

THE NEHU JOURNAL

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Vol VI
Nos 1 & 2, 2008.

The *NEHU Journal* is published bi-annually (January-July) by the North-Eastern Hill University Publications, Shillong. The focus of the journal is on India's North-East and countries bordering it. Articles on other areas are also welcome. Contributors are advised to consult notes at the back.

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Subscriptions

Single issue - Rs. 100.00/ \$ 4

Single year - Rs. 200.00 / \$ 8

Two years - Rs. 350.00 / \$ 12

Three years - Rs. 500.00 / \$ 16

Payment may be made by cheque / draft payable to "NEHU Publications" and be sent to the Deputy Director, NEHU Publications, Bijni Complex, Laitumkhrah, Shillong-793003. Outstation cheques / drafts may kindly add Rs. 10/- or \$ 1 towards bank service charges.

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ISSN. 0972 - 8406

The NEHU Journal

Vol. VI, Nos. 1 & 2, 2008

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The NEHU Journal

Vol. VI, Nos. 1 & 2, 2008

NEHU

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EDITORIAL

This volume contains six articles, one report on an environmental movement in North Sikkim, and four book reviews. Of the four book reviews, the one by Dr. Prasenjit Biswas can actually be called a review article rather than a book review. The report on North Sikkim written in the form of a travelogue by a Lepcha postgraduate student of the university is worth appreciating because it not only brings out the different voices from within her community which is engaged in the movement but also distances itself from all of them to the extent it is humanly possible to do so for a young student.

Of the six articles included in this volume the first is by Prof. C. R. Agera, who teaches philosophy at NEHU. His discourse on culture and religion, on Clifford Geertz, and on what the narratives can do is something anthropologists would be much jealous about. But I am glad that two anthropologists, Prof. P. K. Misra and Angela Rangad, have very ably demonstrated in their article the power of narratives in the context of Khasi society. These two articles complement each other and I am glad that the two could be published together.

From the two complementary discourses the journal moves on to performance of public sector banks which are expected to play a new role in the era of globalization and liberalization. Jaynal Uddin Ahmed, the author, brings out certain dichotomies in this sector on the basis of his study in Barak Valley of Assam covering the three districts of Cachar, Karimganj and Hailakandi. In the next article, the journal moves to an issue that is important from the human rights point of view. Arun Kumar Singh, who teaches law at NEHU, deals in particular with the problems of protection of witnesses under criminal justice administration in India. He deals with various cases, constitutional provisions, special statutes like TADA and POTA in the country and compares the situation here with situations in Australia, United Kingdom and the United States of America.

The fifth and sixth articles are focussed on Meghalaya. The fifth article draws our attention to the unused potentials of tourism development in Meghalaya. The author Benjamin F. Lyngdoh also brings out the direct and indirect opportunities related to tourism sector and

the problems that this sector is facing now. In the sixth article two PhD students of Geography Department of NEHU, Shembhalang Kharmawlang and Saveyna Dkhar, bring out the legal position of various kinds of forests in West Khasi Hills District of Meghalaya and the impact of the ban on tree felling imposed by the Supreme Court of India on the people of the district.

I wish all our readers a very happy reading.

T B Subba
Editor

Public Sector Banks in the Barak Valley: A Study on Customers' Satisfaction

JAYNAL UDDIN AHMED

Introduction

The wind of rapid change is blowing in the banking arena over the last few years. Indian banking scenario, therefore, is all set for a spectacular transformation. There has been a radical shift in the market power from banks to their customers. Effectiveness and efficiency have become the buzzword of the success of banking operation particularly in respect of providing services to the customers. An efficient or effective service is one which is extended appropriately by identifying and understanding the needs of the individual customer from time to time.¹ Customer service is a dynamic interactive process which needs continuous improvement. With the advancement of information technology and communication system, the whole world has been reduced to a single village. The customers at the present juncture are well exposed to internet, satellite, TV and so on. They are aware of the service level available around the world and thus expect the best from his bank.²

Customer service is slowly becoming a key feature of the business. It is the next most important business strategy. The improved customer service will definitely increase the profitability. A bank can be said as customer-oriented if its various organisational activities like organisational restructuring, staffing, and coordination are geared up to fulfil customers' needs.³

Earlier studies by Gronroos⁴ and Lewis and Booms⁵ have stated that service quality stems from a comparison of customers' expectations with sellers' actual service performance. A broad-based study conducted by Parasuraman et. al.⁶ reinforced the idea that service quality is a function of customers' expectations and performance gap. Several authors have also

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articulated customers' use as criterion for evaluating quality of services. Lehtinen⁷ has found three kinds of quality: *physical quality*, i.e., physical aspects associated with the service such as equipment and building; *corporate quality*, i.e., firm's image or reputation in rendering services; and *interactive quality*, which indicates interaction between service personnel and customers. Berry *et.al.*⁸ suggested four essential approaches to quality of services. They are:

1. Transaction surveys.
2. Customers' complain comments and inquiry.
3. Total market survey.
4. Employee survey.

Global competition continues to heat up in markets around the world and emerging technologies continue to empower customers with more market knowledge and wider choices. As such, quality of service will increasingly become the pivotal determinant. Moreover, conventional marketing will increasingly appear as a ticket to enter the competitive arena. In this context Parasuraman⁹ opined that superior customer service and marketing excellence are the two sides of the same coin.

In the era of globalisation and liberalisation, economic reform has become an imperative to remain in the mainstream of global economy. The banking sector being the backbone of the economy cannot maintain the *status quo*. It is legitimately feared that the privileged status, which PSBs (Public Sector Banks) enjoyed for more than last three decades, has already been changed with the entry of new players in the form of private and foreign banks. Under these circumstances, the banks will have to face two pronged challenges to retain the existing customers and to create new customers. However, success rate depends on the innovative strategies adopted by the banks including better customer services and adequate fulfillment of customers' expectations.¹⁰

Rationale of the study

Competition for customers' services is reflected in increased use of computer and telecommunication technology by PSBs to provide improved and faster banking services with greater emphasis on value added services. The improved technology has led to low cost, instantaneous communications and

electronic fund transfers.¹¹ This has led to the integration of inter-national financial markets. Moreover, due to increase in awareness and literacy ratio the customer of today has become more learned about the risk, costs, and returns associated with various financial services. As a consequence, banks had to face the brunt of intense competition both from its counterparts and from several other privately owned financial institutions. To combat with the volatility and risks associated with these financial markets, a specialized marketing function has to be developed in the banking sector.¹² Today, the concept of banking is not merely the function of accepting deposits, lending and money transmissions. They have now diversified into insurance, brooking, advisory services, merchant banking, factoring and almost other legitimate financial activities. In order to survive present day world of competition, the banks will have to formulate marketing strategies to woo the customers towards them. Level of customer satisfaction is becoming one of the major targets in the hands of banks to increase their market share.¹³

Realising the role played by public sector bank with regard to service quality, the Saraiya Committee¹⁴ suggested 77 recommendations for improvement of customer services. The Talwar Committee¹⁵ viewed customer service as a dynamic concept and recommended that the bank should assess and reassess customers' perceptions about bank services. The Goiporia Committee¹⁶ emphasised, in this respect, on amicable banker customer relationship. Many of the recommendations of this committee were implemented which include introduction of attractive term deposit schemes, fixation of customer services indices and so on.

Besides, the credit cards schemes, mutual funds, merchant banking, lease financing etc were included in the banking area of operation to attract customers. They also did a lot of marketing of their services to persuade the customers.¹⁷ The Narasimham Committee¹⁸ stressed on continuous evaluation and improvement of the level of customer satisfaction. Further, it suggested as a part of the banking reform that an independent outside agency may be involved to assess customers' satisfaction level from March 1994 with signing the memorandum of understanding (MOU) by individual banks with the Reserve Bank of India. The Ministry of Finance proposed in December 1993 that banks should draw up a comprehensive code of banking practices, outlining standards for disclosure of information about the bank's services and rights and obligations towards

its customers. The Banking Ombudsman Scheme¹⁹ was initiated in 1995 for expeditious and inexpensive resolutions of deficiencies in banking services.

With this backdrop an analysis has been made here to examine whether the increased competitive pressure has been leading to increased efficiency in the banking system in general and PSBs in particular. An empirical study has, therefore, been undertaken to assess the nature of services rendered by the banks in Barak valley, southernmost part of Assam.

Sample design

A sample of 100 customers who are directly associated with the banks, i.e., at least having accounts with the banks and operating the same on a regular basis, were selected for the purpose of the study. An equal, 50 each, number of persons who are directly associated with banks both from rural and urban areas were considered. The information has been collected through structured schedule. Since the banks refused to provide the list of customers, the schedules were filled up from the customers by personally visiting the bank premises. In this respect, we have visited the bank during the month of March-April 2005. We have contacted 10 customers who came out of the banks on the very day. The purposes of the study were explained and then the customer was requested to provide his/ her responses with regard to the items of the schedule. Figures I and II give the details of sample selected for this purpose.

Figure 1. Sample Distribution

Name of the banks	Rural respondents	Urban respondents	Total
State Bank of India	6	6	12
United Bank of India	6	6	12
Punjab National Bank	5	5	10
Punjab & Sind Bank	5	5	10
United Commercial Bank	5	5	10
Union Bank of India	5	5	10
Central Bank of India	5	5	10
Allahabad Bank	5	5	10
Bank of Boroda	4	4	8
Canara Bank	4	4	8
Total	50	50	100

Note: Figures against each bank indicate number of the bank customer.

Figure 2. Districtwise Sample Distribution

District	Branches covered	No of respondents						
		Rural Urban wise			Profession wise			
		Rural	Urban	Total	Servicemen	Businessmen	General customer	Total
Cachar	8	20	20	40	14	13	13	40
Karimganj	6	18	18	36	12	12	12	36
Hailakandi	6	12	12	24	8	8	8	24
Total	20	50	50	100	34	33	33	100

Source: Our Sample

40 bank customers from 8 branches in Cachar district, 36 in Karimganj district and 24 from Hailakandi district are finally taken into consideration for the study. The opinion of respondents on 25 variables indicating satisfaction/dissatisfaction level were measured on a five point scale (Likert scale) ranging from 5 to 1 depending on the importance (Figure 3). For example, 'Highly Satisfied' was ranked 5 followed by 'Satisfied' with 4, 'Neither Satisfied nor Dissatisfied' with 3, 'Dissatisfied' with 2, and 'Highly Dissatisfied' with 1.

Figure 3. Code Reasons for Satisfaction/Dissatisfaction

- C1. Service charges.
- C2. Time taken for opening an account.
- C3. Speed of withdrawal.
- C4. Speed of depositing money.
- C5. Décor of bank
- C6. Interest on savings/loans
- C7. Computerisation of bank
- C8. Bank's innovativeness in introducing new services.
- C9. Bank's parking place.
- C10. Atmosphere in the bank.
- C11. Bank's publication regarding services and performance.
- C12. Banker – customer meet.
- C13. Attitude of staff towards customers.
- C14. Location of the bank.
- C15. Knowledge of bank employees regarding bank services.

- C16. Efficiency of the staff
- C17. Availability of staff in respective counters.

C18. Layout of the bank.

C19. Sitting facility.

C20. Bank's advertising regarding services.

C21. Cash credit facility.

C22. Management of banks.

C23. Genuineness of overdraft facility.

C24. Reputation of banks.

C25. Quality & quantity of services.

These variables have been derived on the basis of studies conducted by Rao,²⁰ Kaptan and Sagane,²¹ Gavini and Athma,²² David and Bro,²³ Aurora and Malhotra,²⁴ Terninko,²⁵ Reddy, et. al.²⁶ Bhattacharyya et.al.²⁷, Reinartz. et al..²⁸

Methodology

Factor analysis technique has been employed to determine factors representing satisfaction/dissatisfactions level of customers. It identifies common dimensions of factors from observed variables that link together the unrelated data and provide insight into the underlying structure of the data.²⁹

The first step involves calculation of correlation matrix which shows the interrelationship among the observed variables. The next step in factor analysis is the choice of factor model depending upon the objective of the analysis. Since the objective in this study is to summarise most of the original information (variance) in a minimum number of factors, Principal Component Analysis (PCA) with 'varimax rotation' has been used. PCA is a factor model in which the factors are based upon the total variance. In addition to selecting the factor model, we have specified how the factors are to be extracted. In the present study we have used orthogonal factors, where the factors are extracted in such a way that each factor is independent of all other factors. Therefore, the correlation between the factors is arbitrarily determined to be zero.

An important concept in factor analysis is the rotation of factors. Since the unrotated factor solution may or may not provide a meaningful patterning of variables, the factors have to be rotated using unorthogonal or an oblique method. Varimax rotation is one of the most popular algorithms for orthogonal rotation. In this study, we have used varimax rotation to simplify the factor structure by maximizing the variance of a column of the pattern matrix. Next step in the process is to decide the number of factors to be extracted. The most commonly used technique is referred as the latent root (*eigen* values) representing the extent of variance in data. We have interpreted the factors, i.e., which factor loading is worth considering, from the rotated factor matrix. We have selected those factors loading which were greater than 0.45 (ignoring the signs) and loaded them on the extracted factors. [A factor loading is the correlation between the original variables and the factors squared factor loadings indicate what percentage of the variance in an original variable is explained by a factor.] The final step in factor analysis is naming the factors based on appropriateness for representing the underlying dimensions of a particular factor. Variables with higher loadings are considered more important in this type of factor interpretation. They strongly influence the name or level selected to represent a factor. To find out how the customers ranked the various factors in terms of satisfaction, we have used factor wise average scores with a view to interpret the results. These average scores have been used to find out the level of satisfaction/dissatisfaction of the customers in relations to each variable.

The Analysis

The 25 variables used for factor analysis were coded using a five point scale stated earlier. The results of factor analysis of public sector bank customers are shown as under. Initially the inter-correlation among the variables are calculated and presented in Table 1.

Principal Factors: The inter-correlation analysis suggests that out of 25 variables 7 are closely related as the values of correlation co-efficient are relatively high in their case. This indicates that all these variables can be reduced to 7 factors. These variables, stated below, show higher correlation coefficients which are statistically significant at 5 percent level of significance.

Table 1. Intercorrelations of Variables
 Marked Correlations are Significant at $P < 0.05000$
 $N = 100$ (casewise deletion of missing data)

Variables	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17	C18	C19	C20	C21	C22	C23	C24	C25
C1	1.00																								
C2	-07	1.00																							
C3	-05	.11	1.00																						
C4	-02	.0	-13	.03	1.00																				
C5	-01	.4	.03	-07	.08	1.00																			
C6	.11	-	-05	-11	-06	-09	1.00																		
C7	-02	.0	-09	-02	-12	-05	.10	1.00																	
C8	.01	.4	.03	.04	-09	-	-06	-08	1.																
C9	23*	-	.03	.03	.09	23*	-05	-11	.00	1.															
C10	-03	.0	-11	-06	.03	.04	.12	.11	.2	.00	1.00														
C11	-08	1	.04	-15	-11	.09	.11	-07	1*	-	-	1.00													
C12	-02	.0	-19	.06	.13	.08	.08	-03	.0	.0	-01	.15	1.												
C13	-16	4	.17	.08	-16	.06	.02	-09	4	6	-11	-03	.00	1.00											
C14	-17	-	.01	-01	.00	-05	-12	-03	-	-	-10	-03	-	-01	1.										
C15	-03	1	-04	-09	.02	.11	.06	23*	.0	.1	-06	.03	.0	.15	.00	1.									
C16	.06	6	-15	.04	.10	-15	-07	-11	3	5	-16	-16	8	20*	-	00	1.00								
C17	-	-	.05	.14	.05	.13	-19	.10	-	.0	.03	-01	-	-07	.1	-	-01	1.00							
C18	23*	*.1	-02	.01	25*	.18	.05	-03	.0	2	-06	.05	.0	-08	5	.1	-03	-05	1.00						
C19	-12	9	-12	.02	-03	.07	-10	.09	8	-	-15	-12	2	.04	0	6	-03	-01	-19	1.00					
C20	-01	0	-13	.04	-15	-09	.03	.09	-	.0	.13	.09	0	-07	2	0	.08	.03	-05	-08	1.00				
C21	-15	7	-11	-02	.08	-04	-07	.04	0	1	.04	.16	2	-06	0	4	-	-01	.05	.03	-05	1.00			
C22	-12	-	-04	.05	.11	.03	.01	.04	3	-	.09	-07	0	.05	1	.1	23*	.17	-08	-03	-00	.00	1.00		
C23	-04	1	.02	.01	-13	.08	.07	.03	-	0	21*	.03	3	.05	2	0	-01	-08	-06	.06	-07	.0	-19	1.	
C24	.03	0	-10	-15	.08	-11	.04	-16	.0	7	.10	.09	-	-	1*	-	.03	.16	-02	.01	.07	3	-05	.00	
C25	-18	-	-	-	-05	-	-	-	8	0	-	-	-	20*	-	.1	-	-	-	-	-	-	-	.00	

C6 vs C9 = 've

C17 vs C22 = 've

- (1) Décor of banks with sitting facility (C₅ vs C₁₉).
- (2) Service charges with atmosphere in the banks (C₁ vs C₁₀).
- (3) Bank's innovativeness in introducing new services with the efficiency of staff (C₈ vs C₁₆).
- (4) Bank's parking place with atmosphere in banks (C₉ vs C₁₀).
- (5) Bank's publication regarding services with reputation of banks (C₁₁ vs C₂₄).

- (6) Knowledge of bank employees regarding bank services with sitting facilities (C_{15} vs C_{19}).
- (7) Location of the banks with availability of staff in respective counter (C_{14} vs C_{17}).

However, correlation coefficient of variables, viz., interest on savings/loans (C_6) and bank's parking place (C_9) also availability of staff in respective counter (C_{17}) and management of banks (C_{22}) are found to be negatively significant, hence excluded as a major factor influencing the level of satisfaction.

Results of Factor Analysis

Table 2 represents the results of factor analysis performed on the present set of data by PCA with varimax rotation – a method which is very frequently used in factor analysis.

Table 2
Factor Loadings (Varimax raw) Along with Eigen Values
Extraction: Principal Components

Variables	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Factor 7
C1	0.272512	-0.490827	-0.125312	-0.333123	0.860096	0.257036	-0.084771
C2	0.523481	0.133640	-0.224282	0.357712	0.313991	-0.059517	-0.140297
C3	-0.500754	0.038019	-0.098998	-0.318511	0.305629	0.057250	0.159382
C4	-0.549598	0.307669	0.066742	-0.203560	0.089354	0.307774	0.114642
C5	0.276659	0.068012	0.513262	0.215479	0.056898	0.265807	-0.274695
C6	0.185215	0.640544	0.359162	-0.071872	0.241106	-0.260461	-0.226651
C7	-0.030896	-0.181397	0.169221	0.009648	0.550941	-0.206462	0.176696
C8	0.120841	0.03905	0.032179	-0.195415	-0.700973*	-0.081388	0.196534
C9	0.062834	-0.072831	-0.542829	0.099162	0.208690	0.299421	0.095262
C10	0.170235	-0.068555	-0.065890	0.069854	0.075735	0.622958	0.119952
C11	0.293443	-0.099788	0.059008	0.215125	-0.047912	-0.538110	0.360449
C12	0.128368	-0.000846	-0.209014	0.087395	0.191229	-0.656170	0.090125
C13	0.146613	-0.038843	0.304534	0.253055	0.025911	0.568896	-0.014386
C14	-0.177327	-0.000189	-0.004386	0.693257	-0.080383	0.002997	-0.098162
C15	-0.153533	0.158905	0.031723	-0.484244	-0.075253	-0.203230	-0.220084
C16	-0.195244	0.009943	-0.148054	0.213524	-0.675498	0.163425	-0.189024
C17	0.202691	-0.006339	-0.083163	-0.004819	0.103577	0.003816	-0.630423
C18	0.074491	0.667399	0.083841	0.026795	-0.099115	-0.040228	0.728120*
C19	-0.037645	0.000020	0.669732	-0.085291	0.119521	0.171269	0.106119
C20	0.292748	0.271876	-0.353094	-0.231131	-0.281509	0.089594	-0.507526
C21	0.057172	0.087318	0.012431	0.043067	-0.115306	-0.284195	0.483362
C22	-0.009919	0.240551	-0.034583	0.582951	-0.162508	0.209017	0.030913
C23	0.027298	-0.016988	0.044245	0.017558	-0.182146	-0.110671	-0.472334
C24	0.308877	0.079055	-0.135016	-0.018528	0.087204	0.076968	0.637386
C25	-0.039439	-0.089227	-0.012772	0.724570*	0.091541	-0.110487	0.016740
Eigen value	1.890183	1.784558	1.688277	1.568620	1.526090	1.499830	1.401386
Total Variance (%)	7.560751	7.138234	6.753108	6.274481	6.104360	5.999321	5.605543
Cumulative Eigen value	1.89019	3.67475	5.36302	6.93164	8.45773	9.95756	11.35895
Cumulative (%)	7.56075	14.69898	21.45209	27.72657	33.83093	39.83026	45.43580

Determinants of Customer's Satisfaction Level and Their Ranking: The above table discerns the factor loadings along with the eigen val-

ues. It shows close relationship of all variables with seven underlined factors of the analysis. These are clustered as under:

Influencing Factors on Public Sector Bank Customers

Factor - 1 Routine Operation factors	Factor - 2 Price Factors	Factor - 3 Environmental Factors	Factor - 4 Management Factors	Factor - 5 Technology Factors	Factor - 6 Interactive Factors	Factor - 7 Service Factors
C2. Time taken for opening an account.	C1. Service charges	C5. Décor of banks	C14. Location of the bank.	C8. Bank's innovativeness in introducing new services	C10. Atmosphere in the bank.	C17. Availability of staff in the respective counter.
C.3 Speed of withdrawal	C6. Interest on loans/savings	C9. Bank's Parking Place	C15. Knowledge of the bank employees regarding bank services.	C7. Computerization of banks	C11. Bank's publications regarding services & performance	C20. Bank's advertising regarding services.
C4. Speed of depositing money	C18. Layout of the banks	C19. Sitting facility	C 22. Management of banks	C16. Efficiency of the staffs.	C12. Banker customer meet.	C21. Cash credit facility
			C.25. Quality & Quantity of Services		C13. Attitude of banks towards customer.	C.23 Genuiness of overdraft facility.
						C24. Reputation of the bank.

It can be extracted from the above table that 25 different variables based upon their appropriateness for representing the underlying dimensions of a particular factor have been summarised into seven factors. The factors are:

Factor 1 Routine Operation Factor

Factor 2 Price Factor

Factor 3 Environmental Factor

Factor 4 Management Factor

Factor 5 Technology Factor

Factor 6 Interactive Factor

Factor 7 Service Factor

It may be noted that the factors loading in some cases are negative but while interpreting the data the minus sign has been ignored. The last row at the bottom of the table shows the eigen value of the factors. Each value indicates relative importance of each factor in accounting for the particular set of variables. The cumulative total of eigen value is 11.35895. Hence, the index $11.35895 / 25 = 0.446$ shows how well factors account for all variables taken together. A low value of index shows that the variables are unrelated with each other and vice versa. Thus it indicates that factor routine opera-

tion ranked first followed by price, environmental, management, technology, interactive and service factors respectively. It may be inferred from the analysis that the respondents are emphasising more on routine operations of banks operating in the area under study.

The eigen value of routine operation factor ranks the highest (eigen value = 1.890188) indicating the satisfactions level of the customers in regard to the procedural process relating to the time taken for opening an account, speed of withdrawing and depositing money is not appreciable. The price factor which is second on the list (eigen value = 1.784558) generates slight satisfaction because the customers feel that they are not getting enough for the price they are paying to avail bank services relating to service charges, interest on loans/savings and layout of the banks. They are quite willing to pay more only if the quality of services is enhanced. Moreover the PSBs in the area under study are not making an extra effort to improve the banks' condition with regard to the environmental factors (eigen value = 1.688277) viz, bank's parking place, sitting facility, and decor of banks, which are well within the control of the banks. The other factors which yield poor satisfaction are management and technology factors (eigen value = 1.568620 and 1.526090 respectively). Though much cannot be done about the management factor viz. quality and quantity of services knowledge of bank employees regarding bank services, location of banks etc. PSBs in the area under study are yet to step in technology up-gradation in the bank like computerization and innovativeness of new services to survive in the present day world of competition. Further the banks have a lot to do in regard to the decors of banks. Innovativeness and mechanisation are the needs of the hour but PSBs in the districts under study are showing a dismal service performance in this respect. Very few PSBs have fully computerised their operations and are stuck on to manual computations and calculations, which increase the work load and reduce the efficiency of the staff. As a result, *interactive factor*, i.e., communication gap between banker and customer, bank's publication regarding services, banks atmosphere, etc stand in the sixth position on the hierarchy of satisfaction list (eigen value = 1.49830). The services factor pertaining to the availability of staff in the respective counter, banks advertisement relating to services, genuineness of overdraft facility, etc indicated the lowest level of satisfaction with the eigen value of 1.401386.

Variable-wise satisfaction level

The satisfaction level of PSBs' customers with regard to each variable has

been measured. In this respect we have followed the following average score (from the 5 point Likert scale) to measure the extent of satisfaction level. This satisfaction level of the factors on the basis of factor wise average scores has been categorised as under.

Average score	Satisfaction level
4.00 – 5.00	Highest
3.00 – 3.99	Moderate
2.00 – 2.99	Slight
1.00 – 1.99	Lowest

The satisfaction level of PSB customers, i.e., the respondents with regard to each variable has been calculated and presented in Table 3. The average score has been calculated by using weighted arithmetic mean, i.e.,

$$X = \frac{\sum f_i x_i}{N}$$

where x_i = level of satisfaction measured in 5 points scale (Likert)

i.e., Highly satisfied (HS) = 5

Satisfied (S) = 4

Neither satisfied nor dissatisfied (N) = 3

Dissatisfied (DS) = 2

Highly dissatisfied = (HD) = 1

f_i = number of respondents in each category of satisfaction

level i.e. HS, S, N, DS, and HDS

$N = \sum f_i$ = total number of respondents, i.e., 100

Table 3. Satisfaction Level Of Public Sector Bank Customers

Variables	Average score
A. Moderate Satisfaction :	
C8. Bank's innovativeness in introducing new services.	3.28
C4. Speed of depositing money	3.20
C7. Computerisation of banks	3.24
C1. Service charges	3.08
C3. Speed of withdrawal	3.04
C5. Décor of banks	3.02

B. Slight satisfaction :	
C2. Time taken for opening an account	2.94
C10. Atmosphere of the banks	2.90
C6. Interest on savings/loans	2.85
C16. Efficiency of staff	2.74
C15. Knowledge of bank employees regarding services	2.73
C14. Location of the banks	2.66
C13. Attitude of staff towards customers.	2.40
C18. Layout of the banks	2.37
C17. Availability of staff at the respective counters.	2.37
C19. Sitting facility in the bank	2.23
C9. Banks' parking place	2.20
C11. Banks' publication regarding service	2.13
C. Lowest satisfaction :	
C21. Cash credit facility	1.96
C23. Genuineness of overdraft facilities	1.96
C20. Banks' advertising regarding services	1.93
C12. Banker-customer meets	1.92
C24. Reputation of the banks	1.82
C22. Management of banks	1.80
C25. Quality and quantity of services	1.78

The factors wise average score revealed that the bank customers in the area under study appear to be a dissatisfied lot. It has been observed that none of the variables has been found to have ranked 4.00 or above. Out of a total of 25 variables customers are moderately satisfied only about 6 variables, while 12 variables come under slight and 7 are in the least satisfied group. This signifies that the respondents are more or less dissatisfied with the workings of their bank in regard to these factors. Many of the PSBs have old, dark, and worn out interiors which make working an unpleasant task for the staff. The customers have to wait for a long time to get their work done. Computerisation and mechanization thus need to be emphasised in the districts under study. Thus, it may be argued that efficiency, diligence and conscientiousness of the staff in carrying out the work assigned to them are the pre-requisites for rendering better customer services.

Respondents' perception

The foregoing discussion discerned the overall impression of the respondents about the services rendered by banks operating in Barak Valley. Now, it is imperative to identify whether opinion of respondents from urban and rural areas differ from each other. This will indicate the banks' attitude in serving the society as a whole. Irrespective of areas, it is expected that the

banks would provide qualitative services to all segments of customers and make the people aware about the services available to them. In this respect we have calculated Inter Quartile Range (IQR), Standard Deviation and Skewness of each of 25 variables pertaining to the opinion as expressed by the respondents (50 from urban and same number from rural areas). Table 4 summarises the results.

The negatively skewed distribution suggests that maximum number of respondents is either dissatisfied or highly dissatisfied about particular service rendered by a bank branch. On the other hand, higher IQR indicates lack of consistency among the respondents regarding their perception of services provided by the banks. Further, lack of consistency in the opinion of respondents is revealed by higher degree of standard deviation. On the basis of these parameters, dissatisfaction level of bank customers both in the urban and rural areas is summarised as under.

Table 4. Median, First and Third Quartile, Inter-quartile Range, Standard Deviation and Skewness of Bank Services – Urban VS Rural Customers.

N = 100 (Urban 50 & Rural 50 respondents)

Variables	Median	Lower Quartile	Upper Quartile	Quartile Range	Standard Deviation	Skewness
Urban (N = 50)						
C1	10.00	10.00	10.00	0.00	1.41	0.00
C2	10.00	8.00	12.00	4.00	3.16	0.00
C3	10.00	8.00	14.00	6.00	4.24	-0.52
C4	8.00	6.00	14.00	8.00	4.69	0.58
C5	10.00	8.00	12.00	4.00	2.00	0.00
C6	8.00	6.00	10.00	4.00	5.83	1.81
C7	12.00	8.00	12.00	4.00	2.19	-0.60
C8	8.00	6.00	12.00	6.00	6.32	1.18
C9	10.00	6.00	14.00	8.00	5.09	0.00
C10	10.00	8.00	12.00	4.00	3.16	0.00
C11	10.00	8.00	10.00	2.00	2.45	1.36
C12	10.00	10.00	10.00	0.00	1.41	0.00
C13	10.00	10.00	12.00	2.00	3.75	-1.15
C14	10.00	6.00	12.00	6.00	5.98	1.08
C15	10.00	8.00	10.00	2.00	4.41	1.01
C16	12.00	6.00	14.00	8.00	4.69	-0.58
C17	10.00	8.00	10.00	2.00	5.40	1.70
C18	10.00	8.00	10.00	2.00	3.74	1.14
C19	10.00	8.00	14.00	6.00	4.77	-0.21
C20	10.00	10.00	12.00	2.00	3.74	-1.15
C21	12.00	6.00	12.00	6.00	3.74	-0.38
C22	10.00	6.00	10.00	4.00	3.96	0.59
C23	10.00	10.00	10.00	0.00	2.83	0.00
C24	8.00	8.00	10.00	2.00	3.84	1.51
C25	8.00	6.00	14.00	8.00	5.83	0.60

Rural (N = 50)							
C1	10.00	8.00	12.00	4.00	3.16	0.00	
C2	10.00	6.00	14.00	8.00	4.00	0.00	
C3	10.00	8.00	12.00	4.00	3.16	0.00	
C4	12.00	6.00	14.00	8.00	4.69	-0.58	
C5	10.00	10.00	12.00	2.00	2.45	-1.36	
C6	14.00	8.00	14.00	6.00	4.34	-0.55	
C7	10.00	8.00	12.00	4.00	3.16	0.00	
C8	12.00	8.00	12.00	4.00	4.00	-0.93	
C9	10.00	6.00	10.00	4.00	5.36	0.99	
C10	10.00	8.00	10.00	2.00	3.28	1.73	
C11	10.00	6.00	12.00	6.00	3.03	-0.32	
C12	10.00	8.00	10.00	2.00	2.28	-0.40	
C13	10.00	8.00	11.00	3.00	3.36	-0.15	
C14	10.00	8.00	10.00	2.00	4.56	1.49	
C15	12.00	8.00	14.00	6.00	5.41	0.22	
C16	6.00	4.00	10.00	6.00	4.33	0.91	
C17	10.00	10.00	14.00	4.00	4.00	0.93	
C18	10.00	10.00	10.00	0.00	2.19	-1.29	
C19	10.00	10.00	10.00	0.00	4.97	-0.59	
C20	12.00	12.00	12.00	0.00	3.89	-1.94	
C21	6.00	6.00	14.00	8.00	4.87	0.59	
C22	10.00	8.00	10.00	2.00	2.28	-0.40	
C23	10.00	10.00	12.00	2.00	1.10	0.60	
C24	12.00	8.00	14.00	6.00	3.63	-0.56	
C25	8.00	6.00	10.00	4.00	5.40	1.34	

Variables Amounting to Dissatisfaction (Based on Negative Skewness and Higher IQR)

Urban		Rural	
Code	Variable	Code	Variable
C ₃	Speed of withdrawal	C ₄	Speed of depositing money
C ₇	Computerisation of banks	C ₅	Décor of bank
C ₁₃	Attitude of staff towards customers	C ₆	Interest on savings/loan
C ₁₆	Efficiency of the staff	C ₈	Banks innovativeness in introducing new services
C ₁₉	Sitting facility	C ₁₁	Banks publications regarding services.
C ₂₀	Bank's advertising regarding services	C ₁₂	Banker-customers meet.
C ₂₁	Cash credit facility	C ₁₃	Attitude of staff towards customers.
		C ₁₈	Layout of the bank.
		C ₁₉	Sitting facility.
		C ₂₀	Bank advertising regarding services.
		C ₂₂	Management of banks.
		C ₂₄	Reputation of banks.

The aforesaid table shows that there is some commonality in the opinion of the respondents both in rural and urban segments. In respect of variables viz., C₁₃, C₁₉, and C₂₀ all respondents expressed their dissatisfaction. On the other hand, out of 25 structure variables, the respondents from the rural area expressed their dissatisfaction in as many as in 12 variables while urban customers of the sample are dissatisfied with 7 variables. This has indicated a wide gap in rendering services by the banks. In other words rural

areas in the districts under study are still left uncared for by the banks and rural masses are yet to enjoy modern banking facilities. Further, the banks have failed to meet the aspirations of customers irrespective of areas in the districts as a whole. Thus, in the competitive environment the PSBs should reassess their strength and weaknesses and accordingly redefine their business focus.

Overall observations

The foregoing discussions revealed that the factors affecting customers' satisfaction level in the districts under study are grouped in the routine operation factor, price factor, environmental factor, management factor, technological factor, interactive factor and service factor. It is observed that the PSBs are yet to make full efforts to improve the environmental factors like décor of banks, sitting facilities etc. The management and technology factor attributed comparatively lower satisfaction than routine operations as well as price factor. The technology upgradation, innovativeness of new services etc is essential in the present global competition but PSBs in the districts have rarely stepped in this respect. This is due to the management factor viz, dismal service quality, inadequate knowledge of employees regarding bank services and locational inconveniences. The communication gap is one of the root causes of all ills of the banking services. Regular and frequent meetings between the banker and customers may help the banks in receiving proper feedback as to the want of the customers. It would also help the customer to be loyal and co-operative with bank. The factor wise average score revealed that none of the variables rank 4.00 and above which indicates that the customers of PSBs are dissatisfied with the working of the bank.

Thus, condition of PSBs in regard to the service rendered is quite dismal. Even the routine operation factors indicating daily procedural processes like depositing and withdrawing money, the banks fail to serve the customers fully. The factor wise average scores in respect of management factors, technology factor and interactive factors are concerned, reveal that the customers are turned to be dissatisfied lot. The main reason, contributing towards the lower level of customer satisfaction on these fronts, seems to be the low service charge demanded by the banks from their customers. As a result, they are unable to improve the quality standards. Moreover, the negatively skewed opinion of the respondents of rural and urban areas suggests that maximum numbers of respondents are either dissatisfied or highly dissatisfied about a particular service rendered by the banks. A wide gap per-

sists in rendering the services by the banks in rural and urban areas. Out of 25 variables, respondents from rural areas expressed their dissatisfaction with regard to as many as 12 variables while urban customers are dissatisfied about 7 variables. The rural areas of the districts under study are still uncared for by the banks and rural masses are yet to enjoy modern banking facilities. From the above analysis it is evident that PSBs in the districts need to adopt certain specific marketing strategies in order to survive in the present globalised environment and in the world of competition. On the basis of the above analysis and observations, the following suggestions are offered for further action:

1. The management must understand that to satisfy the customers, they first have to educate, train, motivate and satisfy their own staff because an organisation can meet its customers' expectations and needs only if the staff are satisfied. Thus, PSBs in this regard should inculcate marketing orientation in their work culture. There should be separate marketing cell which will specially deal with proper training and development of the bank staff.
2. The banker-customers meet should be made an important practice in the banks' agenda. The PSBs in the districts under study should be geared up to promote their activities in order to lure and attract their customers. A customer service committee may help in establishing better banker-customer relationship.
3. Continuous upgradation of technology, innovative services and beautiful bank decors are privileges which may be provided to the customers because the customers do not mind spending more for the quality service if provided.
4. Efforts should be made to avoid long queues in the banks since these convey an impression of its inefficiency. This task can be accomplished by mechanising the bank services. The PSBs in the study area should work in this direction of providing properly furnished waiting lounge.
5. The well lighted, ventilated and clear surroundings increase the overall efficiency of the staff. Efforts should be made to provide the amenities like proper lighting, heaters, coolers etc. according to the seasonal need because the staff can satisfy the customers only if they feel comfortable both physically and mentally.
6. The PSBs in the districts should conduct regular market surveys to

monitor their performances and to understand what the customers want and how he will evaluate the delivered service. This would require frequent interactive programmes with the customers.

7. Another strategy of enhancing service quality is the use of personalised service. The banks in the area under study must make it sure that once a customer enters the bank premises to open an account, he should feel that he has entered into a strong, life long relationship with the bank.

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Book Reviews

Durba Ghosh and Dane Kennedy(eds), *Decentring Empire: Britain, India and the Transcolonial World*, Orient Longman, New Delhi, 2006.

The British Empire administratively withdrew from Southasia in 1947 and that marked the beginning of shrinking of the colonial rule from all over the world. The empire left a lot of its old baggage behind in its former colonies, invariably in ways of services, institutions, and associations, which continue to be relevant to the ex-colonies like India. With a view to dissecting and uncovering the mute dimensions of the empire, a conference was held in April, 2003 at the University of California, Berkeley in honour of Thomas Metcalf, a historian of the British Empire and South Asia. The above anthology of over a dozen presentations made in the conference informs the readers on the current debates among the historians of the empire. First of all, the book under review demonstrates that there were abiding connections between the histories of the empire such as the British and the process of globalization in the 18th century. Secondly, modernity and its various dimensions were equally attractive to the colonizers and the colonized. Thirdly, the volume demonstrates that “the British Empire as a superstructure was sustained and contested by the cultures of the empire”. Finally, the presentations in the collection argue that the forces and practices unleashed by the colonial rule were never entirely in the control of the colonial authorities. It goes without saying that the British rule was an important factor in generating forces of modernity, which have also used the colonized subjects in their favour.

No doubt, India looms large in the volume, but the presentations in the volume demonstrate how uneven were its effects and how the Empire was plagued by inefficiency, confusion, contradiction and challenges. It was noted that the Suez trauma in 1956 marked the effective end of Britain as a super power. From these emerged in Britain a historiography of empire, shaped by mixed feelings of loss, nostalgia and regret verging on anger at its displacement by the United States of America. John Richards demonstrates how colonial rules were bent upon creating a usable revenue surplus each year with a view to investment and paying dividend to the Company’s shareholders. In the process, there was a negligible revenue left for education, health,

David R. Syiemlieh, Anuradha Dutta and Srinath Baruah (eds), *Challenges of Development in North-East India*, Regency Publications, New Delhi, 2006, xii + 508, Rs. 1150 (US\$75)

Challenges of Development in North-East India is the updated version of 23 well-researched papers by eminent writers. The origin of the papers goes back to a seminar organized by the Indian Council of Social Science Research – North-East Regional Centre (ICSSR-NERC) in October 2003. The new publication contains precious material on a wide range of subjects connected with development in North-East India. The papers are grouped under Polity (2 papers), Society (4), Economy (9), Tourism (3), Education (3) and Health (2 papers).

The inaugural address by the then Governor of Meghalaya, His Excellency Dr. M.M. Jacob provides an excellent overview of the challenges of development in the Northeast. Being in the periphery of India, observes Jacob, the development too is peripheral. He proposes practical solutions for the region's greater progress, and suggests better trade relations with countries that surround the region.

In the section on polity, Udayon Misra arguing forcefully for the economic development of the region, highlights the decades-long indifference of the Centre to the region's economic potential which resulted in a vicious circle of insurgency and underdevelopment. Added to this is also insufficient devolution of power. The "economics of 'colonial' exploitation" and the politics of alienation made the vicious circle still more vicious. By and large this was the situation till 1976. A change in the Centre's policy is noticed after this year. More devolution of power to the Northeastern states started from 1970s due to greater awareness of the fact that the challenges to development in the Northeast are inseparably linked to issues related to ethnicity, autonomy and territoriality. True development calls for the abandonment of "exclusionist stances" and acceptance of mutual interdependence and cooperation among the states. This will ensure speedy development.

"Government, Local Self-Government and the Role of the Civil Society" is the paper by Anuradha Dutta. In this well informed write-up the author by means of a long "introduction" (18 pages) explains the different aspects and workings of a democratic set-up. "Democracy and good governance are loyal allies", affirms Dutta. But good governance, warns the author, would depend on both formal and informal participation by people at the grassroots level, and effective roles by NGOs. Thinking globally and acting

locally would be effective only when good thinking takes place at the local level, and both men and women are given equal opportunities.

Under the section 'Society' dedicated mostly to "migrants and migration," Samir Kumar analyses the concept of "rights," and affirms that development cannot any longer be viewed independently of the question of rights. Runumi D. Baruah in his turn does a detailed study of migration patterns in Assam and offers a practical conclusion. "...Rural development," he writes, "coupled with measures to promote the growth of small and intermediate urban centres should be the core of any well meaning policy aimed at population distribution." A.C. Sinha in his "Marwari Collaborators and Nepali Subalterns: Two integrative social forces in North-East India" analyses the integrative elements in the Marwari and Nepali communities of the region. Sajal Nag considers the phenomenon of "migrants" an enduring, live issue of the region, and a major source of tension in all Northeastern states. The paper offers a detailed study of it especially from the aspects of displacement, right to land, influx of Muslim population, political power and anti-national feelings and accompanying spurt of violence. The paper is more a statement of facts than a strategy proposal.

The section under economy has the maximum number of papers. A.K. Agarwal focusses on the flow of Central funds to the Northeast. In spite of the availability of huge sums from the Centre for the region's development, the Northeastern states still remain underdeveloped. The reasons are many. The paper factually and competently x-rays the situation, and affirms that, "the time has come to evaluate the lapses and to look at the remedial measures for best use of Central funds" in the region. The future could be bright, if the region opens up for trade with neighbouring countries.

Ranjan Singh's paper highlighting the problems and prospects of Manipur suggests measures for a sustainable development programme for that state. B.G. Verghese in a minutely and competently documented account, shows the immense water and bio-diversity resources of the Northeast, and writes, "the potential is huge, utilization small!" He shows how Bhutan doubled its per capita income in a few years and reached the top of the SAARC league! The author concludes his convincing analysis of hydro power and bio-resources available in the Northeast by saying, "An exciting opportunity beckons!"

The other papers in this section are by Prasenjit Biswas on development as complementarity. Kalyan Das writes on issues about livelihood. In

particular he addresses the problems of poverty and unemployment. He looks into the existing resource base and livelihood opportunities in Northeast India. Employment generation possibilities to reduce poverty in the context of globalization “onslaught” too are discussed. The paper, “Levels of Human Poverty across Districts and Population Groups in Assam,” moves away from the traditional concept of economic poverty in terms of calories. The authors understand human poverty as a three-fold “deprivation.” They are first, the deprivation of the choice of leading a long and healthy life; second, lack of facilities to acquire knowledge; and third, the absence of a decent standard of living. Policy implications for the removal of poverty are also dealt with in the paper.

Susmita Das and Sutapa Sengupta in their paper assess the level of “basic amenities” in the state of Meghalaya. Basic amenities include food, water, clothing, proper sanitation, and medical care at low cost. To speak of amenities such as presence of educational institutions, means of transport and communication and banking would call for a still “higher” level of living. And availability of television, car, telephone, etc. is beyond the reach of the great majority of people in the region. The present situation is such that only the more affluent sections of society can afford to have something more than the very basic amenities of life. The ever widening disparity will only hamper the development process. A way out of this impasse is urgently needed. The last two papers in the section are on border trade. Gurudas Das writes on the theory and practice of border trade, whereas K.C. Kabra and R.K.P.G. Singha reflect on border trade and its future prospects with reference to Mizoram.

The three papers under tourism contain M.P. Bezharuah’s paper on “Sustainable Tourism and Economic Development of the North-East”. The paper is a detailed study of the theme. “Tourism in Assam: Need for a Paradigm Shift” is the title of Abu Nazar Saied Ahmed’s paper. The possibilities are so many, that only a political will can transform tourism in Assam into a major developmental agency in the state. This calls for a paradigm shift in tourism governance. Amitava Mitra’s paper “A Sustainable Environment-Friendly Approach to Tourism Development in Arunachal Pradesh” shows the vast tourism potential of Arunachal’s forest resources and biodiversity. The author also spells out policies and action plans for ensuring sustainable tourism in the state.

Moving on to the section on education the book presents three papers: N.B. Biswas’ “Development of School Education among the Tribes of North-East India: A

Complementary Approach”; Anjan Saikia and K.C. Kapoor’s “Wastage in Elementary Education: A Comparative Study of Assam and Arunachal Pradesh”; and Meghali Baruah’s “Challenges of Higher Education in the North-East.”

N.B. Biswas, citing from the report of “The Friends of Tribal Society” that had appeared in *The Asian Age* (June, 1997), writes that tribes in India are still in the periphery of progress, and that “Eighty four per cent of the male and ninety five per cent of the female tribal are illiterate. Ninety five per cent of the tribal population has no access to medical facilities, and ninety per cent have never known what electric light is ...” (p. 443). The paper, therefore, offers very practical suggestions by way of concluding remarks to improve the educational lot of tribal population in Northeast India. It emphasizes in particular the importance of knowing one’s cultural richness, since “cultural variables affect education, teaching, learning and the growth and development of all learners” (p. 455).

Angan Saikia and K.C. Kapoor, in their paper, present a comparative study of Assam and Arunachal Pradesh from the point of view of “wastage” by which they mean school drop-outs. Meghali Baruah’s paper on the “Challenges of Higher Education in the North-East” presents an overview of the situation in the country.

Finally, the section on health offers two papers: Substance Abuse and HIV / AIDS in North-East India by Hallelohim Ghonglah and “Women’s Vulnerability to HIV / AIDS in Manipur by Jubita Hajarimayum. The former presents an overview of the problem in Northeast India and suggests possible ways to overcome it. The problem is not only a medical one, but also a social and a spiritual one. The paper on “Women’s Vulnerability to HIV/AIDS in Manipur” is a study carried out among the Meithei women in the reproductive age group of 14-45 years in the Imphal West district of Manipur. Gender inequality, lack of autonomy, absence of decision-making power, and ignorance about health and their own rights make women more vulnerable to infection.

The references at the end of every paper and cross references provided in the index further make *Challenges of Development in North-East India* a very valuable and handy companion for everyone interested in the development of North-East India.

Reviewed by

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Rafiq Dossani and Henry S. Rowen, *Prospects for Peace in South Asia*, Orient Longman Private Ltd., Hyderabad, 2006, 424p, Spl. Indian price Rs.500/- (org. US \$24.95).

The idea of peace in the context of Southasia assumes a complex political, military and economic make-up. Especially the increase in nuclearization of military arsenals as a competitive assertion of strategic superiority between India and Pakistan compounded with internal instability of fragile political systems produce a grave threat to security. The metaphor 'South Asia on a short fuse' still remains the central conceptual problematique amidst the angst of being 'vulnerable' to a possible arms race that extends to what the US under George Bush called the 'axis of evil'. The book seemingly highlights a US-centric perspective to glean through the political processes like Islamization and the rise of Hindu Right in Pakistan and India respectively to scour through the strategic doctrine of 'status quo' in Southasia that promotes the economic interests of the US in the best possible way. Such a gnarly reading of Southasia hardly gets at the many-layered cultural and historical convergences between articulations of national interests that often overlap by signaling possibilities of engagement across the daggers drawn. In portraying 'Kashmir' as a flashpoint of nuclear warfare sustained by equally militant regimes of religious right in both India and Pakistan, the book grossly undermines the possibilities of minimized conflicts that merely require a stable political will and not stability *per se*. The way the book defines the US interest in Southasian region (Introduction, p.16 and Chs.10 &13) gives it the place of cynosure for both India and Pakistan seeking strategic partnership with the US, who can tilt the balance of power to any of the side. The US, on its own terms, sees both India and Pakistan as allies for very different purposes, the former as a permanent ally in its geo-political games and the latter as a counterweight to China. If all these fragments of strategic alliances come with an inherently weak and shortsighted plan of peace and stability, it serves the US interest of arm twisting in the region by way of consolidating economic and security gains derived from the dependence of Southasian nations on the US. The dependence is deep throated, starting from purchase of military hardware down to analysis of strategic relations. It is the US that predicts the ebbs and flows of the tides in the Indian Ocean both literally and metaphorically. The book only understates the rising dependence on the US for the whole of the Southeast Asia and downplays the role of non-aligned diplomacy in the context of increasing weaponization. In a strong sense, much of the voluminous spaces within the book are devoted to descriptive

truisms of US foreign policy that got its ideological and operational support from an entirely negative characterization of regime types in India and Pakistan. The book also prescribes a robust economic determinism for Southasia as a *fait accompli* as it is for any contemporary neoliberal state system in assessing the problems and prospects of its foreign, military and economic policies. The weight of a perceived world order dominated by the US caters to the idiom of Morgenthau's realism that reduces the structures of rivalry to an already intervened and mediated entity by a hegemon or by a superpower, a syndrome that very recently also wears the hat of 'strategic analysis' in the canons of international relations. The book stands out for its thrust on hegemonic stability without any possibility of transition that turns out to be a symptomatic description of Pakistan's anarchic role in sharp contrast to India's neoliberal shift towards multi-partner strategic relations in Southasia.

The first four essays in the section entitled "Pakistan: Politics and Kashmir are: "Islamic Extremism and Regional Conflict in South Asia" by Vali Nasr, "Constitutional and Political Change in Pakistan: The Military-Governance Paradigm" by Charles H. Kennedy, "The Practice of Islam in Pakistan and the Influence of Islam in Pakistani Politics" by C. Christine Fair and Karthik Vaidyanathan, and "Pakistan's Relations with Azad Kashmir and the Impact on Indo-Pakistani Relations" by Rifaat Hussain. All the four essays portray Pakistan as a case of 'failed democracy' that always balanced its internal instabilities with war games at the frontier and by reconstructing its relationships with the US and the West. To be specific, Vali Nasr's analysis of Pakistan's military regime harps on a socially constructed Islamist politics that falls in line with the neoliberal doctrine of economic dependence on international institutions without much ado about Islamism. Nasr significantly highlights the role of Mutahhidah Majlis Amal (MMA) in creating an environment of peace in Indo-Pak relationship and consequently, argued that the MMA acted as a countervailing force to greater Islamist parties within Pakistan's domestic politics. This limited understanding of the internal political contest between a conglomerate MMA and larger parties like Pakistan Peoples' Party (PPP) and Pakistan Muslim League (PML) during the regime of Army unwittingly endorses the role of MMA in sustaining the Army rule of General Musharraf. The next essay by Charles H. Kennedy reads repetitive of issues pertaining to Islamism, looked albeit through a different point of view, like the evolving patterns of political legitimacy at the provincial level and constitutional stalemates. But the essay goes strong on chronicling the political mess in Pakistan without clearly figuring out which of the forces played roles upholding the sanctity of a constitutional state. In

fact the singular importance of a Constitutional State is not properly emphasized by Kennedy in his narration of political exigencies. Next essay by Christine Fair and Karthik Vaidyanathan makes an attempt to understand the state-society relationship from the perspective of examining the roots of Islamic practices in Pakistan's politics. Instead of developing a normative model of analysis, the central part of this essay adopts a perceived Islamist response to the West and apparently gets it supplemented from the responses to the questionnaire that dishes out statements such as West "care about poorer nations", "fair stance on Palestine situation" etc. (p.87) that obviously make the respondents express negative responses to the West at the practical, psychological and emotional levels. This is an attempted projection of Islamist reaction to the West, which is later supplanted by respondent's support towards banning the secessionist and sectarian political outfits, apparently a secular-rational response to Islamism. Further, the Pakistani response towards the US as portrayed show poorly the moral indictment that Pakistani opinion makers have towards US stance. The authors finally accept the invalidity of their method, data and analysis, when they pass the buck of failure to the respondents for giving what they call 'contradictory': "Pakistani respondents claim that they would like to see a decreased involvement of religious parties within politics, while still upholding that Pakistani law should be based upon Q'uran and Sunnah" (p.108). What the authors suppress is their pre-mediated style of eliciting responses that do not cohere in a neat framework of what they call 'policy community'. Post 9/11, Pakistani response to the presence of Taliban in Pakistan vis-à-vis American 'war on terror' forms the context of this essay that try to present Pakistani opinion as 'contradictory' from the vantage of US policy framework.

Rifaat Hussain cultivates an internalist realism of sort in suggesting ways and means of giving Azad Kashmir a due place within Indo-Pak relations. His narrative reconstruction of events that led to internecine border conflicts between India and Pakistan along with the US interest of keeping Pakistan to its side in its sojourn to Afghanistan often displaces Azad Kashmir in the meta-narrative of nuclear rivalry. This merely portrays the incompleteness of any Pakistani initiative to politically handle the Kashmir issue, as the state of Pakistan is yet to discover the stable basis of bringing peace and development to Azad Kashmir. The author leaves out the implications of Pakistan's weak-willed response to the problems of Azad Kashmir, which in itself constitutes a major drawback for Pakistan's domestic policy.

This entire section assumes a few things, notably the rise of an uncontrollable Islamism and its concomitant support to terrorist radicals that supplement Indo-Pak arms race in building up nuclear arsenals. This is a rather

straightjacket realism that merely supports a US-centric strategic perspective on the region.

The four essays in the next section entitled "India: Politics and Kashmir" are: "Who Speaks for India? The Role of Civil Society in Defining Indian Nationalism" by Ainslie T. Embrie, "Hindu Nationalism and the BJP: Transforming Religion and Politics in India" by Robert L. Hardgrave Jr., "Hindu Fundamentalism, Muslim Jihad and Secularism: Muslims in the Political Life of the Republic of India" by Barbara D. Metcalf and "Jammu and Kashmir in the Indian Union: Politics of Autonomy" by Chandrashekhar Dasgupta. These essays overcome the limited view of strained Indo-Pak relations by analyzing the socially constituted structures of State that enter into conflicting national interests. Embrie's essay revisits some of the well-established arguments about Hindutva-led hawkish positions against Pakistan with a smattering of discussions on an 'aggressive civil society' of contemporary times as well as centrist responses to secessionism in Kashmir and Nagaland. The essay is long on centrist perception of the health of Indian polity during the decade of seventies, while it is short on how Indian society practises politics of recognition. In his grand notion of civil society, Embrie minces words in thinking of a consensual politics, while he misrecognizes many facets of 'unity in diversity' that binds India to a state of chaos and difference without breaking its fragile sovereign existence. Hargrave's essay blows up the possibility of a permanent transformation of Indian State and society in the hands of Hindu chauvinists and its various outfits that presents a superficial account of how these forces attempt to drive India to a place of communal hatred and sacrilege, while the essay does not address the interstitial emergence of different forms of power-relations in the sphere of political economy. The punchline of the essay, "It may be a 'grave miscalculation' to suggest that Hindu extremism does not have international ramifications" (p.238) sounds extremely telescopic as the connection between India's foreign policy and activities of Hindu group abroad is tenuous except the fact that Hindutva leaders, during the time of being in the government never missed a chance to visit VHP headquarters abroad. Barbara Metcalf's essay on Hindu Ethnonationalism is an original work of analysis that does not reproduce the polarities of conflict. It rather emphasizes on the ideological orientation of RSS-VHP-BJP on the one hand and Jammāt on the other. She succeeds in showing that Islam as a religion does not influence the fundamentalist forces. She clarifies that the rise of fundamentalist Islamist forces stem from sources very different from doctrines embedded in faith. They arise from an ideological othering of the Muslims or the Hindus, which is a kind of 'psycho-drama' (p.231). Dasgupta's essay on

'Politics of Autonomy' is probably the best essay in reviewing historical and political developments in Jammu and Kashmir. The essay stays as close as possible to developments in the field, while it concludes splendidly by stating, "A measure of vagueness about the final outcome is probably an essential element of a constructive approach to resolve differences between Indian and Pakistan on the issue of Kashmir." (p.258)

The third section entitled "India's and Pakistan's Nuclear Doctrines and US Concerns" brings out the real concerns of the volume, namely the US concern about balance of power in South Asia as part of its long-standing strategic necessity of keeping China at large. The anti-Communist cold war slant of US foreign policy gets its backroom support from the kind of arms race that India and Pakistan indulge in. The US interest lies in having the last word in case there is a flashpoint between the two. Diplomatically speaking, both India and Pakistan attempt to win over the US support to pursue their own agenda by avoiding any confrontation with US interests. This gives the US the enviable position of a superpower that decides and dictates terms and deliberates about the internal and external compulsions of its subordinate allies in Southasia. The whole volume is geared to contribute to this US standpoint. The very first essay by Michael Krepon on the theme of de-escalation presents the Indian and Pakistani calculations of military strategy during ten month long mobilization in 2002 as a paradoxical measure of stability-instability, a mutually assured game of destruction. The point is to understand how such war-games of escalation/de-escalation strengthen the US presence in the Southasian geopolitics. What Krepon ventures in his elaborate discussion on strategies of deterrence are largely borrowed from cold war continental ballistic missiles competition and the imagery of star wars, which he applies in the context of Indian subcontinent. This takes into account the crucial input of mutually damaging strategies that the other side can adopt such as 'economic strangling'. By turning a fig that is yet to come in the subcontinent, the analysis presents the US (read NATO) line of strategic thinking in a manner manifest before it really comes. The lever for his analysis springs from the vulnerability of both India and Pakistan from each other having similar striking capability. Ironically it is this vulnerability of parties engaged in arms race that does the groundwork for a pro-US stance in foreign policies of both India and Pakistan. Krepon's analysis builds up this possibility of 'third party' intervention in the relations between India and Pakistan. Although Krepon suggested substantive political engagement between India and Pakistan centring the Kashmir issue, he seems to predict the possibility of third party intervention in any guise (p.280). Peter Levoy's essay on "Pakistan's Nuclear Doctrine" mostly authenticated the popularly held fears about irresponsible uses of nuclear weapons that are articulated

by Pakistan's civilian and military officials. Thereby, the essay completely ignores Pakistani concerns about de-nuclearization and its attendant demystification of India's evil intentions. The essay goes to the extent of airing an unsubstantiated fear of western powers about the possibility of transfer of nuclear technologies from Pakistani sources to some 'terrorist' groups, which is a re-affirmation of USA's CTBT stance. The essay is superbly written in a backroom boys' 'democratic war game' style that exports nuclear war as the *summum bonnum* of nation-building politics by various actors. While doing so, the essay selectively privileges some of these actors of the domestic scene to determine the course of Indo-Pak relations. Rajesh Basrur's essay on 'coercive diplomacy' practised by both Pakistan and India strikes a significantly different chord in the whole volume. For the first time, when the reader is tired of grasping the monotonic war game tome, Basrur talks of a situation of compellence between India, Pakistan and the US, all engaged in a mutual game of containment. But Basrur brings out the salience of each of the sides very accurately. For India, the US, with its presence in Afghanistan, is a softer target of compellence. Given the disadvantage of Pakistan in terms of strategic strength, the US appears to its radar only as an interceder. These two different assignments of the same referee (the US) confined in the hotspot of Indo-Pak theatre, for Basrur, also gives it the advantage of refusing to the referee the Indo-Pak conflict (p.315). Probably, this superpower option of the United States also acts as a deterrent for both India and Pakistan not to strike first and begin the fare. Basrur characterizes such deterrence as 'non-traditional' with a 'hair-trigger status'. He substantiates his argument by citing the very real warning from the US about detection of release of energy equivalent to Hiroshima bomb in the outer space by an asteroid at the same time when India and Pakistan were nearing the brink in 2002. The warning made everybody aware of the cosmic event so that no one mistakes it to be nuclear detonations. What he projects in the essay is about the lessons learnt by both the Indian and Pakistani states soon after December 13 attack on Indian parliament that set in motion a chain reaction of military strategies and weighing of each other's nuclear options by both the parties. But he hypostatizes the situation when he says, "Compellence through a third party is inherently problematic because the interests of the third party tend to be its own, and these may be a drag on the compelling power. Concessions extracted from the target state are reversible, and the investment in ejecting a coercive threat can be brought to nought whenever the state chooses." (p.324) This weakens Basrur's progressive analysis of the trilateral compellence. That compellence and deterrence are parts of the strategy of overcoming a security threat and a diplomatic difficulty gets blurred in this turning of 'factors' into 'actors'. One

instance of such a transformation is available in Indian media's construction of 9/11 kind of attack on December 13 by some terrorists from across the border. Basrur's nuanced analysis could have derived strengths from the inherent social formations and mobilizations that shape the opinions in India and Pakistan's post-colonial societies, which cannot be entirely subjected to 'deterrence' and 'compellence' kind of orientation. As he pontificates both India and Pakistan's search for strategic spaces, the internal divergences and heteronomies of both the societies present a different picture of shared historical memory and identity. Especially how India, being a democratic state, frames a few individuals for the episode of parliament attack. Similar things are also available with Pakistan, where the judiciary is often penalized for being against the national interest. The last essay of the volume expresses the overarching thematic of the volume in its title, "U.S. Interests in South Asia". The author of this essay Howars B. Schaffer takes a regressive view of India's foreign policy by blaming it as anti-American, when he seems to suggest that New Delhi should not have antagonized America. He goes on to say, "For many Americans, India seemed to make a practice of biting the hand that might have fed it." (p.329) Such a statement reminds one of PL-480 aid and very recently, the impassioned defense of Indo-US nuclear deal that subjects India long term defense and multilateral subordination through legal measures such as Hyde Act and Patent regimes. That India had bitten such an American clasp is inadvertently admitted and so the desire to make India see itself as an indebted and grateful nation that should pay heed to America's embrace as a 'quasi-ally' against Chinese Communism is so blatantly proposed. Apart from such hard-nosed power interests of America, the essay euphemizes the US interest in India's growing economy. In all, the essay fails to understand India's track record of an independent foreign and economic policy that seems to dominate India's national interest. Although India has given in to some extent to US military kowtowing, it still refuses to agree to a permanent stature of a sub-ordinate ally who must remain faithful to US skullduggery in policy matters. The essay lacks a balanced understanding of perspectival and positional differences between the US and India and it fails to properly explore unimpeachable grounds of mutual cooperation, if there exists any, that would benefit both the sides. The US-centric slant in India's foreign policy operates only at a discursive level to make the nation-state of India realize its own strength that never allows it to abandon the singularity and tenacity of national interest.

The tenor of most of the essays see the US as the most sought after ally for both India and Pakistan on which both the Southasian states evince close competition. This renders the US simultaneously present and absent in

Indo-Pak affairs. This also makes the US vulnerable to quandaries of bilateral relations, of which the US apparently has only a disciplining interest. The volume re-iterates US interest in most of its essays, while a few essays written by Southasian scholars present an objective and authentic analysis of the role of US. One can clearly read two distinct approaches in this volume: One, a US-centric transvaluation of domestic politics in India and Pakistan without assessing the possible ways of redemption and another, the overwhelming diktats of the US foreign policies to tailor independent policies of India and Pakistan so that their relations are sufficiently mediated by the US. Both these approaches lack the support and substance that are otherwise so amply available in analyses of internal politics of the respective states. Rather the volume reproduces a part of the available material for no new inferences in most of its pages. Descriptive truisms that follow from chronicling of events without anchorage to the domain of everyday politics dominate the tenor of holding onto a constituency for Uncle Sam. Hence the volume fails to inspire any hope in sustained peace in Southasia. Most of its essays are second rate observations on swings in foreign policy circles that can hardly describe the increasingly complex and subtle ways in which India and Pakistan work in the domain of international politics. Essays that add to new knowledge are in a sense by the 'native informants' who would otherwise represent their countries in any intellectual exercise. The editorial discretions too are in-expansive as they hardly fulfill the role of being the links in the fragmented and ruptured narratives of US led peace and stability in the region. This is the Orwellian predicament of Southasia.

Reviewed by

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Gail Omvedt, *Dalit Visions: The Anti-Caste Movement and the Construction of an Indian Identity* (revised edition), Orient Longman, Hyderabad, 2006 (1995), pp.ix+108, price Rs.130/-

The book under review is one of the founding texts of understanding the emerging contours of Dalit identity and ideology. The book that originally had seen the light of the day in 1995 is now republished. The text has not changed much, only the context has become more embedded and rooted.

The author revised her book of late, possibly with a reaffirmation of her faith in the relevance of Dalit struggles that demanded a greater clarity. Omvedt presents the Dalit emergence with a remarkable political and cultural correctness of a critique of Hindu ideological superiority. The book in its ten chapters presents the case of Dalit emergence in the form of counter-hegemonic struggles, while it underscores the process of Dalit identity formation as a constitutive element of democracy and modernity.

The first chapter entitled, "Introduction" discusses the social base of Dalit movement that combines the ex-untouchables with non-Brahmin castes. Dalit identity and Dalit consciousness take the form of a discursive resistance to reformist Hinduism by moving a step beyond. This step beyond is conceptualized by Omvedt in the following terms,

In contemporary times they (Dalits) draw on such leaders as Phule, Ambedkar, Periyar; they appeal to heroes of revolt such as Birsa Munda and Veer Narayan Singh; they claim the traditions of Buddha and Carvak, Mahavir, Kabir and Guru Nanak and Basavappa; they claim heroes like Shivaji but contests the Hinduist interpretation of him; they claim the glories of Mohenjo-daro and the heritage of pre-state tribals as opposed to that of plundering Aryan tribes. In contrast to the secularist opposition to Hindutva they proclaim a politics of identity, an in contrast to reformist Hindu identities *they define 'Hinduism' itself as an oppressive class/caste/patriarchal force.* (p.5)

One can note here several references to a historical past of location and cultural distinctness that are 'claimed' by the Dalits. Such claims are also based on a politics of difference that relativizes the validity of such claims. The crucial question is, *does the politics of Dalit identity need an articulation of specific claims in positioning the identity of the Dalits over and against a Hindu mainstream?* Omvedt can be said to have veered between a pull toward redistribution and recognition and a push toward an articulated authenticity. She presented her dilemma in terms of caste-class dichotomy, when she says, referring to Phule's notion of 'ideology', "This one did not recognize community/caste as a node of exploitation ... *The formation of a class ideology of this type created a caste ideology of a specific type in reaction, one which set up caste in opposition to class as a cultural/social factor, a non-economic factor.*" (p.41) Indeed Omvedt attempts to see 'caste' as a category that arises out of a process of social, economic and cultural exclusion, so much so that social movements by untouchables

and lower castes were looked down upon and even delegitimized by the nationalists and Marxists. Omvedt portrays the common ideological grounds of nationalist-Leftist-Marxist-Gandhian strands of social and political movements having an antagonism toward any movement that voiced caste oppression as an issue and all of them shared an ideological subscription to mainstream Hindu nationalism. But this kind of a hegemonic construction of Hinduism and an idea of centralized India creates many folds of historical and political exclusion. At one level, it paved the way of partition as a measure to avoid giving too many concessions to Muslims and also stave off the possibility of making India into a decentralized and federal province. All these were done just in order to have a 'centralized state structure' (p.64) that reproduced Manchester under state ownership. At another level, the ideological hegemony of Hindu political and cultural formations resulted into an 'anti-caste' movement that had an anti-northern and anti-brahmin identification. Such movements had a regional framework and it grew to an 'emotive slogan' against Hindi-Hindu-Hindustan. Positively speaking, anti-caste movements took a reflexive anti-Aryan, non-Hindi and anti-'brahman-baniya' turn, which she described thus: "Anti-Hinduism was taking on a rather complex, anti-northern, anti-centralist character." (p.54) Periyar inspired "self-respect" movement of 1930s and Ambedkar's attempts at liberating untouchables throughout 1920 to 1940 and beyond come into focus in the book at lengths. Notable punchlines include Ambedkar's pronouncement that he was "born a hindu but would not die a Hindu". A song published in Ambedkar's weekly *Janata* is cited by Omvedt that establishes a Shudra-proletariat equation (p.45) in the political outfit called Independent Labour Party (ILP) floated by Ambedkar that became the largest opposition in Bombay Legislative Council in 1936 elections. Such fireworks by social movements of the lower castes substantially exposed the upper caste-bourgeois orientation of emerging post-colonial polity in 1930s.

Omvedt followed an argumentative strategy of exposing the caste-class alliance in the domain of political economy to the extent that it constitutes an ideological hegemony. As opposed to this, she highlights the role played by alliances of lower castes and various movements that aimed at redeeming the oppressed castes from the subjection by dominant Hindu political elites. This strategy of unfolding the emergence of lower-caste struggles against Hindu dominance produces a convergence in terms of Dalit-bahujan and other movements from the margins of mainstream Hindu nation-space. Omvedt's emphasis on regional identities such as Dravidian movement,

Kashmiriyat and tribo-national movements of Northeast India mobilizes ideas of de-brahminization, de-saffronization and de-territorialization of anti-caste formations in its multitude. All these put together constitute, for Omvedt, a single moment of 'visions' that de-institute the Brahminical forms of power from the domain of law, public discourse and resistance. Omvedt characterized this moment by citing veteran Marxist leader A.K. Roy's pamphlet called, "The New Dalit Revolution" (p.79). Omvedt is in full agreement with Roy, when Roy wrote,

The culture of the people, struggle of the oppressed like that of Birsa Munda of Chotanagpur and Veer Narayan Singh of Chattisgarh would be highlighted which is now obscured and would be restored to its rightful place above the wars and conspiracies of feudal kings and colonial rulers which now crowd the pages of history. From Buddha to Lenin it would be a unique journey, a new search for a spirit of emancipating millions, a new religion not only a new party, out to make a new history for mankind without exploitation, subjugation and with justice. (p.80)

This position taken by Omvedt through the politically correct synthesis between Marxism and Dalit ideology as proposed by A.K. Roy is a radical deconstruction of Hegelian residue of a critique of an emancipatory project that synthesizes the agency of emancipation into an abstract universalizable identity. So also Omvedt's position undercuts Kantian notion of civic-liberal individualism that merely reconstructs the domain of politics from what is 'sensible' and 'meaningful' by taking them as things-in-themselves. Beyond political and social theory, Omvedt also characterizes the unspeakable Dalit experience in terms of its creative rendering of self-consciousness, when she affirms in relation to Sita, the banished heroine of Valmiki's *Ramayana*, "In a folk poem of Uttar Pradesh for instance, Sita refuses to go back even when Laxman has been sent to bring her, and instead raises her sons on her own and gives them her father's name, in a half-way return to matriliney".(p.99) This portrayal of Sita as the mother who refuses to follow the norms of patriarchal-brahminical society also becomes a figure of emancipation in a counter depiction to *Ramayana*. This is also a Dalit enterprise of self-definition that renders brahminical claims to history as repressive. Omvedt elaborates this creative discourse of liberation in following words,

(...) *Ramayana*: not as a story of Rama's triumph and the ideal family. But a story of his conquest over Dravidian and tribal native inhabitants, of the triumph of patriarchy over matriarchy, of the suppression of women

connected with the establishment of a stable agricultural society. (Sita is after all *bhumikanya*, she was found below a furrow.) It is ultimately a story that has many renditions in a long era of class/caste/gender struggle, of a conquest over long time span, but also of the resistance and uniting of the conquered, a reversal, a forecasting of the liberation of peasants, dalits, women and tribals. (p.100)

At the same time she cautions against 'desperate beatings of an imagined upper-caste past'(p.101) in order to give her analysis an Ambedkarian 'moral import'. Just as historicity of liberation struggles is neither a mere remembrance nor forgetting of the past, Omvedt's Ambedkarian strategy of speaking against 'caste' as the "monster that would always cross their path" (p.52) form an essential condition for forging Dalit identity, while it discounts the idea of a unified national identity. Omvedt does not merely give an agent-centred moral argument, she expands the space of morality from protean notion of identity and alterity to a space beyond the existing social hierarchy. In her reading of Dalit Panthers (chap.9), she categorically states, "If the proletarianism of dalit identity was a new universalism, a new claim to being a kind of vanguard it was also an effort to define the entire Indian revolution in terms of the upsurge of the low castes ..."(p.78). This is a reconstruction of moral spaces lost within caste system by way of responding to emergent forms of class hierarchies that situate moral agency not merely on a Dalit-centric discourse, but in a new discourse of justice and liberty. Omvedt produces a knowledge of the 'sensible' by mediating between the polarities of Dalit struggle: Brahminism and Dalitisation. She goes along with the strategy of posing the latter against the former as advocated in Dalit movements, but departs from this usual strategy by suggesting the possibility of a creative synthesis between proletarian class identity and concrete forms of oppression.

Re-publication of this founding text of understanding Dalit movement re-configures significant questions of our time, such as, affirmative action, protective discrimination and questions of representation. Without falling into some of Omvedt's anthropological search for authenticity, these questions can be addressed more rigorously by taking into account situations and events. The recent claims of inclusion of the Dalits by replacing the ascriptional paradigm of evaluation of merit in the national context and the claim of Adivasis of Assam to be recognized as 'scheduled tribe' finds its right echoes in the inner recesses of Dalit consciousness that is depicted in the book. That the question of recognition is not merely a question of recognition of an

identity and their empowerment is brought out in the pages of the book by a *re-iteration of justice and its denial*. The book immensely succeeds in raising our sensibility against any distortion in the lived experience of un-emancipated Dalits. It is, therefore, a radical affirmation of a vision that goes beyond the apparent.

Reviewed by

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DECLARATION

Form IV Rule 8

1. Place of Publication : Bijni Complex, Shillong-793003
2. Periodicity : Biannual
3. Printer's Name : Incharge, NEHU Publications
Address : Bijni Complex, Shillong-793003
4. Publisher's Name : Incharge, NEHU Publications
Nationality : Indian
Address : Bijni Complex, Shillong - 793003
5. Editor's name : T. B. Subba
Nationality : Indian
Address : NEHU Publications, Bijni Complex,
Shillong 793003
6. Name and Address : North-Eastern Hill University,
of individuals who own the Permanent Campus, Umshing,
journal and partners or Shillong- 793022
share-holders holding more than
one percent of the total capital

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T. B. Subba

Indexed in the Guide to Indian Periodical Literature

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