते हुए उसके अहम भाव को भी जागृत करने का प्रयास किया है, परन्तु भाव इतना प्रबल नहीं हो पाया है कि वे सामाजिक मान्यताओं, रूढ़ियों एवं अन्ध विश्वासों का खुलकर विरोध कर सकें। मैत्रेयी पुष्पा के कथा साहित्य में पुरुष पात्रों की बौद्धिकता ज्यों-ज्यों बढ़ती है, त्यों-त्यों उसका अहम भाव तीव्र से तीव्रतर और व्यापक से व्यापकतर रूप ग्रहण करता चलता जाता है, अपने इस कभी तृप्त न होने वाले अहम-भाव की अस्वाभाविक पूर्ति की चेष्टा में अब उसे पग-पग पर असफलता मिलती है, तो वह बौखला उठता है, उसकी इस विनाशात्मक क्रिया का सबसे प्रथम और सबसे घातक शिकार बनना पड़ा है, स्त्री-पात्र को, उसे और अधिक शोषित और प्रपीड़ित करने में अहमवादी पुरुष पात्र बुद्धिजीवी भी है, इसलिए अपनी मनोवृत्ति के यथार्थ से बहुत अधिक परिचित भी रहता है और इसी कारण उसके अंदर विस्फोटक संघर्ष चलते रहते हैं। चाहे वह 'चाक' की सारंग हो, या फिर 'झूलानट' की शीलों, 'अल्माकबूतरी' की आत्मा या 'चिन्हार' की सूरज इत्यादि ऐसे ही स्त्री पात्र हमें अनेक कथा साहित्य में सहज ही उपलब्ध हो जाते हैं, जो पुरुष की अहमवादी सोच के चलते शोषण की शिकार होती हैं। कहीं पुरुष स्वेच्छा से, कहीं दबाव से, कहीं स्वार्थवश और कहीं अपना दबाव डालने के लिए स्त्री-पात्र की सुरक्षा करना चाहता है। ऐसी स्थिति में वह स्वयं को स्त्री से श्रेष्ठ समझता है। 'फैसला' कहानी में वसुमति ग्राम प्रधान तो बन जाती है, परन्तु अपनी इच्छा से कोई फैसला लेने के लिए स्वतंत्र नहीं है, क्योंकि सम्पूर्ण निर्णय पति रणवीर ही लेता है, उसका मानना है कि—पंचायती चबूतरे पर बैठती तुम शोभा देती हो ? लाज-लिहाज मत उतारो। कुल परम्परा का ख्याल भी नहीं रहा तुम्हें ?" इसमें कोई संदेह नहीं है कि भारतीय समाज का पुरुष अपने संस्कारों में इस बात को अच्छी तरह मिला चुका है कि बाहरी क्षेत्रों पर उसका एकाधिकार है। बस इसलिए पंचायतों में होने वाला दिमागी खर्च भी स्त्री के वश का नहीं मानता पुरुष वर्ग कैसे बताये कि पुरुषों में बेगार रूपी श्रम स्त्री के हवाले इसलिए ही किया था कि वह उग्रभर वंश वृद्धि करे और सेवा को अपना कर्म समझे, उसके हाथ में किसी तरह का

\* एसोसिएट प्रोफेसर, हिन्दी विभाग, के. जी. के. महाविद्यालय, मुरादाबाद (उ. प्र.)



आर्थिक बल देने में गुरेज इसलिए ही किया जाता है कि वह ऐसे फैसले न ले बैठे, जो पुरुषों पर भारी पड़े, अतः बेगार करने वाली पत्नी प्रधान और सरपंच भी बन जाए, तो वह पुरुष की महिला में ही बढ़ोत्तरी करती है, क्योंकि राजकाज का अभी तक वही हथियार रहा है, इसलिए फैसले अब भी वही लेता है।”

जब पुरुष पात्र के अहम पर आघात होता है, तो वह तिलमिला उठता है, जैसे— नैतिक मूल्यों को विवश होकर मानना, सामाजिक सम्बन्धों का जबरन प्रतिपालन चाहे वह पिता पुत्र के हो, चाहे माँ-बेटे के, चाहे पति-पत्नी के हो या किसी अन्य सम्बन्ध के। मैत्रेयी पुष्पा के कथा-पात्रों का अहम अधिक विकसित दिखाई देता है, जिसके कारण उसमें निर्भीकता, साहस एवं महत्वाकांक्षी का भी पर्याप्त विकास मिलता है, इसके साथ ही यह भावना पात्रों में आत्मश्रेष्ठता की अनुभूति भी उदीप्त करती है। नारी पात्रों में डॉ. आभा, नेहा, मंदा, कुसुम, लल्लन, गोमती आदि एवं पुरुष पात्रों में सुरजन सिंह, सुमेर, पीतम सिंह, इत्यादि पात्र अपने विकसित अहम के कारण प्रभावशाली व्यक्तित्व के स्वामी भी हैं। कथा साहित्य में इस तत्व का विस्तार अधिक मिलता है, जिसमें मैत्रेयी पुष्पा को पूर्ण सफलता भी मिली है, अहमवृत्ति का चित्रण आत्म-सर्वोपरिता की उदंडता अन्यों की भर्त्सना, पर दोष-दर्शन, धन व वंश का मिथ्याभाव आदि में मिलता है, जो अत्यधिक मनोवैज्ञानिक बन पड़ा है।

मैत्रेयी पुष्पा के कथा साहित्य में हमें ‘भय’ तत्व के भी कुछ उदाहरण उपलब्ध होते हैं। ‘भय’ का भाव भी मनुष्य के प्रमुख मनोभावों में से एक है। भय तत्व का वर्णन संक्षिप्त भले ही है, सर्वथा पूर्ण एवं जीवंत। मैत्रेयी पुष्पा ने इस भाव को मानसिक एवं शारीरिक दोनों रूपों में यथास्थिति वर्णित किया है, कथा साहित्य में भय हो उद्दीप्त करने वाले कारण परिचित एवं अपरिचित कराते हैं। अनिष्ट की आशंका, रात्रि अन्धकार, अपरिचित एवं आकस्मिक ध्वनि इत्यादि भय उत्पादक कारण कथा-साहित्य में परिस्थिति के अनुसार सहज ही उपलब्ध हो जाते हैं तथा उसकी प्रतिक्रियाएँ विभिन्न पात्रों के माध्यम से भिन्न-भिन्न रूपों में हुई हैं। यथा— हाथ पाँव, शरीर व हृदय का कंपन, मुँह सूखना, स्वर का गदगद होना, इधर-उधर देखना, तीव्र श्वास-प्रश्वास आदि। मैत्रेयी पुष्पा ने भय को जीवन-रक्षा की दृष्टि से एक महत्वपूर्ण मनोभाव मानते हुए इसकी विविध रूपों में अभिव्यक्ति की है, भय का वर्णन कथा-पात्रों के अनुकूल तो है ही साथ ही साथ वह कथा को गतिशीलता एवं सजीवता प्रदान कर पात्रों एवं कथा को एक नई दिशा भी प्रदान करता है। भय का एक उदाहरण दृष्टव्य है— “चाक उपन्यास में जब सारंग को पता चलता है कि बिसुन देवा व गुलकंदी के भाग जाने पर उनकी खोज चल रही

है और मिलने पर सजा भी दी जायेगी, तो सारंग भयभीत हो जाती है। “सारंग सोचती है— गुलकंदी को बांधकर लाए बिना यह कसाई मानेगा नहीं श्रीधर को भी बेइज्जत करेगा, अब मेरे सामने कोई उपाय नहीं। कैसे बचाऊँ ? रंजीत ? नहीं-नहीं वे सहमत नहीं होंगे—लेकिन! इस लेकिन के आधार पर ही खड़ी हूँ मैं।”

इसके अतिरिक्त ‘काम’ सम्बन्धी भाव का वर्णन भी हुआ है ‘काम’ का सम्बन्ध शरीर से होता है तथा उसमें किसी भी आलम्बन को ग्रहण करने की तत्परता विद्यमान रहती है। कथा साहित्य में कामपूरति की प्रक्रिया में स्त्री-पात्रों का व्यवहार अपेक्षाकृत निष्क्रिय एवं पुरुष-पात्रों की तुलना में इस वृत्ति की सघनता एवं तीव्रता उसमें कम दृष्टिगोचर नहीं होती। मैत्रेयी पुष्पा जी ने अपने कथा साहित्य में कई ऐसे पात्रों के चरित्र को भी चित्रित किया है, जो आपनी अतृप्त काम-भावना के कारण स्त्री-पात्रों का दैहिक शोषण करते हैं, इसका कारण बढ़ी हुई कामेच्छा ही नहीं होती है, बल्कि समाज में नैतिक नियमों की ढील उत्तेजक वातावरण तथा समय-विशेष की सामाजिक परिस्थितियाँ भी इसके लिए उत्तरदायी रही हैं। उच्च वर्गों द्वारा दलित वर्गों की स्त्रियों का शोषण हर युग का ऐतिहासिक सत्य है, उनकी विवशता का फायदा उठाकर उनका यौन-शोषण होता है। इसके अतिरिक्त अयाचित काम-भावना भी इसे अधिक प्रेरित करती है यथा— ‘बहेलिये’ का सुमेर, ‘केतकी’ का गन्धर्वसिंह, ‘अल्मा कबूतरी’ का मंशाराम व ‘इदन्म’ का कैलाश इत्यादि पात्र अपनी अतृप्त काम भावना के चलते स्त्रीत्व को खण्डित करने में तनिक भी संकोच नहीं करते हैं। इदन्म की कुसुमा भाभी की बात करें तो वह ‘बहू के चंचिया’ ससुर से शारीरिक संसर्ग और फिर बेटा पैदा करने की घटना से गुजरती है। ऐसा क्यों होता है ? इस क्यों का उत्तर ही सर्जनात्मक प्रक्रिया में रचना का सरोकार बनता है। जब कोई वर्चस्व इतना प्रभावशाली एवं शक्तिशाली हो जाता है कि व्यक्ति आकांक्षाएँ, सपने और जिंदगी पिसने लगती है, तो फिर रीति-नीति के बंधन अपना अर्थ खोने लगते हैं।”

बिना नारी के कोई भी कथा पूर्ण नहीं होती है, अब तक ऐसा ही होता रहा है कि जिन सत्यों मूल्यों एवं आदर्शों को उभारा गया है, वे स्त्री के अनुभवों से मेल नहीं खाते, इस बेईमानी पर भी स्त्रियों का मन बना कि उनको अपनी लड़ाई स्वयं लड़नी होगी। इस प्रसंग में ‘तासो सिक्किन’ को लिया जा सकता है। जिसने गाँव के उस व्यक्ति का गला काट दिया, जो आए दिन अपनी मर्दानगी का शिकार औरतों का बनाता था। ‘चाक’ की सारंग मन से ही नहीं तन से भी गतिशील रहना चाहती है, उसका वजूद घर की शोभा नहीं, घर के बाहर भी है, अपनी सक्रियता में वह श्रम और काम-भाव को सकारात्मक रूप देती है। मैत्रेयी पुष्पा पर हमेशा यह आरोप

लगात रहा है कि वे स्त्री की मुक्ति उसकी देह मुक्ति में देखती है, मगर वे इसका खंडन करते हुए सवाल करती हैं कि—स्त्री के शरीर से पुरुष दृष्टि कब मुक्ति होगी ? मैत्रेयी पुष्पा के साथ ही आधी दुनिया इस सवाल के उत्तर का इंतजार कर रही है।

‘मातृत्व-भावन’ की वृत्ति का अभिव्यक्ति भी मैत्रेयी पुष्पा के साहित्य में स्पष्ट होता है, इस भावना का विवेचन विस्तृत न होकर, प्रसंगानुसार, सीमित अर्थ में हुआ है, जिसमें स्वाभाविकता दिखाई पड़ता है। ‘वात्सल्य’ के व्यापक अर्थ में संतान के प्रति माता-पिता स्वयं आत्मीय जनों के साथ-साथ छोटों के प्रति परिचित-अपरिचित का स्नेह भाव भी आ जाता है, इस संदर्भ में ‘पगला गई है भगवती’ की भागी एवं ‘बहेलिये’ की गिरजा के चरित्र को लिया जा सकता है, क्योंकि दोनों ही अपनी बहन के बेटों का पालन-पोषण अपना बेटा मानकर करती हैं। मैत्रेयी पुष्पा के स्त्री-पात्रों में वात्सल्य भावना का चित्रण प्रमुखतः दिखता है, यथा—सरस्वती, सारंग, कदमबाई, शान्ति इत्यादि कहीं-कहीं यह भाव सुरजन सिंह, रंजीत अनुपम, पंचम सिंह आदि पुरुष पात्रों में देखने को मिलता है, जो अपने जीवन की हर परिस्थिति में सच्चे मित्र एवं मार्ग दर्शक की भाँति अपने संतानों का साथ देते हैं। इसके अतिरिक्त मैत्रेयी पुष्पा ने वात्सल्य भाव के संयोग और वियोग दोनों ही रूपों को यथास्थिति वर्णित किया है, इस वृत्ति का स्वाभाविक वर्णन करते हुए मातृत्व को ही नारीत्व की चरम परिणति मानती हैं।

मैत्रेयी पुष्पा के साहित्य में ‘क्रोध’ जनित भावों को भी प्रसंगानुसार व्यंजना देखने को मिलती है, कथा पात्रों में दुख-पुख के चेतन कारण के साक्षात्कार से उद्दीप्त होता है, तो कहीं-कहीं इसकी उत्पत्ति किसी विकलता के कारण उपस्थित होती है। क्रोध की भावना लगभग सभी व्यक्तियों में विद्यमान रहती है। मैत्रेयी पुष्पा के पुरुष पात्रों में यह वृत्ति अधिक एवं स्त्री-पात्रों में अलामात्रा में परिलक्षित होती है। क्रोध भाव का वर्णन मनोविज्ञान के अनुसार उचित ढंग से हुआ है, कटु उक्तियों का प्रहार होना आदि मानसिक चेष्टाएँ भी मनोविज्ञान के अनुकूल हैं। क्रोध पात्रों के मानसिक सन्तुलन को खराब कर देता है, जिसके कारण वे ज्यादातर गलतियाँ कर जाते हैं मैत्रेयी पुष्पा के स्त्री-पात्र इसी भाव से अत्यधिक पीड़ित रहते हैं और आगे चलकर यह कलह ही क्रोध का रूप धारण कर लेती है, कुछ पात्र ऐसे भी हैं जो क्रोध के आवेश में आकर गलत कार्य करने का निर्णय भी ले लेते हैं, जिसके कारण उन्हें जीवन में भी हानि उठानी पड़ती है, ‘बेतवा बहती रही’ उपन्यास में जब अजीत उर्वशी के विवाह के लिए दो रिश्ते देखता है, परन्तु दोनों ही माता-पिता व मीरा के नाना को पसंद नहीं आते, क्योंकि एक तो चार बच्चों का पिता था, जबकि दूसरा हिस्ट्रीशीटों का परिवार, जिनके अक्षम्य अपराध थे। वह

मीरा के नाना पर क्रोधित होते हुए कहता है कि, “फिर आप ही बन जाओ मुनि वशिष्ठ। हमारे पिता को बरगला रहे तौ खोज लाओ राजकुमार नल और रचा लो स्वयंवर। फिर इत्ती समझै रहियों कि सब इंतजाम तुम ही करियो। काहे से कि हमें तो अपनी बहन की दर्द की पीर है ही नहीं ..... तुम उतरे हौ मसीहा, सौ करो उद्धार .....।”

इस भाव के अतिरिक्त ‘ग्लानि’ भाव की अभिव्यक्ति भी कुछ स्थलों पर दृष्टिगत होती है, जिसकी उत्पत्ति का कारण विभिन्न पात्रों में भिन्न-भिन्न प्रकार का रहा है। अपनी बुराई, मूर्खता, अपने अतीत के कार्य-दोष, कार्यों में असफलता, अपनी अपराध वृत्ति इत्यादि कारण इसकी उत्पत्ति के कथा-साहित्य में प्राप्त हुए हैं। यह अभिव्यक्ति कथा-पात्रों में कमी एकांत में तो कहीं सर्व सम्मुख हुई है। ‘अपना-अपना आकाश’ की कैलाशी, ‘झूलानट’ का बालकिशन ‘बेतवा बहता’ रही की उर्वशी व ‘कहीं ईसुरी फाग’ की रज्जो आदि ऐसे ही पात्र हैं जो यथास्थिति ग्लानि की भावना से ग्रस्त मिलते हैं। यथा—‘झूलानट’ उपन्यास में शीलों व अम्मा आपस में लड़ती-झगड़ती रहती है, तब बाल किशन अन्दर ही अन्दर कराह उठता है। वह अम्मा को कहता है कि डुकरो, तू कब मरेगी। परन्तु कुछ क्षण पश्चात उसका मन ग्लानि से भर उठता है वह पश्चाताप करता हुआ करता है कि—औरत के कारण देवी जैसी माँ के लिए मुभाखा, नरक में ठौर न मिलेगा उसे, पापी।”

‘ईर्ष्या’ भाव का विवेचन अन्य मनोभावों की अपेक्षा अल्परूप में ही प्रसंगानुसार वर्णित है, मैत्रेयी पुष्पा में इस भाव का काम, संपदा, समृद्धि, बुद्धि, पद गर्व आदि विभिन्न रूपों में वर्णन प्रस्तुत किया है तथा इसकी अभिव्यक्ति अन्य के दोष—दर्शन, दोष-कथन, तिरस्कार, अवहेलना, एवं क्रोध भरी चेष्टाओं के रूप में हुई है।

इस प्रकार कथा साहित्य में अहम, भय, क्रोध, काम, वात्सल्य, ग्लादि एवं ईर्ष्याजनित मनोभावों के साथ-साथ सामाजिक यथार्थ की विरूपता को प्रत्यक्ष कर मानवीय दुख वेदना एवं आचरण की असंगति के कारणों का अन्वेषण करने की प्रवृत्ति भी प्रबल हुई है। दुख-दुःख नारी के प्रति अपार संवेदना से प्रेरित कथाकार ने अपने कथा साहित्य का केन्द्र नारी को बनाया है, रूढ़ सामाजिक मान्यताओं एवं वर्जनाओं की विषमता तथा वास्तविकता को अनावृत्त कर नारी-वेदना के प्रति सहानुभूति उभारने का प्रयत्न किया है। उपर्युक्त प्रवृत्ति के कारण ही कथा साहित्य की प्रवृत्ति अधिकाधिक मनोवैज्ञानिक एवं मनोविश्लेषणात्मक हो गयी है। मैत्रेयी पुष्पा के कथा-पात्र अधिकतर परिवार व समाज के हित के लिए पीड़ित हो हैं, नारी-पात्रों में जो समर्पण परिवार एवं समाज की मान्यताओं के लिए है वैसा पुरुष पात्रों में कम देखने को मिलता है। कथा

साहित्य में ऐसे पात्रों की अवधारणा की गई है, जो सूक्ष्म मनोविश्लेषण और गम्भीर चिंतन की क्षमता रखते हैं, ये पात्र पग-पग पर अपनी ओर अन्य पात्रों की अन्तरानुभूतियों तथा मनःस्थितियों को समझने का प्रयत्न करते हैं और अपनी आत्मा को भी खंगालते रहते हैं, उनके पात्र कभी स्वयं आत्मविश्लेषण करते हैं, कहीं यह कार्य लेखिका के द्वारा किया गया है तो कहीं एक पात्र दूसरे पात्र की मानसिक प्रवृत्ति का विश्लेषण करता है, इसके अतिरिक्त अन्तर्द्वन्द्व का प्रगटीकरण शब्दों में हुआ है, तो कहीं अस्फुट ध्वनियों का प्रयोग मिलता है, तो कहीं अन्तर्द्वन्द्व की तीव्रता सिसकियों का रूप धारण करती है, तो कहीं पात्र आशा-निराशा के मध्य हिचकोले खाने लगता है।

मैत्रेयी पुष्पा के कथा साहित्य का अनुशीलन करने के पश्चात् यह भी भली-भाँति स्पष्ट हो जाता है कि उन्होंने अपने कथा साहित्य में अनेक सामाजिक एवं मनोवैज्ञानिक समस्याओं को भी उजागर किया है। दहेज भारतीय समाज की बर्बर और विकराल समस्या है, सभी को इस चलन से घृणा है, परन्तु यहाँ प्रश्न यह है कि वे कौन हैं, किस समाज के लोग हैं, जो उस पिता को चमत्कृत दृष्टि से देखे हैं, वाहवाही के भाव एवं गर्व की दृष्टि से देखते हैं, जो अपनी बेटी के विवाह में बढ़-चढ़कर दहेज देता है। मैत्रेयी पुष्पा ने अभी तक दहेज की समस्या को अपनी उपन्यास या कहानी का विषय नहीं बनाया है, लेकिन 'बारहवीं रात' कहानी में इस बात को उजागर किया है जिसमें दहेज के कम लाने के कारण सीता तानों-व्यंग्यों से परेशान होकर फाँसी लगाकर आत्महत्या कर लेती है, इसके अतिरिक्त 'प्रेमभाई एण्ड पार्टी' कहानी में भी दहेज प्रसंग उपलब्ध होता है। जब नरेन्द्र की पत्नी तारा कहती है कि अकेली मुन्नी के विवाह के लिए इतना कर्ज, जबकि पप्पी और गुड्डी है, तब नरेन्द्र अपनी मनःस्थिति व्यक्त करते हुए कहता है कि—“जानती हो यह तुम भी सुन लो कि इस सम्बन्ध को कहते समय हमारे आगे कोई उपाय न बचा था। लड़के का ताप इक्यावन हजार का ब्रह्मवाक्य मुख से निकालकर उसी से चिपक गया। बारात की खतिरदारी के निर्देश अलग। तमाम दलीलें कि लड़का तो आपके घर हमेशा आएगा, बाराती कब-कब जायेंगे आपके द्वारा। याद रखने लायक स्वागत-सत्कार होना चाहिए।”

अनमोल विवाह की समस्या को भी मैत्रेयी पुष्पा ने अपने कथा साहित्य में वर्णित किया है। 'बहेलिये' कहानी में गिरजा का विवाह पिता की उम्र वाले व्यक्ति से कर दिया जाता है, परन्तु असमय ही उसकी मृत्यु हो जाती है, उसके सामने रह जाता है कि संघर्षमय जीवन व उसकी त्रासदी। पर ईश्वर की मार कैसे सचेत करती ! बारिश का मौसम था, आँधी-पानी के दिन। एक दिन राह में आते समय पेशकार के ऊपर तेज हवा से उखड़कर पुराना पेड़ गिर पड़ा। सुनते ही वह बदहवास सी

दौड़ी थी। जो लुटना था सो लुट गया। विवाह योग्य आयु थी, पर मिला वैधव्य का अथाह दुख।” इसी प्रकार 'बेतवा बहती रही' उपन्यास में मैत्रेयी जी ने उर्वशी की कथा का वर्णन किया है, जिसका पति सर्वदमन एक दुर्घटना में मारा जाता है, और उसका विवाह भी उसकी सहेली के पिता से कर दिया जाता है। बेटियों की मानसिकता बेजुबान, विनम्रता के हवाले रहती हुई 'अपने फैसले' को अपराध मानती हैं। इसके अतिरिक्त पारम्परिक भारतीय विधवा सदैव ही उपेक्षित एवं पीड़ित रही है, उसे सामान्य जीवन यापन के लिए सुख-सुविधाएँ भी परिवार व समाज देने से गुरेज करता है, फिर यौन-तुष्टि का तो सवाल ही उत्पन्न नहीं होता। 'अपना-अपना भाग्य' कहानी की कैलाशों की स्थिति से व्यक्त हो जाती है, जिसके तीन काबिल बेटे हैं, पर उसे उपेक्षा, अपमान एवं तिरस्कार ही मिलता है, यहाँ तक कि माँ की सारी जमीन भी घोटाले से अपने नाम करा लेते हैं और उससे छुटकारा पाने के लिए तीनों बेटे उसे बंगलौर में आश्रम में भेजने की योजना बनाते हैं, भेजने को तो वे वृंदावन भी भोज सकते थे, पर वृंदावन पास है, वह लौटकर आ सकती थी। इसी कारण सबने मिलकर बंगलौर का चुनाव किया था। कोई पूछेगा तो कह सकेंगे—उनका मन भगवद् भक्ति में रम गया था, सो गृहस्थ का मोह त्याग गयी। कितना आसान तरीका—मुक्ति का, उनकी और परिवार की, दोनों की” इसके अतिरिक्त इस समस्या को विविध पात्रों के माध्यम से विविध रूपों में अंकित करने का प्रयास किया है। चाहे वह 'पगला गई है भागवती' की बाल-विधवा भागो हो, 'उज्रदारी' की शान्ति, 'बहेलिये की गिरजा', 'अल्मा कबूतरी' की कदमबाई या फिर 'अगनपारवी' की भुवन इत्यादि को अपने वैधत्व्य के कारण समाज एवं परिवार की ओर से अनेक कठिनाइयों का सामना करना पड़ता है। शैशवावस्था से लेकर युवावस्था तक नारी में हीनता-ग्रन्थि और पुरुषों में श्रेष्ठता ग्रन्थि का विकास देखा जाता है और इस विकास में परिवार की स्त्रियाँ ही अधिक भागीदारी होंगी, तो पुरुष को दोषी मानना व्यर्थ है, दोष तो बेटा-बेटी पालन-पोषण की पद्धति में बुनियादी रूप से विद्यमान है। इस प्रक्रिया में शुरू से ही जब मानव मनोविज्ञान के स्थान पर नारी-मनोविज्ञान और पुरुष मनोविज्ञान की अलग-अलग सृष्टि होने लगती है, तब नारी मानवी कैसे बनेगी ? वह स्वयं को उसी रूप में ढालने समझने लगती है, जैसा कि समाज उससे अपेक्षा रखता है। 'हाय लड़की आ गई' की तर्ज पर शोक सभा प्रारम्भ हो जाती है, उसके पालन पोषण में भी कदम-दर-कदम उसे यह एहसास कराया जाता है। कि वह लड़की है। 'बेटी' कहानी के माध्यम से मैत्रेयी जी इन बातों को स्पष्ट करती हैं मुन्नी जब अपनी माँ

अम्माँ, तुम मेरे साथ जो कर रही हो, वह कुछ अच्छा नहीं कर रही हो। तुम पाँच-पाँच लड़कों को पढ़ा सकती हो, लेकिन मेरे लिए तुम्हारे घर अकाल है। अम्मा कहती है—“चुप होती है कि नहीं ? बहुत जुबान चल गई है तेरी। तू लड़कों की बराबरी करती है, बेटे तो बुढ़ाने की लाठी है, हमारी, हमें सहारा देंगे। तू पराये घर का दलिद्दर है, तेरी कमाई नहीं खानी हमें ..... कह दिया कान खोलकर सुन लें।” आज की नारी बहुत से अर्थों में प्राचीन नारी से आगे है, वह पढ़ सकती है, नौकरी कर सकती है, राजनीतिक दल में कार्य कर सकती है, किन्तु मूल में उसके असुरक्षा की भावना आज भी उसके अंदर विद्यमान है, यह भावना रूढ़िगत भी कही जा सकती है और प्रकृति प्रदत्त भी। यह असुरक्षा का भाव ही स्त्रियों की समस्त समस्याओं का मूल है। चाहे वह ‘चिन्हार’ की डोरोची डिसूजा हो, या फिर ‘रिजक’ की लल्लन असुरक्षा की भावना के कारण ही इन्हें अपने जीवन में अनेक परेशानियों का सामना करना पड़ता है।

मैत्रेयी पुष्पा के कथा साहित्य की मनोवैज्ञानिक उपलब्धियों के विवेचन के पश्चात् यह निःसंकोच कहा जा सकता है कि लेखिका ने अहम, भय, काम, मातृत्व, प्रेम, क्रोध, ग्लानि, ईर्ष्या

जनित मनोभावों का यथास्थिति वर्णन किया है, मनोभावों का यह वर्णन मनोवैज्ञानिक दृष्टि से अत्यंत समृद्ध बन पड़ा है, जिसमें मैत्रेयी जी को पूर्णता सफलता भी मिली है। जो उनका चरित्र-बोध को दर्शाता है।

### सन्दर्भ

- मैत्रेयी पुष्पा फैसला कहानी पृष्ठ-11
- मैत्रेयी पुष्पा—खुली खिड़कियाँ (नारी विमर्श) तीसरा बच्चा : पहला बेटा पृष्ठ-277
- मैत्रेयी पुष्पा—‘चाक’ पृष्ठ-24
- मैत्रेयी पुष्पा—सुनो मालिक सुनो पृष्ठ-3
- मैत्रेयी पुष्पा—बेतना बहती रही, पृष्ठ-27
- मैत्रेयी पुष्पा—झूलानट, पृष्ठ-8
- मैत्रेयी पुष्पा गोमा हसती है—प्रेम भाई की पार्टी कहानी पृष्ठ-58
- मैत्रेयी पुष्पा बहेलिये, पृष्ठ-37
- मैत्रेयी पुष्पा—अपना-अपना आकाश, पृष्ठ-19
- मैत्रेयी पुष्पा—बेटी कहानी, पृष्ठ-21



# भारतीय स्वतन्त्रता आन्दोलन में मातृवेदी जंग एवं गेंदालाल दीक्षित का योगदान

डॉ. अभिनन्दन स्वरूप\*

भारतीय स्वतन्त्रता आन्दोलन में यूं तो अनेक क्रान्तिकारी संगठनों को अपना-अपना योगदान दिया है और उसमें भारत कई प्रान्तों के क्रान्तिकारियों ने भाग लिया, किन्तु यदि हम क्रान्तिकारी आन्दोलन का गहनता से शोध करते हैं तो यह ज्ञात होता है कि वर्तमान में उत्तर प्रदेश और ब्रिटिश राज के समय संयुक्त प्रान्त कहे जाने वाले प्रदेश का एकमात्र स्थानीय क्रान्तिकारी संगठन मातृदेवी ही था, जिसके सदस्य पं. राम प्रसाद बिस्मिल बाद में काकोरी षड्यन्त्र केस में अपना सर्वस्व बलिदान कर हँसते हुए फाँसी के फन्दे को चूमा। मैं अपने इस शोध-पत्र में मातृदेवी संगठन के संस्थापक महान् क्रान्तिकारी पं. गेंदालाल दीक्षित का भारतीय स्वतन्त्रता आन्दोलन में योगदान का वैज्ञानिक एवं ऐतिहासिक अध्ययन किया है।

## मातृवेदी क्रान्तिकारी संगठन

क्रान्तिकारी आन्दोलन की इस अग्नि से संयुक्त प्रान्त (आज का उत्तर प्रदेश) भी नहीं बचा। इस प्रान्त के युवकों ने मातृभूमि पर अपना बलिदान करने में पीछे न रहे। क्रान्तिकारी इतिहास की पहली चिंगारी उत्तर प्रदेश में अनुशीलन समिति द्वारा लगायी गयी।

## बनारस षड्यंत्र

संयुक्त प्रान्त में अनुशीलन समिति द्वारा इस षड्यंत्र को अंजाम दिया गया। इसका नेतृत्व क्रान्तिकारी शचीन्द्रनाथ सान्याल ने किया। इसका विस्तृत वर्णन मैंने पूर्व अध्याय में विस्तारपूर्वक ढंग से किया है।

## शिवाजी समिति एवं मातृवेदी संगठन की स्थापना

मातृवेदी, शिवाजी समिति संयुक्त प्रान्त में इन संगठनों से पूर्व अनुशीलन समिति ने सक्रिय रूप से कार्य किए थे, किन्तु मातृवेदी, शिवाजी समिति संगठन एक ऐसा संगठन था, जोकि बंगाल या बंगाली क्रान्तिकारियों के प्रभाव से पूर्णरूप से मुक्त था। मातृदेवी, शिवाजी समिति संयुक्त प्रान्त का देशी संगठन था, इसकी स्थापना श्री गेंदालाल दीक्षित जी ने की थी। इस संगठन द्वारा मैनपुरी षड्यंत्र की योजना तैयार की गयी, जिसने

अंग्रेजी साम्राज्य की जड़ हिला दी। इसके अतिरिक्त इस संगठन ने देश को कई महत्वपूर्ण क्रान्तिकारी जैसे काकोरी काण्ड के गणपति पं. राम प्रसाद बिस्मिल को दिया।

## पं. गेंदालाल दीक्षित और राजनीतिक डकैतियाँ

मातृदेवी, शिवाजी समिति संगठन के संस्थापक गेंदालाल दीक्षित का जन्म आगरा जिले के गाँव बटेश्वर के पास 20 नवम्बर, 1888 को हुआ था। शिक्षा उपरान्त दीक्षित जी औरैया के डी. ए. वी. स्कूल में शिक्षक का कार्य करने लगे। पंडित जी आर्य समाजी थे। पंडित जी के हृदय में देश की दुर्दशा पर क्षोभ तो था ही उस पर अंग्रेजों के जुल्मों सितम उधर बंगाली युवा क्रान्तिकारी कार्यों से अंग्रेजी हुकूमत को आये दिन हिला रहे थे। पंडित जी ने सोचा कि बस हम क्यों चुप बैठे रहें, हम भी कुछ कर गुजरें। इसी उद्देश्य से इन्होंने शिवाजी समिति बनाई, शिवाजी के तरीके से ही उन्होंने भारत-माता को विदेशियों की जंजीर से छुड़ाने की ठानी। प्रारम्भ में इन्होंने पढ़े-लिखे युवाओं को इस संगठन से जोड़ने की कोशिश की, किन्तु यह युवक इस संगठन से नहीं जुड़े क्योंकि ये पढ़े लिखे अंग्रेजों की वैभव विलासपूर्ण नौकरी पसन्द करते थे। अतः पंडित जी ने अपने संगठन में अनपढ़ और डकैतों को जोड़ना प्रारम्भ कर दिया। मन्मथ नाथ गुप्त ने लिखा है कि पंडित जी का यह विचार एक बड़ी भूल थी। जो डाकू थे। उनका भला क्या उपयोग हो सकता था वे, तो बल्कि आन्दोलन और कलुषित करते।

कुछ समय बाद पंडित जी को एक आदमी मिला जिसका नाम ब्रह्मचारी था। उसके माध्यम से चम्बल और यमुना के मध्य रहने वाले डाकूओं का संगठन करने लगे। ब्रह्मचारी ग्वालियर में डाके डलवाते रहे। एक बार ब्रह्मचारी और गेंदालाल ने एक धनी के यहाँ डाका डालने का निश्चय किया। जगह इतनी दूर थी कि वहाँ तक एक दिन में पहुँच पाना असम्भव था। अतः बीच में पड़ाव डाला गया। इस समूह में लगभग 80 लोग शामिल थे, जिनमें एक पुलिस का मुखबिर भी था, उसने इन लोगों के खाने में जहर मिला दिया। ब्रह्मचारी के खाना खाते ही

\* शोध छात्र, इतिहास विभाग, महात्मा ज्योतिबा फुले रुहेलखण्ड विश्वविद्यालय, बरेली (उ. प्र.)

उनकी जीभ ऐंठने लगी उन्हें यह सब समझते देर न लगी वो मुखबिर वहाँ से पानी लाने के बहाने भागा, किन्तु ब्रह्चारी ने उसे गोली मार दी। करीब में पुलिस थी जो मुखबिर के अनुसार उनका पीछा कर रही थी और तुरन्त आ पहुँची दोनों खेमों में काफी देर तक गोली चली। अन्ततः गेंदालाल के 35 आदमी मारे गये। ब्रह्चारी, गेंदालाल समेत बाकी लोगों को पुलिस ने गिरफ्तार कर ग्वालियर के किले में बन्द कर दिया गया।

### मातृवेदी तथा मैनपुरी षड्यंत्र

दूसरी तरफ कुछ नौजवान गेंदालाल जी के नेतृत्व में काम कर रहे थे। इस दल का नाम 'मातृवेदी' था। ये लड़के भले परिवार से सम्बन्ध रखते थे। इन लोगों कादल में शामिल होने का सिर्फ एक ही उद्देश्य था देश सेवा। जब इन लोगों को यह समाचार प्राप्त हुआ कि गेंदालाल जी जेल में हैं तो उन्हें जेल से भगाने की योजना बनाई गई। दल के सदस्यों ने मैनपुरी में भी उड़यन ग्राम में डकैती की योजना बनाई। यह गाँव दल के एक सदस्य दलपत सिंह के निवास स्थान से थोड़ी दूर पर था। दलपत सिंह को भय था कि इस डकैती में गाँव के लोग उसे पहचान लेंगे। अतः उसने 1 दिसम्बर, 1918 को मैनपुरी के कलेक्टर को इसकी सूचना दे दी। परिणामस्वरूप तत्काल जाँच आरम्भ हुई। इस जाँच में 71 संदिग्ध घरों की तलाशी ली गई और 37 व्यक्तियों को गिरफ्तार किया गया। इन 37 व्यक्तियों में से 11 व्यक्ति फरार हो गये। गेंदालाल दीक्षित व राम नारायण पुलिस संरक्षण से भाग निकले। 10 व्यक्तियों को निचली अदालत ने छोड़ दिया। दलपत सिंह व सोमदेव मुखबिर बन गये। शेष 12 के सेंशन के सुपुर्द किया गया। उनमें से एक शिवकृष्ण मुकदमा प्रारम्भ होने के तीन दिन बाद फरार हो गये। शेष 11 पर इंडियन पैनल कोड की धारा 120बी-121 के अन्तर्गत मुकदमा चलाया गया, जिसका विवरण निम्नलिखित है—

**फरार क्रान्तिकारी**— फरार क्रान्तिकारियों में निम्न व्यक्ति थे— प्रताप सिंह (नैनोर तहसील, भोगाँव), देवनारायण भारतीय (आगरा), गंगासिंह चन्देल (जलालाबाद, शाहजहाँपुर के निवासी जो आगरा में बलवन्त राजपूत कालेज में पढ़े थे), रामप्रसाद बिस्मिल (शाहजहाँपुर), मानवराम (भोगाँव, मैनपुरी), गोविन्दसिंह (कानपुर), शिवकृष्ण (मैनपुरी) और लाल सिंह।

जिन व्यक्तियों पर मुकदमा चलाया गया, उनका विवरण निम्न है—

1. गोपी नाथ : मिशन हाईस्कूल, मैनपुरी के छात्र।

2. करोड़ी लाल : मिशन हाईस्कूल, मैनपुरी के छात्र।
3. सिद्ध गोपाल : अध्यापक, डी.ए.वी. स्कूल, मैनपुरी।
4. प्रभाकर : ई.आई.आर. हाईस्कूल, टुंडला के छात्र।
5. चन्द्रधर : प्राइवेट छात्र, मैनपुरी।
6. दम्भी लाल : अलीपुर पट्टी, मैनपुरी।
7. राजाराम वाजपेयी : मिशन हाईस्कूल, शाहजहाँपुर।
8. कालीचरन शर्मा : बरेली कॉलेज, बरेली के छात्र।
9. शिवचरन लाल, पत्रकार : नगला डारू, एटा।
10. फतेह सिंह : कानपुर।
11. मुकन्द लाल : औरैया, इटावा।

### मातृवेदी संगठन

गेंदालाल दीक्षित ने 1916 में एक गुप्त संगठन मातृवेदी बनाया। उनका उद्देश्य देश को ब्रिटिश शासन से मुक्त कराना था। इस संगठन के कार्य हेतु चार उपशाखाएँ थीं—

1. **साहित्य प्रचार**—सरकार के विरुद्ध पुस्तकें, कविताएँ, पैम्पलेट छापना और सितरित करना था।
2. **सैनिक विभाग**—इसका कार्य शस्त्रों को एकत्रित करना, उनको चलाने की शिक्षा प्राप्त करना तथा सैनिकों को ब्रिटिश शासन के विरुद्ध भड़काना था।
3. **गुप्तचर विभाग**—इसका कार्य गुप्त रूप से अंग्रेजों की सेनाओं की जानकारी प्राप्त करना, डकैती डालने के लिए स्थान तलाशना और दल के सदस्यों को भर्ती करना था।
4. **शिल्पकारी**—इसका कार्य भारतीय उद्योगों को बढ़ावा देना तथा विदेशी वस्तुओं का बहिष्कार करना एवं इसके अतिरिक्त बम और हथियार बनाने की भी शिक्षा देना था।

यह दल केवल मैनपुरी तक ही सीमित न था। 1917 तक इस दल के अन्तर्गत 56 सदस्य थे। दल में प्रान्त के विभिन्न जिलों—लखनऊ, शाहजहाँपुर, आगरा, इटावा, फर्रुखाबाद, कानपुर, फतेहपुर, मुरादाबाद, बनारस और मैनपुरी के सदस्य थे। प्रान्त में दल का सम्पूर्ण नेतृत्व गेंदालाल दीक्षित के हाथ में था। 1918 में गेंदालाल दीक्षित के गिरफ्तारी होने के उपरान्त मातृवेदी दल का सम्पूर्ण दायित्व देवनारायण भारती के कन्धों पर था, जबकि गंगासिंह चन्देल (लखनऊ) रामप्रसाद बिस्मिल (शाहजहाँपुर) व शिवकृष्ण मैनपुरी क्षेत्र का कार्यभार देख रहे थे। दलके सदस्य छद्म नाम से कार्य करते थे।

**क्रान्तिकारियों के छद्म नाम**

वास्तविक नाम	छद्म नाम
1. गेंदालाल दीक्षित	फूल
2. देवनारायण	छक्कन लाल, भगवानदीन, हरिप्रसाद हरि
3. शिवकृष्ण	महेन्द्र सेठ
4. गंगासिंह	रामनाथ, चिरईया
5. रामप्रसाद	गया
6. माधोराम	ब्रजकिशोर, मास्टर
7. प्रताप सिंह	प्रीतम, गणेश, नाई
8. गोविन्द सिंह	लक्ष्मन
9. रामनारायण	जगदीश
10. सोमदेव शर्मा	पहलवान
11. दलपत सिंह	रोमेश चन्द्र
12. गोपीनाथ	महेश
13. दम्मी लाल	रामलाल
14. सिद्ध गोपाल	थल-थल
15. चन्द्रधर	गनपत
16. प्रभाकर	आदित्य
17. मथुरा प्रसाद	महावीर
18. शिवचरन लाल	रघुवीर
19. राजराम वाजपेयी	गौतम
20. फतेह सिंह	भूदेव
21. मुकुन्दी	भंगड़ी, भारतीय

**शपथ**

मातृदेवी संस्था के प्रत्येक सदस्य को एक शपथ लेनी पड़ती थी कि वह ईश्वर को साक्षी रखकर शपथ लेता है कि वह संगठन के साथ कभी गद्दारी नहीं करेगा। भारत माता को विदेशी जुए से मुक्त करायेंगा। मातृभूमि के लिए तन, मन, धन से बलिदान हेतु सदैव तत्पर होगा। “सूर्य अपनी गर्मी और चन्द्रमा अपनी शीतलता खो सकता है, परन्तु कठिनतम कठिनाइयों के होते हुए भी कोई सदस्य अपने कर्तव्य से पीठ नहीं मोड़ेगा और यहाँ तक कि पारिवारिक बन्धनों की चिन्ता नहीं करेगा।”

**आरोप**

मैनपुरी षड्यंत्र केस के क्रान्तिकारियों पर मुख्य आरोप निम्न था—

1. वे मातृवेदी संस्था के सदस्य थे, जिसका उद्देश्य ब्रिटिश सत्ता को पलटना था। इस उद्देश्य हेतु उन्होंने पर्याप्त सरकार विरोधी साहित्य छपवाया जिसकी प्रतियाँ 1 मार्च, 1918 को लखनऊ, इलाहाबाद, कानपुर, आगरा, मथुरा, बरेली, फैजाबाद, शाहजहाँपुर, तिलहर, पुवायां, इटावा, गोंडा, मिर्जापुर, सुल्तानपुर व हरदोई में दीवारों पर चिपकाई गईं। 28 फरवरी को इस फम्फलेट की प्रतियाँ मैनपुरी में तथा 2 मार्च को बस्ती में चिपकाई गईं। फम्फलेट में लिखा था : “देशभक्तों, देश की सुरक्षा हेतु शिवाजी और प्रताप के समान अपनी तलवारों को म्यान स्थान से निकालो। फिरंगियों को मारकर उनकी लाशों को बोरों में भरो। जब तक तुम लोग इन बेईमान, चालाक तथा धोखेबाज अंग्रेजों को इस देश से नहीं निकालोगे, तब तक शान्त न बैठो। एक स्वर से नारा लगाओ—“अब हिन्दुस्तान वास्तविक हिन्दुस्तान होगा।” मातृवेदी संस्था द्वारा प्रकाशित कविताओं का मुख्य सार जनता को देश के प्रति बलिदान हेतु प्रेरित करना था। एक कविता का मुख्य सार था, “प्रिय देशवासियों ! निद्रा त्यागो। समय कम है। प्रियवर ! विलम्ब न करो, देश हित में क्रान्तिकारियों का साथ 2 मार्च, 1918 में दल के सदस्यों ने एक पुस्तक छपवाई जिसका शीर्षक था अमरीका को स्वाधीनता कैसे मिली। कहा जाता है कि इस पुस्तक का सम्पादन देव नारायण भारती ने अमरीका के स्वाधीनता के इतिहास से किया। इस पुस्तक के माध्यम से भारतीय जनता को अमरीका के समान शस्त्र क्रान्ति द्वारा स्वतन्त्रता प्राप्त करने के लिए प्रेरित किया गया। इस पुस्तक का मुख्य सार निम्न था—“ओ बहादुर भारतवासियों, शस्त्र उठाओ ! म्यादों ने निकालो ! साहसी बनो तथा देश के लिए बलिदान दो। विदेशी शासन के कारण ही भारतीयों की दयनीय अवस्था हुई है। अतः स्वतंत्रता हेतु तलवार उठाना पाप नहीं। संवैधानिक लड़ाई व्यर्थ है जब अंग्रेजों ने अपने भाइयों को बिना संघर्ष और खून-खराबे से स्वतंत्रता नहीं दी, तो काले हिन्दुस्तान जिनका अंग्रेजों से खून का कोई रिश्ता नहीं है, कैसे स्वतंत्रता प्राप्त कर सकते हैं।” पुस्तक एक कविता के साथ समाप्त हुई। पुस्तक की 2000 प्रतियाँ छपवाई गईं और इसको मैनपुरी, शाहजहाँपुर तथा अन्य नगरों में बेचा गया। संयुक्त प्रान्त की सरकार ने 24 सितम्बर, 1918 को पुस्तक पर प्रतिबन्ध लगा दिया। दिल्ली के काँग्रेस अधिवेशन दिसम्बर, 1918 में भी पुस्तक की अनेक प्रतियाँ पकड़ी गईं। दल के अनेक सदस्यों के पास से पुलिस ने क्रान्तिकारी कविताएँ जब्त कीं। ये कविताएँ करोड़ीमल, रामनारायण, लालमन व कालीचरन शर्मा के निवास-स्थानों से पकड़ी गईं।

## सजाएँ

नवम्बर 1919 को बी.एस. किस ने अपने फैसले में अभियुक्तों को निम्न सजाएँ दीं—

1. दम्मीलाल व गोपीनाथ को सात-सात वर्ष का कठोर कारावास;
2. सिद्धगोपाल, चन्द्रधर, प्रभाकर, शिवचरण लाल और फतेह सिंह को पाँच-पाँच वर्ष का कठोर कारावास;
3. राजाराम वाजपेयी, करोड़ी लाल, मुकुन्दी को तीन-तीन वर्ष का कठोर कारावास; तथा
4. कालीचरन शर्मा को छोड़ दिया गया।

सम्राट् की आम माफी की घोषणा के अन्तर्गत इस के कई बन्दी इस शर्त के साथ छोड़ दिए गए थे कि वे असहयोग आन्दोलन में भाग नहीं लेंगे। फरार रामप्रसाद बिस्मिल का वारन्ट भी रद्द कर दिया गया था। दीक्षित जी ने काफी कष्ट सहा और अंततोगत्वा उनके 21 दिसम्बर, 1920 को दिल्ली

के एक अस्पताल में देहान्त हो गया। उनके साथ ही यह संगठन भी समाप्त हो गया।

## सन्दर्भ ग्रन्थ सूची

- ❑ भारतीय क्रान्तिकारी आन्दोलन का इतिहास—मन्मथनाथ गुप्त।
- ❑ भारतीय आतंकवाद का इतिहास—आचार्य चन्द्रशेखर शास्त्री।
- ❑ भारतीय क्रान्तिकारी पार्टियों का इतिहास—शिवकुमार मिश्र।
- ❑ क्रान्तिकारी आन्दोलन का वैचारिक इतिहास—मन्मथनाथ गुप्त।
- ❑ भारत का मुक्ति संघर्ष—विश्वामित्र उपाध्याय।
- ❑ सरफरोशी की तमन्ना (भाग-4) मदनलाल वर्मा 'क्रान्त'।

