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ABOUT THE JOURNAL

Lakhimpur Commerce College Research Journal (LCCRJ), an innovative half yearly bilingual peer reviewed research journal is published every year in the month of April and October by the Publication Cell of the college. LCCRJ ,Vol 6,No 2 aims to synergize various novel topics in multidisciplinary fields. The key focus of the journal is to undertake quality research papers in socio-economic, political ,historical, environmental, educational, literary issues and challenges. The papers submitted to the journal entails a rigorous evaluation criteria by a forum of scholarly peer reviewers and through an editorial board .LCCRJ accepts papers on the basis of their originality ,insightful and innovative interpretation of emerging trends and challenges.

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Editorial

With profound pleasure and pride we have brought out Vol 6, No 2 issue (Oct 2023-March, 2024) of Lakhimpur Commerce College Research Journal (LCCRJ). To ensure rapid dissemination of knowledge is the primary objective of LCCRJ. This journal incorporates the original, authentic and insightful research papers in the field of Humanities, Social Science, Commerce and other related topics. The researchers and the academicians have richly contributed with research papers on relevant issues with modern perspectives. The journal provides an ideal forum for exchange of weighty research ideas by exploring new vistas in diverse disciplines.

Credit Access Towards Msme Under Atmanirbhar Bharat Package: An Investigation of Banker's Perspectives by Dr. Rashmi Sarda & Dr. Devi Baruah evaluates the impacts of efforts by the Government under the umbrella of Atmanirbhar Bharat Packages in terms of credit accessibility towards MSMEs. An analysis has been made on the various aspects of credit delivery from the banker's perspective for evaluating credit policies for the revival of MSMEs post covid 19. The paper highlights on inadequate supply of credit, weak credit delivery in the remote areas, rejections of applications and delay in disbursement of credit as the major reasons for underdevelopment of industrial units.

Dr. Deluwar Hoque & Parthajit Das in the research paper entitled **Stock Market Price Variations and Trend Estimation: An Analysis of Top Five Companies in Indian Stock Market** makes an attempt to examine price variation of

shares of the five largest companies in Indian share market. It also aims to estimate trend of share prices of the five largest companies in Indian share market.

Role of Education for Sustainable Development by Pinki Barman & Dr. Arupa Dutta throws ample light on the concept & principles of sustainable development. The research paper discusses the role of education for sustainable development. It highlights on the major goal of the education system for sustainable development as to educate a new generation of sustainable thinking, and also on awareness of leaders with a sustainable culture and profound moral-ethical values.

Prospects of Organic Tea Market in Assam by Bohnisikha Bordoloi & Dr. Rinti Dutta focuses on the rising global demand for organic products, including tea. The paper discussed about subsidies, training programmes in growing organic tea market, the prospect of organic tea production in Assam, and also on consumer awareness and demand for environment friendly products.

The research paper entitled **Moment Marketing: A Twig Of Marketing Tree** by Suraj Das & Anirban Patgiri tries to study the concept of moment marketing by incorporating trending news, events, and magical moments that capture attention on social media and digital platforms. This research aims to explore the current state of theoretical knowledge about Moment Marketing and different types and techniques.

Analyzing the Open Network for Digital Commerce (ONDC): Potential, Challenges, and Impacts on India's Digital Economy by Dhoniram Sahu & Rahul Kr Agarwal examines the ONDC's potential to transform India's retail landscape, its strategic responses to big tech monopolies, and its broader implications for digital commerce. It is a comprehensive study on ONDC's objectives, challenges, and anticipated impacts on consumers, businesses, and the digital economy.

The research paper on **Crime against Women in Assam: A Review of Prevalence, Factors, and Strategies for Mitigation** by Pranjal Boruah is an

in- depth study on the prevalence, factors, and strategies for mitigating crimes against women in Assam. This paper investigates the alarming trend of increasing violence, harassment, and discrimination against women. The researcher identifies the key factors of this crisis, a multi-faceted strategy for mitigation, encompassing legal reforms, community engagement, education, and empowerment programs for women. It highlights the urgent need for a concerted effort from policymakers, civil society, and individuals that ensures the safety and dignity of women in Assam.

A Study on **Government Incentives for Empowering Women Entrepreneurs in Assam** by Miss Purobi Jarampusa & Dr. Bhairab Khakhalary is a detailed analysis of the government initiatives to empower women entrepreneurs in Assam. It reflects the diverse strategies employed to support women in the state, emphasizing the importance of multi-sectoral dimensions to attain gender equality and social inclusion.

Vocatives in Tughlaq by Mr. Pankaj Luchan Das explores the use of vocatives in Tughlaq, in the second play written by eminent Indian writer Girish Karnad. This study attempts to highlight the different types of vocatives, the typical Indianised vocatives, the role of vocatives in dramatic dialogues as conversational interaction in the play, Tughlaq.

Blue Economy: A Promise for Sustainable Development in India is an analytic research paper by Mr Saurav Chakravarty & Mr Lakshyajit Shyam. The paper aims to highlight the prospects and opportunities of blue economy for India. It examines the contribution of blue economy to sustainable development in India. The paper states how marine resources are the sole supply of raw materials for the blue economy and it is obviously one of the major part of India's economy. So each nation must share some of the responsibility for safeguarding the seas to enrich the economy with sea-based resources by ensuring a sustainable balance between the protection of marine ecosystem and marine resources

The Role of Education in Promoting Gender Equality by Anima Saikia is an in-depth study on education as a dynamic instrument of social change. The paper analyses the affect of education on social behaviour and in moulding individuals and societies. It further describes education as transmission of knowledge from one generation to another for a better civilization. It states the vital role of education for gender equality, employment opportunities and to recognize the welfare schemes for gender equality.

Political Efficacy among Tribal Post-Graduates in Nagaland: A Scale Development Study by Akhotso Zetsuvi & Dr. Boyillapalli Venkata Rao is a comprehensive discussion to develop an initial item pool for the Political Efficacy Scale (PES) by adapting existing scales and generating new items relevant to tribal postgraduate students in Nagaland. It is an evaluation on the PES's validity, reliability, and norms through a psychometric assessment to ensure its consistency.

Mr Achyut Kumar Gogoi & Ms Mridusmita Hazarika's research paper entitled **Namghosar Nababidha Bhaktir Chitran : Eti Somu Abalukan** is a detailed study of the significance of nine forms of Bhakti and Eka Sarana Nama Dharma preached by Srimanta Sankardeva as reflected in the writings of Madhabdeva in Namghosa. The study also critically analyses Namghosa as a Vaishnavite scripture of verses written in praise of Lord Krishna and the practice of chanting the His name as the only means of devotion.

The research paper entitled **Mising Janogusthir Paramparagoto Xaj-Par: Ek Parichaymulak Adhyan** by Ms Mrinali Pegu & Mr Tilak Chandra Deka is a thorough study on the traditional dresses of the Mising tribe, the importance of their traditional attire in social and cultural milieu with special reference to the region of Matmara, in Dhakuakhana. The paper highlights on the apparels of the Mising community that vary as per occasions and sex, their artistic uniqueness and on the skill of weaving of Mising women who have an urge to preserve their traditional craft and culture.

Lastly on behalf of the Editorial Board , we acknowledge our sincere thanks to the research scholars for their contribution of scholarly and innovative ideas in multidimensional fields. We would like to express our gratitude to Dr Lohit Hazarika ,the Principal of our college for his encouragement and support in publishing the journal. We offer our profound thanks to the Advisory Board for their competent instructions in the publication of this volume. We are highly indebted to the peer reviewers for their valuable suggestions in improving the parameters of the journal. It is our consistent endeavour to improve the quality and standard of LCCRJ to achieve the status of UGC-CARE listed journal.

Dr Rupjyoti Bhattacharjee

Editor

Lakhimpur Commerce College Research Journal (LCCRJ)

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Credit Access Towards MSMEs under Atmanirbhar Bharat package: an investigation of Banker's perspectives

Dr. Rashmi Sarda

Dr. Devi Baruah

Abstract

Across the world, through various countries, the Micro, Small and Medium Enterprises contribute significantly to the process of economic progress and growth. Small scale industry has been one of the major planks of India's economic development strategy since independence. The major problem Indian MSMEs face is unavailability of adequate amount of finance. The problems of MSME got compounded with the advent of Covid 19 which shook the nation in the early 2020s. To manage the shock of Covid 19 pandemic, Indian Government announced a special economic package. The present study aims to explore and evaluate the impacts of efforts by the Government under the umbrella of Atmanirbhar Bharat Packages in terms of credit accessibility towards MSMEs. The various aspects of credit delivery from the banker's perspective has been analysed for evaluating credit policies for the revival of MSMEs post covid 19.

Key Words: MSMEs, Covid 19, Atmanirbhar Bharat Package, Credit Access

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CREDIT ACCESS TOWARDS MSMEs UNDER ATMANIRBHAR BHARAT PACKAGE: AN INVESTIGATION OF BANKER'S PERSPECTIVES

Across the world, through various countries, the Micro, Small and Medium Enterprises contribute significantly to the process of economic progress and growth. The share of MSMEs in the economic spectrum varies from country to country and they have significant role in growth and development stories of almost every nation. An estimation says that in low income countries with GNP per capita between \$100 and \$500, MSMEs account for over 60 percent of GDP and 70 percent of total employment and in middle income countries they produce close to 70 percent of GDP and 95 percent of total employment (Acharya, 2015¹). Development of small and medium enterprise sector has been a core element in the strategy of World Bank to foster economic growth, employment and poverty alleviation (Ayyagari, Beck & Kunt, 2007²).

Small scale industry has been one of the major planks of India's economic development strategy since independence. The definition of medium enterprises is a recent entrant in India, and part of Government's policy focus lately. The small scale segment is a manifestation of India's socio- economic development model and has met with the country's long-term expectations in terms of contribution to GDP, industrial base, employment and exports. The employment intensive nature and greater regional spread of the small scale industry makes them an attractive option for industrial growth (Dasgupta, 2002³). Subsequently, to facilitate the promotion and development of small scale industry and to enhance their competitiveness, Government of India had enacted an act in 2006 known as Micro, Small and Medium Enterprises Development Act, 2006⁴. The Act for the first time bestowed legislative sanctity

¹ Acharya, S.S. (2015). *Evaluation of the efficacy of the Indian Credit Guarantee Scheme for MSMEs* (Doctoral dissertation, KIIT University, Bhubaneswar, India).

² Ayyagari, M., Beck, T. & Kunt, A.D. (2007). Small and Medium Enterprises across the Globe, *Small Business Economics*, 29 (4), 415-434.

³ Dasgupta, R. (2002). Priority Sector Lending: Yesterday, Today and Tomorrow, *Economic and Political Weekly*, 37(41), 4239-4245.

⁴ msme.gov.in/

to the definition of Micro, Small and Medium Enterprises. The word ‘industry’ was replaced with the concept of ‘enterprise’ which include the vast service sector in its ambit. As per the Act, ‘enterprise’ means an industrial undertaking or a business concern or any other establishment engaged in the manufacture or production of goods, in any manner, or engaged in providing or rendering of any service or services.

A revised definition of MSME has been placed with the announcement of Aatmanirbhar Bharat package on 13th May 2020⁵. To cope up with the significant changes in the economic scenario and to be realistic with time it was essential to establish an objective system of classification and enabling the enterprises the ease of doing business, As a result, the difference between the manufacturing and service enterprises was eliminated, and guidelines for the composite criteria were notified to facilitate the present and prospective entrepreneurs. Also, a new criterion of turnover has been added to the previous criteria of classification based only on investment in plant & machinery.

The revised definition of Micro, Small, and Medium Enterprise is given as under:

- a) Micro Enterprise:** Any enterprise where investment in plant & machinery or equipments is less than INR 1 crore and annual turnover is less than INR 5 crores.
- b) Small Enterprise:** Any enterprise where investment in plant & machinery or equipments is less than INR 10 crores and annual turnover is less than INR 50 crores.
- c) Medium Enterprise:** Any enterprise where investment in plant & machinery or equipments is less than INR 50 crores and annual turnover is less than INR 250 crores.

Availability of timely and adequate credit is sine-qua-non to the growth of a business enterprise. As is elsewhere in the world, the major problem Indian MSMEs face is unavailability of adequate amount of finance (Thampy, 2010; Salwan; 2012⁶). There is a perception that the MSME sector in India, more

⁵Ministry of Micro, Small and Medium Enterprise (2020-21). *Annual Report*. Retrieved from: msme.gov.in/.

⁶Thampy, A. (2010) Financing of SME Firms in India: Interview with Ranjana Kumar, Former CMD, Indian Bank; Vigilance Commissioner, Central Vigilance Commission. *IIMB Management Review*, 22, 93-101.

particularly the Micro & Small Enterprises sector is not receiving timely and adequate credit (Kulkarni, 2007⁷; Singla & Grover, 2012⁸). The issue of timely and adequate availability of credit has been receiving the attention of policy makers and a widely debated topic (Tripathy & Kumar, 2009⁹). However, there has been a large demand supply gap as demonstrated by several studies and expressed by various industry bodies (Panduranga, 2015¹⁰; Rao, et.al., 2006¹¹; Roy, 2006¹²). Credit constraints continued to prevail over the years (Ahmed, 2009¹³). It has been reported that the constraints faced by the bankers with regard to deployment of credit to priority sector are lack of viable credit products, implying lack of demand for credit etc (Shete, 2002¹⁴). The problems of MSME got compounded with the advent of Covid 19 which shook the nation in the early 2020s. Knock of Covid 19 and the resulted lockdown had question marked the survival of many MSMEs specially the sick MSMEs. Sahoo & Ashwani (2020)¹⁵, assessed the impact of Covid 19 on the growth of manufacturing and trading sector. The impact of the Covid 19 across sectors and in different scenarios of complete and partial lockdown, and at different levels of capacity utilization is massive on have trade, manufacturing and MSME sectors. The study concluded that the economy is heading towards a recession and the situation demands systematic, well targeted and aggressive fiscal-monetary stimulus measures.

⁷Kulkarni, S.S. (2007). *Strengthening of Credit flow to SSI Sector in India- New Approaches* (Doctoral dissertation, University of Pune, India).

⁸Singla, A., & Grover, P. (2012). Growth and Financing of MSMEs: A Case Study of Punjab and Haryana. *Asia-Pacific Journal of Management Research and Innovation*, 8(3), 315–321. <https://doi.org/10.1177/2319510X1200800311>

⁹Tripathy, I. G., & Kumar, P. (2019). Challenges of Indian MSME Exporters: A Review. *SEDME (Small Enterprises Development, Management & Extension Journal): A Worldwide Window on MSME Studies*, 46(3), 189–195. <https://doi.org/10.1177/0970846419871113>

¹⁰Panduranga, V. (2015). Performance and Problems of MSMEs in Kalaburagi District of Karnataka. *SEDME (Small Enterprises Development, Management & Extension Journal): A Worldwide Window on MSME Studies*, 42(3), 21–39. <https://doi.org/10.1177/0970846420150302>

¹¹Rao, K. S. R., Das, A., & Singh, A. K. (2006). Commercial Bank Lending to Small-Scale Industry. *Economic and Political Weekly*, 41(11.), 1027-1033. <http://www.jstor.org/stable/4417966>

¹²Roy, M. (2006). A Review of Bank Lending to Priority and Retail Sectors. *Economic and Political Weekly*, 41(11.), 1035–1040. <http://www.jstor.org/stable/4417967>

¹³Ahmed, J.U. (2009). Priority Sector Lending By Commercial Banks in India: A Case of Barak Valley, *Asian Journal of Finance & Accounting*, 2(1: E5), 92-110.

¹⁴Shete, N.B. (2002). Priority sector advances of Banks during the Post Reform period, *Prajnan, Vol. XXXI.No.1*, pp 21-37.

¹⁵Sahoo, P. & Ashwani. (2020). COVID-19 and Indian Economy: Impact on Growth, Manufacturing, Trade and MSME Sector. *Global Business Review*, 21(5), 1159–1183. <https://doi.org/10.1177/0972150920945687>

The article by Kedia, Pandey & Sinha (2020)¹⁶ said that Governments all across the world are facing numerous issues as a result of the COVID-19 outbreak. It initially recognises certain basic components and ideas that are essential for forming the post-pandemic paradigm for development. Additionally, the piece analyses India's post-COVID-19 economic package, to identify the gaps and the necessary components. This study has been benefited from the suggestions and knowledge provided by the industry representatives with topic matter experts. Behera, Mishra, Mohapatra & Behera (2021)¹⁷ in their study found pandemic as an exceptional shock for the MSMEs. There exists significant positive correlation among the variables such as number of MSMES, investment amount, employment and output. The paper concluded that fiscal stimulus should increase for this sector. Kim (2021)¹⁸ analyzed decrease in sales of micro, small and medium enterprises in accompany with Covid 19 outbreak during the three different phases in Korea. Repeated lockdowns had resulted in shutdown of sick MSMEs. Mehrotra (2021)¹⁹ argued that India's economic policy response was poor in its overall architecture in terms of the balance between fiscal and monetary policy measures. Pant & Pathak (2021)²⁰ assessed the impact of pandemic on the economy and how the country has responded to the challenge. The study looked into the government's intervention and their possible implications on the

¹⁶Kedia, S., Pandey, R., & Sinha, R. (2020). Shaping the Post-COVID-19 Development Paradigm in India: Some Imperatives for Greening the Economic Recovery. *Millennial Asia*, 11(3), 268–298. <https://doi.org/10.1177/0976399620958509>

¹⁷Behera, M., Mishra, S., Mohapatra, N., & Behera, A. R. (2020). COVID-19 Pandemic and Micro, Small and Medium Enterprises (MSMEs): Policy Response for Revival. *SEDME (Small Enterprises Development, Management & Extension Journal): A Worldwide Window on MSME Studies*, 47(3), 213–228. <https://doi.org/10.1177/09708464211037485>

¹⁸Kim, D. (2021). Visualizing the regional patterns of two crises: The COVID-19 outbreak and decreasing MSME sales during three different phases of 2020 in Korea. *Environment and Planning A: Economy and Space*, 53(7), 1591–1593. <https://doi.org/10.1177/0308518X211013033>

¹⁹Mehrotra, S. (2021). An Alternative Fiscal Package to Mitigate India's COVID Economic Crisis. *The Indian Economic Journal*, 69(3), 553–567. <https://doi.org/10.1177/00194662211021366>

²⁰Pant, V., & Pathak, P. (2020). The Wounds of COVID-19 and Responses to the Challenges: A Commentary on India's Macroeconomic Scenario. *The Indian Economic Journal*, 68(4), 667–674. <https://doi.org/10.1177/0019466221998826>

macroeconomic health of a country. Song (2021)²¹, analyzed the impact of Covid 19 on credit granted to small business using typical loan level data in China. The study finds that loans to small business are more generous during the pandemic. Bank credit granted to small business have lower costs, shorter maturities, larger amounts and are unsecured loans, especially in the areas more severely affected by the pandemic. Therefore easy monetary policy during Covid 19 is beneficial for small business financing.

To manage the shock of Covid 19 pandemic, Indian Government announced a special economic package of Rs 20 lakh crore (equivalent to 10% of India's GDP) under Aatmanirbhar Bharat Abhiyaan (Presentation made by Union Finance & Corporate Affairs Minister Smt. Nirmala Sitharaman under Aatmanirbhar Bharat Abhiyaan to support the Indian economy in the fight against COVID-19, Ministry of Finance, May 13, 2020²²). The Government reforms under the stimulus package are highlighted as under:

Collateral free loans for businesses:

All businesses (including registered MSMEs) will be provided with collateral-free automatic loans of up to three lakh crore rupees. MSMEs can borrow up to 20% of their entire outstanding credit as of February 29, 2020, from banks and NBFCs. Borrowers with up to INR 25 crore outstanding and 100 crore turnover will be eligible for such loans and can avail of the scheme till October 31, 2020. **Corpus for MSMEs:**

A fund of funds with a corpus of INR 10 thousand crores will be set up for MSMEs. This will provide equity funding for MSMEs with growth potential and viability. Rupees Fifty thousand crore is expected to be leveraged through this fund structure.

²¹Song, Q., Du, J., & Wu, Y. (2021). Bank Loans for Small Businesses in Times of COVID-19: Evidence from China. *Emerging Markets Finance and Trade*, 57(6), 1652–1661. <https://doi.org/10.1080/1540496X.2021.1900820>

²²<https://static.pib.gov.in/WriteReadData/userfiles/Aatmanirbhar%20Presentation%20Part120Business%20including%20MSMEs%2013-5-2020.pdf>.

Subordinate debt for MSMEs:

This scheme aims to support stress MSMEs that have Non-Performing Assets (NPAs). Under the scheme, promoters of MSMEs will be given debt from banks, which will be infused into the MSMEs as equity. In addition, the government will facilitate Rupees twenty thousand crores of subordinated debt to MSMEs. For this purpose, it will provide Rupees Four thousand crore to the Credit Guarantee Fund Trust for Micro and Small Enterprises, which will provide partial credit guarantee support to banks providing credit.

Employee Provident Fund (EPF):

Under the PM Garib Kalyan Yojana, the government paid 12% of employer and 12% of employee contribution into the EPF accounts of eligible MSMEs for March, April, and May. This will be continued for three more months (June, July, and August). This is estimated to provide liquidity relief of Rupees Two thousand five hundred crores to businesses.

Street vendors:

A particular scheme will be launched within a month to facilitate easy access to credit for street vendors. Under this scheme, each vendor will provide bank credit for initial working capital of up to Rupees Ten thousand. This is estimated to generate liquidity of Rupees Five thousand crore.

Expediting payment of dues to MSMEs:

Due payments to MSMEs from the government and CPSEs will be released within 45 days.

Insolvency resolution:

A special insolvency resolution framework for MSMEs under the Insolvency and Bankruptcy Code, 2016 will be notified.

Disallowing global tenders:

To protect Indian MSMEs from competition from foreign companies, global tenders of up to Rupees Two hundred crore will not be allowed in government procurement.

Reduction in TDS and TCS rates:

The rates of TDS for the non-salaried specified payments made to residents and Tax Collected at Source TCS will be reduced by 25% from the existing rates. This reduction will apply from May 14, 2020, to March 31, 2021. This is estimated to provide liquidity of Rupees Fifty thousand crore. In order to explore the impacts of efforts by the Government under the umbrella of Atmanirbhar Bharat Packages, it becomes essential to check whether these reforms are really helping MSMEs in credit accessibility. Therefore, various aspects of credit delivery from the banker's perspective need to be analysed for evaluating credit policies for the revival of MSMEs post covid 19. Therefore, the present study has been conducted with the following objective:

To check the accessibility of credit towards MSMEs with reference to stimulus package announced for the revival of MSMEs.

RESEARCH METHODOLOGY

The research methodology adopted for conducting the present research is as under:

- a) The present research has been carried out in the Jorhat region of Assam with a view to assess the scenario of credit delivery to MSMEs in the district. Having massive ability for development of new manufacturing and service enterprises as well as upliftment of existing enterprises in terms of infrastructural development, Jorhat is an encouraging industrial district of Assam. SBI, the study bank, considers five districts as Jorhat region for the purpose of bank lending. Hence, Jorhat region comprising of Jorhat, Sivasagar, Golaghat, Charaideo and Majuli districts had been the area of present study.
- b) The selected commercial bank for the present study is State Bank of India. SBI has 40 branches in the study district. Hence, the data was collected from all the 40 branches of SBI. However, SBI has established a specialized branch called RASMECCC (Retail Assets and Small and Medium Enterprises City Credit Centre) which deals exclusively in sanctioning of the MSMEs loans. MSME

applications for credit in all the other SBI branches are forwarded to this cell for loan disbursement. Therefore, data collected from all other branches were cross verified with the credit to MSME data accumulated from RASMECCC branch.

c)The study period for the present study is two years, from financial year 2020-21 to 2021-22.

d)The data used for the present research is secondary data. It had been collected primarily by the researcher through a schedule and one-to-one contact with the concerned official of the study bank. The schedule drafted for the present study was filled up by adopting direct interview method.

e)Data obtained from the bank records were classified according to different attributes *viz* location of the enterprise, schemes for sanctioning credit, Processing period, Loan delay and Status of application in order to assess and evaluate the credit delivery mechanism by the study bank in the study area. The description of variables analysed for the present study is given in the following table:

Table 1 Descriptive of the variables

Name of variable	Description	Classification
Location of Enterprise	Area of operation of businessfirm	• Rural • Semi-urban • Urban
Loan Delay	Any loan which is sanctioned after 45 days from its date of application	• Less than 45 days: No Delay • More than 45 days: Delay
Sanctioning Schemes	Schemes under which loan is sanctioned	• Government sponsored • SBI sponsored
Size of loan ticket	Amount of loan that has been sanctioned	• Less than ₹ 100000 • ₹100000 to ₹1000000 • ₹1000001 to ₹2000000 • ₹2000001 to ₹3000000 • ₹3000001 and above
Status of Application	Whether the loan applied for has been accepted or rejected	• Acceptance • Rejection

Source: Field Study

CREDIT DISBURSEMENT: ANALYSIS & INTERPRETATION

The data obtained from field study has been analyzed and evaluated in order to determine the accessibility of credit towards MSMEs by State Bank of India in Jorhat region of Assam.

Applications for bank loans: Acceptance v/s Rejection

It is observed that not all the applications were accepted for credit delivery by the study bank. After careful examination and scrutiny of the applications, prospective MSMEs were granted loans and others were rejected. The bank records were silent on the reasons for rejections. Table 2 shows the the yearly classification of accepted and rejected applications by the study bank.

Table 2 Acceptance and Rejection of applications by the study bank

Year	Application received	Application accepted	Application rejected
2020-21	141	120	21
2021-22	199	149	50
Total	340	269	71

Source: Field Study

Interpretation: From Table 2, it is observed a total of 340 applications were received during the study period, out of which 269 were accepted for credit delivery and 71 numbers were rejected. Year-wise break up shows that in the year 2020-21, 141 applications were received out of which 120 were accepted and 21 were rejected for credit delivery. Again in the year 2021-22, 199 applications were received out of which 149 were accepted and 50 were rejected for credit delivery. Hence, it is evident from the above there exist a gap between demand for and supply credit even after commencement of stimulus packages specially introduced for revival of MSMEs.

Credit Disbursement and Size of Loan ticket

The amount of credit disbursed in the study period has been categorized into different size of loan ticket. Table 3 shows the number of loans disbursed under different size of loan ticket.

Table 3 Credit flow in terms of Size of loan

Amount	Frequency	Percent
Up to 1 lakh	64	24.0
1 lakh to 10 lakhs	161	60.1
10 lakhs to 20 lakhs	29	10.6
20 lakhs to 30 lakhs	9	3.2
More than 30 lakhs	6	2.2
Total	269	100

Source: Field Study

Interpretation: It is seen from Table 3 that out of 269 numbers of loan sanctioned, 24 percent is below ₹ 1 lakh, 60 percent is between ₹ 1 lakh to ₹ 10 lakhs, 10.6 percent is between ₹ 10 lakhs to ₹ 20 lakhs, 3.2 percent is between ₹ 20 lakhs to ₹ 30 lakhs and 2.2 percent is above ₹ 30 lakhs. Thus, it can be interpreted that the study bank disburses maximum loan amounting between ₹ 1 lakh to ₹ 10 lakhs.

Hence, the study bank does not take into consideration the transaction cost and the size of loan ticket does not impact credit disbursement to MSMEs. In fact, size of loan depends upon the size of business of the MSME applicants. Hence, it is evident that the study bank is favouring mostly micro enterprises.

Schemes used for credit disbursement

SBI has a vast range of products designed to meet the credit needs of MSME across sectors like manufacturing, trading and services. These are:

- i) Asset backed Loan
- ii) Asset Backed Loan Commercial real State
- iii) Export Packing Credit
- iv) E Dealer Finance scheme
- v) E Vendor Finance scheme
- vi) Fleet Finance
- vii) Lease rental Discounting
- viii) PM Mudra Yojana
- ix) Simplified Small Business Loan
- x) Stand Up India
- xi) SME Smart Score
- xii) SME Credit Card
- xiii) Warehouse Receipt Finance
- xiv) Finance to Food Processing Industry
- xv) Loans to Business Correspondents
- xvi) SBI old products for Business correspondents
- xvii) SME Gold Plan
- xviii)OTS/Compromise
- xix) SME Marble Plus

Apart from the above, credit is also disbursed under the following Government sponsored schemes by SBI:

- i) PMEGP
- ii) PMMY
- iii) SUI
- iv) CGTMSE
- v) Covid 19 relief measure
- vi) Guaranteed Emergency Credit Line
- vii) Distressed Assets Fund- Subordinate Debt for stressed MSMEs

Covid 19 relief stimulus package

The Prime Minister of India, Shri Narendra Modi announced a special economic package of Rupees 20 lakh crores for the MSMEs under ‘Aatmanirbhar Bharat’ to help them overcome the Covid 19 crisis.

In order to examine the impact of stimulus package in the study area, the researcher has collected the post covid data of credit disbursement by the study bank, that is, from June 2020 to March 2022.

From the above, it is known that a total of seven schemes sponsored by the Government and nineteen schemes of SBI are available for credit disbursement. However, it is observed that all the applications received from the year 2020 onwards have been sanctioned credit under Covid 19 relief measure by the study bank.

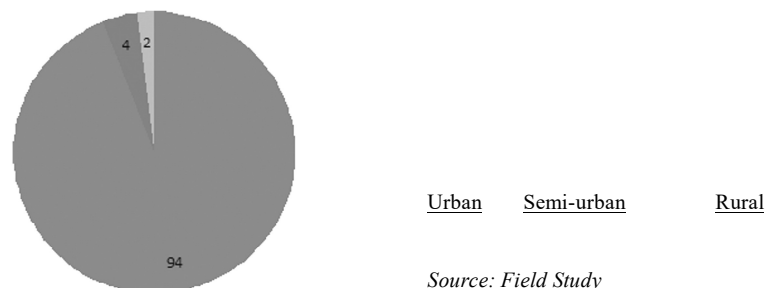
A total of 269 loan accounts were opened under the Covid 19 relief measure. Within the study period of 2 years after the outbreak of Covid 19, the study bank has disbursed ¹ 10,64,78,500 to MSMEs. However, the demand for credit within the same period was ¹ 15,81,71,532. Thus, it is evident from the data that there is a gap of ¹ 5,16,93,032 between the demand for credit and the supply of credit to MSMEs during the pandemic.

Credit disbursement under Covid 19 relief measure is also analysed in terms of location of enterprise. Figure 1 shows the allocation of Covid 19 relief measure fund with reference to location of the enterprise, that is, urban, semi-urban and rural.

Interpretation: Figure 1 presents a pie chart showing 94 percent of the Covid 19 relief fund is disbursed to MSMEs in the urban areas of the study region. Only, 4 percent and 2 percent of the Covid 19 relief fund went to the semi-urban and rural MSMEs of the study region.

Figure 1

Allocation of Covid 19 relief measure in terms of location of the enterprise



Mechanism of credit disbursement

Credit to MSMEs is disbursed after scrutinizing the applications by the RASMECCC branch which is the specific cell for credit flow by the study bank.

The mechanism of credit flow has been analysed according to two categories, viz

- a) Time taken to process the applications for sanctioning loan, and
- b) Amount of loan sanctioned against amount of loan proposed by the applicants.

Time taken to process the applications for sanctioning loan

The time taken to process the applications for acceptance or rejection is termed as processing period. To address the delayed payments to MSMEs, the benchmark of 45 days is set by the MSMED Act²³. Payment beyond 45 days is considered to be delayed payments. Table 4.12 shows the Processing period of Credit disbursement to MSMEs by the study bank in the study period.

Table 4.12 Credit Processing Period

Processing period	Numbers	Percentage
Less than 45 days	194	72
More than 45 days	75	28
Total	269	100

Source: Field Study

Interpretation: Table 4.12 divided the days taken to disburse credit by the study bank into less than 45 days and more than 45 days. It is observed that out of 269 numbers of credit payments to MSMEs, 72 percent payment is made before 45 days and 28 percent payment is made after 45 days which is considered to be delayed payments.

Amount of loan sanctioned against amount of loan proposed by the applicants

From the bank records, it was observed that the loans to enterprises are

not always granted in full against requirement. There exists gap between proposed amount and actual loan granted. Table 4

23 Ministry of Micro, Small and Medium Enterprise (2020-21). *Annual Report*. Retrieved from: msme.gov.in/.

shows the cross tabulation between amount of loan sanctioned and amount of loan proposed amount in order to analyse the gap between demand and supply of credit.

Table 4 Amount of Proposed & Sanctioned Loan during the study period
(Figures indicate ¹ in lakhs)

Loan Sanctioned		Amount of Loan proposed					
		Up to 1.00	1.001 to 10	10.001 to 20	20.001 to 30	30.001 & above	Total
Up to 1.00	Count	43	18	2	0	1	64
	% within Amount of Loan proposed	100.0%	4.6%	2.9%	0.0%	5.0%	24.0%
1.001 to 10	Count	0	153	3	3	2	161
	% within Amount of Loan proposed	0.0%	94.4%	4.4%	15.0%	10.0%	60.1%
10.001 to 20	Count	0	0	24	5	0	29
	% within Amount of Loan proposed	0.0%	0.0%	91.2%	10.0%	0.0%	10.6%
20.001 to 30	Count	0	0	0	8	1	9
	% within Amount of Loan proposed	0.0%	0.0%	1.5%	75.0%	20.0%	3.2%
30.001 & above	Count	0	1	0	0	5	6
	% within Amount of Loan proposed	0.0%	0.3%	0.0%	0.0%	65.0%	2.2%
Total	Count	85	120	41	13	10	269
	% within Amount of Loan proposed	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Field Study

Interpretation: Table 4 exhibits the percentage of loan sanctioned against loan proposed by the applicant. It is seen that a total of 64 applicants were granted loan up to ¹ 1 lakhs amongst which 4.6 percent applied for loan

between ₹ 1 lakhs to ₹ 10 lakhs. A total of 161 applicants were granted loan between ₹ 1 lakhs to ₹ 10 lakhs amongst which 4.4 percent applicants proposed for loans between ₹ 10 lakhs to ₹ 20 lakhs, 15 percent applicants proposed for loans between ₹ 20 lakhs to ₹ 30 lakhs and 2 percent applicants proposed for loan above ₹ 30 lakhs. A total of 29 applicants were granted loan between ₹ 10 lakhs to ₹ 20 lakhs amongst which 10 percent applied for loan amounting between ₹ 20 lakhs to ₹ 30 lakhs. Again, 9 applicants were granted loan between ₹ 20 lakhs to ₹ 30 lakhs amongst which 20 percent applied for loan above ₹ 30 lakhs and 75 percent applied for loan between ₹ 20 lakhs to ₹ 30 lakhs. Out of 6 applicants who proposed for loan above ₹ 30 lakhs, 0.3 percent were granted loan between ₹ 1 lakh to ₹ 10 lakhs. Thus, we may interpret that the study bank does not disburse the same amount of loan which the applicant proposes. This finding directly points out the gap which exist between the demand for and supply of credit even after the huge funds under stimulus packages.

CONCLUSION

Assessment of delivering ample and timely credit to MSMEs under the purview Atmanirbhar Bharat Packages is the main focus of the present study. In order to evaluate the lending practice of the prominent bank, that is, State Bank of India, numerous aspects of credit disbursement has been analysed and presented through tables, charts and figures. From the results of the analyses it is seen that study bank does not disburse the same amount of loan which the applicant proposes. There exists gap between demand for credit and supply of bank credit to MSMEs. Size of credit disbursed by the study bank is not determined by the transaction cost. But the study bank is favouring small loans over larger amounts of loans, which encourages micro enterprises. It is observed that the reach of the study bank in terms of credit delivery to MSMEs in the rural areas of the study district is not equal to that of urban and semi-urban areas. Remoteness of rural MSMEs leads to weaker credit access. Although, the study bank had developed numerous schemes for MSMEs, only Covid 19 relief measure is in operation in the study area. This shows that other schemes which were in force were stopped subsequent

to the announcement stimulus packages. From the literature, it is known that there is a constant credit crunch prevailing over the years which could have been diminished to a great extent with the use of stimulus packages in addition to earlier measures and schemes. So, it is evident that only the nomenclature under which credit is transferred is updated and MSMEs are continuously facing challenges to avail adequate amount of finance. Slow down payment of loans are also discouraging MSMEs to flourish there business operations. Therefore, delayed payments by the study bank were observed. Overall analysis and evaluation of data obtained from the study bank reflects that even after the special economic package, inadequate supply of credit, weak credit delivery in the remote areas, rejections of applications and delay in disbursement of credit is prevailing and this is the major reason for underdevelopment of industrial units.

Stock Market Price Variations and Trend Estimation: An Analysis of Top Five Companies in Indian Stock Market

**Dr. Deluwar Hoque
Parthajit Das**

1.Introduction

The stock market is a central component of the financial system of a country where investors buy and sell shares of publicly traded companies. It serves as a platform for companies to raise capital by issuing stocks, and for investors to buy ownership stakes in those companies. Essentially, it is a marketplace where the forces of supply and demand determine the prices of securities, reflecting investors' expectations about the future performance of the companies.

The history of the stock market dates back centuries, with its origins rooted in the trading of shares and bonds among merchants in medieval Europe. However, the modern stock market began to take shape in the 17th century with the establishment of Amsterdam Stock Exchange (ASE) in 1602. The ASE facilitated trading in shares of the Dutch East India Company. This marked the birth of the world's first publicly traded company and laid the foundation for organized securities trading.

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The New York Stock Exchange (NYSE) in the United States was established in 1792 under the Buttonwood Agreement, where brokers and traders gathered to buy and sell securities. Over the period of time, other stock exchanges emerged across the globe, each playing a significant role in facilitating capital formation and investment activity within their respective economies.

In India, the Bombay Stock Exchange (BSE) was founded in 1875, making it one of the oldest stock exchanges in Asia. Initially operating under a banyan tree in Mumbai, the BSE gradually evolved into a formalized exchange, symbolizing India's growing importance in global trade and commerce. The National Stock Exchange (NSE) was later established in 1992, introducing electronic trading and becoming a major player in India's financial markets.

Since its inception, the stock market has undergone significant transformations, driven by technological advancements, regulatory reforms, and shifts in investor behaviour. The introduction of electronic trading platforms, algorithmic trading, and high-frequency trading has revolutionized the way stocks are bought and sold. This made stock markets more efficient and accessible to a wider range of participants. Regulatory reforms, which are aimed at increasing transparency, improving investor protection, and enhancing market integrity, have also played a crucial role in shaping the evolution of the stock market. Stock market plays a vital role in fostering economic growth and development by channeling savings into productive investments, facilitating capital formation, and allocating resources efficiently. Its rich history reflects the evolution of global finance and the ongoing quest for innovation and progress in the world of investing.

Price variation in the stock market refers to the fluctuations in the price of a stock over time. The variation in prices in the stock market is influenced by various factors impacting supply and demand. These factors can be classified into company-specific, industry-related, market speculation, macroeconomic, and external shocks.

Company-specific factors include factors such as a report on earnings, changes in management, launching new products, mergers and acquisitions, and announcement of dividends. Positive earnings report often drive stock prices up, while disappointing results lead to declines. Changes in management can either boost or erode investor confidence, affecting stock prices accordingly. Successful product launches and innovations typically increase stock prices, as do announcements of mergers and acquisitions for the target company, although the acquiring company might see a temporary dip. Dividend increases usually lead to higher stock prices, whereas cuts can result in declines.

Industry-related factors encompass broader trends within an industry, regulatory changes, and competitive dynamics. For example, rising demand for renewable energy can boost the stock prices of clean energy companies. New regulations affecting an industry can lead to price fluctuations, as can the entry or success of competitors within the market.

Market speculation involves speculative trading and short selling, contributing to price volatility. Traders buying or selling based on short-term movements or rumors can cause rapid price fluctuations. Short selling, where investors sell stocks, they do not own hoping to buy them back at a lower price, can put downward pressure on stock prices. If short sellers need to cover their positions quickly, this can result in a sharp price increase, known as a short squeeze.

Macroeconomic factors significantly influence stock prices through economic indicators, interest rates, inflation, political events, and overall market sentiment. Positive economic data like GDP growth and employment figures generally boost stock prices, while negative data can cause declines. Central bank policies and changes in interest rates impact borrowing costs and investment, influencing stock prices. High inflation can erode purchasing power and profit margins, leading to stock price drops. Political stability and policy changes, along with geopolitical tensions and trade agreements, also affect investor confidence and stock prices. Market sentiment, driven by investor emotions and news reports, can lead to short-term overreactions and price swings.

External shocks, such as natural disasters, technological disruptions, and unforeseen events, can cause sudden stock price declines. For instance, pandemics or significant technological advancements disrupting existing business models can lead to substantial price changes.

2. REVIEW OF LITERATURE

The study “Analysis of Institutional Factors Affecting Share Prices: The Case of National Stock Exchange” by Nautiyal et al. (2018) delves into the impact of institutional variables on firm’s stock market price performance. Over a transition period from 1995 to 2014, the study analyzes a balanced panel of 30 actively traded companies to understand the influence of companies’ financial aspects on the NIFTY 50 Index. Employing various econometric models and estimators, the researchers explore the relationship between institutional factors and share prices, providing valuable insights into the dynamics of the stock market in relation to these variables.

In the study “Price variations in a stock market with many agents” by Bak et al. (1997) investigated the dynamics of stock market trading by analyzing the behavior of noise traders and rational optimizing agents. Noise traders are a type of agent who make trading decisions based on random or uninformed factors rather than fundamental analysis or rational strategies. They are characterized by their lack of information about the true underlying value of assets and may exhibit behavior such as following trends, imitating other traders, or making decisions based on short-term fluctuations in prices rather than long-term fundamentals. Noise traders are often used in models to represent a source of randomness or unpredictability in financial markets. They find that when noise traders imitate others, the market exhibits behavior more akin to real markets with a broad distribution of price changes and an effective Hurst exponent of approximately 0.6, converging to a Gaussian distribution with a Hurst exponent of 0.5. Additionally, the study explores the impact of feedback mechanisms from market volatility to agents and discusses the potential for price bubbles and depinning transitions in the presence of different types of traders.

The study “Corporate Communication Network and Stock Price Movements Insights from Data Mining” by Babu et al. (2021) investigates the correlation between intra-company communication patterns and stock price movements. By analyzing the frequency of e-mail exchanges among key employees, the research employs a data mining algorithm to detect association relationships between communication dynamics and stock performance. The algorithm scrutinizes e-mail communication records and historical stock prices, identifying patterns that predict stock price changes based on communication frequency. The findings reveal that a company’s e-mail ecosystem holds valuable information about communication patterns, which provide insights into major corporate activities and organizational stability. Notably, patterns of e-mail exchanges within companies, such as Enron, emerge as predictive indicators of stock performance. The study extends existing communication theories by linking corporate communication patterns to stock performance and demonstrates the potential of data mining algorithms to predict stock price movements using weighted rules derived from communication dynamics. It also highlights the significant role of corporate communication patterns as predictive proxies for stock performance, emphasizing the value of data mining in uncovering the relationship between communication dynamics and financial outcomes within organizations.

Another study titled “A Survey on Machine Learning for Stock Price Prediction: Algorithms and Techniques” was authored by Obthong et al. (2020), providing insights into machine learning techniques for stock price prediction. Stock market trading is an activity in which investors need fast and accurate information to make effective decisions. Since many stocks are traded on a stock exchange, numerous factors influence the decision-making process. Moreover, the behaviour of stock prices is uncertain and hard to predict. For these reasons, stock price prediction is an important process and a challenging one. This leads to the research of finding the most effective prediction model that generates the most accurate prediction with the lowest error percentage. Kabri et al. (2023) in their study, “Stock Price Prediction Using Machine Learning”, explores the application of machine learning techniques for

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forecasting stock prices. The study addresses the challenges of accurately predicting stock prices in a dynamic and complex stock market environment. The researchers aim to leverage machine learning algorithms to enhance prediction accuracy by analyzing historical data and incorporating various market-influencing factors. Emphasizing the importance of exploring different machine learning models, feature selection techniques, and engineering methods, the study seeks to improve predictive performance and interpret machine learning models to identify key factors driving stock price predictions. The study discusses traditional stock market prediction approaches, such as fundamental and technical analysis, highlighting their limitations in capturing market complexities. It underscores the growing interest in machine learning for stock price prediction, noting the potential advantages over traditional methods. Through empirical experiments and analyses, the study evaluates the effectiveness of machine learning algorithms, focusing on model robustness, prediction interpretability, and the integration of additional factors to enhance forecast accuracy and reliability. The study provides valuable insights into the potential of machine learning for stock price prediction, advocating for further research to advance the field and improve predictive capabilities in the financial market.

The study titled “Stock Market Volatility in OECD Countries: Recent Trends, Consequences for the Real Economy, and Proposals for Reform” by Kupiec et al. (1991) examines the historical trends in stock market volatility in major equity markets over the past thirty years. It delves into measurement issues related to stock return volatilities, interrelationships among national stock market returns, and the real and financial market implications of such volatilities. Additionally, the study proposes policy measures to mitigate stock market volatility, including the implementation of circuit breakers, exchange stock portfolios, and transactions tax.

Bhowmik et al. (2020) in their study “Stock market volatility and return analysis: A systematic literature review” focuses on analyzing stock market return and volatility using GARCH family-based models, emphasizing the importance of rigorous literature reviews in business research. Through a

structured methodology and systematic database search, the authors provide valuable insights into factors influencing stock market volatility and return, categorizing studies based on indices, forecast periods, input elements, econometric models, and study outcomes. This comprehensive review contributes to advancing knowledge in the field of stock market analysis, serving as a valuable resource for researchers and practitioners in the financial sector.

The study titled “Stock Market Volatility in Indian Stock Exchanges” by Pandian et al. (2009) provided a detailed analysis of stock market volatility in Indian stock exchanges. The researchers explored the daily fluctuations in stock prices, the impact of market dynamics on stock returns, and used models like the Parkinson Model and Garman and Klass Model to measure intra-day volatility. The study also examined the role of foreign institutional investors (FIIs) in the Indian market, the relationship between initial margin requirements and stock market volatility, and draws on various sources such as economic surveys and journals to provide a comprehensive understanding of stock market volatility in India.

The study “Volatility in Indian Stock Markets” by Chowhan and Shukla (2003) has examined the reasons for turbulence in the Indian stock markets over the past two years. The study delved into the factors contributing to erratic market movements and investor optimism, as well as the potential emergence of a speculative bubble.

The paper “Economic Growth and Volatility in Indian Stock Market: A Critical Analysis” by Kumar, R. (2007) examined the volatility of daily and monthly returns in the Indian stock market, specifically the BSE 100 index, from January 1996 to December 2005, and its relation to economic growth. The study segments this period into three distinct economic phases: decline (1996-1999), recession (2000-2002), and growth (2003-2005). It was found that volatility was highest during the decline period and lowest during the growth period. The study explores how different economic conditions impact stock market volatility and highlights that investors’ responses to economic fundamentals drive market fluctuations. It also suggests that periods of

economic growth stabilize investors' expectations, reducing volatility. The findings are based on the adjusted opening and closing prices of BSE 100, with volatility measured through standard deviation and annualized for comparative purposes. The research methodology includes analyzing daily and monthly returns using natural logarithmic differences. The study observes that volatility trends are decreasing over time and are influenced by both domestic and international economic factors, with implications for policymakers and investors in managing investment risks and strategies.

Fama, E. F. (1965) in the study, "The Behavior of Stock-Market Prices", presents a foundational study on the random nature of stock price movements. Fama introduces the Efficient Market Hypothesis (EMH), which posits that stock prices fully reflect all available information, making it impossible to consistently outperform the market through stock picking or market timing. The paper supports the Random Walk Theory, indicating that stock price changes are unpredictable and follow a random path. Utilizing rigorous statistical methods, the researcher analyzes the statistical properties of stock prices, challenging traditional market predictability and technical analysis. The study suggests that past prices cannot predict future prices, emphasizing the futility of trying to beat the market. This work has had a profound impact on both academic research and practical investment strategies, shaping modern financial theory by asserting that markets are efficient and price changes are essentially random.

3. RESEARCH GAP

There are some existing studies those analysed the factors affecting market prices of the shares, but these studies are not confined to the shares of the top companies. Thus, the present study is tried to study the share market price variations and their trend with reference to the top five companies in the Indian share market.

4. OBJECTIVES

The present study is based on the following two objectives:

- i) To examine price variation of shares of the five largest companies in Indian share market.

- ii) To estimate trend of share prices of the five largest companies in Indian share market.

5. METHODOLOGY

The present study has adopted a methodology to fulfill the objectives of the study. The study is purely based on the secondary data on share prices of five largest companies in Indian share market as per the market capitalization of the companies. The daily share price data for the last financial year, i.e., 1st April, 2023 to 31st March, 2024 is used to analyse and fulfill the objectives. The secondary data are collected from the National Stock Exchange database and Investing.com website. The collected data have been analyzed by using various statistical tools such as absolute change in prices on daily basis, deviation, trend estimation, etc.

6. DATA ANALYSIS

Objective No. (i)

The first objective of the study is to examine the variation in prices of shares of the five largest companies in Indian share market. The top five companies in Indian share market are selected based on their market capitalization. The selected companies are (i) Reliance Industries Ltd; (ii) Tata Consultancy Services; (iii) HDFC BANK; (iv) BHARTI AIRTEL and (v) ICICI BANK.

The company-wise share price variations of the selected companies for the last financial year, i.e. April, 2023 to March, 2024 are presented in the following tables.

1. **Table-1: Monthly Share Prices of RIL from April, 2023 to March, 24**

Date	Price	Percentage Change	Absolute Change
01-04-2023	2,197.47	-	-
01-05-2023	2,242.32	2.04	44.85
01-06-2023	2,315.27	3.25	72.95
01-07-2023	2,549.25	10.11	233.98
01-08-2023	2,407.00	-5.58	-142.25
01-09-2023	2,345.00	-2.58	-62.00
01-10-2023	2,287.90	-2.43	-57.10
01-11-2023	2,377.45	3.91	89.55
01-12-2023	2,584.95	8.73	207.50
01-01-2024	2,847.10	10.14	262.15
01-02-2024	2,921.60	2.62	74.50
01-03-2024	2,971.70	1.71	50.10

Source: Authors' own compilation and calculation from the data available on investing.com

It is observed that the monthly average price of the share of Reliance Industries LTD has been fluctuating throughout the financial year, 2023-2024. The average price of this share for the month of April, 2023 was Rs. 2,197.47. The average price was continuously increasing during April to July, 2023 and became Rs. 2,549.25 in July, 2023. But it was decreased during the August, September and October, 2023 and became Rs. 2,287.90 in October, 2023. From November onwards the monthly price was gradually increased and reached at Rs. 2,971.70 in March, 2024. The highest percentage increase in share price of RIL Ltd is recorded at 10.14% in the month of January, 2024 and the highest percentage decrease in price is recorded at -5.58% in the month of August, 2023. Thus, it is observed from the study that the monthly average price of the shares of Reliance Industries Ltd. has fluctuated during the last financial year, but the price is increased from Rs. 2,197.47 in April, 2023 to Rs. 2,971.70 in March, 2024.

1. Tata Consultancy Services:

Table2: Monthly Share Prices of TCS from April, 2023 to March, 24			
Date	Price	Percentage Change	Absolute Change
01-04-2023	3,219.25	-	-
01-05-2023	3,289.50	2.18%	70.25
01-06-2023	3,302.25	0.39%	12.75
01-07-2023	3,421.45	3.61%	119.20
01-08-2023	3,356.80	-1.89%	-64.65
01-09-2023	3,528.60	5.12%	171.80
01-10-2023	3,353.21	-4.97%	-175.39
01-11-2023	3,471.52	3.53%	118.31
01-12-2023	3,775.90	8.77%	304.38
01-01-2024	3,804.00	0.74%	28.10
01-02-2024	4,095.10	7.65%	291.10
01-03-2024	3,876.30	-5.34%	-218.80
Source: Authors' own compilation and calculation from the data available on investing.com			

It is observed that the monthly average price of the share of TATA CONSULTANCY SERVICE has been fluctuating throughout the financial year, 2023-24. The average price of this share for the month of April, 2023 was Rs. 3,219.25, which was increased to Rs. 4,095.10 in February, 2024. But the monthly average price was decreased to Rs. 3876.30 in March, 2024. It is

further observed that the monthly average price of the share Tat Consultancy Services was continuously increased from April to July, 2023 but decreased during August to October, 2023. Thereafter the price was increasing till February, 2024. The highest percentage increase in share price of TCS is recorded at 8.77% in the month of December, 2023 and the highest percentage decrease in price is recorded at -5.34% in the month of March, 2024. Thus, it is observed from the study that the monthly average price of the share of TCS has fluctuated during the last financial year but the price is increased from Rs. 3219.25 in April, 2023 to Rs. 3,876.30 in March, 2024

.3. HDFC BANK:

Table-3: Monthly Share Prices of HDFC Bank from April, 23 to March, 24			
Date	Price	Percentage Change	Absolute Change
01-04-2023	1,687.60	-	-
01-05-2023	1,610.85	-4.55%	-76.75
01-06-2023	1,701.40	5.62%	90.55
01-07-2023	1,651.20	-2.95%	-50.20
01-08-2023	1,571.45	-4.83%	-79.75
01-09-2023	1,526.30	-2.87%	-45.15
01-10-2023	1,476.50	-3.26%	-49.80
01-11-2023	1,558.80	5.57%	82.30
01-12-2023	1,709.25	9.65%	150.45
01-01-2024	1,462.45	-14.44%	-246.80
01-02-2024	1,403.40	-4.04%	-59.05
01-03-2024	1,447.90	3.17%	44.50
Source: Authors' own compilation and calculation from the data available on investing.com			

The data shows significant monthly fluctuations in the price of a commodity from April 2023 to March 2024, beginning at 1,687.60 and ending at 1,447.90, marking an overall decrease of 14.20%. Notable increases occurred in June 2023 by 5.62% and November 2023 by 5.57% and December 2023 by 9.65% while substantial declines were observed in May 2023 by 4.55%, August 2023 by 4.83% and January 2024 by 14.44%. The most dramatic drop happened in January 2024, with a decrease of Rs.246.80 which was 14.44%. Despite slight recoveries in February by 3.17% and March 2024 by 3.17%, the overall

trend is negative, indicating a volatile market with significant external factors influencing price movements.

4. BHARTI AIRTEL:

Table-4: Monthly Share Prices of BHARTI AIRTEL from April, 2023 to March, 24			
Date	Price (Rs.)	Percentage Change (%)	Absolute Change (Rs.)
01-04-2023	799.3	-	-
01-05-2023	849.9	6.33%	50.60
01-06-2023	878.75	3.39%	28.85
01-07-2023	889.9	1.27%	11.15
01-08-2023	856.4	-3.76%	-33.50
01-09-2023	926.4	8.17%	70.00
01-10-2023	914.4	-1.30%	-12.00
01-11-2023	1,014.70	10.97%	100.30
01-12-2023	1,032.20	1.72%	17.50
01-01-2024	1,171.75	13.52%	139.55
01-02-2024	1,123.35	-4.13%	-48.40
01-03-2024	1,228.60	9.37%	105.25

Source: Authors' own compilation and calculation from the data available on investing.com

The BHARTI AIRTEL stock price exhibited significant volatility from April 2023 to March 2024, starting at Rs.799.3 and ending at Rs.1,228.60, a substantial increase of Rs.429.3 or 53.70%. The stock saw considerable growth, particularly in January 2024 (+13.52%), November 2023 (+10.97%), and March 2024 (+9.37%), with major price jumps of Rs.139.55, Rs.100.30, and Rs.105.25 respectively. Despite these gains, there were notable declines in August 2023 (-3.76%), October 2023 (-1.30%), and February 2024 (-4.13%), with the largest absolute drop of Rs.48.40 in February. Overall, the stock demonstrated a robust upward trend, indicating strong performance with occasional setbacks.

5. ICICI BANK:

Table-5: Monthly Share Prices of ICICI Bank from April, 2023 to March, 24			
Date	Price	Percentage Change	Absolute Change
01-04-2023	917.65	-	-
01-05-2023	949.15	3.43%	31.50
01-06-2023	934.6	-1.53%	-14.55
01-07-2023	998.3	6.82%	63.70
01-08-2023	958.75	-3.96%	-39.55
01-09-2023	951.9	-0.71%	-6.85
01-10-2023	915.35	-3.84%	-36.55
01-11-2023	934.95	2.14%	19.60
01-12-2023	996.6	6.59%	61.65
01-01-2024	1,024.70	2.82%	28.10
01-02-2024	1,052.20	2.68%	27.50
01-03-2024	1,093.30	3.91%	41.10

Source: Authors' own compilation and calculation from the data available on investing.com

The ICICI BANK's share price from April 2023 to March 2024 reveals a series of fluctuations, with the price starting at Rs.917.65 and ending at Rs.1,093.30, marking an overall increase of Rs.175.65 or approximately 19.14%. Throughout this period, the stock experienced both significant rises and declines. The most notable increases occurred in July 2023, increase in prices by 6.82%, and absolute increase in price by Rs.63.70, in December 2023 price rises by 6.59%, and absolute increase in price by Rs.61.65. In March 2024, the share price of ICICI Bank was increased by 3.91% and Rs.41.10. Conversely, the sharpest drops were in August 2023 by 3.96% and Rs.39.55 and in October 2023, price decreased by 3.84% and in absolute amount by Rs.36.55. Smaller fluctuations included May 2023, increases by Rs.31.50 (3.43%) and decreases by Rs.14.55 (1.53%) in June 2023. Overall, despite some setbacks, the stock demonstrated a consistent upward trend with an average monthly percentage change of approximately 1.74% and an average absolute change or increase by Rs.14.64. This positive trajectory suggests a generally robust performance over the year, marked by periods of volatility. Thus, it is found that there were fluctuations of prices of shares of the five selected companies in the last financial year. There were upswings and downswings in prices of these shares. The share prices increase and decrease due to many factors such as market sentiment and investors behavior, earnings reports and corporate performance, macroeconomic indicators and economic trends, interest rates and monetary policy, geopolitical events and global factors, market structure and technical factors etc.

The Indian equity market in 2023 emerged as one of the top-performing stock indices globally. The Nifty50 and Sensex indices gained nearly 18%, with the Nifty50 adding about 3,600 points and the Sensex rallying by approximately 21,800 points. There are several events that influenced the Indian share market in the financial year, 2023-24. Some of them are Global level and some of them are national level in India.

Factors Driving the Market Rally in 2023:

(1) Surge in U.S. Treasury Yields: As the rapid rise in U.S. borrowing costs weighed on risk assets, the holdings of foreign investors in India reached their

lowest levels in decade. In September, 2023 Indian equities suffered a loss of USD 2.2 billion of Foreign Institutional Investors' money.

(2) Retail Investors: Retail investors played a crucial role by continuously investing in the equity market through Systematic Investment Plans (SIPs). In 2023, SIP inflows amounted to Rs 1.84 lakh crore. These consistent investments helped cushion the market against pressures from Foreign Institutional Investors (FIIs). Additionally, retail investors remained resilient during market corrections, holding onto their investments and thereby providing a significant boost to the market.

(3) Absence of a US Recession: In 2022, a recession in the US seemed imminent, leading to subdued market returns. However, as 2023 progressed, the US economy avoided a recession and reported robust growth in the second half of the year. This positive development bolstered major economies, including India, and maintained positive market sentiment.

(4) FII Inflows: FIIs, who were net sellers in 2022 with outflows of Rs 1.21 lakh crore, reversed their stance in 2023. They became net buyers, injecting Rs 1.65 lakh crore into the Indian equity market, marking the second-highest inflow on record (the highest being Rs 1.7 lakh crore in 2021). Factors such as reduced inflation, anticipation of interest rate cuts in 2024, and the likelihood of the National Democratic Alliance (NDA) securing a third consecutive term in the general elections boosted FII confidence.

(5) FOMC meeting: IT stocks jumped up to 11 percent in December, 2023; tracking gains in U.S. peers, after the U.S. Federal Reserve kept interest rates unchanged while hinting that the two percent inflation target could be achieved earlier than estimated.

(6) BJP's Landslide Poll Win in Three States: A decisive mandate in favour of the Bharatiya Janata Party in Chattisgarh, Madhya Pradesh and Rajasthan sparked a captivating gap-up rally, delivering a noteworthy 3.5 percent week over week return in the broader market.

Factors that Influenced negatively the Market in 2023:

(1) Adani Hindenburg Row: One of the India's biggest corporate company Adani Group suffered a lot after a report issued by Hindenburg on January 24,

2023, claimed that many shareholders of Adani Group were offshore shell companies and funds were tied to the group itself.

(2) U.S. Shutdown Scare: Throughout 2023, the Democrats and Republicans repeatedly clashed over budgetary matters in the U.S. After an intense debate between the two, the country came very close to a govt. shutdown in October, 2023. Because of this FII and FPIs' money flow was interrupted, and hence Indian stock market opened with an upside gap on 1st October, 2023.

(3) El-Nino Scare: India witnessed a deficient monsoon season. Various media reports said August was the driest yet on record.

Best Performing Sectors in 2023:

a. BSE Realty:

The real estate sector, which had been under pressure since the pandemic, saw a remarkable recovery in 2023. The BSE Realty Index delivered returns exceeding 75%, making it the best-performing index despite higher interest rates and tight liquidity conditions. Top-performing stocks included Unitech and Peninsula Land.

b. BSE Capital Goods

The BSE Capital Goods Index surged by 66.89% in 2023, significantly outperforming the Nifty50 and Sensex. This growth was driven by strong investor interest, with many companies in the index trading above their 10-year average Price-to-Earnings (PE) ratios, indicating that investors were willing to pay a premium.

c. BSE Auto

The automotive sector, including auto ancillaries, garnered significant attention in 2023. The BSE Auto Index delivered over 42% returns, reaching a lifetime high. More than a dozen stocks within this index more than doubled investors' money. The sector's growth was fueled by robust demand for passenger cars (especially sports utility vehicles), medium and heavy commercial vehicles, and government initiatives to promote electric vehicle sales.

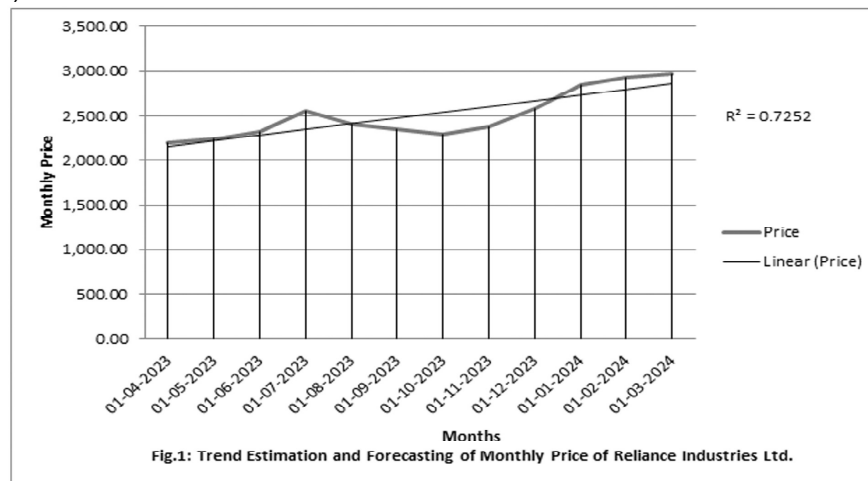
Worst Performing Sectors in 2023

While no sector recorded negative returns in 2023, the oil and gas sector underperformed. High energy prices negatively impacted oil-marketing companies, and windfall taxes burdened upstream producers. Private banks also lagged, with the private bank index delivering only an 11% return, as they did not attract significant investor interest compared to their public-sector counterparts.

Objective No. (ii)

The second objective of the study is to estimate trend of share prices of the selected companies based upon market capital in Indian share market. For this objective, simple linear regression analysis is made by using the secondary data of monthly average price of the same top five companies, namely, (i) Reliance Industries Ltd., (ii) Tata Consultancy Service, (iii) HDFC BANK, (iv) BHARTI AIRTEL and (v) ICICI BANK which are presented in the following figures.

(1). Reliance Industries Ltd.:



The figure-1 is presenting the trend of monthly average price of the share of Reliance Industries Ltd. estimated by using the past data on monthly average price from April, 2023 to March, 2024 and found that there is a positive trend with a variation in prices, meaning the price of this share though fluctuated, i.e., increased and decreased but overall the price is increased over

the last financial year. The value of R^2 is found 0.725, which indicates the estimation is well fitted.

(2). TCS:

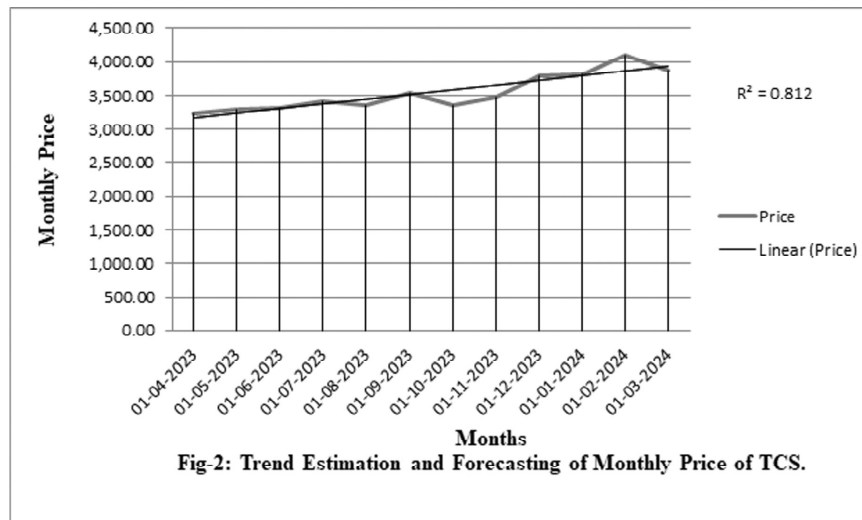
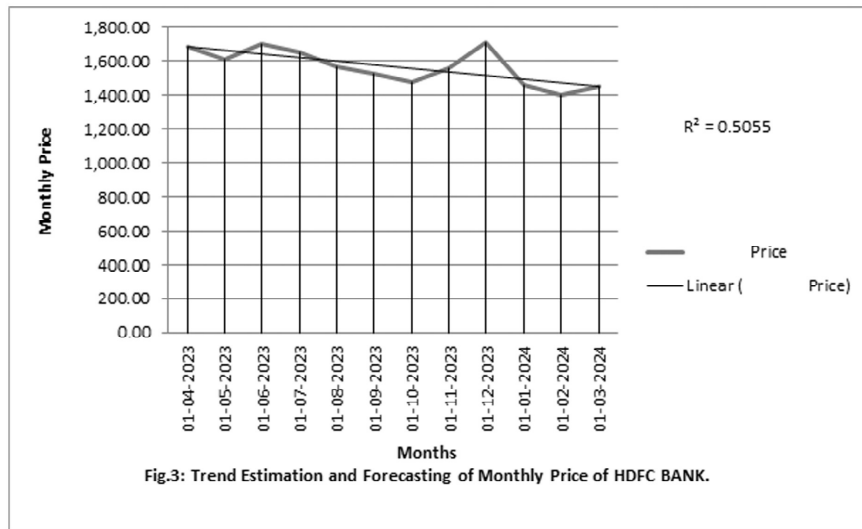


Fig.2 shows the monthly price trend of TCS from April 2023 to March 2024, illustrating a generally upward trajectory despite some fluctuations. The price starts around Rs.3,200.00 in April 2023 and rises gradually, reaching just below Rs.4,000.00 by February 2024, followed by a slight decrease in March 2024. The linear trend line, which has a positive slope, indicates a consistent overall increase in the stock price over the period. The R^2 value of 0.812 suggests that the model explains 81.2% of the variance in the monthly prices, highlighting a strong correlation between the time and the increasing price trend. This indicates that while there are periodic ups and downs, the overall movement is a steady increase in the stock price of TCS.

(3). HDFC BANK:

Fig.3 illustrates the monthly price trend of HDFC Bank from April 2023 to March 2024, showing a generally fluctuating pattern with a slight downward trend. Starting at around 1,600.00 in April 2023, the price experiences several ups and downs, peaking near 1,750.00 in October 2023

before declining towards the end of the period, reaching just below 1,400.00 in March 2024. The linear trend line, which has a slight negative slope, indicates a gradual overall decline in the stock price over the year. The R^2 value of 0.505 suggests that the model explains 50.5% of the variance in the monthly prices, indicating a moderate correlation. This means that while there are significant month-to-month fluctuations, there is a discernible, albeit mild, downward trend in the price of HDFC Bank shares over the analyzed period.



(4). BHARTI AIRTEL:

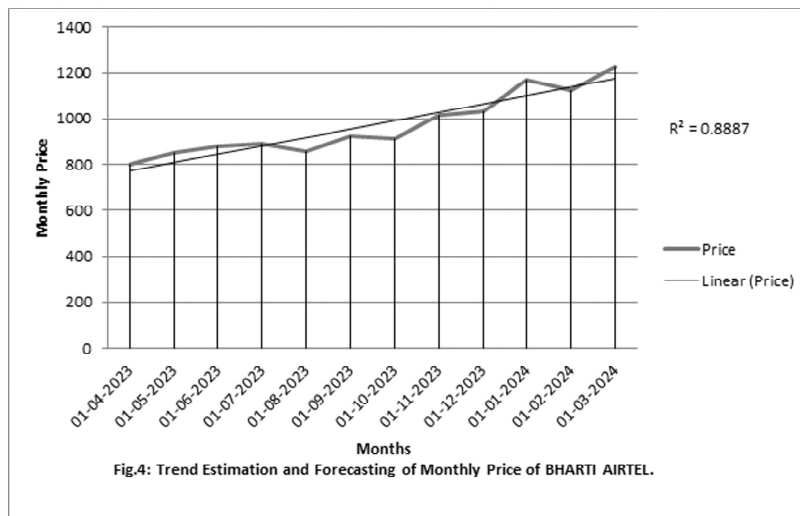


Fig.4 is presenting the trend of monthly average price of the share of Bharti Airtel estimated by using the past data on monthly average price from April, 2023 to March, 2024 and found that there is a positive trend with a variation in prices, meaning the price of this share though fluctuated, i.e., increased and decreased but overall the price is increased over the last financial year. The value of R^2 is found 0.888, which indicates the estimation is well fitted.

(5) ICICI BANK :

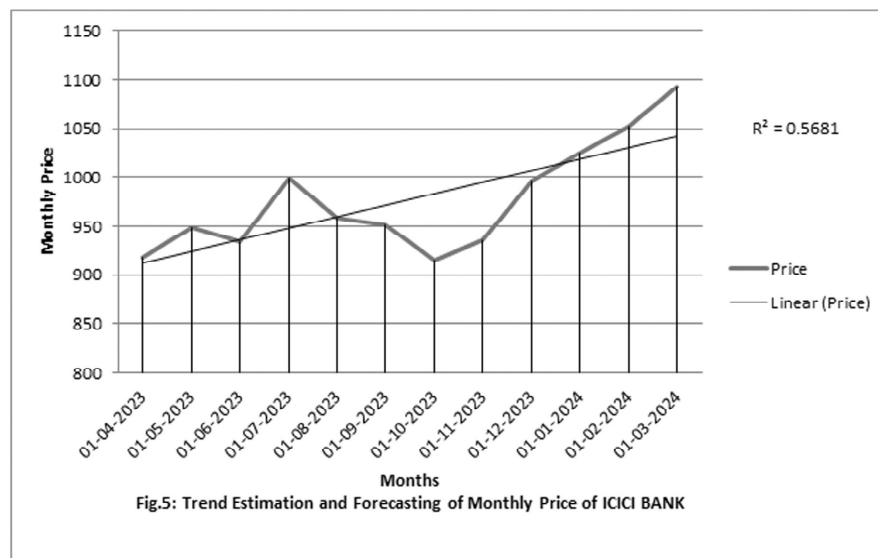


Fig.5 illustrates the monthly price trend of ICICI BANK from April 2023 to March 2024, showing a generally fluctuating pattern with a sharp upward trend. Starting at around 917.65 in April 2023, the price experiences several ups and downs, peaking near 1,093.30 in March, 2024. The linear trend line, which has a positive slope, indicates a gradual overall increase in the stock price over the year. The R^2 value of 0.568 suggests that the model explains 56.8% of the variance in the monthly prices, indicating a moderate correlation. This means that while there are significant month-to-month fluctuations, there is a sharp upward trend in the price of ICICI Bank shares over the last Financial Year.

1. FINDINGS AND CONCLUSION:

Reliance Industries Ltd. (RIL) experienced significant monthly fluctuations in its share price throughout the financial year 2023-2024. The price started at Rs. 2,197.47 in April 2023 and ended at Rs. 2,971.70 in March 2024. The highest increase in share price was 10.14% in January 2024, while the highest decrease was -5.58% in August 2023. Tata Consultancy Services (TCS) exhibited variability in its share price throughout the financial year. The price began at Rs. 3,219.25 in April 2023 and rose to Rs. 3,876.30 by March 2024. The highest increase was 8.77% in December 2023, while the highest decrease was -5.34% in March 2024.

HDFC Bank experienced significant volatility in its share price throughout the financial year. The price started at Rs. 1,687.60 in April 2023 and ended at Rs. 1,447.90 in March 2024, marking an overall decrease of 14.20%. The highest increase was 9.65% in December 2023, while the highest decrease was -14.44% in January 2024. Bharti Airtel's share price exhibited significant volatility throughout the financial year. Starting at Rs. 799.3 in April 2023 and ending at Rs. 1,228.60 in March 2024, the price increased by 53.70%. The highest increase was 13.52% in January 2024, while the highest decrease was -4.13% in February 2024. ICICI Bank's share price experienced significant fluctuations throughout the financial year. The price started at Rs. 917.65 in April 2023 and ended at Rs. 1,093.30 in March 2024, marking an increase of 19.14%. The highest increase was 6.82% in July 2023, while the highest decrease was -3.96% in August 2023.

Reliance Industries Ltd. demonstrated a positive trend in its share price, despite experiencing fluctuations throughout the period. The trend analysis revealed an R^2 value of 0.725, indicating that the model used to analyze the trend is well-fitted and reliable. Tata Consultancy Services exhibited a generally upward trend in its share price, despite some fluctuations. The trend analysis showed an R^2 value of 0.812, indicating a strong correlation and a reliable model for analyzing the trend. HDFC Bank's share price displayed a slight downward trend amidst significant fluctuations. The trend analysis yielded an R^2 value of 0.505, suggesting a moderate correlation and providing a reasonably

reliable model for understanding the trend. Bharti Airtel's share price showed a positive trend despite experiencing significant fluctuations over the period. The trend analysis revealed an impressive R^2 value of 0.888, indicating a well-fitted model that accurately captures the trend with a high degree of reliability. ICICI Bank's share price exhibited a sharp upward trend amid significant fluctuations throughout the period under analysis. The trend analysis resulted in an R^2 value of 0.568, indicating a moderate correlation and suggesting a reasonably reliable model for understanding the trend despite the fluctuations.

The market context and influencing factors during the period were multifaceted. Positive influences included a surge in U.S. Treasury yields, attracting foreign investment, consistent SIP inflows of Rs 1.84 lakh crore from retail investors, the absence of a U.S. recession supporting robust market sentiment, net FII inflows of Rs 1.65 lakh crore, a boost in IT stocks following the FOMC meeting, and market rallies sparked by BJP's poll win. Conversely, negative influences encompassed the impact of the Adani Hindenburg Row on investor sentiment, market uncertainty stemming from the U.S. shutdown scare, and the El-Nino scare affecting both the monsoon season and market performance. Sector performance varied, with the best-performing sectors being BSE Realty, BSE Capital Goods, and BSE Auto, while the worst-performing sectors included oil and gas and private banks. In summary, despite fluctuations in the share prices of the top five companies in the Indian share market throughout the financial year 2023-2024, most demonstrated a positive overall trend. Market performance was shaped by a combination of global and domestic factors, with significant contributions from retail and foreign institutional investors.

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Role of Education for Sustainable Development

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Dr. Arupa Dutta

Abstract

Globally, attaining sustainability is mostly dependent on education. Only through this intermediary can people become aware of, involved in, and reap the benefits of sustainable development. The goal of sustainable development is to satisfy current demands without compromising the ability of future generations to satisfy their own. The fundamental tenet of sustainable development is that our economic, social, and environmental circumstances are universal. In order to provide students with the knowledge and abilities they need to transform our society and move toward a sustainable future, education for sustainability makes use of the entire educational system. As part of sustainable development, it is equally important to acknowledge and

Honor the beneficial history and legacy of past generations. Education for sustainable development therefore promotes abilities like critical thinking, envisioning potential futures, and collaborative decision-making. The way that education is now taught needs to be drastically changed in order to promote sustainable growth. (UNESCO, 2014) Understanding the notion of sustainable development and researching the role of education for sustainable development

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are the main objectives of the research. Most of the secondary data included in the study is sourced from books, articles, journals, websites, and other similar sources.

Keywords: Education, Environment, Sustainable Development.

Introduction:

Education has received invasive sustain for development and it's regarded for notably enhancing livelihoods on a global extent. Education and training are crucial components in driving society's shift towards sustainability .The definition of sustainable development and its viability is avidly debated topic. They have different facts about how and what sustainable society should look like. It's decisive to comprehend that, despite our complexity in seeing a sustainable future; we have no problems identifying aspects of our societies that are not sustainable. We can right away come up with a laundry list of rising issues, including the need to save water, the uneconomical use of energy, increasing pollution, the overuse of personal transportation, the disobedience of human rights, consumerism, etc. But, we are not to guilt for not having a particular concept of sustainability.

Sustainable development aims to achieve a balance between our social, economic, and environmental needs in order to benefit present and future generations. In order to be sustainable, development must be an ongoing, integrated process that builds and strengthens communities, addresses social, environmental, and economic issues together, and avoids overusing valuable natural resources. Sustainable growth cannot be managed by financial intervention, political control, or technical solutions alone. Our mental and behavioral patterns need to shift. To do this, learning and education must be of the highest caliber and promote sustainable progress at all societal levels and from all points of view.

The cornerstone of sustainable development is the creation of a complex web of social, economic, and environmental settings. Without a healthy environment, it will be difficult for present and future generations to enjoy economic progress or a better society. Therefore, one may consider the environmental component to be the ultimate boundary of sustainable growth.

The social dimension meets everyone's basic requirements while staying inside the constraints of the ecology. By taking the economic aspect into account, goals can be identified within the parameters of an environmentally and socially sustainable way of doing things. Teaching people about the value and necessity of sustainable development in the contemporary world is the aim of education for sustainable development. This includes teaching students, community members, business communities, etc.

Education for sustainable development (ESD) is a crucial educational tool because of the interconnectedness between all elements of an ecosystem and humans. This strategy also adds a very important point to the Brundtland Report from 1987, which states that "sustainable development implies addressing the basic requirements of everyone and offering to all the opportunity to fulfill their goals for a better life." ESD has a critical role in shaping people's attitudes toward society, the environment, and oneself. (Sulaiman)

The goal of education for sustainable development (ESD) is to provide new answers to all issues pertaining to the economy, society, environment, and culture while also enhancing people's comprehension of the relevant issues and their ability to engage responsibly in shaping the future of society. (Barth, Matthias, 2015)

Review of Related Literature:

Little and Green (2008) revealed that study of the literature on globalisation and development recommended that globalisation has changed the requisites of development in important ways, including through increasing the consequence of trade, foreign investment and technology transfer. These changes make education and skills ever more central to the process of development. Education has been an essential precondition for development. (Angela W. Little, 2009) Elaine Nevin revealed that ESD in Ireland demonstrates the extremely high calibre of the programmes and work produced. Additionally, the variety of programmes available today offer a solid foundation for any action plan on education for sustainable development as well as beneficial chances for inter-sectoral collaboration on shared problems and themes. But, in the near term, these educational sectors must collaborate, share best practises, and learn from one another. (Nevin. E. 2008)

Yadav (2016) found that every person can get the knowledge, skills, attitudes, and values essential to sculpt a sustainable future through education for sustainable development. A nation's capacity to create and meet sustainability goals depends on its level of basic education. Education can boost living standards generally, increase female status, increase environmental protection, decrease population growth rates, and improve agricultural production.

Sulaiman (2019) studied that Education for sustainable development is a dynamic perception that includes a new approach to education that encourages people of all ages to carry responsibility for forming and enjoying a sustainable opportunity. There is increasing global appreciation of Education for Sustainable Development (ESD) as an important part of quality education and a key enabler for sustainable development. Sustainable development is one of the major goals of environmental education that has become an important part of education at all levels. (Moazzam, December 2019)

Objectives of the Study:

The study contain following objectives:

1. To understand the concept of sustainable development.
2. To study the role of education for sustainable development.

Methodology:

The researcher adopted descriptive analysis technique in the present study. For analyzing the data the researcher reviewed so many articles and books. According to based on the objectives of the study the researcher used those theoretical analysis which is explain the objectives. The nature of the study is fact finding, so that the researcher could not put any hypothesis. Apart from that the researcher put those data and analysis which is reliable and it is properly mentioned in the reference section. The present study is totally based on secondary sources of data, which includes books, articles, journals, websites, etc.

Discussion and Findings:

Sustainable development

The fundamental tenet of the UN is sustainable development. According

to the United Nations, “sustainable development is the underlying philosophy of the United Nations,” the concept of sustainable development was first introduced in the 1987 Brunt Land Commission Report. Sustainable development is “development that satisfies the demands of the present without jeopardizing the ability of future generations to meet their own needs,” according to the 1987 Bruntland Commission Report. Without jeopardizing our ability to meet our own demands in the future.

A future where environmental, social, and economic issues are balanced while still pursuing growth and improving living standards is what is meant to be considered sustainable. There are intricate connections between the environment, economy, and society. For example, a wealthy civilization needs a healthy environment to provide clean air, safe drinking water, and resources for its citizens. A good setting is essential for healthy life. Education about the environment is crucial to sustainable growth. In addition to strengthening the information and abilities needed to manage complicated environmental challenges, environmental education teaches students how their decisions and actions affect the environment and shows them what they can do to maintain a healthy and sustainable environment for future generations. Students that receive an environmental education are encouraged to think critically and creatively, and it also motivates them to get more involved in their communities. It explains to pupils the value of the environment and gives them the foundational knowledge they need to lead sustainable, eco-friendly lifestyles.

Principles of Sustainable Development:

The three sustainability realms of environment, society, and economy—as well as a subordinate factor of culture—must be considered in every sustainable development endeavor. Since sustainable development takes into account the local contexts of these three domains, it will manifest itself in diverse ways globally. Sustainability is based on a number of values and principles, including social justice, equality between the sexes, peace, tolerance, eradicating poverty, environmental preservation and restoration, and protection of natural resources. The Rio Declaration includes the following tenets.

- People are allowed to a healthy and fruitful life in harmony with nature.

- The right to development must be satisfied so as to meet developmental and environmental needs of present and future generations in an equitable way.
- Sustainable development requires eradicating poverty and narrowing the gap between living standards around the globe.
- Environmental protection cannot be viewed in a vacuum; it is an essential component of the development process.
- The interests and needs of all nations should be taken into consideration in international initiatives pertaining to development and the environment.
- Countries should support suitable demographic policies and decrease and eliminate unsustainable patterns of production and consumption in order to achieve sustainable development and a higher quality of life for all people.
- Women are essential to the growth and maintenance of the environment. Consequently, attaining sustainable development depends on their complete involvement.
- The very nature of warfare undermines sustainable development. Development, environmental preservation, and peace are all intertwined and interconnected.
- Believing that all people having universal attributes.
- Being aware that science and technology cannot tackle every issue facing us.
- Stressing the need of public involvement in local and national policy decisions. The process leading up to the decisions needs to involve the people whose lives will be impacted by them.
- Demanding increased accountability and openness in the process of making decisions by the government.
- Applying the precautionary principle, which calls for taking action even in cases where scientific information is lacking or ambiguous in order to prevent the likelihood of grave or irreversible harm to the environment or society.

Education for Sustainable Development:

Education for sustainable development calls for changes to educational theory and practise that cannot be summarised in a single explanation. The panel will base all of its work on the following definitions of education in sustainable development, which also serve as a helpful indicator of the panel's purview.

In 1998, a statement was made by the Sustainable Development Education Panel (SDEP) stating that "learning for sustainable development is about maintaining and improving our quality of life and the quality of life of future generations." It seeks to educate people about the associated environmental, social, and economic concerns while also empowering those—individuals, communities, groups, businesses, and the government—to live and behave sustainably. In order to ensure that we do not come up short, we must ensure that we are ready for the world in which we will live in the twenty-first century.

According to UNESCO, education for sustainable development values cultural variety while preparing students to make informed decisions and take responsible actions for the preservation of the environment, economic viability, and a just society for current and future generations.

Sustainable development was defined by the World Commission on Environment and Development in 1987. Development can be made sustainable by humanity so that current demands are satisfied without jeopardizing the ability of future generations to satisfy their own wants.

It has long been believed that because Earth has such extraordinary capacity for stability and self-correction, all human mistakes and attacks on the biosphere are its fault. Assuming that everyone views nature in the same way is foolish. The natural world is severely abused by contemporary technology, industry, agriculture, and other endeavors that support modern society. This brings up the issue of contaminants and environmental risks. The atmosphere now has more carbon dioxide in it as a result of industrial vehicles' emissions of smoke and fumes. The area is being destroyed by industrial and mining effluents. Overuse of fertilizer is contaminating lakes. Water sources,

agriculture, and other development sectors are contaminated by pesticide residues in the soil.

Ecosystem health and human well-being are intimately linked to the issues of air and water pollution. Aquatic and marine life has been impacted by the perception that coastal areas and interior waterways are trash dumps. The term “environmental degradation” refers to the deterioration of a specific ecosystem or the biosphere overall as a result of human activity. Environmental degradation may eventually make it impossible for the human population to continue growing. Education for sustainability is the newest paradigm for a lifelong learning process. It aims to create knowledgeable and engaged citizens with the capacity for creative problem-solving, scientific, technical, and social literacy, as well as a dedication to acting responsibly in order to guarantee an economically prosperous, socially just, and environmentally sound future for all.

Role of Education for Sustainable Development:

“In any nation, education is the cornerstone of growth and a fundamental right. To ensure that their children have the best start in life possible, parents must educate themselves on nutrition and health. Workforces with education and expertise are essential to prosperous nations. We must collaborate in order to overcome poverty, mitigate the effects of climate change, and achieve truly sustainable development in the ensuing decades. We are capable of transforming individual lives, national economies, and our entire planet through collaboration, leadership and prudent educational expenditures.”

Secretary-General of the United Nations Ban Ki-Moon.

Excellent education is a key tool for achieving a more sustainable future. This was emphasized in 2002 during the UN Global Summit in Johannesburg, where it was stated that attaining sustainable development required changing the country’s educational policies. Education for sustainable development (ESD) promotes the development of the knowledge, skills, understanding, values, and behaviors required to create a sustainable world. Its objectives include ensuring environmental protection and conservation, advancing social equity, and fostering economic sustainability. Environmental education, which

tries to provide people the knowledge, skills, values, attitudes, and behaviors to take care of their environment, is largely responsible for the idea of ESD. Empowering people to make decisions and take action to improve our quality of life without sacrificing anything is the aim of ESD.

It is commonly known that a variety of factors affect how well ESD is implemented, demonstrating the equal importance given to the educational process and its outcomes (quoted from “UN Decade of Sustainable Development,” UNESCO Nairobi Cluster, 2006). ESD ought to:

- Be interdisciplinary and thoroughly included into the curriculum to support an approach to policymaking that involves the entire institution.
- Discuss the ethics and guiding concepts of sustainable growth.
- Promote critical thinking, problem-solving, and action, as these skills boost self-assurance when addressing the challenges of sustainable development.
- Use a variety of instructional strategies, such as theater, debate, literature, and the arts, to emphasize the processes.
- Give students a voice in choices that impact the format and subject matter of educational initiatives.
- Speak about both local and global issues and refrain from employing jargon-filled phrases and language.
- By focusing on the future, make sure the content has a long-term perspective and utilizes medium- and long-term planning.

Some of the essential points regarding role of education for sustainable development are –

- Education has a major impact on the social, spiritual, and cultural growth of our society. It contributes to improving the means of sustenance and standard of living in the community.
- People who obtain a top-notch education ought to be endowed with a range of knowledge and values that will empower them to engage fully in social, political, and economic spheres and to make morally upright choices. One of the essential components of transferring culture from one generation to the next is present in it.

- Educations include the acquisition of specific abilities, exposure to knowledge, sound decision-making, and well-formed opinions.
- The education system for sustainable development's main objective is to "educate a new generation of sustainable thinking," or a globally recognized leader of Cosmo-planetary awareness with an all-encompassing worldview, a culture of sustainability, high socio-cultural needs, and profound moral-ethical values. This group of people must be capable of meeting the responsibilities imposed on humanity by the environment and advancing the creation of a sustainable society.

Conclusion:

The major goal of the education system for sustainable development is to "educate a new generation of sustainable thinking," or to produce Cosmo-planetary awareness leaders who are globally recognized and possess a comprehensive worldview, a sustainable culture, high socio-cultural needs, and profound moral-ethical values. This group of individuals must be able to fulfill the obligations placed on humanity by the environment and promote the development of a sustainable society.

The ESD has an extremely expansive mandate. It has therefore turned into both a challenge and an opportunity at the same time. ESD offers great access to India's environmental, social, and economic domains. For information, awareness, analysis, and action on sustainable development, this cleared the path. The nation's most crucial route is toward sustainable development, and in particular, toward ESD. Countries that rise to the challenge and wisely seize the chances at hand will meet the needs of their current populace.

At the same time, they preserve the equilibrium between the economy and the environment, giving their future generations the tools they need to meet their requirements. The 22nd Governing Council of the United Nations Environment Program was convened in Nairobi, Kenya, where Nobel laureate Indian economist Amartya Sen made a point in one of his speeches about how development and ecological and environmental issues are inextricably linked.

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Prospects of organic tea market in Assam

Bohnisikha Bordoloi

Dr. Rinti Dutta

Abstract

There is a rising global demand for organic products, including tea. Assam is known for its rich tea heritage. Assam's climate with its heavy rainfall is conducive to organic tea cultivation. Along with state level initiatives, subsidies, training programmes can help in growing organic tea market in Assam. Organic tea generally makes a higher price in the market compared to conventional tea. The prospect of organic tea production is promising, driven by increasing consumer awareness and demand for healthier and more environmentally friendly products.

Key words: Organic, Assam, Production

Introduction

Tea business of India has a long history and plays an important role in contributing to the nation's revenue. Since the British Started the tea cultivation to India in the 1820s, the nation has produced tea as an economic crop. Large numbers of people are employed in the tea sector today, and it contributes much to the Indian economy in terms of income. The production of tea has changed considerably in India over the years, moving more and more towards organic and sustainable practices only to reach the health conscious people. The industry also had to deal with difficulties like competition from other

nations that produce tea, varying tea prices, and labor-related problems. Despite these obstacles, the Indian tea business is still growing and produces a wide variety of teas. Overall, India's tea business continues to play a significant role in its history, culture, and economy.

In today's world, there is a rising awareness of the consumers for health benefits associated with organic foods. Tea is universally preferred beverage and consumer is shifting from normal tea to organic tea due to its good for health and other several benefits. Organic tea market has been growing globally and is expanding very fast in the global market due to the consumer awareness about safer alternatives to convention products. In the recent trends, people are more conscious about their health and are shifting to safer zones in order to protect themselves from unseen issues. The growing notion of the people is such that pesticide -free commodities are both safe, hygiene and healthy. It has boosted the demand for organically based agriculture products out of which tea is one such which helps to preserve general health and well-being. Due to the rise in health hydration organic tea demand has been risen. The higher demand for organic content in beverages along with its healthy impact on the body such as strong immune system and antioxidant properties are flourishing the demand for organic tea. Tea culture in South Asia economies such as India and China is shaping the growth trends for the Organic tea market.

Objective of the paper

To induce the tea growers of Assam to produce organic tea to capture the international premium tea market.

Methodology of the paper

The paper is based on secondary data only. The paper s based on recorded data and reviewing various papers.

Review of literature

Oli (2009), The industrial revolution, the tea production was started from western countries. organic agriculture system was the cause of pollution. The pollution threats animal and plants health. Rasel Karson research the dangerous result of pesticide and she advice the organic agriculture system. increase the productivity of agriculture farmer must be use organic fertilizers

monaural and pesticide Baskota (2009), on one hand organic tea production in Nepal is difficult factor, on the other hand it is difficult to marketing. Market of organic tea is not only internal it is based on international.

Mohan (1999) studied the origin and development of organic tea cultivation. Organic tea started in 1983 in Sri Lanka, in 1985 in Darjeeling (India). Some countries including China pulled out of organic tea production. A number of commercial estates switched over to organic farming with advice from IFOAM. During the transition from chemical-based agriculture to natural system of farming, the yields levels dropped. However, establishment of organic tea regime from the very beginning at planting has given more desirable results. The author stated under proper management, switch-over to organic system does not drastically reduce yield as is widely perceived.

Bisen (2012) made a comparison on traditional and organic cultivation of tea in Darjeeling region in 21 gardens. Yield reduction was 10 to 21.2% during conversion period. In the medium and low yielding gardens there was a reduction up to 29%. However the quality parameters were quite better with higher price realization.

Sangeetha (2015) found out that consumers demand for organic food is strongly influenced by knowledge and attitude of consumers, price as well as food attributes of organic products.

Mr. Sathis Kumar and Dr. E. Muthukumar (2016) found out that consumers in Nilgiri district gave more importance to factors like health, environmental safety, knowledge and culture where organic food was concerned. However, they were indifferent towards attributes of organic food like taste, colour of the food etc.

Kakati (2011) in his article describes the problems of small tea growers in Lakhimpur district of Assam, mainly the low price of green tea leaf, minimum income from tea production, patta related problem etc. faced by the small tea growers.

Goowalla (2015) in his article highlights the problems and prospect of STGs in Assam. The financial problem, land related problem, marketing of

green tea leaf, labour supply, poor infrastructural facilities etc. are the problems faced by small tea growers.

Prospects of organic tea production.

In last few years, **organic** tea production has significantly increased due to the high quality of organically grown tea along with the benefits for environment and human health. In addition, organically grown tea sales are expected to have better price realization and strengthen the socio-economic condition of tea producers.

One of the biggest tea consumers in the world is India. According to a 2018 survey by the Tea Board of India, 3–4 cups of tea were eaten daily on average by 83% of Indian families. With regard to age analysis, the same survey discovered that tea consumption was highest among respondents aged 45 to 54, with 93% of them drinking tea. However, consumption of tea was also relatively high in other age groups, with 85% of respondents in the 25–34-year-old age range and 91% of respondents in the 35–44-year-old age range also reporting tea intake. In India, tea is frequently eaten by people of all ages, with a predilection for hot, freshly made tea. (B.S., 2024). Babitha in her paper compares the data of tea export of India from 2016 to 2020 and has found that there is a growth in exporting of tea except the covid period 2020. Indian conventional tea has a good prospect in production too which is shown in her paper. Therefore it is expected that there is a good opportunity to produce organic tea in India to reach the international Market.

Year	Tea production (Milion Kg)
2016	1267
2017	1325
2018	1366
2019	1390
2020	1389

Rank		Tea Exports (Milion Kg)
1	Assam	706
2	West Bangal	387
3	Tamil Nadu	198
4	Kerala	67
5	Tripura	24

Rank	Country	Tea Exports (Milion Kg)
1	Kenya	480
2	Sri Lanka	285
3	China	281
4	India	241
5	Vietnam	129

Year	Tea production (Milion Kg)
2016	233
2017	240
2018	248
2019	256
2020	241

Source: (B.S, Nair, Damani, Khandelwal, Sachdev, & Jain, 2023)

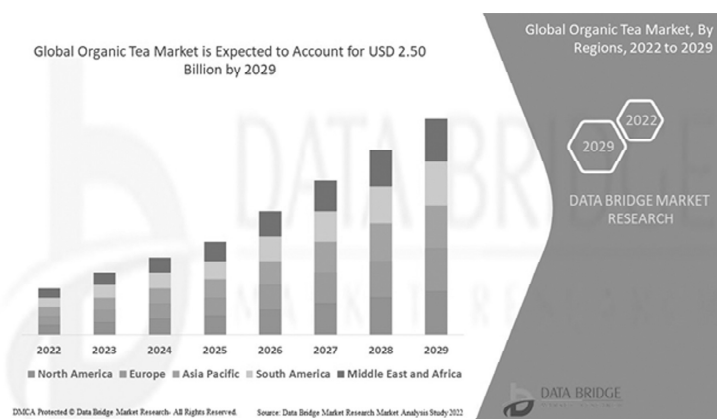
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International Prospects of organic tea

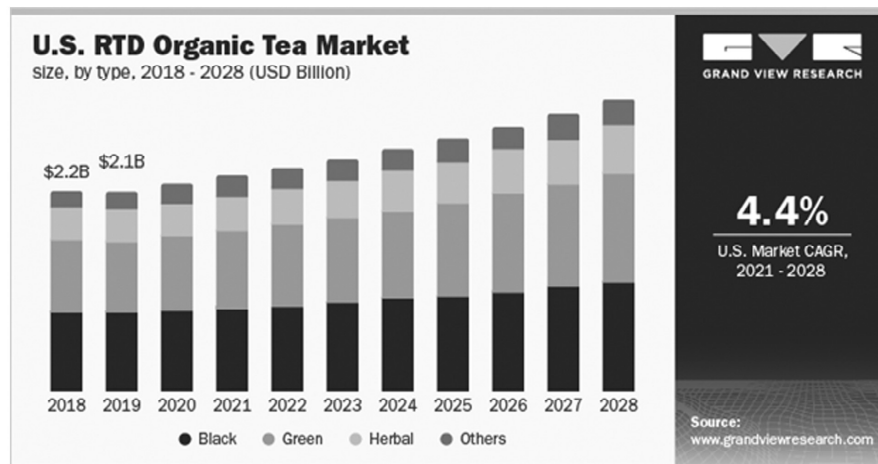
Organic tea is gaining popularity among the global people as they have the benefits of natural component with the smallest amount of preservatives. The market is expanding generally for the reason of consumer awareness for pesticides free products. Due to the awareness that tea produced organically has better quality and good for both the environment and human health, the production of organic tea has radically increased over the past few years. In addition, it is expected that sales of organic tea will result in greater price effect and improve the socioeconomic conditions of tea growers. Organic farming has developed in many parts of the world as a result of consumer awareness of food safety and increasing demand for organic food and drinks on the worldwide market. The demand for organic tea increases in countries such as the United States, Japan, Germany, and other European countries (Intelligence, 2024).

The international organic market is growing rapidly, particularly in developed countries, such as Japan, North America and Europe. Equally, the export markets in developing countries have seen substantial growth. Consumer buying behavior towards organic tea is influenced by brand name, quality, price, health benefit, environmental issues. Consumers are also ready to pay extra for quality products with functional benefit (Kate & More, 2018).

. The data shows the expanding organic tea market



Source: (databridgemarketresearch, 2024)



Source: (us-rtd-organic-tea-market-size.png (670×350) (grandviewresearch.com))

National Prospects for Organic Foods

The Indian organic food and drink is still at an infant stage. It is however rapidly increasing due to growing consumer need. The level of awareness and acceptance is comparatively low. The findings of the study taken by Ghai in 2016 among 200 respondent of Delhi reveals that the market for Tea is demand driven and faces a cut-throat competition hence to survive that several marketing techniques should be adopted. The study state that majority of the people (58%) are consuming organic Tulsi Tea in Delhi. They only consume organic tea for only medicinal qualities. Consumers are health conscious consult the doctor and consider the specific health benefits and medicinal qualities of Tea before purchase. (Ghai & Ramawat, 2016). Organic tea products maintain the highest growth potential in the Indian market. Organic tea market of India is occupied by different brands like Organic India, Tea Trunk, Brook Bond taj Mahal Tea House, Satori Tea, Sancha Tea etc.

Prospects for organic tea production in Assam

A study made by Deka and Goswami make clear some of the tea growers in a few tea growing areas are converting to sustainable production systems like organic cultivation. The conclusion of the study tells that the yearly income from a hectare of tea cultivation for small-scale organic growers, which is found to be INR 85,000 (USD 1,156.83), is better than the income for the

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conventional growers, which is INR 77,000 (USD 1,047.95). In a long-term point of view, organic cultivation is found to be an economically viable option for small-scale tea growers over a period of 10 years (Deka & Goswami, 2021). Small tea holders form a major part of the tea industry. They maintain the rural economy in several tea-producing regions in the world. The paper indicates that the implementation of organic cultivation has encouraged some of the small tea holders to involve in the processing and marketing of tea for the development of an alternative value chain. The findings of the paper indicate the potential for the development of sustainable value chain for the small tea holders. This progress is necessary for encouraging more growers to participate in the value chain, and mobilizing and organizing them towards collective actions through suitable institutional arrangements (Deka & Goswami, 2022).

Conclusion

For some years, the organic movement has considered itself the growing drive for today's consumers' purchasing choice and growing attention from mainstream media. However, existing tea producer and brands need to understand the change in consumer mind-set for the consumption of tea. They need to make certain changes in their existing manufacturing set-up for the adoption of organic tea production for the fulfillment of market trends in tea Industry. However, the awareness on the protection of nature and ecosystem, the growth of organic tea will definitely achieve more popularity and continue to lead in the future as predicted by the different global market research organizations. (Kate & More, 2018). The prospect of organic tea production in Assam is promising, supported by favorable natural conditions, increasing demand, and supportive policies. With careful management of the transition process and strategic marketing, Assam can strengthen its position as a leading producer of high-quality organic tea.

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MOMENT MARKETING: A TWIG OF MARKETING TREE

Suraj Das
Anirban Patgiri

Abstract

This study attempts to investigate the concept of moment marketing, which involves trending news, events, and magical moments to capture attention on social media and digital platforms. This research aims to analyse the current state of theoretical knowledge about Moment Marketing and different types and techniques which are used by companies with their practical examples. After conducting this research, it is revealed that this approach is suitable for grabbing the attention of customers and engaging them with the trends as well as brands.

Keywords: Advertisement, Brands, Consumer, Events, Moment Marketing,
Introduction

1.1 Background and Context: The rise of moment marketing is seen as a refreshing change from other means of marketing on digital platforms and standardized campaigns. Because it takes into consideration the current events, topics that are closely watched by people and some key trends, it finds favour

with an audience of potential customers. In a nutshell, it is all about being a part of the noise, but at the same time, cutting through it and drawing attention to an element that resonates with what the brand represents. Businesses are using this moment-based marketing strategy quite a lot these days on digital platforms because of the extremely high usage of the internet and online social media platforms. They want to grab customers' attention and involve them in their business. They want to be a part of customers' conversations. **(Aggarwal, 2021) (Biswas, 2020).**

1.2 Research Objectives The primary objective of the study is to throw light on the existing theoretical knowledge of Moment marketing and the various tools and techniques used by companies regarding Moment marketing.

1.3 Methodology of the Study: The study is based on secondary data, which are in the form of existing literature and articles on moment marketing. To identify appropriate research papers and articles relevant for the study, the researchers started by searching research articles related to "moment marketing" in International Electronic Databases including Scopus and Google Scholar. Moreover, the researchers have gone through certain case study videos on YouTube to get more insights about modern organizations' Moment marketing practices for enhancing sales and increasing their customer engagement towards the brand.

To meet the inclusive criteria for the study, the researchers have screened the Titles and Abstracts independently and only full-text accessible articles have been selected. The nature of studies other than Humanities and Social Sciences and the language of the studies other than English have been excluded.

2. Theoretical background of Moment marketing (Based on existing literature)

According to Kaplan and Haenlein (2011), moment marketing refers to the practice of leveraging timely opportunities to deliver relevant brand messages. Moment marketing is all about Identifying any recent event preferably trendy, then creating and publishing posts connecting the recent event with the offered products and services with an intent of engaging with customers by exchanging thoughts with the users or let them act as a catalyst and sit back.

Since Capturing customer attention is getting more difficult and more expensive these days for brands the marketers have adopted various strategies to cope with the advertising inflation and some of those strategies are cost-cutting, focusing more on target customers and their engagement, reducing the number of campaigns and advertisement channels, etc. In connection to this argument, **(TYTY, 2016)** revealed in his study that 34% of brands are now using micro-moments to grab the attention of the customers. The Influential 2016 Marketing Trends Report from Warc and Deloitte underlined moment marketing as a top strategy for marketers to practice in the coming years. **(Biswas, 2020)** Businesses have transformed significantly over the past years due to digitalization. Companies are struggling to find new ways to fascinate the customers and of late they have been using moment marketing quite a lot for targeting customers, increasing brand awareness, etc. According to Dr. Ralph F. Wilson, moment marketing is more of viral marketing, meaning higher the involvement of users, higher the visibility and the influence of that particular product or message. It has been proven that Electronic Word Of Mouth (EVOM) has a positive effect on the purchase intentions of the customers. A positive EVOM has a significant impact on the brand image and the purchase intentions of the customers for electronic goods. The purchase intentions of customers are influenced by website, brand, trust and the perceived risk. The researchers have analysed several factors like product knowledge, moment awareness, pricing, post timing, post clarity, online platform, emotions and users' involvement that influence the purchase intentions of the customers through moment marketing. In conclusion, moment awareness is the primary variable influencing the purchase intentions of a customer. **(Silva, 2018)** Brands are adopting a new strategy called moment marketing to convey message or any information to a wide range of customers in a short span of time. Social media platforms and digital marketing are two of the most important factors that help marketers to create relationships with the customers and the potential ones. Moment marketing is significantly practiced through social media since customers want to know everything the faster they can. Today the consumers are spending more than one third of their waking day scrolling on social media

platforms. The researchers concluded that content creation of brands for moment marketing has no advantage if the brands sponsor any event. **(Amorim, 2018)** There have been major developments in the field of augmented reality experiences since both the companies and the customers have adopted the same. The researchers investigated the impact of using a shopping assistant through augmented reality on the emotional quotient and buying behavior of customers. An application (prototype) with moment marketing strategy was developed in a supermarket to assist customers. It was found that the presence of an avatar as an assistant affected the thought process and decisions of customers. The more the information is rich, the more emotionally connected customers feel. The consumers react to social interactions which are meaningful. **(Sinha, 2019)** Moment marketing is a combination of ‘magic’ and ‘spontaneity’. It helps the businesses to target customers at right place at right time. It is comparatively cheaper than other forms of marketing. The researchers have tried to analyse the consumers’ buying behavior for FMCG goods under the influence of moment marketing. The result of the study was that there is a positive relationship between moment marketing and consumer buying behaviour. If marketers want to grab the attention of the customers, they need to shift to this moment marketing strategy, giving a meaning and message to the customers relating it with current moment or incident happening around the world. **(Liu, 2020)** Moment marketing is described as a new strategy which keeps online advertising in coherence with relevant offline events. The advanced technology has enabled coordination among these advertising channels due to which marketers are taking the most of this moment marketing strategy. The researchers have analysed TV advertising expenditure and its relation with the customer search data. They have concluded that moment marketing through TV advertising is good for improving search advertising for both TV-advertised brands and their competitors and can affect the quality of online search traffic. **(Kesarwal, 2020)** The researchers assumed that these random proactive moment marketing strategies position the brand names in the minds of customers. It’s not easy in this period of increasing exposure to capture customers’ attention. Moment marketing is much more relevant now

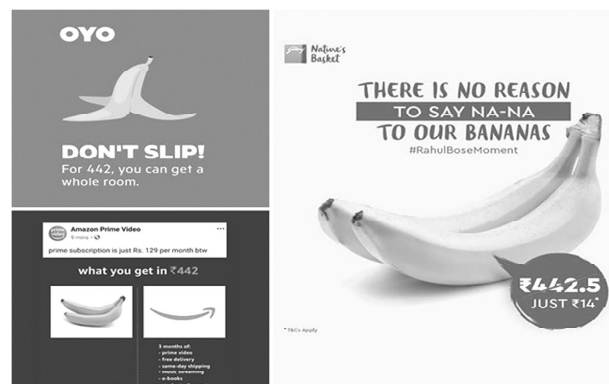
than ever in this dynamic digital era where millennials and gen Z consumers are in abundance and they spend most of their time on internet. These moment-based strategies are not effective in terms of impact on customers' decisions but also in terms of expenses as compared to other marketing strategies. The culmination of the literature assists the researchers here to gain a comprehensive understanding of Moment marketing practices and its potentiality in enhancing sales of product.

3. Instances of some brands that have impressed with their eye-catching techniques of Moment Marketing

a) Zomato



On 22nd July, Actor Rahul Bose shared a video on Twitter to show how a luxury hotel in Chandigarh charged him Rs. 442.50 for two bananas. This led to some of the best moment marketing by brands, including OYO, Amazon Prime, Nature's Basket.



a) Flipkart

Emojis are pivotal to social media conversation and with July 17th being World Emoji Day, many leading brands jumped on to the Emoji bandwagon. This included eCommerce platform Flipkart, which used a creative to promote the day.

It didn't just use random emojis to celebrate the day and gain instant visibility but tied it with some of its core product features and benefits. They connected with emojis that spoke of wish lists, a wide range of products, amazing discounts, and free delivery. With this focused approach, it turned the post into a memorable bit of Moment Marketing that drew the audience's attention.

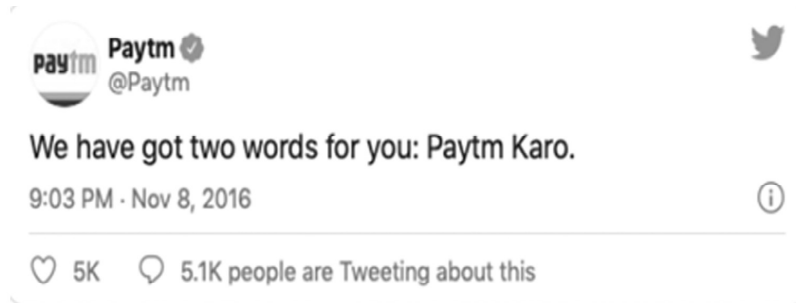


a) FEVICOL

When Portugal's star footballer Cristiano Ronaldo put far the Coca-Cola bottle from front to his chair in a press conference. Ronaldo also lifts the bottle of water and promotes drinking a lot of water instead of coke. The valuation of Coca-Cola decreased with \$2.75 billion.

Payment wallet firm PayTM showed the target audience that they can tailor their message perfectly in as few words as possible during Demonetization. Relying on the power of its slogan, it took advantage of the disruptive event to promote the minimization of cash transactions in the country. It was not a generic greeting or a casual campaign, but something that resonated well with the audience at that point of time. In the fewest words, the brand showed that it is there to make life easier for the people affected by the Government's decision.

Paytm's famous tweet post the announcement of demonetisation in November 2017 was a classic example. It read '**We have got two words for you: Paytm Karo**'. It did not take long for the tweet to go viral.



a) FAASOS

While Mumbai was busy experiencing a power outage, Fasoos did not miss out on capturing this marketing opportunity. They came up with this quirky one-liner: 'Andheri or Andhera we're still delivering' to promote their delivery service.



a) Wink an Eye

Priya Prakash Varrier (A south Indian actress, Model, and Singer) wink an eye in a movie scene named Oru Adaar Love. Because of this scene, the Instagram followers of Priya Prakash Varrier increased from 3 lakhs to 7 million in 48 hours.



Vadodra city police make an ad to aware people of traffic rules and reduce road accidents and said that **"Accidents happen in the wink of an eye"**.

- a) **Indigo, Amul, KFC & Crompton's** tribute to Legendary Captain of India MS Dhoni on his retirement.



4. DISCUSSION AND IMPLICATIONS

After finding many practical, applied and successful existing examples of various trends in Moment Marketing it can be concluded that Moment marketing is very effective and has a lot of scope for advertisements, especially for catching an eye of the audience for all types of companies and variety of goods and services for different target markets. Attractive and eye-catching

advertisements and campaigns can be conducted by keeping an eye on the recent trends and having a presence on social media platforms. All it takes is a little creativity, healthy humour, quick creation and publishing of content and it can serve various purposes like advertising, promotion, customer engagement, brand positioning being relevant and much more. It is feasible as well; businesses of any size can use this type of marketing by using inexpensive ways the products can be advertised very uniquely.

5.CONCLUSION

This literature review-based study provides a comprehensive understanding of moment marketing by examining its definition, key components, benefits, and future trends. It emphasizes the significance of real-time engagement, social media reach, data analytics, and personalized content creation in enhancing brand communication.

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Analyzing the Open Network for Digital Commerce (ONDC): Potential, Challenges, and Impacts on India's Digital Economy

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Abstract

The *Open Network for Digital Commerce (ONDC)* initiative aims to democratize digital commerce in India by creating an open, interoperable network that reduces the dominance of established e-commerce giants. This review paper examines the ONDC's potential to transform India's retail landscape, its strategic responses to big tech monopolies, and its broader implications for digital commerce. Drawing from recent scholarly articles, policy reviews, and industry analyses, this paper provides a comprehensive overview of ONDC's objectives, challenges, and anticipated impacts on consumers, businesses, and the digital economy.

Keywords: *Open Network for Digital Commerce (ONDC), Economy, India.*

Introduction

Digital commerce in India has been predominantly controlled by a few major players, leading to concerns over monopolistic practices and limited market access for small businesses. *The Open Network for Digital Commerce (ONDC)* was introduced as a solution to these issues, aiming to create a more equitable digital marketplace. This paper reviews the literature on ONDC,

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focusing on consumer acceptance, potential impacts on retail, and the broader policy implications. The dominance of e-commerce giants such as Amazon and Flipkart has resulted in several market inefficiencies. These include limited market access for small retailers, unfair pricing strategies, and the erosion of consumer choice. Moreover, the centralized nature of these platforms has led to issues related to data privacy and control, where consumers and smaller businesses have little say over how their data is managed and utilized.

Recognizing these challenges, the Indian government has introduced the Open Network for Digital Commerce (ONDC) as a strategic initiative aimed at democratizing the digital commerce ecosystem. ONDC seeks to create an open, interoperable network that allows SMEs and individual entrepreneurs to participate in digital commerce on an equal footing with larger corporations. By promoting a decentralized and democratized digital marketplace, ONDC aims to foster a competitive environment that benefits both consumers and businesses.

The ONDC initiative is envisioned as a transformative force capable of addressing the imbalances in the current digital commerce landscape. By leveraging open standards and protocols, ONDC aims to dismantle the walled gardens created by existing e-commerce giants, thereby enhancing market access and fostering innovation. The initiative also aligns with broader national objectives of economic inclusion and digital empowerment, reflecting the Indian government's commitment to creating a more inclusive and equitable digital economy.

It explores the objectives and vision of ONDC, assesses consumer acceptance and potential impacts on the retail sector, and evaluates the strategic responses to big tech monopolies. Furthermore, the paper delves into the regulatory framework and policy responses necessary to support ONDC, critically analyzes its strengths and potential drawbacks, and examines the implications for SMEs and the broader digital economy.

By synthesizing insights from various sources, this paper seeks to offer a nuanced understanding of ONDC's potential to reshape India's digital commerce landscape. The analysis presented herein aims to inform

policymakers, industry stakeholders, and academic researchers about the opportunities and challenges associated with ONDC, highlighting the critical factors that will determine its success in transforming India's digital marketplace. In the sections that follow, we will explore the various dimensions of the ONDC initiative, beginning with its foundational objectives and vision, and progressing through its potential impacts, strategic challenges, and future directions. Through this comprehensive review, we aim to contribute to the ongoing discourse on digital commerce in India and provide a roadmap for harnessing the full potential of ONDC in creating a more democratic and inclusive digital economy.

Objectives

- The showcase the significance of ONDC in India's Digital Economy.
- To explore the challenges faced by ONDC in India's Digital Economy.
- To explore the impacts of ONDC on India's Digital Economy.

Review of literature

Reference	Summary of Contribution
Walia, D.R.A., Varalakshmi, D.R., & Maney, D.R.K.L. (2023)	Predicts consumer acceptance of ONDC, highlighting factors such as trust, ease of use, and perceived benefits. Emphasizes the importance of transparency and user-friendly interfaces for gaining consumer confidence.
Rizvi, S. (2023)	Explores the potential of ONDC to fuel India's retail revolution, emphasizing its transformative impact on market access, operational efficiency, and competition.
George, A.S., & George, A.S.H. (2022)	Discusses ONDC as a tool for democratizing digital commerce in India, aiming to curb digital monopolies and promote a decentralized marketplace. Highlights the strategic responses of ONDC to challenges posed by established e-commerce giants.
Dash, B., Sharma, P., Ansari, M.F., & ... (2022)	Provides a critical analysis of ONDC's digital warfare in India, focusing on its strategic measures to challenge the dominance of e-commerce giants. Explores regulatory support, technological innovation, and strategic alliances as key tactics employed by ONDC.
Parsheera, S. (2022)	Examines India's policy responses to big tech and the rise of 'Alt Big Tech', with implications for ONDC. Discusses regulatory measures aimed at promoting competition, protecting consumer rights, and ensuring fair trade practices, which align with ONDC's objectives of curbing digital monopolies.
Girdhar, R. (2023)	Offers a critical analysis of ONDC, evaluating its strengths and potential drawbacks. Identifies challenges such as technological integration, stakeholder coordination, and market adoption, emphasizing the need for strategic planning and continuous innovation to address them effectively.

Year	Milestones
2018	Conceptualization of ONDC initiated.
2019	Initial framework development begins.
2020	Pilot testing phase launched in select regions.
2021	ONDC framework officially announced by government.
2022	Implementation of ONDC begins on a larger scale.
2023	Expansion of ONDC to additional sectors and regions.
2024	ONDC achieves significant market penetration and impact.

Significance Of ONDC

1. Promoting Economic Inclusivity

ONDC endeavors to bridge the digital divide by democratizing access to digital commerce infrastructure, particularly benefiting small and medium-sized enterprises (SMEs), local artisans, and marginalized communities. By offering a level playing field, ONDC empowers these entities to compete alongside larger corporations, thereby fostering economic inclusivity and reducing disparities in market access.

2. Fostering Innovation

Through its open and interoperable framework, ONDC stimulates innovation within the digital commerce ecosystem. By encouraging the adoption of cutting-edge technologies such as artificial intelligence (AI), blockchain, and data analytics, ONDC catalyzes the development of innovative business models, digital solutions, and value-added services. This culture of innovation not only enhances the competitiveness of businesses but also drives overall industry growth and technological advancement.

3. Enhancing Market Access

ONDC serves as a gateway for businesses, especially small and local ones, to access a broader market landscape. By providing seamless integration into digital platforms and marketplaces, ONDC enables sellers to reach a diverse consumer base across geographical boundaries. This expanded market access not only augments revenue opportunities for businesses but also facilitates the discovery of unique products and services by consumers.

4. Driving Economic Growth

The inclusive and dynamic nature of ONDC contributes significantly to overall economic growth. By empowering businesses with digital tools,

reducing operational barriers, and fostering market competition, ONDC fuels productivity and entrepreneurship. This, in turn, generates employment opportunities, stimulates investment, and propels economic prosperity, thereby driving sustainable development across various sectors of the economy.

5. Ensuring Transparency and Trust

ONDC prioritizes transparency, integrity, and trust in its operations, establishing robust standards and protocols for fair and ethical conduct. By implementing transparent transaction processes, stringent data privacy measures, and quality assurance mechanisms, ONDC instills confidence among both consumers and businesses. This trust foundation is essential for fostering long-term relationships, promoting consumer loyalty, and sustaining the integrity of the digital commerce ecosystem.

6. Improving Consumer Experience

With a diverse array of sellers and offerings, ONDC enriches the consumer experience in digital commerce. By facilitating access to a wide range of products, services, and brands, ONDC empowers consumers with choice, convenience, and value. Moreover, heightened competition among sellers under ONDC's framework often leads to enhanced service quality, personalized offerings, and competitive pricing, ultimately enriching the overall consumer journey.

7. Reducing Entry Barriers

ONDC dismantles entry barriers for businesses, particularly for those lacking the resources or expertise to navigate the complexities of digital commerce. By providing user-friendly interfaces, technical support, and training resources, ONDC lowers the barriers to entry into the digital marketplace. This enables a more diverse array of entrepreneurs, artisans, and local businesses to participate actively and thrive in the digital economy.

8. Empowering Local Businesses

Local retailers, artisans, and SMEs are empowered by ONDC's initiatives, enabling them to harness the full potential of digital commerce. By leveraging digital platforms, tools, and analytics, these businesses can amplify their visibility, expand their customer base, and optimize their operations.

ONDC thus empowers local economies, preserves cultural heritage, and sustains livelihoods by enabling local businesses to flourish in the digital era.

9. Driving Digital Adoption

ONDC plays a pivotal role in driving digital adoption and literacy across various segments of society. By promoting digital transactions, online market participation, and e-commerce entrepreneurship, ONDC encourages widespread digital engagement among businesses and consumers alike. This facilitates the transition towards a digitally inclusive society, where individuals and organizations leverage digital technologies for socioeconomic empowerment and growth.

10. Aligning with National Development Goals

ONDC's objectives align closely with the government's broader vision and national development goals. By promoting digital inclusion, entrepreneurship, and innovation, ONDC contributes directly to objectives such as 'Digital India', 'Make in India', and 'Atmanirbhar Bharat'. Furthermore, ONDC's emphasis on economic inclusivity, sustainable growth, and ethical business practices resonates with India's aspirations for inclusive development, economic resilience, and global competitiveness. As a key enabler of national development goals, ONDC plays a pivotal role in shaping India's digital future and advancing its position as a global economic powerhouse.

Exploring Challenges Faced by ONDC in India's Digital Economy	Exploring Impacts of ONDC on India's Digital Economy
1. Regulatory Complexity	1. Economic Empowerment
2. Technological Integration	2. Digital Inclusion
3. Infrastructure Limitations	3. Market Innovation
4. Stakeholder Coordination	4. Consumer Benefits
5. Market Competition	5. Policy Impact

Exploring the Challenges Faced by ONDC in India's Digital Economy:

1. **Regulatory Complexity:** ONDC operates within a complex regulatory environment characterized by evolving laws and policies governing digital commerce. Adhering to diverse regulatory requirements across

different states and sectors poses a significant challenge for ONDC implementation.

2. **Technological Integration:** Integrating diverse digital platforms, legacy systems, and emerging technologies into the ONDC framework presents technical challenges such as interoperability issues, data standardization, and cybersecurity risks. Overcoming these technological barriers is essential for ensuring seamless operations and user experience.
3. **Infrastructure Limitations:** Inadequate digital infrastructure, including internet connectivity, digital literacy, and access to digital devices, hampers the widespread adoption of ONDC, particularly in rural and remote areas. Addressing infrastructure gaps is crucial for promoting equitable access to digital commerce opportunities.
4. **Stakeholder Coordination:** ONDC involves multiple stakeholders, including government agencies, businesses, financial institutions, and consumers, each with their own interests and priorities. Coordinating diverse stakeholders and aligning their efforts towards ONDC's objectives requires effective communication, collaboration, and consensus-building.
5. **Market Competition:** Established e-commerce players may perceive ONDC as a threat to their market dominance and may resist its implementation through legal challenges, lobbying efforts, or anti-competitive practices. Overcoming resistance from vested interests and promoting fair competition is essential for ONDC's success.

Exploring the Impacts of ONDC on India's Digital Economy:

1. **Economic Empowerment:** ONDC has the potential to empower small and medium-sized enterprises (SMEs), local artisans, and entrepreneurs by providing them with equal access to digital commerce opportunities.

This empowerment leads to job creation, income generation, and economic growth, particularly in underserved regions.

2. **Digital Inclusion:** By promoting digital transactions, online market participation, and e-commerce entrepreneurship, ONDC fosters digital inclusion, enabling individuals and businesses from diverse backgrounds to participate in the digital economy. This contributes to reducing the digital divide and promoting social equity.
3. **Market Innovation:** ONDC stimulates innovation within the digital commerce ecosystem by encouraging the adoption of new technologies, business models, and value-added services. This innovation drives market competitiveness, fosters entrepreneurship, and spurs technological advancement, leading to overall industry growth.
4. **Consumer Benefits:** Consumers benefit from ONDC through increased choice, competitive pricing, and improved service quality offered by a diverse range of sellers. ONDC enhances consumer welfare by promoting transparency, trust, and consumer rights protection in digital transactions, thereby enhancing consumer confidence and satisfaction.
5. **Policy Impact:** The implementation of ONDC influences policy development in areas such as digital governance, data privacy, consumer protection, and market regulation. ONDC serves as a catalyst for regulatory reforms aimed at promoting fair competition, safeguarding consumer interests, and fostering innovation in the digital economy.

Predicting Consumer Acceptance

Walia et al. (2023) explore factors influencing consumer acceptance of ONDC, identifying key drivers such as trust, ease of use, and perceived benefits. Their research suggests that transparency, data privacy, and user-friendly interfaces are critical for gaining consumer confidence. Effective marketing strategies and awareness campaigns are essential to educate

consumers about the advantages of ONDC over traditional e-commerce platforms. ONDC seeks to create an open, interoperable network that allows small and medium enterprises (SMEs) to participate in digital commerce on equal footing with larger corporations. According to George and George (2022), the initiative aims to curb digital monopolies by promoting a decentralized and democratized digital marketplace. The ONDC's vision aligns with broader goals of economic inclusion and digital empowerment, fostering a competitive environment that benefits both consumers and businesses.

Conclusion

The Open Network for Digital Commerce (ONDC) stands as a pioneering initiative aimed at transforming India's digital commerce landscape. Since its inception, ONDC has endeavored to democratize digital commerce, empower small businesses, and foster innovation in the digital economy. Through its open, interoperable framework, ONDC has facilitated greater market access for businesses of all sizes, driving economic inclusion and promoting fair competition.

As evidenced by its pilot testing and initial implementations, ONDC has already begun to demonstrate its potential to revolutionize India's retail sector, offering consumers increased choice, competitive pricing, and improved service quality. Moreover, ONDC's emphasis on transparency, trust, and consumer rights protection has laid a strong foundation for building a sustainable and consumer-centric digital marketplace.

However, ONDC also faces numerous challenges, including regulatory complexities, technological integration issues, and stakeholder coordination hurdles. Addressing these challenges will require concerted efforts from government agencies, industry stakeholders, and the broader ecosystem. Furthermore, ensuring equitable access to ONDC benefits, particularly for marginalized communities and underserved regions, will be essential for realizing its full potential and fostering inclusive growth.

ONDC holds immense promise as a catalyst for driving digital transformation, fostering entrepreneurship, and advancing India's position in the global digital economy. By leveraging emerging technologies, fostering innovation, and promoting collaboration, ONDC has the potential to reshape the future of digital commerce in India, unlocking new opportunities for businesses, consumers, and society as a whole.

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Crime against women in Assam: A Review of Prevalence, Factors, and Strategies for Mitigation

Pranjal Boruah

Abstract:

Assam, a state in Northeast India, has witnessed a disturbing surge in crimes against women in recent years. This review aims to provide a comprehensive analysis of the prevalence, factors, and strategies for mitigating crimes against women in Assam. Our study reveals an alarming trend of increasing violence, harassment, and discrimination against women, with a significant spike in cases of domestic violence, sexual assault, and human trafficking. We identify key factors contributing to this crisis, including societal patriarchy, economic inequality, and lack of effective law enforcement. Based on our findings, we propose a multi-faceted strategy for mitigation, encompassing legal reforms, community engagement, education, and empowerment programs for women. Our review highlights the urgent need for a concerted effort from policymakers, civil society, and individuals to address this critical issue and ensure the safety, dignity, and well-being of women in Assam.

Keywords: Domestic Violence, Sexual Assault, Human Trafficking, Patriarchy.

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Introduction

Assam, a state in the northeastern corner of India, is known for its lush green tea gardens, majestic Brahmaputra River, and vibrant cultural heritage. However, beneath this picturesque facade, a stark reality exists. Crimes against women in Assam have been rising at an alarming rate, casting a dark shadow over the state's progress and development. From domestic violence to sexual harassment, human trafficking to witch hunting, women in Assam face a multitude of threats that not only violate their human rights but also undermine their dignity and empowerment. Despite the state's rich cultural legacy and its proud history of women's participation in social and political movements, crimes against women continue to perpetuate with impunity. The lack of effective law enforcement, patriarchal societal norms, and limited access to education and economic opportunities has created a toxic environment where women are vulnerable to exploitation and violence.

This paper aims to dig into the complex issue of crimes against women in Assam, exploring the various forms of violence, the underlying causes, and the consequences for the victims and their families. By examining the existing legal framework, social structures, and cultural practices, we hope to identify potential solutions and strategies for combating this pressing issue and ensuring a safer, more equitable future for women in Assam.

Objectives

The paper titled "Crime against women in Assam: A Review of Prevalence, Factors, and Strategies for Mitigation" has some objectives. The objectives of this paper are.

1. To know the current trends and patterns of crimes against women in Assam.
2. To know what types of crimes happened against women in Assam.
3. To know the factors behind women exploitation in Assam.
4. To suggest certain measures to protect women from crimes.

Methodology

The methodology I have used in this paper "Crime against women in Assam: A Review of Prevalence, Factors, and Strategies for Mitigation" is

analytical study of crimes against women in Assam. This study would help in critically analyzing the various aspects of this particular issue. The paper is based on secondary data which I have collected from printed books, journals, news papers, Govt. websites etc.

PREVALENCE OF CRIME AGAINST WOMEN IN ASSAM

Crime against women begins by placing men and women in different social positions. One is placed in the core and the other in the periphery. The one occupying the periphery by virtue of the metaphorical space it occupies, is marginalized, silenced and made invisible. This position is either ignored or monitored by the core.

Several types of crimes are committed against women in our society. The crimes may be physical torture like abortion of female fetus after sex determination, neglect, starvation, lack of immunization, malnutrition of female child, infanticide, molestation, rape, wife beating etc. Mental or psychological harm like discrimination in male and female child, all mental cruelties, discrimination in employment, unequal remunerations are also included as crimes against women in our society. In patriarchy man is born with a male gender privilege. This advantage is not gained by choice. Although one cannot be held responsible for having such a privilege, one can be held personally responsible for not doing anything to stall the perpetuation of male gender privilege.

The crimes against women in Assam are occurred due to the fact that gender identity of man and women is characterized by certain binaries like rational-emotional, abstract-concrete assertive-submissive where the first term of each set characterizes man. Discrimination is inherent in our social system. The social system, which is primarily patriarchal, advocates a dominant male position. One can cite their socio-economic and political indices which are not sufficient to explain their position in society because women as a whole irrespective of their class, caste, religion and race are under the hegemony of male domination in a patriarchal society. So Patriarchal Society is responsible for the violation of women's rights at a large.

The crimes against women in Assam are shown with the help of following tables.

Statement of Crime against women for the year 2005 to 2020...

Heads of Crime/Year	Rape	Trafficking	Dowry Death	Cruelty by Husband	Kidnapping of Women/Girls	Molestation
2005	1238	25	99	2206	1456	899
2006	1244	29	105	2548	1544	1290
2007	1437	21	100	3000	1471	789
2008	1438	27	103	3478	1789	1272
2009	1631	37	170	4398	2092	1342
2010	1721	25	175	5410	2767	1400
2011	1700	21	121	5246	3192	1193
2012	1716	30	140	6407	3360	1840
2013	1937	18	170	8636	4222	2409
2014	2047	29	188	9626	3895	2641
2015	1852	47	216	11225	5039	3794
2016	1779	65	157	9321	5339	2701
2017	1708	79	150	10580	5186	3595
2018	1909	70	166	11999	6269	4143
2019	1952	49	165	13320	6326	4359
2020	1736	53	124	11389	4792	3820

Source- Crime data, Government of Assam Home and Political, Assam Police.

The data from the Assam government's Home and Political Department highlights a disturbing increase in crime rates against women in the state. This increasing curve demands immediate attention and action from law enforcement, policymakers, and civil society organizations.

FACTORS CONTRIBUTING TO CRIME AGAINST WOMEN

Crimes against women are a complex and multifaceted issue, driven by a variety of factors that perpetuate gender-based violence and discrimination. The factors contributing to crime against women in Assam are complex and multifaceted. Some of the key contributing factors include:

Patriarchal society: Deep-rooted gender biases and patriarchal norms perpetuate male dominance and entitlement, leading to violence and discrimination against women. Patriarchal societies perpetuate rigid gender roles, reinforcing men as dominant and women as subordinate, leading to entitlement and privilege among men. Here women are often seen as objects for men's pleasure, rather than as individuals with agency and autonomy. In a

patriarchal society women face barriers to education, employment, and economic independence, making them more vulnerable to exploitation and violence.

Social and economic inequality: Women's limited access to education, employment, and resources increases their vulnerability to exploitation and violence. Women's economic dependence on men makes them more vulnerable to exploitation and violence. Women from marginalized communities face barriers to social and economic mobility, making them more susceptible to violence and discrimination. Women's limited control over resources and assets makes it difficult for them to leave abusive situations or seek help.

Cultural and traditional practices: Harmful practices like witch hunting and dowry-related violence are perpetuated by societal beliefs and superstitions. Cultural and traditional practices often perpetuate harmful gender stereotypes, reinforcing men's dominance and women's subordination. Female genital mutilation (FGM) practiced in some cultures, is a form of violence and mutilation, causing physical and emotional harm. The cultural practice of dowry has led to violence, harassment, and even murder of women whose families cannot meet dowry demands.

Political instability and conflict: Political instability and conflict often lead to a breakdown in law enforcement, allowing perpetrators to commit crimes with impunity. Assam's history of political unrest and insurgency has created an environment conducive to violence and impunity. Women's underrepresentation in political and decision-making positions reduces their ability to influence policies and laws that affect their lives. Conflict destroys healthcare, education, and social services, making it harder for women to access support and protection.

Lack of effective law enforcement: Inadequate policing, poor investigation, and lenient punishment contribute to a culture of impunity, encouraging perpetrators to commit crimes without fear of consequences. Biased laws, policies, and institutions perpetuate inequality and fail to protect women or hold perpetrators accountable. Inadequate laws fail to provide sufficient protection for women against violence, discrimination, and harassment. Poor

investigation, prosecution, and judicial processes fail to hold perpetrators accountable.

Limited access to healthcare and support services: Inadequate healthcare, counseling, and legal aid make worse the suffering of survivors and hinder their recovery. Women may not receive timely or adequate medical attention, exacerbating injuries or trauma resulting from violence. Limited access to sexual and reproductive healthcare may face barriers in accessing essential services like contraception, maternal care, and abortion, increasing vulnerability to sexual violence and exploitation.

Migration and displacement: Assam's experience with migration and displacement has led to the vulnerability of women in new environments, making them more susceptible to exploitation and violence. These women are more vulnerable to violence, exploitation, and abuse due to their uncertain legal status and lack of social support networks. Refugee camps and displacement settings often lack adequate security and protection, leading to increased risk of gender-based violence.

Substance abuse: Alcohol and drug abuse contribute to an increase in violent behavior against women. Substance abuse can make women more vulnerable to human trafficking, as traffickers may use drugs to control and manipulate victims. It can lead to prostitution, as women may be forced into the sex trade to support their own or someone else's drug habit.

Limited awareness and no proper education: Societal ignorance about gender-based violence and women's rights perpetuates a culture of silence and acceptance. Limited awareness can lead to a culture where violence against women is normalized and seen as acceptable. It leads to underreporting of crimes, as women may not recognize they are victims of a crime or may not know where to seek help. Lack of awareness can lead to a lack of education and training for professionals, such as law enforcement and healthcare providers, on how to respond to and support victims of crimes against women.

These factors intersect and compound, leading to a heightened risk of violence, exploitation, and discrimination against women. Understanding these

factors is crucial to developing effective strategies for prevention, protection, and prosecution, and to creating a society that values and respects women's rights and dignity. It's important to address these factors through a comprehensive approach that involves government initiatives, community engagement, and individual actions to combat crimes against women in Assam effectively.

ASSAM GOVERNMENTS MOVE TO COMBAT INCREASING CRIMES AGAINST WOMEN

The Government of Assam has taken a proactive stance against crimes against women, launching several initiatives to ensure the safety, dignity, and empowerment of women in the state. Recognizing the gravity of the issue, the government has implemented a range of measures, from strengthening legal frameworks to enhancing law enforcement capabilities, providing support services for survivors, and engaging with communities to challenge harmful social norms. Some notable initiatives include the establishment of women's cells, fast-track courts, and help lines, as well as awareness campaigns and training programs for officials. These efforts aim to create a society where women can live without fear of violence, discrimination, or harassment, and can fully exercise their rights and potential. Here are some acts and regulations in Assam related to women's safety:

- a. Assam Domestic Violence Regulation of 2016 (based on the Central Act of 2005).
- b. Assam Commission for Women Act, 2001.
- c. Assam Protection of Interest of Depositors (in Financial Establishments) Act, 2000 (to address financial fraud against women).
- d. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (implemented in Assam).
- e. The Criminal Law (Amendment) Act, 2013 (Nirbhaya Act) - applicable in Assam.
- f. The Dowry Prohibition Act, 1961 (applicable in Assam).
- g. The Protection of Women from Domestic Violence Act, 2005 (applicable in Assam).

- h. The Assam Witch Hunting (Prohibition, Prevention and Protection) Act, 2015.
- i. The Assam Victim Compensation Scheme, 2019 (provides compensation to victims of crime, including women)

Besides these acts and regulations The Assam government has taken several initiatives to combat crimes against women, including

- **Anti Human Trafficking Units (AHTU)** have been created and operationalized in all district of Assam to effectively combat crimes related to trafficking of persons specially women and children. Out of the 35 Numbers of AHTUs, 10 no's of AHTUs have been provided with funds by MHA.
- As per the Hon'ble C.M. Assam Vision 2016, 63 Nos. of Women Cells have been created and operationalized in Assam.
- A Task Force was set up by the government, comprising of senior officers from Police, Home dept. and Social Welfare Department to study the entire gamut of the problem and suggest remedial measures. The final report of the task force has already been submitted and approved by the Govt. of Assam. Follow up action has been initiated on the report by the various Govt. Deptts. Like Social Welfare Department, Education, Health, Labour, Transport etc.
- As per govt. order No. PLA 457/2012/129 Dtd.15th October, 2014, a Task Force Coordination Committee has been formed with ADGP, CID as the Chairman to monitor the actions to be taken/implemented by various stake holders as per the instruction of the government.
- Dial 100 facility has been established with Quick Reaction Teams (QRT) to receive information and to respond to the crimes against women in the Guwahati City area. Sophisticated vehicles fitted with world class technology e.g. AVL (Automatic Vehicle Locate) and GPS have been placed for fast response.

- Specially trained commando women Police force named as “Virangana” has been placed under the Police Commissionerate, Guwahati to respond promptly in case of any such report to the PCR and to prevent crime against women in public places including Eve teasing/stalking etc.
- Special Police Officers have been designated authorizing all the Dy. S.P (HQ), all Inspectors OC of PSs, all Circle Inspectors and all Inspectors of CID, to investigate crimes under ITP Act 1956 Act.
- Use of CCTNS will go in a long way in improving the efficiency in the working of Police Station including responding to crime against women.
- An e-Book on the Compendium of Advisories on Human Trafficking & Crime against women, Children, Senior Citizens & SC/STs has been uploaded in the new application software 4.0 version of CCTNS for use by the district Police.
- A Secondary Data Analysis has been done with the help of UNICEF and Social Welfare Department to identify source areas for Human Trafficking and related issues for necessary planning and action.
- A Family Counseling Centre is functioning at CID HQ to assist and counsel persons especially women who are victims of Domestic Violence, harassments etc.
- As per direction of MHA vide L. No. 15011/72/2014-SC/ST-W dtd. 5/1/2015 a proposal for setting up of 6(six) Nos. “Investigative Unit for Crime Against Women” in the District of Barpeta, Dhubri, Nagaon, Jorhat, Cachar and The Commissionerate of Guwahati City with financial implication has submitted to the Police HQ vide this Office Memo No. CID-VI/65-2015/IUCAW/577 dtd. 04/06/2015.
- A draft SOP for investigation of Crime Against Women cases has been prepared and awaiting approval of the concerned authority.

These acts and regulations aim to protect women from various forms of violence, harassment, and discrimination, and provide them with legal recourse and support.

STRATEGIES FOR MITIGATION OF CRIMES

Controlling crimes against women is a complex and multifaceted challenge that requires a comprehensive and coordinated approach. Violence against women is a pervasive issue that affects millions of women worldwide, causing harm, suffering, and even death. It is a violation of their human rights, dignity, and autonomy. Here are some strategies for mitigating crimes against women:

- **Education and awareness:** Education and awareness are powerful tools that can help mitigate crimes against women in several ways. Promote gender-sensitive education, awareness campaigns, and community engagement to challenge harmful gender stereotypes and norms. Education and awareness can Challenge the gender stereotypes and helps to break down harmful gender norms and stereotypes that perpetuate violence against women. By identifying the root causes of violence and promoting a culture of respect, education and awareness can play a vital role in mitigating crimes against women.
- **Legal frameworks:** Strengthen laws and policies, and ensure effective implementation and enforcement to protect women's rights and hold perpetrators accountable. Laws can provide survivors with protection, support, and access to justice. A comprehensive legal framework can help prevent crimes against women, protect survivors, and hold perpetrators accountable, ultimately contributing to a safer and more equitable society.
- **Support services:** Support services can help reduce crimes against women in society by, Providing safe shelters and housing for survivors, Offering counseling and mental health services, Facilitating access to legal aid and justice, Conducting community outreach and awareness programs etc. it also Provide accessible and quality support services,

including counseling, healthcare, legal aid, and shelter for victims of gender-based violence.

- **Economic empowerment:** Promote women's economic independence through education, training, and job opportunities to reduce vulnerability to violence and exploitation. Economic empowerment enables women to support themselves and their families, reducing dependence on abusive partners and also Economic empowerment gives women the freedom to make choices and decisions about their lives. By economically empowering women, we can reduce their vulnerability to crimes, improve their autonomy and self-esteem, and create a more equitable society.
- **Community engagement:** Community engagement can help create a culture of zero tolerance for crimes against women, promote collective responsibility, and empower communities to take action against gender-based violence. Engage men and boys in gender equality efforts, and involve communities in prevention and response initiatives.
- **Police and judicial reform:** Police and judicial reform can help mitigate crimes against women by improving police response, increasing female police officers, Enhancing investigation techniques, increasing access to justice, reducing case backlog etc. Train law enforcement and judicial officials on gender-sensitive approaches, and ensure accountability for perpetrators. By implementing Police and Judicial reforms, police and judicial systems can better respond to and prevent crimes against women, providing justice and support for survivors.
- **Healthcare and mental health:** Healthcare and mental health services can help mitigate crimes against women by providing trauma-informed care, Offering counseling and therapy, providing medical evidence collection etc. Ensure access to quality healthcare, including sexual and reproductive health services, and mental health support for victims of gender-based violence. By integrating these approaches, healthcare

and mental health services can play a vital role in mitigating crimes against women, promoting healing, and fostering resilience.

- **Technology and innovation:** Technology and innovation can help reduce crimes against women in various ways like emergency response apps, GPS tracking devices, video surveillance, online reporting platforms, Forensic technology, Cybercrime monitoring etc. Technology and innovation can enhance prevention, response, and support services, ultimately reducing crimes against women and promoting a safer, more equitable society.
- **Policy and political commitment:** Policy and political commitments can help reduce crimes against women by prioritizing gender-based violence cases, increasing police training on gender sensitivity and trauma-informed response, implementing specialized units for gender-based violence, enhancing investigation and forensic techniques, strengthening laws and policies protecting women etc. Political commitments and police engagement can create a comprehensive response to gender-based violence, ensuring a safer environment for women and holding perpetrators accountable.
- **Addressing harmful traditional practices:** With addressing harmful traditional practices can reduce crimes against women in society by challenging patriarchal norms and gender stereotypes, eliminating female genital mutilation (FGM) and other harmful rituals, combating forced marriages and child brides, ending dowry-related violence and deaths, abolishing honor killings and shame-based violence, discrediting widow inheritance and property rights denial etc. It engages communities and leaders to address harmful traditional practices and cultural norms that perpetuate violence against women.

By adopting a multifaceted strategy that addresses the social, economic, and cultural root causes of gender-based violence, we can create a safer and more equitable environment for women in society, enabling them to thrive and reach their full potential.

CHALLENGES AND FUTURE PERSPECTIVES

Assam faces significant challenges when it comes to crimes against women. Despite progress in various spheres, the state continues to grapple with a persistently high rate of gender-based violence, including domestic abuse, sexual assault, and trafficking. Deep-rooted patriarchal norms, limited access to education and employment opportunities, and inadequate law enforcement infrastructure make worse the problem. Moreover, the state's unique cultural and geographical scenery, including its rural and tribal areas, poses additional obstacles to addressing these crimes effectively. As a result, women in Assam face considerable barriers in seeking justice and support, highlighting the need for sustained efforts to combat these crimes and ensure the safety, dignity, and empowerment of women in the state. When taking initiatives to control crimes against women, some common challenges faced include:

- **Resistance to change:** Societal attitudes and beliefs that perpetuate gender-based violence can be difficult to change. Resistance can hinder the implementation and effectiveness of initiatives aimed at preventing and responding to crimes against women.
- **Limited resources:** Insufficient funding, infrastructure, and personnel can hinder effective implementation of initiatives. Limited resources pose a significant challenge in addressing crimes against women, hindering the effectiveness of prevention, response, and prosecution efforts. Inadequate funding, infrastructure, personnel, and technology impede.
- **Cultural and religious barriers:** Cultural and religious beliefs may be used to justify violence against women, making it difficult to address. Harmful traditional practices and gender stereotypes can perpetuate violence against women, making it difficult to change societal attitudes and behaviors.
- **Political and social backlash:** Efforts to address crimes against women may face opposition from those who perceive them as threatening traditional gender roles or power structures.

- **Limited access to education and awareness:** Reaching marginalized communities and educating them about gender-based violence can be challenging.
- **Inadequate legal framework:** Laws and policies may not be sufficient or effective in preventing and prosecuting crimes against women.
- **Corruption and inefficiency:** Corruption and inefficiency in law enforcement and the criminal justice system can hinder efforts to address crimes against women.

Crimes against women in Assam pose a complex and deeply entrenched challenge that requires a multifaceted approach to address. A collective effort from government, civil society, and individuals is necessary to combat these crimes and ensure the dignity, security, and empowerment of women in the state. By working together, we can create a brighter future for the women of Assam and pave the way for a more equitable society.

Conclusion

In conclusion, crimes against women in Assam are a harsh reality that demands immediate attention and collective action. The state's rich cultural heritage and progressive social fabric are undermined by the pervasive violence and discrimination faced by women. From domestic violence to sexual harassment, human trafficking to witch hunting, the forms of violence is varied and devastating. To combat this scourge, it is essential to adopt a multi-pronged approach that addresses the socio-economic and political determinants of gender-based violence. Strengthening law enforcement, providing support services for survivors, and challenging patriarchal norms through community engagement and education are crucial steps towards creating a safer and more equitable society for women in Assam. Ultimately, the fight against crimes against women requires a sustained commitment to gender justice and human rights, recognizing the inherent dignity and worth of every woman in Assam. By working together, we can build a future where women can live with dignity, free from fear and violence. Women are the backbone of our society; a society which does not protect, respect and honor its women can have no claim of being civilized. Therefore we should educate, protect and respect women to create a civilized and crime free society.

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A study on Government Incentives for Empowering Women Entrepreneurs in Assam

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Abstract

Assam, a vibrant state in India, is home to diverse ethnic communities and is predominantly driven by the agriculture sector, which forms the backbone of its economy. A significant portion of Assam's population is engaged in farming and related activities, contributing substantially to the region's economy and cultural identity. Entrepreneurship plays a crucial role in economic development, and women entrepreneurs comprise approximately one-third of all entrepreneurs globally. In India, women constitute nearly 14% of the entrepreneurial population, equating to 8.05 million, and over 20% of the MSME sector comprises women-led businesses. This paper provides an overview of the government initiatives aimed at empowering women entrepreneurs in Assam. It highlights the diverse strategies employed to support and empower women in the state, emphasizing the importance of multi-sectoral approaches to achieve gender equality and social inclusion.

Keywords: women entrepreneur, empower, government incentives

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1.Introduction

From homemaker to changemaker, women have travelled a long way indeed. With her steady determination and innovative use of traditional knowledge, such women have shown the path of growth and development in various sectors in Assam. Women's empowerment essentially refers to empowering women to change power relations between them and men in their favour in the different spheres of life such as economic, political, social, and spiritual. Active participation of any community in the development process is recognised as a tool for its empowerment. (Empowering women through MGNREGA,2014) Entrepreneurship plays an important role in developing and contributing to the economy of a country. Women entrepreneurs comprise approximately one-third of all entrepreneurs worldwide. Entrepreneurship, being a difficult undertaking, calls for innovative ideas, risk-taking, strong business acumen, and effective leadership in all aspects of the business. It is, therefore, a challenging role for a woman. However, it has been made possible due to the attitude of women towards economic independence. The categories of women entrepreneurs include women in the organised and unorganised sectors, women in traditional and modern industries, women in urban and rural areas, women in large scale and small-scale industries and single woman venture and joint ventures. Some of the prominent supportive measures for economic activities of women and entrepreneurship that are in vogue today are direct and indirect financial support, schemes, programmes, technological training, awards, forming of association, federations, and establishment of nationalised banks, etc. (Ministry of Rural Development and Panchayat Raj) According to the 2011 census, over 86% of the total female population in Assam resides in rural areas. Despite this substantial demographic, the contribution of these women to entrepreneurial activities is nearly invisible. This scenario is detrimental to the state's growth and counteracts the principles of inclusive growth. The low levels of rural women entrepreneurship have significantly influenced researchers to undertake this study.

2.Review of Literature

- Saud Ilahi (2012) on his paper “Women Entrepreneurs in India: Socio Economic Constraints” focus on the evolving role of women entrepreneurs in driving economic development and social progress. Traditionally confined to domestic roles, women now actively participate in entrepreneurship. Government policies define and promote women’s domination, familial obligations, and limited access to education and finance hinder their full potential. Suggestions include structured training programs, improved access to finance, and psychological counselling. Active participation of women entrepreneurs and periodic policy evaluations are essential for addressing these challenges and fostering their success.
- Sonali Roy (2023) on her paper “A Study on Government Assistance in Promoting women Entrepreneurship in India with special reference to Assam” emphasizes the significance of promoting female entrepreneurship to empower women and drive economic growth, especially in regions like Assam. It stresses the need for raising awareness, shifting mindsets, and enhancing government support for women entrepreneurs. Despite existing barriers, including societal norms and resource constraints, continuous monitoring and mentoring are essential for successful implementation and women’s economic empowerment.
- Gaurav Rawat (2023) on his paper “Issue and Challenges of women entrepreneurship” emphasizes the need for context-specific support for women’s entrepreneurship. It suggests exploring legal institutions’ effectiveness and promoting formal women’s business networks. Government initiatives such as programs and awards can inspire and support women entrepreneurs. Moreover, promoting women’s representation at trade fairs can enhance networking opportunities and business growth.

- Ritwik Saraswat and Remya Lathabahvan (2020) on their paper “A study on Women Entrepreneurship in India” highlighted the significant role women play in driving economic and social development. Despite historical barriers, Indian women have shown resilience and innovation in pursuing entrepreneurial ventures. Success stories highlight their determination and ability to overcome challenges. However, obstacles such as limited resources and societal stereotypes persist. Creating an enabling environment through gender-inclusive policies is crucial for empowering women entrepreneurs and fostering sustainable growth.

3.Objective of the Study

The objective of the study are as follows-

1. To highlight the various strategies or initiatives taken by the Government of Assam for empowering women in the state of Assam.
2. To study the challenges faced by women entrepreneurs in accessing and utilizing government incentives.

4.Research Methodology

The present study is mainly based on the secondary data collected from various published sources such as government publications, journals, Census data, reports etc.

5. Result and Discussion

The Various Government Initiatives are as follows-

Promotion of women entrepreneurship through banks involves various schemes tailored to meet their specific needs. Here are some schemes: -

1. **Mahila Udyam Nidhi Yojana scheme** provided by Punjab National Bank and Ministry of Finance: -

The women entrepreneurs will be assisted in setting up new projects in the tiny /small-scale sector and rehabilitation of viable sick SSI units. Existing tiny and small-scale industrial units and service industries undertaking expansion, modernization technology up gradation & diversification can also be considered. A soft loan limit of up to 25% of the project cost, subject to a maximum of Rs.2.5 lakhs per project is

provided for deserving women entrepreneurs. The soft loan would be repayable within 10 years (inclusive of an initial moratorium period of not more than five years).

2. Dena Shakti Scheme Provided by Dena Bank: -

It is the combination of the term loan and the working capital. Women entrepreneurs are eligible for 25 % concessional rates in the loan. The term of loan provided to the women entrepreneurs is from one to three years.

3. Stree Shakti Package for Women Entrepreneurs Scheme Provided by SBI: -

The Stree Shakti Package for Women Entrepreneurs Scheme, offered by SBI, extends loans in the form of either term loans or working capital. The loan amount is determined based on the borrower's profile.

4. Cent Kalyani Scheme provided by Central Bank of India

This scheme aims to encourage Women Entrepreneurs to start new project or expand / modernise the existing unit. New as well as Existing Women entrepreneurs for her Micro / Small enterprise.i.e. engaged in manufacturing and service activity for e.g. Handloom weaving Handicraft, Professionals & Self-employed women - Doctors, Chartered Accountants, and Engineers or trained in Art or Craft etc.

Some of the Incentives provided by the Assam Government for the promotion of women Entrepreneurship are as follows: -

1. Mukhya Mantri Mahila Udyamita Abhiyan:

The Mukhyamantri Mahila Udyamita Abhiyan (MMUA) aims to empower rural women entrepreneurs by providing financial assistance for small businesses (udyam). Women working in self-help groups (SHGs) can benefit from the Mukhyamantri Mahila Udyamita Yojana, which offers monetary support beyond their respective SHGs to help them become independent entrepreneurs. A total of ¹ 3,900 crore has been allocated for the implementation of the Assam Mukhyamantri Mahila Udyamita Scheme

2. Lakhipati Baideo:

The Lakhipati Baideo initiative aims to empower 40 lakh self-help group (SHG) workers by helping them become rural micro-entrepreneurs. The scheme provides ¹ 35,000 in financial assistance to each of these 40 lakh women, with the goal of enabling them to achieve an annual income of ¹ 1 lakh.

3. Mukhya Mantrir Karmajyoti Achoni:

This programme was started by the Assam government in 2005–2006 with the goals of enhancing traditional craftsmen’s skills and providing them with financial support. It covers a variety of trades, including the production of decorative goods, textiles, blacksmithing, ceramics, carpentry, doll making, etc.

4. Angel Fund:

To assist Assamese first-generation entrepreneurs in starting businesses and establishing micro and small industries in the state, the Assam Government established the “Angel Fund” in 2014. People can borrow up to Rs. 5 lakhs through the fund at an annual interest rate of just 5%. For a maximum of 10 months, no interest will be assessed to microbusinesses during the moratorium period. Additionally, under the special fund, coverage of 80% of the project cost for existing units and 85% for new units (without mortgage) is being provided. The Department of Industries and Commerce of Assam has initiated the scheme for implementation through the state and has partnered Assam Gramin Vikash Bank as the financial institution.

5. Assam Trade Promotion Organization (ATPO):

In November 2007, ATPO was established with the primary goals of coordinating trade shows and exhibitions and encouraging more participation in export-related activities. It’s a platform that’s fostering business prospects, especially for female entrepreneurs.

6. Kanaklata Mahila Sabalakaran Achoni:

This flagship scheme under the Assam State Rural Livelihoods

Mission, aims at paving the way to generate sustainable livelihood among women in rural areas by forming 1 lakh SHGs covering about 10 lakhs households. The scheme envisages a one-time financial grant of Rs 25,000 as revolving fund to each newly-formed SHG of non-intensive blocks and Rs 10,000 as additional revolving fund to each woman SHG already registered under Deen Dayal Antyodhana Yojana of National Rural Livelihood Mission and who had received Rs 15,000 under the scheme earlier.

Some of the Central Government Schemes: -

1. Trade Related Entrepreneurship Assistance and Development (TREAD)

A programme called “Trade Related Entrepreneurship Assistance and Development (TREAD)” is run by the Ministry of Micro, Small, and Medium Enterprises (MSME) to support female entrepreneurs. Through trade-related training, informational activities, and counselling pertaining to trades, goods, and services, among other things, the programme aims to economically empower women. According to the scheme, the government of India may contribute up to 30% of the loan or credit, or a maximum of Rs. 30 lakhs, for the purpose of funding capacity-building initiatives

2. Mahila Samriddhi Yojana: Mahila Samriddhi Yojana is run by Ministry of Social Justice and Empowerment to benefit women with a rebate in interest and financial assistance up to the cost of Rs. 1,40,000/- is provided.

3. The Annapurna Yojana:

The Annapurna Yojana offers loans of up to Rs. 50,000 to women entrepreneurs in food catering businesses. The loan amount can be utilized towards purchasing utensils, mixer cum grinder, hot case, tiffin boxes, working table, etc. as working capital.

6.Challenges Faced by Women Entrepreneurs

Some of the challenges faced by the women entrepreneurs in accessing and utilizing government incentives are as follows-

1. Lack of Awareness:

Many women entrepreneurs are not aware of the available government incentives and programs due to inadequate dissemination of information and limited access to information in rural areas where many women entrepreneurs operate.

2. Limited Financial Literacy:

A lack of financial literacy and understanding of government schemes can prevent women from effectively utilizing these incentives as well as insufficient training and support on how to apply for and manage funds.

3. Lack of Self Confidence:

Women are shy by nature; they lack confidence in their strength and competence. Self-confidence is essentially motivating factor in running the enterprise successfully. Even family members are reluctant to stand beside their entrepreneurial growth. They have to strive hard to strike a balance between domestic activities and business activities.

4. Access to credit and capital:

Difficulty in accessing credit due to lack of collateral or credit history, which is often a prerequisite for many government schemes and higher interest rates and unfavorable loan terms compared to their male counterparts.

5. Networking and Mentorship:

Limited access to business networks and mentorship opportunities that can provide guidance on leveraging government incentives and lack of role models and mentors who can inspire and support women entrepreneurs.

6. Legal Formalities:

Another hindrance of women entrepreneurs is the difficulty in complying with various legal formalities. Due to prevalence of corrupt practices in government offices and procedural delays for various things like licences, water, electricity, shed allotment; they find it difficult to concentrate on the smooth functioning of their business.

7. Conclusion

The Central as well as Assam government has introduced various incentives to empower women entrepreneurs and foster their economic independence. These schemes aim to address the unique challenges faced by women in accessing financial resources, networking opportunities, and mentorship support. However, despite these efforts, there are still significant barriers that hinder women's full participation in entrepreneurship, including limited awareness, financial literacy, and access to credit and capital.

To effectively support women entrepreneurs, it is crucial to enhance awareness and accessibility of government schemes, provide targeted training and capacity-building programs, and establish robust support networks and mentorship opportunities. Additionally, addressing legal and bureaucratic hurdles and promoting a conducive business environment are essential for creating an enabling ecosystem for women's entrepreneurship to thrive in Assam.

By overcoming these challenges and leveraging government incentives, women entrepreneurs in Assam can unlock their full potential, drive economic growth, and contribute significantly to the socio-economic development of the state. It is imperative for policymakers, financial institutions, and other stakeholders to work collaboratively to address the barriers and create a more inclusive and supportive environment for women entrepreneurs in Assam.

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Vocatives in Tughlaq

Pankaj Luchan Das

Abstract

This study looks at the use of vocatives in Tughlaq, second play written by Girish Karnad. Overwhelmingly, the vocative serves pragmatic functions. The vocative has not been the choice of study for most of the researchers worldwide as also stated by Levinson. Despite having morphological vocative markings in many of the Indian English writings, no systematic approach has been made to capture the diverse language-specific ways of addressing others. Comparing linguistic features such as vocative across the play enhances the descriptive framework for spoken genres. This study will try to deal with the various facets of the vocative from an onomasiological perspective with special reference to the play Tughlaq which will allow us to consider ways of marking the vocative structurally.

Key Words: Vocative, Deixis, Pragmatics.

Introduction

Vocative comes under the domain of Pragmatics, a branch of Linguistics. It serves pragmatic functions as deictic expressions. Vocative is a kind of person deixis. Vocative is a nominal element added to a sentence or clause optionally, denoting the one or more people to whom it is addressed and signaling the fact that it is addressed. It is a branch of Linguistics much

neglected off. The aspect of Pragmatics which is technically termed as vocatives is what is going to be dealt with in this discussion with reference to Tughlaq. Girish Karnad's second play 'Tughlaq', placed in Kannada in 1964, was set during the reign of Muhammad Bin Tughlaq in India. The play was first staged in Urdu in 1966. It was later produced and enacted in English in 1970 in Bombay (Present Mumbai). Tughlaq was a historical play commenting on the contemporary politics of the then India. It was about the history of Tughlaq, the King to the throne of Delhi, his successes and failures. The play has an interesting story, an intricate plot, scope for spectacle. It uses dramatic conventions like the comic pair- Aziz and Aazam to which theatre audiences respond readily. In the play, the protagonist, Tughlaq, is portrayed as a great visionary, but his reign can be judged a failure. He started his rule with great ideals of a unified India, but his degenerated into anarchy and his kingdom.

The play was well-divided into 13 scenes. The whole play was written in the form of dialogue. There are mainly 12 characters in the play which are duly executed through their speeches. The author had orderly and systematically arranged their dialogues according to the context and situation of the play. This results in keeping away ambiguities and overlapping while delivering dialogues. The dialogues are beautifully intertwined. The deictic expressions used by the characters, in the play, are well improvised.

Objectives of the Study

The aspect of Pragmatics which is technically termed as vocative is what is going to be dealt with in this study with reference to Tughlaq by Girish Karnad. The objectives of the study are to-

1. Highlight the different types and instances of vocatives in the play.
2. Understand the role of vocatives in dramatic dialogues as conversational interaction in the play.
3. Investigate the typical Indianised vocatives used in the play.

Methodology

The present research work is done descriptively and analytically. To achieve the objective of the research, both primary and secondary data has been consulted. For the primary data, 'Tughlaq' written by Girish Karnad

published by OUP, New Delhi (2005) has been selected. For the secondary data, some other books and research journals are consulted.

Review of Literature

Not much research has been done on the present topic. It seems to be maiden attempt to discuss vocatives in the play Tughlaq by Girish Karnad. However, there are a few of such kind in respect of Shakespeare's plays. Muhammed Badea Ahmed from the department of English, College of Education, Tikrit University, in his article titled "In Vocatives: A Syntactic and Pragmatic Analysis" published in Tikrit University Journal for Humanities Vol. (14) No. (10) November (2007) presented a descriptive study of Vocative in general.

Deixis

Before discussing vocatives in the play Tughlaq, it is pertinent to discuss what Deixis is. Deixis is a technical term (from Greek) for one of the most basic things we do with utterance. It means 'pointing' via language. (Yule, George; P. 9.). Thus, Deixis is the way of pointing or indicating through language. Any kind of linguistic forms performing this pointing is called deictic expression. It is related to the way in which languages encode or grammaticalize features of the context of 'utterance' or 'speech event'. Thus, it concerns the ways in which the interpretation of utterances depends on the analysis of that utterance. Deixis emphasizes the fact that languages are primarily designed for use in face-to-face interaction or communication. Deixis is the phenomenon through which the relationship between language and context is reflected in the structures of language themselves. Context is very important for interpretation of any utterance of language. Deixis belongs within the domain of Pragmatics, because it is concerned directly with the relationship between the structure of language and context in which they are used. The important point, wherever the pragmatics/semantics boundary is drawn, is that Deixis deals with the encoding of many different aspects of the circumstances surrounding the utterance, within the utterance itself. Natural language utterances are thus 'anchored directly to aspects of the context'. Traditional categories of Deixis are Person, Place and Time (Levinson, Stephen C; P. 62).

But now two more types of Deixis are added to them- Discourse (Text) Deixis and Social Deixis. Thus, we have the following five types of Deixis-

1. Person Deixis:

Person deixis is concerned with the encoding of the role of the participants in the speech event in which the utterance occurs. In person deixis, the distinction the speaker (I) and the addressee (you) is found. Person deixis clearly operates on a basic three-part division, exemplified by the pronouns for first person ('I'), for the second person ('you'), and the third person ('he', 'she', or 'it'). In many languages, these deictic categories of speaker, addressee and other(s) are elaborated with markers of social status. (Yule, George; P. 10). However, the basic grammatical distinction in person deixis are the categories of first, second and third person.

- (a) First person- I, me (addresser)
- (b) Second person- you, you (addressee)
- (c) Third person- he, she, it (neither addresser nor addressee but third party)

Levinson (1983) identifies vocatives as examples of person deixis.

2. Time or Temporal Deixis:

Time Deixis concerns the encoding of temporal points and spans related to the time at which an utterance is spoken (or a written message inscribed). This time which we call as coding time (or CT) is distinct from receiving time (or RT). Time Deixis is commonly grammaticalised in deictic adverbs of time like now and then, soon, recently and also noun phrases like yesterday, this year, tomorrow, today, next day and next week etc. It is also related to tense. Time deixis interacts with calendrical units and sometimes with non-calendrical units too. Like all aspects of deixis, time deixis makes ultimate reference to participants' role. Participants struggle to convey time. Thus, a first approximation, 'now' can be when we speak or write, coding time is required.

3. Place or Spatial Deixis:

Place or Space Deixis concerns the specification of locations relative to anchorage points in the speech events (Levinson, Stephen C.; P. 79). There are two ways of specifying an object - one way is by naming the object and the other is by locating the objects in relation to other objects or other referring

points. If we want to locate the object, location should be relative to other objects or fixed reference points as in-

1. The Airport is fifteen miles away from the park.
 2. Kabul lies at thirty-four-degree latitude and seventy-degree longitude.
- Space or place deixis specifies the location of the object in relation to the participants at the same time of speaking (CT). We find that place deixis is divided into units of measurements, duration and motion.

4. Discourse or Text Deixis

Discourse, or text, deixis concerns the use of expressions within some utterance to refer to some portion of the discourse that contains that utterance (including the utterance itself). (Levinson, Stephen C.; P. 85)

5. Social Deixis

Social Deixis reflect or establish in social situation or are determined by certain realities of the social situation in which speech act occurs. Two basic kinds of social deictic expressions are relational and absolute.

Vocatives

A vocative is a nominal element added to a clause to serve certain purposes related to either attracting the attention of the hearer or maintaining social contact between participants in conversation. The use of vocatives reflects an overlap of syntax, sociolinguistics and pragmatics concerning this area of language. The present study aims at showing these joints of overlap between the syntax and pragmatics of vocatives as well as their social role in conversation. It sheds some light on the syntactic features of vocatives and illustrates the different sentence types with which vocatives are used. The different types of vocatives, each with its own social role are discussed. Levinson, Stephen. C. (1983) identifies vocative as examples of person deixis. Levinson says "Vocatives in general are an interesting grammatical category, again underexplored. Vocatives are noun phrases that refer to the addressee, but are not syntactically or semantically incorporated as the arguments of a predicate; they are rather apart prosodically from the body of a sentence that may accompany them." (Levinson, Stephen. C.; P. 71). They are separated by the way of pronunciation from the main body of a sentence vocative. A vocative

is a nominal element added to a sentence or clause optionally, denoting the one or more people to whom it is addressed and signaling the fact that it is addressed.

1. **Bob**, I found you. (voc SVO)
2. You, **my friend**, will have to move faster. (S voc VA)
3. It's a lovely morning, **Mr. Sharma**. (SVCs voc)

In the above three sentences the vocatives are set in initial, medial and final position respectively. In each optionally and freedom of position, it is more an adverbial than any other element of clause structure.

Intonationally, the vocative is set off from the rest of the clause, either by constituting a separate tone-unit or by forming the post-nuclear part of a tone-unit. The most characteristics intonations are shown above 'fall rise for an initial vocative; rise for a medial or final vocative.

In form, a vocative may be ranged from intimate relationship to the most distant respectful one as stated below.

1. **A single name with or without title:** e.g. - (Benn, Mrs. Kapoor, Dr. Sharma etc.)
2. **The personal pronoun you (markedly impolite):** e.g. -(Behave yourself, you or an indefinite pronoun; e.g. Get me a pen, somebody.)
3. **Standard appellatives, usually without pre or post modification** (not even the possessive pronoun.)

Family relationship: e.g. - (mother, father, uncle or more familiar forms like mom, mum, mummy, ma, papa, pop, dad, grandma, grandfather, granny, auntie etc.)

Titles of respect or Honorifics: e.g. - (sir, madam, my lord, your Excellency, your majesty, ladies and gentleman etc.)

Endearments: e.g. - (my darling/dear/honey/love/baby/sweetie, cutie pie etc.)

Markers of possessive or status or profession: e.g. - Doctor, Mr./Madam, Chairman, Mr. Prime Minister, Father (not priest), Bishop.

Familiarizers: e.g. - (Boy, man, guys, dude, mate, buddy, bro, folk etc.)

4. **A nominal clause:** (very occasionally): e.g. - who ever said that, come out here.
5. **Items under (1), (2) or (3) above with addition of modifiers or appositive elements of various kinds.**
 - (a)e.g. - My dear Mrs. Kapoor: Young Benn.
 - (b)e.g. - You with the green eyes; you over there (impolite); you boys; you (young) fellows; you guys (informal but not impolite).
 - (c)e.g. - Old man/ fellow (familiar): young man/ woman.

One obvious function of a vocative in English is to seek the attention of the person addressed, and specially to single out from others who may be within hearing. A second function, less obvious but certainly no less important, is to express the attitude of the speaker towards the addressee. Vocatives are generally used as a positive mark of attitude, to signal either respectful distance or familiarity (varying from mild friendliness to intimacy).

The two basis participant roles, speaker and addressee are not only one that can become involved in grammatical distinctions.

Vocatives in Tughlaq

Throughout the whole play we find many vocatives used. As a historical and political play, it is influenced by vocative expressions such as greetings, summons, addresses etc. Followings are some of the examples of vocatives from the play Tughlaq are mentioned.

1. YOUNG MAN: What are you worried about, grandfather? (Page 1, Scene 1)
2. YOUNG MAN: Your days are over, old man. (Page 1, Scene 1)
3. OLD MAN: But this wretch is our best friend, Jamal. (Page 2, Scene 1)
4. ANNOUNCER: Attention! Attention! The Warrior in the Path of God, the Defender of the Word of the Prophet, the Friend of the Khalif, the Just, His Merciful Majesty, Sultan Muhammad Tughlaq. (Page 3, Scene 1)
5. MUHAMMAD: My beloved people... (Page 3, Scene 1)
6. THIRD MAN: Don't try to threaten me, boy. (Page 4, Scene 1)
7. THIRD MAN: There were others- my friends- (Page 4, Scene 1)
8. THIRD MAN: Watch your words, infidel. (Page 5, Scene 1)
9. MUHAMMAD: ...You see, my dear friend Ain-ul-Mulk, ... (Page 9, Scene 2)

10. MUHAMMAD: ...come, my people, I am waiting for you... (Page 10, Scene 2)
11. MUHAMMAD: Mother, suppose, I die in the battle... (Page 11, Scene 2)
12. DOOR KEEPER: In the name of Allah, Vizier Muhammad Najib and Zia-Ud-Din Barani wants to see you, Your Majesty. (Page 11, Scene 2)
13. MUHAMMAD: ... It's not what people say, Barani, it's their crooked minds that horrify me. (Page 13, Scene 2)
14. NAJIB: Courage, honesty and justice! My dear Barani, we are dealing with a political problem! (Page 14, Scene 2)
15. NAJIB: Dear Barani, not hate, just suspicion. (Page 15, Scene 2)
16. MUHAMMAD: ... Besides I have invited Shihab-ud-din, the Prince of Sampanshahr, to be here in my absence. (Page 16, Scene 2)
17. MUHAMMAD: Forgive me if I let you down, Barani, but I must play this game my own way. Come, Najib, we must see the Commander-in-Chief. Mother, if you'll excuse us. (Page 16, Scene 2)
18. BARANI: It's not for me to advise Your Highness, but I have to mention it. (Page 17, Scene 2)
19. MUHAMMAD: ... I don't want my people to be dumb cattle, Sheikhsahib, and I do not claim to be omniscient myself. (Page 19, Scene 3)
20. IMAM-UD-DIN: ... Beware, Sultan, you are trying to become another God... (Page 21, Scene 3)
21. MUHAMMAD: My congratulations, Imam-ud-din Sahib. (Page 21, Scene 3)
22. DOOR-KEEPER: (*announcing*): Her Highness the Queen Mother. (Page 25, Scene 4)
23. STEP-MOTHER: Muhammad, what's this about Sheikh Imam-ud-din. (Page 27, Scene 4)
24. RATANSINGH: ... The battle was on- yes, my dear Shihab, Ain-ul-Mulk didn't start the battle... (Page 29, Scene 4)
25. SHIHAB-UD-DIN: Come, Ratansingh, let's go. (Page 32, Scene 5)
26. SHIHAB-UD-DIN: ... You have persuaded me to do what I had sworn never to do – you, Your Holiness. (Page 36, Scene 5)

27. HINDU WOMAN: But I haven't got a paisa on me, Your Excellency... My husband's also ill, sir, please, I hold your feet – please let me go. (Page 47, Scene 7)
28. AAZAM: ... Why am I a thief, Aziz? (Page 57, Scene 9)
29. AZIZ: ... So you'll make a good nobleman – an Amir. (Page 58, Scene 9)
30. AZIZ: Forgive us, Your Worship. (Page 58, Scene 9)
31. MUHAMMAD: Not five – four. The fifth committed suicide. Amir Jalal-ud-din. (Page 64, Scene 10)
32. SECOND MAN: Shut up, you butcher - (Page 71, Scene 11)
33. AZIZ: Fool, now you've probably made them suspicious. (Page 74, Scene 12)

In the above examples, each dialogue is comprised with vocatives that help in achieving effective communication. Different characters address other characters in order to manage their conversation, to make the listener pay attention. In spite of effectiveness added by these vocatives, they shed a lot of light on the social status of both the addresser and the addressee. Here we find different kinds of vocatives being used by Girish Karnad. Typical Indianised expressions such as 'The Warrior in the Path of God', 'the Defender of the Word of the Prophet', 'the Friend of the Khalif', 'Sultan Muhammad Tughlaq', 'Sheikhsahib', 'Sultan', 'Imam-ud-din Sahib', 'Muhammad', 'an Amir' are used as vocative. Vocatives such as 'Jamal', 'Barani', 'Najib', 'Ratansingh', 'Muhammad', 'Aziz' etc. are proper nouns used as the examples of a single name with or without title. They are used as the main preferred option of personal address. They have an important social role in showing the recognition of individuality among participants in the conversation. The personal pronoun 'you' is used as a vocative in the example no. 27. Standard appellatives belonging to family relationships such as 'grandfather', 'mother' is used. They are used to address senior family members. 'Sir', 'Your Excellency', 'Your Highness', 'Your Majesty', 'Your Holiness', 'Your Worship', 'Her Highness', 'the Just', 'His Merciful Majesty', 'Imam-ud-din Sahib', 'Sheikhsahib', 'His Merciful Majesty', 'The Warrior in the Path of God', 'the Defender of the Word of the Prophet', 'the Friend of the Khalif', 'the Just' are the examples of

Titles of respect or Honorifics. Honorifics are used to make a more distant and respectful relationship towards an acquaintance. Endearments, another important varieties of vocative that mark a bond of closeness and affection between family members and sexual partners are found missing anywhere in the entire play. This may be because of the plot of the play. 'The Prince of Sampanshahr', 'Sultan', 'Amir' and 'Amir Jalal-ud-din' signify Markers of possessive or status or profession. Familiarizers such as 'boy', 'old man', 'infidel', 'butcher', 'fool' are used. Addition of Modifiers or Appositive elements such as 'My People', 'My Friends', 'My Dear Friend', 'My Dear Shihab', 'Dear Barani', 'My dear Barani', 'My dear friend Ain-ul-Mulk', 'My beloved people' are quite common in the play. So, we find various types of vocatives used in the play Tughlaq.

Conclusion

To conclude it can be said that vocative is an important product of Deixis. Vocatives play an important role in conversational interaction. It is to be notified importantly that Vocatives and Honorary Phrases are different in their use. They, both, are person deixis, as said by Levinson. Vocative is an important part of deictic expressions. Particularly in a historical and political drama like Tughlaq, the use of vocatives is quite natural and necessary. The author succeeds in producing the dramatic effect quite effectively through the vocatives. Since, the whole play is written in dialogue form, and presence of vocative expressions is quite obvious. It also helps in staging of the play. In the play Tughlaq, there are lots of instances of vocative expressions in it and some are used repeatedly.

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Blue Economy: A promise for sustainable development in India

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Abstract:

The concept of blue economy is being used as a call to action for sustainable development. The marine resources are the sole supply of raw materials for the blue economy. It encompasses a diverse range of activities that are very crucial for sustainable development. Each nation must assume some of the responsibility for safeguarding the seas, which make up more than 90% of the world's total surface area and 64% of its ocean surface. Since India has a coastline of more than 7500 km and an Exclusive Economic Zone of more than 2.2 million sq. km., the blue economy is obviously one of the major as well as promising part of India's economy. The paper aims to highlight the prospects as well as opportunities of blue economy for India. This study also tries to understand how the blue economy contributes to sustainable development in India.

Keywords: Marine Resources, Blue Economy, Sustainable Development

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Introduction

The sustainable ocean-based economy, commonly referred to as the Blue Economy, encompasses various economic sectors and policies with the aim of promoting economic and social advancement while preserving the well-being of oceans and coastlines¹. The ocean food sector supports approximately 237 million jobs globally, supplying crucial nutrients and protein to over 3 billion people. Particularly in the least developed countries, marine-derived food serves as the primary protein source for over 50% of the population². Coastal and marine ecosystems play a vital role in global tourism, contributing up to 11.5 billion USD, while also providing essential services such as storm and food protection, biodiversity habitat, carbon storage and detoxification³. The United Nations has promulgated the time period 2021-2030 as the ‘UN Decade of Ocean Science for Sustainable Development’. The emerging blue economy seeks to drive economic growth and social inclusion while at the same time preserving marine and coastal areas from exploitation and environmental degradation.

The economic philosophy of the Blue Economy was first introduced in 1994 by Professor Gunter Pauli at the United Nations University (UNU) to reflect the needs of future growth and prosperity, along with the threats posed by global warming. The concept was based on developing more sustainable models of development including concepts of engineering based on “no waste and no emissions”. The blue economy assumed greater importance after the United Nations (UN)’s Third Earth Summit Conference at Rio de Janeiro, Brazil in 2012. The UN’s 17 Sustainable Development Goals (SDG) has included blue economy in its charter and Goal 14 deals explicitly with the conservation and sustainable use of the oceans, seas and marine resources for sustainable development. India also has recognised the potential of blue economy and one of the few countries that has published a draft policy framework. According to the World Bank, the blue economy is defined as the sustainable development of ocean resources for economic growth, improved livelihoods and jobs while preserving the health of the ocean ecosystem. The blue economy emphasises the integration of the development of the ocean

economy with social inclusion and environmental sustainability, combined with innovative business models.

For India, the blue economy entails a wide ocean of economic prospects that play an equal role in producing and maintaining livelihoods. With a 7,500-kilometer coastline spanning nine coastal states, four Union Territories (UTs) - two of which are island UTs, twelve major, and two hundred smaller ports, India's blue economy supports 95 per cent of the country's commerce through transportation and provides an estimated four per cent of GDP⁴. Fortunately, the sector has stood strong despite the challenges caused by the Covid-19 pandemic. India is also the world's third-largest fish producer and the second-largest aquaculture fish producer⁵. As a result, the blue industries have the ability to recruit a huge workforce, which it has done so for decades, at least in areas like fishing, aquaculture, fish processing, maritime tourism, shipping, and port operations. Further, engagement in new enterprises such as offshore wind, marine biology, biotechnology, and other shipbuilding and ship breaking operations is also growing. By 2035, the modal share of coastal shipping holds the potential to increase by 33 per cent, approximately 6 per cent today⁶. India's maritime development owes its plausibility to solid growth of physical infrastructure, oceanic resources, coastal management, and marine amenities. India unequivocally is among the top players in the blue economy arena, whose policies on sustainability and growth are diligently discussed, and even adopted, especially in the South Asian context. With nine coastal states containing one thousand three hundred and eighty-two islands, India credits itself with maintaining one hundred ninety-nine ports along with its rich marine environments, the busiest one being the Mormugao port in Goa⁷. Thus, India envisions a Blue Economy as a cornerstone for achieving a sustainable and resilient future, recognizing the immense potential of its coastal and marine resources. The paper aims to highlight the prospects as well as opportunities of blue economy for India. This study also tries to understand how the blue economy contributes to sustainable development in India.

Objectives of the study

- To understand how the blue economy contributes to sustainable development in India.
- To highlight the prospects as well as opportunities of blue economy for India.

Methodology of the study

The data needed for undertaking the present study has been collected from secondary sources. Various journals, book chapters, news websites and materials available over the internet have been referred to for undertaking the present study.

Blue Economy: A tool for Sustainable Development and an Opportunity for India

The growth of blue economy has been considered as important driver for the sustainable development. The blue economy integrates various activities that crucial for sustainable development. Some of these activities are mentioned below –

- **Renewable Energy:** Renewable energy enjoys almost 22 per cent share of the global energy mix. Considering the fact that marine renewable energy has potential to have sizeable returns to capital, more inflow of investment into the sector could provide a solution to the “Energy Trilemma” that includes energy security, energy equity and environmental sustainability. There are various forms of marine renewable energy: (1) offshore solar energy, (2) offshore wind energy, (3) wave energy, (4) tidal energy, (5) ocean thermal energy, (6) salinity gradient, (7) ocean current energy, and (8) energy from marine biomass. India’s cumulative investment in the sector is adding up to US\$ 10.2 billion as against US\$ 102.9 billion in China in 2015. However, financing continues to be a major constraint for the development of the renewable energy sector in India. The below mentioned table shows the potentiality of marine renewable energy in trade-

Table 1: Marine Renewable Energy Potential in Trade

Renewable marine energies	Potential installed capacity
Offshore wind energy	1GW 2
Offshore solar energy	100MW
Wave energy	41GW
Tidal energy	8000 MW
Ocean Thermal energy conversion	180 G
Osmotic Power	2.6TWG

Source: <http://mnre.gov.in/file->

- **Fisheries and aquaculture:** Sustainable management of fisheries ensures a continuous supply of fish for greater revenue while simultaneously contributing to the restoration of fish stocks. This supports both economic and environmental goals. The fishery sector is a major contributor to the blue economy with India being the second-largest producer of fish after China. Fisheries have contributed Rs. 46,663 crores to the economy through exports in 2019-20. In the past decade, aquaculture production has evidenced tremendous growth (Annual Report, Ministry of Fisheries, Animal Husbandry and Dairying, 2021). There is a fear of depletion of the natural reserve of major fish species due to growing demand for consumption and increased capture due to technological advancements.

- **Maritime Transport:** Sustainable, safe and secured maritime transport is an important component of the global economy as it connects nations and facilitates trade. The Ministry of Shipping reports that much of India's international trade (about 90 per cent by volume and 70 per cent by value) is carried through maritime transport. The sector covers a wide range of services which are broadly divided into two categories- shipping industry and maritime logistics. According to the World Ports Ranking, two of India's major ports namely, Jawaharlal Nehru Port and Madras Port figured in the top 100 ports in

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2014. Moreover, India enjoys advantage in the cargo handling segment due to which five Indian ports including Para dip, Jawaharlal Nehru Port, Bombay, Madras and Calcutta figured on the world's top 100 ports list.

- **Marine Tourism:** Ocean and coastal tourism offer recreational opportunities, contribute to job creation and economic growth, making it a key component of the blue economy. Marine space provides numerous opportunities for tourism and recreation such as swimming, sun-bathing, pleasure boating, snorkelling, surfing, reef walking, whale and dolphin watching, and SCUBA diving among others. Besides conventional tourism, coastal (or marine) tourism assumes considerable importance in the context of the Blue Economy. Several initiatives have been taken by coastal nations to promote marine tourism in different national and regional locations. Cruise shipping and lighthouse tourism are given exclusive emphasis in these initiatives. In order to attract more foreign tourists, marinas may be developed along the Indian coast. The range of employment opportunities include hotels, restaurants, housing and residential activities, vending, beach hawking, agriculture and fishing activities. The growth of tourism sector in the country has a lasting impact on coastal environment in terms of urban sprawl, urbanisation, production of waste and social environment.⁸
- **Climate Change:** Oceans act as crucial carbon sinks for the absorption and storage of carbon dioxide which is known as 'blue carbon'. It helps mitigate climate change by reducing greenhouse gas concentrations in the atmosphere.
- **Mineral Resources and Deep-Sea Mining:** Exploration and sustainable extraction of mineral resources from the seabed, including rare earth elements and minerals, represent a growing sector within the Blue Economy. Balancing economic interests with environmental protection is crucial in this area.
- **Biotechnology, Pharmacies, Marine Conservation, and Biodiversity:** Sea creatures can yield special bioactive substances that could find use in the cosmetics, pharmaceutical, and other industries. Priorities include sustainable marine resource collection for biotechnological uses and bioprospecting. Maintaining and safeguarding marine habitats is essential to the long-term viability of the Blue Economy. This includes initiatives to tackle marine

pollution and climate change, as well as sustainable fisheries management and marine protected zones.

These activities' interconnectedness emphasizes the necessity for a comprehensive strategy for the blue economy's sustainable growth. Together, nations and governments can manage tourism, renewable energy, fisheries, marine transportation, mineral resources and deep-sea mining, biotechnology, pharmacies, marine conservation and biodiversity and climate change mitigation to maximize the economic potential of the seas while preserving their resilience and health.

Employment opportunities in the blue economy:

Blue economy creates different employment opportunities for all kinds of skilled individuals. Some of them are listed below-

- a) Fishing and Aquaculture- Fishing and fish processing have been significant sources of employment in blue economy for many decades which is evolving from substance farming to commercial practices such as aquaculture requiring a skilled workforce.
- b) Marine Tourism- It includes the activities like cruise travel, boating, scuba diving, etc. contributes to employment and economic growth in coastal regions.
- c) Shipping and ports- Sea ports are major sources of employment with jobs in smaller ports increasing over the years.
- d) Shipbuilding- It holds significant potential and employs people with diverse skills.
- e) Offshore wind and marine biology- These sectors provide new employment opportunities. The utilization of recyclable or biodegradable materials guarantees energy and resource efficiency as shipbuilding moves toward sustainability.

Government initiatives:

For considering the importance of blue economy, Government of India has taken several initiatives for strengthening this sector. Some of them are mentioned below-

- Sagarmala Initiative (2016): This initiative is a flagship program aimed at fostering port-led development and focuses on modernizing ports, improving port connectivity and integrating the maritime and industrial sectors.
- PMSSY (Pradhan Mantri Matsya Sampada Yojana) (2020): The project intends to bring about a 'Blue Revolution' by fostering sustainable and responsible growth in the fisheries industry via the use of modern fishing methods, infrastructural development, and aquaculture.
- Deep Ocean Mission (2021): This initiative recognizes the importance of exploring ocean resources beyond the coastal areas.
- Comprehensive Maritime India Vision 2030 (2021): This provides a roadmap for the sustainable development of India's maritime sector, including infrastructure development, technology integration and capacity building, balancing economic growth with environmental conservation in the maritime domain.
- Coastal Regulation Zone (CRZ) Notification and Plastic Waste Management Rules (2022): These policy measures align with the blue economy vision by addressing environmental concerns and promoting sustainable practices in coastal areas.

Conclusion:

India has a huge possibility to enrich her economy with sea-based resources through ensuring a sustainable balance between the protection of marine ecosystem and marine resources. India is growing rapidly and moving towards a green and blue economy. Economic growth through the use of ocean, sea, and ports is moving towards sustainable development, tackling climate change, making the water pollution-free and proper waste management sectors. The fishery sector is a major contributor to the blue economy with India being the second-largest producer of fish after China. Moreover, Maritime Transport, Marine Tourism and Marine Renewable Energy have been found important contributors in this economy. In order to develop the blue economy Government of India has also been taken several initiatives as well as adopted some policies. India has vast opportunities in the blue economy, from blue minerals to blue

hydrocarbons, fisheries to aquaculture, and import-to-export business through sea routes. To take advantage of it, the individuals should be trained with better skills and introduced to technology in the sectors, such as better renewable energy-run ships and boats and infrastructure development.

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The Role of Education in Promoting Gender Equality

Anima Saikia

Introduction

Education is an essential process in human development. It is a dynamic instrument of social change. Education is expected to affect or condition the social behaviour of the person being educated. Education plays an important role in shaping individuals and societies, providing them with knowledge, skills and values necessary for personal growth and social progress. Education involves the transmission of knowledge, values and skills from one generation to another, ensuring the continuity and advancement of civilization.

Inequality and human beings go together because natural quality of Human beings is different. But the contemporary thinking negates one of the assertions of inequalities as it has been established that everyone has inherent equal worth the idea of equality has grown out of the idea of privilege. It is outgrowth of aristocratic and slave holding communities.

Gender Equality means that people of all gender have equal opportunities, rights and responsibilities. Every one one is affected by gender in equality-women, men and trans and gender diverse people. Gender equality is a human right. Education plays an important role for gender equality.

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Education enhance employment opportunities, makes better health and empowers every gender of the society about their rights. India had ranked 140th among 156 Countries in the global gender gap index2021. This paper throws light on the laws made for gender equality in the Indian Constitution and introduces the Programmes of the government of India which are being run for the empowerment of India which are being run for the empowerment of women. The present paper emphasizes on how the transgender class are getting out of the disadvantaged and backward class through education. The paper analysed that education is the most powerful tool for gender development and education helps in creation of better society.

Objectives:

- I. To know the importance of education in gender equality.
- II. To recognize the welfare schemes and provisions in Constitution for gender equality.

Methodology:

The study is based on descriptive method. Here the data has been collected by using secondary data i. e. articles of research journals, books, magazines, internet etc.

Role of Education:

We observe many differences among boys and girls in the family, the street, inside the classroom, in the play field. In general boys are active, playful, confident, bold, loud, and difficult to control. Girls are passive, gentle, quiet, accepting, more complacent and easy to control. It is important for those who are in the education sector to appreciate how infants and toddlers learn to see themselves as girls and boys in the adult images of women and men in their cultures. It is equally important to understand how this process of sex role identity formation based on differential and discriminatory treatment, which leads to the formation of low self-concepts in girls. This low self-concept among girls inhibits self-expression and achievement. It is transmitted intergenerationally. There are some general perceptions regarding gender roles. One, we not only observes the differences among girls and boys and also believes that these are natural and inherent in two sexes. We come to the

conclusion that they are biological and hence unchangeable. Two, the social roles of men and women, being cultural artifacts, vary across space and time. Three, these differences are a result of ages of social experiences of the two sexes are socially created and determined, and, therefore changeable. Four, the present day human civilization both demands and creates new possibilities for the social roles of the two sexes as complementary and equal, globally. Now it is beyond doubt that the women have proved to be equally competent in all the fields.

Self-Concept is an individual's feelings and attitudes, perceptions and knowledge about one's own attributes. Self-Concept could be negative or positive and adequate. Self-esteem is the dynamic aspect of self-Concept through which an individual constantly evaluates one's self in relation to society, the amount of value we ascribe to ourselves. High self-esteem and high achievement motivation go hand in hand. Human organism has a need to be loved or to receive attention if unmet, can lead to pathological symptoms, even death. Five groups of needs have been identified-physiological, safety, love, esteem and self-actualization. All these needs require interaction with other groups, whose membership gives us a sense of identity. This is a significant and core element of the structure of self as it begins to form. In the perceptual field of the child, the family serves as the primary social unit, the parents, within the family structure, act as socializing agents to provide goals and values from which the child develops the patterns of behaviour. This tells the child who he is and how others feel about him. Sometimes we learn certain attitudes about ourselves which may not be valid and also get to know others are trying to get us to unlearn these attitudes. Gender roles are learnt in the family, from parents, older siblings, and other members who provide role models appropriate to the sex of a person. Child rearing practices have marked effect on the development of self -Concept among children. In our culture, experiences given to children are on the basis of their sex. Girls are valued little, often seen as a liability to be got rid-off the lesser child. Special value accorded to male children comes home to girls very early.

Gender Equality through Curriculum:

It is important to deal with the concern that even though India has a clear policy on undifferentiated curricula for both sexes, biases and stereotypes creep through the learning materials as well as through those who handle them. One should spell out the concerns that are to be addressed by the teachers and administrators for eliminating sex biases in an endeavour to promote gender equality and positive self-Concept through curriculum and life skill approach. It should be brought home to every one through curriculum that biological sex and social gender are separable concepts from a development point of view.

National Policy on Education (NEP):

The NEP emphasizes the core values such as equality between sexes, ending social evils and practices derogatory to women, small family norm etc. The NEP and Programme of Action (POA) highlight the need to improve the social, nutritional and health status of the girls and also to strengthen support services such as drinking water fodder, fuel and Early Childhood Care and Education (ECCE) as an integral component of the Universal Elementary Education (UEE). The POA emphasizes the need to revise textbooks to remove gender bias and gender sensitize all educational personnel so that equality between sexes could be internalized through gender sensitive, gender inclusive curriculum and it's transaction.

Gender Scenario in school Education:

India has the second largest educational system in the world after China with total enrolment of 191.63 million out of whom 80.54 million (42%) are girls (MHRD, 2000-01). Due to the strong gender focus of the government initiatives during the 1990s as also the pro-girl child, pro-women policies, and programmes during this decade, girl's education has progressed and the gender gaps have narrowed.

Women's Educational and Occupational Choices:

It was suggested that although expectations for success and personal efficacy predict occupational choice, they are not the only predictors. A survey suggests that positive expectations are a necessary, but not sufficient, predictor of occupational choice. Believing that one can succeed at an occupation is

critical to one's decision to enter that occupational field. The particular occupational selected also believed to depend on the value attached to various occupational characteristics. Socialization shapes both individual's self-perceptions and their goals and values, men and women should acquire different self-concept, different patterns of expectations for access across various activities, and different values and goals through the processes associated with gender roles socialization. Through their potential aspect on both expectations for success and objective task value, these socialization experiences on affect educational and vocational choices in several ways. First, gender roles socialization could lead women and men to have different hierarchies of core personal values. Secondly, gender roles socialization also could lead females and males to place different values on various long-range goals and adult activities. Thirdly, gender roles can influence the definition one has of successful performance of those activities considered to be central to one's identity. Fourth, women and men could differ in the density of their goals and values.

.Gender Inequality in Academic Employment:

Gender is embedded in the structure of academic careers. It is important to understand gender inequality in academia by identifying and attempting to explain differential time allocation preference, behaviour and mismatches. It was observed that women faculty report prefer ring to spend larger percentage of their workweek on teaching and a smaller percentage on research, although these preferences are themselves shaped by gendered opportunities.

Gender Equality is the Responsibility of all:

Achieving gender equality is not a 'Women's concern' but the responsibility of all in society. Empowering women and girls towards greater participation in development means working towards more balanced and equal power relations between the sexes. Sometimes a fear exists that advancing the position of women means that something is taken away from men. The promotion of gender equality does not imply giving more power from men. The promotion of equality between women and men is empowering for all. It allows both men and women to take part fully in social and economic life and leads to win-win situation for both. 'Power-over' which refers to a situation

of subordination on the one hand and domination on the other, is unjust and detrimental to development because of the unequal exchange it entails. Gender equality needs to be addressed in all development programmes and at all stages of the programming cycle. It is sometimes thought that the promotion of equality between men and women is only relevant in the 'soft sector' such as education, health, welfare and other care and service-based jobs, and not in 'hard sectors' such as micro economic policies, engineering, construction and other infrastructural development or in decision making in policies. Gender equality is an issue which needs to be addressed in all development fields and at all stages of the programming cycle, in other words, at the planning and design, implementation, monitoring and evaluation stages.

Gender Discrimination and Legal System in India:

The role of Constitution in ensuring gender justice is being recognized in modern times. It is most appropriate that the supreme law of the land should meaningfully address the woman question and respond to the challenges by stimulating the whole legal system towards a greater concern for and protection of women. Article 14 of the Constitution of India ensures to women the right to equality and Article 15(1) specially prohibit discrimination on the basis of sex, and article 15(3) provides for affirmative and positive action in favour of women by empowering the state to make special provisions for them. Article 16 of the Constitution provides for equality of opportunity to all, in matters relating to public employment to any office and specially forbids discrimination inter alia on the ground of sex. These articles are all justiciable and form the basis of our legal constitutional edifice.

Suggestions:

- I. Moral education should be provided to the male dominated society. They understand the contribution and work of women in all spheres of life.
- II. Government should focus more to increase the literacy level of every gender of the society women, men and transgender people.
- III. Teacher can play an important role for inclusion.
- IV. More scholarship programmes for girls and boys to motivate them for studies.

Conclusion:

It is beyond doubt that the gender discrimination is existence for long time. The education plays an important role in eliminating this gender in equality. It is very much essential to bring awareness among people about the benefit of gender equality. It is important to know that the inclusion of the concept of gender equality in the curriculum and making of laws to remove gender inequality have significant impact on the need to achieve constitutional goal of establishing egalitarian society. Ultimately, it is the change in social mind-set and involvement of all sections of society is required to achieve the ends.

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POLITICAL EFFICACY AMONG TRIBAL POST-GRADUATES IN NAGALAND: A SCALE DEVELOPMENT STUDY

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Abstract

Political Efficacy of the citizens is a concept that is influenced by a number of factors, such as citizens education level, Political socialization of the individual, civic engagement, Trust in Government institutions and the political system, personal experience with the government, socioeconomic status, political identity, psychological factors, so on and so forth. This paper seeks to develop and standardize a tool to measure the political efficacy of tribal post-graduate students in Nagaland. Using these insights, items were generated and organized into two dimensions: Internal and External Efficacy. These items were reviewed by subject experts for content validity and presented to Naga tribal youths for face validity. The tool was constructed using a three-point Likert scale, resulting in a pilot scale with 41 items across the two dimensions. The total of 350 samples (PG students) were selected randomly and used in the entire stages of scale construction and standardization process.

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These items were organized into dimensions and reviewed by experts for content validity. After a pilot study with 200 participants, item analysis led to the elimination of 14 items, leaving 27 items for the final scale. Cronbach's Alpha reliability tests yielded excellent results (0.821), ensuring the scale's reliability. Split-half analysis confirmed significant reliability (0.843, p -value <0.01). The tool was then used to establish norms, classifying scores into high, average, and low levels of political efficacy overall scale.

Keywords: *Political Efficacy, Internal and External political Efficacy, Tribal Naga youths, Reliability and Validity*

Introduction

Because Political Efficacy is a multidimensional concept, different theories from Social Science, Political Science and Psychology were studied to develop and standardize the tool in the best way possible. Some of them were the Socialization Theory by Albert Bandura, the theory is based on the concept that one's environment moulds one's thinking and behaviour, that political efficacy is developed through socialization processes, including family influences, education, and media exposure (Bandura, 1977). In the context of Nagaland, because the tribal community that a person comes from plays a huge part in his/her life, it is important to know the influence of the culture and about the culture that one comes from to know about the person. For example, patriotism for one's tribal community may influence his or her participation in politics. It is also important to understand Naga society, how it is different from Indian Politics, for example, there is no division among the people in terms of religion or cast, how Christianity does influence Naga politics and how community engagement is a crucial factor in politics (Jessymol M.V. et.al 2021).

Need for Developing the Political Efficacy Scale

Based on the reviews collected by the researcher, on Political Efficacy, it was observed that there were very few tools established to measure Political Efficacy. No tool to measure Political was found in India or Asia. Some specifically to measure Political Efficacy was found in America, with just a few items. Different tool measuring political and social behaviour of citizens

were found in Europe. No tools were found that could adequately relate to or address the various dimensions of Naga politics, including cultural and ethnic identity, tribal community dynamics, the political landscape, and other aspects, and also no tool was found that was specifically to measure the political Efficacy of post-graduate and higher education students.

Because Citizens and political systems vary across cultures, societies, countries, demographic population, and time, it is important to understand the context of a society and the dimensions that affects its citizens and its political system, a tool designed to measure Political Efficacy needs to have cross-culture validity (Xena, 2015). For example, the in Nagaland, there is no religious divide between the citizens, as majority of the populations are Christians (88%, Census 2011). There is no caste system among the nagas, however, there is the tribal community, which is very important part of the lives of the Nagas, also, the tribes are divided in Forward tribes, Backward Tribes, and OBCs (Other Backward Tribes). Thus, Naga politics is also marked by internal diversity, with numerous tribes sometimes having differing interests and political priorities. This internal diversity can complicate the political landscape, as different groups may have different visions for the future of the region. Like the Indian Administrative system, there are reservations for different communities. So, for that reason, the researcher humbly attempted to develop a Political Efficacy Scale for tribal post-graduate students in Nagaland. Researchers in the field of political efficacy were used to measure citizens beliefs that politicians and political systems are responsive (external efficacy) and that citizens see themselves sufficiently skilled to participate in politics (internal efficacy). Keeping in mind all this, the researcher prepared the items for the tools accordingly.

Objectives of the Scale development study

1. To develop an initial item pool for the Political Efficacy Scale (PES) by adapting existing scales and generating new items relevant to tribal post-graduate students in Nagaland.
2. To refine the PES through expert review, tribal youth feedback, and item analysis to create a streamlined scale.

3. To evaluate the PES's validity, reliability, and norms through a comprehensive psychometric assessment to ensure its accuracy and consistency.

Steps for construction of Political Efficacy Scale

To construct and standardize the Political Efficacy Scale, the following steps were undertaken: Planning, Preparation, Validation by Experts for content validity, Validation by Students and Naga tribal youths of for face validity, Pilot study, Item analysis, Scale refinement, Standardization and Validation.

Planning

The researcher found a few tools that were standardized and developed to measure political Efficacy Abroad. They were the CPS efficacy battery ([Craig et al. 1990](#)), the Political efficacy Short Scale (PESS) (Groskurth, K, 2021), Perceived Political Efficacy Scale (Sarieva, Irena, 2018). Some studies included measuring internal collective efficacy (Sarieva, Irena, 2018, Klandermans, 1984), a comparatively new dimension where in political efficacy where a group of citizens feel they have to ability to influence politics together. Some methods only measure internal political efficacy such as the National Election Study (NES) by Niemi et al. (1991), while others include external political efficacy ([Craig et al. 1990](#)), (Groskurth, K, 2021). The major finding that the researcher found from all these tools were that they particularly had just a few items, ranging from 4-12 items, measuring just a few aspects of internal or external efficacy, and many of them signified the importance of how its reliability, validity and results shifted across places, demographic population and time (Craig et al. 1990, Groskurth, K, 2021, Sarieva, Irena 2018). Through reviewing all this tools, their pros and cons, and keeping in mind the unique features of Nagaland Political landscape, its cultural and ethnic identity, the changing of time which has brought many new elements such as technological progress etc the researcher aimed to develop and standardize a scale (Political Efficacy Sclae) which can cover as many elements as possible in measuring a tribal Nagas External and internal political efficacy.

In the light of the literature and taking into consideration of the previously standardized tools on political efficacy, the different aspects

(cultural, tribal, gender, economic) that impact naga politics, the different sociological, psychological and political theories that may impact students political efficacy, in consultation with subject experts, tribal students and with the research supervisor, the investigator went forward to use two dimensions for this scale, they are the Internal political efficacy scale and the external political efficacy scale. In the present research, political efficacy is a combination of internal efficacy and external efficacy:

Internal political efficacy: It is the belief of an individual towards himself/herself to influence and contribute to politics through his/her skills, knowledge and abilities. Internal Efficacy determines the participation of an individual in political activities or activities that influence politics which may range from voting, sharing political opinions, helping in a political campaign, petitioning, so on and so forth.

External political efficacy: External Political Efficacy is defined as the belief that the political system and its representatives are responsive to the needs of individuals and the General public. It measures the extent to which individuals feel that their voices are heard and considered by those in power, and that their participation can influence political decisions and outcomes.

Generating the items

The initial collection of items for the inventory was assessed after days and months of deliberation, discussion, and brainstorming. This process took place after selecting the dimensions from exploratory studies and reviewing existing standardized tools. The first draft was framed with thirty-one questions consisting of 15 positive items and 16 Negative items under the two dimensions, External and Internal Efficacy. The improvement of the selected items was done twice after due consultation with the supervisor, where some items were removed, some new items were added, some were modified, and the total items increased to 32 items. With 19 positive items and 13 negative items, 18 items were related to internal efficacy and 14 items were related to external efficacy. These 32 items were selected after proper scrutiny for content validation. The Political Efficacy Scale designed for tribal post-graduate students was thus prepared on a three-point Linkert Scale consisting of positive

and negative items. There were three responses “Agee”, “Undecided”, “Disagree”.

Validation by subject experts for content validity

To determine the content validity, the draft was reviewed by fourteen experts from different universities who were knowledgeable in tool construction. They evaluated the statements for content accuracy and inclusion, relevance, clarity, and provided suggestions for additions, deletions, and modifications. The feedback and comments from the experts were analysed, leading to the rearrangement of some items. Also, one expert encouraged the addition of more items to cover different spheres that may be able to measure the student’s political efficacy.

Validation by Students or Naga tribal youths of similar age for face validity

To determine the face validity, the draft was reviewed by fourteen tribal youths, some postgraduate students, some of them were members of tribal unions and student’s associations. They evaluated the statements to give their thoughts an opinion, whether they were clear, whether they could easily understand the questions, whether they found certain items confusing, and whether they felt they were relevant to the present context of Nagaland. The youths gave positive feedbacks, that the items were clear, precise and they had no problem or difficulty in understanding the items. They also gave good feedback on the items, saying they found the questions relevant and that they were satisfied with it.

Pilot Study

After the process of content and face validity, the draft was modified for item analysis. A draft containing 40 items (24 positive items and 16 negative items); 20 items relating to internal efficacy and 20 items relating to external efficacy was finalized for pilot study. For a pilot study, 200 PG students selected randomly from the various departments of Nagaland University (A Central University), Kohima Campus for data collection and scored their responses through the consistent scoring procedure. Item analysis was performed using SPSS, to assess each item discrimination power for two extreme groups through independent sample t-test. The increase in items occurred because, through

content and face validity, with the help of the subject experts and the students, the researcher identified many items that could effectively measure political efficacy. Thus, the number of items was increased from 32 to 41.

The Political Efficacy Scale's preliminary draft features 41 items, each with three response options: Agree, Undecided, and Disagree. Scoring is as follows: Positive statements: Agree (3 points), Undecided (2 points), Disagree (1 point) and Negative statements: Agree (1 point), Undecided (2 points), Disagree (3 points). This scoring system allows for a nuanced measurement of respondents' political efficacy.

Item analysis

The pilot study was conducted among 200 PG participants selected randomly. After arranging the total scores of the scores in descending order. The top 27% of the highest scores and the bottom 27% of the lowest scores were identified from each list to identify two extreme groups as suggested by Kelly, T. L. (1939). These scores were used to select items in order to determine the 'Item Validity/Discrimination Index' of the items (Garrett, 2008). The discriminant value of each item was calculated using SPSS by computing the t-value, based on the responses from the highest and lowest scoring groups. From the analysis, only the items with a t-value of **1.96** or higher were selected, as these were significant at the **0.05** level, indicating a clear difference between the high and low scoring groups. A higher t-value suggests a greater discriminating power of the item. Based on the t-values, a final inventory of 27 statements was chosen, considering the two dimensions during item selection, and was prepared for further standardization.

Table No.1: Results of the item analysis and list of items with their discrimination power (t-values)

S.No	Survey items/statements	t-values	Decision
1.	I have confidence that my participation in political related activities will contribute to the growth and development of my state	3.140	Retained
2.	My tribal identity encourages me to be more politically active for the welfare of my tribe	4.173	Retained
3.	<i>I believe my education has increased my understanding of politics</i>	<i>0.671</i>	<i>Excluded</i>
4. *	I find it hard to keep myself regularly updated with all news and stories related to politics	2.878	Retained

5. *	I think it is more important to focus on studies than to be involved in different types of student politics	3.998	Retained
6. *	<i>I find it hard to associate with people with different political values and beliefs</i>	1.560	Excluded
7. *	I believe my individual vote in elections does not really make a difference	3.088	Retained
8.	<i>I believe in the freedom of people to hold peaceful protest and rallies</i>	0.608	Excluded
9. *	I do not like to share my political thoughts and opinions on social media	5.880	Retained
10.	Women should get equal opportunity to participate in Politics	3.123	Retained
11.	<i>I think certain tribal customs of patriarchy and discrimination can be reevaluated</i>	1.113	Excluded
12.	Naga youths today have more voice in the decision making of tribal councils	3.981	Retained
13. *	Politics require more collective effort than individual effort	3.653	Retained
14.	<i>I can influence people to see my political views</i>	1.263	Excluded
15. *	<i>I get nervous when I express my political thoughts and opinions to a large group of people</i>	1.594	Excluded
16. *	<i>I find it difficult to control my emotions when I express myself in sensitive political issues</i>	0.891	Excluded
17. *	I believe it is not appropriate to express my political opinions very honestly	2.482	Retained
S.No	Survey items/statements	t-values	Decision
18. *	I don't think student organizations are effective enough to bring much changes	5.133	Retained
19.	I am aware of most of the government policies and laws of the political system of my state	3.699	Retained
20.	<i>Development in the state/country is not only the responsibility of the government but also the people</i>	0.013	Excluded
21.	I believe Democracy to be an effective form of government	2.225	Retained
22.	Public health care system in the state is satisfactory	6.011	Retained
23. *	<i>Unemployment in the state is the result of not enough political support for the private sector</i>	1.225	Excluded
24.	Public officials do respond well to the grievances of the people	4.613	Retained
25.	The tourism department has done a great job in the growth of tourism in the state	3.283	Retained
26. *	<i>More political support can be made to preserve and maintain the cultural heritage of different tribes in Nagaland</i>	0.038	Excluded
27. *	<i>Stricter laws and policies can be made to preserve and protect the environment of the state</i>	1.512	Excluded
28.	PG Student's scholarship provided by the state/central government is satisfactory	4.019	Retained
29. *	<i>I am not fully satisfied with the quality of education of government schools in my village</i>	0.914	Excluded
30.	<i>Development of roads, bridges and other infrastructure projects over the past ten years is satisfactory</i>	1.260	Excluded
31. *	Sports and music in the State requires more support from the Government	3.290	Retained
8.	I trust the Political System to of the state to bring equal opportunity to all the citizens of the state	7.379	Retained
9.	The functioning of political administration in the state is satisfactory	5.612	Retained
10.	Citizen's safety and wellbeing is properly looked after by the law	5.235	Retained
11.	Political issues today are solved in a more peaceful and adequate manner than in the past	3.777	Retained
12.	I trust Political Parties to full fill their promises they make to citizens during election	7.377	Retained
13. *	There are not enough programs and initiatives on the side of the government to support the mental wellbeing of the citizens	2.491	Retained
14. *	<i>More reservation is required for students from minor tribes</i>	0.587	Excluded
15.	I believe politics in the coming and future generations will be cleaner, fairer and more prosperous	6.713	Retained
16.	I believe technological advancement has increased government effectiveness in responding to the needs of the people	3.281	Retained

(Items in Bold italics were not selected as the t-value is less than 1.96 & *Negative items)

The final Draft of the Political Efficacy Scale

After the process of item analysis, a final draft of 27 items (18 positive items and 9 negative items) was finalised for further standardization process.

Table No. 2: Showing distribution of items in the final draft of the Political Efficacy Scale

Dimensions of PES	No. of items	Item Details as per the above list
Internal Political Efficacy	12	1,2,4*,5*,7*,9*,10,12,13*, 17*, 18*, 19
External Political Efficacy	15	21, 22, 24, 25, 28, 31*, 32, 33, 34, 35, 36, 37, 38*, 40, 41.
Total Items	27	27 items (18 positive items and 9 negative items)

Reliability Analysis

a) Establishing Reliability of Political Efficacy Scale

Reliability refers to the consistency of scores that an individual receives when tested multiple times under varying conditions, such as on different occasions, with different sets of equivalent items, or under other variable examining circumstances (Anastasi & Urbina, 2017). It is measured on a scale from 0 to 1, where higher numbers indicate greater reliability.

To establish reliability, the Political Efficacy Scale was administered to 150 post-graduate students. Split-half reliability coefficient was assessed using the odd-even method, and the reliability coefficient was calculated with the Spearman-Brown prophecy formula. Additionally, Cronbach's Alpha was also calculated to assess the internal consistency of the items. The results are presented in the table below:

Table No. 3: Split-Half Reliability Test Results (Correlation of Odd and

		ODD ITEMS	EVEN ITEMS
ODD ITEMS	Pearson Correlation	1	.843**
	Sig.		.000
	N	150	150
EVEN ITEMS	Pearson Correlation	.843**	1
	Sig.	.000	
	N	150	150

** Correlation is significant at the 0.01 level

****.** *Correlation is significant at the 0.01 level***Split-Half Reliability of**

PES: This method evaluates the tool's internal consistency by dividing it into two halves and analysing their correlation, verifying that both halves measure the same underlying concept or trait. To further establish the reliability of the Political Efficacy Scale (PES), the collected data was re-analysed using the split-half method, correlating odd-numbered items with even-numbered items. The results yielded a strong positive correlation of 0.843 ($p\text{-value} < 0.01$), indicating significant reliability at the 0.01 level. This confirms that the PES is a dependable tool. The results of the split-half reliability analysis are presented in Table 4.

Table No. 4: Reliability Analysis of Professional Efficacy Scale (PES) and its Dimensions

PES and its Dimension	Cronbach's Alpha	Number of Items
Internal Political Efficacy	.798	12
External Political Efficacy	.746	15
Overall, PES	.821	27

Cronbach's Alpha is a measure of internal consistency reliability, indicating how well the items in each dimension and the overall PES are related to each other. Cronbach's Alpha values range from 0 to 1, with higher values indicating greater reliability. Cronbach's alpha of overall constructs should be greater than 0.7 (Dash & Chakraborty, 2021) All dimensions and the overall PES have Cronbach's Alpha values above 0.7, indicating acceptable to good reliability. The overall PES has a high Cronbach's Alpha value of 0.821, indicating excellent reliability. The number of items in each dimension and the overall PES is sufficient to ensure reliable measurement.

b: Establishing Norms for Political Efficacy

Political efficacy levels can be categorized into high, average, and low using the standard method of $\text{Mean} \pm \text{Standard Deviation}$. The Political Efficacy Scale (PES) scores to be interpreted such as High scores (above $\text{Mean} + \text{SD}$) Indicates active political participation, high self-expression, and a positive

attitude towards the political system. Average scores (within Mean $\pm$ SD) indicate moderate political participation, average self-expression, and a neutral attitude towards the political system and Low scores (below Mean - SD) indicates low political participation, low self-expression, and a negative attitude towards the political system. The total PES score ranges from 27 (minimum) to 81 (maximum).

Table No.5: Profile of Political Efficacy Scale into various levels (Mean: 52.60 & SD: 5.99)

S.No	Raw Score Range	Levels of Political Efficacy
1.	More than 58	High Political Efficacy
2.	Between 46 to 58	Average Political Efficacy
3.	Less than 46	Low Political Efficacy

For Overall Political Efficacy, a raw score above 58 (M+SD) is considered High, between 46 and 58 is Average, and below 46 is Low political Efficacy.

Conclusion

In conclusion, this study successfully developed and standardized a tool to measure the political efficacy of tribal post-graduate students in Nagaland, a crucial step in understanding the complex factors influencing political participation. By considering various factors such as education level, political socialization, civic engagement, and trust in government institutions, this research created a comprehensive scale with two dimensions: Internal and External Efficacy. The established norms enable classification of scores into high, average, and low levels of political efficacy, providing valuable insights for future research and initiatives aimed at enhancing political participation among tribal youth in Nagaland. This study contributes

significantly to the field of political psychology, offering a reliable tool for measuring political efficacy and informing strategies to promote civic engagement and democratic participation.

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‘নামঘোষা’ৰ নৱবিধা ভক্তিৰ চিত্ৰণ : এটি চমু অৱলোকন

অচ্যুত কুমাৰ গগৈ
মৃদুস্মিতা হাজৰিকা

সংক্ষিপ্তসৰ (Abstract)

গুৰু শংকৰদেৱৰ আদেশ শিৰোধাৰ্য কৰি মাধৱদেৱে ‘নামঘোষা’ ৰচনা কৰিছিল। ‘নামঘোষা’ এখনি তত্ত্ব নিৰূপক গ্ৰন্থ। ‘নামঘোষা’ত মাধৱদেৱে ন-বিধ ভক্তিৰ কথা উল্লেখ কৰিছে। অসমৰ জন সমাজত ধাৰ্মিক বাতাবৰণত ঘূৰে ধৰাৰ সময়তে মহাপুৰুষ শংকৰদেৱ আৰু মাধৱদেৱৰ আবিৰ্ভাৱ হৈছিল। সেই সময়ত অসমৰ বিভিন্ন জনগোষ্ঠীৰ মাজত পাৰম্পৰিক সংস্কৃতি, ধৰ্ম, পৰম্পৰা, বিশ্বাস আদিক লৈ সমাজত ভিন্ন ক্ৰিয়া-প্ৰতিক্ৰিয়াৰ উদ্ভৱ হোৱাৰ উপৰিও ৰাজনৈতিক সংঘৰ্ষ সমূহো প্ৰৱল হৈ উঠিছিল। ধৰ্মৰ নামত নানা ব্যভিচাৰৰ সৃষ্টি হৈছিল। ‘যুগাৱতাৰ’ ৰূপে ভগৱানে যেন সেই সময়ত ধৰালৈ শংকৰদেৱ মাধৱদেৱক প্ৰেৰণ কৰিলে। নৱবৈষ্ণৱ ধৰ্ম প্ৰচাৰৰ বাবে দুয়োজনা গুৰুৱে সাহিত্যকে মাধ্যম ৰূপে গ্ৰহণ কৰিলে। গুৰুজনাই কৃষ্ণকেই সৰ্বশ্ৰেষ্ঠ পৰমপুৰুষ হিচাপে জানি তেওঁৰ নাম, গুণ, শ্ৰৱণ-কীৰ্তন কৰি তেওঁৰ চৰণত শৰণ ল’বলৈ ভক্ত সকলক উপদেশ দিছে। বিভিন্ন গ্ৰন্থ ৰচনা কৰি তেওঁলোকে ভক্তক ভগৱানৰ স্বৰূপ উপলব্ধি হোৱাত সহায় কৰিছিল। ‘নামঘোষা’ এখন গভীৰ তত্ত্বমূলক গ্ৰন্থ ইয়াৰ গূঢ়াৰ্থ, পৰমার্থ বুজাতো অতি কঠিন। নামঘোষাত গুৰু শংকৰদেৱৰ স্মৃতি, কৃষ্ণ ভক্তিৰ মাহাত্ম্য আৰু দাস্য ভক্তিৰ কথা মাধৱদেৱে অতি সুন্দৰভাৱে ব্যাখ্যা কৰিছে। আমাৰ গৱেষণা পত্ৰখনিত শংকৰদেৱে উল্লেখ কৰা নবিধ ভক্তিৰ কথা মাধৱদেৱৰ ‘নামঘোষা’ত কিদৰে প্ৰতিফলিত হৈছে সেই সম্পৰ্কে আলোচনা কৰিবলৈ প্ৰয়াস কৰা হৈছে।

বীজ শব্দ : ভক্তি, ধৰ্ম, শৰণ, পৰমার্থ, সমাজ, তত্ত্ব, যুগাৱতাৰ।

আৰম্ভণি : ‘নামঘোষা’ মাধৱদেৱৰ সাহিত্যিক জীৱনৰ কীৰ্তিস্তম্ভ। শংকৰদেৱৰ এটি শ্লোকত নৱবিধ ভক্তিৰ কথা উল্লেখ আছে।

“শ্ৰৱণং কীৰ্তনং বিষেগঃ স্মৰণং পাদ সেৱনম।

অৰ্চনং বন্দনং দাস্যং

সখ্যমাত্ম নিবেদনম।”

নামঘোষাত এই নৱবিধ ভক্তিৰ ভিতৰত দাস্য ভক্তিৰ কথা অধিক উল্লেখ আছে। ‘নামঘোষা’ খনত মাধৱদেৱে প্ৰথম স্থান দিছে ভকতক। ভক্তি সেই উপাসনাৰ শ্ৰেষ্ঠ পথ হিচাপে মাধৱদেৱে ‘নামঘোষা’ত উল্লেখ কৰিছে। বৈষ্ণৱ ধৰ্মত যাগ-যজ্ঞ, ব্ৰত, পূজা, তপস্যা আদি কৰাতকৈ সহজ-সৰলভাৱে কৰা ভক্তিৰ ওপৰতহে গুৰুত্ব আৰোপ কৰা হৈছে। ‘নামঘোষা’ত মাধৱদেৱে ভক্তি, ভক্ত আৰু ভগৱানৰ সম্পৰ্ক স্থাপন কৰিছে। সমগ্ৰ পৃথিৱীখন নিয়ন্ত্ৰণ কৰে স্বয়ং ভগৱানে। গতিকে সকলো ভক্তৰে অধীন হৈ থাকি ভগৱানে জগতখন পৰিচালনা কৰি থাকে বুলি মাধৱদেৱে অব্যক্ত ঈশ্বৰ বুলি উল্লেখ কৰিছে। মাধৱদেৱৰ ‘নামঘোষা’ একশৰণ ধৰ্মৰ শ্ৰেষ্ঠ নিদৰ্শক গ্ৰন্থ। ব্ৰহ্মাকে আদি কৰি সকলো জীৱই মায়া শৰ্যাত টোপনি গৈ আছে বুলি “নামঘোষা’ত মাধৱদেৱে উল্লেখ কৰিছে। ভক্তিৰ জৰিয়তে আমি এই মায়াৰ পৰা মুক্তি লাভ কৰিব পাৰো। ‘নামঘোষা’ত নৱবিধ ভক্তিৰ কথা মাধৱদেৱে উল্লেখ কৰিছে। ভগৱান শ্ৰীকৃষ্ণক শ্ৰৱণ-কীৰ্তন আদিৰ জৰিয়তে উপাসনা কৰি আমি জীৱন কালত লাভ কৰা বিভিন্ন দুখ-শোকৰ পৰা মুক্তি লাভ কৰিব পাৰো। ‘নামঘোষা’ত মাধৱদেৱে ভক্তি, ভক্ত আৰু ভগৱন্তৰ সম্পৰ্ক স্থাপন কৰিছে।

অধ্যয়নৰ উদ্দেশ্য : মাধৱদেৱৰ ‘নামঘোষা’ত প্ৰতিফলিত নৱবিধা ভক্তিৰ গুৰুত্ব বিচাৰ কৰা। মাধৱদেৱৰ ভক্তি প্ৰকাশক গ্ৰন্থ ‘নামঘোষা’ৰ বৰ্তমান সময়ত অধ্যয়নৰ প্ৰয়োজনীয়তা সম্পৰ্কে আলোচনা কৰা হৈছে।

অধ্যয়নৰ পদ্ধতি : এই গৱেষণা পত্ৰখন প্ৰস্তুত কৰিবলৈ বিশ্লেষণাত্মক পদ্ধতি আৰু বৰ্ণনাত্মক পদ্ধতিৰ সহায় লোৱা হৈছে।

অধ্যয়নৰ গুৰুত্ব : শংকৰদেৱ আৰু মাধৱদেৱৰ ভক্তিতত্ত্ব প্ৰকাশক গ্ৰন্থ সমূহে যুগে যুগে মানুহৰ হৃদয়ত স্থান লাভ কৰি আহিছে। মাধৱদেৱৰ ‘নামঘোষা’ত নৱবিধ ভক্তিৰ স্বৰূপ কেনেদৰে প্ৰতিফলিত হৈছে। সেই সম্পৰ্কে অধ্যয়ন কৰাটোৱে গৱেষণা পত্ৰখনৰ গুৰুত্ব।

বিষয়বস্তুৰ বিশ্লেষণ :

নবিধা ভক্তি — ১। শ্ৰৱণ ২। কীৰ্তন ৩। স্মৰণ ৪। পদসেৱন ৫। অৰ্চন
৬। বন্দন ৭। দাস্য ৮। সখ্য ৯। আত্ম নিবেদন।

নামঘোষাদত আছে বসময়ী ভক্তি। মাধৱদেৱে ঘোষাৰ আৰম্ভণিতে এই সম্পৰ্কে এনেদৰে কৈছে-

“সময়ী মাগোহো ভকতি।”

তথাপিও নামঘোষাত নবিধা ভক্তি দেখিবলৈ পোৱা যায়।

শ্ৰৱণ-কীৰ্তনৰ কথা তেওঁ এনেদৰে কৈছে-

“অহঙ্কাৰ থাকন্তেও সাক্ষাতে কৃষ্ণক পাৰে

শ্ৰৱণ কীৰ্তন ধৰ্ম যাব।

শ্ৰৱণ-কীৰ্তন বৈষ্ণৱ ধৰ্মৰ মূল মন্ত্ৰ। যাগ-যজ্ঞ পৰিহাৰ কৰি কেৱল শ্ৰৱণ-কীৰ্তনৰ দ্বাৰাই
ভগৱত প্ৰাপ্তি ঘটাব পাৰে।

ঘোষা নম্বৰ ৪৫ সংখ্যাত শ্ৰৱণ ভক্তিৰ কথা মাধৱদেৱে এনেদৰে উল্লেখ কৰিছে-

“স্মৰহ গোবিন্দ মূঢ় বোলহ গোবিন্দ মূঢ়

ভজুহো গোবিন্দ সৰ্বক্ষণ।

মৰণ সন্নিত পাইলে গোবিন্দেৰে ৰাখিবন্ত

নৰাখিবে ‘ডু কৃষ্ণ’ কৰণে।

নামঘোষাৰ বিভিন্ন প্ৰাৰ্থনা সমূহত মাধৱদেৱে কৃষ্ণৰ পদসেৱনৰ কথা উল্লেখ কৰিছে।
ভগৱন্তৰ চৰণত সেৱা জনাই ভকতি প্ৰসাদ পাব পাৰি।

ঘোষা নম্বৰ ১৮২ সংখ্যাত এনেদৰে আছে-

‘হৰি পদ সেৱা নকৰে নিমিত্তে

ময়োয়ে বান্ধি ফুৰাৰে।

তাৱত মায়াক নকৰে ৰহিত

শৰণ নলৱে যাৱে।’

ঘোষাৰ বিবিধ ঘোষাত ভগৱানক অৰ্চনা কৰা, বন্দনা কৰাৰ কথা উল্লেখ আছে। ঘোষাৰ
মূল উপজীৱ্য হ’ল দাস্য ভক্তি। মাধৱদেৱে নিজকে ভগৱানৰ দাস বুলি চৰণত শৰণে পশিচে আৰু
মুক্তিৰ কামনা কৰিছে। তাৰ বিশদ উদাহৰণ বিভিন্ন ঘোষাত দেখা যায়-

মই দুৰাচাৰ কেৱলে তোমাৰ

অপৰাধী নাৰায়ণ।

ক্ষমিয়োক হৰি লয়ো দাস কৰি

পশিলো হেৰা শৰণ ॥ ১৮৩

সখ্য ভক্তিৰ বিভিন্ন ঘোষাত ঘোষাত সন্নিৱিষ্ট হৈ আছে। ভগৱানক নিজৰ আপোন ভাৰি
কেনেকৈ মুক্তি পাব পাৰি তাৰ কথা কৈছে। অৰ্জুনে সখ্য ভক্তিৰ দ্বাৰাই ভগৱানক পাব পাৰিছিল-

‘মোত মাত্ৰ সদা দিয়া মন মোৰ ভক্ত হোৱা সৰ্বক্ষণ

মোকে পূজা মাত্ৰ মোকে কৰা নমস্কাৰ।

কহিলো তোমাত তত্ত্ববাণী পাইবা সুখে মোক সদামানী

তুমি প্ৰিয়তম সুহৃদ সখি আমাৰ ॥ ৬১২

প্ৰায়বোৰ ঘোষাতে আত্ম নিবেদনৰ কথা আছে। এনে ভক্তিৰ দ্বাৰাই মনুষ্য ভগৱানৰ লগত

একাত্ত হ'ব পাৰে।

পতিত পাৰন, প্ৰভু নাৰায়ণ, সেৱক লৈয়ো উদ্ধাৰি।

দীনবন্ধু সেৱক লৈয়ো উদ্ধাৰি, গোবিন্দ জয় ৰাম।। ৯৬৪

ভক্তিৰ স্তৰ তিনিটা- শ্ৰদ্ধা, ৰতি আৰু ভক্তি।

গীতাত চাৰি প্ৰকাৰৰ ভক্তিৰ কথা আছে—

১) আৰ্ত

২) জিজ্ঞাসু

৩) অৰ্মাৰ্থী

৪) জ্ঞানী।

সৰ্বোপৰি এই আটাইবোৰ ভক্তি শেষত কৃষ্ণ ভক্তিত পৰিণত হৈছে। ন-বিধা ভক্তিৰ দ্বাৰা ভগৱানক পাব পাৰি। মাধৱদেৱে এই বাটেদি ভগৱত প্ৰাপ্তিৰ বাট প্ৰশস্ত কৰিছে।

উপসংহাৰ : 'নামঘোষা'ত এহেজাৰ এটা ঘোষা আছে। অসমীয়া সাহিত্যৰ অমূল্য সম্পদ হ'ল 'নামঘোষা' আৰু কীৰ্তনঘোষা এই দুখনি। ভগৱানক বুজাবলৈ ব্যাপকভাৱে 'ঈশ্বৰ' শব্দটো প্ৰচলিত। 'নামঘোষা'ত ঈশ্বৰ হৈছে শ্ৰীকৃষ্ণ বা বিষ্ণু। ঈশ্বৰ অব্যক্ত অৰ্থাৎ কোনো নাম বা ৰূপৰ সীমাৰে ঈশ্বৰৰ যথার্থ স্বৰূপ প্ৰকাশ কৰাতো সম্ভৱপৰ নহয়। ভক্তৰ ভক্তিত ভগৱান প্ৰসন্ন হ'লে ব্ৰহ্মানন্দ লাভ হয়। গুৰু দুজনাই ভক্তিক শ্ৰেষ্ঠ স্থানত ৰাখিছে। ভক্তিৰ চৰ্চাত নবিধ ভক্তিৰ কথা উল্লেখ কৰা হৈছে। এই নবিধ ভক্তিৰ ভিতৰত বৈষ্ণৱ ধৰ্মত শ্ৰৱণ আৰু কীৰ্তনক শ্ৰেষ্ঠতা দিয়ে। 'নামঘোষা'ত ন-বিধা ভক্তিৰ স্বৰূপ সুন্দৰ ৰূপত প্ৰতিফলিত হোৱা দেখা যায়।

সহায়ক গ্ৰন্থপঞ্জী :

- ১। ভট্টাচাৰ্য, বসন্ত কুমাৰ—মধ্যযুগৰ সাহিত্য, চন্দ্ৰ প্ৰকাশ, গুৱাহাটী-ৰ, তৃতীয় প্ৰকাশ, মে'-২০০৮
- ২। ডেকা হাজৰিকা কৰবী—মাধৱদেৱ : সাহিত্য, কলা আৰু দৰ্শন, বনলতা, ডিব্ৰুগড়, প্ৰথম প্ৰকাশ, মাৰ্চ-১৯৮৭
- ৩। শালৈ, পদ্মৰাম—ভক্তিধৰ্ম আৰু ভক্তিকাব্যত এভুমুকি, গুৱাহাটী বিশ্ববিদ্যালয়, প্ৰথম প্ৰকাশ, ফেব্ৰুৱাৰী, ১৯৯৭
- ৪। মজুমদাৰ, বিমল—ভক্তি সাহিত্য, চন্দ্ৰপ্ৰকাশ, গুৱাহাটী, প্ৰথম প্ৰকাশ, ১৯৯৯
- ৫। গোস্বামী, তীৰ্থনাথ (সম্পাঃ)—ঘোষামৃত, ধলবসন্ত্ৰ, যোৰহাট, তৃতীয় তাঙৰণ, ১৯৭৭
- ৬। ব্ৰহ্মচাৰী কৃষ্ণানন্দ শ্ৰীমৎ স্বামী (সম্পাঃ)—শ্ৰীশ্ৰী নামঘোষা ভাৱামৃত, পঞ্চতন ফাৰ্ম, প্ৰথম প্ৰকাশ, ১৯৮৩
- ৭। বৰা যোগেশ্বৰ, বৰা অঞ্জনা—শ্ৰীশ্ৰী মাধৱদেৱ, ধেমাজী বুকষ্টল, দ্বিতীয় সংস্কৰণ, ২০০২

মিচিং জনগোষ্ঠীৰ পৰম্পৰাগত সাজ-পাৰ : এক পৰিচয়মূলক অধ্যয়ন

মৃণালী পেগু
তিলক চন্দ্ৰ ডেকা

০.১ বিষয়ৰ পৰিচয় :

সাজ-পাৰ হৈছে মানুহৰ মৌলিক প্ৰয়োজনীয় সামগ্ৰীবোৰৰ ভিতৰত অন্যতম উপাদান। মানুহৰ মাজত লৈ সাজ-পোছাক কেনেকৈ আহিল তাক সঠিককৈ ক'ব পৰা নাযায়। ইতিহাসে ঢুকি নোপোৱা কালতে অৰ্থাৎ মানুহে পৰ্বতৰ গুহাত বাস কৰি থকা সময়তে শীত, তাপ আদিৰ পৰা ৰক্ষা পাবলৈ আৰু লজ্জা নিবাৰণৰ বাবে গছৰ বাকলি, জন্তুৰ ছাল আদি পৰিধান কৰিছিল। সেই তেতিয়াৰ পৰাই মানৱ সভ্যতাৰ ক্ৰমবিকাশৰ ফলত মানুহে জীৱন ধাৰণৰ মানদণ্ড উন্নত কৰিবলৈ বিভিন্ন কেঁচা সামগ্ৰীৰ পৰা সুতা উৎপাদন কৰি তাৰ পৰা বস্ত্ৰ তৈয়াৰ কৰি সাজ-পোছাক পৰিধান কৰিছিল। সাজ-পোছাকে একোটা জাতিৰ জাতীয় ঐতিহ্যৰ স্বাক্ষৰ বহন কৰে। সাজ-পোছাক পৰিধানৰ ক্ষেত্ৰত জাতি-জনগোষ্ঠীভেদে সুকীয়া সুকীয়া বৈশিষ্ট্য পৰিলক্ষিত হয়। অসমত বসবাস কৰা অন্যতম জনগোষ্ঠী হৈছে মিচিং জনগোষ্ঠী। নৃ-গোষ্ঠীৰ ফালৰ পৰা তেওঁলোক মংগোলীয় গোষ্ঠীৰ আৰু ভাষিক দৃষ্টিকোণৰ পৰা তিব্বতবৰ্মী শাখাৰ অন্তৰ্গত। মিচিংসকল প্ৰধানকৈ অসমৰ লখিমপুৰ, ধেমাজি, ডিব্ৰুগড়, শিৱসাগৰ, যোৰহাট, গোলাঘাট আদি জিলাত বসবাস কৰি আছে। প্ৰাচীনকালৰে পৰাই মিচিং সকল বস্ত্ৰ শিল্পত অতি চহকী। অতীজৰে পৰা মিচিং নাৰীয়ে নিজৰ লগতে পৰিয়ালৰ সকলো সদস্যৰ কাৰণে প্ৰয়োজনীয় কাপোৰ ঘৰতে প্ৰস্তুত কৰা পৰিলক্ষিত হয়। তেওঁলোকে প্ৰস্তুত কৰা

প্ৰতিখন সাজ-পোছাকে স্বকীয় বৈশিষ্ট্য সম্পন্ন। নিজস্ব চিন্তা আৰু কল্পনা শক্তিয়ে বৈ উলিওৱা মিচিং জনগোষ্ঠীৰ জাকজমকীয়া সাজ-পোছাকবোৰৰ মাজেৰে মহিলাসকলৰ সৌন্দৰ্য্যচেতনা আৰু কলাসুলভ মনৰ উমান পোৱা যায়। মিচিং বস্ত্ৰসম্ভাৰবোৰত প্ৰধানকৈ প্ৰকৃতিৰ বিভিন্ন ধৰণৰ ফুল, জীৱ-জন্তু, চৰাই-চিৰিকতি, তৰা, সূৰ্য আদি ডিজাইনৰ ফুল মিমাংত অংকন কৰি আকৰ্ষণীয় ৰূপত প্ৰস্তুত কৰে। প্ৰস্তাৱিত বিষয়টোত অসমৰ অন্যতম জনগোষ্ঠী মিচিংসকলৰ পৰম্পৰাগত সাজ-পাৰসমূহৰ পৰিচয়মূলক আলোচনা কৰিবলৈ প্ৰয়াস কৰা হৈছে।

০.২ অধ্যয়নৰ উদ্দেশ্য :

মিচিং জনগোষ্ঠীৰ পৰম্পৰাগত সাজ-পাৰসমূহৰ পৰিচয়মূলক ধাৰণা আগবঢ়োৱা। সামাজিক-সাংস্কৃতিক দিশত মিচিং জনগোষ্ঠীৰ সাজ-পাৰসমূহৰ গুৰুত্ব বিচাৰ কৰা।

০.৩ অধ্যয়নৰ উদ্দেশ্য :

প্ৰস্তাৱিত বিষয়টো আলোচনা কৰিবলৈ যাওঁতে ক্ষেত্ৰ অধ্যয়ন পদ্ধতিৰ লগতে বৰ্ণনাত্মক পদ্ধতিৰ সহায় লোৱা হৈছে। ক্ষেত্ৰ অধ্যয়নৰ বাবে ঢকুৱাখানাৰ মাতমৰা অঞ্চলটো নিৰ্বাচন কৰা হৈছে। প্ৰয়োজন সাপেক্ষে বিষয়টোৰ লগত সম্পৰ্কিত বিভিন্ন গ্ৰন্থ, প্ৰবন্ধ আদিৰ সহায় লোৱা হৈছে।

১.০ মিচিং জনগোষ্ঠীৰ পৰম্পৰাগত সাজ-পাৰ :

অসমৰ অন্যান্য জনগোষ্ঠীবোৰৰ দৰে মিচিং জনগোষ্ঠীৰ পৰম্পৰাগত সাজ-পাৰসমূহ স্বকীয় বৈশিষ্ট্য সম্পন্ন। অতীজৰে পৰাই মিচিং মহিলাসকলে নিজৰ প্ৰয়োজন অনুসৰি কপাহৰ পৰা সূতা কাটি কাপোৰ বৈ আহিছে। মিচিং মহিলাসকলে কপাহী সূতা, এৰী সূতা, পাট সূতাৰ পৰা কাপোৰ বোৱাৰ উপৰিও আধুনিক মেচিনেৰে তৈয়াৰ কৰা বজাৰত সহজলভ্য হোৱা ৰং বিৰঙৰ বিভিন্ন সূতাৰ পৰা কাপোৰ বোৱা দেখা যায়। মিচিং সমাজত পূৰ্বতে কাপোৰ ব'ব নজনা ছোৱালীক 'আলাগী' বুলি ইতিকিং কৰিছিল। অতীজতে মিচিং সমাজত কাপোৰ ব'ব নজনা যাকটি নামৰ এজনী এলাগী গাভৰু আছিল। তেওঁ কাপোৰ ব'ব নজনাৰ অন্তৰ্দ্বন্দ্বত ভুগি তাঁতৰ সঁজুলিবোৰ নিজৰ গাত বান্ধি পানীত জাপ দি শিখৰ ৰূপ লৈছিল বুলি মিচিং লোকগীতত বৰ্ণনা পোৱা যায়। মিচিং জনগোষ্ঠীৰ সাজ পাৰসমূহক তিনিধৰণে ভাগ কৰি আলোচনা কৰিব পাৰি -

১.১ পুৰুষসকলে পৰিধান কৰা সাজ-পোছাক :

মিবু গালুক : মিচিং পুৰুষসকলে পৰিধান কৰা বস্ত্ৰবোৰৰ ভিতৰত মিবু গালুক হৈছে অন্যতম। মিবু গালুক বগা ৰঙৰ কেঁচা সূতাত 'ঙচিগ গমিগ' লগাই অৰ্থাৎ মাছৰ বাকলিৰ আৰ্হিৰ ফুল বাছি বোৱা হয়। অৱশ্যে বৰ্তমান সময়ত বগা ৰঙৰ উপৰিও বিভিন্ন ৰঙৰ সূতাৰে মিবু গালুক বোৱা দেখা যায়। মিচিং পুৰুষসকলে পৰিধান কৰা মিবু গালুক অতীজতে মিবু বা মিয়েহে পৰিধান কৰাৰ নিয়ম প্ৰচলিত আছিল। মিবুৱে পৰিধান কৰাৰ বাবে এই গালুক বিধক মিবু গালুগ বুলি কোৱা হৈছিল। মিবুসকলে পৰিধান কৰা মিবু গালুক পৰৱৰ্তী সময়ত সকলো মিচিং পুৰুষে পৰিধান কৰিবলৈ ধৰে। সম্প্ৰতি বিভিন্ন জাতি-জনগোষ্ঠীৰ মাজতো মিবু গালুকৰ সমাদৰ দেখিবলৈ পোৱা যায়।

উগন : মিচিং পুৰুষসকলে দৈনন্দিন ঘৰুৱা জীৱনত উগন ব্যৱহাৰ কৰে। উগনৰ দুইমূৰে গামিগ থাকে। মিচিংসকলে কেইবাপ্ৰকাৰৰো উগন পৰিধান কৰা পৰিলক্ষিত হয়। এই উগন সমূহ হৈছে- গন্ উগন, গনবৰ উগন, গনতুং উগন ইত্যাদি।

গন্ৰ উগন : গন্ৰ উগন মিচিংপুৰুষসকলে সচৰাচৰ ঘৰুৱা জীৱনত পৰিধান কৰা সাধাৰণ উগনতকৈ বেলেগ। গন্ৰ উগন বগা কপাহী সূতাৰ পৰা বোৱা হয়। ইয়াৰ দুইমূৰে গামিগ লগোৱা থাকে। মিচিং সমাজত পূৰ্বতে মিবু গালুকৰ দৰেই গন্ৰ উগনো কেৱল মিবু বা মিয়েহে পৰিধান কৰাৰ নিয়ম প্ৰচলিত আছিল। অৱশ্যে মিবুৰ উপৰিও বৰ্তমান সময়ত উৎসৱ-পাৰ্বন, পূজা, সকাম, বিয়া আদিতো মিচিং পুৰুষ সকলে গন্ৰ উগন পৰিধান কৰে।

মীৰপুং : মীৰপুং মিচিং পুৰুষসকলে মূৰত পাণ্ডুৰি হিচাপে মেৰিয়াই পিন্ধা এবিধ গামোচা জাতীয় বস্ত্ৰ। ইয়াক বগা ৰঙৰ কপাহী সূতাৰ পৰা বোৱা পৰিলক্ষিত হয়। মীৰপুঙৰ দুই মূৰত ৰঙা আৰু কলা সূতাৰে গামিগ লগোৱা থাকে। বিভিন্ন উৎসৱ-পাৰ্বন, পূজা-পাতল আদি মাংগলিক কাৰ্যত পুৰুষসকলে এইবিধ বস্ত্ৰ পৰিধান কৰা দেখা যায়।

আঁৰকক : আঁৰকক হৈছে মিচিং পুৰুষসকলে পৰিধান কৰা আন এবিধ উমাল বস্ত্ৰ। ৰঙা, নীলা, সেউজীয়া, হালধীয়া, বগা, কলা আদি ৰঙেৰে সংমিশ্ৰণ ঘটাই চেক চেক কৰি বোৱা এইবিধ বস্ত্ৰ সাধাৰণতে মিচিং পুৰুষসকলে জাৰৰ দিনত ডিঙিত মেৰিয়াই পৰিধান কৰা দেখা যায়। আঁৰকক মিচিং নাৰীসকলে ৰিংবি গাচেং ৰ আহিত বোৱা পৰিলক্ষিত হয়।

১.২ মহিলাসকলে পৰিধান কৰা সাজ-পোছাক :

মিচিং মহিলাসকলে পৰিয়ালৰ সকলো সদস্যৰ কাৰণে তাঁতশালত কাপোৰ প্ৰস্তুত কৰাৰ উপৰিও নিজৰ কাৰণেও নানা ৰঙী সাজ-পোছাক ঘৰতে বৈ পৰিধান কৰা দেখিবলৈ পোৱা যায়। এনে সাজ-পাৰবোৰৰ ভিতৰত এগে, গাচৰ, ৰিংবি গাচেং, পেংৰে-ৰুম্বুং, গাপা-গাৰে, গেৰং আদি অন্যতম।

এগে : এগে হৈছে মিচিং মহিলাসকলে ককাঁলত পৰিধান কৰা মেখেলা। দৈনন্দিন ঘৰুৱা জীৱনত মিচিং মহিলাসকলে এগে পৰিধান কৰে। মিচিংসকলে ৰঙা, নীলা, সেউজীয়া, কলা ৰঙৰ এগে বোৱাৰ উপৰিও এই ৰঙবোৰৰ একেলগে সংমিশ্ৰণ ঘটাই চেক চেক কৰি বৰ্গক্ষেত্ৰৰ ৰূপত আঁচু দি বোৱাও দেখা যায়। এনেদৰে বোৱা এগেক পুচুং এগে বুলি কোৱা হয় আৰু ইয়াক দৈনন্দিন ঘৰুৱা জীৱনত ব্যৱহাৰ কৰা দেখা যায়। মিচিং মহিলাসকলে কেইবাপ্ৰকাৰৰো এগে পৰিধান কৰে। এই এগেবোৰৰ ভিতৰত মংচাং এগে, কিংনাম এগে, লেংকে এগে, পুচুং এগে আদি উল্লেখযোগ্য। এগেত প্ৰধানকৈ কতকলি (কৰতৰ দাঁতবোৰৰ নিচিনা উঠা নমা জোঙা জোঙা), লাক্চিন গাই (ইয়াৰ আলমবোৰ নখৰ আকৃতিৰ দৰে), মীয়াব গাই (মীয়াবৰ আলমবোৰ বিচনী নিচিনা), তায়ব গাই (বিচাৰ গঢ়ৰৰ আলমত বহু ফুল) ইত্যাদি গাই গামিগবোৰৰ আৰ্হি লগাই বিভিন্ন কাৰুকাৰ্যৰে মিচিং শিপিনীসকলে এগে বৈ পৰিধান কৰে।

গাচৰ : মিচিং মহিলাসকলে পৰিধান কৰা আন এবিধ বস্ত্ৰ হৈছে গাচৰ। সামগ্ৰিকভাবে

বিহা চাদৰ জাতীয় বস্ত্ৰক মিচিং সকলে গাচৰ বুলি কোৱা হয়। মেখেলাৰ দৰে গাচৰো তেওঁলোকে দৈনন্দিন জীৱনত পৰিধান কৰা দেখা যায়। গাচৰত ৰঙা, নীলা, সেউজীয়া ইত্যাদি বিভিন্ন ৰঙৰ পাৰি দিয়া থাকে।

গাচেং : গাচেং মিচিং মহিলাসকলৰ অতি আদৰৰ বস্ত্ৰ। ইয়াক চাদৰ বা শ্বল হিচাপে লোৱা দেখা যায়। গাচেংৰ আচলত বগা, কলা ৰঙৰ সূতাৰে আঁচো টনা থাকে। শিমলু বা মদাৰ ফুলাৰ বতৰত গাচে লগালে শিমলু বা মদাৰ ফুলৰ দৰে অধিক ডাঠ ৰঙা উজ্জল হয় বুলি মিচিং সমাজত বিশ্বাস আছে। মিচিং সমাজত গাচেংৰ গুৰুত্ব অপৰিসীম। মিচিং সমাজত কোনোলোকৰ দুৰ্ঘটনাগ্ৰস্ত হৈ ৰক্তক্ষৰণ হ'লে সেই ব্যক্তিজনৰ গাত গাচেংখন দিয়া দেখা যায়। এনে কৰিলে কু-দৃষ্টিৰ কবলৰ পৰা ৰক্ষা পৰে বুলি বিশ্বাস কৰে। মিচিং মহিলাসকলে গাচেং বিহা হিচাপে আৰু ঠাণ্ডা দিনত শ্বল হিচাপে ব্যৱহাৰ কৰা দেখা যায়। ইয়াৰ উপৰিও বিভিন্ন ধৰণৰ উৎসৱ-অনুষ্ঠান আৰু মাংগলিক কাৰ্য আদিতো গাচেং ব্যৱহাৰ কৰে।

ৰিঙবি গাচৰ : মিচিং মহিলাসকলে ব্যৱহাৰ কৰা আন এক ডাঠ বস্ত্ৰ হৈছে ৰিঙবি গাচৰ। গাচেংৰ দৰে ইয়াকো শ্বল বা চাদৰ হিচাপে ব্যৱহাৰ কৰে। ৰিঙবি গাচৰত ৰঙা, বগা, কলা আৰু কমলা ৰঙৰ সূতাৰে সংমিশ্ৰণ ঘটাই চেক চেককৈ আঁচ টনা থাকে। গাচেংৰ দৰে ৰিঙবি গাচেংৰ গুৰুত্বও মিচিং সমাজত অপৰিসীম। উৎসৱ-অনুষ্ঠান, বিয়া, সকাম আদিত ৰিঙবি গাচেং ব্যৱহাৰ কৰা দেখা যায়। পূৰ্বতে গাচেং আৰু ৰিঙবি গাচৰ কপাহী সূতাৰ পৰা বোৱা হৈছিল যদিও বৰ্তমান সময়ত উণসূতাৰ পৰা বোৱা পৰিলক্ষিত হয়।

পেংৰে : পেংৰে হৈছে মিচিং মহিলাসকলে ব্যৱহাৰ কৰা এক প্ৰকাৰৰ চাদৰ। ৰঙা, বগা, কলা, সেউজীয়া ৰঙৰ সূতাৰ সংমিশ্ৰণ ঘটাই এইবিধ বস্ত্ৰ বোৱা হয়। পেংৰে ত সেউজীয়া ৰঙৰ পাৰি দিয়াৰ লগতে ইয়াৰ আচলৰ দুইমূৰে ৰিঙবি গাচেংৰ আৰ্হিৰ গামিগ লগোৱা হয়। মিচিং জীয়ৰী-বোৱাৰী উভয়ে নৃত্য-গীত কৰোঁতে পেংৰে ব্যৱহাৰ কৰা দেখা যায়।

গাপা : গাপা মিচিং গাভৰুসকলে পৰিধান কৰা আন এবিধ মেখেলা জাতীয় বস্ত্ৰ। গাপা আৰু মেখেলা প্ৰায় একে। গাপাৰ দুইমূৰৰ মাজৰ অংশত ফুল তোলা হয়।

গেৰং : মিচিং মহিলাসকলে পৰিধান কৰা আন এক বস্ত্ৰ হৈছে গেৰং। গেৰং মেখেলাৰ ওপৰত পৰিধান কৰা হয়। গাপাৰ দৰে গেৰংৰ মাজৰ অংশত গামিক লগোৱা হয়। উৎসৱ-অনুষ্ঠান বিয়া, সকাম আদিত গেৰং পৰিধান কৰা দেখা যায়। মিচিং বোৱাৰীসকলে গেৰং মেখেলাৰ ওপৰত বুকুত মেৰিয়াই পৰিধান কৰে আৰু গাভৰুসকলে ককাঁলত মেৰিয়াই পিন্ধে। সন্তান প্ৰসৱৰ সময়তো গেৰং ব্যৱহাৰ কৰা দেখা যায়। সন্তান জন্মৰ পিছত প্ৰসূতি আৰু নৱজাতকৰ গাত গেৰংখন থাকিলে অপদেৱতাৰ কু-দৃষ্টি কবলৰ পৰা ৰক্ষা পৰে বুলি মিচিং সমাজত বিশ্বাস আছে।

পতোপ : পতোপ মিচিং মহিলাই পৰিধান কৰা আন এবিধ গামোচা জাতীয় বস্ত্ৰ। ইয়াক মহিলাসকলে মূৰত পৰিধান কৰে। দৈনন্দিন জীৱনত ঘৰুৱা কাম-বন কৰোঁতে মিচিং মহিলাসকলে মূৰত মেৰিয়াই খোপাটোৰ লগত বান্ধি লোৱা দেখা যায়।

কেগৰীগ : কেগৰীগ বিবাহিত মিচিং মহিলাই বুকুত মেৰিয়াই পিন্ধা এবিধ বস্ত্ৰ। ইয়াক মেখেলাৰ ওপৰত পৰিধান কৰা হয়। ক'লা, বঙা, সেউজীয়া, বগা বঙৰ সংমিশ্ৰণ ঘটাই এইবিধ কাপোৰ বোৱা হয়। কেগৰে প্ৰধানকৈ মিচিং সমাজত বিবাহিত আদহীয়া মহিলাসকলেহে পৰিধান কৰা পৰিলক্ষিত হয়।

১.৩ পুৰুষ-মহিলা উভয়ে পৰিধান কৰা সাজ-পোছাক :

মিচিং নাৰীসকলে পুৰুষ আৰু মহিলাৰ কাৰণে পৃথকে পৃথকে কাপোৰ বোৱাৰ উপৰিও পৰিয়ালৰ সকলো সদস্যই সামূহিকভাৱে ব্যৱহাৰ কৰিব পৰাকৈ বিভিন্ন ধৰণৰ কাপোৰ প্ৰস্তুত কৰে। এই সাজ-পোছাকসমূহ হৈছে- গাদু, তাপুম গাচৰ, দুমীৰ, য়াম্ৰ গাচৰ ইত্যাদি। মিচিংসকলৰ এই পৰম্পৰাগত সাজ-পোছাকসমূহ পুৰুষ নাৰী উভয়ে ব্যৱহাৰ কৰে।

গাদু : গাদু মিচিং নাৰীসকলৰ এক অনন্য সৃষ্টি। ইয়াক কপাহৰ পৰা সূতা কাটি তৈয়াৰ কৰা হয়। কপাহৰ পৰা প্ৰস্তুত কৰা এইবিধ কাপোৰ মিচিং সংস্কৃতিৰ অন্যতম প্ৰতীকস্বৰূপ বুলি কব পাৰি। গাদু জাৰৰ দিনত পৰিয়ালৰ সকলোলোকে সামূহিকভাৱে ব্যৱহাৰ কৰে। মিচিং সকলে পূৰ্বতে বিবাহ উপযোগী কইনাৰ বাবে আগতীয়াকৈ গাদু প্ৰস্তুত কৰি ৰাখিছিল। বিয়াত কইনাৰ লগত যৌতুক হিচাপে গাদু দিয়াৰ নিয়ম মিচিং সমাজত প্ৰচলন আছিল। অৱশ্যে বৰ্তমান সময়ত গাদু ব'ব জনা অভিজ্ঞ মহিলা কমি অহাৰ লগে লগে মিচিং সমাজৰ পৰা এই প্ৰথা লোপ পোৱা দেখিবলৈ পোৱা যায়।

তাপুম গাচৰ : তাপুম গাচৰ হৈছে মিচিং পুৰুষ-নাৰী উভয়ে ব্যৱহাৰ কৰা আন এবিধ বস্ত্ৰ। মিচিং মহিলাসকলে এৰী পলু পুহি তাৰ পৰা সূতা কাটি তাপুম গাচৰ বা এৰী চাদৰ প্ৰস্তুত কৰে। তাপুম গাচৰ জাৰৰ দিনত পুৰুষ-নাৰী উভয়ে ব্যৱহাৰ কৰা পৰিলক্ষিত হয়।

দুমীৰ : দুমীৰ হৈছে গামোচা। দুমীৰ দৈনন্দিন জীৱনত পুৰুষ-নাৰী উভয়ে ব্যৱহাৰ কৰে। ইয়াৰ উপৰিও উৎসৱ-অনুষ্ঠান, বিয়া, সকাম আদিতো দুমীৰ ব্যৱহাৰ কৰাৰ লগতে দুমীৰৰ জৰিয়তে কোনো লোকক সন্মান জনোৱা দেখা যায়।

য়াম্ৰ গাচৰ : য়াম্ৰ গাচৰ মিচিং পুৰুষ-নাৰী উভয়ে সমূহীয়াকৈ ব্যৱহাৰ কৰে। এইবিধ বস্ত্ৰ কপাহী সূতাৰ পৰা বোৱা হয়। য়াম্ৰ গাচৰৰ দুইমূৰত গামিগ অৰ্থাৎ ফুল তোলা থাকে। য়াম্ৰ গাচৰ মিচিং জনগোষ্ঠীৰ দাৰং মিডাঙত দৰা-কইনাক আদৰি আনোঁতে মূৰত ওৰণি হিচাপে লবলৈ দিয়া হয়।

২.০ উপসংহাৰ :

মিচিং জনগোষ্ঠীৰ পৰম্পৰাগত সাজ-পোছাকসমূহ স্বকীয় বৈশিষ্ট্য সম্পন্ন। বিভিন্ন ৰঙৰ সংমিশ্ৰণ ঘটাই আকৰ্ষণীয় ৰূপত প্ৰস্তুত কৰা মিচিংসকলৰ পৰম্পৰাগত সাজ-পোছাকবোৰে অতীজৰে পৰাই জনগোষ্ঠীটোৰ স্বকীয় পৰিচয় বহন কৰি আহিছে। পৰম্পৰাগত সাজ-পাৰসমূহ দৈনন্দিন জীৱনৰ লগতে বিভিন্ন উৎসৱ-অনুষ্ঠান, পূজা-পাতল, বিয়া, সকাম আদিত পৰিধান কৰা পৰিলক্ষিত হয়। মিচিং শিপিনীসকলে ঘৰতে বোৱা সাজ-পোছাকবোৰে বৰ্তমান সময়ত নাৰীসকলক আৰ্থিকভাৱে স্বাৱলম্বী কৰাৰ লগতে অন্যান্য জাতি-জনগোষ্ঠীবোৰৰ মাজতো সমাদৰ লাভ কৰিবলৈ সক্ষম হৈছে।

সহায়ক গ্রন্থপঞ্জীঃ

কাগয়ুং, ভৃগুমনি (সম্পা) মিচিং সংস্কৃতিৰ আলোখ্য, উৰুখা পজা প্ৰকাশন, গুৱাহাটী, প্ৰথম প্ৰকাশ
১৯৮৯

দলে, বিজয় কৃষ্ণ, মিচিং সমাজ-সংস্কৃতি পৰম্পৰা আৰু পৰিৱৰ্তন, ৰিতু বৰগোহাঁই, ৰামধেনু
প্ৰিণ্টিং, দুৱাৰাচুক ডিব্ৰুগড়, প্ৰথম প্ৰকাশ, জুন ২০১৯

পেগু, পবিত্ৰ কুমাৰ. মিচিং সমাজ-সংস্কৃতিৰ ৰেঙণি, কৌস্তুভ প্ৰকাশন, ডিব্ৰুগড়, দ্বিতীয় সংস্কৰণ,
জানুৱাৰী ২০১৪

ভট্টাচাৰ্য্য, প্ৰমোদচন্দ্ৰ (সম্পা) অসমৰ জনজাতি, অসম সাহিত্য সভা, যোৰহাট, তৃতীয় সংস্কৰণ,
অক্টোবৰ, ২০০৮

ৰাজখোৱা, অজন্তা (সম্পা) উত্তৰ-পূৰ্বাঞ্চলৰ জনগোষ্ঠীয় সাজ-পাৰ আৰু আ-অলংকাৰ, বনফুল
প্ৰকাশন, গুৱাহাটী, প্ৰথম প্ৰকাশ, জানুৱাৰী, ২০১৩

পৰিশিষ্ট**ক্ষেত্ৰ অধ্যয়নৰ সমল ব্যক্তিঃ**

অবন্তি পেগু, বয়স ৯০

মীনাৱতী দলে, বয়স ৬০

দীনেশ দলে, বয়স ৫৮

বগিতী পেগু, বয়স ৯০

চিকন্দৈ পেগু, বয়স ৮৫

Guidelines

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