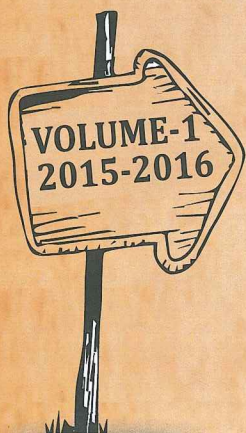


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MURALIDHAR GIRLS' COLLEGE
FOR
EDUCATIONAL RESEARCH**



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CONTENTS

	Page No.
1. Water Pollutants—Fluorides and Organic Wastes Dr. Kinjalkini Biswas	5
2. Media in Creating Environmental Awareness Dr. Indrani Raha	10
3. Student Unrest and Our Irrelevant Education System Dr. Indira Sur	15
4. Ulrich Beck's Society of Second Modernity- a Brief Analysis & Overview. Dr. Uttara Maity	22
5. An Attempt to Study Effectiveness of Guidance and Counseling Service for Under Graduate College Students Dr. Minati Saha	32
6. A Discussion on Inter Linkages Between Economics Growth & Environmental Degradation Chhanda Mondal	43
7. Ahalyā: An Iconic Heroine Sampriti Biswas	50
8. Municipal Waste Management of Kolkata City: An Overview Dr. Satarupa Roy	53
9. Importance of Group Guidance and Group Counselling in Present Education Chayanika Dutta	58
10. The Refugee Woman: Unearthing Her Silence Manjima Biswas	66
11. Housing Finance and Securitization Sunetra Sengupta	71

EDITORIAL

Muralidhar Girls' College has started MGC-Research-Wing which aims to promote research Environment in the college and assist the faculty and students in pursuing research activities and publications. The policy is to "Invent, Explore, Promote and Encourage research climate involving core and interdisciplinary subjects for the benefit of students, teachers, as well as the society, where we exist." In spite of not having any recognized Research centre, the college has made a humble beginning with the formation of MGC-Research-Wing. Members of faculty are motivated to take up research projects on various cross-cutting issues. Support and motivation with positive attitude are required most, from all our stakeholders.

WATER POLLUTANTS – FLUORIDES AND ORGANIC WASTES

Dr. Kinjalkini Biswas
Principal, Muralidhar Girls' College

ABSTRACT

Water pollution poses a threatening problem in sustaining a healthy life. There are some artificially created causes and some naturally occurring causes which pollute our life source....water. Industrial discharges or municipal sewages or any other wastes should be treated before consumption by lowering their BOD (biochemical oxygen demand). Naturally occurring fluorides in excessive concentration when present in drinking water also causes serious health hazards. So, its optimum level should be noted and its removal chalked out for treatment from the aquifers. An attempt for a possible solution with sustainable management is predicted for a safe and healthy life. Key words: pollution, BOD, natural fluorides, aquifers.

Communities will always face natural hazards, but today disasters are often generated by human activities. At the most dramatic level, human activities are changing the natural balance of the earth, interfering as never before with the atmosphere, the oceans, the polar ice caps, the forest cover and the natural pillars that make our world a lively home.

Water related hazards affect millions of people, jeopardizing human security and hampering socio-economic activities. Safe drinking water for the present day humans are comprehensive use of risk assessment and risk management approach that encompasses all steps in water supply from catchment to consumer.

Water safety plans are considered by WHO as the most effective means of maintaining a safe supply of drinking water to the public. So 'hazards' and 'risks' are to be identified and appropriate steps towards minimizing these risks are then investigated.

Over 2/3 of earth surface is covered by water but still with the growing earth's population, the ever increasing pressure on the planet resources is felt as the quality of water is reduced, as if waters are being squeezed by human activities. This has posed to be a serious problem according to the environmental campaign organization WWF: Pollution from toxic chemicals threatens life on this planet.

[Water pollution is the contamination of water bodies like lakes, rivers, oceans, aquifers and ground water]

When organic matter such as dead plants, leaves, grass clippings, manure, sewage or even food waste is polluting the water supply, the microorganisms such as bacteria are responsible decomposing organic waste. When this happens, much of the available dissolved oxygen is consumed by the aerobic bacteria, robbing other aquatic organisms of the oxygen they need to live. BOD is the measure of oxygen used by microorganism to decompose this waste.

BOD refers to the amount of oxygen that would be consumed if all the organics in 1 liter of water were oxidized by bacteria and protozoa.

The first step is measuring BOD to obtain equal volume of water from the area to be tested, each specimen diluted with known volume of distilled water which has been thoroughly shaken to ensure oxygen saturation. Chlorine can also affect BOD by inhibiting the microorganism that decomposes the organics and iron matters in a sample. So it has to be neutralized with sodium thiosulphate prior to sampling.

Biochemical Oxygen Demand or BOD is a measure of the amount of oxygen used by aquatic microorganism to breakdown organic material found in the water. This organic material can be introduced into the water from natural sources such as plant growth and decay or by humans such as waste streams and agricultural runoff. These added organic materials are used as nutrients that promote the growth of the microorganisms in the water. There is a limited amount of dissolved oxygen available in the water. As the microorganisms metabolize the organic matter, they deplete the limited amount of dissolved oxygen. When the amount of dissolved oxygen in the water reaches a certain concentration, the water system will fail to support larger aquatic organisms. Dissolved oxygen level below 3 ppm is very stressful to aquatic organisms and any level below 2 ppm will result in fish kills. It is important that the BOD levels be carefully monitored in order to keep the aquatic ecosystem in balance.

In the test for BOD, a sample is seeded for microorganisms and saturated with oxygen. Some samples, such as wastewater from a treatment facility already contain the population of bacteria necessary to oxidize the organic material, therefore wastewater treatment operators do not generally need to seed the routine samples that they analyze. The initial amount of dissolved oxygen (DO_i) is measured and the sample is then incubated for five days in a temperature controlled, dark environment. After the incubation period, the final amount of dissolved oxygen (DO_f) is measured. The difference between the DO_i and the DO_f are used to calculate the initial BOD of the sample (Sample should be diluted 20 ml. to one liter of laboratory grade water).

One of the most critical steps in the preparation of the PT sample for BOD analysis is the pH adjustment. The pH of the resulting one – liter solution should be adjusted to 6.8-7.2. Hydrochloric acid and sodium hydroxide are acceptable for the adjustment. If the pH is not properly adjusted, it will result in the failure of any microorganisms to live in the solution no BOD will be measured.

The five-day Biochemical Oxygen Demand (BOD_5) assay is a standardized assessment of the amount of oxidizable, or respirable, organic matter in water. It is the amount of oxygen (in mg/L) required by bacteria to oxidize the organic molecules aerobically and a better name for it would be “bacterial oxygen demand”, or “biological oxygen demand”. (Any oxygen consumed to oxidize reduced inorganic compounds in the sample are also measured by this test which is why it is referred to as biochemical oxygen demand instead of biological). It is used as the index of the amount of organic pollution of the water and is routinely employed to measure the efficiency of sewage treatment plants in removing organic matter from

wastewater or in assessing the effect of effluents on the trophic status of natural waters. The test specially measures the amount of oxygen required to oxidized, by microbial activity, the organic material in the water.

A sample of the water of interest is placed in a BOD bottle and its dissolved oxygen(DO) concentration measured. The bottle is sealed and incubated for 5 days at 20°C. At the end of the incubation time the DO is measured again. The drop in DO over the incubation period is the amount of oxygen used by bacteria to oxidize the organic material in the sample. BOD is high in organically polluted waters and low in pristine water. It is very high in waste water, some industrial effluents, and abattoir wastes.

When BOD value of water sample is less than 5 mg/L, two 500 ml bottles are filled to overflowing then tightly stoppered, 15 min later without entering an bubble, one bottle is placed in a 20°C incubator for 5 days. The immediate dissolved oxygen of sample in second bottle is determined. The bottle contents are protected against the entry of air by adding water to the closed mouth of the BOD bottle. Presence of available nutrients, mixed organism toxic metals, favourable pH for solution and a fixed temperature are the important factors for control.

An aliquot of water

+

1 ml 40% KF + 2 ml 40% MnSO₄ + 2ml alkaline azide iodide sol (500gm NaOH + 150gm KI + 40 gm NaN₃ in 1 lit. distilled water)

+ 2 ml conc. H₂SO₄ ↓

titration of liberated I₂ with starch indicator

$$\text{DO (mg/L)} = (\text{A} \times \text{N} \times 8000) / \text{B}$$

A = ml of Na₂S₂O₃

B = ml of water sample taken

N = Normality of Na₂S₂O₃

$$\text{So, BOD}_5 = [\text{DO at 15 min sampling} - \text{DO after incubation}]$$

BOD is determined in the lab at 20°C. To recalculate the value at another temp 't' one should use the formula

$$\text{BOD}_{(t)} = \text{BOD}_{(20^\circ)}(0.02t + 0.6)$$

t = temp. Of sewage

Fluoride is highly toxic. It is pollutant – a byproduct of Cu, Fe & Al manufacturing industry. Before, fluoride was deemed a 'cavity fighter', it was used as insecticide and rat poison. But when it comes to dental hygiene, fluoride actually does more harm than good according to

the largest study ever conducted on fluoridation and oral health in U.S.A. It should no statistical difference in tooth decay rates between fluoridated and non-fluoridated cities.

Though a few countries add fluoride in their water, eventually they have wised up to the dangers of their aluminium byproduct.

When one consumes too much fluoride, teeth become discoloured and crumble which is nothing compared to the other ways that fluoride attacks the mind and body. Fluoride has shown to enhance the brains absorption of aluminium – the substance that found in the brains of most Alzheimer patients. Three different osteoporosis studies have associated hip fractures with fluoridation. And excessive fluoride has been shown to damage musculoskeletal and nervous systems, leading to limited joint mobility, ligament calcification, muscular degeneration and neurological deficits.

Abnormal level of fluoride causes serious health hazards in humans and physiological damage in plants. Ground water contains fluoride ion dissolved from geological formations. Excessive concentrations of fluoride in borewells (ground water) and drinking water causes dental fluorosis also referred to as neottling of teeth. Low concentration and absence of fluoride in ground water results in high incidence of dental carries in children's teeth. So, it is very important to analyse the fluoride in ground water. Only the optimum fluoride concentration protects the teeth from decay without causing noticeable fluorosis.

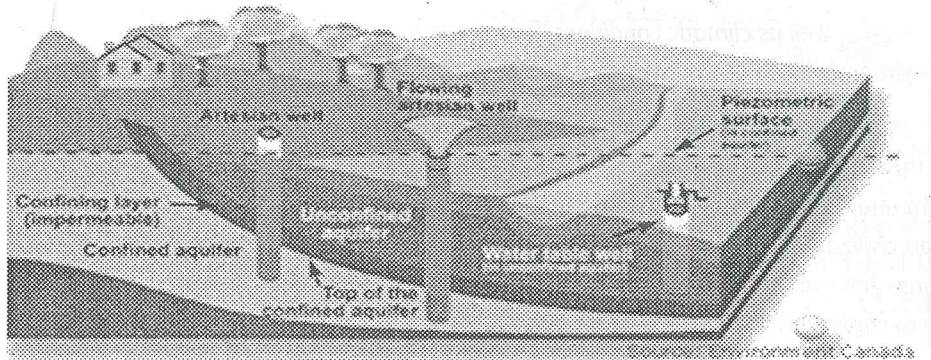
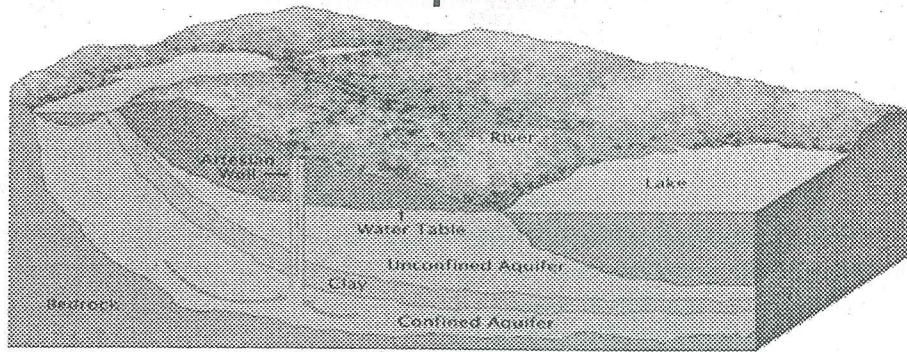
Fluoride replaces with OH^- and form many complexes. In acid water fluoride ions make complexes with SiO_2 and for 6-coordinated structures SiF_4 . Fluorides ingested with water is almost completely absorbed and distributed rapidly through out the body, retained mainly in the skeleton and in the teeth as CaF_2 . The values of 0.5 to 1.0 ppm has been recommended by WHO. Actually, the deeper aquifers contain upto 1.33 ppm of fluoride.

In acidic medium zirconium reacts with alizavier Red – S to form violet complex, which is bleached on the addition of F ion, colour changes from red violet to yellow green. However, the presence of competing ions such as phosphate, silicate, nitrate, chloride, carbonate and sulphate affect the removal efficiency as they interfere with colour changes as well. Highly efficient, low cost and sustainable technology which can be used by rural pollution is of utmost importance. This can be realized by low cost readily available materials coupled with proper disposal units. So, synthesis of inexpensive and highly selective nanoadsorbents or nanofunctionalised membranes is required along with encapsulation units to isolate the toxicant's re-entry in aquifers.

Now, what are aquifers?

It is an underground layer of water bearing permeable rock, rock fractures or unconsolidated materials(gravel, sand or salt) from which groundwater can be extracted using a water well.

Aquifer



So, we should be very careful about the aquifers not getting toxicated.

During the last decade, nanofiltration (NF) made a breakthrough in drinking water production for removal of pollutants. The possibility of using (NF) for removal of hardness, natural organic material (NOM), micropollutants such as pesticides and viruses and bacteria are to be studied and implemented through viability in laboratory scales have already been verified.

But then a fluoride compound has its uses also. Many communities add fluoride to their drinking water to promote dental health and to reduce the incidence of cavities. Their decision to fluoridate a water supply is made by the local municipality.

How does it get into the system?

Compounds such as NaF and fluorosilicate dissolve easily into ground water as it moves through gaps and pore spaces between rocks. Most water supply contain some naturally occurring fluoride. Also it may enter in discharge from fertilizers and aluminum factories.

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MEDIA IN CREATING ENVIRONMENTAL AWARENESS

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ABSTRACT

Nature, the backdrop of human life, has provided us with a beautiful environment. Environment is a sum total of basic elements like water air, land and all living and non-living things. As per environmental determinism, environment decides human-lifestyle, culture and their social behaviour and so directs the growth and development of man-kind. The greater connotation of the term environment shows its relation to Geomorphology as well as climatic conditions. Environment is related to human existence and hence it can be said – Environment provides mankind a physical space to get birth, to grow and to decline.

During the ancient period, people worshipped natural resources as deity out of fear or out of respect. The history of the Aryan civilization explains that people of the ancient India were pretty conscious about environment and Arthashastra by Kautilya had preached many a rules to protect and nurture environment (1). Later on, civilization progressed, yet men had lost wisdom. Hence in the name of so-called development human beings have indulged in various activities like deforestation, water pollution, air pollution etc which are leading towards environmental deterioration.

The environment requires more humane approach. If we want to save ourselves we have to follow the concept of sustainable development. It can be surely mentioned that the primary tool to save environment is by creating the awareness among them. In this context comes the role of media. Various strategies are planned to save the environment from degradation where communication strategies are seen as the most effective tool to inform, motivate and get positive response of people.

Man and Environment

Nature has created a beautiful canvas known as environment which provides all necessary things to exist and survive. We can see a close relation between organism and environment where nature can be seen as Mother of Mankind. In Hindu mythology the concept of 'Panchatatva' advocates a strong relationship between nature and man. H.M. Saxena says: Ecological approach is the best way to explain the man-environment relationship. Both environment and man are integral parts of the Ecological framework, combined with technological development which is responsible both for development and degradation of the environment. The man-environment relations are based on mutual interaction and mutual transformation (2). It shows we do not only take from environment but also give something to it. If the human race has to survive, they have to protect the environment. Human Beings should also preserve natural resources for future and it is only possible if the focus can be made on optimum use of these resources.

It is a pressing problem of the modern time that Environment is getting affected day by day for fulfilling the requirement of a huge population. Prof. P.D.Sharma says :“As a result of increasing human population and impact of its activities on natural resources, earth's environment has been undergoing significant changes, especially during 20th century” (3). No doubt that the increase in the concentration of carbon-di-oxide and other green-house gases are the by-products of the human activities and that has brought the significant changes in the atmosphere.As a result many health hazards are increasing.

In the name of modernization we have made many compromises with principles of our responsibility about nature. Of late Natural resources are only products, if judged, from the modern consumerism perspective. According to H.M.Saxena, “Modernization is steadily transforming the nature into products. The resource squeeze has led to an ever intensification of Ecological damage”(4).

Prof. Savindra Singh says,“ Pollution is, without doubt, the outcome of urban-industrial and technological revolution and rapacious and speedy exploitation of natural resources, increased rate of exchange of matter and energy and ever increasing industrial wastes, urban effluents and consumer goods” (5).The result of development and modernization has become so crucial that it is dangerous for the next generation. In many parts of India, people do not have pure drinking water. Ganga and Yamuna have been thoroughly polluted by industry and domestic wastes. Most of the small rivers have been dying and the forests have been destroyed.To make our life luxurious we have annihilated many natural resources.

Media and Environmental issues

In a country like India, Media can be seen as an organization that can take up the cause of environment seriously. With its social responsibility, Media has played a key role in raising environmental issues. Day to day events concerning environment may not get a very big space or time in print or electronic media but whenever any serious matter comes up, media takes that as an 'agenda' and plays a vital role in making the people informed and aware of the situation. We have seen a very important role of media, when all of them not only cover the environmental issues but go out of their way in interpreting the matter regarding those issues to make the mass understand them. The 21st century has witnessed great disasters as Kutch Earthquake, Tsunami, Uttarakhand Calamity, Hudhud, Nepal Earthquake and so on in this sub-continent. While covering all those disasters, Media has shown sheer responsibility of not only giving the disastrous news but covered all sorts of aftermath and also appealed to the common people for relief and finally found out the positive way-outs to come out of those disastrous conditions. Environmental humiliation has emerged as a major concern for human survival. Media also take up the issues of Global warming, climate change, heavy rain, flood, drought, and day to day increase of pollution. Media is making the scene absolutely

clear that the future is to face an ever-increasing environmental decay, poverty, hardship, and an ever more polluted world.

Raghavendra Mishra points out, "Environmental issues are today drawn attention of all kinds of media; environmental degradation, pollution and related problems have assumed global dimensions and are even threatening the very existence and survival of mankind. Ever increasing environmental problems such as green house effect, depletion in ozone layer, rapid decrease in global greenery, heavy loss in bio-diversity, increase in slums and solid waste, recycling of plastic and many more other problems have cautioned the media attention". (6)

What Media can do in the matter of Environment is a major area of discourse in the modern era. Media make the people aware on various environmental issues and motivate them to participate in activities based on environmental protection. With the primary goal – to inform, to educate and to aware, media play a key role in promoting Government policies on Environmental issues and interpreting the issues based on the explanations given by the experts on media. Radio, Television, Cinema, Internet, Print, Traditional media, Outdoor media, Transit media and New media can create awareness among the entire Rural and Urban population about environment. By disseminating Public Service Messages (PSM) media can encourage and motivate people to protect Natural Resources.

To find out the actual role played by media in the environmental issues, a small study has been conducted in Calcutta, precisely in South Calcutta. The research has been done on 100 Random samples within a period of 30 days, with the help of a simple questionnaire, through interview process. The findings of this study are given below.

1. Majority of the respondents (94%) are of the opinion that pollution is a very serious problem in India.
2. Almost all of them (85%) accept that industrialization is the main cause of pollution.
3. According to 40% of the respondents felt that more the increase in the private vehicles, more the amount of increase in pollution. Yet only 8% out of them said that they prefer public transport instead of personal car because this may cause more pollution.
4. While asked about the environmental protection act, it was found that only 28% were actually aware of such laws, but out of them only 25% could recollect such acts.
5. 96% respondents express very clearly that cutting the trees and de-forestation should immediately be stopped but 60% of them have no idea, regarding the solution to this.
6. Only 15% respondents have planted a tree in their life.

7. 90% of the respondents accept that one of the main sources of environmental hazards is polythene. But it is surprising enough that only 5-6% of them carry bags from home.
8. Coming to the point of Media, majority of the respondents, 95% accept that media is the best tool to make the common people aware of environmental issues.
9. Outdoor Media – 40%, Electronic Media – 38%, Print Media – 15%, and Internet – 4-5% are the most preferred media for creating environmental awareness.
10. 58% respondents say that they read slogans and information on hoardings, posters and banners concerning the environmental issues.
11. Majority of respondents, 60% say that they watch / listen or read environmental news.
12. 90% of the respondents are aware about environment based Public Service Messages disseminated by media.
13. 80% of the respondents could recollect at least 2 PSM of media on environmental issues.
14. 40-45% of the news paper readers expressed that they love to read feature articles or columns on environment related issues.
15. Most of the respondents suggest that the media should prepare special packages on environmental issues.
16. The Tech-savvy respondents mention that more awareness could be created among the young generation by providing more environmental packages on internet, using the platform of social media.

Conclusion

Media being the vehicle of mass communication has immense power to influence the minds of huge number of common people by disseminating messages and properly interpreting them. It can motivate people to gather knowledge about environment and protect it, encourage them for optimum use of natural resources and appreciate them for raising voice against pollution and other environmental hazards. Electronic media, both radio and television, having a wide reach, can aware the bigger mass since a large number of population in India is still illiterate. Newspapers and Magazines play a very active role in disseminating huge information to the educated and conscious class of people. In spite of Media being accused of becoming commercial, still there prevails a social service attitude of Media, where the environmental issues are treated seriously. Hoardings have a long life and are treated as common people's media, can be used to aware people on different issues related to environment.

Media has a great commitment towards the society and hence it is equally committed to the environment. Media can make people aware and motivate them not to use polythene, not to waste water, not to waste fuel and electricity and promote them to use public transport, to plant trees. It can play a key role to establish in the heart of people, a feeling for the protection of the environment. Media can prepare various packages on environmental issues not only for awareness but to influence the common people to take an active role in taking some positive steps. Government can also use the public media to disseminate the news of various policies and steps taken to common people to create an impact on them. Finally the new media can raise this issue and make the 'netizens' play an even more active role for the protection of environment.

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STUDENT UNREST AND OUR IRRELEVANT EDUCATION SYSTEM

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ABSTRACT

Democracy is a system of government in which people choose their rulers by voting for them in elections. In such a democracy every individual will be given the freedom to develop to the fullest extent possible, all the potentialities- freedom to think, to express, to work. Democracy always needs quality education. But no one is happy with the Quality of Education. One of the reasons for this is the Institutional inertia. The institutions have lost their initiatives and commitment. Maximum teachers just are maintaining their jobs, they are not dedicated, not deeply involved with the students as a result students' activities have become agitation, student unrest is continuously increasing. Most of the Universities, Colleges have become stagnant pools, starved of funds and facilities but self financing and cross boarder institutions which are mushrooming all over the country. Practically enclavisation, communalization, marginalisation, politicisation all are spoiling our education system. Democracy is violated, interrupted misinterpreted. As a result students' unrest is augmenting.

The concern about the changes occurring in the field of education is slowly spreading all over the country. Even those who are beneficiaries of the educational reform have become skeptical of the system. This is because the number of beneficiaries who are able to receive quality education from the reformed system is increasingly shrinking. Except a few to whom the Indian system is really necessary, no one seems to be happy with the quality of education, particularly in higher education. One of the reasons for this is the institutional inertia from which public education suffers. The institutions have lost their initiative and commitment and generally go through the motion of fulfilling the duties. As a result the involvement of the teachers has become minimal and the students' activities have become agitational. The promises of the post independence era have soured. Most Indian universities, colleges have become stagnant pools, starved of funds and facilities and unable to keep abreast with the explosion in knowledge taking place in almost all the fields and as a result have developed academic slums. The way out of this impasse which the educational beurocracy has conjured up, is the establishment of the centres of excellence, which only leads to further enclavisation and elitism. A new educational infrastructure is therefore in the offing, with emphasis on professional training and the promise of brand name of excellence. The self financing and cross boarder institutions which are now mushrooming all over the country are part of an alternative system which relieve the elite from the disadvantages of the poor and efficient public education. The self financing institution does not represent the mobilisation of private resources for providing quality education, but using education as an

area of profitable investment. What is undesirable is the concept of self financing as practice today, as it represents a clear shift towards commercialisation. Faced with this rather dismal situation the middle class has been yearning for a solution, sending their children abroad. Many institutions franchised by foreign universities are already functioning in India and their number is steadily on the increase. This development is likely to be welcomed by the middle class in the name of desirable internationalisation and opportunity it affords for sharing knowledge generated globally. But internally it would lead to further marginalisation of the socially and economically deprived.

Politicisation is another perilous path because universities, colleges do not have power in decision making; teacher is still outside the process of decision making, decision making bodies practically dominated by government nominees and the minister of education bestowed with overriding powers over the administration of the universities and colleges. The possible impact of such control would be the loss of initiatives, both academic and administrative.

So we can say that enclavisation, commercialisation, marginalisation, politicisation all are spoiling our education system day by day. Democracy is violated, interrupted and misinterpreted in everywhere, as a result students' unrest continuously augmenting. India is a democratic country and education is the weapon of democracy. Democracy without quality education is impossible; it is a crucial ideological tool that shapes methods of perception, analysis and thought of democracy. In making of a healthy academic culture democratisation is a crucial factor. Democracy means a way of living and organisation of community that has political, economical and social aspects. In such a democracy, every individual will be given the freedom to develop, to the fullest extent possible, all the potentialities – freedom to think, to express, to discuss and to work and act- freedom to create and to change, freedom to co operate. Everyone in a true democracy will have an equal chance of living a full life, end of exercising his powers in social, economic and political spheres.

Now- a- days the students are highly dissatisfied with the education system. The type of students has changed but type of education has not changed. The pattern set by the British to educate elite remains the basic teaching learning which aggravates restlessness and frustration among the students. We the educated people teachers always talking about globalisation but if you critically observe then you can see that globalisation just touches the classroom teaching. We have technological facilities but do not use in the classroom teaching, so total teaching process becomes very monotonous and boring. Here I want to focus on three perilous causes of student unrest.

1. The loss of good teacher.
2. Defects in existing system of education.
3. General loss of values.

❖ The loss of good teacher:

A teacher's work is to guide, to lead and to put a student in the real situation of his life, so that he might be able to understand his life's problems and thereby solve them. A teacher must also be a practical and positive person. He should be devoted, dedicated, responsible, compassionate, caring, warm accessible, enthusiastic and honest. But the role of the teacher is now very frustrating and horrible. Entry of such persons in the teaching profession who are the teachers by compulsion not by choice. These teachers are not devoted, committed and consistent. They are not dreamer, are not happy with their profession, not open minded but they are negative thinker, complicated, rigid and always underestimating their students, never giving supportive instruction to the students. Some teachers are highly qualified, careerist but always busy with their own works. Some teachers are very punctual and popular but they teach always irrelevant topics and mislead the students. Practically they are professionally inefficient and impotent. Some teachers always follow conventional methods, they are back dated, do not have modern outlook and never use technology in the classroom, they make classroom teaching monotonous and unproductive. As a result student unrest continuously is increasing.

A good teacher always applauds student success rather than focussing on the student is doing wrong. The success of teaching depends on its planning. A skilled and experienced teacher while planning, thinks carefully about the teaching system, its structure, strategy before presenting the contents to the students.

In a democratic status the teacher should be a friend, philosopher and guide. He holds a key position in the education process. The teachers should constitute the environment making it congenial for the optimum development of students in terms of their talents and capacities. The teachers should work in close co operation with different social groups, parents and members of the community. The purpose is to develop students as a good citizen, socially oriented and dynamic member of the society. Actually teacher is an architect of a nation and he/she should have the quality of leadership which would ensure the progress of a nation. As a leader he/she should be endowed with the quality of eloquence, justice, equality. He/She should be a leader of dynamic personality.

❖ Defects in existing system of education:

1. Curriculum-

Student unrest, aggressiveness continuously are increasing specially for unsuitable, stereotype, theory based curriculum. Practically our traditional type curriculum always negates the living experience of students and so the curriculum is not at the fit to develop and integrated personality. This curriculum does not offer any scope for active participation of the students and which is far away from their lives, needs and interests; can neither fulfil the individual aspiration nor can satisfy the social demands. Actually democratic curriculum should be constructed on the principles of integration; it should be a balanced curriculum and include different subjects, experiences and activities. The democratic approach of curriculum should be based on practical life. It should be directly linked with community and aspirations of the people. Democratic curriculum should diversify to suit the needs of all students.

2. Examination system:

Our examination system absolutely fails to evaluate our students. Old pattern examination system, backdated evaluation process as well as leaking question paper, concocting result, cheating are the basic reason of failure. Practically our examination system compels students to prepare for those topics on which students are not interested. This examination system makes a student unnecessarily nervous and encourages the habit of scrambling. Maximum examinations are essay type which do not have objectivity, reliability, validity and usability but over burdens of human brain, breeds unhealthy attitude amongst the students, who are not only led to adopt unfair means in examinations but also develop undesirable competitive bent of mind. Actually we need to change the pattern of the examination system, pattern of question papers which should cover the entire syllabus. Another important thing is that correction of scripts by the examiners. They should know properly the rules and regulations about examination system. They should not be biased; they should be impartial and should have sound knowledge on the subject. One examiner should not be burdened with so many scripts. There must be co ordination among lecturer, paper setter, examiners, and teachers, those who have constructed the syllabus. Grade credit system should be introduced. Cumulative Record Card or annual reports of the students should be maintained properly.

3. Teaching Method:

Most of the teachers follow conventional methods. They never try to use modern teaching learning material, technology in the classrooms. Teachers never use smart

phone, smart room, and internet, multimedia to make classroom teaching captivating and affective. But our modern education system is demanding new teaching technology, modern teaching models, teaching methods etc. Teacher should use models based on social interaction source information processing source, personal source, behaviour modification source etc. Teacher should use innovative teaching method like micro teaching, open discussion, project work, community visit etc.

4. Co curricular activities :

The existing system of education is defective because it is isolated from the practical life. With curriculum we need to arrange some co curricular activities for the advancement of the students. Co curricular activities prepare students practically for future. Sports and games make students physically strong and also disciplined, open minded, punctual and honest. Group activity like N.C.C and N.S.S are very much important for social awareness, feelings of brotherhood. Dance drama, music develop the aesthetic sense of the students, values can be inculcated through co-curricular activities also. Basically co curricular activities make institutional climate more positive, interesting and productive to the students.

✦ General loss of values:

Violence is the result of extreme student unrest. Violence is increasing, emerging in an unprecedented manner in our society. Looking at the world today any sensible person feels disheartened and even horrified to see the kind of violent acts being committed by students. It is sad to realise that we live in an era of unprecedented violence in the forms of conflicts, threat of life, social degradation, discrimination, oppression, exploitation, poverty, injustice, terrorism, crimes amidst a seemingly outward development enjoyed by a few. The saddest part is that this state of disorder and confusion in the society which man has built for him is affecting the children's innocent minds. Children naturally absorb the spirit of violence in the atmosphere and will soon grow to be the next generation of perpetrators of violence. Therefore the need to cherish peace, values in the hearts of children has risen as urgent issues to be addressed. Value Education, Peace Education thus help teachers and students to perceive causes for violence. The first and foremost thing is that teachers should be taught with subject experience and cherished with strong core values such as commitment, love, punctuality, honesty, tolerance, patience, acceptance. Basically values are core beliefs which guide and motivate our attitude and behaviour. There teachers have great role, the true teacher is he or she who can immediately come down to the level of the students and transfer his or her soul to the students, can see through his eyes and understand through his mind. Such a teacher can really teach and more. Teachers should take over the responsibility of creating an ideal environment so that qualitative values can be restored. Students always

observe and learn values from their teachers. They not only imitate them but also imbibe their values and behaviour pattern. Thus teachers need to become role models for their students. Teachers must integrate values with the curriculum, highlight the positive aspects of day to day issues and inculcate values in students by adopting an indirect and friendly approach. As morals and values cannot be imposed, teachers must discuss new happenings and incidents, to create an environment so that students can be induced to think, analyse and learn to differentiate between the right and the wrong.

In making of a positive, healthy, peaceful, systematic modern education system first we need quality assurance, democratisation and autonomy in education. Some important and crucial indispensable suggestions are given here for the advancement of education-

1. Field based education/ practical knowledge oriented education.
2. Flexible approaches should be there in our education system in everywhere.
3. Competency based curriculum.
4. Flexible Modular Approach to curriculum.
5. Higher weight age for Para- cognitive domain.
6. Emphasis on educational aim.
7. Practical orientation in real situation.
8. Wider concept of practice.
9. Sandwich field experience.
10. Internships.
11. Learner centered methods of curriculum transaction.
12. Faculty with actual experience of teaching the particular level of classes.
13. Teacher education institution to be Demonstration Institution for all school.
14. Education method should be changed.
15. Training of teacher educators.
16. Teacher should love their professions.
17. Teachers should be devoted, dedicated and open minded.
18. Teacher should have sound knowledge on their subjects.
19. Social works should be included in the curriculum.
20. Examination system should be based on students' psychology.

After the discussion we can say that students' unrest is increasing day by day because of many reasons. Mainly some reasons are spoiling our youth or making them more aggressive, like unsuitable curriculum, bad quality of teachers, lack of co-curricular activities, political corruption, drug abuse, lack of family/ parents participation etc.

But my belief is that all problems of students unrest can be solved by the teachers if we, the teachers really want to do solve. I want to say that in this crisis period we need huge ideal teachers who will enter in this profession by choice, she/he should be devoted, dedicated and efficient teacher. A teacher should suggest and not teach. Swami Vivekananda laid emphasis on self teaching or self learning. The living fire is already in the mind of the student. Knowledge is within. It is inherent in the mind of the individual. He was a greater supporter of freedom in education because he believed it is the first requisite of development. Hence no teacher should exert any kind of pressure on his pupils. Education must be based on the needs of the child.

Swamiji emphasised on the personality of the teacher in education. True education is only possible through intimate personal contact between the teacher and the taught.

For the purpose he wanted to receive the old gurukul system of education. He says "my idea of education is Gurugrihas." I also believe that direct contact is very much affective to make the students open minded, efficient citizen of the world, they should not be confined within the limit, and they must become a world citizen who can think freely, can speak freely, and create freely. This democratic outlook can be inculcated only through a democratic education system where ideal teacher will be the navigator of the ship

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ULRICH BECK'S SOCIETY OF SECOND MODERNITY-

A brief analysis & overview.

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ABSTRACT :

In prof. Ulrich Beck's opinion, we are moving into a phase of 'second modernity' rather than living in a world 'beyond the modern'. The second modernity refers to the fact that modern institutions are becoming global, while everyday life is breaking free from shackles of tradition & custom. The old industrial society is disappearing & is being replaced by a 'risk society.' Prof. Beck sees risk or uncertainty & its management is the prime feature of global order.

Risk becomes central for several reasons. With the advancement of science & technology, new risk situations are being created. These risk situations are different from those of previous ages. Though science & technology provide many benefit for us yet they create situations of risks the effects of that are hard to measure. Thus nobody can assume the sources & far reaching outcome of these.

Many decisions of everyday life also become infused with risk. Risk & gender relations are actually closely related. Many new uncertainties have entered the relationships between the sexes. Nowadays the areas of love & marriage have uncertain future prospect. The relationships are fragile, no permanent bonding is there. Anyone contemplating a relationship with another person must take these facts into account, & is therefore involved in risk calculations.

Beck is not arguing that the contemporary world is more risky than that of previous ages. Rather, it is the nature of risks we must face is changing. Risk is now created by our own social development & by the development of science & technology.

We see the emergence of a new field of 'subpolitics' according to prof. Beck. This refers to the activities of groups & agencies operating outside the formal mechanisms of democratic politics- such as ecological, consumer or human rights groups. Responsibility of risk management cannot be left to politicians or scientists alone. Other groups of citizens need to be brought in the activities of social political & every sphere of life. Groups & movements that develop in the arena of subpolitics, can have a big influence on orthodox political mechanisms. For instance, responsibility for the environment, which was previously the province of ecological activists, has now been accepted as part of the conventional political framework.

Ulrich Beck a German Sociologist born in 1944 studied sociology, philosophy, psychology and political science at Munich University. His interest in sociology made him left his Doctorate in philosophy in 1972 and worked as a sociologist at Munich University. Beck currently studies modernization, ecological problems, individualization, and globalization.

Recently he has also embarked on exploring the changing conditions of work in a world of increasing global capitalism, declining influence of unions, and flexibilisation of the labor process, a new theory rooted in the concept of cosmopolitanism. Beck has also contributed a number of new words in German sociology, including "risk society", "second modernity", "reflexive modernization" and "brazilianization". Ulrich Beck, uses the word 'second modernity' rather than 'beyond the modern'. For Beck, "the first modernity" refers to a period in which nation states, at least in the west, could be relied on to provide democracy, economic growth & security. The second modernity, by contrast, is defined by global ecological crises, widening transnational inequalities, precarious types of paid work & other challenges of globalization that those nation states cannot manage efficiently on their own". As Beck says, it is worth pointing out that modern institutions are becoming global in nature, & daily life is breaking free from the shackles of tradition & custom. The old industrial society is slowly being replaced by a 'risk society'. Beck coined the jaunty-sounding German term *Risikogesellschaft* or "risk society" in 1986 & then had to wait for several years for general acceptance of the term by the social population. Actually 'risk society' is a term that emerged during 1990s-i.e. to describe the manner in which modern society organizes itself in response to risks. The meaning of the term is somewhat closely associated with the work of several key writers on modernity, Ulrich Beck & British sociologist Anthony Giddens, in particular. Popularity of the term during 1990s was both as a consequence of its links to the trends in thinking about wider modernity, & also to its links to popular discourse, in particular the growing environmental concerns during the period..(1)

The objectives of my paper is to concentrate on Beck's thinking on risk society. The German professor has written extensively about the risk of insecurity that are prevalent in the modern world, about the perils of globalization & what he calls tragic individualization. Beck somehow distances himself from the postmodernists who believe society as chaos, or lack of pattern. In his words, "Post modernity" would not do. He himself confirms, "I didn't like that term because that was used by blind people who don't know what's going on. I forced myself to think what the new concept is & it became clear to me that it was risk." Beck as such sees second modernity as risk & uncertainty prone society. He says "We are living in a world that is beyond controllability." Here the management of risk is the prime feature of the global order.

Risk becomes central for various reasons in modern times. With the advancement of science & technology, new risk situations are being created. Beck says, "one of the side-effects of capitalism's triumph is that it makes our lives more risky, precisely when we try to make them more secure & comfortable". He also adds, "The success of modernity- the better technology, the better production of markets- increases all kinds of risk." It is well known that from time immemorial mankind have had to face various types of risks & challenges in

society. Nowadays they are to face multi-faceted risks which are mostly manufactured in nature. Until recent times mankind was threatened by external risks- like flood, drought, earthquakes, hurricane, famine etc. But today they add to the growing number of manufactured risks which were unknown earlier. It is very important to say that the advancement of science & technology plays positive role in the society. Yet they create risks that are hard to measure. Beck is of the opinion "I am talking about a situation where normal instruments of calculating, anticipating & colonizing the future don't work any more."

In the globalized world, we are confronted with various kinds of ecological risks. The last few years have been a decade of immense economic development across the globe. Beck puts it in a way that one of the side-effects of capitalism's triumph is that it makes our lives more risk prone, especially when we try to make them comfortable & easily manageable. The sad part of this is that the enormous economic development in different parts of the world has not commensurate with environment considerations. Deforestation, toxic wastes, pollution from industries, auto-mobiles, harmful gas emissions, burning of fossil fuels like hydrocarbons & coal, etc have cumulatively resulted in the present condition of the environmental degradation. This is not a very comforting situation. Evidence of this overwhelmingly presenting itself everywhere – as is from erratic climate changes, rising sea levels, tidal waves namely tsunami etc. A new paper from Oxford University's Future Of Humanity Institute warns that we have underestimated the risk of exogenous planetary disaster. A microscopic black hole or a collision of cosmic rays could wipe out not just the Earth only but also the whole observable universe at any moment. NASA scientists are very much worried about the effects of 'Solar sword' on the Earth. Solar Dynamics Observatory of NASA has sent different pictures of 'Solar sword' to the NASA LAB from 6th to 8th of August, 2012. It has got multiple effects on the space & on the Earth as well. It can create geomagnetic thunder storm & has got the power to hamper electricity service on the Earth's atmosphere. Moreover It can disturb the functioning of artificial satellite system on the Earth's atmosphere. Apart from the cosmic rays & it's effects it is very important to understand that environmental risks are diffuse in nature. Scientists are of the opinion that especially chemical pollution have diverse harmful effects on the Earth's atmosphere. (land, river, marshy land, sea, air etc.) We can mention of some of the effects on certain of Antarctic penguin colonies. Chemical pollution has more severe impact over the flora & fauna & can topple the balance of the natural world. But it is impossible to identify accurately the exact origin of the pollution in each sphere & it's possible consequences as well as solutions in every situation. As the causes & consequences of any happening are ever changing in nature in the global risk society, it is difficult to take proper step against those happenings also.

In the globalized world, the issue of health risks is of a very serious concern. With the increasing number of world population, two issues have raised widespread public concern- food safety & manufactured risk. Modern farming & food production techniques have been heavily influenced by the advancement in science & technology. Chemical pesticides & herbicides are widely used in commercial agriculture & many animals (chickens, pigs, cows) are pumped with hormones & antibiotics. In recent years some people have suggested that these farming techniques could have an adverse effect, especially, cancer risk on human health. Another matter of serious concern is that excessive sun exposure is linked to a heightened risk of skin cancer in many parts of the world. This is thought to be related to the depletion of ozone layer- the layer of earth's atmosphere which normally filters out ultraviolet rays. The environmental degradation causes cancer in other parts of the body as well.

With the further expansion of the world population in the years to come there is fear that food shortage may become even more widespread. In some of the world's most densely populated areas, people are highly dependent on staple food crop- such as rice; unfortunately rice-stock is dwindling day by day. Many worry that present farming techniques will not be able to produce rice yields sufficient to support the growing population. Some people believe that the key to averting a potential food crisis may lie in recent advances in science & biotechnology. By manipulating the genetic composition of basic crops, such as rice, it is now possible to boost a plant's rate of photosynthesis & to produce bigger crop yields. This process is known as genetic modification. Plants that are produced in such a way are called genetically modified organisms. The GMOS can be carried out for a variety of purposes. Scientists have produced GMOS with higher than normal vitamin content, e.g. other genetically modified crops are resistant to commonly used agricultural herbicides that are used to kill the weeds round them, as well as insects & fungal & viral pests. Food products that are made from, or contain traces of, genetically modified organisms are known as GM foods. The issue of genetically modified foods is not risk proof by nature. It can create multiple risk zones in the sphere of health.

It is to be noted that the unpredictable global climate situation, the issue of GM foods, BSE crisis(Bovine Spongiform Encephalopathy), the risk of catching avian flu, the risk of cancer, environmental degradation & all other forms of manufactured risks have presented individuals with new choices & challenges in their everyday life. Because there is no 'road map' to these new dangers; individuals, countries & transnational corporations must negotiate risks as they make choices about how lives are to be lived. There is no definite answers to the causes & outcomes of such risks, each individual is forced to make decisions about how he or she is prepared to handle risk in his or her own way. Beck points out "The individual must cope with the uncertainty of the global world by him or herself. Here

individualization is a default outcome of a failure of expert systems to manage risks. Neither science, nor the politics in power, nor the mass media, nor business, nor the law nor even the military are in a position to define or control risks rationally." All these present a dismal picture & a bewildering situation. We do not know what kind of food & raw materials should we use if their production & consumption might have a negative impact on our own health & on our natural environment! Even 'simple' decisions about what to eat are now made in the context of conflicting information & opinions about the product's relative merits & demerits.

Globalization have posed severe challenges to the 'developing world'. The vast majority of world's wealth is concentrated in the industrialized 'developed' countries of the world. The 'developing' world suffer from wide-spread poverty, overpopulation, inadequate educational & health-care systems(facing different types of vector borne & enteric diseases), & crippling foreign debts. A recent paper study namely " Climate change takes malaria to the hills" shows that the cases of malaria & kala zar have gone up alarmingly in the hilly areas of the developing world. Plasmodium vivax (Pv) & Plasmodium falciparum (Pf) are the main pathogens responsible for the malaria & the positivity rate of the latter has been found to be more than 25% over the past three years & the trends indicate a constant occurrence of the disease in the developing world. It is seen that the warming of climate & the variable precipitation across space may offer new sites for breeding of vectors, pathogens, & bacteria indicating that malaria may shift to higher altitudes. In a very recent study it is seen that in the developing world, the cases of dengue & Japanese encephalitis are rising alarmingly & human beings have developed less adaptability to combat the situation. Edis Egiptie (the carrier of the disease) has developed much powerful defense system to combat any atmosphere. 'There are four types of dengue virus', says an expert. All types are not prevalent at a time. Another interesting study report shows that the incidence of enteric fever is less in comparison to the diarrhoea disease but in consideration to the large number of population the total number of disease burden cases seem to be huge. The attack rate of enteric fever seems to be increasing every year in the hilly areas of the developing world. Of the water-borne diseases, cholera, acute diarrhea disease & enteric fever are most prominently affected by the climate. Apart from the health hazards, the disparity between the developed & developing world has widened steadily over the course of 20th century & of course 21st century as well.

As technological change progresses more & more & produces new forms of risk, we must constantly respond & adjust to these changes. The risk society is not limited to environmental & health risks alone. It includes a whole series of interrelated changes within contemporary social life: shifting employment patterns, heightened job insecurity, money laundering, crisis in the banking sector, financial irregularities, corruption at all levels,

increasing crime rate, the declining influence of tradition & custom on self-identity, the erosion of traditional family patterns & the democratization of personal relationships. Because personal futures are much less 'fixed' than they were in traditional societies, decisions of all kinds present risks for individuals. Getting married, e.g. is a more risky endeavour today than it was at a time when marriage was considered as a lifelong institution. Decisions about educational qualifications & career paths can also feel risky. It is difficult to predict what skills will be valuable in an economy that is ever changing in nature. Nowadays risk management professionals might be the most 'valued' personnels throughout the world. Beck here admits very honestly, in an interview given to Stuart Jeffries on behalf of the Guardian journal, "I forced myself to think what is the new concept & it became clear to me that it was risk, not only in technology & ecology, but in life & employment, too."

An important aspect of global risk society, according to Beck, is that its hazards are not restricted spatially, temporally & socially. Today's risks affect all countries & all classes; they have global, not merely personal consequences. Many forms of manufactured risk, such as those concerning human health & the environment, cross national boundaries. We can mention of the terrorist attack throughout the world. Everyone's life is being endangered for the cause of terrorist attack or warfare through chemical weapons which may eventually happen in any part of the world. Terrorism has become a 'fact' in human social life. Beck says with a perturbed mind "We live in a terrifying new millennium of global risks. There is a risk that you will be bombed on your way to work by terrorists. Should you manage to get through the day unscathed, there is a risk of you catching avian flu, BSE, or being washed away by a tsunami or obliterated by a hurricane as you lie in bed dreaming of happier times." Chemical weapons are more dangerous in nature as these are silent killers & might be used as weapons of mass destruction. Another important risk factor is worth mentioning. All of us know that the developed as well as the developing nations possess nuclear power plants.

The Nuclear Non- Proliferation Treaty was opened for signing on 1st of July, 1968. All the nations have signed up the treaty. Yet it is existing as a source of power & energy sector throughout the world. The nuclear power is generated from uranium which can cause environmental hazards creating radiation in the surrounding areas. The environmental impact of nuclear power results from the nuclear fuel cycle, operation, & effects of nuclear accidents. The routine health risks & greenhouse gases emissions from nuclear fission power are small relative to those associated with coal, but there are 'catastrophic risks'. The possibility of overheated fuel releasing massive quantities of fission products to the environment, & nuclear weapon proliferation are there. The 1979 Three Mile Island Accident, 1986 Chernobyl disaster, along with high construction costs ended the rapid

growth of global nuclear power capacity. In March 2011 an earthquake & tsunami caused damage that led to explosions & partial meltdown of the Fukushima Power Plant in Japan. John Price, a former member of the Safety Policy Unit at the UK'S National Nuclear Corporation, has said that it ' might be 100 years before melting fuel rods can be safely removed from Japan's Fukushima Nuclear Plant.'

However, a recently published Parliamentary report said that last year's Fukushima nuclear accident was a man-made disaster caused by Japan's culture of " reflexive obedience" & not just the tsunami that hit the plant. Ingrained collusion between plant operator Tokyo Electric Power, the government and regulators, combined with a lack of any effective oversight led directly to the worst nuclear accident in a generation, the report said. The Fukushima Nuclear Accident Independent Investigation Commission said "They effectively betrayed the nation's right to be safe from nuclear accidents. Therefore, we conclude that the accident was clearly man-made." The far reaching effects of the man-made disaster was thus-reactors went into melt down, sending clouds of radiation over a wide area, forcing tens of thousands of people from their homes, some possibly forever. The probe is the third of its kind in Japan since the tsunami of March 2011 crashed into the Fukushima Daiichi nuclear power station.

Terror attacks throughout the world have been heightened during recent times. Different types of explosives- like Nitrates, RDX & many other things are used for terror attacks in different parts of the world. Beck is of the opinion that the Americans didn't believe in the concept of risk before 9/11 attack in the U.S. They thought that the concept of risk is nothing but a European hysteria. Suddenly there was a total conversion in the thought process of the American people after the 9/11 attack & terrorism was treated to be an issue of central risk in the American society. However the attack shows long-term contamination due to detonation of cobalt bomb in the New York City. The immediate environmental fall- out from the World Trade Center collapse contained asbestos & fibrous glass from the building structure; mercury, dioxins, & other cancer causing toxins from the burning of fluorescent light bulbs & computer screens; heavy metals such as cadmium & lead & volatile organic compounds like benzene, Federal, State, & local agencies went right to work monitoring air quality & cleaning up dust & debris from the WTC collapse, but these actions themselves have serious environmental consequences, health risks & psychological trauma.

In this high- tech global era where tele-communication has reached its peak & created revolution in different spheres, here corporate bosses are the real bosses who are playing the triumph card with the political bosses in the society. Free trade, open market forces have brought the multi-cultural global society in the face of severe challenges- ethical & otherwise. Uneven distribution of wealth, soaring oil prices, development of criminal activities in the government & non-governmental sectors, corruptions at every level have heightened in this era. Report says, 'Political parties earned Rs.4,662 cr. in 7 years' in the

developing world. The corporate bosses along with political leaders are playing the real game- the effect of which is risky. Anything can happen to anybody else in this high-tech global world. We are open to all types of risks –the solution of which is unavailable. Increase in the cases of burglary, theft, robbery have heightened in the global era. Moreover, cases of molestation, rape, alcoholism, drug addiction, prostitution, gambling –are on the rise. World Health Organization has cautioned us with the news that people with mental disorder are rising alarmingly. It has been observed that the rate of suicide is on the rise in modern times. People are unable to cope up with the fact of competition in the modern corporate capitalistic society. Volatile market situation, loosening of the familial as well as social bonding, absence of sufficient support system in the family & other peer groups, over-work in the work place, uncertain future life etc. have put individuals in the face of bigger question mark-which can lead to severe mental depression & the after effect is nothing but committing suicide or an attempt to do the same. It poses serious questions to all of the members of a society. The natural world also is facing severe problems for human interference. The natural habitat of many species is being endangered. The flying of birds is also being disturbed by the positioning of the artificial satellite system. The mobile towers take the lives of sparrows, martin, bulbul, parrot, robin etc. According to a report the GSM mobile towers are solely responsible for the happening. The Bees are also facing a similar problem which is named as 'Colony Collapse Disorder'. They are losing their tracks while going out to collect honey, cannot recognize their way to home. All these are happening because of the electromagnetic radiation coming from the mobile towers. Scientists are of the opinion that excessive use of mobile phones can have adverse effect in the human brain also. Concentration deficit & excessive recklessness in the human behaviour are some of the negative impact of the mobile phone users in the human society. So the very question arises- where do we live? Are we safe any more any time in the global risk society? There is no positive answer to the question.

Of course Beck has certain possible solutions in his mind for survival in the global risk society. "How to live," Beck asks in his lecture, "When old certainties are shattered or revealed as lies?" Beck argues that we are dealing with new problems by old means i.e. using national states to tackle global problems. He is especially interested in what he calls the protectionist reflex by nation states behaving as though they were inhabiting in the era of first modernity by default. Beck reassures 'we are living in a society of second modernity'. In his book, *Power in the Global Age*, he writes that this reflex "has paralysed Europe as well as other parts of the world, both intellectually & politically, since the collapse of bipolar world order." In this situation accommodating cosmopolitanism should be the only answer. Beck reaffirms, "The cosmopolitan model is about acknowledging difference & the dignity of difference." Beck opens up with a new hope in mind saying "I think it's a matter of survival in

this explosive, risky, global society."It involves not only securing human rights at a transnational level but also what he calls a politics of golden handcuffs, the creation of a dense network of transnational interdependencies to secure human rights, to scupper cheap wages, insecure employment, tax havens & other intolerable symptoms of globalization.

The foundations of cosmopolitan regime are already in process in the form of the international court, the Kyoto protocol on climate change & conventions on arms control etc. As Beck argues there should be more-new institutions, democratic reforms of the IMF & World Bank. Beck, clearly, has a political agenda opposed to unfettered globalised capitalism. He insists that there is much more to cosmopolitanism than that. He says, "We are just at the beginning of this discussion. I am not pretending that it is a panacea, but all these other isms-neo-liberalism, nationalism, fundamentalism-somehow they don't work anymore in globalization. Cosmopolitanism could do." Beck is of the opinion that there are some global risks that even cosmopolitanism will not be able to eliminate.

In the Hobhouse Memorial public lecture Beck was sarcastic in his comments, says - "In conclusion I return to the title of my own lecture: how to live in times of uncontrollable risks? How to live, when the next terrorist attack is already in our heads? How worried should we be? Where is the line between prudent concern & crippling fear & hysteria? And who defines it? Scientists, whose findings often contradict each other, who change their minds so fundamentally, that what was judged 'safe' to swallow today, may be a 'cancer risk' in two years time? Can we believe the politicians & the mass media, when the former declare there are no risks, while the latter dramatize the risks in order to maintain circulation & viewing figures? Let me end with an ironic confession of non-knowledge. I know that I, too, simply do not know. Perhaps I may add something 'off the record', a postscript to my lecture, as it were: Knowledge of irony of risk suggests that the omnipresence of risk in everyday life should also be treated with skeptical irony. If irony were at least the homeopathic, practical everyday antidote to world risk society, then there would be less need to worry about the British, about the Germans. At any rate this piece of advice is no more helpless than the current hope of finding the lost wallet at night in the cone of light cast by the nation-state street lamps."

A Hobhouse Memorial Public Lecture given on Wednesday, 15th February, 2006, at the London School Of Economics.

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AN ATTEMPT TO STUDY EFFECTIVENESS OF GUIDANCE AND COUNSELING SERVICE FOR UNDER GRADUATE COLLEGE STUDENTS

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ABSTRACT

Guidance is a sort of friendly and personal help offered by a competent individual known as the guide to a less competent person who is in need of such assistance. Counseling implies professional help provided by a skilled person known as the counselor and it is provided to the person i.e. counselee who needs this special help. Counseling is a major part of guidance programme. Undergraduate students are very young and in this period the student moves from adolescence to adulthood. As the students come from different socio-economic backgrounds, they face difficulties of multifarious nature for which they cannot approach any professional counselor outside the college. In many cases the students' difficulties are not even understood by their parents and guardians. In this situation they can be helped if counseling service can be offered within their college by the teacher counselors. This study has been planned to investigate the need for guidance and counseling of undergraduate college students. The students of Education Honours of first, second and third year are taken under consideration for this study on the basis of availability from one reputed college of south Kolkata.

KEYWORDS: GUIDANCE, COUNSELING, UNDER GRADUATE LEVEL

INTRODUCTION

Guidance is a process, it helps every individual to help him/herself to recognize him/herself and to make plans to workout his/her own problems under the most favourable condition that the home and school or college can provide. Crow and Crow say that guidance is not the imposition of one's point of view upon another or it is not making decisions for an individual, rather guidance is assistance made available by competent counselors to an individual of any age to help him direct his own life, develop his own point of view, make his own decision, carry his own burdens (Hasnain, 2004). It is evident that for an effective survival we need guidance for ourselves and for our children.

Many writers say that guidance is neither direction nor dictation. It is rather friendly and personal help offered by a competent individual known as the guide or guidance expert or counsellor, to one who is in need of such assistance. Guidance enables the subject (individual) to understand one's own problems and to overcome his/her hurdles. Lack of guidance leads an individual to inadequate thought and behaviour, wrong decisions and maladjustment (Abdulrauf, 2002).

Probably the best definition of Guidance states that it involves personal help given by someone. It is designed to assist a person to decide what he wants to do, when he wants to,

where he wants to go, or how he can best accomplish his purpose. It assists him to solve problems that arise in his life (Nayak, 2004).

The two terms which are interchangeably used very often are "Guidance" and "Counseling". Guidance is the total programme of all the activities and services engaged in by an educational institution that are primarily aimed at assisting an individual to make and carryout adequate plans and to achieve satisfactory adjustment in all aspects of his daily life (Nayak, 2004).

Guidance is not teaching but it may be done by teachers. It is not separate from Education because it is an essential part of educational programme. Guidance is a term which is broader than counseling and which includes counseling as one its services.

According to Dash (2003) counseling is a major part of guidance programme and it is as old as the society itself. In everyday life, counseling goes on at many levels in a family setup parents counsel their children, in society doctors counsel their patients and lawyers counsel their clients. In other words there is no limit to the problems on which counseling can be offered or to the type of persons who can render this help. Throughout its history, counseling has been known by a number of different names, including educational guidance, vocational guidance, and occupational guidance and counseling.

Students who pass twelfth grade or Plus II standard get enrolled in colleges for graduation. Generally students are in the age group of 18-19 years to 20-21 years, so they are in there late adolescence and early adulthood. Under graduate college students need counseling to cope up with their rapid physical changes, need for achievement, extreme expectations of the family and diverse needs of the society. The students differ in their intelligence, abilities, interests, aptitudes etc. moreover they come from families of different socio-economic backgrounds. Thus regular availability of counseling service will lead to healthy development of these college students.

RATIONALE OF THE STUDY

Counseling is the word which usually comes along with guidance or used as a synonymous to it. But there is a slight difference between the two. Counseling is a more specialized activity than guidance. It is generally observed that counseling in educational institution involves helping students individually or in small groups to deal with the difficulties, they are experiencing. This study deals with under graduate girl students. At this age the students are in a phase of transition. From the well disciplined structured environment of the school for the first time the students step in a more-free environment of the college. To handle this new status the students need to be equipped with the strategies of coping. The students may also face some problem from the home front as parents consider them to be more mature

to fulfill their expectations. This study would help the students identify their counseling needs and encourage the students to solve their problems through consultation with their teacher counselor. Counseling in secondary school is at present a very popular and significant step for the students' balanced development. The major focus of these formal counseling programmes is remediation of students' problems. It is also a tool for preventing normal problems from becoming more serious and resulting in delinquency, failure and emotional disturbance. Hence this counseling programme as a major remedial force for helping children in trouble should also be continued in under graduate level too, so that the students may avail this service side by side along with their education.

RESEARCH REVIEWS

Guidance and counseling comprise an important area in contemporary researches in the field of education. Education is such an area which deals with mostly human factor – teacher, student, parents, administrators and all other stake holders. So with industrialization, modernization and urbanization social change has also gained momentum. To cope up with these rapid changes most of the individuals in different situations of life require guidance and counseling. Especially when we are speaking about students at different levels of education, teachers experience that student need counseling at all the levels, only the type of counseling differs on the basis of the problems faced by the students concerned. There are many research reviews where different studies have been conducted on school students.

Previous research studies show that school counseling interventions have a substantial impact on students' educational and personal development. Individual and small-group counseling, classroom guidance, and consultation activities seem to contribute directly to students' success in the classroom and beyond. School counselors should spend the majority of their time performing these interventions. Coordination activities should be confined to those that improve the program's efficiency and accountability (Borders & Drury, 1992).

The study on Missouri high schools show that schools with more fully implemented model guidance programs had students who were more likely to report that (a) they had earned higher grades, (b) their education was better preparing them for the future, (c) their school made more career and college information available to them, and (d) their school had a more positive climate (greater feelings of belonging and safety at school, classes less likely to be interrupted, peers behaving better). After removing the variables of school enrollment size, socioeconomic status, and percentage of minority students in attendance, positive program effects were identifiable. Results highlight the important roles school counselors play in promoting the central educational goals of their schools and support a comprehensive guidance program (Lapan, Gysbers & Sun, 1997).

School counselors have proven effective in preventing students from committing suicide. The most effective prevention programs start with younger students and portray suicide as a mental health problem, not a dramatic way of ending a life. Jones (2001) found in his study the essentiality of involving the parents of troubled students in the counseling process.

A study on the effects of counseling on classroom performance found that the underachieving students who received counseling improved significantly on the Self-Rating Scale of Classroom Behavior and in mathematics and language arts grades (Gerler, Kinney & Anderson, 1985).

Counseling decreases classroom disturbances. Counseling services support teachers in the classroom and enable teachers to provide quality instruction designed to assist students in achieving high standards. Students in schools that provide counseling services indicated that their classes were less likely to be interrupted by other students and that their peers behaved better in school (Lapan, Gysbers & Sun, 1997).

It was actually in 1963 that the relationship between counseling and school was first officially discussed in Britain at seminar held by the National Association for Mental Health (NAMH) under the chairmanship of Lord James. It was agreed that many children find the common problems of personal and social adjustment and that there were demands that which are not being effectively met (Hasan, 2000).

Some important characteristics of counselor are sincerity, honesty and openness. Along with this the counselor should have confidence in the theory and method of counseling. He/she should help the client to identify his/her potentialities and utilize the same for his/her clients' future progress. Counseling is not only associated to educational and vocational guidance but it is also interrelated to emotional and behaviour problems of the client. In this counseling service the counselor's work is likely to involve him/herself not only with the students but also with the parents or teachers and if necessary a variety of outside welfare specialist in child guidance, care probation and so on (Mishra, 2004).

Nayak (2004) stated that counseling in school involves helping students individually or in small groups to deal with the concern or difficulties they are experiencing and list of problems which children of secondary school can experience. Kottler and Kottler in 1993 listed several problems in students, which are as follows - General anxiety, Depressive disorder, Attention deficit, Hyper activity abuse, Compulsive disorder, Adjustment disorder, Personality Disorder etc. In order to help the children who are experiencing any of the above problems teachers need to develop at least basic level of counseling.

Counselors, when consistently and frequently available and allowed to provide direct services to students and parents, can have a positive impact on students' aspirations,

achievements, and financial aid knowledge (Adelman, 1999; McDonough, 1997; Orfield and Paul, 1993; Plank and Jordan, 2001).

All the above studies reveal the significance of guidance and counseling for students in educational institutions. This service may be appropriately rendered by the teachers along with their teaching function. In school, students grow up under rigid discipline for long years. College ambience offers more freedom as compared to school. The students in colleges should be taught to make use of this freedom effectively. Students come to college at adolescence so they have to experience huge physical and psychological transformation. At this stage the expectations of the family increase and parents want to treat their children as grownups but not always. The society, neighbours, peers, relatives – everywhere a modification in the role of the students takes place. Above all in Indian society the duties and responsibilities are also gender specific. All these parameters together sometimes make the life of the student very complex. Parents should be very careful with their wards at this stage. But in most cases parents are not enough educated and capable of supporting their own child. Thus the role of the teacher-counselor comes into play. If the teacher can gain confidence of his or her students then students can also come to their teachers for relief in situations of crises.

OBJECTIVES OF THE STUDY

1. To identify the need of guidance of counseling of students of under graduate level of education.
2. To explore the expectations of the undergraduate students regarding counseling.
3. To improve the guidance counseling service of the undergraduate students on the basis of suggestions offered by the students.

METHODOLOGY

Sample

The students of Education Honours of Muralidhar Girls' College are considered for this study. The sample frame is as follows-

Grade	Number of students
First year	28
Second year	24
Third year	26
Total	78

Since this is a women's college the sample consists of women only.

Tool

The tool contains three segments. In the first segment the students are supposed to write why a guidance and counseling cell is important for them. In the second segment the students are to mention what are the limitations of this cell. Lastly, they are to suggest how this cell can be organised to serve the students better. The students are asked to response keeping in mind the situations faced by them as individuals as well as group.

Data collection

Before collecting data students of first year, second year and third year Education Honours were met in three different sessions. Discussions were conducted regarding the concepts of guidance and counseling. The students were encouraged to participate actively in the discussion and share their views regarding this issue. Then they were asked to go through some counseling cases, which were distributed to the students in printed handouts. The cases were regarding some common problems that college students usually face and how they solved their problem through counseling service. In the data collecting session the students were given a format which contained three segments. The students were asked to fill in the form. To collect individual response of the students they were given the format before weekends and asked to do the work at home and return the filled in format after weekend.

Analysis of data

Data was collected from the three batches namely first, second and third year students in three sessions. All the three sections of each response sheet were thoroughly studied. Then all the responses were analysed and arranged. The students mentioned some common issues for which they need counseling and few rare issues were also found which were somewhat case-specific. The common difficulties were found in most of the responses. The shortcomings of the guidance counseling cell have also been identified by the students and most importantly their valuable suggestions to improve the cell have enhanced the relevance of the study.

FINDINGS OF THE STUDY

Common issues for counseling

1. When the students try their level best to achieve good grades sometimes they fail to do so. They become depressed and sometimes parents even do not understand them, so they can discuss their problem with the counsellor and try to work out any solution.

2. Sometimes students are not aware of their strengths. Only weakness bothers the students. The teacher counsellor makes them aware of their hidden talents or strengths, which make the students feel confident.
3. Family does not always have positive impact on growth and development of the students. When students do not get any mental support from the family the teacher counsellor may render support to the student.
4. At this stage of development students have lots of queries regarding their own physical changes, opposite gender and sex life. Now in India these are considered as social taboos and generally one cannot put these queries to parents, at this situation the teacher counsellor may be approached to clear these doubts. So at this young age guidance counseling service has got a very important role to play.
5. The students can spontaneously express themselves to a person whom they consider would be reliable so that their secrets and personal problems can be shared but confidentially.
6. Sometimes the students experience the problem of indecisiveness then the teacher counsellor may help the students to take any decisions by suggesting them the probable consequences of their decision.
7. Some students have low confidence level. By nature they are shy. Instead of knowing the answer they cannot response in class. The teacher counsellor may help the students regarding this issue.
8. Students are coming for counselling to their own teachers so they know each other before hand. Thus it becomes easier for the students to open up.
9. Students get this service in college only, so it becomes easier for them to avail this service. Visiting any other place for this guidance and counseling service would have been difficult for the students.
10. Many a time students know their limitations but they are not in a position to overcome their difficulty on their own. An attempt to work through the issue with the assistance of the counsellor may equip the students solve the problem.
11. Some students may have difficulty in understanding classroom instruction the teacher counsellor may try to help the student identify the cause of the problem specifically.
12. In a large number of situations family can be a source of problem for the student which restricts the students to share the problem with any family member. Counseling service offered by the teacher counsellor can become an effective measure in such cases.

13. Students with extreme emotional problems need this service very much.
14. This service may be helpful for students who are educationally backward.
15. To resolve any misunderstanding with parents, siblings, friends this counseling service should be made available to all undergraduate students.
16. Parents of the college students have very high expectation from their wards and the parents are never satisfied by educational achievement of the students. This makes the students stressed and they cannot concentrate in their regular activities.

Some rare issues for counseling

Few students mentioned these issues which perturb them and they think teacher counselors in the Guidance Counseling cell can help them in these regard....

1. For discussing very personal issues like love relationship. This may include issues like selecting boy friend before establishing a stable relationship, misunderstanding with boy friend, difference of opinion with parents etc.
2. Few students suffer from problem of broken homes, separation or divorce of parents, remarriage of any one of the parent etc. These students realise their life is not smooth as their classmates. The teacher counsellor may help them to cope up successfully to this situation.
3. Few students reported that they have been physically abused by relatives or family friends. Though it was quite humiliating for them yet they could not share this unfortunate incident to anybody else. If the teacher counsellor is dependable they can ask for his/her help on this issue.
4. At present girls are not safe at home and in schools or colleges. In case of the students of this college sometimes they have to travel few hours to reach the college. In their journey they sometimes face some undesirable incidents, but they cannot change their route. Such incidents may be very disturbing for the girls and they may discuss this problem to the teacher counsellor.

Limitations identified by students

1. The counsellor may not have adequate knowledge to handle different types of adverse situations that the students may face.
2. The counselee may become extremely dependent on the teacher counsellor. This may lead to problem for the student in future.
3. The students will not learn to solve their own problems by themselves. After they pass out from the college the teacher counsellor will no more be by the side of the students to share their problems.

4. The teacher counsellor will not be able to detect whether the student is disclosing everything regarding the problem shared or keeping anything within. This will restrict the teacher to offer his/her best service.

Suggestions offered by the students

1. All students should get the opportunity to avail the guidance and counseling service. The general students along with the honours students also should be availed of this service.
2. There should be adequate time for the teacher counsellor to listen to the problems of the students and then work through the issue to find a reasonable solution to the problem.
3. Sometimes the students are doubtful as they are not sure that their shared secrets will remain secret. In that case the cell will lose its significance.
4. There should be a separate room for rendering guidance and counseling service. The place should be secluded and free from any other encumbrances.
5. At least one teacher from each department should be a member of the guidance counseling cell so that the students from that discipline may feel free to come for counseling service.
6. In many cases the students may have adjustment problem with their own parents and family members in such cases the teacher counselor may call upon the parents to delve deeper into the problem of the students.
7. The service should be a continuous process and not limited to only one session, if necessary for students' welfare successive sessions should be conducted at regular intervals.
8. If the teacher counsellor is much more senior to the student then the age difference restricts the student to open up freely. While if the age difference between the teacher counselor and the student is less then it becomes easier for them to share their problem.

CONCLUSIONS OF THE STUDY

- ❖ All teachers in this guidance and counseling cell are not professional counsellors. So if they are given short trainings on the strategies of counseling, relevant for under graduate college students, they can serve the students better. After a few sessions if found necessary the teacher counsellor may refer the case to some professional expert.

- ❖ Some students may have problem but they are so introvert that they cannot even come up to share her problem. Sometimes students become very much used to with the problem that do not even realise that they are as such having the problem. The teacher counsellor should be adequately equipped to identify the student who needs counseling.
- ❖ The teacher counsellor should be able to develop confidence of students. If the teacher cannot develop students' trust as a teacher in the class then the scope of success of the teacher counsellor's service will be reduced.
- ❖ A secured and lasting relationship between the student and teacher counselor can be established through the guidance counseling service.

LIMITATIONS OF THE STUDY

- ❖ The sample of this study was not big but appropriate enough.
- ❖ The sample under study comprises women college students only so gender difference was not explored.
- ❖ Due to the chosen research approach and small sample the research results may lack generalizability.

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A DISCUSSION ON INTER LINKAGES BETWEEN ECONOMIC GROWTH & ENVIRONMENTAL DEGRADATION

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ABSTRACT

Higher economic growth rate is a desirable condition for a country's continuous development. But it has some negative impacts on environment as well which in turn poses a great challenge to sustain long-run economic growth. It has been observed that environmental quality deteriorates up to a certain level at initial stages of growth and beyond that threshold level it starts improving as income level increases further. This inverted-U shaped relationship between pollution and per capita income is termed as Environmental Kuznets Curve (EKC). There exists a number of researches studying its validity, both theoretically and empirically. This paper summarizes the literature on EKC hypothesis discussing the factors causing it along with the arguments given against the existence of any such relationship.

Keywords: Environmental Kuznets Curve; EKC; Economic growth; Environmental degradation; Pollution abatement.

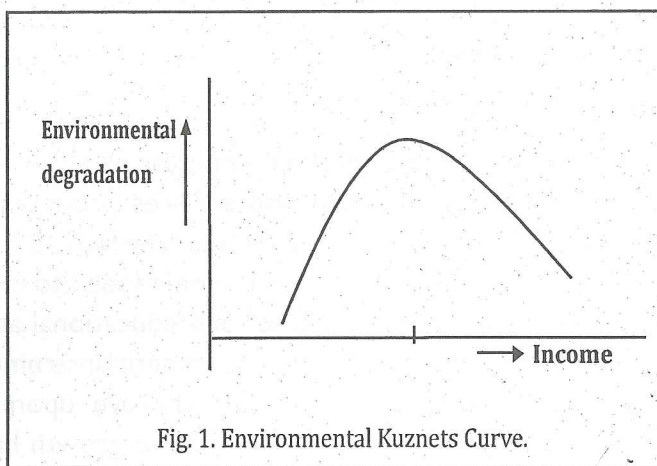
Introduction

The idea of economic development is usually related with growth rate of GDP; that is, yearly rise in the value of goods and services produced through market in a year within an economy. As this measure excludes many factors that affect the standard of living, we use a separate measure, Human Development Index, to indicate improvement in social well-being. It depends upon life expectancy and educational attainment, apart from income level. Yet, continuous economic growth is an essential instrument for upgrading these parameters and also enables the government to improve upon economic, social and environmental objectives. On the other hand, economic growth has caused worsening of environmental quality world-wide. Some of these serious environmental problems include global warming, deforestation, loss of biodiversity, emission of Green House Gases, acid rain, waste disposal, deterioration in air, water or soil quality etc. These are hazardous to health and have a negative impact on labour productivity through reduced life-expectancy which may, in turn, cause a significant decrease in GDP. Therefore, environmental problems should be of much concern to the economy to continue in the efficient growth path.

Different types of capital being used as inputs into the production of many goods and services are: (a) Physical Capital - machinery and infrastructure; (b) Human Capital - labour, knowledge, skills, experience; (c) Natural Capital - resources provided by the nature and (d) Social Capital - Social institutions. Natural capital can be divided further into two types- renewable and non-renewable. Nature has two vital roles to play in the process of industrial

production. On one hand, through natural capital it supplies the essential resources and raw materials to production and at the same time it acts as the 'dumping ground' of unwanted industrial by-products. Nature has an inherent power to absorb and process bio-degradable waste-products. But, excess production activities around the globe have long-before surpassed nature's carrying capacity, leading to fast depletion of natural resources and pollution. Thus, human welfare is decreasing with rising income level. Evidently, deteriorating environmental quality poses a great challenge to sustain the long-run economic growth. It is seen in studies that pollution abatement policies dampen the GDP growth rate significantly. Mani et al. (2012) have used Computable General Equilibrium model to show that tax on polluting inputs reduces emission and improves health scenario but lowers GDP by raising cost of production. However, the benefit of positive impact on health and lower pollution level outweighs the loss in GDP.

The relationship between economic growth and environmental quality has been an object of a long debate for many years. Increasing concern surrounding the impact of economic activities on the global climate has also resulted in a number of studies investigating this issue. Many theoretical and empirical researches are going on to define the trade-off between environmental pollution and economic prosperity. The first set of empirical studies in this regard



introduced in three independent working papers. In the early 1990s, Shafik and Bandyopadhyay (1992), Panayotou (1993), Grossman and Krueger (1994), have illustrated, for a broad set of environmental indicators, the existence of an inverted U-shaped relationship between per capita income and environmental degradation. This hypothesized relationship is known as Environmental Kuznets Curve (EKC), named after the famous Kuznets Curve where Simon Kuznets (1955) has first pointed out that income inequality in a country at first rises, reaches a peak and then tends to fall along with the rise in per capita income. Shafik and Bandyopadhyay have established this relationship by testing log linear and quadratic models with panel data from World Development Report, 1992 for six environmental indicators. Panayotou first used the term Environmental Kuznets Curve to describe the

inverse relationship between pollution and economic development. Figure 1 shows this inverted-U shaped relationship. In their paper, Grossman and Krueger have studied several reduced-form equations using panel data on pollution levels in many countries from Global Environmental Monitoring System (GEMS) database, a joint project of the World Health Organisation and United Nation Environmental Programme.

Background History

Environmental pressure increases faster than income in the initial stage of development as the awareness of environmental problems is low or negligible and environment friendly technologies are not available and then it slows down relative to GDP growth in higher income levels. In the existing literature, several factors have been identified as responsible for the shape of an EKC. The deterioration of environmental quality at the initial stage of growth and then subsequent improvement may be due to the combinations of three effects: Composition effect, Technique effect and Scale effect. With gradual development, an economy experiences structural changes in its production pattern from agriculture to heavy industries and then to knowledge-based services finally. As a result, pollution level at first increases and then drops as agriculture and service sectors are less pollution-intensive where industrial production such as manufacturing, construction, mining, transportation leads to increase in the level of environmental degradation and depletion of natural resources. It is Composition effect. Grossman and Krueger suggested that continued economic growth encourages public as well as private investment towards 'cleaner' technology. Because of increasing scarcity and so higher prices of natural resources, producers have an incentive through easier access to global knowledge and capital and low-cost investment in R & D to replace the existing technology with less-carbon emitting, energy efficient, eco-friendly technology. Thus, exogenous technological progress that reduces pollution is known as technique effect of economic growth. Economic growth leads to environmental degradation as higher production needs more natural resources and produces more waste and emissions as by-products. The rise in pollution level along with the rise in economic activity is the scale effect. At lower level of per capita income, negative impact of scale effect prevails but gradually composition effect and technique effect outweigh it and the EKC is formed. In Solow growth framework, Brock and Taylor (2004) have assessed the growth rate in an economy with pollution abatement policies. The model is termed as Green Solow Model. They have found that along the balanced growth path, rate of emission will depend on two opposite forces: 'scale effect' and 'technique effect'. Finally, although our physical and mental health to a great extent depend upon the environment we live in, we think of material standard of living first and social welfare later. So, it is observed that after attaining sufficiently high standard of living, people are willing to pay more for

better environmental amenities that is reflected through donations to environmental organizations, choice of less polluting products or adoption of various pollution abatement policies (Chaudhuri and Pfaff, 2003). If clean environment is considered to be a 'luxury good' with income elasticity being more than one, then with rising income level people demand for clean and healthy environment through stringent laws for environmental protection and regulation and hence EKC is generated as a result of the institutional reforms. Evidently, developed countries have stricter environmental standards and enforcement laws compared to the poorer countries. In context of theoretical study, Mohtadi and Roe (1992) have analyzed the relationship between growth rate and environmental quality in the endogenous growth framework, through internal or 'embodied' effect and external or 'disembodied' effect of environment on health. They have found a negative relationship and also emphasized the need for endogenously induced technological change to make them compatible.

International trade is also a significant factor in explaining the shape of EKC. There exists a considerable number of papers analyzing the effects of trade on the environment (Barrett and Graddy, 2000; Heil and Selden, 2001; Copeland and Taylor, 2003; Frankel and Rose, 2005). However, the existing literature fails to provide a conclusive result in this respect. Environmental quality could decline because of free trade through the scale effect as increasing trade volume raises the size of economy, which increases pollution. On the other hand, monetary gains from international trade might also stimulate concern for environmental quality, which, in turn, might encourage the use of cleaner production techniques and the introduction of stricter legislation on pollution emissions. Trade may foster technological transfer and harmonization of environmental standards, contributing to a shared reduction in emissions among trading partners. Most of the developing countries rely on technology transfer from developed countries to reduce pollution level there.

In most of the existing literature, the following reduced form model have been used to study the empirical validity of EKC:

$$y_{it} = \alpha_i + \beta_1 x_{it} + \beta_2 x_{it}^2 + \beta_3 x_{it}^3 + \beta_4 z_{it} + \varepsilon_{it}$$

where y is the environmental indicator, x is income and z relates to other variables that influence environmental degradation. Here, the subscript i is a country, t is time, α is constant, β_k is the coefficient of the k explanatory variables. When $\beta_1 > 0$, $\beta_2 > 0$ and $\beta_3 < 0$ we get the inverted-U shaped relationship between environmental pollutant and income. For several pollutants, empirical evidence of Environmental Kuznets Curve hypothesis is established.

A Critique to EKC model

There exists a group of environmental economists who deny the validity of EKC. In their view, existence of EKC means leaving pollution problem on its own to be cured automatically by rapid economic development. This is even more harmful to the human civilization. Studies have shown that with higher level of environmental pollution, people have a tendency to save more to incur huge health related expenses in future. This implies rise in investment and so in the level of industrial production that will raise pollution further. There should be policy induced changes to break this pollution-growth nexus. Stern (2003) has argued against the findings of Grossman and Krueger (1994). According to him, 'The EKC idea rose to prominence because few paid sufficient attention to econometric diagnostic statistics. Little or no attention has been paid to the statistical properties of the data used such as serial dependence or stochastic trends in time series and few tests of model adequacy have been carried out or presented.' Moreover, if technique effect overcomes scale effect before the economy reaches the turning point, the economy enjoys 'zero waste growth' and the inverted U-shaped relationship does not hold any more.

EKC, to be more specific, relates level of per capita income rather than the rate of economic growth with environmental damage. The same level of income, regardless of the rate at which it is achieved, will produce same level of pollution. The slope of the curve depends on pollution-intensity of production process and effectiveness of environment policies. There are other models that associate economic prosperity with environmental degradation. For every renewable resource, there is a threshold limit beyond which it cannot be regenerated. If that ecological threshold is crossed before attaining EKC turning point, higher economic growth also cannot reverse the process and the economy may shrink actually after that level, depending on the necessity of that resource in industrial production. This is 'Limit to Growth' theory. In 'New Toxics View', new pollutants replace the older ones giving rise to a monotonic positive relationship between level of pollution and economic growth. David Stern (2003) has proposed the model of 'Race to Bottom' where the rich and poor countries compete among themselves in terms of development, leading to depletion of stock of natural resources and increase in environmental damage proportionately. First, the developed countries adopt various pollution abatement measures. So, polluters in high-income economies face higher regulatory costs than their counterparts in developing countries. This creates some incentives for the pollution-intensive productions to relocate in developing countries that keep the damage level unchanged on the whole. Facing with huge capital outflow, developed countries are bound to relax environmental standards and the race to bottom accelerates.

Conclusion

The common hypothesis in many researches is that higher level of income increases environmental degradation. Actually, growth could be beneficial for environmental improvement in developing countries (Beckerman, 1992; Panayotou, 1993; Bhagwati, 1993) although the argument given for this is controversial. Whether economic growth is the solution rather than the cause of environmental problem still remain a relevant question to the present civilization and has evoked the discussion on EKC. With empirical data, Brock and Taylor (2004) have showed that two economies with same environmental quality but different initial stock of capital would diverge and then converge in terms of environmental quality. The poor country faces a higher level of pollution than the rich one, at any given income level. It is called Environmental Catch-up Hypothesis. This cross-country study replicates the EKC model only. At the same time, it puts tremendous pressure on the developing and less-developed countries (LDCs) regarding the growth-path they will follow. Will they be allowed to grow, like the now-developed countries, at the cost of environmental degradation or they will learn from the history and start to grow by preserving environmental quality from the initial stage of development? Grossman and Krueger (1995) have pointed out 'Environmental Dumping' as one of the reasons behind EKC, where developed countries, once they become rich, start to import pollution-intensive goods from other countries with less-strict environmental standards. Two inter-related hypotheses: Displacement Hypothesis and Pollution Haven Hypothesis are put forwarded to establish this phenomena. As the changes in the structure of production in developed economies are not accompanied by equivalent changes in the structure of consumption. However, it is rather uncertain that in this age of pollution-awareness globally, every LDC will reach EKC turning point and will be able to find still-poor countries for 'Environmental Dumping'. Even if they attain that critical point, they would have to incur a huge cost of environmental damage control as the cost of inaction will be much higher in future than the cost of acting now. Therefore, understanding the inter-linkages between economic growth and environment is extremely crucial for the countries like India, to unfold their own growth stories sustainably in the long-run. Formulation of efficient climate change policies and ensuring implementation of these policies appropriately depends largely on how environmental quality evolves over time along with the rising demand for faster economic growth. More empirical studies with newer methodologies and upgraded dataset investigating the link between income and environmental degradation will help to address this issue effectively.

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Ahalyā: AN ICONIC HEROINE

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ABSTRACT

In Rāmāyaṇa & Mahābhārata we found the term “Panchakanyā,” a group of five iconic heroines of Hindu epics, those names are believed to destroy sin when recited. They are Ahalyā, Draupadī, Kuntī, Tārā and Mandodarī. In this group of five iconic women, Ahalyā, Tārā and Mandodarī are from the epic Rāmāyaṇa; while Draupadī and Kuntī are from the Mahābhārata. But among all those options available, why Śāstra mentioned only Ahalyā as a Prātaḥsmaraṇīya (memorable at the morning). Is there any significance? We will try to find the answer through the paper.

Ahalyā's story can be a protest against patriarchy. Ahalyā is perhaps one of the earliest known exponents of “women's culture” in a largely patriarchal society. Society accepts the masculine wish, but what about feminine? Ahalyā's journey from transgression to transcendence, continue to reinforce the essence of dynamic femininity that this first Kanyā represents, which makes her a real prātaḥ-smaraṇīya.

The ancient Sanskrit epics, the Rāmāyaṇa and Mahābhārata, termed as Itihāsa (History) or Mahākāvya, refer to epic poems that form a canon of Hindu scripture. Indeed, the epic form prevailed and verse remained until very recently the preferred form of Hindu literary works. Just like most of the World, Hero-worship was and still is a central aspect of Indian culture, and thus readily lent itself to a literary tradition that abounded in epic poetry and literature.

In these epic we found the term “Panchakanyā,” a group of five iconic heroines of Hindu epics, those names are believed to destroy sin when recited. They are Ahalyā, Draupadī, Kuntī, Tārā and Mandodarī. In this group of five iconic women, Ahalyā, Tārā and Mandodarī are from the epic Rāmāyaṇa; while Draupadī and Kuntī are from the Mahābhārata.

*Ahalyā, Draupadī, Kuntī, Tārā, Mandodarī tathā/
Panca – Kanyā smarennityam mahāpātaka nāshakal*

The meaning of the sloka is “Ahalyā, Draupadī, Kuntī, Tārā and Mandodarī invoking daily the virgins five Destroys the greatest failings”.

They basically stand for The Five Virgins, but as per the story in the epic, they were not virgins at all by any means, and had multiple biological partners in their eventful lives. Though, they are referred as virgins. In this paper I would like to talk about the story of Ahalyā. And why Śāstras not only respects her like a virgin, but also mentioned as a

memorable lady? There is various type of character (in fact we could find representatives of all kind of human beings ever born) we could find in this Epic. But among all those options available, why Śāstra mentioned only Ahalyā as a Prātaḥsmaraṇīya (memorable at the morning). Is there any significance?

Ahalyā, the wife of the sage Gautama, mentioned as an *ayonija sambhava* – not born of woman, but created by Brahma as the most beautiful woman in the entire universe. She is often regarded as the head of the panchakanyā. Ahalyā was placed in the care of ascetic Gautama, until she gained puberty and was finally married to the elderly sage. The king of the gods, Indra, was a student of sage Goutama. Indra was infatuated with the beauty of Goutama's wife Ahalyā. He comes disguised as Gautama, when the sage was away, and requests for physical relationship. The incident recalls a version of the Greek myth in which Paris supposedly assumed the form of Menelaus to seduce Helen, who is also half-divine, being the daughter of Zeus.

Ahalyā, an ordinary woman, makes an '**independent**' choice to satiate her curiosity by achieving an unusual union with an immortal being like Indra. Gautama discovers Ahalyā's union with Indra and curses Indra, and condemns his wife to perform penance until she becomes "*lobhamohavivarjita*", until she has purified herself by offering hospitality to Rāma.

Valmiki's Ahalyā, like the heroine of Aparna Sen's remarkable twentieth century Bengali film, '*Paromā*' undergoes, "not an actual physical transformation", but "a psychological trauma".

Now, the question arises in our mind, first: is Ahalyā punishable? The first answer that would arrive in our minds is 'YES'. If so (Ahalyā is punishable), then why is she memorable according to Śāstras?

We can define this like a conflict between society and wish. Society doesn't agree this type of relationship. According to the society, these kinds of relationships are unethical. And this story proves that wish cannot be dominated by other. If wish is pure, then whole universe will be arranging a suitable situation for you to complete your wish in its own sweet time. Ahalyā knows very well that the decision she makes, will make her guilty in the society. Sage Goutama is a representative of society, so he curses her. Actually society does not approve this. Society defines this like an illegal relation and refuses this like Goutama. But wise dose not depends on so called rules of society.

In a society, where Men are not only allowed to make various relationships, but most of the time it makes them proud to be for. But for women, even thinking about it would be considered as a crime. This story is telling us an opposite view of the society and advises us to 'go as you like'. Women live their social existence within the general culture and, whenever they are confined by patriarchal restraint or segregation into separateness which always has

subordination as its purpose, they transform this restraint into complementarily and redefine it. Thus, a woman plays split roles, – as members of the general culture and as partakers of women's culture.

We can define this with a view of 'will power'. Now a day, many people believe that they could redirect their own life by their will power. There are so many verses we found in Vedas about will power. Actually in our life we can achieve only those things, which we wish in our sub conscious mind. In the philosophical term we are all the part of ultimate energy (Brahma). So this is the wish of Brahma. And to achieve what you 'truly wish' the whole universe will create the situation. So this would be a pure wish of Ahalyā to achieving an unusual union with an immortal being. And the destiny creates a way to achieve the aim. Ahalyā's independence of spirit and her desire for union with Indra may be regarded as an instance of womens' wish.

This story can be a protest against patriarchy. Ahalyā is perhaps one of the earliest known exponents of "women's culture" in a largely patriarchal society. Society accepts the masculine wish, but what about feminine? Where a woman known as 'BHĀRYĀ' (who is bearable by wealth etc), RAMAṆĪ which was created by masculine society. So this is a clear protest against all of these unbearable rules. Śāstra also represents her as a prātaḥsmaraṇīya. Ahalyā's journey from transgression to transcendence, continue to reinforce the essence of dynamic femininity that this first Kanyā represents, which makes her a real prātaḥsmaraṇīya.

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MUNICIPAL WASTE MANAGEMENT OF KOLKATA CITY: AN OVERVIEW

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ABSTRACT :

Municipal solid waste has become a threat to environment and public health in a thickly populated city like Kolkata. Solid waste is the discardable solid materials. Due to occupational diversification, large population size and dynamic life style, the quantity of wastes generated in cities are larger than that of rural areas. Like other large cities in developing countries, the uncontrolled growth in urban areas has resulted into an alarming quantity of municipal waste which is almost 4500MT per day. The disposal of urban waste of Kolkata is done by the Kolkata Municipal Corporation. In Kolkata the prospects from waste is very poor as no formal sorting of waste takes place. Only informal segregation of waste takes place by the rag pickers is done in the city. The quantity of waste generated is increasing day by day but the space for dumping waste is lowering consequently. So there is need of waste reduction at source, segregation of waste into biodegradable and recyclable materials at source, disposal of biodegradable waste and reuse of recyclable waste to promote a sustainable solid waste disposal system in Kolkata.

Introduction

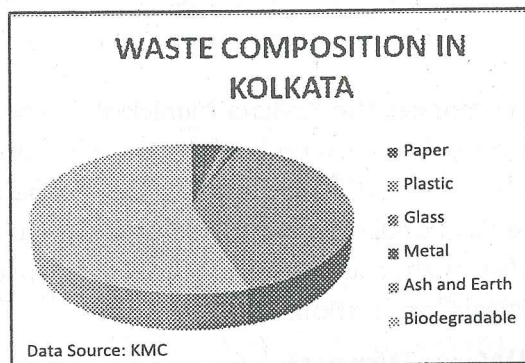
The city core of Kolkata comprises the Kolkata Municipal Corporation area. The Kolkata Municipal Corporation is the urban local body of the city. The KMC area comprises about 187.33 sq. km. Total Population is 4,580,544 persons (2001). The Density of Population is 24420 persons/ sq. km. The day Population including floating population is almost 8 million. The city is divided into 15 Boroughs and 141 wards. The disposal of urban waste of Kolkata is done by the Kolkata Municipal Corporation.

Problems of Municipal Waste Disposal

In Kolkata the uncontrolled growth in urban areas has resulted into an alarming quantity of municipal waste which is almost 4500MT per day. Municipal solid waste has become a threat to environment and public health in a thickly populated city like Kolkata. The quantity of waste generated is increasing day by day but the space for dumping waste is lowering consequently. The citizens are used to throw the waste on streets, roads, open space or open drain after collection hours. The method of operation of Dhapa waste disposal site is also uncontrolled without providing earth cover, liner and leachate collection and treatment. Rag picking carried out at Dhapa site for recycling and reuse of recyclable waste is most unorganized, hazardous and unhygienic way, affecting seriously the health and safety of rag pickers.

Waste Generation

The rate of waste generation varies from 623.97 gram per capita per day (borough I–VII) to 1235.97 gram per capita per day (borough V) in Borough I to IX classified as Cluster – I. The rate of waste generation from borough X to XV, classified as Cluster II, is found to be varying from 262.80 gram per capita per day (borough- XII) to 523.91 gram per capita per day (borough – X). The average commercial waste generation is about 365-gm per shop per day. The average generation of market waste is around 250gm per shop per day. In borough, I to IX the average generation of waste was 2310 MT per day (790 gram per capita per day) in the year 2007. The household waste generation is 790 MT per day i.e. 270 gram per capita per day, sweeping waste constitutes 527 MT per day i.e. 180 gram per capita per day, Institutional waste contributes about 146 MT per day i.e. 50 gram per capita per day and commercial and market activities including floating population generates 847MT per day i.e. 290 gram per capita per day. In the year 2007, from borough X to XV average waste generation from all sources assessed as 609 MT per day i.e. 360 gram per capita per day. It is estimated that in 2007 total waste generation within the KMC was 3920 MT per day i.e. 632 gram per capita per day. The waste generated in Kolkata is mainly biodegradable or wet waste.

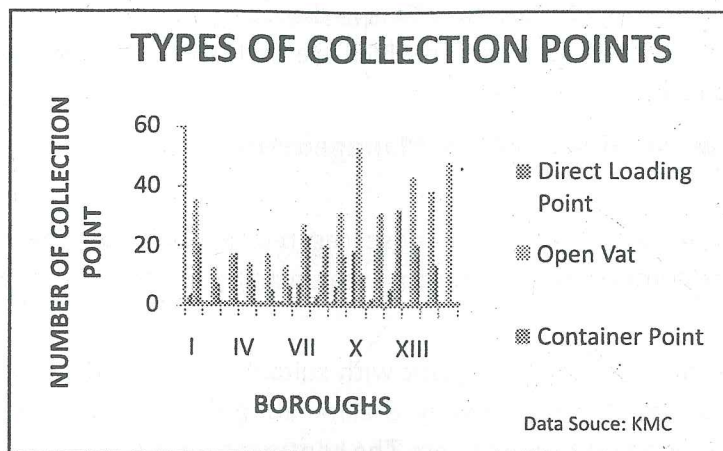


Municipal Waste Management in Kolkata

The functional elements of the disposal network involve five stages like: a) waste generation, b) primary collection from households and streets, c) dumping into the roadside storage depots, d) transportation to the disposal site at Dhapa and e) final disposal.

The primary collection involves street sweeping and household collection of waste. Conservancy sweepers are employed to sweep major roads of about 1850 km, to clean open drains and waste collection from houses and institutions. To sweep the roads properly and to collect the waste from houses, each ward is divided into 8 to 10 blocks each block is provided with 8 – 10 sweepers. The sweepers transfer the waste to secondary collection point in form of open vat or Dumper Placer container.

In between the primary collection of waste and the secondary collection for transportation of waste the roadside storage in open vats or container takes place. There are almost 664 storage depots in the city. These depots are the ugliest sites and the point of pollution and infection generation.



About 70 % of the total collected waste is transported from collection point by Private agency. They make about 260 trips carrying on an average about 5.5 MT per trip. The remaining 30 % of the collected waste, is transported by municipal vehicles, making about 330 trips carrying on an average about 3.5- 4 MT per trip.

More than 96 percent of total waste generated in KMC area is disposed at Dhapa landfill site and the rest at Garden Reach dumping ground. The present method of waste disposal can be called as open dumping only because neither the waste is placed systematically nor covered with earth and compacted in thin layers.

Recycling of Waste

There is no formal sector initiative for waste recycling in Kolkata. Only rag pickers as an unorganized sector segregate waste from roadside storage places or the landfill sites. Only one initiative was taken up by the formal sector that a 700 TPD compost plant was set up by M/S. Eastern Organic Fertilizer Ltd. The Plant was set up and commissioned in the year 2000 and operated at 200 – 250 TPD capacity till 2003. Since 2003 Eastern Organic Fertilizer has stopped operating the plant because they are unable to sell the compost with reasonable profit margin and failed to meet their commitments towards KMC.

The Informal Sector of Waste Management

The rag pickers of Kolkata collect a considerable quantity of daily generated waste, like almost 700 MT. Picking of recyclable wastes from the heaps or dumps of waste and marketing them to scrap buyers are only done by the rag pickers. It considerably lowers the quantity of waste to be disposed in the Dhapa disposal ground. Almost 30% of the total wastes generated are recyclable in nature which are sorted by the informal sector and leave some space at Dhapa disposal ground.

Public Private Partnership in Waste Management

Private Sector participation in Solid Waste Management is recommended for KMC in the following areas. Door to door collection of segregated recyclable and biodegradable waste from large colonies/complexes, commercial areas, markets, hotels and restaurants on cost recovery basis.

Setting up and operation of compost plant with suitable financial model. Transportation of waste by direct loading into private vehicle eliminating there by providing of community collection points i.e. open vat or containers. The contract rate should be on weight basis.

Operation and maintenance of KMC owned vehicles particularly garbage collectors and compactors for collection and transportation of waste from commercial and market areas.

Alternatively, to award the collection and transportation of waste from specified residential, commercial and market areas on cost recovery basis by private agency with their full investment on equipment and labour.

Operation of waste disposal engineered landfill facility by private entrepreneur using KMC machinery and their own labour force.

Periodical maintenance and painting of Dumper Placer containers by private agency.

Suggestions

- ▲ Generation of waste should be lowered by reusing waste materials to decrease the need for waste dumping.
- ▲ Improvement of waste segregation and storage at source is needed to promote worth taking waste recycle options.
- ▲ Appropriate collection vehicles should be used to improve primary collection.
- ▲ Options to be determined for waste treatment, recycling and further marketing.
- ▲ To avoid environmentally harmful open dumping of waste, the process of final disposal should be improved by constructing engineered landfill sites.

- ▲ A specified route for waste transporting vehicles is needed to save time and optimize the cleaning process.
- ▲ Tax may be imposed to housing complexes and large buildings for proper cleaning of such huge waste generations. The revenue can be utilized for modern transportation and cleaning the economically backward areas of the city like slums.

Conclusion

The biggest challenge of the Kolkata Municipal Corporation is to accommodate the large quantity of waste into a single disposal site, following the practice of landfill only. Some options for waste recycling should be opted by the local body for economic benefits instead of increasing the area of the landfill site.

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IMPORTANCE OF GROUP GUIDANCE AND GROUP COUNSELLING IN PRESENT EDUCATION

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ABSTRACT

In the today's fast human life, people are facing various problems. Students are getting victimized such problems. Under these circumstances, there is a requirement of proper group guidance and counselling in addition to classroom teaching only which bridges the gap between individual forms of counselling and normal teaching activities. Group guidance and group counselling are the way to respond to varying needs of students. Group guidance is a process where counsellor provides information and leads the discussion. Group counselling is a process in which a counsellor uses group interaction to enable deeper self-understanding and self-acceptance. In this paper, at first, the basic concepts of group guidance and group counselling are discussed along with their significance. Then, the focus is given on group guidance where objectives, principles and guidelines for the formation of groups are discussed. It is then followed by the discussion of various activities, aids, techniques and advantages of group guidance. Then emphasis is given on group counselling where objectives, various stages, techniques and advantages are explained in details.

1. Introduction

In the present rapid going human life, people are regularly facing competition, adverse condition, various obstacles and different problems. Especially students are becoming the victims of such problems. Thus the field of education is falling into more complex situations. Under the said circumstances, only classroom teaching is not sufficiently for students. In addition, they require proper, ideal group guidance and group counselling. Group methods of guidance and counselling provide a valuable bridge between individual forms of counselling and normal teaching activities. They are not only aiding acceptance of the counselor, but integrating counselling into the daily life of the school. It has been found that at certain points of group methods may be more effective than individual ones. These not only come from techniques employed, but from the fact that boys and girls will accept group counselling and group guidance as the part of daily life of the school.

2. Importance of Group Guidance and Group Counselling

Although individual guidance and counselling is more effective in case of solving problems, implementing individual guidance and counselling in each institution in a developing country like India is very expensive and time consuming. In such situation group guidance or group counselling not only saves time and effort, but it builds a social

sense in each student which is very important in present days. Though group guidance and group counselling is initially developed for education and future job, its main purpose is the solution of various problems of students. So, from the real sense, the significance of group guidance and group counselling cannot be rejected.

Group guidance and group counselling are effective means of responding to the varying needs of students. The distinction which is now made between group guidance and group counselling indicates the existence of two different, but equally valuable techniques. Group guidance is a process which can be very exciting and which may include many opportunities for innovation. The major task of the counsellor in group guidance is to make provision of information, leading of discussion or to provide some activity which reinforces the objectives of the school or helps in achieving some goal common to the group. Group counselling differs because there is no assumption of any specific common goal beyond the resolution of personal difficulties. Group counselling is a derivative of individual counselling, complementary to it and need at least as much training and skill. It is a process in which a skilled counsellor uses group interaction to facilitate deeper self-understanding and self-acceptance.

Aims of group guidance and counselling are not only to provide a means of sharing information on topics such as career information and study skills, but also to help students develop skills for programs such as conflict management, peer helping, and peer tutoring and help students develop knowledge and learn personal management and social skills such coping with feelings, dealing with peer pressure, goal-setting, problem-solving, and communication skills.

3. Group Guidance

Guidance can be imparted individually as well as in groups. In this section the concept of group guidance is discussed. It includes those activities of guidance which are carried on in a group situation to assist its members to have experiences desirable or even necessary for making intelligent educational, vocational and social decisions. Such activities save time and money. Further certain common problems can be advantageously discussed among groups of students. Group guidance is that relationship in which guidance worker attempts to assist a number of students to attend for themselves satisfactory development or adjustment to their respective individual or collective life situations. It occurs in a setting in which one or more guidance workers encounter students as a group.

The specific objectives of the group guidance program are (i) eliminating unnecessary anxieties, (ii) teaching coping strategies, (iii) ensuring the pupils to receive appropriate support, (iv) giving them experience of success and satisfaction as quickly as possible.

Group guidance may solve various problems relating to educational plans, adjustment to school and home, social situations, choice of lifework, job finding, personality problems, economic and occupational problems etc.

The groups utilized for group guidance can be of various types. (i) regular subject classes, (ii) core curriculum classes, (iii) special groups organized for the consideration of special topics, (iv) school assemblies, (v) conferences such as career and educational conferences etc.

3.1. Principles of Group Guidance

Certain principles to be kept in mind if one is organizing group guidance effectively are given below:

- (a) It is a team work which requires the co-operation of the students, teachers, and administrative staff in the school setting.
- (b) The identified/selected groups should have the common need, problem.
- (c) Group guidance must be a continuous activity of the school. Its impact is realized by the students.
- (d) It requires active participation of all the team members.
- (e) The size of the group should not be over crowded.
- (f) It is not a substitute for individual guidance, but both types are complementary to each other.

3.2. Group Guidance Activities

Group guidance includes a variety of activities like orientation, career talks, class talk, career conferences, and educational tours to an institution, industry, museum, laboratory and also many types of informal play groups. Each one of these have been discussed from the point of view of their organization in school setting.

(a) Orientation to the Students

The purpose of the orientation program is to help each person feel at home in a new surroundings. The orientation can present information about the institution, its physical layout, personnel and administrative arrangement, help student become acquainted with one another, etc. Orientation begins when the parents first takes a child to a nursery school. Orientation should be provided for each individual moving into the school during the term as he moves into the new class.

(b) Career Conferences

In this, a carefully planned series of meetings are arranged for students to provide

information on themes, etc. which will be helpful to them to plan their future professional and educational career. It provides the students with occupational information and makes the teachers, parents and the community in general aware of the significance of the guidance program. The planning of career conference calls for a collective effort on part of the counsellor, school faculty and the students. The career conference requires months of planning in advance.

(c) Class Talks

This is one of the effective ways of imparting group guidance. Class talks can be arranged for the students of a class having common interests. Certain points are to be kept in mind while writing a class talk. While organizing class talk, certain points are to be considered. Few topics of class talk are given below: (i) effective study materials, (ii) role of co-curricular activities in schools, (iii) importance of homework, (iv) expenditure planning, (v) time management, (vi) confidence.

(d) Career Talks

Career talks are different from the class talks. The topics for the class talks are general and varied while career talks concentrate on information about the various careers. While writing the career talk, the general points are the same as for the class talks. In addition, the talk should state the objective of the talk, the future prospect of the career, educational qualifications required, the institution offering the course, duration of the course, mode of selection, hostel facilities, positive and negative points associated with the career.

(e) Plant Tours

Plant tours provide an excellent opportunity to the students to be aware of the various occupations available. These tours to industrial and business establishment for class groups can be arranged as a part of group guidance program. The main purpose of the plant tours is to increase the career awareness of the students by their interaction with people at work in occupation. The idea of the plant tour should be first discussed with the principal.

3.3. Aids to Guidance in Group Situations

Various types of supplementary materials are now available to aid counsellors in motivating group interest in pertinent topics of discussion. The basic theory behind using the aids is that more the number of sense organs involved in perceiving, better will be the learning. Supplementary group guidance material includes appropriate books, newspapers, films, film

strips, radio and TV programs, charts, posters, pamphlets, brochures, etc.

(a) Books

Various books have been written dealing with career related topics or improving one's personality.

(b) Newspapers

Various newspapers are coming out with topics related to careers. They publish articles related to career regularly on a weekly basis. They provide latest up to date information.

(c) Magazines

Certain magazines also provide information about careers and on topics related to personality development. School magazine can also be made use of for providing information about scholarships, various colleges giving information pertaining to career. It can provide helpful supplementary service.

(d) Prospectus

Prospectus of different institutes offering courses, pamphlets, brochures are also invaluable sources of getting information.

(e) Audio Visual Aids

Motion picture, film, TV programs, video cassettes, etc. depicting life situations offer excellent approaches to guidance in group situation for students and parents. More and more states and cities are sponsoring local radio and TV programs for educational and vocational purposes.

3.4. Techniques of Group Guidance

The following techniques can be adopted for imparting group guidance:

(a) Informal Discussion

This discussion should be very free, but should be guided so that they are centered around desirable objectives and result in conclusions that will be helpful to the group as a whole.

(b) Committee Reports

If the students are divided into certain committees and these committees have certain separate problems to tackle and then if the reports of the committees are presented in groups, they can help all the members of the group in gaining awareness of the number of

problems.

(c) Lectures

Lectures delivered by experts on certain problems too can prove quite useful.

(d) Dramatics

Dramatics is quite a good technique of group guidance. They can enlighten the members of the group about the talents and capabilities of the members of the group.

3.5. Advantages of Group Guidance

Advantages of group guidance are discussed below:

- ❖ It is suitable for certain kinds of guidance activities like information about careers or orienting new entrants about the school.
- ❖ It establishes a relationship between students and guidance worker which creates avenues for other guidance services.
- ❖ It provides orientation to unfamiliar situation on new experiences.
- ❖ Group guidance saves time and effort on part of the counsellor as well as the students. Further it reduces monotony.
- ❖ It focuses collective attention on common problems. A group situation helps individual more readily to find a solution for a problem than he could if he works on it alone.

4. Group Counselling

Group counselling addresses specific, individual needs. It is an efficient and effective way of supporting and helping students to deal with problems and issues in educational, career and personal/social areas. It is healing and therapeutic in nature. Ethically, group counselling requires the counsellor to have specific training. Group counselling can offer a unique environment in which to learn about and experience both self and others.

4.1. Objectives of Group Counselling

The objectives of group counselling are (i) to help the members sharpen their sense of identity in a positive way, (ii) to improve outcomes especially for less successful learners, (iii) to strengthen links among schools, families and communities, (iv) to strengthen school planning and reporting, (v) to improve professional learning opportunities for educators, (vi) to strengthen pathways among secondary schools, post-secondary education and work, (vii)

to link policy and practice to research and evidence.

4.2. Stages of Group Counselling

Different stages of group counselling are described below.

(a) Creating a Trusting Relationship

Trust must be built up, not only between the counsellor and each member, but also between members. A lack of trust is evident when there is continuous carping criticism about the counsellor and when there are attempts to deny the utility of the group. In group counselling the counsellor works for trust and honesty of feeling in this stage of building relationship.

(b) Helping students reveal their problems

The second stage is where the difficulties came into the open, and the counsellor's skill here is vital to the success of the group. Honest concern and the ability to learn from mistakes, honesty admitting them when they occur, carry him through.

(c) The Work stage

In the work phase, it is deliberately considered that stimulate flow of positive and realistic action over the boundaries of the group into classrooms, workshops, playgrounds and peer groups.

(d) Ending the Group

Usually the ending of the counselling group is fairly easy for one has built up a network of supportive relationships for the student with other teachers who should be the important persons for him.

4.3. Techniques of Group Counselling

Group counselling give students chance to enter into a frank dialogue with authority, which is how they see the counsellor despite all his attitudes of acceptance. Some techniques are –

- ❖ Members can be asked to write down their feeling about the group.
- ❖ It should be use individual reactions to stimulate learning in other members.
- ❖ The group is divided into two. One half performs some task, whilst the other half act as observers.
- ❖ The counsellor may split the group into small groups. These help the students to specify his targets in simple terms of behavior.
- ❖ The counsellor should use practical consultation to build up a positive attack on the student's own negative self-image and reinforce his enthusiasms.

4.4. Advantages of Group Counselling

Some advantages of group counselling are (i) to concern with the solution of developmental and personal problems of students, (ii) to make possible of the strategies of counselling, (iii) to form a bridge between the individual counselling and the work of the classroom or workshop, (iv) to give some attention to the way enthusiastic counselors can link counselling with creative approaches to education, (v) to serve useful purposes specially saving in time, effort and money.

5. Conclusion

The distinction has been made between group guidance and group counselling. Group guidance is structured informational process which reinforces the aims of the school. The form is usual unit of organization. Group counselling is concerned with the solution of developmental and personal problems. Hence guiding the students in a proper direction by solving their problems is the main purpose of group guidance and group counselling. So for the immense improvement of modern education and society, proper arrangement of group guidance and group counselling in the educational institutions is essential.

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THE REFUGEE WOMAN: UNEARTHING HER SILENCE

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ABSTRACT:

The worlds of broken homes and souls that ensued the partitions that India underwent in 1905 and 1947 remain horrors in history that are rarely spoken of. The silenced history, the unspoken scathing truths of brutality and violence, the stifled stories, the lost voices and suppressed trauma of the deliberately forgotten and traumatizing ignominy of humanity entailing the partition of India are a veiled shame. The unimaginable violence and traumatizing effect of the actions have remained a silent history terrorizing the sanctity of humanity, and has bred sufferance and insanity in the silenced souls.

Women and children remained even in this scary instance of history, the prime souls subjected to unforeseen violence, dominance. For many the journey became an endless one, a journey into darkness, into loneliness- alone, lost and shocked. The great kaaifilas that walked dark distances with hungry stomachs, little possessions, tired feet and lone souls lost in the crowd of unknown faces, away from the things known as one's own since birth- home and family; left thousands of women's voices and children's cries, unheard.

The horrors that occurred in the darkness of the partition tales, this paper will look into those instances of silent shame. It will look into the works of fiction like *What the Body Remembers* by Shauna Singh Baldwin, short stories by Saadat Hasan Manto, and Ritwik Ghatak, non-fiction *The Other Side of Silence* and some others, to witness the vast ocean of silence that flows over the numerous voices of numerous women lost in the silent history of partition.

Through the darkness of the nights and scorching heat of days, the huge kaafila' crossed the expanse of miles, the huge distances that became the journey between the constructed nations, as the existence of new countries came into being, the creation of the religion lands, with which a new identity of nationality was thrust upon the millions who till then had lived together and belonged to one nation they called home, and one nation they fought for against the colonial rule. The partition that affected India twice in history marks the years 1905 and 1947. Among the various things lost- the homes, the peace and lifelong ties; among the great plans and executions, the stark horror of the partition probably lies most vividly but silently recorded in the torture of the lost women and children in the folds of the pages of history, soon covered in the glory of independence and celebration of nation formation that continues till date; where in its shadow in gloomy darkness lurks the story of the nation broken and the violence unleashed. While the 'motherlands' were settled and created, the very history of it ironically still mourns numerous women, above everything else.

Even in the new dawn of new nations, in the new creation of history (and geography), the women but still remained chained warriors. Freedom did not permeate into their lives. They still remained property that belonged, to dictatorship of their men, their nations, and their religions. The forsaken, lost and stifled women often rise out of a dreadful and silenced history; in voices of various women who come alive in characters of the screens, the fictions and non-fictions scanning across the Indian subcontinent. Their voices remind us of the horrors that we snugly forget in the rejoicing for freedom from British rule in the historical 1947, but the horrors remain a living nightmare in the minds of many who live in oblivion and most certainly somewhere beyond the tangible world, in the marginal sections, that are dreaded and kept away from daily life and waking national dreams.

Urvashi Butalia's *The Other Side of Silence* stands out to be a piece of literature that marks heart rending stories of separation and torture that the victims themselves narrate. Butalia's own mother in India and uncle Rana in Pakistan, a journey, the warmth the coldness and the distances in nearest relations makes her know the trauma of partition first hand which further leads her into the lives of other various others who keep locked in their hearts the dark silence of the partition that changed their lives forever. The stories of Basant Kaur, Damayanti Sahgal, Maya Rani or Zainab leave behind terrifying thoughts. Along with narrating a history of the partition in general, Butalia's book takes into account the women majorly and the later section talks about the millions of children lost.

The women were made to leave home and family they had settled with to cross the borders and reach the other land where they belonged 'officially' on account of their religion. A very detailed account and narration is found in Butalia's non-fiction in which the women lost to the history of horror, the women sacrificed for the glory of the nations, is found. The year 1947 has been witness to one of the most violent and traumatizing events that has ever occurred not only in the history of India but in the history of the world. The decision of the birth of Pakistan moved into the creation of the agonizing horror of the Indian subcontinent whose traumatic event of division of land was awakened yet again, this time in a tumult of unimaginable confusion, loss and destruction, of uncountable human beings; to give form, honour and land to the ideals of religion.

Women like Damayanti Sahgal who left home with nothing at all just to stay alive remained the lonely fighters throughout life, trying to help other women like them. She worked as a part of the recovery operation and like many other women devoted life and time to social work and helping women.

In story of every woman there has been a reiteration of the insufferable situation women were caught in, in the violent act of partition. The woman has always been the stifled voice in society, who is always the one caught in the mesh of terror of subjugation, domination over

whom patriarchal societies march forth to establish their power. Along with talking about women and children, Butalia also stresses on the marginalized groups who are under double curse of oblivion and subjugation.

Mangal Singh, a staunch Sikh on the other hand tells how the children and women of his family had been slain by him and his brothers because they were to die as "martyrs" as they would not be able to make the long journey to flee and would be caught and harmed. The fear of being caught or raped which was considered to be almost inevitable made the women embrace death, to save the family from dishonour. Mangal Singh says with honourable remembrance,

"And we were many family members, several women and children who would not have been able to cross the water, to survive the flight. So we killed—they became martyrs—seventeen of our family members, seventeen lives..."

Another horrid instance is a story from Rawalpindi, the village of Thoa Khalsa, where terror had struck and repeated attacks made the people choose to die rather than leave their village. It is a matter of embarrassment, and humiliation for Basant Kaur's son, who does not talk of her as his own mother when she is talked about because she returned and couldn't drown in the well. Butalia writes that she realizes and makes the connection later.

Basant Kaur says,

"...So the well filled up, and we could not drown...the children survived. Later, Nehru went to see the well, and the English then closed it up, the well that was full of bodies."

Ninety women could be lost and the incident shockingly remains a matter of pride for the men.

Anuradha Dingwaney Needham says,

"...In Anti colonial struggles, the oppressed nation was figured as a "female" body, violated by colonial occupation, waiting to be avenged, and thus redeemed by (potent) nationalist men."⁴

The struggle for independence of the motherland or the colonialist's view of the land to be colonized as the woman has always placed women in struggle for power as the central object of power of the man. The woman belongs to the nation, to the father, to the husband. Her religion too is not her own. At every point in time and history, she belongs to everyone, but nothing, ever, belongs to her. The woman returns, in body, as the same tortured soul, but stronger and more aware with every birth.

What the Body Remembers by Shauna Singh Baldwin narrates the story, from Rawalpindi to Delhi, of the journey of the women Satya and Roop in the world before and after the partition. It is probably one of the most vivid feminist perspective of the situation of a Sikh family, showing the two wives of the English speaking husband, the British servant and patriarchal head. The two women Satya and Roop, separated by the love of their husband and bearing the children, stand an epitome of exemplary portrayal of the woman as the voice singularly with Satya and Roop playing the two sides, faces and instances of a soul. The body of the woman keeps permeating into newer ones, and the body has but only one soul, the same soul that remains unfulfilled in a previous life, the soul that cries its misfortunes, the tireless soul of the woman. Satya. Truth. Satya after her death comes back into Roop's womb, like a cycle of returning to the body to begin another journey of endless struggle, turmoil and pain that shall again go unrecorded, unwritten and enshrouded by the layers of silent history. Baldwin's strong and brusque sight vehemently crying over the remains of the timeless woman and her struggle in the world portrays the world of the women from to 1965, writing in the Epilogue, "New Delhi, Divided India, 1965",

"I, Satya, return from silence"

The silence of ages is broken in a cry of the child, the cry of the newborn, a girl child, vehemently protesting, in language nobody understands, protesting against being born again, in the world that tears, eats and rejects her. She cries because she remembers, she remembers the suffering that has never left her, the suffering that she carries around in her soul. The indomitable spirit of the woman rests in the woman who is born again, never forgetting the unsettling memories that her soul knows and will always sing of. She comes back to fight again, to awaken out of silence and she knows,

"I have come so far, I have borne so much pain and emptiness!

But men have not yet changed."

END NOTES

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HOUSING FINANCE AND SECURITIZATION

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ABSTRACT:

Housing is one of the basic necessities of life but there is dearth of housing in India. Over the past few years there has been a notable increase in the number of Housing Finance Institutions (HFIs) both in Private sector and Public sector. These HFIs are today competing for limited resources available in the system and resource mobilization has become key issue for market oriented HFIs. While the aim of the housing finance system is to meet the projected demands for housing, it is necessary to eventually integrate housing finance with national financial system. The secondary mortgage facilities will bring about this integration. The securitisation of the housing loans and the creation of a secondary market is thus a corollary which flows. The objective of the paper is to highlight the importance of Securitization and role of the Secondary Mortgage Market in boosting Housing Finance Industry in India.

Housing is one of the basic necessities of life but there is dearth of housing in India. Till recently the Government of India never really thought in the line of boosting the industry or exploit the potentiality of this sector. Despite considerable investments and efforts over successive Plan periods, the housing problem continues to be daunting in terms of the large number of homeless households, rapid growth of slums and unauthorised colonies, spiralling prices and rents of land and houses, rampant speculation, deficient availability of water, sanitation and basic services, increasing struggle of the poor and the vulnerable sections to secure affordable and adequate shelter. Census 2011 figures show that the housing stock of India increased by 33 per cent from 24.9 crore in 2001 to 33.1 crore in 2011. The housing shortage has been estimated for 2012-17 at about 43.67 million units in rural areas and 18.78 million units in urban areas. It is estimated that with the current rate of growth of population, the total housing demand in the country by 2017 could be as high as 88.78 million units. Till recently only a small percentage of India's new housing units are financed through formal housing finance institutions. With Government's timely intervention housing finance on its own has become a major industry in India.

Estimated Housing Shortage in India: 2012-2017

Urban Housing *			Rural Housing **		
Category	Shortage (in million)	Percentage to Total	Category	Shortage (in million)	Percentage to Total
Economically Weaker Sections (EWS)	10.55	56.18	Below Poverty Line (BPL)	39.30	90.00
Lower Income Group (LIG)	7.41	39.44	Above Poverty Line (APL)	4.37	10.00
Middle Income Group (MIG)	0.82	4.38			
Total	18.78	100.00	Total	43.67	100.00

Source:*Urban Housing Shortage (2012-17) Report of the Ministry of Housing & Urban Poverty Alleviation to estimate the Urban Housing Shortage for the 12th Five Year (2012-17).

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Strictly speaking, the formal sector housing finance system originated with the creation of HUDCO (Housing & Urban Development Corporation) which is wholly owned Central Government Company set up in 1970. It was supposed to provide project finance to State Housing Boards, Development Authorities etc. for housing with thrust towards the economically weaker sections and low-income groups. However the concept of retail lending was absent. The first private sector organisation engaged solely in retail lending was HDFC formed in 1976 as Non-Banking Financial Company established with equity participation from UTI, ICICI, LIC & His highness Agha Khan Trust. Retail lending received a further boost in the mid 70's with the issuing of directions to Commercial Banks by the RBI to contribute 75 crore annually for housing sector to start on with. At present they are now required to lend at least 4% of the incremental deposits in housing.

1987 was declared as the International Year of Shelter for the Homeless' followed by the 'Global Shelter' strategy adopted by United Nations in 1988. These called upon the Government to adopt the enabling strategies to reach shelter and basic amenities to all, especially the homeless. Following this Government of India placed the draft National Housing Policy (NHP) before both the Houses of Parliament in May 1988 and finalised NHP in July 1992 which was incorporated in the Eighth Plan in the Chapter of Housing. While

NHP was taking its final shape, to give a boost to the housing scenario in India and to narrow down the margin between the housing demand and the availability of houses, the National Housing Bank was set up on July 9, 1988 under the National Housing Bank Act of 1987 to function as the apex agency to promote Housing Finance Institutions (HFIs), to mobilise resources for the housing sector, to provide financial, technical and administrative assistance to HFIs as also to regulate their working.

Industry Scenario – Case for Securitisation:

The background in which the case for secondary mortgage is being advocated are:

- Housing –sector is vastly under-capitalised. The formal sector contribution is only 20% of the total investment in the sector.
- Demand for mortgage loans far outstrips the supply of loanable funds. The housing sector's access to resources is limited. The capacity of credit institutions in the housing sector to expand their resource base is constrained by factors such as: Low spreads, Asset – Liability mismatch, Interest rate fluctuations.
- Both Commercial banks and HFIs provide housing credit. While banks depend substantially on household deposits for their lending activities, HFIs access to household deposit is limited.
- In the longer run, an expanded role of HFIs in mortgage lending is required. For this, a substantially enlarge resource base becomes necessary for the HFIs. With no direct access to household savings, their reliance on the indirect route offered by the capital market is considerable and critical.
- It is therefore important that the HFIs are able to successfully tap the capital market. This will depend on the integration between housing finance system and broader financial system.
- Over the past few years there has been a notable increase in the number of HFIs both in Private sector and Public sector. These HFIs are today competing for limited resources available in the system and resource mobilization has become key issue for market oriented HFIs. While the aim of the housing finance system is to meet the projected demands for housing, it is necessary to eventually integrate housing finance with national financial system.

The secondary mortgage facilities will bring about this integration. The HFIs need to create a secondary market through the sale of Mortgage Backed Securities (MBSs). The securitisation of the housing loans and the creation of a secondary market is thus a corollary which flows from these developments and the background described.

What is securitization?

Securitization is a process by whereby:

- A pool of cash flows are packaged into a single large cash flow or multiple cash flows;
- These packages are sold to various investors as securities ;and
- The underlying assets are collateralised.

In financing terms, securitization may be described as a special form of financial intermediation based on direct access to capital markets in place of a retail dominated system of raising funds.

Why securitization?

The “need for more resources for the sector” was the primary driving force eventually resulting in a wide variety of instruments to capture a broad base of investors. The development of a secondary mortgage market occurred in the USA as a response to the need for transferring funds from capital surplus sectors of the economy to the sectors that remained chronically deficient in capital and from one geographical region to another.

Securitization can mobilise resources at lower cost and make borrowings more affordable for the home seekers. Securitization helps in the flow of capital from the broader financial system to the housing sector through appropriate instruments and appropriate vehicles.

How securitisation works?

Origination:

- A borrower wishing to own a home, approaches a housing finance company for a loan:
 - Signing a contract with the borrower (Mortgagor)
 - Creating a mortgage in favour of the HFC (Mortgagee)

The general condition of the contract is to structure the payments such that the principal and interest fully amortizes the loan over its life.

- If the mortgagor fails to pay the mortgagee in terms of the contract, the mortgagee may foreclose the loan and bring the property to sale.

Pooling:

The HFC collects a large number of mortgages which are executed on standard contracts. All mortgages which can be classed together in terms of their standardisation may be treated as a **pool of mortgages**.

Securitization:

The HFC approaches an agency to sale the mortgage pool. This organisation evaluates the pool, purchases the mortgages and then issues papers to investors, guaranteeing the

payment of principal and interest in respect of the underlying cash flows by the final borrowers. The investor is not affected because the guarantee is issued by the organisation. The purchase of the mortgages also implies that the right available to the HFC are transferred to the intermediate organisation which buys the pool.

Once the securitized mortgages are sold, it is no longer held in originator's portfolio. All future transactions in them occur in the secondary market. Ownership of the notes which gives rights over income and principal from the underlying mortgages may be traded any number of times. In the process of securitization, tradable notes are issued in relation to a specific pool of mortgages. These notes act as instrument which ensure the cash-flow (interest and principal) from the mortgagor to the investor through an intermediary.

The investors look at the instruments in terms of the riskiness and assuming that the investors are risk averse, they will demand some sort of compensation for assuming risks. The systems of credit rating for identifying the risk and credit enhancement for reducing the risk are investor-friendly processes and help in cushioning the investors from these perceived risks.

Re-Finance:

The money received from the investors by the intermediate organisations is then passed on to the HFCs for originating further loans. The HFC is then able to liquefy its mortgages and use the sale proceeds to give more loans. The HFC can lend to the borrower at a higher rate and sell the SPV at a lower rate and retain the spread with itself. The interest charged to the investor and the yield offered to the investor should provide a tolerable margin to undertake securitization at the system levels.

Creation of a market pre-supposes that-

- There will be investors for MBS (Mortgage backed securities)
- The instrument itself is attractive.

One of the key factors which affect prices of MBS in the secondary market is the pattern of cash flows. Accordingly, delays in settlement, average maturity and pre-payments of principal are crucial factors affecting the yield.

Different types of Mortgage backed debt Instruments are:

Pass Through Securities – These are MBSs where principal, interest and pre-payments are paid directly to the investors of the security each month on a pro-rata basis, as received.

Mortgage Backed Bonds – These are bonds secured by mortgages. The issuer retains ownership of the mortgage pool, using the mortgages as collateral to issue bonds. Investors purchase bond interests to hold for income.

Special Mortgage backed Securities – These MBSs combine features of pass-through and mortgage backed bonds to form hybrid securities. Special MBSs appeal to special investor needs.

Secondary market in United States:

The housing finance sector in the United States is characterised by the presence of a strong secondary market. This imparts greater liquidity to the system and results in larger funds flow to the housing sector – a high priority area for the US Government. The major operators in the US secondary market are:

- Federal National Mortgage Association (FNMA) (Fannie Mae)
- Federal Home Loan Mortgage Corporation (Freddie Mac)
- Government National Mortgage Association (GNMA) (Ginnie Mae)

FNMA, which was formed in 1938, was partitioned into 2 separate entities in 1968

- GNMA – remained in the Federal Government as a Government Corporation.
- FNMA – became entirely privately owned by retiring the Government held stocks.

FNMA is the role model for the NHB in India. FNMA purchases mortgage loans from primary lenders such as mortgage companies, saving institutions and commercial banks, thereby replenishing those institutions supply of mortgage funds. FNMA either packages these loans into mortgage backed securities (MBS), which it then guarantees and sells to investors or retains the mortgages in its portfolio. FNMA obtains the fund to finance its loan purchases by borrowing in the capital market.

The secondary market plays a vital role in US housing finance by providing support to primary mortgage lenders. Lenders that originate loans in the primary mortgage market may either hold these loans in their portfolio or sell them in the secondary mortgage market, thereby obtain additional funds to make more loans. The Government directly does not participate in the secondary market but Government guarantee has generated confidence among the investors.

Indian Context:

In the Indian context, the NHB and HFIs can play a role in transferring funds from the capital market to the housing sector through securitization and improving tradability of such debt instruments by creating secondary markets.

A Systematic Approach to Housing Loan Securitization:

Housing loan securitization is of significant interest to all participants, as it affords the means of integrating the housing sector with the national financial system. The NHB in its role as apex body in the housing sector together with the HFCs can play a significant role in the

successful integration of the housing finance system with the financial system.

It is envisaged that the main participants in the secondary mortgage market would be:

- NHB in its regulatory and facilitating role.
- HFIs as originators of the securitized housing loans.
- An intermediary institution which issues the mortgage backed security in the nature of participation certificate, which integrate the HFIs with the overall financial system.
- A Special Purpose Vehicle (SPV): Given the objective as systems development, SPV represent the interest of both mortgage originators and investors. NHB will be the most suitable SPV, given its position in the system.

A HFI would originate portfolio of housing loans to be securitised i.e. packaged and sold to investors. These assets are removed from the portfolio of HFIs. The intermediary institution which would purchase the loans from the HFIs in the first instance can do well this way, the HFIs benefit by cash flows materialising before they are due and the investors benefit by investing their surpluses in papers with assured yields and income streams. The security in all these cases are backed by an underlying asset which are vested with a Trustee Company. The intermediary institution, which would purchase the loans from the HFIs in the first instance can function as a trustee company.

The intermediary institution would issue securities in the form of Pass-Through-Certificates. In any issue, it is preferable that the initial transactions incorporate an understanding from the loan originator, either to cover loan losses or provide for a mechanism whereby the loan would be sold back to the originator under specified circumstances. This provision is suggested as an additional line of comfort and once the system has matured in terms of underwriting standards and mortgage insurance, this provision may be dispensed with.

Even after loans are securitized, the servicing of these individual loans may remain the responsibility of the loan originator. The establishment of a secondary mortgage market would thus effectively position HFIs in the capital market to raise additional resources.

What needs to be done?

For successful operation of the MBS and Secondary Mortgage Market we need to have few developments or changes in India. These are:

- Mortgage Insurance: required for a long term and viable credit enhancement.
- Government Guarantee: Since NHB is a government body and it will be working as SPV and issue the securities in the market, the Government must provide guarantee to the MBS.

- **Credit Rating:** The rating of MBS which is not present at the point, should be there with completely designed mechanism to ensure full and timely payments.
- **Foreclosure Laws:** There is no such foreclosure law available to the primary lender or to the SPV. There should be a clear and enforceable foreclosure laws available to enable the primary lender / SPV to recover the funds in the event of the defaults.
- **Transfer of Property Acts, 1882:** Since this is a transfer of immovable property, it would mean selling of mortgages to SPV as conveyance (sale deed) which attracts a huge stamp duty. Specific amendments should be made to deal this type of transfer as a separate type of transaction.
- **Stamp Duty:** In India stamp duties varies from State to State. The stamp duties should be generalised across the state.
- **Accounting treatment:** Since securitization is a new concept proper accounting treatment should be laid down to reflect the movement of the assets securitized in the balance sheet.
- **Tax treatment:** Since income to the primary lender is taxable, when transfer of MBS takes place to the secondary lender and finally to the investor, the income to them become taxable. So there is a distinct possibility to have multiple level taxation for one level of income.
- **Regulation of MBS:** Since MBS control will come under the secondary mortgage market, the securitization will be defined under the Securities Contract (Regulation) Act, 1956. Accordingly SEBI would be empowered to regulate the issue and trading of MBS.

Thus the process of securitization involves a number of stake holders like originators, Special Purpose Vehicle Company, and the investors who are primary stake holders. With the amendment in National Housing Bank Act, 1987 and Securities and Contracts Act 1956, the path for the RMBS (Residential Mortgage Backed Securitization) has been paved. The NHB has completed only 14 tranche of RMBS till June 2011. The portfolio was of the size of 862.20 crore and 38809 housing loans were covered in these 14 tranche. NHB placed the first ever MBS issue successfully in the Indian capital market during August 2000. The securitization process involved assignment of retail housing loans from HFCs to NHB. The loans were offered to the investors as Pass Through Certificates by NHB. It acted as the Issuer and the Trustee. The introduction of the pilot issue of MBS was a landmark for NHB. Since then it has been working towards development of systems and building of institutions in order to make the MBS market sustainable in the long run.

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