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## Domestic savings

down to a decade's low

**Financial liabilities of households are mounting, which is not a good sign, experts say.**

Zia Haq

Hindustan Times, New Delhi

India's household-sector savings, the biggest source of investment for the economy, have "worryingly" dipped to a decadal low, while retail loans to the sector are growing annually in double digits, pointing to profligate consumption by households, economists have warned. Financial liabilities of households are mounting, which is not a good sign, experts say. The country's savings rate, or the share of gross domestic savings in the gross domestic product (GDP), has come down to 30.5% in 2018, latest available official data show, compared to nearly 37% in 2008. A boom in consumption, or spending on various goods and services, from electronic gadgets to holidays, is evident from the flow of retail loans to households, which are growing at a robust 17% annually.

Credit or loans are fast shifting from the corporate world to the household sector because of India's pile of corporate bad debt, known as the non-performing assets, or NPAs. For five years in a row, retail credit has been the fastest growing loan segment. Household savings are the largest source of funds for the economy, as they are a net supplier of funds to both the corporate and the government sector. In any economy, investments are taken to be the equivalent of savings because income not consumed must be saved, which is then used for investment.

India's investment needs are generally far larger than can be met by domestic savings alone. The shortfall is met by costly foreign savings, which is what the country's current account deficit shows. Poor savings have been a largely "addressed" reason for the country's continuing slowdown, economist NR Bhanumurthy of the National Institute for Public Finance and Policy said. In the January-March quarter, the country grew at its slowest pace in five years at 5.8%.

Domestic savings are made up of corporate savings, public or government savings and household savings. Data from the Central Statistics Office show that it's the household savings rate that has dipped the most. A country's GDP denotes the value of all goods and services produced in a given period, the broadest measure of income and output. Indian households, with a youthful population that likes to spend, have turned profligate in consumption, said rating company Crisil Ltd's chief

## Social Reform in India

**[Excerpts from Dr. Ray's presidential address to the Indian National Social Conference held at Calcutta in December, 1917]**

We stand today on the threshold of a new era in our history as a nation. New ideas, high aspirations are pulsating in our hearts. A wave of democratic movement is spreading all over the world. It cannot be expected that India alone will remain a passive and silent onlooker unaffected by the time-spirit.

A dispassionate observer watching the present state of things from a position of detachment cannot fail to notice the weak points in our body politic. While the echo of Swaraj or Home-rule is reverberating from one end of the country to the other, — while ambitious schemes of political reconstruction are being propounded by every section of the people — while gorgeous visions of a United India are capturing our imagination — loud protests of indignation are raised by classes and communities amongst us which we can no longer ignore. Why is there this note of discord when there should be only peace and harmony? Why this rift in the lute? The answer lies in a nutshell. It is our failure to recognize that the question which presses for solution at the present moment is as much a political as a sociological one. ... The law of Karma or causation is inexorable, and our past neglect in the work of social reform is bearing its evil fruit at the present hour. It has begun to clog the wheels of political progress. Let me state the problem clearly and definitely, and, in doing so, I shall confine myself chiefly to my own province, though what I am going to say will apply mutatis mutandis to the other provinces as well.

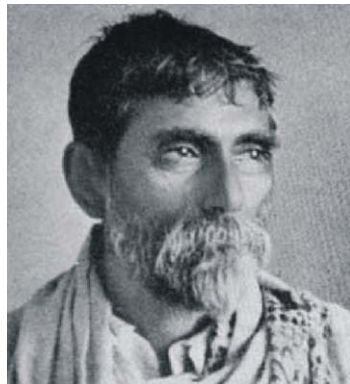
Leaving our brethren of the Islamic faith out of account, though they form the majority of population in Bengal, we find that out of 21 millions of Hindus, Brahmins contribute 12 1/2 lakhs, Kayasthas 11 lakhs and Baidyas only 89 thousands. As you are

economist DK Joshi, adding 70% of the working-age population is aged between 20 and 40 years. The ratings firm, in a recent flagship report, called the scenario "worrying".

Households' savings in physical assets such as real estate have declined from 15.9% in fiscal 2012 to 10.3% in fiscal 2018. Their financial savings have slumped from 7.4% to 6.6% during this period.

To be sure, under India's national accounting system, the household sector, apart from representing individual resident households, also includes small proprietorship farm and non-farm businesses among other constituents. This implies a savings crunch faced by

- Acharya Prafulla Chandra Ray



Born: August 2, 1861  
Died: June 16, 1944

well aware, these three castes constitute what is called the higher castes in the Bengali social hierarchy. Then come the Navasakas i.e., the various castes and sub-castes which are allowed to carry water for the Brahmins and are thus placed under the category of the touchables; those include the Tantis, Tilis, Kaivartas, Sadgopas, Gandhabaniks, etc. Next come the vast majority of the population most of which occupy the lowermost rungs in the social ladder and are more or less classed as untouchables. ... It should be remembered that what is called a bold peasantry and stalwart yeomanry are mainly contributed by these so-called untouchables. ...

The future of India — her claim to call herself a nation — depends upon the solution of this burning question. ...

There is a prevailing belief that the submerged masses have all along been contented with the position assigned to them and have taken it lying down and that it is only of late that they have begun to raise a voice of protest in view of their awakened self-respect. A similar complaint is made by the Anglo-Indians about the present generation of Indians. Long before the advent of the Europeans and the spread of western democratic ideas, in fact, so long ago as the 12th century AD, we find the bitter cry of the outcastes. In a poetical work of surpassing interest, recently unearthed by Pandit H. P.

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millions of small establishments who are at the core of the informal economy.

Economists widely hold that a country's economic growth should be investment-led rather than being driven by consumption, as has been the case with India.

On the other hand, households' financial liabilities, as a share of their disposable income, have risen sharply. Latest Reserve Bank data show that household liabilities have increased from Rs 203,400 crore in 2009-10 to ~673,900 crore now, an increase of over 200%.

Niti Aayog, the policy think tank, and the Economic Survey 2018-19, presented last month, have pointed to the need for raising

## Arun Kumar Roy

(15.6.1935 – 21.7.2019)

- Purnendu Mukhopadhyay

Arun Kumar Roy, more widely known as A. K. Roy, the legendary political personality of Dhanbad expired on 21st July. Dhanbad is witness to so many political ups and downs. This colourful man worked as a catalyst to the changing history of this area. In the earlier years, movement demanding a separate state of Jharkhand often used to lose its momentum. It was A. K. Roy's leadership, which all the time instilled new hope in the movement. The party under whose leadership the dream of forming a separate state named Jharkhand fructified, that Jharkhand Mukti Morcha was his idea, which was realized by Binod Bihari Mahato. Shortly after that period, Shibu Soren got associated with them. Three times A. K. Roy was elected MP from Dhanbad. Before that he was also elected MLA in three consecutive elections. His brilliant speeches as MP were widely appreciated. Specially his touching appeal opposing increase in the salary and allowances of the MPs remains a historical document. He did not accept the pension as ex-member of parliament till his death. In politics, A. K. Roy remained undeterred in his honesty and morality, never fell prey to any allurements. As an example of the popular maxim, "simple living, high thinking", he earned respect of lakhs of men and women.

A. K. Roy was born on 15th June 1935 in Naogaon of Rajshahi district (presently Bangladesh). Pursuing his studies there he passed matriculation in 1951. Then he got admitted in Ramkrishna Mission Bidyamandir at Belur. In 1959 he did his masters in chemical engineering from Calcutta University after graduating from Surendranath College. After two years, in 1961 he joined the newly established research centre, Projects and Development India Limited at Sindri, under Dr. S. R. Chakraborty, renowned scientist, conferred Padmashree by the

investments and savings. "International experience, especially from high-growth East Asian economies, suggests that such growth can only be sustained by a 'virtuous cycle' of savings, investment and exports catalysed and supported by a favourable demographic phase," the survey stated.

Referring to several well-established economic benchmarks, the survey said a "high investment effort must be backed by domestic savings". Diving household savings are not the only reason for India's overall fall in gross domestic savings. "You saw very high growth in the 2007-08 period purely because of high savings. In fact, that was the



government of India. But the authorities were displeased with him when they found him extending moral support to the agitating workers of the factory. In spite of repeated warnings from the authorities he went on playing his supportive role in the workers' movement. As a result, he was first suspended and then dismissed.

While working in Sindri, he was in pain seeing the destitute condition of the villages around the township and began a campaign among the villagers to raise their consciousness about social justice and defense of civil rights. After he was dismissed, he engaged himself in these works as a whole timer. In the year 1967 he was chosen a candidate for the Assembly elections by a party of the left. Baffling all the political analysts he won the election. After that he did not look back. Three times he was elected Member of Legislative Assembly of erstwhile Bihar (1967 – 1977) and then three times he was elected Member of Parliament (1977 – 1989). He became a saviour for the exploited and deprived people of Jharkhand. He was also endeared by the lakhs of mine workers coming from other places. His image of a simple, unassuming person and of an uncompromising idealist earned him the epithet of political saint or messiah. In later days the novelty of his political ideology was widely disputed. But all who have witnessed his work for the people with the magical touch of human sensibility, have respected him and prized his presence in their hearts. This was proved by the rush of people as the news of his death was flashed. From hospital to the party office and union office in Dhanbad, and again to the village of Nunudih, where he lived in a commune — the whole stretch

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only period when government savings were positive," Bhanumurthy said.

Government "dissaving", the act of the government tapping into its savings to finance expenses, also 'crowds out' or brings down private savings because such deficit spending by the government puts growth under pressure. This in turn leads to lower income and savings. An example of government dissaving, Bhanumurthy said, has been the rise in the share of revenue expenditure to total expenditure.

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Courtesy: <https://www.hindustantimes.com/business-news/domestic-savings-down-to-a-decade-s-low-data/story-DRHJ7QbBE9JhaYx7s3RoM.html>

## We are changing. Are we not changing?

In films depicting a feudal home it is shown that the Karta of the family, father of a girl growing young in the courtyard, says to his wife about the success of his trip to find a good husband for their daughter. He describes the family background etc. of the possible bridegroom and then asks, "ekbar us se bhi poochh lo!" ... The girl, listening intently from behind the half-closed door of one of the rooms, says that whatever her father will decide for her, that will be best for her. And she really gets happy that she will be married as well. But in changing times, we also see that the girl, from the same position behind the door, feigns all the timidity and obedience in her command and repeats in the same way that whatever her father will decide for her, that will be best for her only because she knows that is the only answer her father expects to hear. Raising any objection will be pointless. She will be forced to abide by the decision or may get killed even. Hence, as the story develops, while other members of the house prepare for the marriage celebration, either she counts time to run away with the boy she loves, and if fails, kills herself.

The time has changed further. In cities and also in some of the villages, there are homes where father himself asks or requests his wife to ask the daughter whether the latter has some boy in mind, whom she likes. Then, the circumstances have forced us to progress some more. The girl, doing a job in some distant city in India or other country herself informs the parents that she has befriended a boy working with her (or not working with her but got acquainted through one of her friends) and intends to marry him. A bit backdated parents get scared and starts asking about the family and whereabouts (caste, religion, community) all at once. Not so backdated one do the same thing but with caution.

But, even in most feudal home as we are shown in film and literature, the girl was supposed to be asked at least once!

And here, our central government, the government of the largest democracy of the world, change the status of its constituent state, not even asking it once! Rather, to ensure, that no question be asked, arrests all the political leaders, seals off the area for the media, declares curfew, pushes tens of thousands of armed forces in, shuts of the internet and mobile network, totally gags the people and keeps even the head of the state in dark!

We are changing. Are we not changing?

EDITORIAL

## Bangla classes in Bettiah

Newsdesk – Bettiah branch has started free classes for children and grown up alike, for learning Bengali. Till 10th August, names of six teachers could be known who had volunteered their services for the class – Sabita Pal, Radhakant Debnath, Jagdish Burman, Ajay Burman, Ashok Sarkar and Dulal Pal. Hoped that more teachers have volunteered till now.



## 'Revisiting the life and times of Pandit Ishwarchandra Vidyasagar'



Newsdesk – Two-day international seminar on 'Revisiting the life and times of Pandit Ishwarchandra Vidyasagar', to commemorate the birth bicentenary of Pandit Ishwarchandra Vidyasagar was organized jointly by Vidyasagar University, Medinipur and Asiatic Society, Kolkata on 22nd and 23rd July. On 22nd, the first day, sessions of the seminar were held at the university campus, in Vivekananda Sabhagriha. On 23rd, the sessions were held at Asiatic Society, Kolkata in Vidyasagar Hall. Vice Chairman of Vidyasagar Smritiraksha Samity, Nandan Kanan, Karmatar (Vidyasagar) Dr. (Capt.) Dilip Kumar Sinha was invited to chair one session at Asiatic Society, Kolkata.

Inaugurating the seminar, the vice chancellor of Vidyasagar University, Prof. Ranjan Chakrabarty said that there is no point in commemorating this great man by his statues. One must understand his life. We shall have to think more about the enduring humanity and stubborn manliness of his personality. Further, we

should explore those aspects of his life which has remained ignored till now. We should follow his ideals. The vice chancellor assured that more programmes will be undertaken during the coming year to commemorate 200th birth bicentenary of Vidyasagar. At the same time, in a tone of self-criticism he wondered, how many of the affiliated colleges, or how many teachers and employees have purchased the collected works of Vidyasagar published by Vidyasagar University!

Professor from Presidency University, Swapan Chakrabarty, historian from Bangladesh, Syed Anwar Hussain, president of Asiatic Society, Isha Mohammad and many other professors and intellectuals participated in the seminar.

Presiding over the session on 23rd, designated for him, Dr. (Capt.) Dilip Kumar Sinha described the work undertaken by VSRS at Nandan Kanan, Karmatar and invited all to come in the programmes to be organized there in the coming days.

## Elections in Bettiah br.



Newsdesk – Bettiah branch of Bengalee Association, Bihar held its general body meeting on 28.7.19. Madan Banik, Zonal Vice President of the Central Committee was the observer. In the elections held for 2019-2021, Bishnu Adhikary was elected

president, while Sanjeevan Chakrabarty, Ajay Burman, Ashok Sarkar and Biswanath Saha were elected vice presidents. Jagdish Burman was elected secretary. Bipul Bhattacharya, Hriday Krishna Mistry, Deepak Dey and Jaykrishna Das were elected Joint secretaries. Braja Dulal Pal, Radhakanta Debnath, Manoj Kumar Debnath and Kamalesh Kumar Sarkar were elected assistant secretaries and Bhaskar Bhowmick was elected treasurer. Chandra Kumar Pal, Santosh Debnath, Ratan Das, Shobha Rani, Gayatri Chakrabarty, Shankar Kumar Sarakar, Sanjay Das, Chandranath Saha, Babul Chandra Das and Shiv Pd. Banik were elected executive committee members. For Central Committee, Indrajeet Chakrabarty, Radhakanta Debnath, Sunil Chandra Das, Sunil Mandal, Haradhan Das, Sanjay Kr Das and Sapan Kumar were elected.

## Elections in Motihari br.

Newsdesk – On 4th August 2019 at the residence of Pushkar Banerjee, the biennial general body meeting of the Motihari branch of Bengalee Association, Bihar was held under the presidentship of Subhash Chandra Das. Elections for the session 2019-21 were held. Following office bearers and committee members were elected unanimously. Ramendra Nath Saha, President,



Pushkar Banerjee and Narayan Das, vice presidents and Atul Kumar Das, general secretary. Manoranjan Das, Nimai Chandra Das and Jagat Narayan Das were elected joint secretaries while Hare Krishna Das, Kajal Burman, Rakhil Das and Lal Mohan Das were elected assistant secretaries. Sailil Kumar Bose was elected treasurer. Members of the executive committee as also to the central committee were, Smarajit Bose, Harimohan Bala, Subas Chandra Das, Naresh Das, Hirendra Kumar Das, Nipendra Chandra Das and Kalipada Das.

## In Memoriam

### Sushma Swaraj



**Sushma Sharma**

Born : 14 Feb., 1952, Ambala Cantonment, Haryana (Punjab)

Died : 6 August 2019 (aged 67), New Delhi

## The Bengalee community of Uttarakhand should get the status of scheduled castes

Newsdesk – On 31st July, demand was raised in parliament by Ajay Bhatt, MP from Uttarakhand to accord scheduled caste status to the Bengalees living in Uttarakhand and extend facilities of reservation to them. He also demanded that in schools with more than 70% Bengalee students, Bengali language must be taught and the words 'East Pakistan' should be removed from the certificates issued to the Bengalees.

As Amar Ujala reported from Shakti Farm, Dineshpur, lakhs of Bengalee refugees coming from erstwhile East Pakistan were settled in Uttarakhand and UP as they were also settled in other states. At that time government in seven states accorded scheduled caste status to Namahshudra, Pound and Majhi castes of the Bengalee community as per their caste status in Bengal. But the Bengalees in UP and Uttarakhand were denied that status. The demand was raised in parliament for the first time in 1992 by the then MP, Balraj Pasi.



Bengalees at Rudrapur offering sweets to one another hearing that their demand has been raised in parliament. (Pic Courtesy: Amar Ujala)

Inputs from: <https://www.amarujala.com/uttarakhand/ru-draprayag/mp-bhatt-raises-problems-of-bengalis-in-lok-sabha-rudrapur-news-hld3511450180>

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## Arun Kumar Roy

of 15 kilometres was full with grieving men and women. For hours they stood there ignoring the oppressively humid heat of July days and raised slogans – 'garibon ka maseeha A.K.Roy Zindabad' (Long live the messiah of the poor, A. K. Roy). One of the Hindi dailies carried the first page headline 'rajnitik sant A.K.Roy nahi rahe' (political saint A. K. Roy is no more). On the first page of one other local edition of a daily, no other news was there except the news related to A. K. Roy. Shopkeepers, closing their shops, joined the funeral procession. The mayor of Dhanbad corporation, Chandrashekhar Agarwal was there for seven hours with his employees, to manage the situation. Ex-MLA and Leader of Nirsra area, Gurudas Chatterji, was groomed by A. K. Roy. He was killed by the mafia years

Continued on Page-3

## Elections in Bagaha br.



Newsdesk – Bagaha II branch of Bengalee Association, Bihar held its general body meeting on 4.8.19. Madan Banik, Zonal Vice President of the Central Committee, Shankar Sarkar, Ashok Sarkar and Bipul Bhattacharya were the

observers. Elections were held for 2019-2021. Shankar Chandra Majumdar was elected president. Ashok Kumar Haldar, Babulal Saha, Balaram Adhikary and Sandhya Debi were elected vice presidents. Gautam Kumar Haldar was elected secretary. Debesh Biswas, Anup Haldar, Sumati Debi and Ajay Mistry were elected joint secretaries. Paresh Gharami, Raju Kumar Baidya, Bani Debi and Uttam Mistry were elected assistant secretaries. Moti Chandra Sarkar was elected treasurer. Executive committee members elected were, Hemant Gharami, Pankaj Kumar, Bhola Das, Lalchan Sarkar, Rovin Haldar, Amulya Mistry, Jitendra Sarkar, Nakul Sarkar, Dulal Gharami and Sudhan Dhal. Shankar Chandra Mazumdar, Goutam Kumar Haldar, Moti Chandra Sarkar, Balaram Mandal, Geeta Debi, Govind Kr. Manjhi, Nikhil Das, Vimal Adhikary, Birju Kumar Sheel and Sanjay Kumar Haldar were elected for Central Committee.

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# Guru Charan Samanta

- Bidyut Pal

(Continued from last issue)

## As a helpful teacher and unsparing guide

He was at the same time a friendly teacher and a rigorous unsparing guide. Purnendu Mukhopadhyay recalls that during his college days he used to stay at Ramkrishna Mission Ashram hostel at Patna. One other student Asim De Bhowmick was his roommate. Every year Durga Puja was celebrated in the Ashram for four days. One year, days before puja, Asim met Swamiji of the Ashtam and complained that the Ashram puja is never decorated as other puja places. Swamiji offered to pay the expenses if Asim would take the responsibility to decorate. He had no knowledge about decorating a puja place. But he was not nervous. He went to his 'Sir' for Bengali of 50 marks and stated his problem. Sir, i.e. Guru Charan Samanta assured him. A few days later Asim went to his 'Sir's' home. His roommate Purnendu accompanied him. 'Sir' was ready there with sufficient numbers of 'Kalsi's and Dagra's well painted and decorated all over with beautiful 'alpana'. Two rickshaws were loaded and both the friends returned happily. Later, their 'Sir' also provided them paper cuttings with various festive designs. Both the friends are witness, that when Asim needed a book, his 'Sir' himself came to his hostel on cycle and delivered a copy of the book.

On the other hand, his student for post graduation and doctoral research, Padmapani Chakrabarty recalls that at six in the morning he used to reach his teacher and guide's home. They would sit on two bricks, face to face, at the back yard (this was his own house behind Commerce College, where he worked; he got the house constructed and shifted in mid 80s). Sir would go on explaining the things chapter-wise, in various papers of the subject, without fumbling or taking recourse to the books. His wife or his sister would serve tea – to 'Sir', with saccharine in a flask, and to the student, in a cup. Yet when he got his degree, his 'Sir' warned, "remember that you took lessons from me, you haven't learned much, be careful in life", and then, showing last line of his student's thesis, said, "wipe out that line where you have shown your respects (emphasizing the 'a' in Bangla 'shradha') to me. That's not needed."

## During the 90's

He retired from his college in the beginning of 90s. By that time there was a sea-change in the political climate of the state. On the one hand, since in the state level constituted Minorities Commission the Bengalees had a say due to a prolonged battle for it, the Bihar Minorities Commission Act

passed by the Government of Bihar in 1991 at the instance of the central government act, recognized Bengalees as a Linguistic Minority. Hence the official status, claim for a vice chairman in the commission, alternately with the Christians, continued. Grants etc. to the Bihar Bangla Academy also continued. But, on the other hand, the community faced an atmosphere of insensitivity to its problems, due to larger nationwide issues of reservation and communalism taking the centre stage. Also because, in future days, the persons appointed as vice chairman to the Commission or as chairman and director to the Academy, included such people who had no experience of the decades long struggle of the community for its issues. Though during this period Academy got Shyama Prasad Mukherjee, a great benefactor of the Bengalee community three times as Chairman, he also could not change the situation much.



Speaking in the session of Bharatiya Bangabhashi Mahasabha at Kolkata. (Pic. Received from Purnendu Mukherjee)

Bangla Academy stopped publication work after publication of an already composed manuscript by Prof. Kalyani Mandal in mid 90s. The manuscript submitted by other writers were lost or dumped. Guru Charan Samanta then paid his time to the Association only and arranged various programmes through the platform of the Association. A Survey of Bengalee population in different districts of Bihar was undertaken in early 90s. Some All India Conferences were organized during the period. Moreover, this was the time when his big English expository articles about the condition of Bengalees of Bihar were published in various newspapers.

Then came the separation of Jharkhand in 2000. Since a major portion of Bengalees were living in Jharkhand, Bengalees in segregated Bihar began facing an existential problem. In the Association also, representatives from some despairing sections began wrangling and infightings. Guru Charan Samanta was not a man to leave the battle midway. But he needed a younger comrade-in-arms who would share his optimism and would be having the vision and grit to take the helms of the squabble-ridden Association. (Continued)

Colonial basis. But as soon as he enters the zenana – the veritable Doll's House – he has to descend to the common places of an un-enlightened domestic environment. ... It is no exaggeration to say that in some points our womenfolk even of the higher castes labour under all the disabilities and disadvantages of the 'depressed' classes of the society. ...

...Those who think we are able to make any great headway in politics without a simultaneous advance in social and industrial matters, labour under a great mistake. ...I appeal to all my countrymen with all the emphasis at my command to keep this ideal in view and I am sure as night follows day that their activities for the good of the country will be crowned with success.

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### Arun Kumar Roy

before. His son Aroop Chatterji, present MLA from Nirsa, walked for miles in the funeral procession with his wife. S. K. Bakshi, Roybabu's comrade-in-arms for decades and leader of Colliery Mazdur Kamgar Union, literally broke down at the cremation site. The cremation was done with full national honour at Mahulbani ghat on the banks of Damodar. A. K. Roy's body was covered with the national flag. After playing of mournful music by the band he was given the gun-salute. Representing the government of Jharkhand, Amar Bauri, Revenue & Land Reforms, Art, Culture, Sports & Youth Affairs Minister, garlanded the deceased and announced that Pataliputra Medical College of Dhanbad will be renamed in the name of A. K. Roy. This demand was being raised from a number of quarters for some months. The government accepted the demand. The local channels of the TV broadcasted the funeral procession live with commentary.

Though a staunch Marxist in his own way, Arun Kumar Roy formed the basic human ideals from the writings of Ishwar Chandra Vidyasagar, Rabindranath Thakur and Swami Vivekananda. Scientific consciousness, humanism, untiring work to build a society where there would be no place for superstitions, blind faith and miracles, defence of the rights and honour of women... all his ideals he drew from the lives of those great

# Life in a Refugee Colony in India

In Bhudiya Colony, scars from the Indian partition still linger.

- Prabhat Singh

Nikunj Bhowmick, who lives in a refugee settlement near the north Indian city of Bareilly, clings to two of his belongings, which connect him to his past. One is a certificate of registration, dated November 19, 1956, and issued by the superintendent of Ranigachi camp in the state of West Bengal. The other is a two-stringed musical instrument, called dotara, which he made for himself.

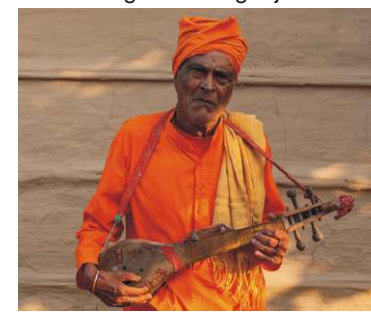
The instrument consoles his soul, and the certificate validates his existence in an adopted country. However, the piece of paper is also a constant reminder of scars that the new generation is hardly aware of.

A resident of Bhudiya Colony, around 55 miles from Bareilly city, Bhowmick is one of the millions of Bengali-speaking refugees from East Pakistan who crossed the border due to communal violence around the time of the partition of the erstwhile British India. East Pakistan came to be known as Bangladesh after its liberation from Pakistan in 1971 and is now home to the world's fourth-largest Muslim population. With his wife and three-year-old son, Bhowmick landed in West Bengal and stayed in the Ranigachi refugee camp for eight years before being rehabilitated in Bhudiya Colony. A Hindu, he escaped the atrocities that were meted out to numerous non-Muslims at the time, but he witnessed some bloody incidents. Like others, he remains traumatized by the memory.

"On the 16th of June, 1961, 160 families from camps in Calcutta were brought to Bhudiya Colony. They were from villages in Barisal, Faridpur, Mymensingh, Dhaka, and Jessore districts who came to India with a hope to start their lives afresh," says another resident, Sukhranjan Bairagi.

Today, around 5,000 refugees from Bangladesh live in Bareilly. While only a few of the first-generation settlers are alive today, stories of arson, killing, rape, abduction, and looting still abound. However, the younger generation clearly does not wish to retain those stories in their memory. They talk more often, and more comfortably, about economic hardships and family disputes their ancestors had.

In 1948, Nikunj Bhowmick was about 23 when he left his native village of Babuganj in Barisal with his wife and a son.



He stayed in Ranigachi refugee camp in the 24 Parganas district in West Bengal for eight years. "Though I got only 16 rupees a month from the government, I worked as a daily-wage laborer for some financial security.

There was nothing else for us to do in the camp," he said. His family fled East Pakistan due to communal violence. He visited his ancestral village twice to see his relatives, and found out that everything had changed beyond recognition. Life has been harsh, but he says he has no regrets.

Image Credit: Prabhat Singh  
December 21, 2018

Courtesy: <https://thediplomat.com/2018/12/life-in-a-refugee-colony-in-india/>

men. He analysed those ideals through his Marxist view, but he never took Marxism as a dogma. He in his own way, tried to unite the various leftist forces under the banner of a leftist outfit formed by him. He advised his comrades to differentiate between 'antagonistic and non-antagonistic contradictions', 'what to accept and what to reject' (some of the Marxist precepts) only after analysis of life, the objectivity, the material world in motion.

In his opinion, if you cannot love the people you cannot be a real Marxist. Never believe in the ideology of annihilation. Treat the patient without killing him. Hate the sin, not the sinner. Don't be too much of a theoretician; be a worker. Acquire knowledge for the welfare of people and make sacrifices for them. He viewed workers movement as a school to build the class character of the worker. He educated the workers about the sense of duty while raising demand for their rights. He tried to arouse the consciousness to build the country among the workers. Through class struggle he wanted to build a country where there would be no difference of nationality, religion, caste or language. Due to his dreams, the people conferred him with the rare honour of a unique politician.

With best compliments from -

**Dr. Supriyo Mukherjee**

Secretary

Samastipur Branch, Bengalee Association, Bihar

## Refugees are us

- Kajal Chatterjee

At the stroke of independence, my father was a Class IV-V school boy in a small coal township located in erstwhile Manbhum district (which later got bifurcated to Purulia district of West Bengal and Dhanbad district of Bihar) of South Bihar. There used to stay many Bengali families -- either indigenous to Manbhum or settlers from Gangetic Bengal and that part of Bengal which has turned into Pakistan territory overnight! In the following few months, a large batch of displaced refugees from erstwhile East Bengal or just created East Pakistan trickled in that coal township. Some came to take refuge in the homes of their relatives already settled here, others arrived independently in search of greener pastures.

My father and uncles used to study in the only nondescript primary school situated there. No question of benches in that school, no idea of school dress as well. School bags --- a matter of distant dream! My father and his mates used to carry their books in a sack to school and thereafter they used to sit upon that sack only after taking out the books. In those days of simplicity and non-consumerism, all used to go to school in "dress as you like" mode in a non-groomed shabby state!

Now the refugee families obviously arrived with school-going children in tow. One such family took refuge in the home of their relatives. And the children of them got admitted in the local primary school where my father used to study. However their get-up stood in sharp contrast with students of local vintage. Since educational infrastructure of erstwhile East Bengal was much superior to the small coal township of South Bihar, the refugee children used to study in a much modern developed school back home with full-fledged earmarked dresses complete with school bags. So when they took admission here, they used to go to the local school wearing those dresses with books in bags and in a clean groomed state. Also they were good in studies. So our father's generation used to suffer a bit of inferiority complex in contrast to those refugee children! However after another few months, those bright children who used to invoke envy to the local boys, weren't found in that school any more! Rather those refugee brothers aged 9-10 were started to be seen sitting beside the tracks of the small railway station selling vegetables! And thereafter they simply vanished from the scene!

What can a refugee family do! Without single fault of them, they found themselves uprooted and displaced overnight not only from their own land, but livelihood as well! And in their new adopted land where they have been forced to settle, nobody is sitting there to do charity for them! So obviously that refugee family cannot expect life-time food and shelter in the home of their relatives! What to do in that situation! Who would afford to pay educational costs for the children when food itself is at premium! In such a pathetic perspective, it is quite natural that the children would have to forsake the "luxury" named education and sell vegetables to feed themselves or sustain the family! When the child in me first heard this true tale from my father, I got enlightened of two hard realities. Firstly what we had achieved in 1947 was independence from British rule, but freedom not. Else millions of families in the subcontinent would not have to come down to streets displaced from their home land and livelihood with all their rights to food shelter education cruelly snatched from these absolute innocents. Secondly came to realise the play of destiny or accident of birth. My undisplaced father uncles and their local friends went on to lead their safe lives, got educated and found themselves as successful professionals.

In contrast those refugee children who had equal potential to prosper in lives simply faded into oblivion just like their innumerable hapless counterparts! However the fortune ones like my father's group could have taken birth in erstwhile East Bengal while those refugee brothers could have taken birth in that coal town and lead an undisturbed smooth life!

The Hindu Bengali Indian myself who is presently leading a safe life in Kolkata Bengal India could have been born as a Muslim Rohingya in Myanmar! Had this been the reality there lied every chance of me that today I am sailing across rough sea in an overcrowded boat with old parents or adolescent children in tow and being stranded in waters after getting refused entry by the destination country! Or I am experiencing hell in a refugee camp in neighbouring country or lodged in jail for infiltrating a foreign nation just to save my life after getting chased by the killers who dare to identify themselves as followers of Buddha! Perhaps the least which we can do is to harbour an iota of sympathy or compassion for the vulnerable lot whose only "crime" is to take birth in a "wrong" place in "wrong" time! And if we can make our hearts a bit sympathetic, White Christian European Germany can happen which leads the world in warmly embracing Muslim refugees of Asian or African descent!

And in the absence of such compassion! What else apart from "Throw the Refugees out. Our land is not Dharmashala. Just kick them out!"

Birth is nothing but an accident of destiny. Who will take birth in which land or family is not in anybody's hand. Today's "nationalists" baying for the blood of Refugees with a "Throw them out" attitude could have found themselves in the

## Finding the data on missing girls

- Sabu M. George

The figure quoted by the government fails to completely take into consideration deliveries in private hospitals.

Female foeticide continues to increase at an alarming rate, as per the Sample Registration System (SRS) data released in July for the period 2015-2017. The sex ratio at birth (SRB) has been dropping continuously since Census 2011, coming down from 909 girls per thousand boys in 2011-2013 to 896 girls in 2015-2017, to quote the yearly SRS Statistical Reports. In the 2014-2016 period, of the 21 large States, only two — Kerala and Chhattisgarh — had an SRB of above 950 girls per 1000 boys. Thus at present, about 5% of girls are 'eliminated' before they are born, despite the promises of the Beti Bachao Beti Padhao scheme.

Taking into consideration the SRS estimates, the Niti Aayog acknowledged the seriousness of the problem in its latest report. However, despite all the officially acknowledged facts, Women and Child Development Minister Smriti Irani claimed in the Lok Sabha that SRB has improved from 923 to 931 girls. She was quoting data from the Health Management Information System (HMIS), a fundamentally flawed source that largely considers home deliveries and births in government institutions. Data from the HMIS are incomplete and not representative of the country as a whole as births happening in private institutions are under-reported. The HMIS report itself acknowledges that based on the estimated number of births, the number of reported births is much less in both the years considered — 2015-16 and 2018-19.

Points of delivery

The differences among the three points of delivery become evident when SRB is calculated using data from National Family Health Survey-4 (NFHS-4). Of the 2.5 lakh reported births in the 2010-2014 period, the distribution of births at home, government hospitals and private hospitals was 21%, 52% and 27% respectively and the corresponding SRB figures were 969, 930 and 851.

Thus, private hospitals had a disproportionate excess of male children births, which the HMIS sample excludes. It is to be noted here that sources in the Niti Aayog confirmed that they did consider HMIS data but found after statistical examination that it was unreliable and therefore used SRS.

exact spot where these Refugees now stand today had destiny desired to play its game differently! This hard reality of destiny is surely acknowledged by the New Zealand PM Jacinda Ardern inspiring her to address the families of the victims of Christchurch killings --- "Many of those who will have been directly affected by this shooting may be MIGRANTS to New Zealand, they may even be REFUGEES here. They have chosen to make New Zealand their home, and it is their home. THEY ARE US!"

The writer is based in Kolkata

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Courtesy: <https://www.thesangaexpress.com/Encyc/2019/7/23/At-the-stroke-of-independence-my-father-was-a-Class-IV-V-school-boy-in-a-small-coal-township-located-in-erstwhile-Manbhum-district-which-later-got-bifurcated-to-Purulia-district-of-West-Bengal-and-D.html>

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Further, even when we only consider institutional deliveries in government hospitals, the SRB is falling. The worst regional SRB for government sector was for Northern India (885 girls per thousand boys). The picture was somewhat better for Central India (926) Southern India (940) while the performance of Eastern India (965) and Western India (959) was even better.

In the Northeast, where the government is the dominant health-care provider, the government sector SRB rivalled that of the private sector (both are 900).

For too long, institutional births have been the goal of the government. That data for the private sector are more skewed has not been articulated in the NFHS reports or adequately dealt with by the Health Ministry. For two decades, in visits to hospitals, particularly private, too often we observed more male children even when the total number of births were small in number. So, we used NFHS 4 data to quantify this bias. It is criminal to use public funds to privilege boy births and facilitate discrimination against girls right from birth. However, for years, in the special neonatal care units (SNCU) set up by the government, there was an excess of about 8% male children in several States.

Regrettably, the government has prioritised an expansion of SNCUs rather than deal with the issue of the 'missing girls'. Protecting the integrity of birth statistics will help the people, governments and health professionals to focus on ameliorating the known gender gaps at birth rather than be complacent with dubious claims.

Bias over first-born child

An analysis of the NFHS-4 data also revealed a bias when it comes to the first-born child — the SRB is among first-born children was 927, meaning that 2.5% of first-born girls are eliminated before birth. This was not the case historically.

Our field visits to various parts of India in the past five years, particularly in Uttar Pradesh and Bihar, where one in every three Indians is born, revealed a massive expansion of ultrasound clinics even in remote corners. And in the absence of a stringent implementation of the Pre-Conception and Pre-Natal Diagnostic Techniques (Prohibition of Sex Selection) Act (PCPNDT Act), practically anyone who wants to determine the sex of the foetus is able to get it done illegally. Therefore, the increased deterrence in States like Maharashtra, Haryana and Rajasthan in recent years has been undermined by the laxity of the biggest States.

We are disappointed that the Central Supervisory Board established under the PCPNDT Act has not met for over one-and-a-half years. It should have ideally met at least thrice during this period. We hope the new Health Minister restores the regularity of the meetings. The Supreme Court has been continuously reminding medical associations since 2002 of their obligation to follow the law, its latest reminder being the formidable 92-page judgment against the Federation of Obstetrics and Gynecological Societies of India (FOGSI) earlier this year. The Indian Medical Association (IMA) has to ensure that private hospitals don't profit from discrimination against girls before birth.

Sabu M. George has been a researcher on girl children for 34 years

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Courtesy: <https://www.thehindu.com/opinion/op-ed/finding-the-data-on-missing-girls/article28787720.ece>

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