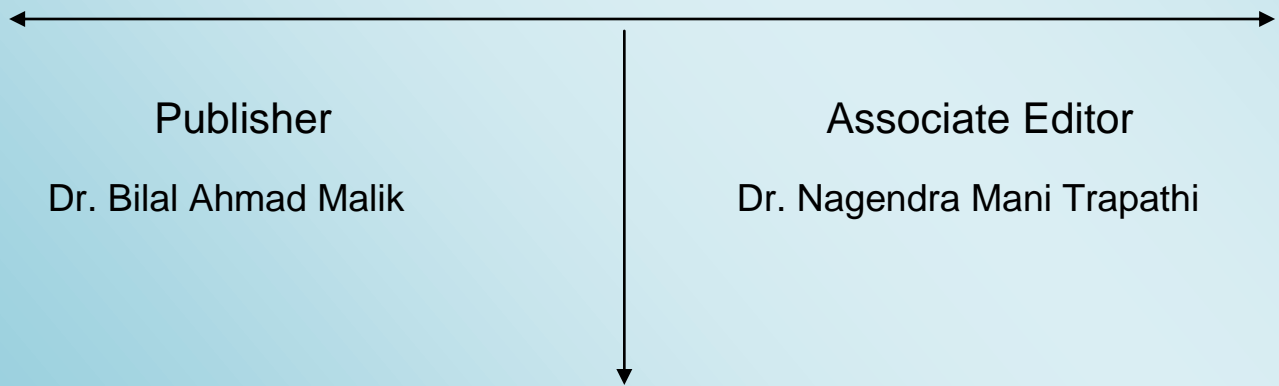


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Address: - Dr. Ashak Hussain Malik House No. 221 Gangoo, Pulwama, Jammu and Kashmir, India - 192301, Cell: 09086405302, 09906662570, Ph. No: 01933-212815,

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Social Reform Activities of Manishi Panchanan Barma towards Rajbanshi Society: A Brief Estimate on Historical Perspectives

Kartick Chandra Barman

Assistant Professor in History
Krishna Chandra College Hetampur, Birbhum

ABSTRACT

Panchanan Barma was a leader of Rajbanshi Community and a social reformer from entire north-Eastern India during the later period of British rule in India. He also was the father of the Rajbanshi Community of Undivided North Bengal. He sacrifices his life for the society of the Rajbangshi Community. He had taken many reformation works for the recover the lost dignity of the Rajbanshi Society. He established Kshatriya Sabha in order to inculcate Brahminical values and practices among the people from Rajbanshi community. The only reason for their backwardness is low education as well as unconsciousness about society. So, he adopted many reformative activities towards the Rajbanshi Society.

Keywords: *Father, Kshatriya Leader, Socio-Economic, Educational reforms, Women Empowerment, Backwardness, Development etc*

INTRODUCTION

Panchanan Ba. Panchanan Barma was a leader of Rajbanshi Community and reformer from entire north-Eastern India during the later period of British rule in India. He was born at Khalisamari village in erstwhile Cooch-Bihar State. He established Kshatriya Sabha in order to inculcate Brahminical values and practices among the people from Rajbanshi community. Panchanan Barma originally came from a jotedar. In the early years of his career, he started practicing law at Rangpur court. In Rangpur he was shocked by the refusal of a high caste lawyer to use a toga (lawyer's gown), previously used by him. In the following years, he led a kshatriyazation movement among the people of Rajbanshi community of Bengal. In order to be respected and accepted by the upper caste Bengalis Panchanan felt the Rajbanshis must get organized and educated, which he tried to achieve through the 'Kshatriya Samity'. He was shocked contemporary social discrimination and economic exploitation. Zamindars and moneylenders had crippled the rural economy by the rampant exploitation. In order to protect the exploited peasant society, he founded the rural agricultural Bank, namely "Kshatriya Bank". The only reason for their backwardness is low education as well as unconsciousness about society. This

papers aim is to focus social reforms activities of Panchanan Barma and his role towards the Rajbanshi community of Undivided-North Bengal.

1. KSHATRIYANIZATION AMONG THE RAJBANSHI COMMUNITY

According to the historians the human civilization of India has been formed with the different sects, races and linguistic groups. Anthropologically it is said that the Negritos, Proto-Austroloids, Mongoloids, Brekicyphalic, and Nordics.¹ It is remarkable that in some group of people of North Eastern India there is an influence of the Tibeto-Burman people.² If we look at the Indian sub-continent we can find historically and obvious clash between the Aryan and Non-Aryan people which occurred seriously at the first phase but gradually become subdued and came to a close unification. Indian civilization with its religious creeds, ritual and cultural beliefs got a vital goading in its motion forward, from the Rajbanshi people of North Bengal as well as North East India with their Vedic Kamarupa tradition. The Vedic Kamarupa tradition transmitted through the several kingdoms of the Kamata of the period of early 4th century A.D. to the middle ages and resulted the present Rajbanshi Reformation Movement beginning leading by Panchanan Barma.

Rajbanshi Kshatriyas have been claiming from generation to generation Kshatriya descent and Aryan origin. Being numerically superior and by virtue of the fact that once they ruled this area, this community used to exert considerable influences in the past over other castes in the locality. Their claim to Kshatriya status and belonging to the royal race was never seriously challenged by local Hindu castes including local Brahmins, and Maithili and Kamrupi Brahmans who had settled in this are long ago.ⁱ The local Kshatriyas, particularly Zaminders and Jotdars found themselves in a peculiar situation, although they once commanded respects and honour in the locality. As they were educationally backward, economically poor and socially degraded they had to bear and absorb ill-treatments, insulting remarks and hatred from the caste-Hindus.

Some of the scholars tend to identify that the Rajbanshis of North Bengal as a Bengali. Which leaves a question mark to identity of the Rajbanshis of other part of Bengal, and which is the pivotal point of reformation movement? None of scholars could not reach the unified opinion about the origin of the Rajbanshis. According to some scholar Rajbanshis belong to Dravidian race, some of them opined that Rajbanshis are Austric, and some scholar said that the Rajbanshis are Mongoloid. On the other hand some of the scholar beliefs that in eastern India the rise of Aryan civilization occurred for the first time in present North Bengal. So, the Rajbanshis are Aryan in origin or of closer affinity. And some of them stood in the middle path and advocated that they are of mixed race. Ample source and information of ancient history lead us to belief that the Rajbanshis of Rangpur and the adjacent areas is Aryan in origin. In some areas of Rajbanshis people Mongoloid contract cannot be refused.

The Reform Movement of the Rajbanshi society 1890 was a milestone. The census report of 1872 told that the Rajbanshis and Koches are the same. Against this census report the Rajbanshis of North Bengal raised a bold protest. This report spread all over North Bengal and its adjacent region. In the mean time census report of 1891 commenced and the British Government declared that the Rajbanshi would be treated as Koches. The Rajbanshis made a great protest and under the leadership of Haramuhan Khajanchi Bratya Kshatriya Unnoyani Bidhan Samiti was founded. It is to be noted that Haramuhan Khajanchi got active cooperation of Rajchandra Sarkar of present Gaibandha district of Bangladesh, Nabin Chandra Sarkar of Kajiganj and Pandit Haramuhan Sarkar. As a result of this unified movement the British Government was bound to treat the Rajbanshis as a separate caste. And this very movement became the first phase of Rajbanshi social reform movement. For this reason this very period may reasonable be treated as the turning point of social evolution.

1.1 Established Kshatriya Samity (Society)

First May of 1910 the Kshatriya Samiti was established at Rangpur Natya Mandir under the leadership of Panchanan Barman. As a result the Kshatriya movement became the mass movement as a whole. For which the Rajbanshis fully identified as Kshatriya. The Britishers utilized this colloquial society system on caste and creed in India. On the other hand, traditional rites and rituals drove many men's social and individual lives to danger. Naturally creative personality of different communities on the background of contemporary situation tried hard to come out from the shackles of the collective life. North Bengal Kshatriya movement and the performance and social thinking of its makes Maharshi Panchanan Barma is the result of such reaction. It can be said in imitation of David Kopf that this changing process is one kind of Renaissance. Because Renaissance is such social and cultural process that is related with reawakening. It is such concept that free from historical time and culture. Any one can apply this concept in any sphere of culture and historical period. According to Tapan Roy Choudhury-“a seed time rich in possibilities. These possibilities depend successful creation of the creative personality or community. On the contemporary period, Roy Saheb Panchanan Barma was the towering personality of the entire Rajbangshi Community not only for the North Bengal but also the whole North-Eastern India. He grew the ethnic sentiment among the Rajbangshi society.

In India, it is basically around religion that the caste system, which is principally a custom-based structure of social hierarchy, has grown up. It is linked with the unequal distribution of power and wealth also. In essence, the caste system is a consequence of the socio-economic and political process rooted in history. One of its remarkable features was, “The constant rivalry between various communities for political and economic power which was reflected in their varying and conflicting perceptions of Brahmins and the Vedas.” [ii] On the other

hand the British, in order to prolong their rule, lent some credibility to the caste system in the administrative sphere. That is why Dirks says, “Under colonialism caste became a specifically Indian form of civil society, the most critical site for the textualization of social identity, but also for the specification of public and private domain, the rights and responsibilities of the colonial state, the legitimatization consisting of social freedom and social control, and the developments of the documentation and certification regimes of the bureaucratic state.” [iii] Susan Bayly too says, “The English word caste has come to be widely used in South Asia, even by speakers of vernacular languages, though many equivalent terms for human orders or ‘Communities’ exist in the sub continental regional languages.” [iv] Susan Bayly further says in elaboration of the concept of caste, “These usages include such regional vernacular terms as Quam, Sampraday, Samudi and Jati. Like other English terms made familiar through colonial administrative practice, ‘community’ is still widely employed in both English and the vernaculars. It is often a reference to ethno-religious origins, as when newspaper refers euphemistically to Hindu-Muslim riots as ‘clashes’ of two particular communities. It is also a term for caste origin, often with an implication that such a ‘community’ shares an inherited moral mandate to promote common interests by coercive means.” [v]

What these comments imply is that under the colonial rule of the British, the caste system became important in India in the cultural sphere on one hand, and similarly in the social, politico-economic and administrative spheres on the other. Because just as the feudal structure did not collapse with the fall of the Mughal Empire, its later transformation into a subservient political and economic entity in the colonial period is a historic event. In consequence, caste-based movements emerged in British India. It may be mentioned that such movements in different parts of India were anti-Brahminical in nature. In North Bengal and North-Eastern India, the Brahminical domination was absent, but other problems cropped up. It was against this background that the ‘Kshatriya’ movement led by Panchanan Barma was a remarkable phenomenon. This movement assumed the shape of a social mass upheaval in today’s North Bengal, and in North-Eastern India as a whole. Panchanan Barma gave able leadership to this movement. For this reason, Swaraj Basu has remarked, “Panchanan Barma was the main ideologue of the Movement.” [vi]

1.2 Performed Uponayana Sanskara (Ceremony of Upanayana)

Rajbanshi Kshatriyas for generations had been claiming to be Kshatriya but not had fallen degraded (Vratya) because of non-observance of Vedic and orthodox Hindu practices. In *chaturvarna* system of classification Kshatriyas rank next to Brahmins and are twice born (dwija) and must be admitted to *upanayana* within the age of 21 years. Since Rajbanshi Kshatriyas were degraded Kshatriya, they were not entitled to wear sacred thread. According to Hindu sastras, a dwija who has not gone through *upanayana sanskara* in proper time,

or if his forefathers, for consecutively three generations, had not been admitted to *upanayana*, is called *Patita Sabitri* and he will have no right to wear sacred thread and read *Vedas*. He is a *Vratya*. Rajbanshi Kshatriyas therefore sought the opinion of *Pandit Samajas* if they could be readmitted to *upanayana sanskara* and thereby to full Kshatriya status after performing necessary *pryaschitya anusthana*. The famous and learned Hindu pandits and *Naiyaiks* of various parts of India including Benaras, Navadwip, Calcutta, Mithila and Kamrupa recognised them as Kshatriya and suggested that they were entitled to be admitted to *upanayana sanskara* and full Kshatriya status after performing *pryaschityas* as prescribed by them.^[vii]

After claiming the kshatriya status, Panchanan Barma arranged the ceremony of *Upanayana*. Such prescriptions from the teachings of the *varnasram dharma* (the *varna*-based religion) could be provided by Brahmin scholars, whose opinions were acceptable to everybody. Provisions of the *upanayana*, along with evidence of Kshatriya status, must be had from the Hindu scriptures. Forgetting about his weal and woe, Thakur Panchanan, day after day, undertook extensive tours to various places. He went to Kolkata, Nabadwip, Mithila, Kamrup etc, discussed the scriptures and their arguments with Brahmin pundits, and succeeded in securing their approval.^[viii] Siddhanath Vidyabagish, the foremost teacher (*Mahamahadhyapak*) of scriptures in Kamta-Bihar (Coochbihar), Dhireswar Bhattacharya, the great many-titled scholar (*Mahamahopadhyay*) of Kamrup, Dukkhamochan Sharma, the many-titled doyen of scholars (*Punditraj Mahamahopadhyay*) of Rangpur Dharmasabha (Rangpur religious society), and many societies of scholars gave their approvals. They prescribed, by means of a considerable body of evidence and arguments, that the inhabitants of Pundra that were known as Rajbansis were Kshatriyas. They also expressed the opinion that reform of the *upanayana* by means of holding the rite for removal of the outcaste status and observing the *ashouch* for twelve days were perfectly in keeping with the scriptural edicts. Finally, they gave the judgment that in the absence of occupations befitting Kshatriyas, earning livelihood by farming activities ---an occupation considered to be the preserve of Vaisyas--- was not contrary to the teachings of the scriptures.^[ix] Then, in the third session of the Samity, held on 11 *Jaistha*, 1319, the printed prescription was distributed among all and the secretary was given the responsibility of fixing the place and time of ceremonial wearing of the sacred thread and of taking the initiative in this regard.

In this task, the secretary received immense help from the then president Harikishore Barma, the Zamindar of Simulbari and Kamini Kumar Sinha Ray, the Zamindar of Dimla. A beautiful meadow in the eastern fringe of the village Peralbari on the southern bank of river Karatowa, lying four miles west from the Domar station, was selected at the venue. The day of the great union was fixed as 27 Magh, which was a Sunday. On the appointed day, thousands of Rajbansi Kshatriyas from the whole of the district performed the expiatory rites and wore the sacred thread for getting rid of the outcaste status. A number of altars were built and awnings were erected in

front of them. Brahmin priests, scholars from various regions and chanters of *Vedic* hymns were all there doing their duties.^[x]

1.3. Formed Regiment by the Rajbanshi Youths

In order to develop Khasriya-like strength and vigour in the hearts of the Khasriya young men, various kinds of exercises like stick play and dagger play were started immediately in the wake of the adoption of the sacred thread in 1319 BS. In 1330 (Bengali Era), when the phenomenon of abduction of women by hooligans became endemic in Bengal, the tendency to receive training in these two skills spread further and this training was introduced among women also. Thereafter, exhibition of stick and dagger play came to be a special attraction in the annual conferences of the Khasriya Samity. Women also participated in such exhibitions. One unforgettable feat of Panchanan was to establish Rajbansi young men in their proper creed by imparting military training to them. Within the month of *Chaitra*, 1319, the ritual of *upanayana* and the removal of the outcaste status were accomplished in almost the whole of the Rajbansi society. Then, he intended to form a Kshatriya Regiment by the Rajbanshi Youths.

The opportunity came soon. Scarcely one year had passed when the World War broke out in Europe in 1914. Thakur Panchanan made up his mind to send one battalion of Khasriya young men to this War. He had an earlier acquaintance with Mr F.J. Monahan, the Commissioner of the Presidency Division, and he pleaded with the latter for translating his thought into reality. Finally, in *Chaitra*, 1323 (on 6 April 1917), Mr Monahan wrote to Panchanan Barma. “A separate company composed of Rajbansis (Khasriyas) of the upper and middle classes might be formed if suitable candidates are available”

The enthusiasm and enterprise of Khasriyas regarding participation in the War roused Khasriya valour, and the blossoming Khasriya might made them increasingly vibrant and efficient. Their enterprise, vigour and efficiency drew the attention of persons of superior rank. In delight, they began to express their admiration, which was conveyed by a letter from Captain O’ Dolder, the commanding officer of Karachi.

‘With reference to the attached letter of the Rangpur Kshatriya amity, I write to say that it would be advantageous for recruitment if you could send the men mentioned in the above letter on recruiting daily as desired by the secretary. I understand that men of his community have turned out better soldiers than most of the others and it would be as well to recruit as large a number of them as possible. It will also help recruitment if all the men of this community can be formed into a separate company to be known as the Kshatriya Company. Col Bondler, my predecessor, so promised the leaders of this community that this should be done if it were practicable.’^[xi]

2. EDUCATIONAL ACTIVITIES

Before going to discuss the education system prevailing in this region. We should have knowledge about a education scenario. The light of modern education did not reach the remotest area. Even primary education was not imparted to this vast human tract. We get a glimpse on it from the account of Sri Braja Mohon Mallick's report (1863), "The place was so backward and the people so unwilling to support our endeavor that the spread of education could not be satisfactory at all unless a very large expenditure was incurred by the state. At first the people used to pay something but when the novelty wore out and they saw that the education received by their children instead of bringing in a suitable return, unfitted the boys in many cases for their ordinary work, a reaction set in and subscriptions were stopped. The boys coming to these schools did not quite like to handle the ploughs in afterlife" [xii]. This is the educational scenario of the Princely State Coochbehar in the report of Mr. Mallick. On the other hand out off thousands (1000) only fifty-one (51) Rajbangshi persons were literate, according to the census report of 1911.[xiii] Panchanan was pained to see the utter negligence of education among the people in his contemporary era. So, he called the Rajbangshi Society "Educate your own sons. Make your child learn even by begging door to door"[xiv]

2.1 Hostels for Needy and Backwards

Panchanan Barma wished to literate fully the Rajbanshi caste and society, giving importance to Indian culture and heritage. In the first assembly[xv] of the Kshatriya Samiti where he said that the education is essential for all-round development the personality. Education can be divided into three parts- Practice of Religion, good morality and position of wealth. At present we acquire education without morality. Religion helps us to reach the spiritual ends in this temporal world. The performance of our present life will be reflected in our future life and that is the goal which we should attain in our life. In his opinion sacrifice for the love of pleasure and attainment of the mental courage would lead to all round development.

The UNESCO has published a report for the purpose of development of education on 1972-speaking of Learning to know, Learning to do, Learning to be and Learning to live together-[xvi]]These four aims and objectives have been indicated for the development of education in the 21st century. If we look into the fact, it is quite evident that Panchanan Barma recommended those aims and objectives earlier than UNESCO. It is undeniable that Panchanan Barma was honest, clear, modernist regarding his views on education.

Panchanan Barma appeared in the 2nd half of the nineteenth century. During the decades of 1870 British administrative policy and economic exploitation created social in- equality. English education in Bengal, Bombay and Madras Presidency was widely spread. So-called 'Varna Hindus' received many opportunities, which paved the way for their placement on upper strata of the society-[xvii] In view of these circumstances Panchanan Barma

endeavored to diffuse education to the backward Rajbansi society through the establishment of Chhatrabas (Hostel), schools. His generous developmental outlook for the uplift of a backward community tasks him to the apex of a great society. The intellectual should take the initiative to focus a light on his social thoughts. He remains un-honoured in this arena up till now. We may be optimistic regarding a picturesque description of his social and educational outlook through concerted efforts from Institutional as well as all levels of society.

3. WOMEN EMPOWERMENT

Empowerment is the phenomena of nineties and is defined as ‘giving power to’, creating power within and enabling’. Power is a relative concept, which describes a relationship between people; a powerful person has power over others. Empowerment entails power sharing, a change in the balancing of power between people. An increase in power of one party necessarily implies reduction in power of the other or others. Therefore, empowerment involves negotiation of the balance of power between the more and less powerful (through reformist or revolutionary means).^[xviii] Women in the present day society—wives and mothers and working women—are ready to accept an inferior position in the family, society and polity. They were in the forefront and actively participant in the social and economic life of the county. Their status was reduced to a lower level and were treated inferior to men. Due to this, the social and economic situation of the nation also deteriorated. But Social reformation in the nineteenth century by the light of renaissance women’s society of Bengal had been benefited.^[xix] By the nineteenth century, Rammohan and Vidyasagar had showed their interest to grow the empower among women through women-education and activities of social reforms, like them Panchanan Barma played the same role for the women in the first half of 20th century Bengal. The main stream of social reforms movement in the 19th century was to develop the social statue of women.^[xx]

Role of women is important both in economic and non-economic. Empowerment is an active and multidimensional process,^[xxi] which enables women to realize their identity and power in all aspects of life.^[xxii] The dependency makes them as a burden of a family and lowers their value of life in some of the developing society. Development practitioners are concerned to raise their empowerment level, which make women capable to challenge their dependency or oppressive situation in the family and society.^[xxiii] Women, in Indian society, are traditionally expected to confine themselves to domestic environs and play a passive role as daughters, daughters-in-law, wives and mothers. Women’s empowerment is thought to be one of the main issues when talking about gender equality, economic growth and poverty in the academic world today.^[xxiv]

According to Panchanan Barma both men and women are of equal rank, but they are not identical. They are peerless pair, being supplementary to one another, each helping the other so that without the one the existence of the other cannot be conceived. The concept of self is the most important factor affecting the behavior of

women. Self-realization of the potential of women was severely restricted in the pre-independence period due to various socio-cultural conditions and conditioning.

4.1. Women Education

If we discuss Panchanan Barma's ideas on the women's question, we can find that they were quintessentially reflections of the contemporary society. In all the reform movements of the eighteenth, nineteenth and twentieth century's, the reformers wanted overall development of our womenfolk and spread of education among them; because they realized that the betterment of the society was impossible without the betterment of women. Rammohan Roy was the first person to build up a movement in Bengal on the custom of *sati* (burning of widows on the pyres of husbands) and rights of women. But Roy had no fundamental role in the abolition of *sati*. It was Mrityunjay Vidyalkar who, in 1817, first established logically that burning of *satis* was against the edicts of Hindu scriptures.^[xxv] Rammohan's article against this custom had, however, been published in 1814.^[xxvi] What Rammohan effectively did was to have the custom banned with the help of William Bentinck, the English Governor General. On the other hand, Iswarchandra Vidyasagar was the first person to set up schools for girls, to move against childhood marriage and above all, to secure legal sanction for widow remarriage. If we make a comparison in this regard, we can find that regarding ideas about women, the positions of Rammohan, Vidyasagar and Panchanan Barma were the same. Here it is worthwhile to mention that in those days, in Bengal, particularly in South Bengal, the customs of *sati* and childhood marriage were widespread. But these two practices were almost non-existent in North Bengal. One of the reasons was the absence of Brahminical domination in this region.

Like other social reformers of Greater Bengal, Panchanan Barma too realized that social advancement of the society was impossible without spread of education. He was particularly pained at the pitiable picture of education in the Rajbansi community. From the Census Report of 1911 it was known that at that time, only 51 persons per one thousand were literate. Among men, 97 per one thousand were literate, while the figure among women was only 2.^[xxvii]

4.2. Nari Raksha Sevak Dal

The worth of a civilization can be judged by the place given to women in the society. One of several factors that justify the greatness of India's ancient culture is the honorable place granted to women. The Muslim influence on India caused considerable deterioration in the status of women. They were deprived of their rights of equality with men. Raja Ram Mohan Roy started a movement against this inequality and subjugation. The contact of Indian culture with that of the British also brought improvement in the status of women by their imperial policy.^{xxviii} The third factor in the revival of women's position was the influence of Mahatma Gandhi who induced

women to participate in the Freedom Movement. But in the contemporary of North-eastern India Panchanan Barma actively exellerated the empower among the women through “The Naari Raksha Committee”. As a result of this retrieval of freedom, women in Indian have distinguished themselves as teachers, nurses, air-hostesses, booking clerks, receptionists, and doctors. They are also participating in politics and administration. But in spite of this amelioration in the status of women, the evils of illiteracy, dowry, ignorance, and economic slavery would have to be fully removed in order to give them their rightful place in Indian society.

One focal point of Panchanan Barma’s activities was the spread of modern education, particularly that of women’s education. He wanted to lift the women folk from the utterly humiliating and degrading conditions and to establish them on the foundation of their own rights. During 1921-23, abduction and rape of women assumed menacing proportions in Rangpur region. In 1923, a lady named Barada Sunddari was forcibly abducted and raped. Then a number of ladies, namely Tadamani Barmani, Gritakumari Baishnabi, Kanduri Barmani etc., were raped one by one. Against such oppression, Panchanan Barma raised the voice of protest. He built up an organization named *Nari Rakhsa Upasamity* (Committee for the Protection of Women). Through this organization, he sought to make women self-reliant by giving them proper education and by training them in stick-play, word-fight and wrestling. It was Panchanan who first, in a debate in the Bengal Legislative Council in 1921, spoke of women’s franchise. Here the thrust of his argument was, “Our conception is not that the house is a house but that it is the women in the house who is really the house.” That is why the Rai Sahib wanted to view women’s freedom as ‘not simply a case of politics.’^[xxix] At present, we come across a large amount of discussions about women’s freedom and rights, but is it possible to establish this freedom and right unless the society becomes civilized and conscious. Women’s freedom lies in the relation of mutual respect between men and women, and Panchanan’s perception of this truth can be detected in his poem ‘Dangdhari Mao’. In this poem, Panchanan Barma exhorted the youth community to stand up against wrongs and injustices. At that point of time, it acted like a tonic.

5. ECONOMIC EFFORTS AND FOUNDATION OF KSHATRIYA BANK

In fact economic reform formed one of the more remarkable reformist activities of Panchanan Barma. He set up a concern named Barma Company that operated within the region now known as Bangladesh. The real objective of the Company was to free the rural poor peasants from the exploitation by landowners and moneylenders. The most remarkable of Panchanan Barma’s economic reform activities was the formation of ‘Khasriya Bank’. In the areas then predominantly inhabited by Rajbansis, a change was noticeable. The people of the Rajbanshi community were trying to shift from the mainstream of their traditional economic system.[17]PanchananBarma understood that no social upliftment of the community was possible unless the

community could be economically strengthened, and hence he set up the 'Khasriya Bank in the Bengali year 1327[18] B.S.(Bengali Era)

In order to understand the nature of functioning of this bank, it is necessary to have some knowledge of the banking system in greater Bengal. The sense in which the word 'bank' is used was absent in the pre-Plessey period. In the eighteenth century, the banks' functions were divided into three categories. One was the acceptance of deposits from the public. In those days, wealthy persons used to deposit their money in banks in lieu of interest. The second function was give short and long-term loans at interest. The third was to issue various types of *hundis* (bills of exchange) and realise their values, and to participate in the sale and purchase of imported and exported goods. Along with these, banks used to take part in the exchange of coins. In the pre-Plassey period, the House of Jagat Seth was the foremost banking institution of Bengal. The House of Jagat Seth was connected with deposit banking and credit banking, but they did not issue notes. This house may be compared with Germany's 'Phutzer' and Holland's 'Trip' families.[19]

Being a rural person by birth and early upbringing, he was familiar with the economic conditions of the countryside. While living in Rangpur, he began to reflect on how to improve the lot of the peasantry and to bring prosperity to the village-centred economy. The changes brought about by the English-instituted land revenue system were not at all beneficial to the villages. This system gave rise to changes that did great harm to the rural people. The creativity of the villages was hampered, and they were made dependent on the outside world. The high rates of revenue extraction rendered the villagers helpless and destitute. To liberate them from this condition, Panchanan Barma set up the 'Kshatriya Bank'. Its objective was to free the peasantry from the clutches of the landowners and moneylenders and to provide them with the opportunity to build up a bright future by providing them with easy credit facilities. The new method he applied is today called micro-finance, but earlier known as micro-credit. This micro-credit system conducted through the Kshatriya Bank benefited many peasants. But he also understood that provision of easy credit through the Kshatriya Bank would not be enough to free the peasantry from usurious exploitation. For this reason he sought to establish the rights of peasants through land reform laws.[20]

The Kshatriya Bank, set up with the objective of reforming the Rajbansi society, was able to improve the economic conditions of the Rajbansi- dominated rural areas. In the beginning, it was the Rajbansis who mostly availed themselves of this service. But later on, the benefits flowed to the peasants of the greater part of undivided North Bengal. Adopting Panchanan Barma's concept of micro-credit and applying it widely, Mahammad Unus could give it worldwide publicity. This 'micro-credit' is now known as 'micro-finance', which Panchanan Barma had much earlier applied in field of rural development by forming clusters of villages. Here it is worthwhile to

mention that in the native princely state of Coochbiher, where Rajbansis lived in large numbers; there was no conflict between the jotedars and the peasantry, because the landowning zotedars themselves were peasants. This was a phenomenon just opposite to the Permanent Settlement.

5.1. Activities for the Peasants

Panchanon Barma was a compassionate man for farmers. He made a general fund to help poor farmers. Those poor peasants were given financial help on behalf of the Kshatriya Samity led by Panchanan Barma. The main objective to establish the Kshatriya Samity is to protect farmers from exploitation by the landlords and moneylenders. He founded 'Barma Company' for the financial help of the poor peasants. The company was not able to provide financial support to each farmer so he established Kshatriya bank led by Kshatriya Samity at Rangpur. The farmers were given loans from the bank in easy terms and conditions. As a result, poor farmers were released from the huge loan of money lenders. After actively involved in politics, he attempted to correct the Bengal Tenancy Act for farmers. After the pressure of Panchanan, the Government made an amendment draft and passed the Tenancy Act in 1885. Panchanon Barma was a member of the said committee. Earlier, the peasants had not ownership on the land. Zamindars were converted their name on the land instead of farmers by pressure. Burma Panchanon arranged land ownership to farmers. As a result, poor farmers had benefited.

By the year of 1930-31 when World economic crisis raised in most of the countries, then in Bengal farmers were became landless by the tyranny of Zamindars and traders. In the meantime, members the Assembly were requested to the Government to protect the farmers and a land searching committee was formed. Thus, "The Board of Economic Enquiry" was formed. Panchanon Barma was a member of the board. He announced the Moratorium in order to protect farmers from ruin. As a result, The Bengal Money Lender Act was passed in 1934. Panchanan played an important role to pass the law. He makes provision for the Bengal Agricultural Debtor's Act and as an immediate effect most of the peasants were benefited.

CONCLUSION

In conclusion we may say that Panchanan Barma's Kshatriya Reform Movement has pushed forward his society to a greater extent of prestige and status in caste based Bengal as well as India. Panchanan Barma has been able to prove that the Rajbanshis were Kshatriya from the earliest period of time. Unity and diversity is a unique characteristic of India. People of several castes and creed, religion and belief, live here peacefully maintaining one's own individuality. So Panchanan, for his society as well as for all, tried to develop culture and tradition. Indian economy is based on villages. So he tried to develop villages with economic reformation by the scheme of micro-credit or micro finance. For making proper use of money with the help of Banks he established 'Kshatriya Bank'. Thus he wanted to form strong country self reliant and self confident one. For this purpose he

wanted to form co-operative groups. A woman is an important half of a man. With any development of one half another half can't be developed. So he did much for woman emancipation and empowerment.

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