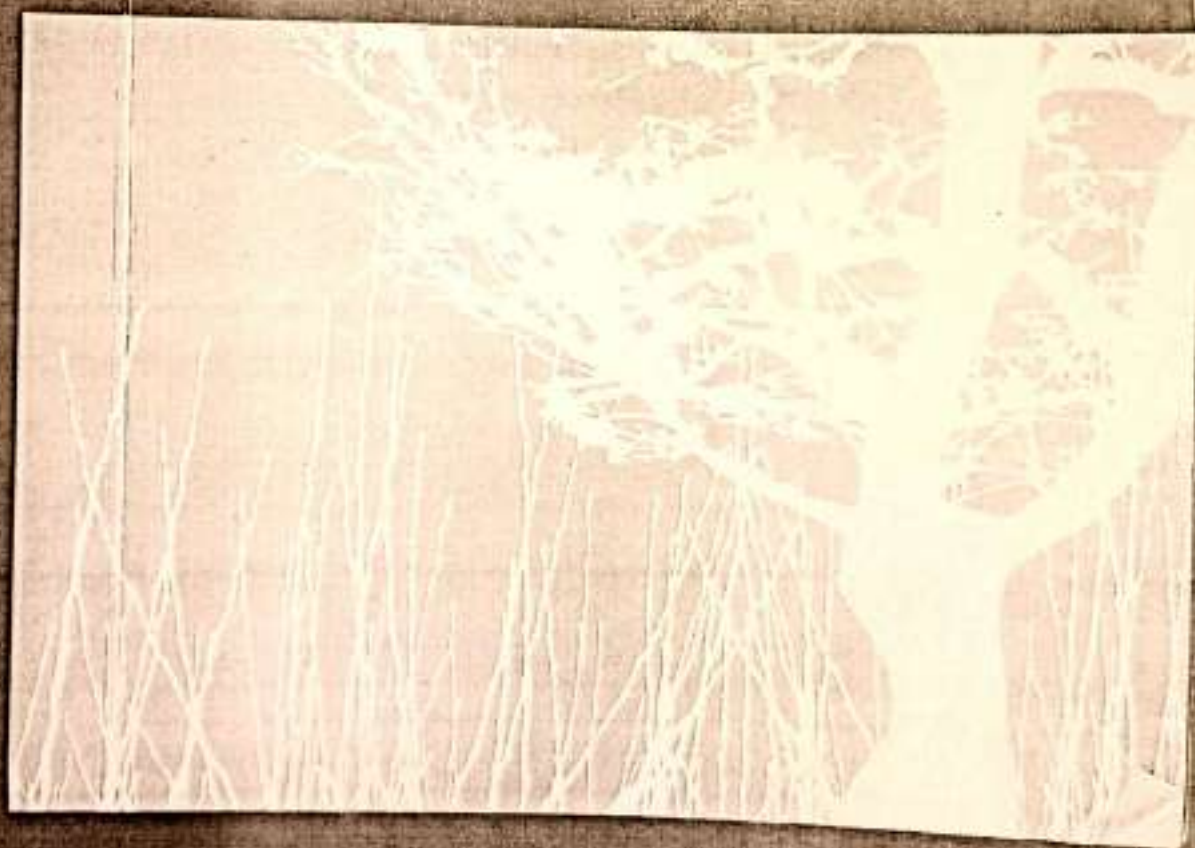


Academic Researches  
(A Collection of Self-financed Minor  
Research Works Reports)

Bibhuti Bhusan Das



## **Academic Researches**

*(A Collection of Self-financed Minor Research Works  
Reports)*

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AS PER CBCS SYLLABUS

# AUDITING AND CORPORATE GOVERNANCE

For B.Com 5th Semester Regular & 6th Semester  
Honours Course of Gauhati University



K.R. Das  
Dr. N. Kalita  
B.B. Das  
Dr. A. Deka

  
**MANAB**  
Publications



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(Based on Standards on Auditing (SAs) as Revised upto November, 2021)

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GAUHATI UNIVERSITY**

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*Conceptual framework of corporate governance, theories and model, board committees, corporate governance reforms, major corporate scandals in India and abroad, common governance problems noticed in various corporate failures, codes, and standards on corporate governance.*

#### 1.1. Corporate Governance :

Business houses are encircled by different variables and stakeholders. The business must care that every one of the stakeholders is happy with their affairs of them. The shareholders are keen on the corporates in various ways. Investors and financial backers are worried about the benefits emerging out of the business. Being the financial backers, they anticipate a better yield from their venture. The government is the controller of the organizations' longings that the legislative provisions outlined by it be observed by the organizations. Society expects that the standard guidelines be trailed by them. Corporate governance is about the fulfilment of the relative multitude of stakeholders affecting the business houses. Thus, Corporate Governance is *"the conduct of business in accordance with shareholders' desires, which generally is to make as much money as possible, while conforming to the basic rules of the society embodied in law and local customs."*<sup>1</sup> Governance means administering the processes and systems placed for satisfying stakeholder expectations. Corporate governance may also be defined narrowly as the *relationship of a company to its shareholders or, more broadly, as its relationship to society.*<sup>2</sup> The root of the word Governance is from 'gubernate', which means to steer. When combined, Corporate Governance means a set of systems, procedures, policies, practices, and standards put in place by a corporate to ensure that relationship with various stakeholders is maintained transparently and honestly and business is conducted ethically. Institute of Company Secretaries of India defines *"Corporate Governance as the application of best Management Practices, Compliance of Laws in true letter and spirit and adherence to ethical standards for effective management and distribution of wealth and discharge of social responsibility for sustainable development of all stakeholders."*<sup>3</sup>

Corporate Governance has a comprehensive scope. It incorporates both social and organizational viewpoints. Corporate Governance supports reliable, moral, as well as ethical values. All in all, the core of corporate governance is transparency, exposure, responsibility, and respectability. It is to be borne

<sup>1</sup> Laureate Milton Friedman, an American economist and statistician who received the 1976 Nobel Memorial Prize in Economic Sciences for his research on consumption analysis, monetary history and theory and the complexity of stabilization policy.

<sup>2</sup> Financial Times, 1997, The Financial Times is a daily newspaper printed in broadsheet and published digitally that focuses on business and economic current affairs, based in London, England, the paper is owned by a Japanese holding company

<sup>3</sup> Indian Institute of Company Secretaries, a Statutory Body under an Act of Parliament, Ministry of Corporate Affairs.



## UNIT-V

### BUSINESS ETHICS

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#### Introduction

*Morality and ethics, business values and ethics, approaches and practices of business ethics, corporate ethics, ethics program, codes of ethics, ethics committee, ethical behaviour- concepts and advantages, green governance, Clause 49 and listing agreement.*

#### **Morality:**

The dictionary meaning of morality is "principles concerning right and wrong or good and bad behaviour" or "the degree to which something is right or wrong, good or bad, etc. according to moral principles" or "a system of moral principles followed by a particular group of people"<sup>1</sup>

Morals are the common guidelines of conduct that empower individuals to live helpfully in gatherings. Moral alludes to what social orders endorse as right and OK. People generally act morally and adhere to cultural rules. While a few moral standards appear to rise above time and culture, for example, decency, as a rule, moral quality isn't fixed.

By and large, moral quality has been firmly associated with strict customs, individuals as its importance is similarly vital to the common world. For instance, organizations and government offices have implicit sets of principles that workers are relied upon to follow. A few thinkers distinguish ethics and morals. Yet, many individuals use the terms ethics and morals reciprocally. In this way, morals are the rules that guide individuals direct inside society. What's more, while ethics might change over the long haul, they stay in the norms of conduct that we use to pass judgment on good and bad.

#### **Ethics:**

The dictionary meaning of Ethic is "a system of moral principles or rules of behaviour" or "a system of philosophy that deals with moral principles" or moral principles that control or influence a person's behaviours"<sup>2</sup>

The term 'Ethics' has been derived from the Greek word 'Ethos' which means the set of principles that influence human and group behaviour. Ethics are mostly related to an organization or a field or branch where a group of people acts together. For example, the ethics of business, and professional ethics. Businesses are governed by a set of rules which justify the good or bad and right or wrong. For example, the business organization should charge reasonable prices from the customers for the products or services. It, therefore, becomes an ethic. Contrary to this if it charges over prices, it is contrary to the business ethics i.e., unethical. Physicians generally do not disclose the secrets of their patients. This is an example of professional ethics as such a profession does not permit to do so.

Thus, ethics refer to the well-defined set of standard rules which specify good and bad or right and wrong which human beings ought to do or not to do. It defines what ought to be done or not to be

<sup>1</sup> Oxford Advanced American Dictionary.

<sup>2</sup> Ibid



## UNIT-VI

# CORPORATE SOCIAL RESPONSIBILITY (CSR)

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*Concept of CSR, Corporate Philanthropy, Strategic Planning and Corporate Social Responsibility; Relationship of CSR with Corporate Sustainability; CSR and Business Ethics, CSR and Corporate Governance; CSR provisions under the Companies Act 2013; CSR Committee; CSR Models, Codes, and Standards on CSR*

### Meaning:

The term corporate social responsibility (CSR) refers to practices and policies undertaken by corporations intended to *have a positive influence on the society*. The key idea behind CSR is for corporations to *pursue other pro-social objectives, in addition to maximizing profits*. The CSR objectives include *minimizing environmental externalities, donating to charity, promoting equality, diversity, and inclusion in the workplace; treating employees with respect; giving back to the community; and ensuring that business decisions are ethical*. Corporate social responsibility is a broad concept that can take many forms depending on the company and industry. Through CSR programs, philanthropy, and volunteer efforts, businesses can benefit society while boosting their brands.

In other words, corporate social responsibility is the overall relationship of the corporation with all of its stakeholders. These include customers, employees, communities, owners/investors, government, suppliers and competitors. *Elements of social responsibility include investment in community outreach, employee relations, creation and maintenance of employment, environmental stewardship and financial performance.*

To engage in CSR means that, in the ordinary course of business, a company is operating in ways that *enhances society and the environment instead of contributing negatively to them*.

CSR evolved from the voluntary choices of individual companies to mandatory regulations at regional, national and international levels. However, many companies choose to go beyond the legal requirements and embed the idea of "doing good" into their business models.

There is no one way a company can embrace CSR, but one thing is certain - to be perceived as genuine, *the company's practices need to be integrated into its culture and business operations*. In today's socially conscious environment, employees and customers place a premium on working for and spending their money on businesses that prioritize CSR. They can detect corporate hypocrisy.

To ensure CSR authenticity, a company should look at its values, business mission and core issues and determine which initiatives best align with the business's goals and culture. The business can do this internally or hire a third party to conduct an assessment.

### Key Points:

- Corporate social responsibility is a business model by which companies make a concerted



**CBCS**  
Syllabus

# নিগম আইন

## (Corporate Laws)

গুৱাহাটী বিশ্ববিদ্যালয়ৰ বাণিজ্য শাখাৰ  
স্নাতক দ্বিতীয় মাধ্যমিকৰ  
সন্মান (Honours) পাঠ্যক্রমৰ আধাৰত প্ৰণোদিত  
**Paper : COM-HC-2036**



বিভূতি ভূষণ দাস  
ড° নৃপুৰ কলিতা



14566



# নিগম আইন

## Corporate Law





# নিগম আইন Corporate Laws

গুৱাহাটী বিশ্ববিদ্যালয়ৰ স্নাতক মহলাৰ পছন্দ ভিত্তিক মূল্যায়ন পদ্ধতি  
(CBCS) বাণিজ্য বিষয়ৰ দ্বিতীয় যাদ্ৰাসিকৰ (COM-HC-2026)  
সন্মান পাঠ্যক্ৰমৰ আধাৰত লিখিত পাঠ্যপুথি

বিভূতি ভূষণ দাস, এম.কম., এম. ফিল.

মূৰব্বী অধ্যাপক ব্যৱস্থাপনা বিভাগ

ড° নূপুৰ কলিতা, এম.কম., এম. ফিল., পি.এইছ ডি

মূৰব্বী অধ্যাপক হিচাপ বিদ্যা বিভাগ



মৃত্যুঞ্জয় প্ৰকাশন

পানবজাৰ, গুৱাহাটী-৭৮১০০১



— অর্পণ —

প্রয়াত

ড° হেম বৰুৱা চাবলৈ  
সশ্রদ্ধ শ্রুতিপাত জনাই  
অর্পণ কৰিলো

ড° নুপুৰ কলিতা  
বিভূতি ভূষণ দাস



## পাতনি

নিগম আইন (Corporate Law) পাঠ্যপুথিখন গুৱাহাটী বিশ্ববিদ্যালয় আৰু ডিব্ৰুগড় বিশ্ববিদ্যালয়ৰ দ্বাৰা প্ৰৱৰ্তিত শেহতীয়া তিনি বছৰীয়া CBCS পাঠ্যক্ৰম অনুসৰি স্নাতক মহলাৰ বাণিজ্য শাখাৰ দ্বিতীয় বাদ্ৰাসিকৰ ছাত্ৰ-ছাত্ৰীৰ উপযোগী হোৱাকৈ প্ৰস্তুত কৰি উলিওৱা হৈছে।

অসমীয়া মাধ্যমত বাণিজ্যৰ স্নাতক মহলাৰ বাবে ৰচিত পাঠ্যপুথিৰ সংখ্যা তেনেই তাকৰ। সেই দিশটোৰ প্ৰতি লক্ষ্য ৰাখি ছাত্ৰ-ছাত্ৰীৰ প্ৰয়োজনীয়তা পূৰণৰ বাবে এই পুথিখন ৰচনা কৰা হৈছে। এনে ক্ষেত্ৰত পুথিখনে বাণিজ্য শাখাৰ ছাত্ৰ-ছাত্ৰীসকলৰ অধ্যয়নত সহায় কৰিলে আমাৰ শ্ৰম সাৰ্থক হোৱা বুলি জানিব পাৰিম।

পাঠ্যপুথিখন যুগুত কৰোতে মৌলিকতাৰ দাবী কৰাৰ পৰিবৰ্তে যিবিলাক ইংৰাজী গ্ৰন্থৰ সহায় লোৱা হৈছে সেই গ্ৰন্থবিলাকৰ গ্ৰন্থকাৰ সকললৈ কৃতজ্ঞতা জ্ঞাপন কৰিছোঁ। কিতাপখনৰ বিষয়বস্তুৰ লগত সংগতি ৰাখি যিমান দূৰ পাৰি সহজ সৰলভাৱে উপস্থাপন কৰিবলৈ প্ৰয়াস কৰা হৈছে। আশা কৰো সকলোৰে পৰা ইতিবাচক সঁহাৰি পাম।

কিতাপখন যথাসম্ভৱ সকলো দিশৰ পৰা নিখুঁত কৰি তুলিবলৈ যথাসম্ভৱ চেষ্টা কৰা হৈছে যদিও অজানিতে কৰা ভুল ভ্ৰুটিবোৰ আঙুলিয়াই দি গঠনমূলক পৰামৰ্শ দিলে নথৈ আনন্দিত হম আৰু পৰৱৰ্তী পৰ্যায়ত ইয়াৰ মানদণ্ড আৰু অধিক উন্নত কৰিবলৈ ইয়াক সমল হিচাপে ব্যৱহাৰ কৰিব পাৰিম।

পুথিখন প্ৰস্তুত কৰোতে বিভিন্ন দিশ পৰামৰ্শৰে বিশেষভাবে সহায় আগবঢ়োৱা নলবাৰী বাণিজ্য মহাবিদ্যালয়ৰ ভাৰপ্ৰাপ্ত অধ্যক্ষ ড° অতুল চন্দ্ৰ হালৈ, প্ৰবক্তা ৰমণী বৰ্মণ, ড° অশোক শৰ্মা, মনোজ কলিতা সমন্বিতে সকলো সহকৰ্মীকে এই ছোৱাতে শলাগ যাছিলাঁ। ইয়াৰ উপৰিও বিভিন্নজনৰ পৰামৰ্শ তথা সহযোগিতা শ্ৰদ্ধাৰে স্বীকাৰ কৰাৰ পৰিপ্ৰেক্ষিতত প্ৰস্তুতকালীনৰ প্ৰতি মুহূৰ্তত আমাৰ নিজ নিজ পৰিয়ালৰ সকলো সদস্যই অশেষ উৎসাহেৰে আমাক উৎসাহিত কৰাৰ বাবে তেওঁলোক আটাইকে শলাগ ললোঁ।

শেষত প্ৰকাশৰ দায়িত্বৰে উৎসাহিত কৰা মৃত্যুঞ্জয় প্ৰকাশনৰ সন্মুহ কৰ্মকৰ্তাৰ লগতে স্বত্বাধিকাৰী শ্ৰীবিনয় ডেকা আৰু পৰেশ পাটোৱাৰীৰ আগ্ৰহৰ বাবে অশেষ ধন্যবাদ জ্ঞাপন কৰিলোঁ।

ইতি-

লেখকবৰ

— Syllabus —  
COM-HC-2026  
**CORPORATE LAWS**



**UNIT 1: Introduction**

Administration of Company Law [including National Company Law Tribunal (NCLT), National

Company Law Appellate Tribunal (NCLAT), Special Courts]; Characteristics of a company; lifting of corporate veil; types of companies including one person company, small company, and dormant company; association not for profit; illegal association; formation of company, on-line filing of documents, promoters, their legal position, pre-incorporation contract; on-line registration of a company.

**UNIT 2: Documents**

Memorandum of association, Articles of association, Doctrine of constructive notice and indoor management, prospector-shelf and red herring prospectus, misstatement in prospectus, GDR; book-building; issue, allotment and forfeiture of share, transmission of shares, buyback and provisions regarding buyback; issue of bonus shares.

**UNIT 3: Management**

Classification of directors, women directors, independent director, small shareholder's director; disqualifications, director identity number (DIN); appointment; Legal positions, powers and duties; removal of directors; Key managerial personnel, managing director, manager; Meetings: Meetings of shareholders and board of directors; Types of meetings, Convening and conduct of meetings, Requisites of a valid meeting, postal ballot, meeting through video conferencing, e-voting.

Committees of Board of Directors - Audit Committee, Nomination and Remuneration Committee,

Stakeholders Relationship Committee, Corporate Social Responsibility Committee

**UNIT 4: Dividends, Accounts, Audit:**

Provisions relating to payment of Dividend, Provisions relating to Books of Account, Provisions relating to Audit, Auditors' Appointment, Rotation of Auditors, Auditors' Report, Secretarial Audit. Winding Up: Concept and modes of Winding Up.

Insider Trading, Whistle Blowing: Insider Trading; meaning & legal provisions; Whistle-blowing: Concept and Mechanism.

**UNIT 5: Depositories Law**

The Depositories Act 1996 – Definitions; rights and obligations of depositories; participants issuers and beneficial owners; inquiry and inspections, penalty.





## 「সূচীপত্র」

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# কোম্পানী আইন প্রশাসন

## Company Law Administration

ভাৰতীয় কোম্পানী আইনৰ ইতিহাস আৰু বিবৰ্তনঃ

ভাৰতীয় কোম্পানী আইন, ইংলেণ্ডৰ কোম্পানী আইনৰ ওপৰত প্ৰতিষ্ঠিত। চনৰ 1944 ইংলেণ্ডৰ কোম্পানী আইন হ'ল ভাৰতীয় কোম্পানী আইনৰ মূলভেটি। 1850 চনৰ যৌথ কোম্পানীসমূহ পঞ্জীকৰণৰ বাবে এখন আইন প্ৰনয়ন কৰা হৈছিল যি আইন পৃথক আইনগত সত্ত্বাসমূহকো স্বীকৃতি প্ৰদান কৰিছিল। ইংলিছ কোম্পানী আইনৰ ওপৰত ভিত্তি কৰি 1857 চনত কোম্পানী আইনখন প্ৰনয়ন কৰা হয় য'ত সীমিত দেনাৰ ধাৰণাটো সন্নিবিষ্ট কৰা হৈছিল।

পুনৰ 1862 চনৰ ইংলিছ কোম্পানী আইনৰ ওপৰত ভিত্তি কৰি 1866 চনত এখন কোম্পানী আইন প্ৰনয়ন কৰা হৈছিল। এই আইনখনত কোম্পানী পঞ্জীকৰণ, নিয়ন্ত্ৰণ, কোম্পানীকে অন্যান্য সংস্থাসমূহৰ অবসায়ন সম্পৰ্কীয় সংশোধনীসমূহ অনা হয়। কোম্পানী আইন 1913 ৰ দ্বাৰা স্থানান্তৰিত নোহোৱালৈকে, ইংলিছ কোম্পানী আইন, 1862 চনৰ ওপৰত ভিত্তি কৰিয়েই বিভিন্ন সংশোধন সাধন কৰা হয়। 1913 চনৰ কোম্পানী আইনখন পৰৱৰ্তী কালচোৱাত 1914, 1915, 1920, 1926, 1930, 1932, 1936 চনত 1929 চনৰ ইংলিছ কোম্পানী আইনৰ ওপৰত ভিত্তি 1956 চনৰ কোম্পানী আইন খন গ্ৰহণ নকৰালৈকে সংশোধন সাধন কৰা হয়। দীৰ্ঘকালীন সময়ৰ বাবে প্ৰচলিত কোম্পানী আইনখন হ'ল ভাৰতীয় আইন 1956 চনত।

1950 চনত ৰাষ্ট্ৰপতিৰ অধ্যক্ষতাত দেশৰ উদ্যোগ আৰু বাণিজ্যৰ উন্নয়নৰ বিষয়টো বিবেচনা কৰি কোম্পানী আইনখন পুনৰীক্ষণ কৰাৰ বাবে এখন কমিটি ভাৰত চৰকাৰৰ গঠন কৰি দিয়ে। এই কমিটিখনে 1952 চনৰ মাৰ্চত মাহত ইয়াৰ প্ৰতিবেদন চৰকাৰৰ ওপৰত দাখিল কৰে। কমিটিৰ এই প্ৰতিবেদন অনুমোদনৰ আধাৰত 1950 চনত কোম্পানী আইনখনৰ প্ৰনয়ন কৰাৰ বাবে এখন বিধেয়ক সংসদত দাখিল কৰা হয়। এই আইনখনৰ ক্ষেত্ৰটো 1948 চনৰ ইংলিছ কোম্পানী আইনখনৰ প্ৰভাৱ দেখা পোৱা যায়। এই আইনখনৰ ক্ষেত্ৰত গুৰুত্বপূৰ্ণ





## কোম্পানী : প্রকৃতি আৰু প্ৰকাৰ Company: Nature and Kinds

### কোম্পানীৰ প্ৰকাৰ (Kinds of companies)

কোম্পানীৰ প্ৰকাৰসমূহ তলত দিয়া ধৰণ আলোচনা কৰিব পাৰি:

#### 1. চনদীয় কোম্পানী (Chartered Company):

যিবিলাক কোম্পানী কোনো বজা বা বাণীৰ ৰাজকীয় চনদৰ অধীনত গঠন কৰা হয় তেনেবিলাক কোম্পানীক সৰল অৰ্থত চনদীয় কোম্পানী বুলি জনা যায়। বেংক অব ইংলেণ্ড (1694), ইষ্ট ইণ্ডিয়া কোম্পানী (1600) আদি চনদীয় কোম্পানীৰ উদাহৰণ। কোম্পানীৰ চৰ্তাৱলী আৰু ক্ষমতাসমূহ উল্লিখিত চনদত সন্নিবিষ্ট হৈ থাকে। পূৰ্বতে বেছিভাগ কোম্পানী ৰাজকীয় চনদৰ অধীনত এইদৰেই গঠন কৰা হৈছিল যদিও পৰবৰ্তী কালচোৱাত যেতিয়া পঞ্জীকৰণৰ মাধ্যমেৰে কোম্পানী গঠন কৰিব পৰা হ'ল তেতিয়াৰে পৰা চনদীয় কোম্পানীৰ সংখ্যা দুলভ হৈ পৰে। অবশ্যে বৰ্তমানে তেতিয়াৰে পৰা চনদীয় কোম্পানীৰ সংখ্যা দুলভ হৈ পৰে। অবশ্যে বৰ্তমানে অব্যবসায়িক (Non-Trading) কোম্পানী সমূহ চনদৰ অধীনতেই গঠন কৰা হয়। ভাৰতবৰ্ষই স্বাধীনতা লাভ কৰাৰ পাছত চনদীয় কোম্পানী ইয়াৰ দেখিবলৈ পোৱা নাযায়। তাৰোপৰি ভাৰতীয় কোম্পানী আইন, 2013 ৰ কোনো বিধি এনে কোম্পানীত প্ৰযোজ্য নহয়।

#### 2. বিধিবদ্ধ কোম্পানী (Statutory Company):

সংসদ অথবা ৰাজ্যিক বিধানমণ্ডলৰ প্ৰনয়ন কৰা বিশেষ আইনৰ অধীনত কোম্পানী গঠন কৰিব পাৰি। এনে ধৰণৰ কোম্পানী বিলাকক বিধিবদ্ধ কোম্পানী বুলি জনা যায়। বিধিবদ্ধ কোম্পানী সাধাৰণতে ৰাজস্বৰ উপযোগিতামূলক কাৰ্য্য, যেনে: বেল্লৰে, গেচ, জল, বৈদ্যুতিক উৎপাদন আদি ব্যৱসায় চলোৱাৰ বাবে গঠন কৰা হয়। ভাৰতবৰ্ষত ভাৰতীয় বিজ্ঞান বেংক, ভাৰতীয় খাদ্য নিগম, ইউনিট ষ্টাট অব ইণ্ডিয়া, ব্যৱসায়িক নিগম আদি বিধিবদ্ধ কোম্পানীৰ উদাহৰণ।



## ব্যবসায় দলিল সমূহ Business Documents

### স্মারকলিপি (Memorandum of Association)

স্মারকলিপি হ'ল কোম্পানীৰ মৌলিক দলিল। স্মারকলিপিয়ে কোম্পানীৰ কাৰ্য্যক্ষেত্ৰত পৰিসৰ নিৰ্দ্ধাৰণ কৰে যাৰ বাহিৰত কোনো কাৰ্য্য কোম্পানীয়ে সম্পাদন কৰিব নোৱাৰে। ই কোম্পানীৰ সংবিধানৰূপে পৰিগণিত হয় আৰু কোম্পানীৰ ভেটি নিৰ্মান কৰে যাৰ ওপৰত প্ৰকৃততে কোম্পানীটো প্ৰতিষ্ঠিত হয়।

কোম্পানী প্ৰবৰ্তনৰ প্ৰথম পদক্ষেপটো হ'ল কোম্পানীৰ স্মারকলিপি বিধিসম্মত ভাবে প্ৰস্তুত কৰা। কোম্পানী আইন, 2013 ৰ অধীনত কোম্পানী এটা গঠন কৰাৰ বাবে স্মারকলিপি হ'ল এক আবশ্যকীয় পূৰ্বচৰ্ত। এই আইন 2(56)নং ধাৰাৰ স্মারকলিপি তলত দিয়া ধৰণে সংজ্ঞাবদ্ধ কৰা হৈছে- “স্মারকলিপি হ'ল কোম্পানীৰ স্মারকলিপি যাক পূৰ্ববৰ্তী কোম্পানী আইন অথবা এই আইনৰ অধীনত মৌলিক ৰূপত প্ৰস্তুত কৰা আৰু সময়ে সময়ে পৰিবৰ্তন কৰা হয়।

(Memorandum means the memorandum of association of the company as originally framed and altered, from time to time, in pursuance of any arvious company low or this Act) - Sec 2(56)

কোম্পানী আইনৰ ধাৰা 4 এ স্পষ্টভাবে উল্লেখ কৰিছে যে এই দলিলখনৰ বিষয়বস্তু ইমানেই তাৎপৰ্য্যপূৰ্ণ যে এই দলিলখন কোম্পানীৰ চনদ হিচাপে পৰিচিত হয়। ইয়াত সন্নিবিষ্ট হোৱা উদ্দেশ্যসমূহৰ ওপৰত ভিত্তি কৰি কোম্পানীৰ কাৰ্য্যক্ৰমনিকা পৰিচালিত হয়। ই কোম্পানীৰ উদ্দেশ্য নিৰ্দ্ধাৰণ কৰাৰ উপৰিও কোম্পানীৰ কাৰ্য্যক্ষেত্ৰৰ পৰিসীমাও নিৰ্দ্ধাৰণ কৰে। *Asbhury Railway Carriage & Iron Co-Ltd বনাম Riche (1875) L.R.7 H.L. 653* নং গোচৰত লৰ্ড কেইব্ৰ্ণে উল্লেখ কৰিছে যে- “স্মারকলিপি হ'ল কোম্পানীৰ চনদ আৰু ই কোম্পানীৰ সীমাবদ্ধতা আৰু ক্ষমতাসমূহ সংজ্ঞাবদ্ধ কৰে আৰু ই দুয়োটাক অন্তৰ্ভুক্ত কৰে



আইনৰ চকুত কোম্পানী হ'ল এক কৃত্ৰিম ব্যক্তি। কোম্পানী যিহেতু প্ৰাকৃতিক ব্যক্তি নহয় সেয়েহে ই নিজস্বভাৱে কোনো কাম কৰিব নোৱাৰে। কোম্পানীৰ কাৰ্য্য সমূহ কোম্পানীৰ সঞ্চালক মণ্ডলীৰ দ্বাৰা পৰিচালিত হয়। কোম্পানীৰ সামগ্ৰিক পৰিচালনা, নীতি নিৰ্দ্ধাৰণ, নিৰ্দ্ধাৰিত গ্ৰহণ আৰু ক্ষপায়ণৰ জৰিয়তে সঞ্চালকসকলে কোম্পানীটো পৰিচালনা কৰে। এতেকে সঞ্চালকমণ্ডলী হ'ল কোম্পানীৰ মগজু, স্নায়ুতন্ত্ৰ আৰু অন্যান্য গুৰুত্বপূৰ্ণ অংগ যাব দ্বাৰা কোম্পানীৰ কাৰ্য্যপ্ৰণালী বাস্তৱায়িত হয়। কোম্পানী ব্যবস্থাপনা অধ্যায়টোত ইয়াক পৰিচালনা কৰাৰ মুখ্য ব্যবস্থাপনা বিষয়া সকলৰ ওপৰত এক বিশদ আলোচনা কৰা হ'ব।

#### সঞ্চালক (Director)

কোম্পানী আইনত, 2013 ত সঞ্চালকৰ সংজ্ঞাটো বিশদ ভাবে দিয়া হোৱা নাই। এই আইনৰ ধাৰা 2(34) অনুসৰি প্ৰদান কৰা সংজ্ঞাটো এনেধৰণৰ- “সঞ্চালক হ'ল কোম্পানীৰ সঞ্চালকমণ্ডলীত (Board of Directors) নিয়োগ কৰা সঞ্চালক”। (Director means a director appointed to the Board of Directors)

কোম্পানী আইন, 2013ৰ ধাৰা 149(1) ত উল্লেখ কৰা হৈছে যে প্ৰতিটো কোম্পানীত কেবাজনো ব্যক্তিক সঞ্চালক হিচাবে নিয়োগ কৰি গঠিত হোৱা এখন সঞ্চালকমণ্ডলী (Board of Director) থাকিব। ধাৰা 2(10)ত উল্লিখিত হৈছে যে উক্ত সঞ্চালক সকলক সমূহিক ভাবে কোম্পানীৰ বোৰ্ড অৱ ডাইৰেক্টৰ অথবা বোৰ্ড বুলি কোৱা হয়। কোম্পানী আইনত পুনৰ কোৱা হৈছে যে কেবল ব্যক্তিকহে সঞ্চালক হিচাবে নিয়োগ কৰিব পাৰি। কোনো সংস্থা, কোম্পানী, প্ৰতিষ্ঠান, সীমিত দেনাৰ অংশীদাৰী প্ৰতিষ্ঠান (LLP) অথবা কোনো আইনী সংস্থাক সঞ্চালক হিচাপে নিয়োগ কৰিব নোৱাৰি।



## কোম্পানীৰ সভা Meetings of Companies

সভা মৌখিক যোগাযোগ ব্যবস্থার এক অন্যতম উপায়। সামূহিক পর্যালোচনা আৰু সামূহিক সিদ্ধান্ত গ্ৰহণৰ এক উদ্যোগযোগ্য মাধ্যম হ'ল সভা। সাধাৰণ অৰ্থত সভাৰ অৰ্থ হ'ল কোনো প্রাসঙ্গিক বিষয়ৰ পর্যালোচনা আৰু সিদ্ধান্ত গ্ৰহণৰ বাবে একাধিক ব্যক্তিৰ সন্নিবেশ। সভাৰ তাত্ত্বিক আৰু আইন সংজ্ঞা সমূহ তলত কৰা হ'ল -

1. সাধাৰণ স্বার্থজড়িত বিষয়ৰ ওপৰত নিম্নবদ্ধ আলোচনাৰ বাবে দুই বা ততোধিক ব্যক্তিৰ সমবেত হোৱা, সমাবেশ অথবা একজিত হোৱা কাৰ্য্যই হ'ল সভা।
2. 1976 Sharp বনাম Dawes গোচৰত উল্লেখ কৰা হৈছে যে সভা হ'ল - "নিৰ্দিষ্টকৃত বিষয়ৰ উদ্দেশ্য সাধনৰ বাবে একাধিক ব্যক্তিৰ একত্ৰীকৰণ" অথবা "আইনগত উদ্দেশ্যৰ বাবে অন্ততঃ দুজন ব্যক্তি সমবেত হোৱা"।

বৰসায় প্রতিষ্ঠান বিলাকত সভাই গুৰুত্বপূৰ্ণ স্থান দখল কৰে। বিশেষকৈ যেতিয়া ব্যবসায়িক প্রতিষ্ঠান গনতান্ত্ৰিক ভাৱধাৰাৰ ওপৰত প্রতিষ্ঠিত হয়। কোম্পানী আইনত সভাৰ অনুষ্ঠিতকৰণৰ ক্ষেত্ৰত বিশেষ নিম্ন শ্ৰেণীকৰণ কৰা হৈছে। আইনৰ নিম্নসমূহ অনুকৰণ নকৰাকৈ অথবা পালন নকৰাকৈ সভাত গ্ৰহণ কৰা সিদ্ধান্ত সমূহৰ বৈধতা নাথাকে। এই অধ্যায়ত কোম্পানী আইনত বিশেষভাবে সন্নিবিষ্ট কৰা নিম্নসমূহৰ ওপৰত ভিত্তি কৰি সভা আহ্বান, অনুষ্ঠিতকৰণ, কাৰ্য্যপন্থা পৰিচালনা সিদ্ধান্ত গ্ৰহণ আদিৰ বিষয়ে বিতংভাবে আলোচনাৰ প্ৰয়াস কৰা হৈছে।

### কোম্পানীৰ সভাৰ প্ৰকাৰ : (Kinds of Company Meetings)

বিভিন্ন উদ্দেশ্য আৰু ব্যবসায়িকভাবে স্বার্থজড়িত পক্ষৰ ওপৰত ভিত্তি কৰি কোম্পানী সভা সমূহ তলত দিয়া ধৰণে শ্ৰেণীকৰণ কৰিব পাৰি-

1. সঞ্চালকমণ্ডলীৰ সভা (Meeting of Board of Directors)



# Masters of Commerce

## Semester-I

# GAUHATI UNIVERSITY

Centre for Distance and  
Online Education



## Paper - COM 1036

### MARKETING POLICY ANALYSIS

GOPINATH BARDOLOI NAGAR  
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**GAUHATI UNIVERSITY**  
**Centre for Distance and Online Education**

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**MARKETING POLICY ANALYSIS**



**CONTENTS:**

**BLOCK I: MARKETING CHALLENGES**

**BLOCK II: PRODUCT POLICIES**

**BLOCK III: INTEGRATED MARKETING COMMUNICATION**

**BLOCK IV: PRICING STRATEGIES**

**BLOCK V: RETAIL ORGANISATION**



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### **Relationship of Marketing with Other Functional Areas**

#### **Unit Structure:**

- 5.1 Introduction
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- 5.3 Relationship of marketing with different functional areas an organisation
  - 5.3.1 Research and development
  - 5.3.2 Production/operations/logistics
  - 5.3.3 Human resources
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  - 5.3.5 Customer service provision
  - 5.3.6 Finance department
- 5.4 Summing Up
- 5.5 Model Questions
- 5.6 References and Suggested Readings

#### **5.1 Introduction**

The marketing functions of any organization cannot be separated from other relevant areas relating to the organisation as well as its environment. It is important to see how marketing connects with other functions like research and development, production/ operations/logistics, human resources, IT and customer service within the organization. Obviously all functions within the organization should point towards the customer i.e. they are customer oriented from the warehouseman that packs the order to the customer service team member who answers any queries customer might have.

*“Marketing is not only much broader than selling, it is not a specialized activity at all. It encompasses the entire business. It is the whole business seen from the point of view of the final result, that is, from the customer’s point of view. Concern and responsibility for marketing must therefore permeate all areas of the enterprise.” Peter F. Drucker.*

To simplify Peter Drucker’s saying marketing can be viewed as a *business philosophy*. Success of any business mostly depends on satisfying customer



needs and wants, which cannot be the sole responsibility of the marketing department.

## 5.2 Objectives

After going through this unit you will be able-

- to identify the different functional areas,
- to understand the relationship of marketing with various functional areas of an organization.

## 5.3 Relationship of Marketing with Different Functional Areas an Organization

Let us understand the relationship of marketing with various other functional areas of an organisation.

**(Diagram depicting the relationship of different functional areas)**



### 5.3.1 Research and Development:

Research and development is the most important function within an organization which generate new ideas, innovations and creativity to develop new products and services. It is a continuous process for any organisation. Through research and development organisation not only create new product and services but also improve existing products and services continuously. Research and development is such a segment which looks after every

department of the organisation to make the organisation more competitive. The primary objectives of research and development are to secure a competitive edge and increase bottom line profitability. Research and development is not generally undertaken in order to generate quick profit but instead for long term benefits. The new information that research development generates can enhance employee commitment and confidence levels. Instead of working on the same procedures, processes, and methods, research and development challenges employees to constantly learn and grow. Research and development is also important for market research and identifying customer needs and wants. Applied research is invaluable for developing new products and services and improving existing one in accordance with customer needs and wants from the above analysis it can be understood that research and development department provide valuable insights to the marketing department and by incorporating those insights marketing department can make their strategies more interesting and significant. In an increasingly competitive global marketplace, competition cannot be overlooked or undervalued. Though research and development activity require a significant cost, still a good research and development team can gain and maintain a competitive edge by boosting sales, increase in profitability, open new and untapped markets, enhance brand and gain in reputation, attract best employees, attract more investors, finding new business partners, access new supply chains etc.

#### **Stop to Consider**

Research and development is basically innovating new products and services and also improving existing one through which an organisation can gain competitive edge.

#### **5.3.2 Production/Operations/Logistics:**

The operations, production and logistics functions within business need to work in cooperation with the marketing department. Operations include many other activities such as warehousing, packaging and distribution. Operations also include production and manufacturing, as well as logistics. Production and marketing department should have proper coordination and work closely with each other. Creation of demand is the task of marketing department where fulfilling that demand depends on the timely production of those demand. So there is a possibility of conflict between these departments. But, in order to increase the organization's performance and progress, the marketing and production functions must communicate with each



other. Each function has their different roles. The production function focuses on creating new products, managing the quality and quantity of the products, and arranging deliveries. Marketing function concentrates on satisfying customers and meeting their needs. Therefore, in order to increase profits and fulfill consumers' needs, the organization must collaborate between marketing and production functions and limit the conflicts that might arise between them.

Logistics and marketing might seem to be diametrically opposed to each other. Logistics deal with the handling and delivering of raw material to finished products. Marketing, on the other hand, is a combination of creative activities and the detailed analysis that backs them up. However, these both the departments within any organisation have a symbiotic relationship. As clients, for example, routinely expect production and shipping to be fast and efficient, logistics is an increasingly important component of marketing. Logistics is concerned with getting the product from production to warehousing, to retail and to the ultimate consumer in the most effective and efficient way. Through marketing demand is created in the market and it is the duty of the production and logistic department to timely fulfill the demand. In this competitive era fast movement of goods from one place to another is very much crucial for the success of the organisation. An efficient logistics department can become a marketing instrument. Some companies have logistics systems that are so fast and efficient that they're able to charge lower prices from consumer as compared to the competitor which in turn work as leverage for the organisation. Logistics and marketing are complementary business operations that enable a company to ensure that it can offer the right products to the right customers in the right place. Place is one of the five P's of marketing. Through proper coordination between logistics and marketing, companies can build the highest levels of customer satisfaction by improving customer experience, enhancing customer benefits.

### **5.3.3 Human Resources**

Organisations are managed and run by people, so its utmost important to look after efficient people and this particular task is performed by HR department. Human Resource Management (HRM) is the function within the organization which looks after recruitment and selection, training, development and other concerning areas of professional development of

employees. Other related functional responsibilities include well-being, employee motivation, health and safety, performance management system and the knowledge regarding the legal aspects of human resources. So the marketing department must have the association with the HR department for smooth implementation of strategies. The HR department help marketing department with scoping out the job, a person profile, a job description, and advertising the job. The HR departments help to find right marketing personnel through assisting an interview to offering job. HR personnel organise an induction programme for other departments so that new employee can understand their role easily and also become familiar with the organisation. HR department also show the mirror to the employees through performance appraisal to the employees which in turn help in taking corrective measures for the betterment of the organisation. HR professionals also look after various legal aspects of the organisation which help in maintain good industrial relation within and outside of the organisation. Registration of trade mark, brand name, patent etc. requires legal expertise where HR can play a very significant role. These are the different operational functions of HR department which ensure and enhance quality of the organisation.

### **5.3.4 IT (Websites, Intranets and Extranets)**

Information technology broadly consist of elements such as computer software, information systems, computer hardware (such as the screen you are looking at), and programming languages. In this modern era marketing activities extensively use all the IT elements to transmit information i.e. how to get information, how to process it, how to store the information, and then how to disseminate it again by voice, image or graphics. IT has changed the overall marketing strategies for organisation. Without adopting information technology no organisation can progress in the modern business world. Information Technology plays a vital role in building customer relationship management (CRM). Obviously IT is a huge field but we need to recognise the importance of websites, intranets and extranets to the marketer. So a website is an electronic object which is placed onto the Internet. Often websites are used by businesses for a number of reasons such as to provide information to customers so that customers can interact, compare and buy a product, more significantly customers start to build a long-term relationship with the marketing company. Likewise organisations are trying to explore different technologies like mobile marketing, social media marketing to attract more and more customers. Information technology is making the life and

processes easy and simple for both marketing organisation and customers. But at the same time it has posing challenges also for marketing organisation because customers are becoming more demanding and want quick solution. Hence, companies need to deploy competitive IT professionals and also funds to make the system effective. The IT department and marketing department need to understand each other's merits and limitations before finalizing any strategy. Retaining and making customer loyal towards organisation is tougher than attracting a customer. In this regard a proper coordination is utmost important to achieve the goal of the organisation.

### **5.3.5 Customer Service Provision**

Customer service provision is part of the customer relationship management (CRM) which refers to the principles, practices, and guidelines that an organisation follows when interacting with its customers. From the organisations point of view, this entire relationship encompasses direct interactions with customers, such as sales and service-related processes, forecasting, and the analysis of customer trends and behaviours. Ultimately, CRM serves to enhance the customer's overall experience.

Marketing spend money in the market and drive customers into their places of business. Attracting a customer through marketing is one function and retaining the customer is another aspect of the business. Since the evolution of social media customer relationship has become a continuous and round the clock activity for any organisation. Retaining a customer and making that customer loyal towards the brands of the company is very much important and crucial for organisation to attain competitive edge. To achieve this particular objective organisation need to understand customers' expectation and accordingly should provide training to their customer service team. Positive customer experiences improve customers' likelihood to return to a specific brand and increase the probability they will spend more. A positive experience improves the customer's overall satisfaction with the brand in question . Customer service provision is very much integrated into marketing. Customer service takes into consideration the needs of the customer as the central driver. So customer service function revolves around a series of activities which are designed to facilitate the exchange process by making sure that customers are satisfied. The first step in ensuring your customers satisfaction is to have a positive end-to-end experience with the brand and to shift internal structures to enable marketing and customer service teams to communicate



and collaborate more effectively . Marketing and customer service may work together to achieve mutual goals and solve problem for the customers through following steps-

- Social media customer support.
- Creating content for customers.
- Understanding customer expectation.
- Unified messaging.
- Customer loyalty programme.
- Sharing customer stories.
- Shared goals.
- Product marketing.

#### **Stop to Consider**

Relationship encompasses direct interactions with customers, such as sales and service-related processes, forecasting, and the analysis of customer trends and behaviours. Customer service takes into consideration the needs of the customer as the central driver. So customer service function revolves around a series of activities which are designed to facilitate the exchange process by making sure that customers are satisfied.

#### **5.3.6 Finance Department**

The marketing department will need to work closely with the finance department to ensure that, there is an adequate budget to meet the needs for research, promotion and distribution and advertising its products and services. For promotion, advertising etc. marketing department requires huge funds to create a strong appeal among customers. On the other hand finance department need to ensure that all the business operates within its financial capabilities. They will want all departments to work within their allocated budgets and must have knowledge about companies' financial capabilities. While a business must be able to market its product, it must also be able to manage the related costs. This is the foundation of the relationship between marketing and finance.

Like all departments, marketing may wish to overspend if profitable marketing opportunities emerge over the year. The marketing department is likely to concentrate on sales volume and building market share, while the finance

department may be more focused on cash flow, covering costs and paying back investment as quickly as possible.

To make this relationship work, the marketing department takes the responsibility of managing and developing the growth of a business while the finance department works closely with marketing to monitor trends in the business as well as manage the efficiency of marketing initiatives. In this competitive era marketing activities require finance more than ever. From a marketing perspective, by adopting following three ways relationship with the finance department can be improved for overall improvement of the organisation:

**Communication is the key:** The perception is that marketing is always going to ask for more funds to improve its performance and finance is always considering financial health of the organisation before allocating more funds. Hence, it is desirable to conduct regular meetings between the two departments to negotiate and discuss expenses and budgets in alignment to company goals.

**Share the success:** When Finance sees a large expense, without significant reason and knowing such requirements, they want to curtail the budget. That's their job. Those in marketing must take the time to discuss the reason for such requirements and explain the issue, why the funds are needed and how it will benefit the business. Both departments need to adopt collective bargaining to arrive at a meaningful solution.

**Think alike:** Marketing department, need to go through a proper research before finalising and presenting the project cost to the finance department. At the same time finance department also need to look at the project from the benefit point of view before deducting the project cost. This will make the negotiation process a lot faster and easier.

### **Check Your Progress**

1. Identify the different functional areas of an organisation.
2. Discuss the role of Research and development in marketing.
3. Highlight the role of Human Resource department in marketing.
4. Why is it important for the marketing department to work closely with Finance department?

## **5.4 Summing Up**

Marketing department requires assistance from all other departments in an organisation. Active cooperation with all departments make marketing department successful. From the above discussions it is clear that departments like research and development, production and logistic, information technology, human resources, finances are indispensable parts for the smooth functioning of marketing department. Marketing progressively work to attract and acquire customer where research and development helps with creativity and innovativeness. Production and logistic provide right product at right place at right time. Human resources can help by providing competitive manpower and information technology guarantees new age technologies to serve customers. Customer service or customer relationship builds long term relationship with customers and last but not least finance is known as life blood of all business activities. For successful implementation of all strategies finance department must sanction the budgeted projects. Hence, a comprehensive inter departmental communication is must be in place for attaining the overall goal of the organisation.

## **5.5 Model Questions**

1. Define relationship of marketing with other functional areas?
2. What are the objectives of relationship of marketing with other functional areas?
3. How research and development helps an organisation?
4. Why coordination is necessary between marketing and production and logistic department?
5. Can marketing operate without the help of information and technology? Discuss in detail.
6. Discuss the relationship of marketing with HR department of an organisation?
7. What way marketing and customer relationship can benefit each other?
8. Discuss in detail the role of finance department in enhancing marketing capabilities of an organisation?



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# FINANCIAL INCLUSION AND FINANCIAL LITERACY



Anupam Sarma

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(গুৱাহাটী বিশ্ববিদ্যালয়ৰ শেহতীয়া সংশোধনী মৰ্মে 2011-12 ইং চনৰ পৰা কাৰ্য্যকৰী  
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**BIMAR MOULIK KOTHA**

by Dr. Ashok Kumar Sarma, Ramani Barman, Kanak Chandra Barman,  
Dr. Heman Kumar Sarma, Dr. Nupur Kalita

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## **SYLLABUS**

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#### **Unit II : Life Insurance**

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#### **Unit III : General Insurance**

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Surveyors and loss assessors, brokers, third party administrators, bank assurance. -16



# 5

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1. a. বীমাৰ এজেণ্টৰ অৰ্থ (Insurance agent: meaning)
1. b. বীমা এজেণ্ট হোৱাৰ নিয়ম (Procedure for becoming an agent)
1. c. বীমা এজেণ্টৰ কাৰ্য (Functions of an insurance agent)
1. d. বীমা এজেণ্টৰ অধিকাৰ (Rights of an insurance agent)
1. e. বীমা এজেণ্টৰ পৰিসমাপ্তি (Termination of an insurance agent)
1. f. সফল বীমা বিক্ৰেতাৰ গুণ (Essentials for successful insurance salesman)
1. g. পৰিদৰ্শনকাৰী আৰু ক্ষতিৰ বাবদ পৰামৰ্শদাতা (Surveyors and Loss assessors)
1. h. বীমা দালাল (Insurance broker)
1. i. তৃতীয় পক্ষৰ প্ৰশাসক (Third party administrator)
1. j. বেংক বীমা (Bank Assurance)

## বীমাৰ মধ্যস্থ কাৰ্যকাৰক (Insurance Intermediaries)

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CBCS  
Syllabus

# নিগম আইন (Corporate Laws)

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# **Syllabus**

## **COM-HC-2026 CORPORATE LAWS**

### **UNIT 1: Introduction**

Administration of Company Law [including National Company Law Tribunal (NCLT), National

Company Law Appellate Tribunal (NCLAT), Special Courts]; Characteristics of a company; lifting of corporate veil; types of companies including one person company, small company, and dormant company; association not for profit; illegal association; formation of company, on-line filing of documents, promoters, their legal position, pre-incorporation contract; on-line registration of a company.

### **UNIT 2: Documents**

Memorandum of association, Articles of association, Doctrine of constructive notice and indoor management, prospectus-shelf and red herring prospectus, misstatement in prospectus, GDR; book-building; issue, allotment and forfeiture of share, transmission of shares, buyback and provisions regarding buyback; issue of bonus shares.

### **UNIT 3: Management**

Classification of directors, women directors, independent director, small shareholder's director; disqualifications, director identity number (DIN); appointment; Legal positions, powers and duties; removal of directors; Key managerial personnel, managing director, manager; Meetings: Meetings of shareholders and board of directors; Types of meetings, Convening and conduct of meetings, Requisites of a valid meeting, postal ballot, meeting through video conferencing, e-voting.

Committees of Board of Directors - Audit Committee, Nomination and Remuneration Committee,

Stakeholders Relationship Committee, Corporate Social Responsibility Committee

### **UNIT 4: Dividends, Accounts, Audit:**

Provisions relating to payment of Dividend, Provisions relating to Books of Account, Provisions relating to Audit, Auditors' Appointment, Rotation of Auditors, Auditors' Report, Secretarial Audit. Winding Up: Concept and modes of Winding Up.

Insider Trading, Whistle Blowing: Insider Trading; meaning & legal provisions; Whistle-blowing : Concept and Mechanism.

### **UNIT 5: Depositories Law**

The Depositories Act 1996 – Definitions; rights and obligations of depositories; participants issuers and beneficial owners; inquiry and inspections, penalty.



## 「সূচীপত্র」

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## লাভাংশ, হিচাপ আৰু হিচাপ পৰীক্ষণ

### লাভাংশৰ অৰ্থ (Meaning of Dividend)

লাভাংশ শব্দটো লেটিন মূলৰ 'Dividendum' শব্দৰ পৰা উৎপত্তি হৈছে। ইয়াৰ অৰ্থ হৈছে যাক বিতৰন বা বন্টন কৰিব লাগে। লাভাংশ হৈছে কোম্পানীয়ে অৰ্জন কৰা লাভৰ অংশ যিটো অংশ অংশধাৰক সকলৰ প্ৰদানৰ বাবে সঞ্চালক মণ্ডলীয়ে বিবেচনা কৰে। ব্যৱসায়ৰ পৰিভাষা অনুসৰি লাভাংশ হৈছে কোম্পানীৰ মুনাফাৰ সেইটো অংশ যিটো অংশ শ্ৰেণী অনুযায়ী অংশধাৰক সকলৰ মাজত বিতৰন কৰা হয়। কোম্পানীয়ে কৰ প্ৰদান কৰাৰ পিছত থকা লাভ অংশধাৰক সকলৰ মাজত অংশপত্ৰৰ শ্ৰেণীত অংশপত্ৰৰ পৰিমাণত বিতৰন কৰাকেই লাভাংশ বোলা হয়।

2013 চনৰ কোম্পানী আইনৰ ধাৰা 2 (35) অনুসৰি লাভাংশ শব্দটোৰ সৈতে অন্তৰ্ভুক্ত লাভাংশও জড়িত হৈ থাকে যিটো লাভাংশ সংশ্লিষ্ট বিত্তীয় বছৰ সম্পূৰ্ণ হোৱাৰ আগতেই প্ৰদান কৰা হয়।

আকৌ 1961 চনৰ আয়কৰ আইন অনুসৰি লাভাংশ বুলিলে ওপৰোক্ত বিষয়সমূহৰ উপৰিও এনে কিছুমান অৰ্থ প্ৰদানক বুজায় যিবোৰ লাভাংশৰ সমৰূপ (Deemed Dividend) হিচাপে গণ্য কৰা হয়। আয়কৰ আইনৰ 2 (22) ধাৰা অনুসৰি লাভাংশৰ সমৰূপ সমূহৰ অৰ্থ প্ৰদান সমূহ হ'ল -

- (i) অংশধাৰক সকলৰ মাজত কোম্পানীৰ সা-সম্পত্তিৰ বিতৰন
- (ii) অংশধাৰক সকলৰ মাজত ঋনপত্ৰ (Debenture) বা আমানত পত্ৰ (Deposit Certificate) বা অগ্ৰধিকাৰ যুক্ত অংশ পত্ৰধাৰক সকলৰ মাজত বোনাছ অংশপত্ৰৰ বিতৰন
- (iii) কোম্পানীৰ অবলোপনৰ সময়ত কোম্পানীৰ কৰ্মকৰ্তাৰ অংশধাৰক সকলৰ মাজত সম্পত্তি বিতৰন

## কোম্পানীৰ অবসায়ণ বা অবলোপন Winding up of Company

এটা কোম্পানীক কৃত্ৰিম ব্যক্তি হিচাপে গন্য কৰা যি আইনী প্ৰক্ৰিয়াৰ জৰিয়তে আৰম্ভ কৰা হয়। গতিকে ইয়াৰ জীৱনকালৰ অন্ত তথা পৰিসমাপ্তিও আইনী প্ৰক্ৰিয়াৰ যোগেদি সম্পন্ন কৰা হয়। যেতিয়া সঞ্চালক সকলে বা সদস্যসকলে কোম্পানীটো অবসায়ন কৰিবলৈ বিচাৰ তেতিয়া তেওঁলোকে কোম্পানী আইনত উল্লেখ কৰা কাৰ্য্যপনালী অনুসৰন কৰিব লাগে।

এল. চি. গাৱেৰৰ মতে, (L. C. Gower) “কোম্পানীৰ অবসায়ন এনে এটা প্ৰক্ৰিয়া য’ত ইয়াৰ জীৱনকালৰ পৰিসমাপ্তি ঘটে আৰু ইয়াৰ সম্পত্তিসমূহ ইয়াৰ পাওনাদাৰ আৰু সদস্যসকলৰ সুবিধাৰ অৰ্থে পৰিচালনা কৰা হয়। এজন প্ৰশাসকক অবসায়ক বুলি কোৱা হয় যাক নিযুক্তি দিয়া হয়। তেওঁ কোম্পানীটো নিজৰ নিয়ন্ত্ৰনলৈ আনে ইয়াৰ সম্পত্তিসমূহ বিক্ৰী কৰে, ইয়াৰ ধাৰসমূহ পৰিশোধ কৰে আৰু অবশেষত ৰাহি হোৱা ধনখিনি সদস্যসকলৰ মাজত কোম্পানী আইনৰ ব্যৱস্থা অনুযায়ী তেওঁলোকৰ অধিকাৰ অনুসৰি বা স্বত্ব অনুযায়ী বিতৰণ কৰি দিয়া হয়।

হালচবাৰীৰ ইংলেণ্ডৰ আইন অনুসৰি (Hulsburry Laws of England অবসায়ণ হ’ল এটা প্ৰক্ৰিয়া যাৰ জৰিয়তে কোম্পানীৰ পৰিসমাপ্তি ঘটোৱা হয় আৰু এনে প্ৰক্ৰিয়াৰ যোগেদি সা-সম্পত্তি সংগ্ৰহ কৰি তাক বিক্ৰী কৰা হয় আৰু এনেদৰে সংগ্ৰহিত ধনৰাশিৰ খন পৰিশোধত ব্যৱহাৰ কৰা হয় আৰু যেতিয়া পাওনাদাৰ সকল সন্তুষ্ট হয় তেতিয়া বাকী থকা পুজিখিনি কোম্পানীৰ আভ্যন্তৰীণ নিয়মাৱলী অনুসৰি কোম্পানীৰ সদস্যসকলৰ মাজত তেওঁলোকৰ বৰঙনিৰ অনুপাতত উভতাই দিয়াৰ বাবদ ব্যৱস্থা গ্ৰহণ কৰা হয়।

কোম্পানী আইন 2013 চনৰ 2 (94) ধাৰা মতে অবসায়ন হৈছে এনে আইনৰ অধীনত হোৱা অবসায়ণ প্ৰক্ৰিয়া অথবা Insolvency and Bankruptcy code 2016 ৰ অধীনত হোৱা অবসায়ন।





# বিত্তীয় হিচাপবিদ্যা Financial Accounting

গুৱাহাটী বিশ্ববিদ্যালয়ৰ চাৰিবছৰীয়া পাঠ্যক্ৰমৰ (FYUGP)

স্নাতক মহলাৰ বাণিজ্য আৰু পৰিচালনা শাখাৰ প্ৰথম স্নাত্ত্বিকৰ মূল কাকতৰ আৰ্হিত প্ৰস্তুত পাঠ্যপুথি



ড° নুপুৰ কলিতা  
জুপীতৰা দত্ত

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# প্রকল্পিত বিধি Theoretical Framework

## হিচাপ বিদ্যার অর্থ (Meaning of Accounting) :

অতি প্রাচীন কলা হিচাপে মুদ্রার প্রচলনৰ সময়ৰ পৰাই হিচাপ বিদ্যাবোৰে প্ৰয়োগ হৈ আহিছে। সেইবাবেই হয়তো হিচাপ শব্দটোৰ অৰ্থ অক্সফ'ৰ্ড বিশ্বকোষ অভিধানত “... উদ্ধৃতৰ সৈতে টকাৰ সংগ্ৰহ আৰু প্ৰদানৰ বিবৃতি” হিচাপে সেই সময়তে উল্লেখ কৰা হৈছিল। প্ৰাথমিক অৱস্থাত হিচাপ বিদ্যাৰ কৰ্মপ্ৰণালী বিজ্ঞানসন্মত নাছিল। সেই সময়ত ব্যৱসায়ৰ সংখ্যা সীমিত আছিল বাবে ব্যৱসায়ৰ হিচাপ নিকাচ আৰু কাম কাজৰ পৰিচালনা মালিকে নিজে সম্পাদন কৰিছিল। বিংশ শতাব্দীৰ আদি ভাগলৈ হিচাপ বিদ্যাৰ কাম কাজ কেৱল ব্যৱসায়ৰ কাম কাজ লিপিবদ্ধ কৰাতেই সীমাবদ্ধ আছিল। ১৫শ শতিকাৰ ইটালীৰ লিওকো পেসীয়লি (Luca Pacioli) বৰ্তমান যুগৰ হিচাপ বিদ্যাৰ সৃষ্টিকৰ্তা বুলি কোৱা হয় যদিও ইয়াৰ তত্ত্বসমূহৰ ওপৰত ১৯৩০ চনৰ মানৰ পৰাহে গভীৰভাৱে অধ্যয়ন কৰা হৈছে। বেহা বেপাৰ, বাণিজ্য, প্ৰযুক্তিবিদ্যাৰ বৈপ্লৱিক পৰিবৰ্তনৰ লগে লগে হিচাপ বিদ্যাৰ কাম কাজৰ পৰিসৰো বৃদ্ধি হ'বলৈ ধৰিলে। বৰ্তমান সময়ত ব্যৱসায়িক কাম কাজ দেশৰ ভিতৰতেই সীমাবদ্ধ হৈ থকা নাই। আন্তৰ্জাতিকৰণ আৰু গোলকীয়কৰণৰ ফলত গঢ় লৈ উঠা বহুজাতিক কোম্পানী, যৌথ উদ্যোগ আৰু শাখা প্ৰতিষ্ঠানসমূহৰ বাবে ব্যৱসায়ৰ পৰিসৰ ক্ৰমাৎ বৰ্দ্ধিত হৈ বিশ্বব্যাপী বিয়পি পৰিছে। বৃহৎ প্ৰতিযোগিতা, উৎপাদন, আন্তৰ্জাতিক বজাৰ সৃষ্টি, প্ৰযুক্তি বিদ্যা আদিৰ আমূল পৰিবৰ্তনৰ ফলত ব্যৱসায়িক হিচাপ বিদ্যাৰ কৰ্মপ্ৰণালীৰ যথেষ্ট পৰিবৰ্তন হৈছে। এনে ক্ষেত্ৰত ব্যৱসায়িক কাম কাজৰ হিচাপ লেখনত সামঞ্জস্যতা অনাৰ প্ৰয়োজন আহি পৰিছে যাতে সকলো ব্যৱহাৰকাৰীৰ বাবে হিচাপৰ প্ৰতিবেদন আৰু বিৱৰণীসমূহে একে অৰ্থ বহন কৰে লগতে গ্ৰহণযোগ্য হয়। সেয়েহে হিচাপ বিদ্যাক এতিয়া তথ্যৰ প্ৰক্ৰিয়া আৰু সিদ্ধান্ত গ্ৰহণ কাৰ্য বুলিও গণ্য কৰা হয়।

হিচাপ বিদ্যাক ব্যৱসায়ত সংঘটিত হোৱা বিত্তীয় লেনদেনসমূহ আৰু ব্যৱসায়ৰ আৰ্থিক ফলাফল আৰু স্থিতিৰ বিষয়ে তথ্য যোগান ধৰা কৰ্মপ্ৰণালী হিচাপে গণ্য কৰা হয়। এই কৰ্মপ্ৰণালী ব্যৱসায়ৰ লেনদেন লিপিবদ্ধ কৰাৰ পৰা আৰম্ভ কৰি ইয়াৰ ফলাফল নিৰ্ধাৰণ কৰি বিশ্লেষণ কৰাৰ পিছতহে সমাপ্ত হয়। সেয়ে আমেৰিকাৰ গাণনিক প্ৰতিষ্ঠানৰ (American Institute of Accountants) পৰিভাষা সমিতিয়ে হিচাপ বিদ্যা পৰিভাষাৰ ১ নং ইস্তাহাৰৰ তথ্য জাননীৰ হিচাপ বিদ্যাৰ সংজ্ঞা এনেদৰে দিছে-

“আৰ্থিক লেনদেনসমূহ আৰু অন্তত আংশিকভাবে হ'লেও বিত্তীয় চৰিত্ৰৰ ঘটনাসমূহৰ পৰিষ্কাৰভাবে



## ব্যৱসায়ৰ আয় নিৰ্ধাৰণ Measurment of Business Income

ব্যৱসায়ৰ আয় নিৰ্ধাৰণ এটা ব্যৱসায়ৰ প্ৰতিষ্ঠানৰ কাৰণে অত্যন্ত প্ৰয়োজনীয় দিশ। কাৰণ সঠিক আয় নিৰ্ধাৰণ অবিহনে এখন ব্যৱসায় প্ৰতিষ্ঠানে কেতিয়াও উন্নতি কৰিব নোৱাৰে। ব্যৱসায়ৰ আয় বুলিলে এটা নিৰ্ধাৰিত সময়ৰ ভিতৰত ব্যৱসায়ৰ কাম কাজৰ পৰা আৰ্জিত আয়। আয় নিৰ্ধাৰণৰ ক্ষেত্ৰত অনা-ব্যৱসায়ৰ পৰা হোৱা আয় বাদ দিয়া হয়। আংশীদাৰী বা কোম্পানী ব্যৱসায়ৰ ক্ষেত্ৰত অনা ব্যৱসায়ক আয় নিৰ্ধাৰণ কৰাটো সহজ কাৰণ এনে ধৰণৰ ব্যৱসায়ত কৰ্মচাৰীৰ জৰিয়তে ব্যৱসায় কাম কাজ চলোৱা হয়। কিন্তু ব্যক্তিগত ব্যৱসায়ৰ ক্ষেত্ৰত অনা ব্যৱসায় কাম কাজ নিৰ্ধাৰণ কৰাতো বৰ কঠিন কাম কাৰণ ব্যক্তিগত ব্যৱসায়বোৰ প্ৰায়ে মালিকে নিজে চলায়। সেয়েহে এনে ধৰণৰ ব্যৱসায়ত “ব্যৱসায়ৰ সুকীয়া সত্তাৰ ধাৰণা” (Business entry concept) মানি চলাটো কঠিন হয়। ব্যৱসায়ৰ সঠিক আয় শুদ্ধ হাৰত নিৰ্ধাৰণ কৰিবলৈ হ’লে ব্যৱসায়ৰ সুকীয়া সত্তা মানি চলিলেহে সঠিক আয় নিৰ্ধাৰণ কৰিব পৰা যায়।

### ব্যৱসায়ৰ আয়ৰ অৰ্থ (Meaning of Business Income) :

আয় শব্দৰ প্ৰধান অৰ্থ হ’ল লাভ বা ৰাজহ অৰ্থাৎ এটা সময়ৰ ভিতৰত বস্তু বা সম্পত্তি বা বিত্তীয় বিনিয়োগৰ ফলত হোৱা লাভ। Institute of chartered Accountant of India ইপ্ৰকাশ কৰা বিত্তীয় প্ৰতিবেদন মতে - আয় হৈছে এটা বিত্তীয় বছৰত অৰ্থৰ অন্তৰ্গত বাহৰ জৰিয়তে আৰ্থিক লাভ, যিয়ে সম্পত্তি বৃদ্ধি কৰে আৰু দেনাৰ পৰিমাণ হ্ৰাস কৰে, যত মূলধন বা সম্পত্তি বৃদ্ধি হয় আৰু ইয়াত অংশীদাৰৰ বৰঙণি ধৰা নহয়। ৰাজহেই হৈছে আয় যিটো এটা প্ৰতিষ্ঠানে এটা নিৰ্ধাৰিত সময়ৰ ভিতৰত ব্যৱসায়ত সাধাৰণ কাম কাজৰ জৰিয়তে উৎপত্তি হয়।

American Accounting Association ৰ মতে “ব্যৱসায়ৰ আয় হৈছে ব্যৱসায়ৰ খৰচতকৈ ৰাজহৰ অতিৰিক্ত অংশ যাৰ জৰিয়তে ব্যৱসায়ৰ সম্পত্তি বৃদ্ধি হয়”।

গতিকে ওপৰৰ আলোচনাৰ পৰা এইটোই কব পাৰি যে এটা বিত্তীয় বছৰত ব্যৱসায়ৰ আৰম্ভণিতকৈ বছৰৰ শেষত ব্যৱসায়ৰ সম্পত্তি আৰু ব্যৱসায়ৰ equities বৃদ্ধি আৰু দেনা হ্ৰাস হোৱা আৰু এই সম্পত্তি আৰু ইকুইটি বৃদ্ধিয়ে হৈছে ব্যৱসায়ত আয়।

## চূড়ান্ত হিচাপ Final Accounts

### চূড়ান্ত হিচাপ (Final Accounts):

বিত্তীয় বিবৃতিৰ প্ৰতিবেদনৰ অৰ্থ (Meaning of Financial Statements) ব্যৱসায়ৰ চূড়ান্ত ফলাফল জনিবৰ বাবে হিচাপ ৰক্ষক বা গাণনিক সকলে বছৰৰ শেষত যিবোৰ হিচাপ প্ৰস্তুত কৰে তাকেই বিত্তীয় বিবৃতিৰ প্ৰতিবেদন বোলে। বিত্তীয় বিবৃতিৰ প্ৰতিবেদনে ব্যৱসায় প্ৰতিষ্ঠানৰ আৰ্থিক দিশৰ প্ৰতিচ্ছবি প্ৰতিফলিত কৰে। উদ্ধৃত পত্ৰ আৰু আয়ৰ বিবৃতিক ব্যৱসায়িক প্ৰতিষ্ঠানৰ মুখ্য বিত্তীয় প্ৰতিবেদন হিচাপে গণ্য কৰা হয়। এনে বিত্তীয় বিৱৰণীক চূড়ান্ত হিচাপ বুলিও কোৱা হয় আৰু ইয়াক তলৰ তিনিটা ভাগত বিভক্ত কৰা হয়-

- (i) ক্ৰয়-বিক্ৰয় হিচাপৰ বিবৃতি (ii) লাভ-লোকচান হিচাপৰ বিবৃতি (iii) উদ্ধৃত পত্ৰ

ক্ৰয়-বিক্ৰয় হিচাপ আৰু লাভ লোকচান হিচাপক একেলগে আয়ৰ বিবৃতি আৰু উদ্ধৃত পত্ৰক স্থিতিপত্ৰৰ বিবৃতি হিচাপেও জনা যায়।

উদ্ধৃত পত্ৰই সম্পত্তি, দেনা, মূলধন আৰু আৰ্জিত পুঁজিৰ প্ৰৱাহ সম্বন্ধে এটা বিত্তীয় বছৰৰ অন্তত প্ৰতিফলিত কৰে আৰু লাভ লোকচান হিচাপৰ বিবৃতিয়ে এটা নিৰ্দিষ্ট বছৰৰ অন্তত আৰ্থিক ফলাফল অৰ্থাৎ প্ৰকৃত লাভ অথবা লোকচান নিৰ্ধাৰণত সহায় কৰে। আন্তৰ্জাতিক হিচাপ বিদ্যাৰ মানক বোৰ্ডে বিত্তীয় প্ৰতিবেদনৰ সংজ্ঞা তলত দিয়া ধৰণে আগবঢ়াইছে- “বিত্তীয় বিবৃতিৰ প্ৰতিবেদনসমূহ হৈছে ব্যৱসায়িক প্ৰতিষ্ঠানৰ আৰ্থিক অৱস্থাৰ স্থিতি আৰু বিত্তীয় পাৰদৰ্শিতাৰ শৃংখলাবদ্ধ উপস্থাপন। এনে বিত্তীয় বিবৃতিৰ প্ৰতিবেদনৰ উদ্ধৃতপত্ৰই ব্যৱসায়িক প্ৰতিষ্ঠানৰ সম্পত্তি, দেনা আৰু সমাংশৰ তথ্য উপস্থাপন কৰে আৰু আয়ৰ প্ৰতিবেদনে আয় আৰু লাভ, ব্যয় আৰু লোকচানৰ প্ৰতিবেদন উপস্থাপন কৰে।

একক মালিকীস্বত্বৰ ব্যৱসায়ৰ বিত্তীয় প্ৰতিবেদনসমূহ (Financial Statement of sole proprietorship Form of business):

একক মালিকীস্বত্বৰ ব্যৱসায় প্ৰতিষ্ঠানৰ আৰ্থিক অৱস্থাৰ প্ৰতিচ্ছবি তলত দিয়া বিত্তীয় প্ৰতিবেদনসমূহৰ যোগেদি উপস্থাপন কৰা হয়।

- (i) ক্ৰয়-বিক্ৰয় হিচাপৰ বিবৃতি (Trading Account)  
(ii) লাভ-লোকচান হিচাপৰ বিবৃতি (Profit and Loss A/c)  
(iii) উদ্ধৃত পত্ৰ (Balance Sheet)



## ভাড়া ক্ৰয়, কিস্তি ক্ৰয় আৰু শাখা প্ৰতিষ্ঠানৰ হিচাপ Hire-Purchase, Instalment Systems and Branches

### ভাড়া ক্ৰয় পদ্ধতি

#### আবহুতি :

ব্যৱসায়ৰ মূল লক্ষ্য আৰু উদ্দেশ্য হৈছে বিক্ৰীৰ পৰিমাণ বৃদ্ধিৰ জৰিয়তে আয় অৰ্জন কৰা যাৰ ফলত প্ৰতিষ্ঠানটোৰ সৰ্বাঙ্গীণ উন্নয়ন বা বিকাশ সম্ভৱপৰ হয়। এনে ক্ষেত্ৰত বাকীত বিক্ৰীৰ জৰিয়তে বিক্ৰীৰ পৰিমাণ বৃদ্ধি কৰিব পাৰি যদিও এনে বিক্ৰীত অনুদ্বাৰণীয় ঋণৰ আশংকাত যথেষ্ট বেছি হোৱা দেখা যায়। সেয়েহে এনে অনুদ্বাৰণীয় ঋণ লাঘৱ কৰাৰ নিমিত্তে তথা বিক্ৰীৰ পৰিমাণ বৃদ্ধিৰ জৰিয়তে যাতে আয় অৰ্জনৰ পৰিমাণো সৰ্বাধিক হয় তাকে মূল লক্ষ্য হিচাপে লৈ ভাড়া ক্ৰয় পদ্ধতিৰ উদ্ভাৱন কৰা হৈছে।

#### ভাড়া ক্ৰয়ৰ অৰ্থ :

ভাড়া ক্ৰয় এনে এক লেনদেন য'ত ভাড়াগ্ৰহীতাই বা কিনোতাই বন্দোবস্তৰ জৰিয়তে তাৎক্ষণিকভাৱে দখলীস্বত্ব লাভ কৰে আৰু মূলধনী পণ্যৰ সমূদায় ধন সূতসহ সামূহিক কিস্তিৰ জৰিয়তে পৰিশোধ কৰিবলৈ সন্মতি প্ৰদান কৰি বিক্ৰেতাৰ সৈতে চুক্তিবদ্ধ হয়। এই চুক্তিৰ অধীনত ভাড়াগ্ৰহীতাই চুক্তি স্বাক্ষৰৰ পিছতেই পণ্যৰ দখলীস্বত্ব লাভ কৰে কিন্তু পণ্যৰ মালিকীস্বত্ব সকলো কিস্তি পৰিশোধৰ পিছতহে হস্তান্তৰ হয়। এনে সাময়িক কিস্তি মাহেকীয়া, তিনিমহীয়া, ছমহীয়া, বছৰেকীয়া বা দুবছৰৰ মূৰে মূৰে পৰিশোধ কৰা ধৰণৰ হ'ব পাৰে। মালিকীস্বত্ব হস্তান্তৰৰ আগতে ভাড়াগ্ৰহীতাই কিস্তি প্ৰদানত ব্যৰ্থ হ'লে ভাড়াবিক্ৰেতাই পণ্য ঘূৰাই লয় আৰু এনে ক্ষেত্ৰত ভাড়াগ্ৰহীতাক কোনো ক্ষতিপূৰণ আদায় দিয়া নহয় বৰঞ্চ ভাড়াগ্ৰহীতাই প্ৰদান কৰা কিস্তিক পণ্যৰ ভাড়া হিচাপে গণ্য কৰা হয়। এনে ধৰণে কৰা ক্ৰয়-বিক্ৰয়সমূহৰ লেনদেন ১৯৭২ চনৰ ভাড়া ক্ৰয় চুক্তি আইনৰ দ্বাৰা নিয়ন্ত্ৰিত হয়। এই আইনত ভাড়া ক্ৰয়ৰ সংজ্ঞা এনেধৰণে উল্লেখ আছে- ভাড়া ক্ৰয় হৈছে এক চুক্তি যাৰ অধীনত পণ্য ভাড়া দিয়া হয় আৰু চুক্তিৰ চৰ্ত অনুসৰি ভাড়াগ্ৰহীতাই পণ্য কিনাৰ অধিকাৰ পায়। ভাড়া ক্ৰয় পদ্ধতিত মূলত দুটা পক্ষ জড়িত হৈ থাকে ক্ৰেতা যাক ভাড়াগ্ৰহীতা (Hire buyer) আৰু বিক্ৰেতা যাক ভাড়াবিক্ৰেতা বোলা হয়।





As per CBCS Syllabus

# MANAGEMENT ACCOUNTING

For B.Com 5th Semester  
Course of Gauhati University

K. R. DAS,  
Dr. J. Goswami  
Dr. P. K. Nath  
Dr. N. Kalita

**MANAGEMENT ACCOUNTING** : A book on Accountancy for TDC (B.Com.) 5th Semester (Major and Core) & 6<sup>th</sup> Semester Pass course of Gauhati University written by a group of eminent Professors and Published by Manab Publications, Guwahati-781026.

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***Unit- III***  
***BUDGETARY CONTROL***

■ Theoretical Questions	III.1
■ Practical Problems and their Solutions	III.37
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***Unit – IV***  
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***MARGINAL COSTING***

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## Unit – III

# BUDGETARY CONTROL

### Part I: Theoretical Questions

**Q.1. Classify budgets on the basis of time, function and flexibility and describe them in brief.**

Budgets are classified according to their nature. The following are the types of budgets which are commonly used.

A. Classification of budgets according to time.

- (i) Long term budgets
- (ii) Short term budgets
- (iii) Current budgets

B. Classification of budget on the basis functions.

- (i) Operating budgets
- (ii) Financial budgets
- (iii) Master budget

C. Classification on the basis of flexibility

- (i) Fixed budget
- (ii) Flexible budget

A. **Classification according to time :**

(i) **Long term budget :** A long term budget is prepared for a period of three to five years. It is done for expansion or modernisation of the undertaking, introduction of a new product or a new project or undertaking heavy advertisement or capital expenditure. It is useful for industries where gestation period is long i.e. machinery, electricity com.

(ii) **Short term budget :** These budgets are generally prepared for one or two years. They are in the form of monetary units. These budgets are generally prepared by consumer industries like Sugar, Cotton textile etc. industries.

(iii) **Current budgets :** Such budgets are prepared for a week or for a month or for some months. These budgets relate to the current activities of the business. According to I.C.W.A., London, 'current budget is a budget which is established for use over a short period of time and is related to current conditions'. They are prepared for control purposes – to watch progress of actual performance against targets and to suggest early corrective measures where necessary.

B. Classification on the basis of Function.

(i) **Operating budgets :**

Operating budgets relate to the different activities or operation of a firm. The commonly used operating budgets are :



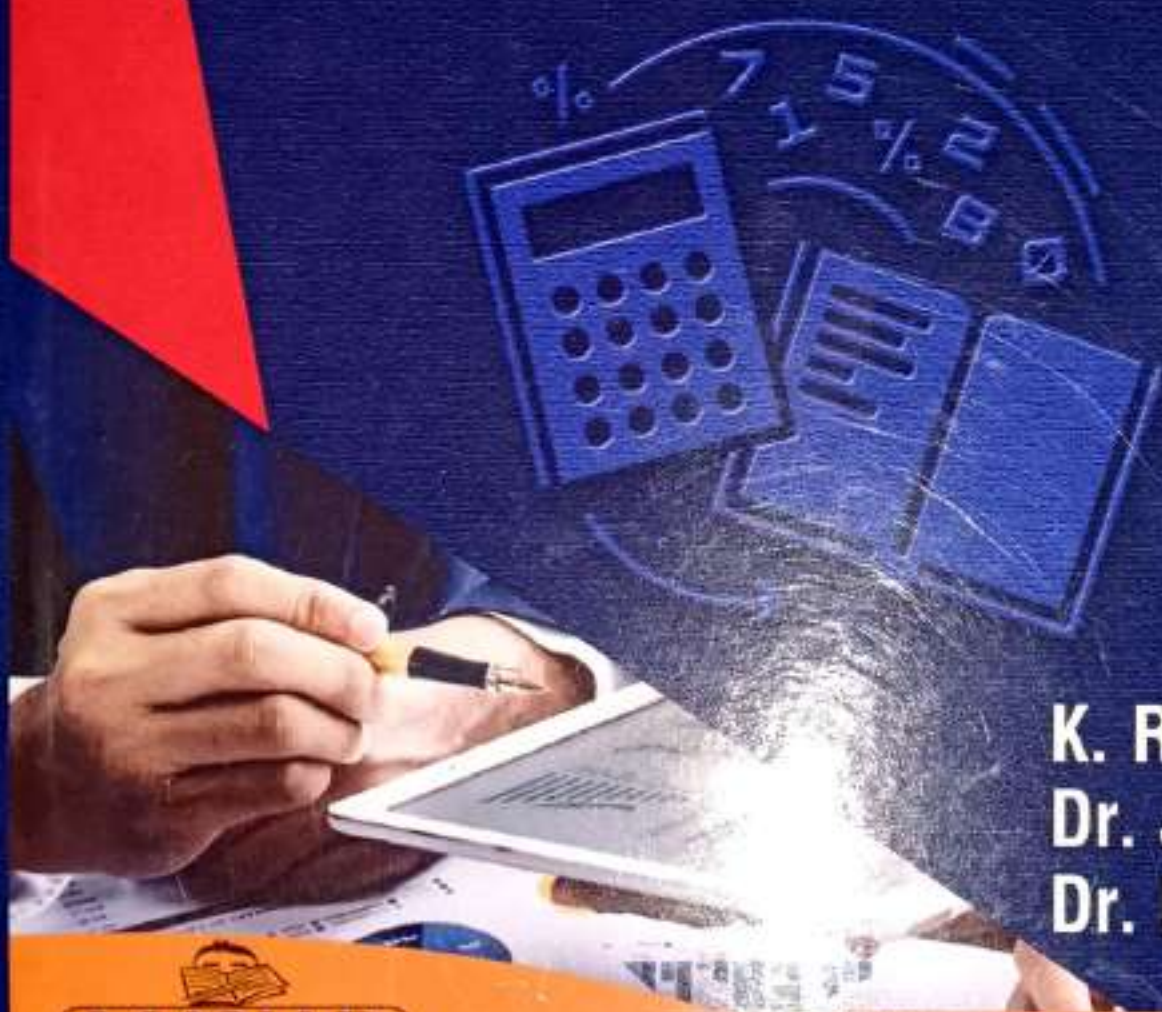
As per  
**NEP**  
Syllabus

**SPECIALIZATION : ACCOUNTING**

# **ADVANCED FINANCIAL ACCOUNTING**

**For B.Com. 3rd Semester (Major 1)**

**Course Level: 300 to 399**



**K. R. Das  
Dr. J. Goswami  
Dr. N. Kalita**

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**Unit – V**

**INTRODUCTION TO GOVERNMENT ACCOUNTING**

1.	Introduction :	V.1
2.	Meaning of Government Accounting :	V.1
3.	Features of Government Accounting :	V.1
4.	Objectives of Government Accounting :	V.2
5.	General Principles of Government Accounting :	V.3
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7.	Forms of Accounts of the Union and the States :	V.4
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11.	Ingradients of Financial Administration :	V.6
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## Unit-V

# INTRODUCTION TO GOVERNMENT ACCOUNTING

### Introduction :

Government Accounting in India was carried out on the pattern and techniques suggested in the reforms made in the Government of India Act, 1935. This system continued till the early 1960 when a review of the classification of structure was carried out. This review made some changes in the major 'Head' level but no basic changes had been suggested in the reforms. Since nineteen sixties Government undertook economic development and social welfare programmes which needed monitoring the plans and programmes which needed mid-term appraisal during implementation period. *The existing system of accounting built around departments was found incapable of giving information about functions, programmes and schemes of the Government. Moreover, there was a need for performance budgeting system and management reporting system. Therefore, reform in accounting was felt and as a result the financial system of classification came into effect from 1st April 1974. The next reform was the departmentalisation of accounts in the Central Government which came into effect in 1976.*

### Meaning of Government Accounting :

Government Accounting means *the system of keeping accounts and the manner of conducting audit of Government departments, Government undertakings and Government companies.* It is an accounting system which is basically concerned with financial administration of Government offices, departments and companies.

It maintains the accounts of mobilisation of resources by the government from various sources and their allocation to different activities and the proper utilisation of such allotted funds by different departments and agencies of the Government. This work of maintaining accounts and auditing thereof is statutorily entrusted with the Comptroller and Auditor General of India (CAGI).

**Financial Propriety :** Government Accounting shows whether the principle of financial propriety is duly followed or not while incurring an expenditure. Financial Propriety means that an expenditure prima-facie should not be more than the occasion demands.

### Features of Government Accounting :

There are certain special features which differ from commercial accounting as mentioned below :

(i) **Conformity to budgeted provisions :**  
Government accounts are based on annual budgets. They must conform to budgeted allotments of funds.

(ii) **Fund based Accounting :**  
Government accounts are related to certain Funds such as Consolidated Fund, Contingency Fund, Vote on Account, etc. So, the accounting system is fund based accounting.

(iii) **Application of Cash Bases of Accounting :**  
Basis of Accounting followed in Government Accounting is generally Cash Basis except in case of commercial undertakings and Loans and Advances. where Accrual Basis of accounting is applied.

(iv) **Single Entry System :**  
In non-commercial matters, Single Entry System of recording is maintained.



As per Four Year Undergraduate Programme (FYUGP)

# FINANCIAL ACCOUNTING

For B.Com 1st Semester (Core)

Course level: 100 to 199



K R Das  
K M Sinha  
Dr. N Kalita  
Dr. A K Deka



**FINANCIAL ACCOUNTING** : A text book on Accountancy for TDC (B.Com.) I<sup>st</sup> Semester as for Four Year Under Graduate Programme (FYUGP) of Gauhati & Other Universities written by a group of eminent Professors and Published by Manab Publications, Guwahati-781026.

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- ◆ Revenue Recognition AS-9 (Accounting Standard)
- ◆ Borrowing Costs (As-16)
- ◆ Summary AS-16
- ◆ International Financial Reporting Standards (IFRS)
- ◆ Exercise

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- ◆ Objectives of Measurement of Income and Expenditure
- ◆ Going concern Assumption/Continuity Doctrine
- ◆ Periodicity or Accounting Period Assumption
- ◆ Matching Principle
- ◆ Revenue Recognition Principle
- ◆ Revenue Recognition (AS-9)
- ◆ Valuation of Inventories
- ◆ Capital Expenditure
- ◆ Classification of Capital and Revenue Items
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- ◆ Introduction
- ◆ Meaning of Final Accounts
- ◆ Uses of Financial Statements
- ◆ Stakeholders/users and their Information Needs
- ◆ Distinction between Capital and Revenue Items
- ◆ Classification of Expenditure
- ◆ Classification of Receipts
- ◆ Classification of Incomes
- ◆ Trading Account
- ◆ Objectives/Purpose of Preparing a Trading Account
- ◆ Importance/Advantages of Trading Account
- ◆ Concept of Gross Profit and Net Profit and their Impact
- ◆ Direct Expenses
- ◆ Indirect Expenses
- ◆ Preparation of Trading Account
- ◆ Guidelines in preparing Final Accounts
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III.A.1  
III.A.2  
III.A.2  
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III.A.8  
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III.A.9  
III.A.9  
III.A.10  
III.A.14  
III.A.16  
III.A.23

## Unit-II

# MEASUREMENT OF BUSINESS INCOME

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### Net Income:

#### Income:

The term income means any gain derived from both regular and irregular sources. Income from regular sources such as sale of goods, interest on deposit or investment, rent from houses, dividend from investment of shares, commission and fees received for services rendered are called **revenue income**. It is the amount received or receivable in normal course of business by selling of goods or rendering of services.

Income from irregular sources such as income from sale of any fixed assets (land, building, furniture etc) is called **capital income**.

In short Revenue arises from

- 1) The sale of goods.
- 2) Rendering of services.
- 3) Use of the enterprise resources by others yielding interest, dividend and royalties.

#### Expenses :

The term expenses means the cost of services and things used for earning revenue. Expenses are measured by the cost of assets consumed or the cost of services used during an accounting period. If the benefit of an expense is consumed by the business in an accounting period, it is called a revenue expense. According to Finney and Miller "*Expenses are the cost of use of things and services for the purpose of generating revenues. Expenses are voluntarily incurred to generate income.*"

Example: Raw materials consumed, salaries paid.

Such expenses are called revenue expenses.

If an expense gives a benefit which can be used in the business for a long period (exceeding the accounting period), such an expense is called capital expenses.

Example: Purchase of fixed assets like Land and building, Plant and machinery etc.

#### Net Income :

Net income means that the excess of revenue income over revenue expenses for an accounting period.

$$\text{Net Income} = \text{Revenue Income} - \text{Revenue Expenses}$$



AS PER CBCS SYLLABUS

# AUDITING AND CORPORATE GOVERNANCE

**For B.Com 5th Semester Regular & 6th Semester  
Honours Course of Gauhati University**



**K.R. Das  
Dr. N. Kalita  
B. Das  
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- |             |                |              |              |
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- (d) Dividend received
- (f) Commission received

## UNIT- I

### C. INTERNAL CONTROL-INTERNAL CHECK

---

#### Internal Control:

**Meaning :** Internal control means the whole system of controls, financial and otherwise, established by the management in the conduct of a business, including internal check, internal audit and other forms of control.

**The Council of the Institute of Chartered Accountants in England and Wales in 'Statements on Auditing'** has defined *internal control* as "not only internal check and internal audit but the whole system of controls, internal or otherwise, established by the management in order to carry on the business of the company in an orderly manner, safeguard its assets and secure as far as possible the accuracy and reliability of its records."

**According to American Institute of Certified Public Accountants** "Internal control comprises the plan of organisation and all of the co-ordinated methods and measures adopted within a business to safeguard its assets, check the accuracy and reliability of its accounting data, promote operational efficiency, and encourage adherence to prescribed managerial policies."

From the above definitions, it is clear that internal control means accounting, administrative and physical devices which are designed—

1. to protect the assets of the business,
2. to ensure the reliability of financial and accounting information, and
3. to promote operational efficiency for overall profitability— and increasing the efficiency of the business.

In substance, internal control system is

- i) the process designed by those charged with governance, management and other personnel
- ii) to reasonable assurance about the achievement of an entities objectives in the following categories:
  - (a) reliability of financial reporting,
  - (b) effectiveness and efficiency of operations
  - (c) safe guarding of assets, and
  - (d) compliance with applicable laws and regulations.

#### Areas of Internal Control :

Internal Control includes internal check, internal audit and other types of control. The important areas of the internal control, besides internal check and internal audit are —

1. Accounting Control
2. Administrative Control and
3. Physical Control.

#### Accounting Control :

It comprises the plan of organisation and the procedures and records that are concerned with the safeguarding of assets and the reliability of financial records. It includes the following controls:



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# **CORPORATE ACCOUNTING**

**For B.Com. 2nd Semester**

As per  
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## UNIT-I

# FINAL ACCOUNTS OF COMPANIES

---

### Learning objectives:

- After studying this unit, students will be able to understand :
- Meaning of Financial Statements,
  - Constituents of Financial Statements and their explanation
  - Keeping of Books of Account,
  - General Instructions for preparing Balance Sheet and Statement of Profit and Loss,
  - Formats of Balance Sheet and Statement of Profit and Loss,
  - Explanation of terms of Balance Sheet and Statement of Profit and Loss,
  - Explanation of some important items of Final Statements
  - Treatment of items in the Balance Sheet and Statement of Profit and Loss
  - Illustrations on Final Accounts.

### Introduction :

Financial statements are *the end products of accounting process. These statements are the outcome of the summarising process of accounting.* Therefore, *they are the sources of information.* This information becomes the basis for drawing conclusions about the profitability and financial prosthion of a company. Hence, they are to be arranged in a proper form with suitable contents so that shareholders and other users of financial statements can easily understand and use them in their economic decisions in a meaningful way.

### Meaning of Financial Statements :

*'A financial Statement' is a summarised statement of financial data relating to a business unit. Such financial data are organised systematically, presented logically in the statement in order to convey some financial aspects of a business firm.* It may show the financial position at a point of time like Balance Sheet or may reveal a series of activities over a period of time as in the case of an Income Statement.

*The Position Statement* i.e., Balance Sheet shows the financial position of a firm at a point of time and the *Income Statement* i.e., Profit and Loss Statement shows the profit earned or loss suffered during a given period.

### Definition :

*According to John N. Myer, 'The financial statements provide a summary of the accounts of a business enterprise : the Balance Sheet reflecting the assets, liabilities and capital as on a*





AS PER CBCS SYLLABUS

# ADVANCED CORPORATE ACCOUNTING

**PAPER : COM-DSE-HC 6036 (C)**

For B.Com 6<sup>th</sup> Semester  
Major Course of GAUHATI UNIVERSITY

K. R. DAS  
K. M. SINHA  
DR. N. KALITA  
DR. AJAY DEKA



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## Unit-II

### WINDING UP OF COMPANIES

---

#### *Introduction :*

A Company is a corporate body corporate created by law and it carries out its affairs according to law throughout its life. Though it is supposed to have a perpetual existence yet it can be brought to an end under certain circumstances and that is through a process of law. Thus a company being a creation of law, it cannot die a natural death ; hence it must die through a process of Law which is known as the process of winding up or liquidation.

It is to be noted that a company ceases to exist when it is dissolved and the process of winding up or liquidation is one of the ways to dissolve a company. *Thus a company is born through the process of incorporation and dies through the process of liquidation. The former is a birth certificate and the latter is a death certificate of a company.*

#### *Meaning :*

*Liquidation means a legal process through which a joint stock company is wound up and the winding up of the company has to be effected according to the procedure laid down in the Companies Act. Therefore, the two terms viz., 'liquidation' and 'Winding up' though theoretically different are synonymous in use.*

#### *Features of Liquidation :*

Following are the salient features of liquidation :

**(i) A Company, either Solvent or Insolvent, can be wound up :**

Any company can be liquidated when it is found necessary. It is not necessary that only an insolvent company should be liquidated. Sometimes, a solvent company is also liquidated.

**(ii) Permanent Closure of Business of a Company:**

Liquidation of a company is different from the insolvency of a trader or a firm. In case of insolvency, a trader or a firm can start business de novo and is not forced to discharge the unpaid balances of the past business out of the earnings of the fresh business. In the case of liquidation, a company is closed down forever and insolvency of a company is one of the causes of its liquidation.

**(iii) Liquidator's Administration of Assets for the Benefit of Creditors and Members:**

In case of liquidation, the property of the company is administered for the benefit of its creditors and members. Assets are realised, uncalled capital is collected and out of the proceeds, the claims of the creditors are settled. If there is any surplus left, it is returned to the shareholders of the company according to their rights.

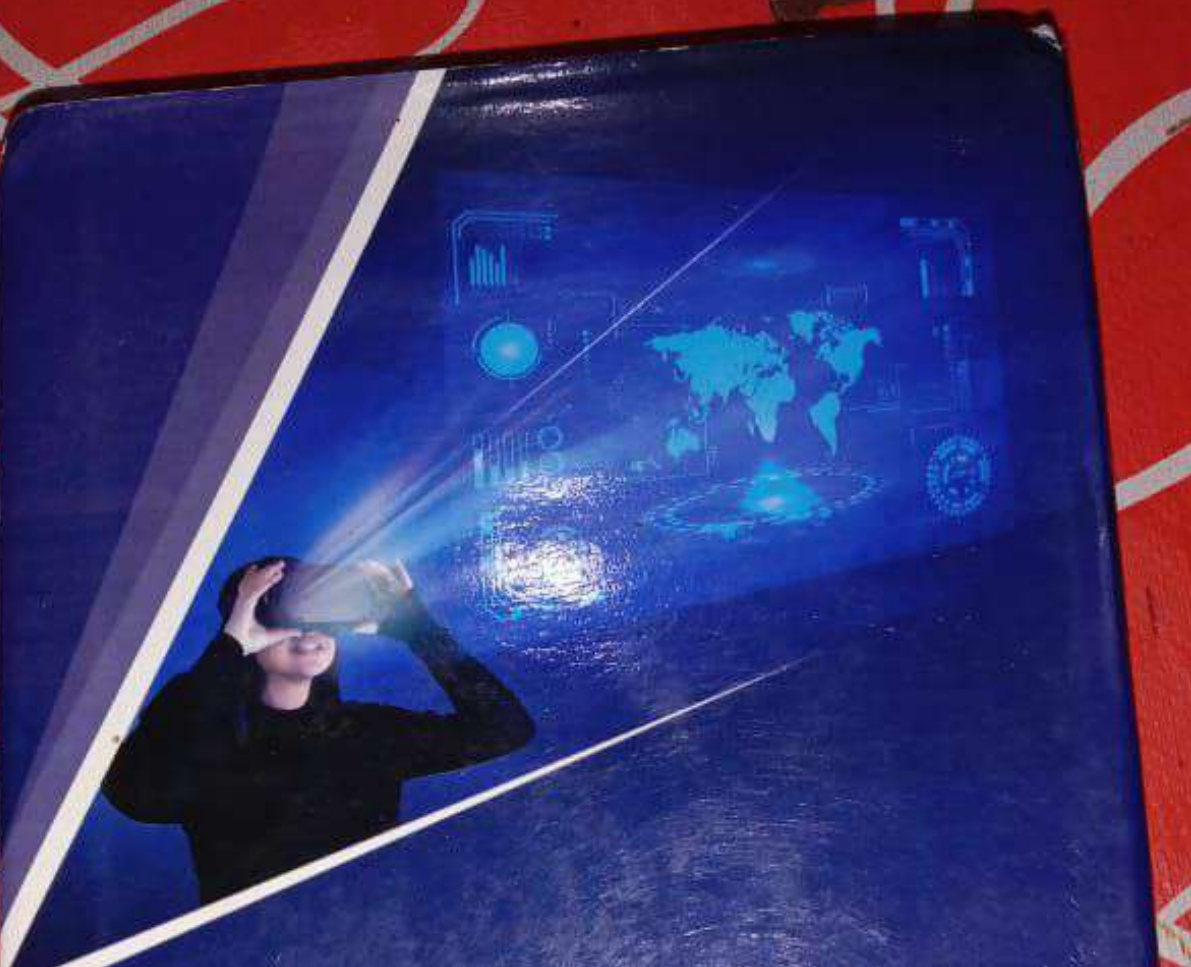
**(iv) Systematic Realisation of Assets and Payment of Liabilities by a Liquidator:**

The job of realising various assets and paying various liabilities in a very systematic way is performed by a person called liquidator. The appointment of a liquidator depends upon the mode of liquidation.

**(v) End of Corporate Existence :**

*The effect of liquidation is the end of the life of the company and the affairs of the company are*



The top half of the book cover features a dark blue background with a futuristic, glowing blue interface. A person in a black suit is shown from the chest up, holding a transparent, glowing rectangular device in front of their face. The interface behind them includes a world map, various charts, and data points, all illuminated with a bright blue light. A diagonal white line cuts across the cover, separating the illustration from the title.

# Understanding New Business: Trends and Technologies

*Editors*

Dr. Sandeep Kumar Singh | Dr. Kamaleswar Boro  
Dr. Rashmi R Baruah

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PRE

Welcome to the ever-changing world where change is imperative and As we navigate through stages, this book serves as a guide to the latest issues affecting students with an updated understanding of the world are reshaping the very essence of business.

The journey through these new concepts in the field of e-Commerce and transformation Technology. The advent of the world of marketing with mobile apps and an increasing drone technology takes you to aerial vehicles has moved on is used in civilian settings to

There are industry-specific chapters on rubber, and financial services highlights how medical technology in the North Eastern part of the industry highlights the market owners. The chapter on the problems surrounding banks.

Two chapters in this book The one on portfolio management conservative portfolio far an aggressive portfolio. T how the pandemic induced enhanced online shopping by people.



## E-Entrepreneurship and Start-Up India: Wings to Fly Above the Sky

Nupur Kalita\* & Dr. Rashmi Baruah\*\*

### ABSTRACT

Entrepreneurship and innovation are essential drivers of economic growth and development of a nation. Over the last few years, India has witnessed tremendous growth in E-entrepreneurship and start-ups which are considered as stepping stone for upcoming generation. Like many other developed countries, India also has recognized the importance of promoting entrepreneurship and innovation and has taken several steps in this direction. One such initiative is the start-up India program launched in the year 2016 by honorable Prime Minister Shree Narendra Modi. The Government of India under the leadership of honorable prime minister is providing all the necessary policies, institutional and regulatory framework support to startups in the country. The objectives of this initiative focus on creating a favorable environment for the growth of startups in India. The initiative aims to create a robust ecosystem for startup building agencies accelerators and incubators. This study will provide comprehensive understanding of the e-entrepreneurship ecosystem and challenges in India focusing on govt. initiative, to support the growth of e-entrepreneurs. Descriptive research

\*Research Scholar, USTM, University of Science & Technology Meghalaya  
\*\*Associate Professor, Department of Business Administration, USTM,  
University of Science & Technology, Meghalaya

# **75 YEARS OF INDIAN INDEPENDENCE**

## **THE CHANGING LANDSCAPE**



Editor  
**Dr. Biswajit Das**



**75 Years of Indian Independence: The Changing Landscape** - A book of collected research papers/articles on different issues of India since Independence, as a part of publication of the Economic Forum, department of Economics and Internal Quality Assurance Cell (IQAC), Kamrup College, Chanucha edited by **Dr. Biswajit Das** and published by **B.D. Prakash**, Panbazar, Guwahati.

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*"As the dawn  
filled with her  
and all for her  
her strength."*

75 years ago  
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become the  
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# Nature and Extent of Financial Inclusion in Darrang District of Assam: An Empirical Study

Dr. Nupur Kalita

## Abstract

Financial inclusion brings the underprivileged community under the umbrella of the financial system which is imperative in the present day scenario. It is the delivery of financial services at an affordable cost. A well-functioning financial system empowers individuals, facilitates better integration with the economy, actively contributes to development and affords protection against economic shocks. In light of the significant role played by financial inclusion, the present study is an attempt to examine the nature and extent of financial inclusion in Darrang district of Assam. The study is empirical in nature and findings are drawn from household level experiences. The main observation of the study is that most of the surveyed household possesses bank accounts but their usage is satisfactory.

**Key Words:** Financial Inclusion, Financial Services, Financial Awareness

## INTRODUCTION

A well-functioning financial system empowers individuals, facilitates better integration with the economy, actively contributes to development and affords protection against economic shocks. Inclusive finance - through secure savings, appropriately priced credit and insurance products, and payment services - helps vulnerable groups such as low income groups, women, sections, etc., to increase incomes, acquire capital, manage risk and work their way out of poverty (Rangarajan, 2008).

Delivery of financial services is crucial for poverty reduction. It is a critical step towards financial inclusion. It is a critical step towards financial inclusion. It is a critical step towards financial inclusion.

## 1. Literature

Charlo (2010) despite wide improvements in financial inclusion, the gap between the rich and the poor is still wide. Goyal (2011) households with bank accounts are 77 per cent. Mohan (2012) cash flows, services and remittances, financial inclusion, financial inclusion, financial inclusion. The present study and 75 non-privileged. Paramasivam (2013) legal procedure bank should





# *Panorama*

Volume-V :: Part-I

Edited By  
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Dr. Safiqur Rahman

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## ‘অসমীয়া শিশু সাহিত্য’- এটি আলোচনা

ড° ৰূপলেখা ঠাকুৰীয়া বগিয়া

### অৱতৰণিকা :

ৰঙীণ দৃশ্যমান জগতখনিত বুব গৈ থকা শিশু মনৰ বিচিত্ৰ চিন্তা-ধাৰাক সাহিত্যত ৰূপ দিয়াৰ প্ৰেক্ষাপটতে সৃষ্টি হয় শিশু সাহিত্য। অসমীয়া সাহিত্যৰ বৰ্ণিল ইতিহাসত শিশু সাহিত্যসমূহে এক গুৰুত্বপূৰ্ণ স্থান লাভ কৰি আহিছে। শিশু সাহিত্যৰ প্ৰধান লক্ষ্য হ’ল শিশু মনস্তত্ত্বৰ সু-প্ৰকাশ ঘটাই, পাঠকৰ মনত বিমল আনন্দ প্ৰদান কৰা। সকলো শ্ৰেণীৰ সাহিত্যৰ ভিতৰত শিশু সাহিত্য ৰচনা কৰাটো আটাইতকৈ জটিল। কাৰণ শিশু চৰিত্ৰৰ মেৰপাক বুজাটো সহজ কথা নহয়। শিশু সাহিত্য ৰচনাৰ জটিলতালৈ লক্ষ্য ৰাখি ফৰাচী সাহিত্যিক মেটাৰলিক্তে কৈছিল— ‘শিশু সাহিত্য ৰচনা কৰা আৰু অলিম্পাছ পৰ্বত দাঙি ধৰাটো একে কথা’। শিশুৰ মনোজগতৰ সন্ধান বিচাৰি পোৱাজনেহে শিশু সাহিত্য ৰচনাত সফল হ’ব পাৰে। শিশুৰ মানসিক বিকাশত সহায় কৰা, দয়া, মৰম, সহানুভূতি আদি সুকুমাৰ বৃত্তিবোৰৰ উৎকৰ্ষ সাধন কৰা, অনুসন্ধিৎসা মনোভাৱ বৃদ্ধি কৰা, আত্মকেন্দ্ৰিক জ্ঞানৰ পৰা সামাজিক ভাৱ-চিন্তাৰ অৱস্থা লৈ উন্নীত কৰা, শৃংখলাবোধ সৃষ্টিত সহায় কৰা, পৰনিৰ্ভৰশীল অৱস্থাৰ পৰা আত্মনিৰ্ভৰশীল হোৱাত সহায় কৰা, সৌন্দৰ্য্যবোধৰ উন্মেষ কৰা, সু-নাগৰিকত্বৰ বীজ ৰোপণ কৰা, বয়স অনুসৰি নৈতিক আৰু প্ৰাকৃতিক তত্ত্বৰ ধাৰণাৰ আভাস দিয়াই হৈছে শিশু সাহিত্যৰ প্ৰধান উদ্দেশ্য আৰু আদৰ্শ<sup>১</sup> (শৰ্মা, পৃষ্ঠা- ২৯)।

শিশু সাহিত্যৰ ভাষা সৰল, শ্ৰুতিমধুৰ, সুৰ লগাই গাব পৰা বা সহজে মুখস্থ কৰিব পৰা, বিষয়বস্তুৰ লগত খাপখোৱা চিত্ৰৰ ব্যৱহাৰ, এইবোৰৰ সমাবেশত শিশু সাহিত্য এখন গ্ৰহণীয় হয়।

### শিশু সাহিত্যৰ উদ্ভৱ :

পুৰণি অসমীয়া সাহিত্যত ‘শিশু সাহিত্য’ বুলি কোনো এক শ্ৰেণীৰ সাহিত্য নাছিল যদিও আদি যুগত ধাইনাম বা নিচুকণি গীত আৰু সাধুকথাবোৰত শিশু সাহিত্যৰ ৰূপ প্ৰতিফলিত হোৱা দেখা যায়। অসমীয়া সাহিত্যত আদি, মধ্য আৰু আধুনিক এই তিনিওটা যুগতে কম বেছি পৰিমাণে শিশু সাহিত্যৰ উদ্ভাৱন হৈছে। অলৌকিক অৱাস্তৱ কাহিনীৰ আধাৰত আৰু বীৰত্বব্যঞ্জক বিভিন্ন কাহিনীৰ লগতে নীতিজ্ঞানমূলক আখ্যানবোৰ এই যুগৰ শিশু উপযোগী প্ৰধান সাহিত্য আছিল।

মধ্যযুগত বৈষ্ণৱ কবি-সাহিত্যিক সকলে শিশু কৃষ্ণ আৰু ভীম চৰিত্ৰক লৈ শিশু আৰু বয়স্ক দুয়ো শ্ৰেণীৰে মানসিক খোৰাক যোগাইছিল। মহাপুৰুষ শংকৰদেৱে শিশু কৃষ্ণ চৰিত্ৰক লৈ ৰচনা কৰিছিল ‘শিশুনীলা’। মহাপুৰুষ মাধৱদেৱে শিশু কৃষ্ণৰ বাল্যকালৰ কাহিনীৰ আধাৰত ৰচনা কৰে বৰগীত আৰু ঝুমুৰা নাট। ৰামসৰস্বতীয়ে ভীমৰ শিশু চৰিত্ৰৰ অৱলম্বনত ৰচনা কৰে ‘ভীম চৰিত’। শ্ৰীধৰ কন্দলিয়ে নিচুকণি গীতৰ পুথি

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(ଦ୍ୱିତୀୟ ଅଂଶ)



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ଡଃ ଦୀପାକାନ୍ତ ବରାହ ଦାସ





## **Asomar Loka Paribeshya Kola (Ditya Khanda)**

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স্ব ড° কপালেখা ঠাকুৰীয়া বগিয়া\*

ভাৰতীয় লোক-নাট্যভিনয়ৰ এটি বিশেষ কপ হ'ল 'যাত্ৰা'। অংকীয়া ভাঙনাৰ গাত ভেজা দি সৃষ্টি হোৱা যাত্ৰাভিনয়ে অসমীয়া নাট্য সাহিত্যৰ ইতিহাসৰ এটা দিশ উজলাই আছে। এই যাত্ৰাভিনয় এটা সময়ত অসমৰ জনমানসৰ একমাত্র মানোৰঞ্জনৰ মাধ্যম আছিল। এই নাট্যানুষ্ঠানবিধৰ ক্ৰমবিকাৰিত কপেই হৈছে অসামান্য থিয়েটাৰ আৰু বোলছবি জগত।

প্ৰাকশংকৰী যুগৰে পৰাই অসমত প্ৰচলিত লোক-কলা, ওজাপালি, পুতলা নাচ, তুলীয়া নাচ আদিকে সমল হিচাপে লৈ শংকৰদেৱে 'চিহ্নযাত্ৰা'ৰ অভিনয়েৰে অসমত প্ৰথম নাট অভিনয়ৰ সূচনা কৰে। শংকৰদেৱে অসমত সৃষ্টি কৰা অংকীয়া নাট আদিৰ পৰা মূলধিনি সংগ্ৰহ কৰি পৰৱৰ্তী কালত তুলীয়া দল গঠন কৰা হৈছিল। সময়ৰ পৰিৱৰ্তনৰ লগে লগে তুলীয়া দলৰ সংস্কাৰ সাধন হৈ অসমত বিশেষকৈ নামনি অসমত বাংলা যাত্ৰাদলৰ আৰ্হিত গঠন হৈছিল 'যাত্ৰাপাৰ্টি'। ষষ্ঠ শতিকাৰ অন্তিমকালত কিছুসংখ্যক উদ্যোগী আৰু নিষ্ঠাৱান শিল্পীৰ দুৰ্দমনীয় ইচ্ছা আৰু আশাশুধীয়া চেষ্টাৰ ফলত অসমৰ অবিভক্ত কামৰূপ আৰু গোৱালপাৰা জিলাৰ চুকে-কোণে থকা গাঁওসমূহত প্ৰথম এই যাত্ৰাদলসমূহ গঠন হৈছিল।

অসমত যাত্ৰাপাৰ্টি কেতিয়া সোমাল তাৰ লিখিত ইতিহাস নাথাকিলেও এই ক্ষেত্ৰত প্ৰথম বৰপেটাৰ তিথিৰাম বায়নৰ নামোন্মোখ কৰা হয়। ১৮৬০-৬৫ চনৰ ভিতৰত তিথিৰাম বায়নৰ নেতৃত্বত বাংলা যাত্ৰাদলৰ আৰ্হিত এটা যাত্ৰাদল গঠন হয়। এই যাত্ৰাদলটোৰ পৃষ্ঠপোষক আছিল বৰপেটাৰ গোবিন্দৰাম চৌধুৰী। এয়াই হ'ল অসমত যাত্ৰা ইতিহাসৰ আৰম্ভণি।

অষ্টভুজা

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AṢṬABHUJĀ

সম্পাদনা

ড° দীক্ষিতা দেবী





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ড° ৰূপলেখা ঠাকুৰীয়া বণিয়া  
জ্যেষ্ঠ সহকাৰী অধ্যাপক, অসমীয়া বিভাগ  
নলবাৰী বাণিজ্য মহাবিদ্যালয়

## ০.১ অৱতৰণিকা :

অসমীয়া উপন্যাস সাহিত্যৰ এজন উজ্জ্বল নক্ষত্ৰ হ'ল চৈয়দ আব্দুল মালিক। বহুমুখী প্ৰতিভাৰ অধিকাৰী মালিক একাধাৰে ঔপন্যাসিক, গল্পকাৰ, নাট্যকাৰ, কবি, ব্যংগলেখক, গবেষক, গীতিকাৰ আৰু শিশু-সাহিত্যিক। 'সূৰুজমুখীৰ স্বপ্ন', 'অঘৰী আত্মাৰ কাহিনী', 'জেতুকা পাতৰ দৰে', 'আধাৰ শিলা', 'জীয়া জুৰিৰ ঘাট', 'ৰূপতীৰ্থৰ যাত্ৰী', 'ৰূপাবৰিৰ পলস' আদি উপন্যাসৰ জৰিয়তে চৈয়দ আব্দুল মালিকে অসমীয়া উপন্যাস সাহিত্যক এক নতুন মাত্ৰা আৰু আয়তন প্ৰদান কৰিছিল। তেখেতৰ দুই কুৰিৰো অধিক উপন্যাস প্ৰকাশ পাইছে। অসমীয়া ঔপন্যাসিক সকলৰ ভিতৰত চৈয়দ আব্দুল মালিকেই সৰ্বাধিক উপন্যাস লিখিছে। মালিকৰ অন্য এখন উপন্যাস হৈছে- 'ধন্য নব তনু ভাল' (১৯৮৭)।

মহাপুৰুষ শ্ৰীমন্ত শংকৰদেৱৰ জীৱনী, ধৰ্মপ্ৰচাৰ আৰু কাৰ্যাৱলীৰ ওপৰত নিজস্ব দৃষ্টি পেলাই বচনা কৰা উপন্যাস- 'ধন্য নব তনু ভাল'।

উল্লেখনীয় যে শিল্পী ভেন গগ (Van Gogh)ৰ জীৱনক লৈ ৰচিত আৰ্ভিং ষ্টোন (Irving Stone)ৰ 'লাষ্ট ফৰ লাইফ', পল গগাঁ (Paul Gauguin)ৰ জীৱনৰ অৱলম্বনত ৰচিত চ'মছেট ম'ম (Somerset Maugham)ৰ 'দ্য মুন এণ্ড



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সম্পাদনা  
ড° দীপামণি বৰুৱা দাস



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ড° ৰূপলেখা ঠাকুৰীয়া বণিয়া\*

## ১.১ অৱতৰণিকা :

প্ৰাচীন সংস্কৃত সাহিত্যত বৰ্ণিত প্ৰাগজ্যোতিষপুৰ পৰৱৰ্তীকালৰ কালিকা পুৰাণ যোগিণীতন্ত্ৰত বৰ্ণিত 'কামৰূপ' আজিৰ অসম ৰাজ্যৰ তুলনাত বহুগুণে প্ৰশস্ত আছিল। একালৰ 'কবতোয়াং সমাসাদ্য যাবদিক্ৰব বাহিনীম্' কামৰূপ কালৰ সৌতত সংকুচিত হৈ আজি এখন জিলাত পৰিণত হৈছে।

কামৰূপ জিলাৰ ব্ৰহ্মপুত্ৰৰ দক্ষিণ পাৰটোক বুজাবলৈ 'দক্ষিণ কামৰূপ' (South Kamrup) শব্দটো ১৮৫৩ চনত, ইংৰাজ বিষয়া মিলচ্ চাহাবে প্ৰথমে ব্যৱহাৰ কৰে।<sup>১</sup> জেমচ্ মিলচৰ 'Report on the province of Assam' ত দক্ষিণ কামৰূপৰ চাৰিসীমা নিৰ্দ্ধাৰণ কৰা হৈছিল এনেদৰে –

North- Brahmaputra River.

East- The river Kullung, which divides it from Nowgong and the Jyntiah Mehal.

South- The cossiah hills.

West- Habraghat, belonging to Goalpara (P.316)<sup>২</sup>

চৰিত্ৰ পুথি আৰু বাহাৰি-স্থান-ই-ঘাইবীৰ ইতিহাসত এই অঞ্চল 'দক্ষিণকোল' বা 'দক্ষিণকুল' নামেৰে পৰিচিত আছিল যদিও বৰ্তমানে ই 'দক্ষিণ কামৰূপ' নামেৰে

\* জ্যেষ্ঠ সহকাৰী অধ্যাপক, অসমীয়া বিভাগ, নলবাৰী বাণিজ্য মহাবিদ্যালয়, নলবাৰী

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ସମ୍ପାଦନା  
ଅମଳ ଚନ୍ଦ୍ର ଦାସ





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গুৱাহাটী-৭৮১০২১



# সূচীপত্ৰ

প্ৰথম খণ্ড

(অসমীয়া নাটকৰ বিভিন্ন ধাৰাৰ বিচাৰ আৰু বিশ্লেষণ)

■ অংকীয়া নাট

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➤ ডক্টৰ ৰূপলেখা ঠাকুৰীয়া বণিয়া/১২০

■ অসমীয়া নাটকত পাশ্চাত্য প্ৰভাৱ

➤ ডক্টৰ দয়ানন্দ পাঠক/১৩৮

■ অসমীয়া অনুবাদ নাটকৰ পৰম্পৰা

➤ ডক্টৰ মদন শৰ্মা/১৫৩

■ এবছৰ নাটক

➤ ডক্টৰ দেৱজিৎ দাস/১৫৯



## দ্বিতীয় খণ্ড

(নাট্যকাৰসকলৰ নাটকৰ সামগ্ৰিক বিচাৰ আৰু বিশ্লেষণ)

- ✎ মহাপুৰুষ শংকৰদেৱৰ নাট
  - নিলীমা শেনচৌৰা/১৭১
- ✎ মাধৱদেৱৰ নাটক
  - লাবণ্য বৰা/১৮২
- ✎ শংকৰোত্তৰ যুগৰ নাটক
  - ডক্টৰ ৰশ্মি বুঢ়াগোহাঁই/১৯০
- ✎ ওণাভিৰাম বৰুৱাৰ নাটক
  - ডক্টৰ লীলাবতী শইকীয়া বৰা/২১৭
- ✎ হেমচন্দ্ৰ বৰুৱাৰ নাটক
  - অমল চন্দ্ৰ দাস/২৩৫
- ✎ পূৰ্ণকান্ত দেৱ শৰ্মাৰ নাটক
  - দুৰ্গাচন্দ্ৰ গোস্বামী/২৪১
- ✎ লক্ষ্মীনাথ বেজবৰুৱাৰ নাটক
  - ডক্টৰ সূৰ্যজ্যোতি নেওগ/২৫৬
- ✎ দুৰ্গাপ্ৰসাদ মজিন্দাৰ বৰুৱাৰ নাটক
  - ডক্টৰ আব্দুল মালিক/২৬২
- ✎ পদ্মনাথ গোহাঞিবৰুৱাৰ নাটক
  - ডক্টৰ মণিকা চুতীয়া/২৬৯
- ✎ চন্দ্ৰধৰ বৰুৱাৰ নাটক
  - ডক্টৰ ৰবী বৰা/২৮৩
- ✎ নবীন চন্দ্ৰ বৰদলৈৰ নাটক
  - গায়ত্ৰী দেৱী/২৯৬
- ✎ অম্বিকাগিৰী ৰায়চৌধুৰীৰ নাটক
  - পলি বৰা/৩০২
- ✎ পদ্মধৰ চলিহাৰ নাটক
  - ডক্টৰ জয়ন্ত কুমাৰ বৰা/৩০৮
- ✎ দণ্ডিনাথ কলিতাৰ নাটক
  - ডক্টৰ গায়ত্ৰী চুতীয়া/৩১৬
- ✎ শৈলধৰ ৰাজখোৱাৰ নাটক
  - ডক্টৰ দীপশিখা কলিতা/৩২১
- ✎ মিত্ৰদেৱ মহন্তৰ নাটক
  - নয়নজ্যোতি ভূঞা/৩৩১
- ✎ কমলানন্দ ভট্টাচাৰ্যৰ নাটক
  - ডক্টৰ ধৰ্মেন্দ্ৰ দত্ত/৩৪৫
- ✎ নকুলচন্দ্ৰ ভূঞাৰ নাটক
  - ৰঞ্জিত দাস/৩৫৪
- ✎ দৈৱচন্দ্ৰ তালুকদাৰৰ নাটক
  - ডক্টৰ হেমন্তকুমাৰ দাস/৩৬১
- ✎ প্ৰসন্নলাল চৌধুৰীৰ নাটক
  - ডক্টৰ ৰমেন মেধি/৩৭১
- ✎ অতুলচন্দ্ৰ হাজৰিকাৰ নাটক
  - ডক্টৰ প্ৰফুল্ল কুমাৰ নাথ/৩৮১
- ✎ আনন্দচন্দ্ৰ বৰুৱাৰ নাটক
  - ডিম্বজ্যোতি বৰুৱা/৩৮৯
- ✎ গণেশ চন্দ্ৰ গগৈৰ নাটক
  - নমিতা শইকীয়া/৩৯১
- ✎ ব্ৰজনাথ শৰ্মাৰ নাটক
  - ডক্টৰ দয়ানন্দ পাঠক/৪০৯
- ✎ জ্যোতিপ্ৰসাদ আগৰৱালাৰ নাটক
  - ঋতুপৰ্ণা বুঢ়াগোহাঞি/৪১৮
- ✎ সাবদা কান্ত বৰদলৈৰ নাটক
  - ডক্টৰ স্মৃতিৰেখা চেতিয়া সন্দিকৈ/৪২৮
- ✎ প্ৰবীণ ফুকনৰ নাটক
  - ডক্টৰ কবিতা গগৈ/৪৪৫
- ✎ সুৰেন্দ্ৰ নাথ শইকীয়াৰ নাটক
  - কেশৱ শইকীয়া/৪৫৭

- ✎ সত্যপ্ৰসাদ বৰুৱাৰ নাটক
  - ডক্টৰ বীতা বৰা/৪৬১
- ✎ লক্ষ্মধৰ চৌধুৰীৰ নাটক
  - ডক্টৰ জলীন প্ৰকাশ চেতিয়া/৪৭১
- ✎ ফনী শৰ্মাৰ নাটক
  - ডক্টৰ বিনীতা বৰা দেৱচৌধুৰী/৪৯২
- ✎ সৰ্বানন্দ পাঠকৰ নাটক
  - ডক্টৰ লক্ষ্মীদাস পাঠক/৫০৫
- ✎ উত্তম বৰুৱাৰ নাটক
  - ভনীতা নাথ/৫১১
- ✎ ভবেন্দ্ৰনাথ শইকীয়াৰ নাটক
  - উষা দাস/৫২৫
- ✎ অৰুণ শৰ্মাৰ নাটক
  - ক্ষীৰোদ দাস/৫৩৬
- ✎ বসন্ত শইকীয়াৰ নাটক
  - ডক্টৰ তাপস বৰুৱা/৫৫৫
- ✎ প্ৰফুল্ল কুমাৰ বৰুৱাৰ নাটক
  - ডক্টৰ অৰ্চনা দেৱী/৫৭৪
- ✎ প্ৰফুল্ল বৰাৰ নাটক
  - ডক্টৰ জ্যোৎস্না শৰ্মা বেজবৰুৱা/৫৭৮
- ✎ যুগল দাসৰ নাটক
  - জ্যোৎস্না বড়া/৫৮৫
- ✎ মহেন্দ্ৰ বৰঠাকুৰৰ নাটক
  - নিৰোদ গোহাঁই/৫৯৪
- ✎ মুনীন ভূঞাৰ নাটক
  - ডক্টৰ দীপালি গগৈ/৬০৪
- ✎ আলি হাইদৰৰ নাটক
  - বিনন্দ বৰুৱা/৬১০
- ✎ অখিল চক্ৰৱৰ্তীৰ নাটক
  - ডক্টৰ প্ৰাণজিৎ বৰুৱা/৬২৩
- ✎ সতীশ ভট্টাচাৰ্যৰ নাটক
  - ডক্টৰ বসন্ত কুমাৰ ভট্টাচাৰ্য/৬৩৬
- ✎ হিমেন্দ্ৰ কুমাৰ বৰঠাকুৰৰ নাটক
  - ডক্টৰ নৱ কুমাৰ চমুৱা/৬৪৮

- ✎ চন্দ্ৰধৰ চমুৱাৰ নাটক
  - প্ৰফুল্ল গগৈ/৬৫৫
- ✎ বাম গোস্বামীৰ নাটক
  - ডক্টৰ কানন মেধি পাটগিৰী/৬৬৩
- ✎ বক্ষিকুল হোছেইনৰ নাটক
  - ডক্টৰ জ্যোতিৰ্ময়ী ভট্টাচাৰ্য/৬৬৮
- ✎ তৰুণ তালুকদাৰৰ নাটক
  - অমল চন্দ্ৰ দাস/৬৮১
- ✎ নগেন শইকীয়াৰ নাটক
  - ডক্টৰ হৰি প্ৰসাদ বৰুৱা/৬৮৮
- ✎ জগদীশ পাটগিৰীৰ নাটক
  - ডক্টৰ নৱজ্যোতি শৰ্মা/৬৯৮
- ✎ পৰমানন্দ ৰাজবংশীৰ নাটক
  - ডক্টৰ প্ৰণতি তালুকদাৰ/৭০৯
- ✎ নবেন পাটগিৰীৰ নাটক
  - ডক্টৰ সুৰতজ্যোতি নেওগ/৭২৪
- ✎ হেমন্ত দত্তৰ নাটক
  - ডক্টৰ কনেশ্বৰ বৰুৱা/৭২৮
- ✎ ঘন হাজৰিকাৰ নাটক
  - ডক্টৰ হেমন্ত কুমাৰ চলিহা/৭৪৩
- ✎ সেৱাপ্ৰত বৰুৱাৰ নাটক
  - ডক্টৰ মন্দিৰা শৰ্মা চলিহা/৭৫১
- ✎ কৰুণা ডেকাৰ নাটক
  - বিজিত কুমাৰ নাথ/৭৫৮
- ✎ পংকজজ্যোতি ভূঞাৰ নাটক
  - বলীন ভূঞা/৭৭৫
- ✎ গুণাকৰ দেৱগোস্বামীৰ নাটক
  - প্ৰভাত ভূঞা/৭৮৬
- ✎ সপোনজ্যোতি ঠাকুৰৰ নাটক
  - ডক্টৰ প্ৰাণজিৎ বৰুৱা/৭৯২
- ✎ হিলোল কুমাৰ পাঠকৰ নাটক
  - ডক্টৰ সুৰতজ্যোতি নেওগ/৮০০
- ✎ লেখক পৰিচিতি/৮০৬





## অসমত যাত্ৰাভিনয়ৰ ঐতিহ্য আৰু বিস্তৃতি

ডক্টৰ কপলেখা ঠাকুৰীয়া বণিয়া

ভাৰতীয় লোকনাট্য বাবেবৰীয়া আৰু মনোগ্ৰাহী। ভাৰতৰ বিভিন্ন প্ৰান্তত ভিন্ন ধৰণৰ লোক-নাট্যৰূপ বিদ্যমান। অৱশ্যে প্ৰত্যেক প্ৰান্তৰ লোকনাট্যৰ স্বৰূপ সুকীয়া। সংস্কৃত নাটকৰ অৱনতি হোৱাৰ পিছত প্ৰাক্তীয় ভাষাসমূহত চতুৰ্দশ শতাব্দীৰ উনৈশ শতাব্দীৰ ভিতৰত লোকনাট্যই নতুন ৰূপ লাভ কৰে। লোকনাট্য হ'ল এক প্ৰকাৰৰ নাট্যধৰ্মী অনুষ্ঠান। গ্ৰাম্য জীৱনক কেন্দ্ৰ কৰি ৰচিত অথচ মৌখিকভাৱে বাগৰি অহা নাট্য লক্ষণযুক্ত লোক-পৰিবেশ্য কলাৰ গুৰুত্বপূৰ্ণ বুলি বিবেচিত উপজীব্য হ'ল লোকনাট্য।<sup>১</sup> পাশ্চাত্য আৰ্হিৰ নাটক জন্ম হোৱাৰ পূৰ্বে উচ্চ-মধ্য শ্ৰেণীৰ ভাৰতীয়সকলে তেওঁলোকৰ সামাজিক আৰু ধৰ্মীয় সংকট লাঘৱ কৰাৰ বাবে সাধাৰণ মানুহৰ জীৱনধাৰাৰ লগত সম্পৃক্ত আচাৰ-অনুষ্ঠানৰ প্ৰতি আকৰ্ষিত হৈ পৰিছিল। সমালোচক সকলৰ মতে এই সময়ৰ বংগদেশৰ যাত্ৰাভিনয় লোকনাট্যভিনয়ৰ উন্নত আৰু বিকশিত ৰূপ।<sup>২</sup>

ভাৰতৰ অন্যান্য প্ৰান্তৰ দৰেই অসম তথা উত্তৰ-পূৰ্বাঞ্চল হ'ল লোক-সংস্কৃতিৰ ভূ-স্বৰ্গ স্বৰূপ। লোক-সংস্কৃতিৰ অজস্ৰ সমলেৰে গোটেই উত্তৰ-পূৰ্বাঞ্চল ঠাহৰ হৈ আছে। প্ৰাচীন কালৰেপৰাই অসমৰ লোকনাট্যৰ ইতিহাস বিশেষভাৱে গৌৰৱদীপ্ত। নাট্যধৰ্মী অনুষ্ঠানৰ উপৰি অসমত কিছুমান অৰ্ধনাটকীয় (Quasi-dramatic) অনুষ্ঠান পম্পৰাগতভাৱে চলি আহিছে। ভাৰতৰ দোকমোকালিৰ পৰাই প্ৰাচীন প্ৰাগজ্যোতিষপুৰ গমৰূপত সংগীত, নৃত্য আৰু অভিনয়ৰ চৰ্চা হোৱাৰ নেক তথ্য-পাতি পোৱা যায়। নৃত্যাত্মিক গৱেষণাই এই তৰ সত্যাসত্যৰ সপক্ষে মত আগবঢ়াইছে।<sup>৩</sup>

হস্তাচুৰবেদ, চীনা পৰিৱাজক হিউয়েন চাঙৰ শিল্প, বনমালি বৰ্মনৰ দিনৰ তামৰ ফলি, বটুপালৰ দিনৰ বৰাগীৰৰ ফলি, ঈশ্বৰ ঘোষৰ দিনৰ ফলি, স্থাপত্য, ভাস্কৰ্য, কালিকাপুৰাণ, স্মৃতিৰত্নাকৰ, চৰ্যাচৰ্যবিনিশ্চয় আদি বিভিন্ন দিশৰ পৰা পোৱা তথ্যৰ ভিত্তিত অসমীয়া লোকনাট্যৰ উৎপত্তি খ্ৰীষ্টপূৰ্ব প্ৰথম শতাব্দীৰ পূৰ্বেই হোৱা বুলি ক'ব পাৰি।<sup>৪</sup>

সংস্কৃত নাট্য সাহিত্যও খ্ৰীষ্টজন্মৰ আগতে জন্ম লাভ কৰিছে। 'ভাৰতৰ নাট্যশাস্ত্ৰ'ৰ ৰচনা-কাল খ্ৰীষ্টপূৰ্ব বুলি বিভিন্ন পণ্ডিতে মত দিছে। বিশিষ্ট প্ৰাচ্য পণ্ডিত ড° যোগীৰাজ বসুৱে এই নাট্যশাস্ত্ৰৰ ৰচনাকাল খ্ৰীষ্ট পূৰ্ব অষ্টাদশ শতিকা বুলি 'বৈদিক যুগৰ, সঙ্গীত, নৃত্য আৰু নাটক' প্ৰবন্ধত উল্লেখ কৰিছে। খ্ৰীষ্টজন্মৰ পাছৰ প্ৰথম দশম শতিকামানলৈ সংস্কৃত নাট্যসাহিত্যৰ ইতিহাসৰ সোণালী অধ্যায়।<sup>৫</sup>

এই সময়ছোৱাত সংস্কৃত নাটকৰ প্ৰতি সমাদৰ বাঢ়ি যোৱাত লোকধৰ্মী নাটকৰ গতি হয়তো স্তিমিত হৈছিল বুলি ভাবিব পাৰি যদিও দশম শতিকামানৰ পৰা আকৌ সংস্কৃত নাটকৰ আদৰ কমি আহে। কাৰণ এই সময়ছোৱাত ভাৰতৰ বিভিন্ন প্ৰান্তত প্ৰাকৃত ভাষাৰ বিকাশ ঘটি ই অপভ্ৰংশৰ মাজেদি নব্য ভাৰতীয় আৰ্যভাষালৈ ৰূপান্তৰিত হয়। জনসাধাৰণৰ ভাব প্ৰকাশৰ মাধ্যম যেতিয়া সংস্কৃতৰ পৰিৱৰ্তে প্ৰাকৃত ভাষা হ'ল আৰু তেতিয়া সংস্কৃত ভাষা ৰাজসভা আৰু উচ্চ সাহিত্যৰ মাধ্যম ৰূপেহে বৰ্তিল। নাটক যিহেতু সৰ্বসাধাৰণ লোকৰ লগত জড়িত সেয়েহে সংস্কৃত ভাষাৰ নাটকৰ লগত জনসাধাৰণৰ সম্পৰ্ক কমি আহিল। তেতিয়াই লোকধৰ্মী

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## আবাহন যুগৰ চুটিগল্প - পটভূমি আৰু গল্পকাৰ

ড° জপলেন্ধা ঠাকুৰীয়া বনিদ্যা

অসমীয়া বিভাগ

নলবাৰী বাণিজ্য মহাবিদ্যালয়

### ০.১ অবতৰণিকা :

অসমীয়া সাহিত্যৰ বুৰঞ্জীত প্ৰতিটো যুগৰে অৱদান স্বৰূপীয়া। এই যুগসমূহৰ ভিতৰত আধুনিক যুগৰ অৱদানৰ এক গুৰুত্বপূৰ্ণ ভূমিকা আছে। এই আধুনিক যুগৰ অন্তৰ্ভুক্ত তিনিটা যুগৰ ভিতৰত আবাহন যুগৰ সাহিত্যৰাজিয়েও এক বিশেষ স্থান অধিকাৰ কৰি আছে।

মহাত্মা গান্ধীৰ নেতৃত্বত আৰম্ভ হোৱা ভাৰতৰ স্বাধীনতা আন্দোলনৰ (১৯২১ চন) প্ৰভাৱ অসমত পৰাৰ ফলত আন্দোলনৰ টোৱে অসমৰ জনগণক স্পৰ্শ কৰিছিল। ফলস্বৰূপে তাৰ প্ৰভাৱ প্ৰতিফলিত হ'ল সাহিত্যত। এই বিষয়ত 'আবাহন' কাকতৰ সম্পাদক দীননাথ শৰ্মাই কৈছে - "১৯২১ চনত ভাৰত জুৰি ব্ৰিটিছ সাম্ৰাজ্যবাদ বিৰোধী জাতীয় আন্দোলনৰ সোঁত বৈ গৈছিল। তাৰ টোৱে পূব প্ৰান্তৰ অসমকো প্ৰাৱিত কৰিছিল। ব্ৰিটিছ সাম্ৰাজ্যবাদৰ বিৰুদ্ধে সংগ্ৰামত অসমীয়াৰ জাতীয় চেতনা বহুগুণে বাঢ়ি যায়। এই নৱ-চেতনাই আমাৰ সাহিত্যত নতুন তেজৰ সঞ্চাৰ কৰে। আবাহন এই মহৎ চেতনাৰ অবশ্যজৰী সৃষ্টি।"<sup>১</sup>

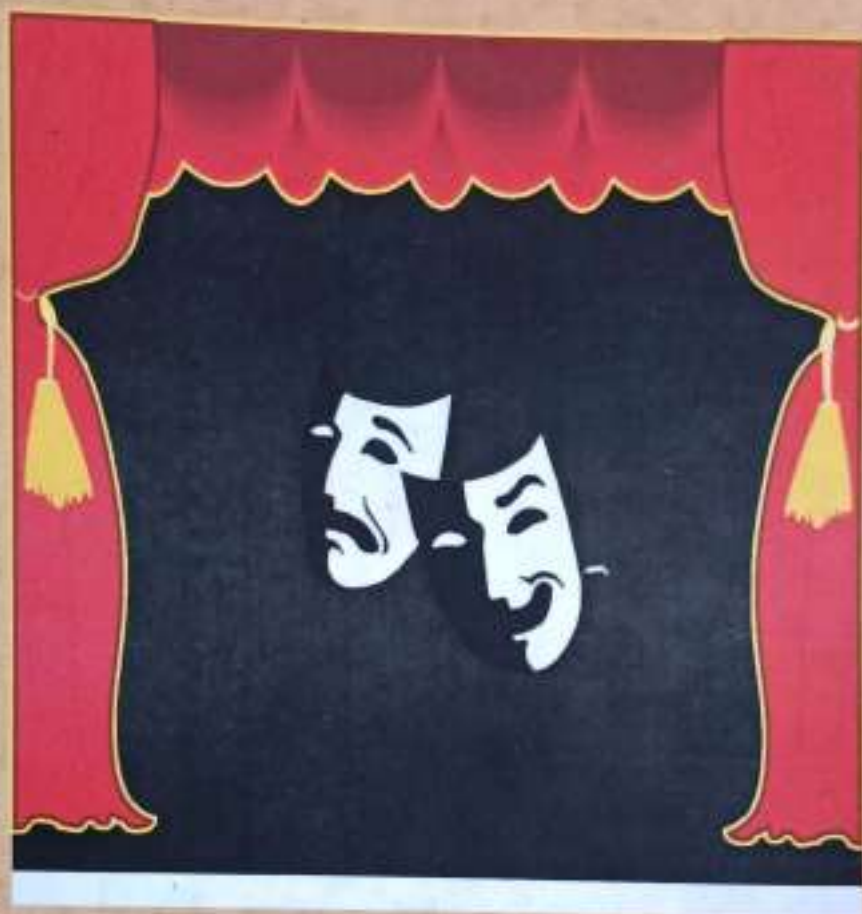
স্বাধীনতা আন্দোলনৰ প্ৰভাৱত অসমৰ জনমনত চেতনাৰ ভাৱ জাগ্ৰত হৈ উঠিছিল। এই চেতনাৰ ভাবে অসমীয়া সাহিত্যিক সকলক বাস্তৱধৰ্মী সাহিত্য সৃষ্টি কৰাৰ পথ প্ৰস্তুত কৰিছিল। তাৰেই ফলস্বৰূপত চুটিগল্পত প্ৰতিভাত হৈছিল সমাজ তথা জাতিৰ বাস্তৱ সমস্যাবোৰ। ব্যক্তিগত স্বার্থক আগস্থান দিয়া সমাজৰ শ্ৰেণী চৰিত্ৰক আবাহন যুগৰ গল্পকাৰসকলে গল্পৰ জৰিয়তে তীব্ৰ সমালোচনা কৰিছে।

ব্ৰিটিছ সাম্ৰাজ্যবাদৰ বিৰোধী মহাত্মা গান্ধীৰ স্বাধীনতা আন্দোলন আপাততঃ ৰাজনৈতিক আন্দোলন আছিল যদিও এই আন্দোলনৰ এটা নিজস্ব আদৰ্শ আছিল। সেই আদৰ্শসমূহ হ'ল - সামাজিক সংগঠন, অৰ্থনৈতিক স্বাৱলম্বিতা, শিক্ষাৰ সম্প্ৰসাৰণ আৰু নাৰীমুক্তি সাধন। গতিকে এই স্বাধীনতা আন্দোলনৰ প্ৰভাৱত অসমীয়াৰ জাতীয় চেতনা বহুগুণে বাঢ়ি যায়। এই নৱ চেতনা প্ৰতিফলিত হ'ল আবাহন যুগৰ চুটি গল্পৰ মাজেৰেও। ইয়াৰ বাহিৰেও সমকালীন অসমৰ ক্ৰমবৰ্ধমান শিক্ষা ব্যৱস্থা আৰু পশ্চিমীয়া সাহিত্যৰ মতাদৰ্শৰে অসমীয়া চুটিগল্প শক্তিশালী হৈ উঠিছিল। আবাহন যুগৰ গল্পকাৰসকলে এড্‌গাৰ এলেন পো, ফৰাচী কথাশিল্পী মোপাঁছা আৰু আণ্টন চেবভৰ চুটিগল্পৰ প্ৰভাৱৰ দ্বাৰা প্ৰভাৱিত হৈছিল। লগতে গল্পকাৰসকলে ফ্ৰয়েডৰ যৌন মনস্তত্ত্বৰ দৃষ্টিৰে অসমীয়া চুটিগল্পত জীন বিশ্লেষণ কৰিবলৈ প্ৰয়াস কৰিছিল।

উক্ত আদৰ্শসমূহ আগত লৈ নগেন্দ্ৰ নাৰায়ণ চৌধুৰীৰ পৃষ্ঠপোষকতা আৰু দীননাথ শৰ্মাৰ সম্পাদনাত কলিকতাৰ পৰা প্ৰকাশ পোৱা আবাহন কাকতে অসমীয়া চুটিগল্পৰ দ্বিতীয়টো যুগৰ সূচনা কৰে। আবাহনৰ

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## পৰম্পৰা আৰু পৰিৱৰ্তন



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হেদায়েৎপুৰ, গুৱাহাটী-৭৮১০০৩  
ফোন : ৯৪৩৫০-১৩৪৯৭

## সূচীপত্ৰ

□ সংস্কৃত নাটকৰ উৎপত্তি, প্ৰকাৰ আৰু বৈশিষ্ট্য — এটি চমু বিশ্লেষণ ◆ কল্পনা বড়া, কবুল দত্ত—	৭
□ ভাৰতীয় সংস্কৃত নাটকৰ ধাৰাত শূদ্ৰকৰ মূচ্ছকটিকম — এক বিশ্লেষণাত্মক আলোচনা ◆ মনোজিতা বৰুৱা—	১৮
□ হিন্দী নাটকৰ উদ্ভৱ আৰু বিকাশ : এটি চমু পৰিচয় ◆ ফুলজ্যোতি শইকীয়া—	২৪
□ অসমীয়া নাট্য-সাহিত্যৰ ঐতিহ্য ◆ দিগন্ত বৰা—	৩০
□ জামুগুৰিহাটৰ বাবে চহৰীয়া ভাওনাৰ প্ৰেক্ষাপটত অংকীয়া নাট : এটি চমু অৱলোকন ◆ গুণপ্ৰভা গগৈ—	৩৫
□ যাত্ৰাপৰা ভ্ৰাম্যমানলৈ : ঐতিহ্য আৰু বিবৰ্তন ◆ মনোজ কুমাৰ শৰ্মা—	৪০
□ থলুৱা শৈলীৰে পৰিৱেশন কৰা অসমীয়া নাটক : এটি সমীক্ষাত্মক অধ্যয়ন ◆ প্ৰণৱ দুৱৰা, প্ৰিয়মা দিহিঙীয়া ফুকন—	৪৭
□ অংকীয়া ভাওনাত প্ৰাক্ শংকৰকালীন অসমৰ লোকনাট্যানুষ্ঠানৰ উপাদান : এটি বিশ্লেষণ ◆ জোনটি পাতৰ, হৰেশ হাজৰিকা—	৫৩
□ আধুনিক অসমীয়া নাটকত অংকীয়া নাটৰ প্ৰভাৱ ◆ স্মৃতিৰেখা চেতিয়া সন্দিকৈ—	৬৫
□ আধুনিক অসমীয়া নাটকত লোকনাট্যৰ উপাদান : 'বায়নৰ খোল' আৰু 'এজন বজা আছিল' নাটকৰ বিশেষ উল্লেখনেৰে ◆ ড° দিগন্ত গগৈ, ড° দীপামণি বৰুৱা দাস—	৭৫
□ আলি হাইদৰৰ ধুমুহা পৰ্বীৰ নীড়ত লোকনাট্যৰ প্ৰয়োগ ◆ জ্যোতিপ্ৰসাদ কোঁৱৰ, ৰুণুমী সোণোৱাল—	৮১
□ লোক নাট্যকলাৰ প্ৰয়োগ আৰু সামাজিক দায়বদ্ধতাৰ দৃষ্টিভঙ্গীৰে আধুনিক যুগৰ পৌৰাণিক নাট — 'প্ৰহ্লদ পাণ্ডৱ' ◆ মৌচুমী ফুকন, প্ৰণীতা নেওগ—	৮৯
□ যুগল দাসৰ 'বায়নৰ খোল' আৰু সভাপ্ৰসাদ বৰুৱাৰ 'মৃণালমাহী' নাটকত লোকনাট্যৰ প্ৰভাৱ : এটি আলোচনা ◆ পাৰ্শ্বপ্ৰতিম ফুকন, লিলা শৰ্মা—	৯৯
□ ভবেন্দ্ৰনাথ শইকীয়াৰ নাটক : জনপ্ৰিয়তাৰ কাৰণ ◆ বীতামণি বৰা—	১০৫



□ আধুনিক অসমীয়া নাটকত বাংলা নাটকৰ প্ৰভাৱ ◆ ড° বলীন সন্দিকৈ—	১০৯
□ আধুনিক অসমীয়া নাটকৰ পৰ্বাস্তৱ : চৰিত্ৰ চিত্ৰণৰ ৰূপ-ৰীতিৰ আভাস (পদ্মনাথ গোহাঞিবৰুৱা আৰু সত্যপ্ৰসাদ বৰুৱাৰ নাটকৰ বিশেষ উল্লেখনৈৰে) ◆ ড° পল্লী বেজবৰুৱা—	১১৯
□ গুণাভিৰাম বৰুৱাৰ 'ৰাম নবমী নাটক' এটি বিশ্লেষণ ◆ ড° বিজু মৰাণ, ড° নিভা দাস—	১৩৩
□ বিজয় টেণ্ডুলকাৰৰ নাটকত সমাজ-ৰাজনৈতিক দিশৰ চিত্ৰণ ◆ সচ্চিদানন্দ শইকীয়া, এল. এক্স. পলিন হাজৰিকা—	১৩৮
□ ড° ভবেন্দ্ৰনাথ শইকীয়াৰ মঞ্চসফল নাট 'স্বৰ্গৰ দুৱাৰ' এক সামগ্ৰিক মূল্যায়ন ◆ পাপৰি কটকী—	১৪৫
□ জ্যোতিপ্ৰসাদ আগৰৱালাৰ 'শোণিত কুঁৱৰী' : পৌৰাণিক নাটকত নতুনত্বৰ বোল ◆ খগেশ্বৰী বৰুৱা, জুনমণি বৰুৱা—	১৫১
□ পৰম্পৰাগত নাট্যাভিনয়ৰ লগত ভবেন্দ্ৰনাথ শইকীয়াৰ নাটকৰ সাদৃশ্য এটি অৱলোকন ◆ বঞ্জিত বঞ্জন তামূলী, মৌচুমী দত্ত, উৎপলা দেৱী—	১৫৭
□ ভবেন্দ্ৰনাথ শইকীয়াৰ নাটক আৰু ইয়াৰ বিশেষত্ব ◆ বৰ্ণালী বড়া—	১৬৬
□ জ্যোতিপ্ৰসাদৰ নাটকত ঐতিহ্য-চেতনা ◆ চিত্ৰজিৎ শইকীয়া—	১৭৭
□ বাটৰ নাটৰ তাত্ত্বিক আৰু প্ৰায়োগিক দিশ : এটি আলোকপাত ◆ কাকলী সোণোৱাল, বিজয়লক্ষ্মী দাস, শান্তনা দুৱৰা সন্দিকৈ—	১৮৬
□ নাট্যচৰ্চাত অসমীয়া নাৰী : এটি অৱলোকন ◆ ড° জ্যোতিময়ী ভট্টাচাৰ্য—	১৯৪
□ আধুনিক অসমীয়া নাটকত ত্ৰৈতীয় নাট্যশৈলী—এটি অৱলোকন ◆ মাধৱ চন্দ্ৰ বৰুৱা—	২০১
□ পৰাগ চলিহাৰ সোণ-ৰূপ নেওচি : সমাজ আৰু ৰাজনীতিৰ প্ৰেক্ষাপটত ◆ ড° মায়ালী গোস্বামী—	২০৬
□ ভাৰতীয় নাট্যজগতত আধুনিক চিন্তা : অসমীয়া নাটকত তাৰ প্ৰতিফলন (ৰামনবমী নাটকৰ আধাৰত) ◆ বাতুল বৰুৱা, অদिति দত্ত—	২১০
□ বাংলা নাটকৰ পৰম্পৰা আৰু প্ৰথা : ৰবীন্দ্ৰনাথ ◆ ড° গৌৰী ভট্টাচাৰ্য—	২১৭
□ অসমীয়া অনাতাঁৰ নাটৰ কলা-কৌশল ◆ নীলাক্ষি চেতিয়া, ৰণজুন হাজৰিকা—	২২৬

□ আধুনিকতাৰ ধাৰণা আৰু অসমীয়া নাটকত ইয়াৰ প্ৰভাৱ :

এক আলোকপাত ➤ তিলোত্তমা গগৈ, দীপালী শৰ্মা, বঞ্জিতা শইকীয়া— ২৩০

□ অসমীয়া নাটকৰ যাত্ৰা আৰু আলি হাইদৰ

➤ অঞ্জুমণি ফুকন, গায়ত্ৰী শৰ্মা তামুলী— ২৩৬

□ সোনোৱাল কছাৰীসকলৰ লোক-নাট্যধৰ্মী অনুষ্ঠান 'বহুৱানাচ' :

এটি চমু আলোকপাত ➤ ড° মীনাক্ষি বৰকাকতী, শ্যামলীমা চান্দমাষ্ট,  
শিল্পীশিখা গগৈ, মিতালী বৰুৱা— ২৪১

□ এবছৰ্ভূমী আধুনিক অসমীয়া নাটক : নিৰাৰণ ভট্টাচাৰ্য নাটকৰ বিশেষ

উল্লেখনেৰে ➤ মেঘালী বৰুৱা, টিংকু পেণ্ড— ২৪৮

□ অসমৰ ভ্ৰাম্যমান থিয়েটাৰৰ নাটক : পৰম্পৰা আৰু পৰিৱৰ্তন

➤ সুব্ৰতজ্যোতি নেওগ, তৰুণ গগৈ, হৰেন ভূঞা— ২৫৪

✓ □ ভাৰতীয় লোকনাট্যাভিনয়ৰ এটি বিশেষ ৰূপ 'যাত্ৰা'

➤ ৰূপলেখা ঠাকুৰীয়া বনিয়া— ২৬১

□ নকুলচন্দ্ৰ ভূঞাৰ 'চন্দ্ৰকান্ত সিংহ' নাটকত চৰিত্ৰসমূহৰ মাজেদি প্ৰতিফলিত

হোৱা স্বদেশপ্ৰেম : এটি বিশ্লেষণাত্মক অধ্যয়ন ➤ ৰীতা চেতিয়া— ২৬৯

□ এবছৰ্ভূমী নাটক হিচাপে অৰুণ শৰ্মাৰ 'আহাৰ' নাটকৰ

এটি বিশ্লেষণ ➤ বিতুল শইকীয়া, সোণমণি বৰুৱা— ২৭৯

□ আধুনিক অসমীয়া নাটকত লোকনাট্যৰ কলা-কৌশল

➤ ড° অৰ্চনা দেৱী— ২৮৯

□ ভাৰতীয় নাট্য পৰম্পৰা আৰু অসমীয়া নাটকত অভিব্যক্তিবাদী

নাট্যধাৰাৰ প্ৰভাৱ ➤ ড° তাপস বৰুৱা— ২৯৯

□ জ্যোতি প্ৰসাদ আগৰৱালাৰ 'কাৰেঙৰ লিগিৰী' নাটকত

প্ৰয়োগ কৰা গীতৰ কৌশল : এটি সমীক্ষা  
➤ বিনিতা মৰাং টায়ে, লোহিত বুঢ়াগোহাঁই— ২১৩

□ বিংশ শতিকাৰ আৰম্ভণিৰপৰা পঞ্চাশৰ দশকলৈকে আধুনিক

অসমীয়া নাটকৰ গতিধাৰা (১৯০০-১৯৫০) : এটি অধ্যয়ন  
➤ নকুল ফুকন, গীতামণি দত্ত— ২২৩

□ আধুনিক অসমীয়া নাটকৰ সংলাপ : জ্যোতিপ্ৰসাদ আগৰৱালা,

ফণী শৰ্মা আৰু মহেন্দ্ৰ বৰঠাকুৰৰ বিশেষ উল্লেখসহ  
➤ হামিদা বেগম— ৩৩৫



# ভাৰতীয় লোকনাট্যাভিনয়ৰ এটি বিশেষ ৰূপ 'যাত্ৰা'

ৰূপলেখা ঠাকুৰীয়া বনিয়া

সহকাৰী অধ্যাপিকা, অসমীয়া বিভাগ

হেমচন্দ্ৰ দেৱগোস্বামী মহাবিদ্যালয়, নিতাইপুখুৰী

## ইতিহাস :

ভাৰতীয় লোকনাট্য বাবেবৰণীয়া আৰু মনোগ্ৰাহী। ভাৰতৰ বিভিন্ন প্ৰান্তত ভিন্ন ধৰণৰ লোকনাট্যৰূপ বিদ্যমান। অৱশ্যে প্ৰত্যেক প্ৰান্তৰ লোকনাট্যৰ ৰূপ সুকীয়া। সংস্কৃত নাটকৰ অৱনতি হোৱাৰ পিছত প্ৰান্তীয় ভাষাসমূহত চতুৰ্দশ শতাব্দীৰ পৰা উনৈশ শতাব্দীৰ ভিতৰত লোকনাট্যই নতুন ৰূপ লাভ কৰে। লোকনাট্য হ'ল এক প্ৰকাৰৰ নাট্যধৰ্মী অনুষ্ঠান। গ্ৰাম্য জীৱনক কেন্দ্ৰ কৰি ৰচিত অথচ মৌখিকভাৱে বাগৰি অহা নাট্য লক্ষ্যযুক্ত লোক পৰিৱেশ্য কলাৰ গুৰুত্বপূৰ্ণ বুলি বিবেচিত উপজীৱ্যই হ'ল লোকনাট্য। (আশুতোষ, পৃ. ৭৪৩)

অসমৰ লোকনাট্যসমূহক নৃত্য-গীত প্ৰধান (Dance-Song dominated), অৰ্ধ নাটকীয় (Quasidramatic) আদি বিভিন্ন ধৰণে শ্ৰেণী বিভাগ কৰা হয় যদিও ইয়াৰ পৰিসৰ ইমান ব্যাপক যে বহুক্ষেত্ৰত এনেকুৱা শ্ৰেণীবিভাজনে লোকনাট্যৰ সকলো ৰূপক সামৰিব নোৱাৰে। অসমৰ লোকনাট্যসমূহৰ ৰূপকবোৰক এনে ধৰণে দেখুৱাব পাৰি— ১। ওজাপালি ২। পুতলা নাচ ৩। ঢুলীয়া ভাওনা ৪। খুলীয়াভাৱৰীয়া ৫। পাচতি ৬। গোৱালপৰীয়া লোকনৃত্য ৭। যাত্ৰা ৮। কুশাণ গান ৯। দোতৰা গান ১০। ভৰী গান ১১। মথনী গীত ১২। দধিমছন ১৩। ৰসতি পূজাৰ গীত ১৪। চড়ক পূজাৰ গীত ১৫। পদুম পূজাৰ গীত ১৬। গোৱালিনী যাত্ৰা ১৭। ভাসান যাত্ৰা ১৮। মনাই যাত্ৰা ১৯। গায়ন-বায়ন ২০। নাগাৰা নাম ২১। পালনাম আদি।

যাত্ৰাও অন্যান্য লোকনাট্যৰ লেখিয়াকৈ উদ্ভৱ হৈছে। অসমীয়া নাটকৰ বুৰঞ্জীত যাত্ৰাভিনয়ে এটি অধ্যায় সামৰি নাট্য ইতিহাসৰ কলেবৰ বৃদ্ধি কৰিছে। তদুপৰি গুৰুত্বপূৰ্ণ কথাটি হ'ল যাত্ৰাভিনয়েই অসমৰ ভ্ৰাম্যমান নাট্য শিল্পৰ ওৰি বৰি আছে।

ভাৰতীয় নাটক : পৰম্পৰা আৰু পৰিৱৰ্তন | ২৬১

# সাহিত্য-সংস্কৃতিৰ সমীক্ষাত্মক বিশ্লেষণ

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# নাটক- সংজ্ঞা আৰু উপাদান

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সহযোগী অধ্যাপক, অসমীয়া বিভাগ

নিতাইপুখুৰী, হেমচন্দ্ৰ গোস্বামী মহাবিদ্যালয়

‘নাটক’ শব্দটো সংস্কৃত ‘নট’ শব্দৰ পৰা আহিছে। ‘নট’ ধাতুৰ অৰ্থ হ’ল, লবচ কৰা বা অংগ সঞ্চালন কৰা। ‘নাট’ শব্দৰ অভিধানিক অৰ্থ ‘ভাওনা’। ‘নাটক’ হৈছে অভিনয়ৰ বাবে ৰচনা কৰা এবিধ কলাসুলভ ৰচনা।

সংজ্ঞা :

‘নাট্যশাস্ত্ৰ’ৰ প্ৰণেতা ভৰতমুণিৰ মতে, “দেৱতা, ঋষি, ৰজা আৰু জনগণৰ পূৰ্বত ক্ৰিয়া-কলাপৰ অনুগমনেই নাটক”।

‘দশকপক’ গ্ৰন্থৰ ৰচয়িতা ধনঞ্জয়ৰ মতে, “কোনো এটা অৱস্থা বা পৰিস্থিতি অনুকৰণেই নাটক।”

‘নাট্যশাস্ত্ৰ’ৰ টীকাকাৰ অভিনৱগুপ্তৰ মতেও, “আনে কৰা কামৰ অনুকৰণে নাট্য বা নাটক।” পাশ্চাত্য সাহিত্য সমালোচক এৰিষ্টটোলে তেওঁৰ বিখ্যাত গ্ৰন্থ ‘পয়েট্ৰিক’ত “ক্ৰিয়াশীল ৰূপত ক্ৰিয়াশীলতাৰ অনুকৰণকে” নাটক বুলিছে। এলাবডি নিকলে তেওঁৰ নিজৰ ভাষাত এটি সংজ্ঞা বান্ধি উলিয়াইছিল। তেওঁৰ মতে, “নাটক হ’ল, জীৱন সংক্ৰান্ত ধাৰণাসমূহৰ অভিব্যক্তিৰ এনে এক শিল্পকলা, য’ত সেই অভিব্যক্তি অভিনেতাসকলৰ দ্বাৰা ব্যাখ্যাত হোৱাৰ উপযোগী আৰু যি অভিব্যক্তি তাৰ শ্ৰৱণী ৰচন আৰু দৰ্শনীয় ক্ৰিয়াশীলতাৰে সমবেত দৰ্শকমণ্ডলীৰ মনোৰঞ্জনৰ কাৰণ হ’ব পাৰে।” স্বীকাৰ্য্য যে, এতিয়ালৈকে নাটকৰ বিষয়ে প্ৰদত্ত সকলোবোৰ সংজ্ঞা ভিতৰত এইটোৱেই আটাইতকৈ সন্তোষজনক সংজ্ঞা। কাৰণ ই সাহিত্যকৰ্ম হিচাপে নাটকৰ পদ্ধতি, মাধ্যম আৰু বাঁতি- এই তিনিওটা বৈশিষ্ট্যপূৰ্ণ দিশকে সামৰি গৈছে।

‘কাব্যোবু নাটকম্ ৰম্যম্’- বুলি সংস্কৃত অলংকাৰিকে সকলোপ্ৰকাৰ কলাৰ ভিতৰত নাটককে শ্ৰেষ্ঠ বুলি প্ৰতিপন্ন কৰি গৈছে। নাটক মূলতঃ দৃশ্য কাব্য হ’লেও ইয়াৰে আছে পঠনীয় গুণ। শ্ৰৱণ, দৰ্শন আৰু পঠন- এই তিনিগুণসম্বলিত কলা শাখাটো অলংকাৰিকসকলে শ্ৰেষ্ঠ বুলি বিবেচনা কৰি আহিছে। নাটকত উক্ত তিনিওটা গুণে

# শ্রবন্ধ বীথিকা



সম্পাদনা

ড° দীপামণি বক্রা দাস

তপন কুমার কাশ্যপ



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ফোন নং : ৯৪৩৫০-১৩৪৯৭

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## শংকৰদেৱৰ 'পাৰিজাত হৰণ' : এটি আলোচনা

ড° কপালেখা ঠাকুৰীয়া বণিয়া

অসমৰ বৈষ্ণৱ ধৰ্ম প্ৰচাৰক শংকৰদেৱে এক বিশাল সাহিত্যৰাজি সৃষ্টি কৰিছিল। অসমীয়া সাহিত্যৰ বেদীলৈ তেওঁ আগবঢ়োৱা অৱদানসমূহৰ মূল উদ্দেশ্য আছিল ধৰ্ম চলেৰে সমাজ সংস্কাৰ কৰা।

অসমীয়া নাট্য-সাহিত্যৰ জনক শংকৰদেৱে নাট ৰচনা কৰি অসমৰ সাহিত্য-সংস্কৃতি তথা ধৰ্মীয় জগতলৈ এক অভূতপূৰ্ব অৱদান আগবঢ়ায়। তেখেতৰ সমগ্ৰ ৰচনাৰাজিৰ মূল উদ্দেশ্য যিহেতু বিষ্ণু মাহাত্ম্য তথা একশৰণ ধৰ্মীয় মতবাদৰ প্ৰচাৰ, সেয়ে শংকৰদেৱৰ প্ৰতিখন নাটৰ মাজেৰেও তাৰেই প্ৰকাশ ঘটিছে। শংকৰদেৱৰ নাটৰ নায়ক পৰমপুৰুষ শ্ৰীকৃষ্ণ। এইজনা পৰমপুৰুষৰ অভয় পদযুগলত আত্মসমৰ্পণ কৰিলেহে মোক্ষত্ৰাপ্তিৰ পথ তৈয়াৰ কৰিব পাৰি। এয়াই শংকৰদেৱৰ অংকীয়া নাটৰ অন্তৰ্নিহিত প্ৰতিপাদ্য বিষয়।

শংকৰদেৱৰ বিৰচিত মুঠ নাট ছখন : পত্নী-প্ৰসাদ, কালিয় দমন, কেলি গোপাল, ৰুক্মিণী হৰণ, পাৰিজাত হৰণ আৰু ৰাম-বিজয়। উক্ত নাটসমূহৰ ভিতৰত পাৰিজাত হৰণ নাটৰ এক সুকীয়া গুৰুত্ব আছে। সংলাপ প্ৰয়োগ, চৰিত্ৰ সৃষ্টি, আংগিকৰ বিচাৰ আদি সকলো ফালৰ পৰা পাৰিজাত হৰণ অনুপম। নাটকীয় কৌশলগত পৰিপক্বতালৈ লক্ষ্য কৰি অনুমান কৰিব পাৰি যে, পাৰিজাত হৰণ নাটখন শংকৰদেৱৰ পৈণত বয়সৰ ৰচনা। ৰামচৰণ ঠাকুৰৰ 'শংকৰ চৰিত' গ্ৰন্থত উল্লেখ আছে যে শংকৰদেৱে দ্বিতীয়বাৰ তীৰ্থ ভ্ৰমণৰপৰা আহিহে 'পাৰিজাত হৰণ' নাট ৰচনা কৰে।

**নাটৰ বিষয়-বস্তুৰ উৎস :**

শংকৰদেৱৰ পাৰিজাত হৰণ নাটৰ মূল উৎস হ'ল ভাগৱত পুৰাণ, বিষ্ণু পুৰাণ আৰু হৰিবংশ পুৰাণ। এই তিনিওখন গ্ৰন্থৰপৰা মূল কাহিনীৰ সাৰভাগ গ্ৰহণ কৰি শংকৰদেৱে তাত সংযোজন-বিয়োজন ঘটাই নাটখন ৰচনা কৰিছে।

**নাটৰ কাহিনী :**

'পাৰিজাত হৰণ' নাটৰ বিষয়-বস্তু নাৰদে স্বৰ্গৰ পৰা অনা এপাহ পাৰিজাতক কেন্দ্ৰ কৰি আবদ্ধ হৈছে। নাৰদে দেৱৰাজ ইন্দ্ৰৰ সৈতে এদিন ভগৱান কৃষ্ণৰ দ্বাৰকাপুৰীত উপস্থিত হ'ল আৰু স্বৰ্গৰ পৰা অনা এপাহ পাৰিজাত ফুল কৃষ্ণৰ হাতত অৰ্পণ কৰি ফুলপাহৰ গুণ-গৰিমা বৰ্ণালে। ফুলপাহৰ গুণ-গৰিমা শুনি ৰুক্মিণীয়ে ফুলপাহ পাবলৈ

# অসমৰ জনগোষ্ঠীয় কৃষিভিত্তিক উৎসৱ-পাৰ্বণ



সম্পাদনা  
ড° জ্যোতিৰেখা গগৈ  
ৰণুমী সোণোৱাল



## ASAMAR JANAGUSTHIO KRIKHIVITTIK UTSAV-PARBAN

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## অসমৰ কোচ-ৰাজবংশী সকলৰ কৃষিভিত্তিক উৎসৱ-পাৰ্বণ : এটি অধ্যয়ন

ড° কপলেখা ঠাকুৰীয়া বৰুৱা

বিভিন্ন জাতি-উপজাতিৰ সংমিশ্ৰণত গঠন হৈছে অসমীয়া জাতি। সেইদৰে বিভিন্ন জাতি-উপজাতিৰ সংস্কৃতিৰ সমষ্টিয়ে হ'ল অসমীয়া সংস্কৃতি। 'সংস্কৃতি' হ'ল জাতি এটাৰ মেৰুদণ্ড স্বৰূপ। অসমীয়া সংস্কৃতিৰ ভেটি নিৰ্মাণ অসমত বসবাস কৰা জাতি-উপজাতিৰ অৱদান অনস্বীকাৰ্য। এই জাতি-উপজাতিসমূহৰ ভিতৰত কোচ-ৰাজবংশীসকলৰ অৱদানো কম নহয়।

অসমৰ মুঠ জনসংখ্যাৰ এক বুজন সংখ্যক অধিবাসী হ'ল কোচ-ৰাজবংশী সকল। প্ৰাচীন কামৰূপৰ সংস্কৃতিবান এই কোচ-ৰাজবংশী জনগোষ্ঠীটোৱে অসমীয়া সমাজ, সভ্যতা-সংস্কৃতিত বিশেষ প্ৰভাৱ বিস্তাৰ কৰিছে। (অসমীয়া জাতি আৰু সংস্কৃতি, ২০০৩, পৃ. ৬০) আমাৰ এই নিবন্ধত কোচ-ৰাজবংশীসকলৰ কৃষি ভিত্তিক উৎসৱ-পাৰ্বণ সম্পৰ্কে এটি আলোচনা যুগুত কৰিবলৈ প্ৰয়াস কৰা হৈছে।

কোচ-ৰাজবংশীসকল মূলত শৈব-সংস্কৃতিৰ অন্তৰ্গত। অসমত ব্যাপকভাৱে প্ৰাচীন কালৰে পৰা প্ৰৱৰ্তি থকা শৈব উপাসনাৰ পৰম্পৰা কোচ-ৰাজবংশীসকলৰ দান বুলি ক'ব পাৰি। (প্ৰাগুক্ত গ্ৰন্থ, পৃ. ৬২) কোচ-ৰাজবংশীসকলে পালন কৰা বিভিন্ন নৃত্য-গীত, উৎসৱ-পাৰ্বণে অসমীয়া লোককৃষ্টিৰ ভঁৰাল চহকী কৰিছে। তেওঁলোকৰ সমাজত ব্যুৎপত্তি লাভ কৰা বিষহৰি বা মনসা পূজা, কাতিপূজা, হুমু পূজা, চণ্ডীপূজা, বাঁশ পূজা, মদনকাম,

# জাতীয়তাবাদ আৰু অসমীয়া ভাষা-সাহিত্য

সম্পাদনা  
ড° বন্দনা দাস  
ভাস্কৰ ভট্ট



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# জ্যোতিপ্ৰসাদ আগৰৱালাৰ গীত আৰু কবিতাত জাতীয়তাবাদ : এটি অধ্যয়ন

ড° কপলেখা ঠাকুৰীয়া বণিয়া

## ০.১. অৱতৰণিকা :

চিৰসুন্দৰৰ পূজাৰী জ্যোতিপ্ৰসাদ আগৰৱালাৰ প্ৰতিভা আছিল বৈচিত্ৰ্যময়। গীতিকাৰ, সুৰকাৰ, কবি, নাট্যকাৰ, সংগীতজ্ঞ, বোলছবি নিৰ্মাতা, শিশু সাহিত্য আদি সৃষ্টি কৰি শিল্পীসুলভ প্ৰতিভাৰ আকৰ জ্যোতিপ্ৰসাদৰ জ্যোতিয়ে অসমৰ সাহিত্য সংস্কৃতিৰ বৰঘৰটি উজলাই ৰাখিছে।

শংকৰ-মাধৱৰ পৰৱৰ্তী কালত অসমীয়া সাহিত্য-সংস্কৃতিৰ ফুলনিখনি যি কেইগৰাকী শিল্পী-সাহিত্যিকে নতুন ৰূপত সজাই-পৰাই মনোমোহা কৰি তুলিছিল, সেইসকলৰ ভিতৰত চিৰস্মৰণীয় অন্যতম ব্যক্তি আছিল 'জ্যোতিপ্ৰসাদ আগৰৱালা'।

জ্যোতিপ্ৰসাদে মহাত্মা গান্ধীৰ ভাৱাদৰ্শত প্ৰবুদ্ধ হৈ ভাৰতৰ স্বাধীনতা আন্দোলনত সক্ৰিয়ভাৱে যোগদান কৰিছিল। ১৯২১ চনৰ পৰা আৰম্ভ কৰি স্বাধীনতা প্ৰাপ্তিৰ সময়লৈকে তেওঁ কংগ্ৰেছৰ স্বেচ্ছাসেৱক ৰূপে আৰু এগৰাকী অক্লান্ত কৰ্মীৰূপে নিজকে নিয়োজিত কৰিছিল। তাৰ সমান্তৰালভাৱে স্বাধীনতা আন্দোলনলৈ জাতীয় চৈতন্য উদ্দীপক গীত-কবিতা-নাটক-প্ৰবন্ধ আদি বিচিত্ৰ লিখনিৰ মাজেৰে তেওঁ অসম তথা সমকালীন পৰাধীন ভাৰতীয় জনতাৰ প্ৰাণত জাতীয়তাবোধ আৰু স্বাধীনতাৰ চিন্তা জাগ্ৰত কৰিছিল।

জাতীয়তাবাদ প্ৰত্যেক ব্যক্তিৰ অন্তৰতেই কম-বেছি পৰিমাণে থাকে। যিজন ব্যক্তিৰ নিজ জাতিৰ প্ৰতি প্ৰেম নাই সেই ব্যক্তিয়ে নিজকে চিনি নাপায়। জাতীয়তাবাদ অবিহনে কোনো জাতি বা দেশৰ উন্নতি সাধন হ'ব নোৱাৰে।



# অসমীয়া ভাষা সাহিত্য সংস্কৃতি

পৰম্পৰা আৰু পৰিৱৰ্তন

সম্পাদনা

বলীন ভূঞা আৰু ড° বীতা চেতিয়া

# অসমীয়া ভাষা-সাহিত্য-সংস্কৃতি পৰম্পৰা আৰু পৰিবৰ্তন

সম্পাদকদ্বয়  
বলীন ভূঞা  
ড° ৰীতা চেতিয়া



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গুৱাহাটী-১৪



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ছ.প্তেম্বৰ, ২০১৮

বেটুপাতঃ

সঞ্জীৱ বৰা

গ্রন্থস্বত্বঃ

সম্পাদকস্বত্ব

মূল্যঃ ৫০০ টকা

প্রকাশকঃ

পূৰ্বায়ণ প্ৰকাশন

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## সম্পাদনা সমিতি

উপদেষ্টা

- ঃ ড° যোগেন চন্দ্ৰ কলিতা; সঞ্চালক  
মানৱ সম্পদ উন্নয়ন কেন্দ্ৰ  
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অসমীয়া বিভাগ, গুৱাহাটী বিশ্ববিদ্যালয়  
ড° কনক চন্দ্ৰ চহৰীয়া, সমন্বয়ক  
৩২ সংখ্যক পৰিশীলন পাঠ্যক্ৰম  
(৩ ছেপ্তেম্বৰ, ২০১৮ ৰ পৰা ২৩ ছেপ্তেম্বৰ ২০১৮ লৈ)  
মানৱ সম্পদ উন্নয়ন কেন্দ্ৰ, গুৱাহাটী বিশ্ববিদ্যালয়

সম্পাদকদ্বয়

- ঃ বলীন ভূঞা  
ড° ৰীতা চেতিয়া

সদস্যসকল

- ঃ ড° হীৰা মান্না দাস  
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আৰতি বসুমতাৰী  
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ৰাজাবাম ৰাভা  
দিব্যজ্যোতি কুমাৰ



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ড° ৰূপলেখা ঠাকুৰীয়া বণিয়া\*

## ০.১. প্ৰৱৰ্তিকা :

‘যাত্ৰা’ শব্দটো অৰ্বাচীন নহয়। ‘যাত্ৰা’ শব্দই কেতিয়াৰ পৰা ‘নাট’ শব্দ সামৰিলে তাক নিৰ্দিষ্টকৈ কোৱা টান। অসমত শংকৰদেৱৰ আগত ‘যাত্ৰা’ শব্দক নাট অৰ্থত ব্যৱহাৰ হোৱাৰ প্ৰমাণ পোৱা নাযায় যদিও উৎসৱ অৰ্থত এই শব্দৰ ব্যৱহাৰ ভৱভূতিৰ সময়ৰ পৰা প্ৰচলন আছে বুলি ড° সত্যেন্দ্ৰ নাথ শৰ্মাই ‘পৰম্পৰাগত প্ৰাচ্য নাট্যাভিনয়’ গ্ৰন্থত উল্লেখ কৰিছে। ইয়াৰ আভিধানিক অৰ্থ ‘গমন’। দৌলযাত্ৰা, ৰথযাত্ৰা আদি উৎসৱৰ ক্ষেত্ৰত যেতিয়া উপাস্য দেৱতাক লৈ নৃত্য-গীত বাদ্যৰে এক আনন্দ মধুৰ পৰিবেশত শোভাযাত্ৰা কৰা হৈছিল তদবৰ্তমানো কৰা হয়, তেনে যাত্ৰাৰ কালত কোনোসময়ত প্ৰাসংগিক সংলাপৰ অন্তৰ্ভুক্তিৰে ‘যাত্ৰা’ শব্দ নাট শব্দৰ সমাৰ্থক কৰা হ’ল আৰু ই লোক-নাট্যানুষ্ঠান হৈ পৰিল।\*

মহাপুৰুষ শংকৰদেৱে প্ৰাচীন সংস্কৃত নাটক, প্ৰাচীন ভাৰতীয় লোক-নাট্যসমূহৰ কলা-কৌশলৰ সমন্বয় ঘটাই ছয়খন অংকীয়া নাট ৰচনা কৰে। ‘চিহ্নযাত্ৰা’ অভিনয়েৰে তেওঁ অসমত পোনপ্ৰথম ‘নাট’ অভিনয়ৰ সূচনা কৰে। ‘চিহ্নযাত্ৰা’ নাটৰ পূৰ্বে অসমত কুৰুণ গান, ওজাপালি নৃত্য আদিৰ দৰে লোকনাট্যানুষ্ঠান, গীত, অভিনয়ৰ প্ৰচলন আছিল যদিও সেইবোৰ অংকীয়া নাটৰ দৰে প্ৰণালীবদ্ধভাৱে ৰচিত হোৱা নাছিল। মন কৰিবলগীয়া যে শংকৰদেৱে তেওঁৰ অপূৰ্ব সৃষ্টি নাট্যসমূহক ‘যাত্ৰা’ বুলি অভিহিত কৰিছিল।

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# পৰিৱৰ্তিত পটভূমিত উত্তৰ-পূৱ ভাৰতৰ জনগোষ্ঠীয় নাৰী



সম্পাদকত্ৰয় :  
গীতালী শইকীয়া  
তৰুণ গগৈ  
মানসী গগৈ

# পৰিবৰ্তিত পটভূমিত উত্তৰ পূব ভাৰতৰ জনগোষ্ঠীয় নাৰী

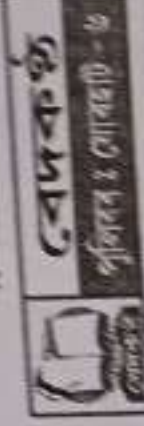
সম্পাদকত্ৰয় :

গীতালী শইকীয়া

তৰুণ গগৈ

মানসী গগৈ

পৰিবেশক :





# PARIBATIRTA PATABHUMIT UTTAR PUB BHARATAR JANAGOSTHIYA NARI

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তৰুণ গগৈ  
মানসী গগৈ

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সুব্রত জ্যোতি নেওগ  
শিবানন্দ শৰ্মা

প্রকাশক : মহিলা কোষ,  
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## সূচীপত্ৰ

	পৃষ্ঠা
“নৃ-গোষ্ঠীয় মহিলাৰ সামাজিক আৰু বাজনৈতিক পৰিবৰ্তন” মাজুলীৰ দেউৰী সম্প্ৰদায়ৰ ওপৰক এটি ক্ষেত্ৰভিত্তিক অধ্যয়ন / বিপুল ৰাজখোৱা, তুলসী ৰাজখোৱা	০৯
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# পৰিৱৰ্তিত সামাজিক প্ৰেক্ষাপটত দক্ষিণ কামৰূপৰ ৰাভা জনগোষ্ঠীৰ স্ত্ৰীআচাৰ

নিভা ঠাকুৰীয়া,  
ৰূপলেখা ঠাকুৰীয়া বণিয়া

সাম্প্ৰতিক কালৰ অসম ৰাজ্যৰ ভৌগোলিক পৰিসীমাৰ এটি প্ৰশাসনিক গোটৰ নাম কামৰূপ জিলা। মহাবাহু ব্ৰহ্মপুত্ৰই কামৰূপ জিলাক দুই ভাগত ভাগ কৰিছে। ব্ৰহ্মপুত্ৰৰ দক্ষিণ পাৰৰ ভূ-খণ্ডকেই দক্ষিণ কামৰূপ নামেৰে জনা যায় যদিও কৰ্মক্ষেত্ৰত ইয়াৰ পৰিসৰ কিছু ঠেক। অসমৰ ৰাজধানী গুৱাহাটী মহানগৰী কামৰূপ জিলাৰ ভৌগোলিক মানচিত্ৰত মাজভাগত অৱস্থিত হোৱাৰ বাবে প্ৰকৃততাত গুৱাহাটীক বাদ দি পশ্চিমৰ অঞ্চলটোহে দক্ষিণ কামৰূপ নামেৰে পৰিচিত। দক্ষিণ কামৰূপৰ চাৰিসীমা এনেধৰণৰ :

উত্তৰে- ব্ৰহ্মপুত্ৰ, দক্ষিণে- অসম মেঘালয়ৰ সীমা, পূবে- খনাজান (ধাৰাপুৰ), পশ্চিমে- কামৰূপ আৰু গোৱালপাৰা জিলাৰ সীমা (ধূপধৰা)।

বিভিন্ন জাতি-জনজাতি মিলি দক্ষিণে কামৰূপৰ সমাজখন গঠিত হৈছে। ইয়াৰ জনসাধাৰণ আৰ্যমূলীয় আৰু তিব্বত-বৰ্মীয়। এওঁলোকক অজনজাতীয় আৰু জনজাতীয় এই দুটা ভাগত ভাগ কৰিব পাৰি। অজনজাতীয়সকলৰ ভিতৰত ব্ৰাহ্মণ, কলিতা, মানী, কুমাৰ, কোঁচ, কৈৱৰ্ত, নাথ আদি জনগোষ্ঠীৰ লোকসকল অন্তৰ্ভুক্ত। জনজাতীয়সকলৰ ভিতৰত ৰাভা, বড়ো, গাৰো আৰু হাজংসকল অন্তৰ্ভুক্ত। এওঁলোকৰ বাহিৰেও অন্যান্য নামেৰে এটা ভাগত নামকৰণ কৰিব পাৰি। এই ভাগত মুছলমান, বঙালী, বিহাৰী, পাঞ্জাবী, ৰাজস্থানী, নেপালী আৰু চাহ-জনগোষ্ঠীক অন্তৰ্ভুক্ত কৰিব পাৰি।

দক্ষিণ কামৰূপৰ বৰ্ণাঢ্য সমাজ-সংস্কৃতিত উল্লেখিত সকলো জনগোষ্ঠীৰে উল্লেখযোগ্য অবদান আছে। পাহাৰ-ভৈয়ামৰ জনজীৱন অনুৰণিত হোৱা দক্ষিণ কামৰূপৰ বিশাল বুকুত আছে বৈচিত্ৰ্যৰ মাজৰ ঐক্যৰ মহান ভাৰতীয় ঐতিহ্যৰ স্পন্দন।

পৃথিৱীৰ বিভিন্ন ভাষাগোষ্ঠীসমূহৰ ভিতৰত চীন-তিব্বতীয় ভাষাগোষ্ঠীৰ অন্তৰ্ভুক্ত ৰাভা জনগোষ্ঠী অসমৰ এটি অন্যতম জনগোষ্ঠী। দক্ষিণ কামৰূপৰ ৰাণী, লোহাৰঘাট, ছয়গাঁও, কদৈগুৰি, বাক্ৰাপাৰা, সাতেকণা, ৰতনপুৰ, আন্ধেৰী, ভেৰভেৰী, গোৱৰ্দ্ধন, বামুণীগাঁও,



# প্রবন্ধ সৌৰভ

ড° কপালেখা ঠাকুরীয়া বণিয়া



# প্রবন্ধ সৌৰভ

ড° ৰূপলেখা ঠাকুৰীয়া বণিয়া

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ডি.টি.পি/ডিজাইনিং :  
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২৫৫.০০ টকা মাত্ৰ (পুথিভঁৰাল)।

মুদ্রণ :  
আংগিক প্রকাশন  
গুৱাহাটী-১





## ।। আগকথা।।

বিভিন্ন সময়ত প্ৰয়োজনীয়তাৰ খাতিৰত ভাষা-সাহিত্যৰ গৱেষণামূলক প্ৰ কিছুমান লিখা হৈছিল। ইয়াৰ দুই এটা প্ৰবন্ধ ভিন্ন আলোচনীত ইতিমধ্যে প্ৰকাশ পাই সাহিত্য-সংস্কৃতি বিষয়ক প্ৰবন্ধসমূহ ছাত্ৰ-ছাত্ৰীৰ উপযোগী হ'ব বুলি বহুদিনৰ পৰা অনু কৰি গ্ৰন্থৰ আকাৰত প্ৰকাশ কৰিবলৈ মনতে আশা পুহি আছিলো। ছাত্ৰ-ছাত্ৰী প্ৰয়োজনীয়তাৰ প্ৰতি দৃষ্টি ৰাখি প্ৰবন্ধ কেইটা গোটাইলৈ 'প্ৰবন্ধ সৌৰভ' নামকৰণে গ্ৰন্থৰ আকাৰত প্ৰস্তুত কৰি উলিওৱাৰ সিদ্ধান্ত ল'লো। ইয়াৰে কেইটামান প্ৰবন্ধ বহু আগতে লিখা হৈছিল, প্ৰবন্ধ কেইটাৰ বিশেষ পৰিবৰ্তন কৰাও নহ'ল। সেয়ে পা সমাজে ভুল-ভ্ৰান্তিবোৰ শুধৰাই দিলে উপকৃত হ'ম।

প্ৰবন্ধকেইটাৰ পুণৰীক্ষণৰ ক্ষেত্ৰত সহায় কৰা মহেন্দ্ৰ মোহন চৌধুৰী বৰি মহাবিদ্যালয়ৰ অসমীয়া বিভাগৰ প্ৰাক্তন সহযোগী অধ্যাপক তথা নলবাৰী বৰি মহাবিদ্যালয়ৰ অৱসৰ প্ৰাপ্ত অধ্যক্ষ শ্ৰদ্ধাৰ ড° পৰেশ নাথ শৰ্মাদেৱ আৰু দক্ষিণ কামৰ মহাবিদ্যালয়ৰ অসমীয়া বিভাগৰ বিভাগীয় প্ৰধান ড° নিভা ঠাকুৰীয়াৰ মোৰ আন্তৰ্ ধন্যবাদ তথা কৃতজ্ঞতা জ্ঞাপন কৰিলোঁ। সকলো দিশতে দিহা-পৰামৰ্শৰে উৎসাহিত ব মোৰ জীৱন সহচৰ ড° দিলীপ বৰিয়াৰ নাম ল'বই লাগিব। তেখেতৰ যোগাত্মক আৰু সহযোগিতাই হ'ল মোৰ এই পদক্ষেপৰ বিশেষ সম্বল। তদুপৰি কম দিনৰ ভিতৰ গ্ৰন্থখন নিষ্ঠাৰে ছপা কৰি দিয়া বাবে "টেক্‌নো এড্‌ পাব্লিকেচন'ৰ স্বত্বাধিকাৰী শ্ৰী নবজ্যোতি দেৱচৌধুৰী প্ৰমুখ্যে প্ৰেছৰ সমূহ কৰ্মীবৃন্দলৈও ধন্যবাদ তথা কৃতজ্ঞতা জ্ঞাপ কৰিলোঁ। গ্ৰন্থখনত সন্নিবিষ্ট আলোচনাখিনি ছাত্ৰ-ছাত্ৰী তথা পাঠকসমাজৰ উপকাৰ আহিলে আমাৰ শ্ৰমে সাৰ্থকতা লাভ কৰিব। শেষত, সদাশয় পাঠকৰ গঠনমূলক দিহা পৰামৰ্শই আমাক পৰৱৰ্তী কামৰ বাবে অনুপ্রাণিত কৰিব বুলি আশা কৰিলোঁ।

— ড° ৰূপলেখা ঠাকুৰীয়া বৰি

## ॥ সূচীপত্ৰ ॥

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# অসমৰ যাত্ৰাভিনয় : ইতিহাস আৰু উত্তৰণ



ৰূপলেখা ঠাকুৰীয়া বণিয়া

  
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ৰূপলেখা ঠাকুৰীয়া বণিয়া



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ফৰেষ্ট গেট, নাৰেঙ্গী, গুৱাহাটী-২৬



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উজানবজাৰ, গুৱাহাটী-১

## উৎসৰ্গা

পৰম পূজা পিতৃ শ্ৰীযুত কুমুদ ঠাকুৰীয়া আৰু মাতৃ-  
শ্ৰীমতী প্ৰফুল্লময়ী ঠাকুৰীয়াৰ হাতত 'অসমৰ  
যাত্ৰাভিনয় : ইতিহাস আৰু উদ্ভৱণ' গ্ৰন্থখন সৰ্বিনয়ে  
অৰ্পণ কৰিলোঁ।

—লেখিকা

## প্ৰাককথন

নাটক দৃশ্য কাব্য। সুদীৰ্ঘ কালজুৰি নাটকেই শ্ৰেষ্ঠ গণমাধ্যমৰূপে সমাজত পৰিগণিত হৈ আহিছে। সমাজ সংগঠন, জনশিক্ষা আৰু জনগণৰ মনোবৰ্জ্জনৰ মাধ্যম হিচাপেও গুৰুত্বপূৰ্ণ ভূমিকা অৰ্হীকাৰ্য। নাটক এনে এবিধ কলা যাৰ দ্বাৰা সমাজৰ শিক্ষিত অশিক্ষিত সকলো শ্ৰেণীৰ লোকেই উপকৃত হ'ব পাৰে।

ভাৰতীয় লোকনাট্যৰ এক বিশেষ ৰূপ হ'ল 'যাত্ৰা'। 'যাত্ৰা' শব্দটো বহু পুৰণি যদিও ই কেতিয়াৰ পৰা নাট শব্দক বুজাবলৈ গ'ল তাক নিৰ্দিষ্টকৈ ক'ব নোৱাৰি। অসমত শংকৰদেৱৰ আগত 'যাত্ৰা' শব্দক নাটক অৰ্থত ব্যৱহাৰ হোৱাৰ প্ৰমাণ পোৱা নাযায়।

শংকৰদেৱে প্ৰাচীন সংস্কৃত নাটক, লোকনাট্যানুষ্ঠান, ওজাপালি নৃত্য, পুতলা নাচ, ঢুলীয়া, দক্ষিণ ভাৰতৰ ৰঙ্গানুষ্ঠান, যক্ষগান আদিৰ কলা-কৌশলৰ সমন্বয় ঘটাই ছয়খন অংকীয়া নাট ৰচনা কৰে। 'চিহ্নযাত্ৰা' অভিনয়েৰে তেখেতে অসমত পোন প্ৰথম 'নাট' অভিনয়ৰ সূচনা কৰে। 'চিহ্নযাত্ৰা' নাটৰ পূৰ্বে অসমত কুমান গান, ওজাপালি নৃত্য আদিৰ দৰে লোক-নাট্যানুষ্ঠান, গীত, অভিনয়ৰ প্ৰচলন আছিল যদিও সেইবোৰ অংকীয়া নাটৰ দৰে প্ৰণালীবদ্ধভাৱে ৰচিত হোৱা নাছিল। শংকৰদেৱে এই লোকনাট্যসমূহৰ পৰা উপাদান সংগ্ৰহ কৰি 'যাত্ৰা'ৰ সৃষ্টি কৰিলে। মন কৰিবলগীয়া যে শংকৰদেৱে তেওঁৰ অপূৰ্ব সৃষ্টি নাটসমূহক 'যাত্ৰা' বুলি অভিহিত কৰিছিল।

শংকৰদেৱ সৃষ্টি অসমীয়া নাট-ভাণনাই কেবল বহুৰ ধৰি অসমীয়া সমাজ-সংস্কৃতিৰ পৰিচয় বহন কৰি আহিছে। পৰৱৰ্তীকালত ঊনবিংশ শতিকাত পাশ্চাত্যৰ লগত ভাৰতীয় লোকনাট্যৰ সংমিশ্ৰণ ঘটি 'যাত্ৰা' নামেৰে আন এবিধ লোকনাট্যৰ সৃষ্টি হ'ল। এটা সময়ত এই 'যাত্ৰা' নামৰ নাট্যানুষ্ঠানটোৱে সমগ্ৰ অসমতে জনপ্ৰিয়তা লাভ কৰিবলৈ সক্ষম হ'ল। অসমীয়া নাট্য-সাহিত্যৰ ইতিহাসত যাত্ৰাপাৰ্টীসমূহে এক বিশেষ ভূমিকা গ্ৰহণ কৰি অহাৰ সমান্তৰালভাৱে অসমৰ ভ্ৰাম্যমান নাট্যশিল্পৰো গুৰি ধৰি আহিছে। তদুপৰি এই যাত্ৰাদলসমূহে অসমীয়া সমাজ, কলা-সংস্কৃতি আৰু অৰ্থনীতিলৈ এক বিশেষ অৱদান আগবঢ়াইছে।



অসমীয়া সংস্কৃতিত এক বিশেষ ভূমিকা গ্ৰহণ কৰিবলৈ সক্ষম হোৱা এই যাত্ৰাভিনয়ৰ আৰম্ভণিকালৰ প্ৰায়বোৰ যাত্ৰাদল, অভিনেতা-অভিনেত্ৰী, কলা-কুশলী, প্ৰযোজক আদি গৰাকীৰ গৰ্ভত হেৰাই যাবলৈ উপক্ৰম হোৱা পৰিলক্ষিত হোৱাত এই গুৰুত্বপূৰ্ণ বিষয়টো গবেষণাৰ বাবে হাতত লোৱা হৈছিল। অশেষ কষ্ট কৰি প্ৰায় হেৰাই যোৱাৰ উপক্ৰম খটা, এই বিষয়টোৰ সমল উদ্ঘাটন কৰি 'নামনি অসমৰ যাত্ৰাভিনয়' নামেৰে গবেষণা গ্ৰন্থখন প্ৰস্তুত কৰি উলিয়াবলৈ সক্ষম হওঁ, ফলস্বৰূপে গুৱাহাটী বিশ্ববিদ্যালয়ে পি. এইচ. ডি. ডিগ্ৰী প্ৰদান কৰে।

আমাৰ এই গবেষণা কৰ্মৰ আধাৰতে প্ৰস্তুত কৰিবলৈ লোৱা হৈছে এই গ্ৰন্থখন। পৰীক্ষণ দ্বাৰা উচ্চ প্ৰশংসিত আৰু গ্ৰন্থ আকাৰত প্ৰকাশৰ বাবে উৎসাহিত কৰা সন্তোষ কিতাপ আকাৰে ইয়াক প্ৰকাশ কৰাত যথেষ্ট পলম হৈছে। গ্ৰন্থখনৰ নামকৰণ কৰা হৈছে 'অসমৰ যাত্ৰাভিনয় : ইতিহাস আৰু উদ্ভৱ'। গ্ৰন্থখনিত যাত্ৰাৰ বিভিন্ন দিশ আলোকপাত কৰাৰ সন্মানভাৱে যাত্ৰাদলসমূহ বিৱৰণ, অভিনেতা-অভিনেত্ৰী তথা কলা-কুশলীসকলৰ কিছু পৰিচয় দাঙি ধৰিবলৈ চেষ্টা কৰা হৈছে।

আমাৰ গবেষণা কাৰ্যৰ নিৰ্দেশক আৰু তত্বাৱধায়ক আছিল পাণ্ডু মহাবিদ্যালয়ৰ অসমীয়া বিভাগৰ সহযোগী অধ্যাপক ড° নীলমোহন ৰায় ছাৰ। গবেষণা কাৰ্যত ছাৰে যি আন্তৰিক সহায়-সহযোগিতা আগবঢ়াইছিল তাৰ বাবে তেখেতৰ প্ৰতি আমি চিৰকৃতজ্ঞ লগতে 'আধুনিক ভাৰতীয় ভাষা বিভাগ'ৰ প্ৰাক্তন মূৰব্বী তথা বৰীন্দ নাথ ঠাকুৰ অধ্যাপক আৰু কলাগুৰু ড° উমেশ ডেকা ছাৰে আমাক গবেষণা কাৰ্যত ব্ৰতী হ'বলৈ উৎসাহিত কৰাৰ লগতে বিভিন্ন দিশত দিহা-পৰামৰ্শ দি গবেষণা কাৰ্য সহজসাধ্য কৰি দিয়ে। তদুপৰি শ্ৰদ্ধাৰ ডেকাছাৰে গ্ৰন্থখনৰ আগকথা লিখি আমাক যি শুভাশিস দি উপকৃত কৰিলে তাৰ বাবে আমি তেখেতৰ ওচৰত কৃতজ্ঞ।

বিষয়টোৰ ক্ষেত্ৰ অধ্যয়নৰ সময়ত বিভিন্নভাবে সহায়ৰ হাত আগবঢ়োৱা ব্যক্তিসকল হ'ল— বঙাইগাঁৱৰ অৱসৰপ্ৰাপ্ত অধ্যক্ষ মুকুন্দ শৰ্মা, টিহাৰ যাত্ৰাশিল্পী বসন্ত শৰ্মা, ছয়গাঁও মহাবিদ্যালয়ৰ অধ্যাপক মনোজ কুমাৰ গোস্বামী, বামপুৰ আঞ্চলিক মহাবিদ্যালয়ৰ অধ্যাপক উমেশ কলিতা, ছয়গাঁৱৰ যাত্ৰাশিল্পী কুমুদ ঠাকুৰীয়া, নলবাৰীৰ বৰভাগ- ক্ষুদ্ৰ কুলহাটীৰ মণ্টু কুমাৰ ভূঞা, বৰভাগ নৱমিলন নাট্য সমিতি, বৰভাগ উৰাৰ কপিধ্বজ নাট্যগোষ্ঠীৰ দল পৰিচালক কুমুদ ডেকা, বৰভাগ কালাগৰ শ্যামৰায় নাট্য গোষ্ঠীৰ প্ৰযোজক শিক্ষক সুভাষ তালুকদাৰ, ছয়গাঁৱৰ শিক্ষয়িত্ৰী হৰিমতী কলিতা, বামপুৰৰ ননী, গুৱালকুছি মহাবিদ্যালয়ৰ অধ্যাপক ড° অতুল চন্দ্ৰ দাস, কালাতলিৰ অধ্যাপক আব্দুল মুমিন আৰু ক্ষেত্ৰ অধ্যয়নৰ ক্ষেত্ৰত বিশেষভাবে সহায় কৰে বন্ধুবৰ নলিনী ঠাকুৰীয়াই। উল্লেখিত আটাইলৈ আন্তৰিক কৃতজ্ঞতা থাকিল। গ্ৰন্থখন প্ৰকাশৰ ক্ষেত্ৰত বিশেষভাবে উৎসাহিত কৰি সকলো দিশেতে দিহা-পৰামৰ্শ দান কৰা মোৰ জীৱনসংগী ড° দিলীপ বণিয়াৰ নাম নল'লেই নহ'ব। তেখেতৰ যোগাধ্যক চিন্তা আৰু সহযোগিতাই হ'ল

আমাৰ এই পদক্ষেপৰ বিশেষ সম্বল। লগতে পিতা-কুমুদ ঠাকুৰীয়া, মা প্ৰফুল্লময়ী ঠাকুৰীয়া, সৰু বাইদেউ ড° নিভা ঠাকুৰীয়া আৰু বাবা-মাইনাবো শলাগ ল'লো। গ্ৰন্থখন প্ৰকাশৰ বাবে দায়িত্ব লোৱা 'মানৱ পাব্লিকেশ্যনচ্'ৰ স্বত্বাধিকাৰী শ্ৰদ্ধাৰ শ্ৰীমানবেদ্র শৰ্মাক কৃতজ্ঞতা জনালোঁ। গ্ৰন্থখনি প্ৰস্তুত কৰি উলিওৱাতে ভুল-ত্ৰুটি ৰৈ যাব পাৰে, তেনে কাৰ্যক পাঠক সমাজে মাজনাৰ দৃষ্টিৰে চাই ভুল-ত্ৰুটি আঙুলিয়াই দি গ্ৰন্থখন আদৰি ল'ব বুলি আশা কৰিলোঁ। পাঠক সমাজৰ কিঞ্চিৎ হ'লেও উপকাৰ সাধন কৰা বুলি জানিলে আমাৰ শ্ৰম সাৰ্থক হোৱা বুলি উপলব্ধি কৰিব পাৰিম।

ৰূপলেখা ঠাকুৰীয়া বণিয়া

অসমীয়া বিভাগ,

নলবাৰী বাণিজ্য মহাবিদ্যালয়, নলবাৰী

# প্রজ্ঞা *Pragya*

*A Volume of Peer Reviewed Bilingual  
Research Based Articles*



Publication Cell  
**NALBARI COMMERCE COLLEGE**

Editor  
Dr. Ruplekha Thakuria Bania



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## অম্পাদকীয়

একোখন উন্নত আৰু প্ৰগতিশীল সাংস্কৃতিক সমাজ গঢ় দিয়াৰ ক্ষেত্ৰত সামাজিক দায়িত্ব আটাইতকৈ বেছি শিক্ষক সমাজৰ। এই ক্ষেত্ৰত উচ্চ শিক্ষাৰ লগত জড়িত শিক্ষক তথা ছাত্ৰ-ছাত্ৰীৰ কৰণীয় যথেষ্ট। কাৰণ উচ্চ শিক্ষা গ্ৰহণ কৰিবলৈ অহা ছাত্ৰ-ছাত্ৰীসকল বয়সৰ পৰিপূৰ্ণতাৰে একোজন সুচিন্তক বা পৰিপূৰ্ণ সুবিচাৰ আহৰণৰ গৰাকী হৈ উঠে আৰু পৰিপূৰ্ণ বিচাৰৰ গৰাকীয়েহে যিকোনো সঠিক সিদ্ধান্ত গ্ৰহণ কৰাত নিশ্চয় সিদ্ধহস্ত হয়। সেয়ে মহাবিদ্যালয় পৰ্যায়ত শিক্ষক ছাত্ৰ-ছাত্ৰীয়ে গৱেষণামূলক দৃষ্টিকোণেৰে প্ৰতিটো দিশ চোৱাৰ প্ৰচেষ্টা কৰিব লাগে।

‘গৱেষণা’ শব্দটো অসমীয়ালৈ আহিছে ইংৰাজী ‘Research’ শব্দটোৰ প্ৰতিশব্দ হিচাপে, যাৰ আক্ষৰিক অৰ্থ হ’ল— ‘পুনৰনুসন্ধান’। অৰ্থাৎ আভিধানিক ব্যাখ্যা অনুযায়ী কোনো বিষয়ত সুচিন্তিত আৰু সুসংগতিপূৰ্ণ অনুশীলন তথা অনুসন্ধানৰ মাজেৰে বিশেষ সত্য বা তত্ত্বত উপনীত হোৱাৰ নামেই ‘গৱেষণা’।

গৱেষক-গৱেষিকাসকলৰ চিন্তা-কৰ্মক স্থায়ীৰূপ দিয়াৰ প্ৰয়াসেৰে আমাৰ এই গৱেষণাধৰ্মী প্ৰবন্ধ সংকলনখন প্ৰকাশ কৰিবলৈ প্ৰয়াস কৰা হৈছে। উচ্চ শিক্ষিত সমাজখনৰ এই ধৰণৰ সৃষ্টিকৰ্মই উত্তৰসুৰীসকলক এক নতুন পথৰ সন্ধান দিব পাৰিব। এইক্ষেত্ৰত আমাৰ আহ্বানৰ প্ৰতি সঁহাৰি জনাই অসমৰ বিভিন্ন মহাবিদ্যালয়-বিশ্ববিদ্যালয়ৰ অধ্যাপক-অধ্যাপিকা তথা গৱেষক ছাত্ৰ-ছাত্ৰীসকলে নিজ নিজ ক্ষেত্ৰখনৰ পৰা বিষয় বাচনি কৰি আলোচনা আগবঢ়াই আমাৰ প্ৰচেষ্টা সাফল্যমণ্ডিত কৰি তুলিলে। তেখেতসকললৈ আন্তৰিক কৃতজ্ঞতা নিবেদিত্তোঁ। ভাষা-সাহিত্য-সংস্কৃতি, শিক্ষা, ৰাজনীতি, অৰ্থনীতি, সমাজনীতি, বাণিজ্য ইত্যাদি সকলো দিশ সামৰি গৱেষণাধৰ্মী প্ৰবন্ধসমূহ গ্ৰন্থখনত সন্নিবিষ্ট



কৰা হৈছে। গ্ৰন্থখনে অনুসন্ধিৎসু পাঠকৰ কিঞ্চিৎ হ'লেও উপকাৰ সাধিলে  
আমাৰ শ্ৰম সাৰ্থক হ'ব।

প্ৰবন্ধকেইটাৰ পুনৰীক্ষণৰ ক্ষেত্ৰত সহায় কৰি আমাক উপকৃত কৰা  
বাবে গুৱাহাটী বিশ্ববিদ্যালয়ৰ অসমীয়া বিভাগৰ অধ্যাপক ড° বিমল মজুমদাৰ,  
ডিব্ৰুগড়স্থিত ডি. এইচ. এচ. কে. কমাৰ্চ কলেজৰ অধ্যক্ষ ড° খনীন্দ্ৰ মিশ্ৰ  
ভাগৱতী, নলবাৰীস্থিত মহেন্দ্ৰ নাৰায়ণ চৌধুৰী বালিকা মহাবিদ্যালয়ৰ শিক্ষা  
বিভাগৰ প্ৰাক্তন বিভাগীয় প্ৰধান তথা পাটাচাৰকুছিস্থিত নিৰ্মল হালৈ  
মহাবিদ্যালয়ৰ অৱসৰপ্ৰাপ্ত অধ্যক্ষ ড° বীৰেন্দ্ৰ নাথ ডেকা ছাৰ তথা ধৰ্মধমা  
আঞ্চলিক মহাবিদ্যালয়ৰ ৰাজনীতি বিজ্ঞান বিভাগৰ সহকাৰী অধ্যাপক শ্ৰীযুত  
কৌশিক ভট্টাচাৰ্যদেৱক আমাৰ আন্তৰিক শ্ৰদ্ধা আৰু কৃতজ্ঞতাৰ শৰাই যাচিলোঁ।

গ্ৰন্থখন সম্পাদনা কৰাৰ ক্ষেত্ৰত বিভিন্ন দিশত সহযোগিতা আগবঢ়োৱা  
আমাৰ মহাবিদ্যালয়ৰ প্ৰতিজন শুভাকাংক্ষীলৈ প্ৰথমেই কৃতজ্ঞতা জ্ঞাপন  
কৰিলোঁ। বিশেষকৈ ভাৱপ্ৰাপ্ত অধ্যক্ষ ড° অতুল চন্দ্ৰ হালৈদেৱ, অধ্যাপক  
শ্ৰীযুত ৰমণী বৰ্মনদেৱ, অধ্যাপক মনোজ কুমাৰ কলিতা, ড° নুপুৰ কলিতা,  
শ্ৰীযুত বিভূতি ভূষণ দাস ছাৰ আৰু ভাৱপ্ৰতিম মৃগেন বৰ্মনলৈ বিশেষভাবে  
ধন্যবাদ যাচিলোঁ। তদুপৰি কম দিনৰ ভিতৰতে গ্ৰন্থখন নিষ্ঠাৰে ছপা কৰি দিয়া  
বাবে নলবাৰীস্থিত 'নিউ ডিজিটেল কম্পিউটাৰ'ৰ স্বত্বাধিকাৰী শ্ৰীযুত জগদীশ  
দাস প্ৰমুখো প্ৰেছৰ সমূহ কৰ্মীবৃন্দলৈও ধন্যবাদ তথা কৃতজ্ঞতা জ্ঞাপন কৰিলোঁ।

শেষত গ্ৰন্থখন সম্পাদনাৰ ক্ষেত্ৰত অনিচ্ছাকৃতভাবে বৈ যোৱা ভুল-  
ত্ৰুটিৰ বাবে ক্ষমা প্ৰাৰ্থনা জনালোঁ লগতে সদাশয় পাঠকৰ গঠনমূলক দিহা-  
পৰামৰ্শই আমাক পৰৱৰ্তী কামৰ বাবে অনুপ্রাণিত কৰিব বুলি আশা কৰিলোঁ।

ড° ৰূপলেখা ঠাকুৰীয়া বণিয়া

নলবাৰী বাণিজ্য মহাবিদ্যালয়

নলবাৰী

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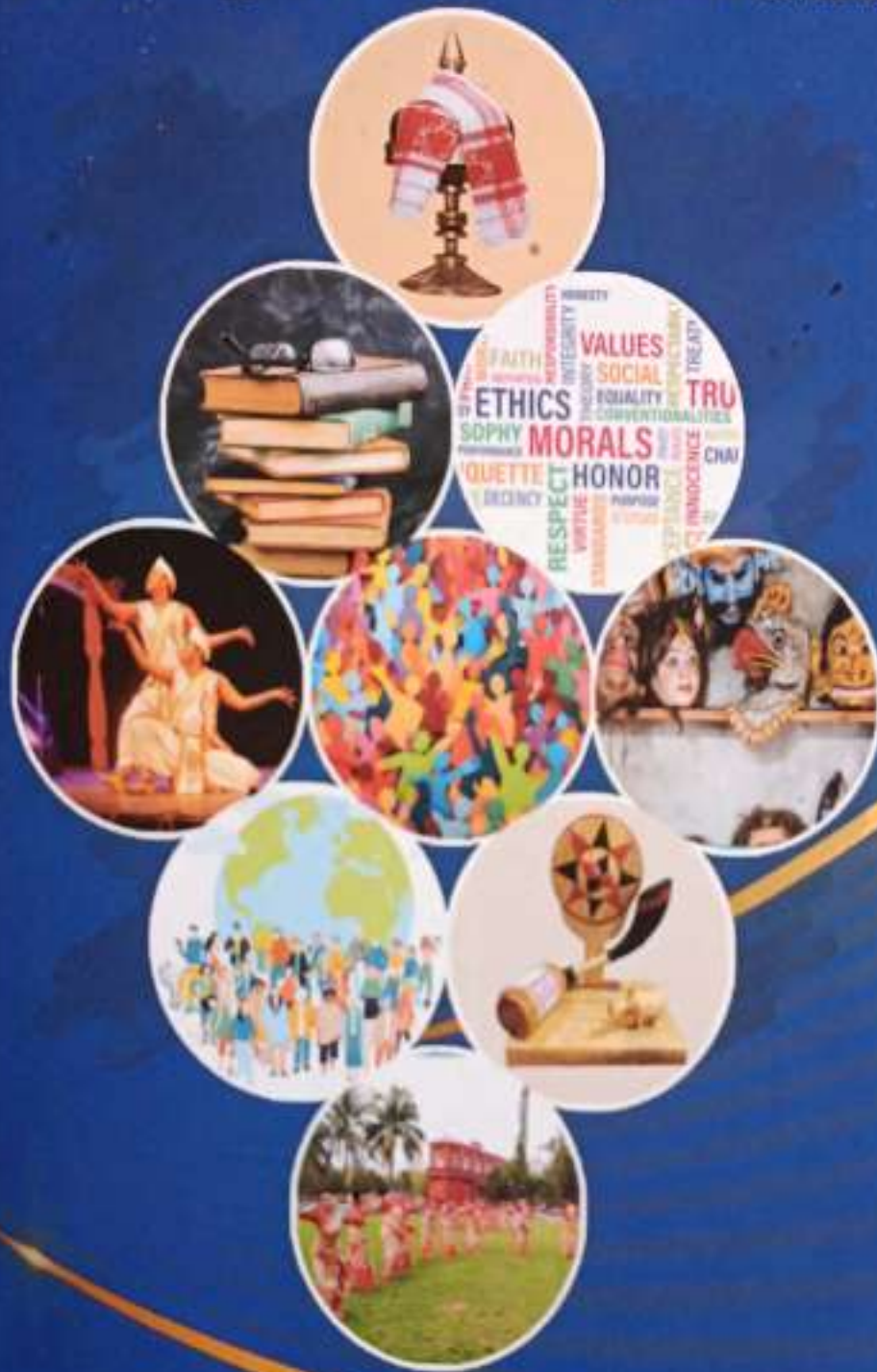


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## LITERATURE, SOCIETY AND CULTURE

সাহিত্য, সমাজ আৰু সংস্কৃতি

*An Anthology of Peer Reviewed Research Articles*



Editor

**Dr. Ruplekha Thakuria Bania**



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विन्देम देवता वाचम्

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## সম্পাদকীয়

ভাষা-সাহিত্য আৰু সংস্কৃতি মানৱ-জাতিৰ অন্যতম শিল্প সম্পদ। পৃথিৱীৰ সকলো মানুহেই কম-বেছি পৰিমাণে এই তিনিওবিধ সমলেৰে সমৃদ্ধ। যি জাতি ভাষা-সাহিত্য আৰু সংস্কৃতিত চহকী তেওঁলোকৰ চৰিত্ৰ, মন, সমাজ আৰু আদৰ্শও ওখ খাপৰ। দৰাচলতে ভাষা-সাহিত্য আৰু সংস্কৃতি পৰম্পৰাৰ বাহক। অৱশ্যে সময় সাপেক্ষে ইয়াৰ পৰিৱৰ্তন আৰু পৰিবৰ্তন ঘটা দেখা যায়। ভাষা-সাহিত্য, সমাজ আৰু সংস্কৃতিয়ে যেনেকৈ জাতি এটাৰ ইতিহাস জনাত সহায় কৰে, ঠিক তেনেকৈ ই তেওঁলোকৰ চিন্তা আৰু মননৰ জগতখনো উদ্ভাসিত কৰে। পৃথিৱীৰ অন্যান্য ঠাইৰ দৰেই ভাৰতীয়সকলৰ যি মেধা আৰু মনীষা তাক আজিও ভাষা-সাহিত্য, সমাজ আৰু সংস্কৃতিয়েই পোহৰাই আছে। গতিকে ভাষা-সাহিত্য, সমাজ আৰু সংস্কৃতি মানৱ সভ্যতাৰ সৰ্বোত্তম সৃষ্টি। সেইফালৰ পৰা ক'ব পাৰি যে অধ্যয়ন, অধ্যাপনা আৰু গৱেষণাৰে এটা জাতিক সুন্দৰ ভৱিষ্যতৰ পিনে আগুৱাই নিবলৈ হ'লে সেই জাতিৰ ভাষা-সাহিত্য, সমাজ আৰু সংস্কৃতিৰ অতীত আৰু বৰ্তমান জনাটো অত্যন্ত গুৰুত্বপূৰ্ণ। তেনে এক উদ্দেশ্য আৰু গুৰুত্বৰ প্ৰতি লক্ষ্য ৰাখি মূল বিষয়- 'সাহিত্য-সমাজ আৰু সংস্কৃতি' নিৰ্দ্ধাৰণ কৰি মহাবিদ্যালয়ৰ পৰিয়ালৰ সহযোগত আৰু অসমীয়া বিভাগৰ উদ্যোগত ISBN সহ গৱেষণামূলক গ্ৰন্থ প্ৰকাশৰ বাবে আমি প্ৰয়াস কৰিছিলো।

গ্ৰন্থখন সম্পাদনাৰ দায়িত্ব লোৱাৰ পিচতেই আমি অসমৰ ভিন্ন মহাবিদ্যালয়ৰ অধ্যাপক তথা গৱেষক ছাত্ৰ-ছাত্ৰীক প্ৰবন্ধ লিখাৰ বাবে অনুৰোধ জনাইছিলোঁ। আমাৰ অনুৰোধৰ প্ৰতি সহাৰি জনাই যিসকল ব্যক্তিয়ে আমালৈ প্ৰবন্ধ পঠিয়াই আমাৰ উদ্দেশ্য বাস্তৱায়িত কৰিলে, তেখেতসকললৈ আন্তৰিক ধন্যবাদ আৰু কৃতজ্ঞতা জ্ঞাপন কৰিলোঁ। গ্ৰন্থখনে ছাত্ৰ-ছাত্ৰীসকলৰ লগতে অনুসন্ধিৎসু পাঠকৰ কিঞ্চিৎ হ'লেও উপকাৰ



সাধিলে আমাৰ শ্ৰম সাৰ্থক হ'ব। বিভিন্ন সময়ত দিহা-পৰামৰ্শ আগবঢ়াই  
বিভিন্নজনে আমাক উৎসাহিত কৰিছে। সেইসকল সন্মানীয় ব্যক্তিৰ ভিতৰত  
প্ৰথমতে আমাৰ মহাবিদ্যালয়ৰ অধ্যক্ষ শ্ৰদ্ধাৰ ড° বসন্ত কলিতাদেৱৰ নাম  
ল'বই লাগিব। তেখেতৰ যোগাত্মক দিহা-পৰামৰ্শ অবিহনে আমাৰ এই প্ৰয়াস  
সাৰ্থক নহ'লহেঁতেন।

প্ৰবন্ধকেইটাৰ পুনৰীক্ষণৰ ক্ষেত্ৰত অতি আন্তৰিকতাৰে সহায় কৰা  
নাহৰকটীয়া মহাবিদ্যালয়ৰ বুৰঞ্জী বিভাগৰ মুৰব্বী অধ্যাপক ড° দীপাংকৰ  
গগৈ, দক্ষিণ কামৰূপ মহাবিদ্যালয়ৰ অসমীয়া বিভাগৰ মুৰব্বী অধ্যাপক  
ড° নিভা ঠাকুৰীয়া আৰু ওদালগুৰি মহাবিদ্যালয়ৰ অসমীয়া বিভাগৰ মুৰব্বী  
অধ্যাপক শ্ৰীযুতা পুনু কলিতাক আমাৰ আন্তৰিক ধন্যবাদ আৰু কৃতজ্ঞতা  
জ্ঞাপন কৰিলোঁ। সকলো দিশতে দিহা-পৰামৰ্শৰে উৎসাহিত কৰা আমাৰ  
মহাবিদ্যালয়ৰ ইংৰাজী বিভাগৰ বিভাগীয় প্ৰধান শ্ৰীযুত মনোজ কলিতাদেৱৰ  
লগতে মহাবিদ্যালয়ৰ সকলো অধ্যাপক-অধ্যাপিকালৈ আন্তৰিক কৃতজ্ঞতা  
জনালোঁ। লগতে নলবাৰীস্থিত 'নিউ ডিজিটেল' প্ৰেছৰ স্বত্বাধিকাৰী আৰু  
কৰ্মকৰ্তাসকললৈ ধন্যবাদ জ্ঞাপন কৰিলোঁ। শেষত অজানিতে হৈ যোৱা  
বিসংগতি শুধৰাই লৈ পাঠকবৃন্দই গ্ৰন্থখন আদৰি ল'লে আমাৰ পৰিশ্ৰম  
সাৰ্থক হ'ব।

অক্টোবৰ, ২০২৩

ড° ৰূপলেখা ঠাকুৰীয়া বণিয়া





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(হাতী আৰু ফান্দী নাটকৰ বিশেষ উল্লিখনসহ)  
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'আমাৰ জনমভূমি' কবিতাৰ বিশেষ উল্লিখনসহ)  
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# INDIAN SOCIETY

PAST, PRESENT AND THE FUTURE

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# গাঁওবুঢ়া নাটকৰ মাজেৰে প্ৰতিফলিত সামাজিক চিত্ৰ : এটি আলোচনা

কুৰলী ডেকা

সাৰাংশ :

জোনাকী যুগৰ অন্যতম ভোটাভাৰ নাট্যকাৰ পদ্মনাথ গৌহাঞি বৰুৱাৰ পূৰ্ণাঙ্গ নাটকসমূহৰ ভিতৰত 'গাঁওবুঢ়া' এখন সামাজিক নাটক। 'গাঁওবুঢ়া' নাটকখনক গৌহাঞি বৰুৱাই সামাজিক নাটক বুলিছে যদিও বিষয়বস্তুৰ পৰা চালে ইয়াক ধেমেলীয়া নাটক বুলিহে ক'ব পাৰি। নাটকখনত সংলাপ সংযোজনৰ জৰিয়তে হাস্যৰস প্ৰকাশ পাইছে। বৃটিছ শাসন কালত থকা বিষয়বাব বা পদবীৰ ভিতৰত এটা আছিল গাঁওবুঢ়া। ৰায়তৰ খাজনা আদায় কৰা বিষয়ত মৌজাদাৰৰ সহায়ৰ বাবে অসমৰ গাঁৱে গাঁৱে তেতিয়াৰ চৰকাৰে একোজন বিষয়া নিযুক্ত কৰিছিল। এই পদবীটোৱে গাঁওবুঢ়া। গাঁওবুঢ়াৰ দায়িত্ব আছে, দৰমহা নাই।' গাঁওবুঢ়া জীৱনৰ সুখ-দুখ, লঘু-লাঞ্ছনা আদিবোৰক পদ্মনাথ গৌহাঞি বৰুৱাই নাট্যৰূপৰ মাজেৰে ফুটাই তুলিছে।

বলিনাৰায়ণ বৰাদেৱে লিখিছে -

খাটৰ বন্ধাক খাব নিদি

ডাঙৰ ভৰাল পাতে,

বিয়াই সভাই মাগন তুলি

চাঙৰ তলত পোতে।

তিৰোতাৰ আগত পুৰুষালি

গোলামক খুন্দা যম,

ল'ৰাৰ আগত বৰ কথা

সমনীয়াৰ আগত কম,  
চাপৰাচীৰ আগত কেকোতা কোকুতি  
চাহাবৰ আগত কুঁজা  
এৰেই আমাৰ অসমৰ  
ডাঙৰীয়া বুজা।<sup>২</sup>

এয়ে গাঁওবুঢ়াৰ জীৱন। গাঁওবুঢ়াই চাহাবৰ মনোৰঞ্জনৰ বাবে আৰু  
মৌজাদাৰৰ বাবে বিনামূলীয়াকৈ শ্ৰমদান কৰিব লাগে। তেওঁলোকে ঘৰ-সংসাৰলৈ  
পিঠি দি পুৰাৰপৰা গধূলিলৈ অনাহাৰে কাম কৰিব লাগে। ভোগমন নামৰ গাঁওবুঢ়াৰ  
চৰিত্ৰটিৰ জৰিয়তে পদ্মনাথ গোঁহাঞি বৰুৱাই নাটকত সেই সময়ৰ সামাজিক  
চিত্ৰটো তুলি ধৰিছে। আমাৰ গৱেষণা প্ৰবন্ধটিত 'গাঁওবুঢ়া' নাটকখনৰ সমাজ  
সমালোচনাৰ দিশটো আগত ৰাখি আলোচনা কৰাৰ প্ৰয়াস কৰা হৈছে।

**সূচক শব্দ :** গাঁওবুঢ়া, ভোগমন, বংদৈ, সমাজ জীৱন, হাস্যৰস।  
**অৱতৰিণকা :**

হাস্যৰসৰ সৃষ্টি কৰিবপৰা পৰিৱেশৰ বাবে গোঁহাঞি বৰুৱাৰ 'গাঁওবুঢ়া'  
নাটকখনক ডেমেলীয়া নাটক বুলিও কোৱা হয় যদিও নাটকখন গোঁহাঞি বৰুৱাৰ  
প্ৰথম নাটক হোৱা বাবে ইয়াত সেই সময়ৰ সমাজ জীৱনৰ চিত্ৰ ফুটি উঠিছে।  
নাটকখনৰ প্ৰতিটো দৃশ্যতে অসমীয়া সমাজৰ ৰীতি-নীতি, আচাৰ-ব্যৱহাৰ অভিনৱ  
ৰূপত প্ৰকাশ পাইছে।

**অধ্যয়নৰ উদ্দেশ্য :**

গাঁওবুঢ়া জীৱনৰ আলৈ-আথানি, দুৰ্দৰ্শা প্ৰতিফলিত হোৱা নাটকখনত  
সমাজ সমালোচনাৰ দিশটো কিদৰে প্ৰকটিত হৈছে সেয়া দেখুওৱাৰ উদ্দেশ্যে  
বিষয়টো নিৰ্বাচন কৰা হৈছে।

**অধ্যয়নৰ সমল :**

এই গৱেষণা প্ৰবন্ধটিৰ অধ্যয়নত মুখ্য সমল হিচাপে 'গাঁওবুঢ়া' নামৰ  
মূল নাটকখন লোৱা হৈছে আৰু গৌণ সমল হিচাপে আন কিতাপৰ সহায়ো  
লোৱা হৈছে।

**অধ্যয়নৰ পদ্ধতি :**

এই অধ্যয়নৰ মূল পদ্ধতি হিচাপে বৰ্ণনামূলক পদ্ধতি গ্ৰহণ কৰা হৈছে।



### বিষয়বস্তুৰ বিৱৰণ :

বৃটিছ শাসনৰ আদিছোৱাত চৰকাৰী পদবী গাঁওবুঢ়াৰ বিলাই বিপত্তি অংকণেই নাটকখনৰ মূল বিষয়বস্তু যদিও ‘গাঁওবুঢ়া’ নাটকৰ জৰিয়তে কৃষিভিত্তিক অসমীয়া সমাজৰ নানা আলৈ আত্মকাল আৰু সমস্যাক অতীৰ সুন্দৰ ৰূপত অংকণ কৰিছে। কৃষিজীৱি অসমীয়া লোকসকলৰ কৃষিয়েই প্ৰধান জীৱিকা। এই কৃষি মুঠ সময়মতে দাই মেলি আনিব নোৱাৰাটো এটা সমস্যা। সময়মতে দাব নোৱাৰিসে উদঙ্গীয়া গৰুৱে ধান খাই নষ্ট কৰে। ভোগমন হঁতৰো সেয়াই হৈছে। ভোগমনে দিনৰ দিনটো ৰচদ পাতি তুলিবলৈ যাব লগা হোৱাত পথাৰ-ঘৰলৈ মন-কাণ দিব পৰা নাই। সেয়ে ৰংদৈয়ে ভোগমন ভোকে-ভাগৰে আহি ঘৰ সোমাই খাব বিচাৰোতে কৈছে-

“চাউল কেইটা কাঁৰি লৈ বহাবলৈ ওলাইছো,  
এনেতে সিফালে ভেদুৰীৰ মাকে চিয়ঁৰি  
ক’লে, বোলে, দেখব উদঙ্গীয়া গৰুৱে  
ধানডৰা খাই ঢুকুৱাই এতিয়া। তেতিয়াৰে  
পৰা এইখিনি পৰলৈকে নৰানিয়ে-নৰানিয়ে  
গৰু খেদি ফুৰোতেই হাইৰান হ’লোঁ।”<sup>৩</sup>

ঢেঁকীত ধান খুন্দা, চাউল কঁৰা, গা-নোধোৱাকৈ আখলত নোসোমেৱা আদি সেই সময়ৰ অসমীয়া সমাজখনৰ এখনি চিত্ৰ ফুটাই তুলিছে। ক’ৰবলৈ গ’লে তামোল খোৱা আৰু ৰাস্তাত খাবলৈ বান্ধি নিয়া ৰীতি সেই সময়ত প্ৰচলিত আছিল। গাঁওবুঢ়া নাটকখনতো খাজনা তুলিবলৈ যাবলৈ ওলোৱাত ভোগমনে ৰংদৈক কৈছে -

“তামোল গোটাচেৰেক আৰু পাণবিৰাদিয়েক বান্ধি গামোচাখন লৈ আহ।”<sup>৪</sup>

‘গাঁওবুঢ়া’ নাটকখনত কিমান লোক সমাজত প্ৰচলিত গালি-শপনিৰ প্ৰয়োগ কৰা দেখা গৈছে আৰু বৰ্তমানেও এইবোৰৰ প্ৰয়োগ আছে। নাটকখনত থকা গালি-শপনি এনেধৰণৰ - আকৰী, চেলা, চুৰা খোৱা, নিলাজ, হেৰামজাত, বদমাছ, বান্দী ইত্যাদি। এইবোৰৰ এক সুকীয়া মৰ্যদা আছে লোক সমাজত।

লোকগীত লোকজীৱনৰ অমূল্য সম্পদ। অসমীয়া লোক সাহিত্যৰ অংগ গীত সমূহ ভোগমনৰ জীয়েক জেতুকীৰ মুখত শুনা গৈছে -

“বঁদালি এ বঁদ দে। আলি কাটি জালি দিম, বৰপীৰা পাৰি দিম  
তাতে বহি বঁদ দে।”

আমাৰ সমাজত কোনোবাই কিবা অপকাৰ কৰিলে গাঁৱৰ বাইজে লগ  
হৈ বাইজ মেল পতা, মেলত শপত খোৱা, দোষীজনক উপযুক্ত শাস্তিৰ ছকুম  
দিয়া প্ৰথা দেখা যায়। নাটকখনতো সেয়া প্ৰতিফলিত হৈছে। তদুপৰি সবল  
গাঁৱলীয়া লোকসকলে নিজৰ জীৱনত ঘটি থকা সুখ-দুখবোৰক কপালৰ লিখন  
বুলি বিশ্বাস কৰে। ‘গাঁওবুঢ়া’ নাটকখনতো ভোগমন আৰু বংদৈয়ে তেওঁলোকৰ  
দুখ কপালৰ লিখন বুলি মানি লৈছে।

ইয়াৰোপৰি অভাৱ-অনাটনেৰে পুষ্ট ভোগমন আৰু বংদৈৰ সংসাৰখনত  
ইজনে সিজনৰ লগত লগা কাজিয়াই লোক সমাজৰ ছবি এখন দাঙি ধৰে।

অসমীয়া লোক সমাজখনত আগৰোপৰা তিৰোতাই হাঁহ-কুকুৰা পালন  
কৰি, তাঁত বৈ সংসাৰ চলোৱা দেখা গৈছিল। গোহাঞি বৰুৱাৰ নাটকখনতো সেয়া  
প্ৰতিফলিত হোৱা দেখা যায়।

সামৰণি :

‘গাঁওবুঢ়া’ নাটকৰ প্ৰতিটো দৃশ্যতে চৰিত্ৰৰ সংলাপ সমূহে হাস্যৰস সৃষ্টি  
কৰিলেও অসমীয়া সমাজৰ ৰীতি-নীতি, আচাৰ-ব্যৱহাৰ অভিনৱ ৰূপত প্ৰকাশিত  
হৈছে। ইয়াৰোপৰি গাঁৱলীয়া লোক সমাজৰ সবলতা, দান্তিকতা, ভণ্ডামি আৰু  
মুৰ্খামিৰ চিত্ৰ একোখনো নাটকখনৰ মাজেৰে প্ৰতিফলিত হৈছে।

প্ৰসংগটোকা :

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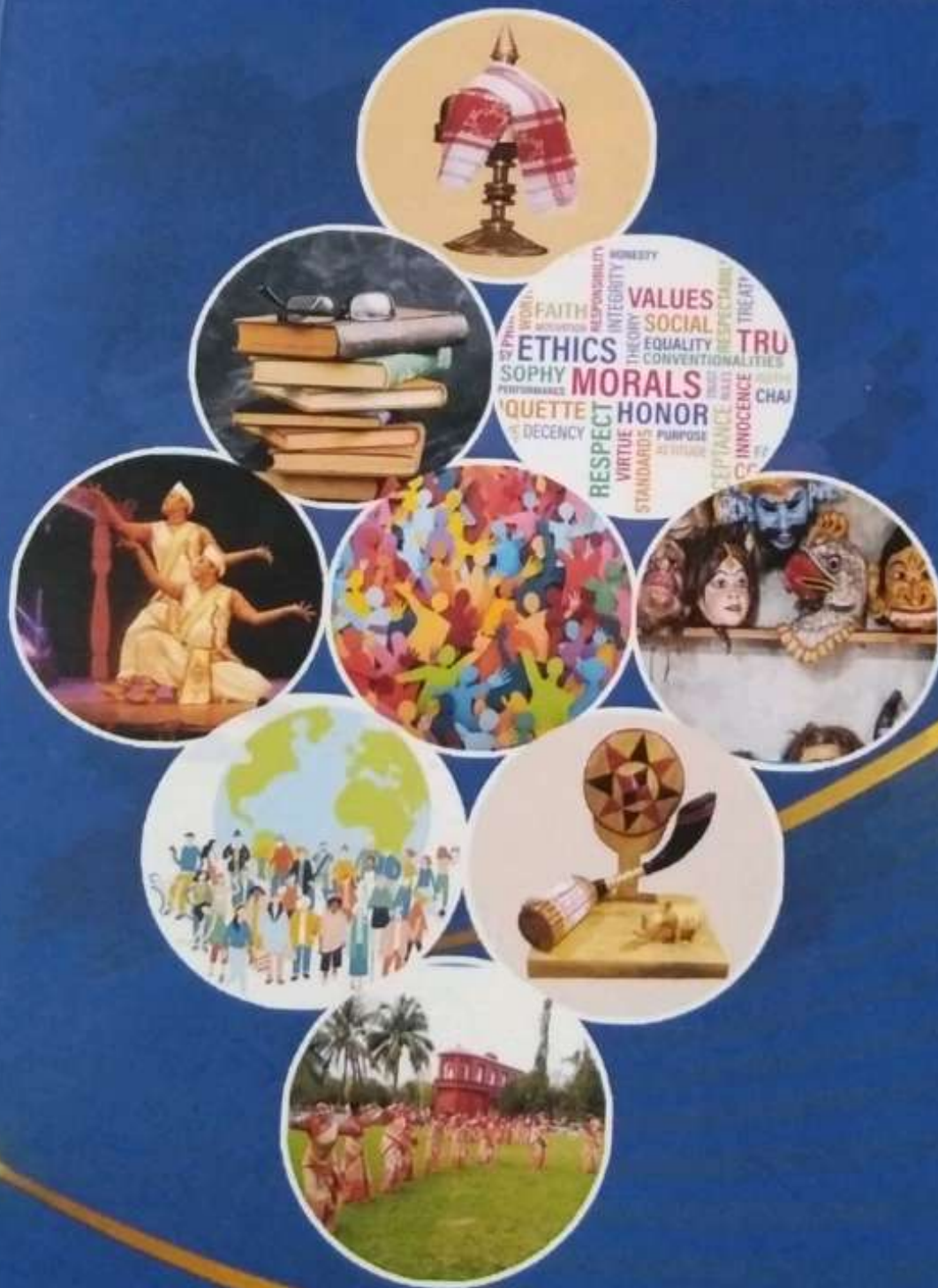
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# LITERATURE, SOCIETY AND CULTURE

সাহিত্য, সমাজ আর সংস্কৃতি

*An Anthology of Peer Reviewed Research Articles*



Editor  
**Dr. Ruplekha Thakuria Bania**

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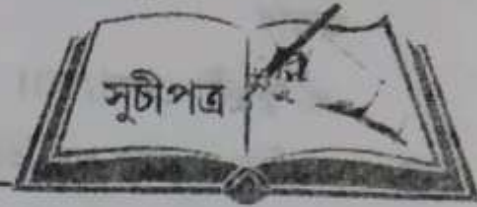
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অংশকালীন প্ৰবক্তা

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ফোন নং - ৭০৯৯৪৬৫৬৬৯

সাৰাংশ :

পৰাধীন অসমীয়া জাতিক জাতীয় চেতনাৰে উদ্ধুদ্ধ কৰিবলৈ এচাম নাট্যকাৰে বুৰঞ্জীমূলক নাটক লিখি অসম তথা ভাৰতবৰ্ষৰ সংগ্ৰামী চেতনাক দৰ্শকৰ আগত দাঙি ধৰিবলৈ চেষ্টা কৰিছিল। কুৰি শতিকাৰ প্ৰথম ভাগত সেয়েহে ভালেকেইখন বুৰঞ্জীমূলক নাটকৰ সৃষ্টি হৈছিল। বুৰঞ্জীত ৰাজনৈতিক ঘটনাৰ উপৰি সমাজৰ অৰ্থনৈতিক, সামাজিক, ধৰ্মীয় দিশৰ বহুতো কাহিনী সন্নিবিষ্ট হৈ থাকে। বুৰঞ্জীমূলক নাটক বুৰঞ্জীৰ ঘটনাৰ ব্যক্তিগত স্বাধীনতা থাকে। সেই সময়ৰ বুৰঞ্জীমূলক নাট সমূহত পাশ্চাত্য নাটৰ প্ৰভাৱো পৰিলক্ষিত হৈছিল। বিষয়বস্তু গ্ৰহণৰ বিষয়ত নাট্যকাৰসকলে নিজৰ বিচাৰ প্ৰয়োগ কৰিছিল যদিও নাটৰ অংক বিভাজন পশ্চিমৰ আৰ্হিৰে কৰা হৈছিল। নাটকত এই পাশ্চাত্য প্ৰভাৱ ইংলেণ্ডৰ আগতে কলিকতাৰ পৰা আহিছিল।

১৮৫৭ চনত কলিকতাত মঞ্চ আন্দোলন সজাগ হৈ উঠে। মাইকেল মধুসূদন দত্তই পাশ্চাত্য ৰীতিত 'শৰ্মিষ্ঠা' নাট ৰচনা কৰে। তেওঁ গ্ৰীক কাহিনী

এটি লৈ 'পদ্মাবতী'ত অমিত্রাক্ষৰ ছন্দ প্ৰয়োগ কৰে, ৰাজস্থানৰ বুৰঞ্জীমূলক 'কৃষ্ণ কুমাৰী'ত পাশ্চাত্য নাটকীয় গঠনবীতি সম্পূৰ্ণৰূপে গ্ৰহণ কৰে। পাশ্চাত্য বীতিৰ ভিতৰত শ্বেল্পপীয়েৰীয়া বীতি সেই সমূহ নাটকত দেখা গৈছিল।

সূচক শব্দ : শ্বেল্পপীয়েৰ, বুৰঞ্জী, গজপুৰীয়া, গজপুৰীয়ানী, চক্ৰধ্বজ সিংহ

#### ১.০০ অবতৰণিকা :

অসমীয়া সাহিত্যৰ ক্ষেত্ৰখনত সাহিত্য সৃষ্টিৰ ক্ষেত্ৰত পাশ্চাত্য প্ৰভাৱ সততে দেখা গৈছিল। যিহেতু আদিভুৱৰ অধিকাংশ ৰচনা অনুবাদমূলকহে আছিল। অনুবাদমূলক নহ'লেও অধিকাংশ ৰচনা ক্ৰম মৌলিক সৃষ্টি যদিও তাত ধৰি কবি অনা অন্য চৰিত্ৰ বা বিষয় দেখা গৈছিল। সেয়েহে কুৰি শতিকাৰ অসমীয়া সাহিত্যৰ বেজবৰুৱাৰ যুগতো পাশ্চাত্য বীতিৰ প্ৰভাৱ বিৰাজমান। বিশেষকৈ বুৰঞ্জীৰ ভেটিত ৰচিত চক্ৰধ্বজ সিংহ নাটকত শ্বেল্পপীয়েৰীয়া প্ৰভাৱ পৰিছে। ইয়াৰ জৰিয়তে দৰ্শকৰ সংগ্ৰামী চেতনা জাগ্ৰত হৈছে।

১.০১ অধ্যয়নৰ উদ্দেশ্য : এই অধ্যয়নৰ জৰিয়তে অসমীয়া নাটকৰ পাশ্চাত্য বীতিৰ ভিতৰত শ্বেল্পপীয়েৰীয়া প্ৰভাৱ দেখুওৱাৰ উদ্দেশ্যে বিষয়টো নিৰ্বাচন কৰা হৈছে।

১.০২ অধ্যয়নৰ সমল : এই পত্ৰখনৰ মুখ্য সমল হিচাপে মূল নাটকৰ লোৱা হৈছে আৰু গৌণ সমল হিচাপে আন কিতাপৰ সহায় লোৱা হৈছে।

১.০৩ অধ্যয়নৰ পদ্ধতি : এই আলোচ্য পত্ৰত বৰ্ণনামূলক পদ্ধতি গ্ৰহণ কৰা হৈছে।

১.০৪ অধ্যয়নৰ গুৰুত্ব : শ্বেল্পপীয়েৰীয়া প্ৰভাৱে বেজবৰুৱাৰ চক্ৰধ্বজ সিংহ নাটকত কিদৰে প্ৰতিফলিত হৈছে লগতে অসমীয়া সাহিত্যৰ ভিতৰত বেজবৰুৱাৰ নাটকক কিদৰে সমৃদ্ধ কৰিছিল তাৰ গুৰুত্ব বিচাৰ কৰিবলৈ যত্ন কৰা হৈছে।



২.০০ বিষয়বস্তুৰ বিৱৰণ :

লক্ষ্মীনাথ বেজবৰুৱাৰ 'চক্ৰধ্বজ সিংহ' নাটক তেনে এখন বুৰঞ্জীমূলক নাটক। 'চক্ৰধ্বজ সিংহ' নাটকতো শ্বেত্ৰপীয়েৰৰ নাটকৰ প্ৰভাৱ দেখা যায়। প্ৰথম অসমীয়া আধুনিক নাটকৰ স্ৰষ্টা গুণাভিৰাম বৰুৱাৰ 'ৰাম নৰমী' নাটকত প্ৰথমে শ্বেত্ৰপীয়েৰীয় নাটৰ প্ৰভাৱ দেখা যায়। পৰৱৰ্তী নাট সমূহতো সেয়া বিৰাজমান। পদ্মনাথ গোহাঞি বৰুৱাকে ধৰি অসমীয়া নাটকৰ কাণ্ডাৰী বেজবৰুৱাৰ নাটকতো শ্বেত্ৰপীয়েৰৰ নাটকৰ প্ৰভাৱ বৰ্তমান। আনকি বেজবৰুৱাই 'চক্ৰধ্বজ সিংহ' নাটকৰ পাতনিত শ্বেত্ৰপীয়েৰৰ 'King Henry the Fourth' নামৰ নাটকৰ দ্বাৰা প্ৰভাৱান্বিত হৈ চক্ৰধ্বজ সিংহ নাটকখন ৰচনা কৰিছে বুলি উল্লেখ কৰিছে -

“মহাকবিৰ পদাঙ্ক অনুসৰণ কৰি  
তেওঁৰ আশীৰ্বাদৰ কনামাত্ৰ লাভৰ ভিকল্প  
হোৱাহে লেখকৰ মনস্কামনা।”<sup>২</sup>

বেজবৰুৱাৰ 'চক্ৰধ্বজ সিংহ' নাটখন যিহেতু এখন বুৰঞ্জীমূলক নাটক। সেয়ে ইয়াৰ কাহিনী নিৰ্মাণ, মঞ্চ নিৰ্দেশনা আদি কলা-কৌশলত শ্বেত্ৰপীয়েৰৰ প্ৰভাৱ স্পষ্ট। শ্বেত্ৰপীয়েৰৰ নাটকৰ আৰ্হিতে নাট্যকাৰ বেজবৰুৱাই নাটকত অংক বিভাজন কৰিছে আৰু প্ৰতিটো অংককে কিছুমান দৰ্শনত ভাগ কৰিছে। যিটো সচৰাচৰ প্ৰাচীন অসমীয়া নাটকত দেখা নগৈছিল। কিয়নো প্ৰাচীন অসমীয়া নাট্য সাহিত্যত বিশেষকৈ শংকৰদেৱৰ নাটকত অংক বিভাজন নাছিল। এটাই মাত্ৰ অংক আছিল বাবে সেই সমূহে অংকীয়া নাটক নাম পালে। কিন্তু বেজবৰুৱাই নাটকৰ এই ধাৰাৰ পৰা আতৰি আহি তেওঁৰ নাটকৰ দৃশ্য বিভাজন কৰিছিল। বেজবৰুৱাই 'চক্ৰধ্বজ সিংহ' নাটকখনত ৫ টা অংকত বিভাজন কৰি ২৬ টা দৰ্শনত ভাগ কৰা দেখা যায়।

'চক্ৰধ্বজ সিংহ' নাটকত বেজবৰুৱাই মূল কাহিনীৰ লগত উপকাহিনী সংযোগ কৰিছে ; যিটো শ্বেত্ৰপীয়েৰৰ নাটকত দেখা যায়। মূল কাহিনীৰ লগত এনে লঘু কাহিনী সংযোগ কৰাৰ মূল উদ্দেশ্য হৈছে পাঠকক মনোৰঞ্জন দান কৰা। বেজবৰুৱাই নাটকত গজপুৰীয়া আৰু গজপুৰীয়ানী নামৰ দুটা চৰিত্ৰৰ যোগেদি হাস্যমধুৰ চিত্ৰ অংকন কৰিছে।



ইয়াৰোপৰি নাটকত শদিয়াখোৱা গোহাঁইৰ লগত লাচিত বৰফুকনৰ জ্যেষ্ঠ কন্যা চেনেহীৰ প্ৰেম কাহিনী অতি মনোবমভাৱে বেজবৰুৱাই সংযোগ কৰিছে। নাটকখনৰ কিছুমান অংকৰ কিছুমান দৰ্শনিত সেয়া স্পষ্টভাৱে দেখা যায়।

নাটকত কাহিনীৰ মাজে মাজে গীতৰ সংযোগ শ্বেতপীয়েৰীৰ নাট্যৰীতিৰ অন্যতম বিশেষত্ব। সেয়া অনুসৰণ কৰিয়েই বেজবৰুৱায়ে মঞ্চ কলাৰ উপযোগীকৈ কাহিনী নিৰ্মাণ কৰাৰ লগতে মাজে মাজে গীতৰো সংযোগ কৰিছে। 'চক্ৰধ্বজ সিংহ' নাটকখনতো গৌন চৰিত্ৰ টকৌ, গজপুৰীয়া আদি চৰিত্ৰৰ মুখত গীত শুনা যায়।

টকৌ :                    মৰমৰ চিন চেলেকা চেলেকি  
                                  (তাৰ) সৰু বায়েক চুমা,  
                                  চুমা মৰিল বিঘনিত পৰি,  
                                  দদায়েক আহিল শুভা।  
                                  সুঙাক গিলিলে হামি বাঘিনী  
                                  হুমুনিয়াহ ব'ল দূৰত  
                                  চাই থাকি হাঁকুটি লগালে,  
                                  মৰম লাগিল বুকুত।"

গজপুৰীয়া :            চ'তমহীয়া পকা ঔ  
                                  কেচিল কেচাৰ লগত,  
                                  লাওপানীৰ জীপত পোখা  
                                  ওলাল শুকান গছত।  
                                  গজপুৰীয়াৰ গজমুকুতা  
                                  পোহৰ তিৰবিৰায়,  
                                  গজপুৰীয়ানীয়ে লাখ টকা  
                                  হাতত বেছি পায়।"

বেজবৰুৱাই শ্বেতপীয়েৰীৰ দ্বাৰা প্ৰভাবান্বিত হৈ নাটকত লঘু চৰিত্ৰৰ সমাবেশ কৰিছে। 'চক্ৰধ্বজ সিংহ' নাটকত গজপুৰীয়া আৰু গজপুৰীয়ানী চৰিত্ৰ দুটা লঘু চৰিত্ৰ হিচাপে অংকন কৰাৰ লগতে হাস্যমধুৰ চৰিত্ৰ হিচাপে সমাবেশ কৰিছে -

গজপুৰীয়া : তেন্তে আন লাওপানী  
 গজপুৰীয়ানী : মই তোমালোকক ইমানকৈ  
 লাওপানী খাবলৈ দিব নোৱাৰো।  
 তোমালোক মতলীয়া হৈছাহঁক।  
 গজপুৰীয়া : মতলীয়া হৈছো যদি লাওপানী খাই  
 নহয়। মোৰ গজপুৰীয়ানীৰ মুখচন্দ্ৰৰ  
 মৌৰহ খাইহে।<sup>৭</sup>

ইয়াৰোপৰি নাটকখনৰ পাতনিত যিহেতু বেজবৰুৱাই নিজে উল্লেখ  
 কৰিছে যে তেওঁ শ্বেত্ৰপীয়েৰৰ King Henry the Fourth নাটকখনৰ পৰা  
 উপাদান লৈছে সেয়ে তাৰ চৰিত্ৰ প্ৰিন্স হেনৰি, ফলষ্টাফ আদি চৰিত্ৰক  
 অনুকৰণ কৰি 'চক্ৰধ্বজ সিংহ' নাটকখনৰ চৰিত্ৰ সৃষ্টি কৰিছে। বেজবৰুৱাৰ  
 নাটকৰ গজপুৰীয়া চৰিত্ৰটো জন ফলষ্টাফ চৰিত্ৰৰ লগত সম্পূৰ্ণ মিল থৰা  
 যেন লাগে বিশেষকৈ চৰিত্ৰটোৰ শাৰীৰিক গঠনৰ ক্ষেত্ৰত। মিছাকথা কোৱা,  
 মদাহী, পেটুৱা, হাস্যৰসিক ডাংকোপ মাৰি কথা কোৱা ইত্যাদি বৈশিষ্ট্যৰ  
 লগত গজপুৰীয়াৰ মিল দেখা যায়। নাটকখনত মোগলৰ লগত হোৱা  
 যুদ্ধত জয় হৈ মিছাকথাৰ আশ্ৰয় লোৱা দেখা গৈছিল গজপুৰীয়াক -

গজপুৰীয়া : 'শুনা তেন্তে, ইয়াকে বোলে ন-কৈ  
 হাজৰিকাৰ খিতাপ পোৱা  
 গজপুৰীয়াৰ কেৰামতী। গজপুৰীয়া  
 হাজৰিকাই এই বুঢ়া গাৰেই  
 তেওঁৰ এহেজাৰ কাড়ী লৈ, পাঁচ হেজাৰমান  
 বঙাল চিপাহীৰে তয়াময়া ৰণ কৰিছিল।  
 গজপুৰীয়াৰ সেনাই এফালৰ পৰা বঙালৰ  
 সেনাক কলাগছ কটাদি কাটি নিবলৈ  
 ধৰিলে। বঙালৰ পাঁচ হেজাৰ চিপাহীৰ  
 আঁঠু কুৰিমানহে বাকী আছিলগৈ। এনেতে  
 বঙালৰ ফিৰুজ খাঁ নে মিৰুজ খাঁ সেনাপতি,  
 আকৌ দহ হেজাৰ চিপাহীৰে সৈতে  
 গজপুৰীয়াৰ এহেজাৰৰ ওপৰত পৰিল।

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Swrangsar Daimary

# জ্যোতিপ্ৰসাদৰ আগৰৱালাৰ ৰূপালীম নাটকত বিদেশী নাটকৰ প্ৰভাৱ

কুৰলী ডেকা  
অংশকালীন প্ৰবক্তা  
নলবাৰী বাণিজ্য মহাবিদ্যালয়

সাৰাংশ :

নাট্যশিল্পীৰূপে জ্যোতিপ্ৰসাদ আগৰৱালাই আধুনিক অসমীয়া সাহিত্যত নতুন পথ মুকলি কৰিছিল। তেনেকৈ গীত ৰচনা, গীতৰ সুৰ সম্পদ, কথাছবি, অসমীয়া স্থাপত্যৰ নবমূল্যায়ন ইত্যাদি বিষয়তো তেওঁ সিদ্ধহস্ত আছিল। তেখেতে অসমীয়া নাট্যকলাত যি অভিনৱত্ব প্ৰদান কৰি গ'ল, তাৰ দ্বাৰা তেওঁ তেওঁৰ বহুমুখী প্ৰতিভাৰ প্ৰমাণ দি থৈ গ'ল। জ্যোতিপ্ৰসাদ আগৰৱালাই পোন প্ৰথমে ৰোমান্টিক নাট্যৰীতি ভংগ কৰি নাট্যকাৰৰ সূক্ষ্ম দৃষ্টিৰে বিভিন্ন দৃশ্যৰ পৰিকল্পনা কৰে। সুন্দৰ-শেৱালি-ৰাজমাওঁ আদি চৰিত্ৰৰ যোগেদি আহোম যুগৰ পটভূমিত মানুহক বাস্তৱ দৃষ্টিৰে চাবলৈ শিকালে, মহাযুদ্ধৰ নিচিনা বিৰাট বিপৰ্যয়ৰ মাজত পৰিলে এজনী গাঁৱলীয়া অসমীয়া ছোৱালী লভিতাই কেনেদৰে প্ৰতিক্ৰিয়া কৰিব পাৰে তাক পৰীক্ষা কৰি চালে, অসমৰ ওচৰে-পাজৰে আৱহমান কালৰেপৰা বাস কৰি অহা পৰ্বতীয়া জাতিৰ মাজত মানৱ মনৰ ক্ৰিয়া-প্ৰতিক্ৰিয়া কেনে হ'ব পাৰে তাৰ এটা প্ৰমাণ কৰি চালে। এই গোটেইখিনি আগৰৱালাৰ নাট্য প্ৰতিভাৰ মৌলিকতাৰ নিদৰ্শন; তেওঁৰ পূৰ্বে এই ধৰণৰ নাট্য পৰিকল্পনা কোনো নাট্যকাৰে কৰা নাছিল।

এই সকলোখিনি অভিনৱত্বৰ মাজত এটা দিশৰ প্ৰতি প্ৰায়েই সৰ্বসাধাৰণৰ চকু গৈছিল সেয়া হ'ল অসমীয়া নাটকত ইউৰোপীয় নাট্যকাৰৰ প্ৰভাৱ। জ্যোতিপ্ৰসাদ



আগৰৱালাই 'ৰূপালীম' লিখা সময়তো এই দিশটোৰ প্ৰতি সচেতন আছিল। 'ৰূপালীম' নাটকখনৰ পৰিকল্পনাত ইউৰোপীয় নাট্যকাৰ মেটাৰলিঙ্কৰ মন্না-ভান্নাৰ ক্ষীণ প্ৰভাৱ পৰা বুলি জ্যোতিপ্ৰসাদ আগৰৱালাই নাটকৰ পাতনিত লিখিছে—

“মেটাৰলিঙ্ক আৰু মন্না-ভান্নাৰ ছাঁ পৰে  
কি নপৰাকৈ অলপ আহি ৰূপালীম  
নাটকত দেখা দিছে যদিও সি অজ্ঞাতভাবেহে  
লিখকৰ মনৰ খোটালিত বহুদিনৰ আগতে  
সোমাই থকা মোমা ভেন্নাই এতিয়াও আছে  
বুলি সঁহাৰি দিছে মাথোন।”<sup>২</sup>

সূচক শব্দ : ৰূপালীম, মন্না-ভান্না, জুনাফা, ইতিভেন, মায়ব', প্ৰিজিভান্না।

### ১.০০ অবতৰণিকা :

অসমীয়া সাহিত্যৰ ক্ষেত্ৰখনত সাহিত্য সৃষ্টিৰ ক্ষেত্ৰত পাশ্চাত্য প্ৰভাৱ সততে দেখা গৈছিল। জ্যোতিপ্ৰসাদ আগৰৱালাৰ নাটক সমূহো আছিল অসমীয়া নাট্য সাহিত্যৰ অমূল্য সম্পদ। তেখেতৰ 'শোণিত কুঁৱৰী' নাটকৰ বাদে বাকী আটাইকেইখনতে ইউৰোপীয় নাট্যকাৰৰ প্ৰভাৱ দেখা যায়। তাৰ ভিতৰত ৰূপালীম উল্লেখযোগ্য। যিহেতু এই নাটকৰ বিষয়বস্তু আৰু চৰিত্ৰৰ লগত বিদেশী নাটকৰ মিল দেখা গৈছিল, গতিকে নাটৰ ঘটনা, চৰিত্ৰ সকলো নাট্যকাৰৰ মনে গঢ়া অৰ্থাৎ কাল্পনিক আছিল। ইয়াত আদৰ্শ চৰিত্ৰ দাঙি ধৰাতকৈ চৰিত্ৰৰ বিচিত্ৰতাহে দেখুওৱা হৈছে।

### ১.০১ অধ্যয়নৰ উদ্দেশ্য :

এই অধ্যয়নত আগৰৱালাৰ ৰূপালীম নাটকত ইউৰোপীয় মেটাৰলিঙ্কৰ মন্না-ভান্না নাটৰ প্ৰভাৱ দেখুওৱাৰ উদ্দেশ্যে বিষয়টো নিৰ্বাচন কৰা হৈছে।

### ১.০২ অধ্যয়নৰ সমল :

এই অধ্যয়নত মুখ্য সমল হিচাপে জ্যোতিপ্ৰসাদ আগৰৱালাৰ ৰূপালীম মূল নাটকখন লোৱা হৈছে লগতে গৌণ সমল হিচাপে আন কিতাপৰ সহায়ো লোৱা হৈছে।

### ১.০৩ অধ্যয়নৰ পদ্ধতি :

এই অধ্যয়নৰ মূল পদ্ধতি হিচাপে বৰ্ণনামূলক পদ্ধতি গ্ৰহণ কৰা হৈছে।

### ২.০০ বিষয়বস্তুৰ বিৱৰণ :

ৰূপকোঁৱৰ জ্যোতিপ্ৰসাদ আগৰৱালাৰ নাটক সমূহ অসমীয়া নাট্য সাহিত্যৰ অমূল্য সম্পদ। সেই সময়ৰ নাট্যকাৰ সকল বিশেষকৈ বিদেশী নাটকৰ দ্বাৰা অনুপ্ৰাণিত হৈছিল আৰু নিজৰ মৌলিক ৰচনাতো তাৰ প্ৰভাৱ পেলোৱাত তেওঁলোক সিদ্ধহস্ত আছিল।



জ্যোতিপ্ৰসাদ আগৰৱালায়ো বিদেশী নাটকৰ প্ৰভাৱত 'শোণিত কুঁৱৰী' নাটকৰ বাবে বাকী আটাইকেইখনতে ইউৰোপীয় নাট্যকাৰৰ প্ৰভাৱ পৰিলক্ষিত কৰাইছিল। আগৰৱালাৰ 'ৰূপালীম' নাটকত মেটাৰলিঙ্কৰ মন্না-ভান্নাৰ ক্ষীণ প্ৰভাৱ পৰা বুলি নাট্যকাৰ জ্যোতিপ্ৰসাদে নাটকৰ পাতনিত উল্লেখ কৰিছে। ৰূপালীমত মন্না-ভান্নাৰ প্ৰভাৱ ঘাইকৈ কাহিনী অংকন আৰু চৰিত্ৰ চিত্ৰণৰ ওপৰত পৰিছে যদিও সামান্যভাৱে সংলাপ আৰু মঞ্চ নিৰ্দেশনাতো পৰিলক্ষিত হয়।

বিদেশী নাটক মন্না-ভান্নাৰ কাহিনীভাগ আছিল এনেধৰণৰ- শত্ৰু সেনাপতি প্ৰিজিভান্নাৰ চৰ্তানুসৰি পিচা নগৰীৰ সেনাপতি গুইডোৰ পত্নী মন্না-ভান্নাই নগৰ আৰু নগৰবাসীক ৰক্ষা কৰিবলৈ এনিশাৰ বাবে প্ৰিজিভান্নাক সহচৰ্য দিবলৈ সন্মত হ'ল। ফলশ্ৰুতিত পিচা নগৰী ৰক্ষা পৰিল আৰু তাৰ পিছদিনাখন মন্না-ভান্নাই প্ৰিজিভান্নাক লগত লৈ পিচা নগৰীত উপস্থিত হ'ল। কিয়নো মন্না-ভান্নাৰ ওচৰ পাই প্ৰিজিভান্নাই দেখিছিল যে সেয়া তেওঁৰ শৈশৱৰ সহচৰ আজন্ম প্ৰেমিকা মন্না-ভান্নাহে। গতিকে তেওঁ অক্ষত সতীত্বৰে ৰাষ্ট্ৰযুদ্ধৰ ৰোষত বলি হোৱা মন্না-ভান্নাক লগত লৈ উপস্থিত হ'ল। নগৰবাসীয়ে মন্না-ভান্নাক অন্তৰংগ আদৰণি জনালে। কিন্তু স্বামী গুইডোৰে মন্না-ভান্নাৰ সতীত্বত সন্দেহ প্ৰকাশ কৰি নগৰবাসীক প্ৰিজিভান্নাৰ বিৰুদ্ধে প্ৰৰোচিত কৰিলে। এনে পৰিস্থিতিত প্ৰিজিভান্নাক ৰক্ষা কৰাটো অসম্ভৱ হৈ পৰাত মন্না-ভান্নাই মিছা মাতিলে যে যিহেতু তেওঁ প্ৰেমৰ জাল তৰি প্ৰিজিভান্নাক ফুচুলাই নগৰীলৈ আনিছে গতিকে প্ৰিজিভান্নাক শাস্তি দিয়াৰ অধিকাৰ তেওঁৰহে আছে। সেয়েহে গুইডোৰে তেওঁক কাৰাগাৰৰ চাবি দিয়া উচিত। এনেদৰে প্ৰিজিভান্না আৰু মন্না-ভান্না উভয়ে আঁতৰি যোৱাৰ ভাৱ ফুটি উঠিছে।

মন্না-ভান্না নাটকৰ এই কাহিনীভাগৰ লগত ৰূপালীম নাটকখনৰ কাহিনীভাগৰ কিছু মিল পৰিলক্ষিত হয়। উদাহৰণস্বৰূপে ক'ব পাৰি 'মন্না-ভান্না'ত দেশ আৰু দেশবাসীৰ মংগলৰ বাবে মন্না-ভান্নাই শত্ৰু সেনাপতিক দেহদান কৰিবলৈ প্ৰস্তুত হৈছে; সেইদৰে ৰূপালীমতো দেশ আৰু দেশবাসীক ৰক্ষা কৰিবলৈ ৰূপালীমে মনে নিবিচৰা শত্ৰুদেশৰ অধিপতি মনিমুগ্ধৰ ওচৰত দেহ বন্ধকত দিবলগীয়া হৈছে। অৰ্থাৎ দুয়োখন নাটকৰ কেন্দ্ৰীয় বিষয়বস্তু দেশপ্ৰেমৰ দ্বাৰা অনুৰঞ্জিত।

ঠিক তেনেদৰে চৰিত্ৰৰ ফালৰ পৰাও ৰূপালীমৰ ওপৰত মন্না-ভান্নাৰ প্ৰভাৱৰ বিষয়ে উমান পাব পাৰি। দুয়োখন নাটকৰে প্ৰধান চৰিত্ৰ কেইটা প্ৰায় সমান্তৰালধৰ্মী। 'মন্না-ভান্না' নাটকৰ প্ৰধান চৰিত্ৰ সৃষ্টিত এটা ত্ৰিভূজ বৰ্তমান।

প্ৰিজিভান্না, মন্না-ভান্না আৰু গুইডো এই তিনিটা চৰিত্ৰ ত্ৰিভূজৰ তিনিটা কোণস্বৰূপ। ৰূপালীম নাটকত সেই ত্ৰিভূজটো মনিমুগ্ধ, মায়ব, ৰূপালীম আৰু ইতিভেন সমন্বিতে এটা চতুৰ্ভূজলৈ পৰিৱৰ্তিত হৈছে। ইয়াৰে মন্না-ভান্না চৰিত্ৰটোক জ্যোতিপ্ৰসাদে ৰূপালীন

আৰু ইতিভেনৰ ৰূপত প্ৰকাশ কৰিছে। মন্না-ভান্না আৰু ৰূপালীম উভয়েই নাবী জীৱনৰ অমূল্য সম্পদবিধ হেৰুওৱাৰ উপক্ৰম হৈছে আৰু পৰিস্থিতি নেওচি দুয়ো সেই দুৰ্যোগৰ পৰা হাতো সাৰিছে।

আকৌ মন্না-ভান্না চৰিত্ৰটোত থকা দেশপ্ৰেম 'ৰূপালীম' নাটকত ইতিভেন মাজেৰে প্ৰতিফলিত হৈছে - য'ত দেশপ্ৰেমেৰে উদ্ধুদ্ধ হৈ ইতিভেনে ককায়েকৰ বিৰুদ্ধাচৰণ কৰিছে এনেদৰে -

“ইতিভেন - ককাই। তুমি ৰজাৰ উপযুক্ত নোহোৱা।  
তুমি পিতৃ-পিতামহৰ- এই সিংহাসন  
কলংকিত কৰিছা। যোৱা - তুমি  
সিংহাসনৰ পৰা নামি যোৱা।” \*

অকল ইমানতেই ক্ষান্ত নাথাকি মনিমুগ্ধৰ কাৰেঙো আক্ৰমণ কৰেগৈ।

সেইদৰে পুৰুষ চৰিত্ৰৰ ভিতৰত মনিমুগ্ধ প্ৰিজিভান্নাৰ অনুৰূপ চৰিত্ৰ। প্ৰিজিভান্নাই যিদৰে মন্না-ভান্নাৰ সতীত্ব লুণ্ঠন কৰা নাই; ঠিক তেনেদৰে মনিমুগ্ধয়ো ৰূপালীমৰ দেহ স্পৰ্শ কৰা নাই -

“মনিমুগ্ধ : ৰূপালীম! যোৱা তুমি মুক্ত।” \*

সেইদৰে মায়ব' চৰিত্ৰটো গুইডোৰ আদৰ্শত ৰচিত। পাৰ্শ্ব চৰিত্ৰৰ ক্ষেত্ৰতো প্ৰিজিভান্নাৰ পিতৃ মাৰ্ক আৰু জুনাফাৰ সাদৃশ্য মন কৰিবলগীয়া। যদিও দুয়োখন নাটকৰ চৰিত্ৰৰ মাজত ইমানখিনি সাদৃশ্য পৰিলক্ষিত হৈছে তথাপি অসমীয়া নাটক ৰূপালীমত জ্যোতিপ্ৰসাদৰ সুনিপুন হাতৰ স্পৰ্শ স্পষ্ট।

একেদৰে সংলাপৰ ক্ষেত্ৰতো নাটক দুখনৰ মাজত মিল দেখা যায়। দুই এঠাইত ৰূপালীম নাটকত বিদেশী নাটকৰ প্ৰতিধ্বনি শুনা যায় -

“ৰূপালীম : তুমি মোক যি কৰিবলৈ কোৱা মই  
তাকেই কৰিম। মই তাকে কৰিম।  
সিহঁতক এতিয়াই এৰি দিয়া।” \*

তদুপৰি দৃশ্যসজ্জা আৰু মঞ্চ নিদৰ্শনাৰ ক্ষেত্ৰতো জ্যোতিপ্ৰসাদে মেটাৰলিঙ্কৰ পদাংক অনুসৰণ কৰা যেন অনুমান হয়।

### ৩.০০ সামৰণি :

আলোচনাৰ পৰিশেষত ক'ব পাৰি যে ৰূপকোঁৱৰ জ্যোতিপ্ৰসাদ আগৰৱালাই 'ৰূপালীম' নাটকৰ মূল জঁকাটো মন্না-ভান্নাৰ পৰা গ্ৰহণ কৰি তাত তেওঁ শৈক্ষিক চেকুনাৰে ৰক্ত মাংস সংযোগ কৰিছে, যাৰ ফলত ই এখন মৌলিক নাটক ৰূপেই পৰিগণিত হৈছে। 'ৰূপালীম' নাটকখন জনজাতীয় জীৱনৰ আধাৰত কৰা নাটক। পূৰ্ব সীমান্তৰ সু-সভ্য



পৰ্বতীয়া বৌদ্ধ জনজাতীয় সমাজৰ অনুৰূপ সমাজ এখন ইয়াত স্পষ্ট। তথাপি নাট্যকাৰ জ্যোতিপ্ৰসাদৰ যি কল্পনা নাটকখনত ফুটাই তুলিছে সেয়া যথাযথ আৰু সুন্দৰ হৈছে।

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# DIGITAL PROMOTION



TAPASHI DASGUPTA



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## Contemplating Digital and Traditional Advertising

Mercy Engtipi\*

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### ABSTRACT

Advertising is an important tool used by every business houses along with the marketers to capture customers in order to increase their sales and therefore earn revenue. As time passed by, there has been a lot improvement in the advertising methods and then the evolution of the internet and technology, the whole scenario of the marketing system as well as the advertising has been impacted in various ways, it brought a lot of changes. After which, the advertising scene is not the same like before. Presently, almost everyone and everything is driven by internet and technology. Lives of people are totally dependent on the internet. For every little things or information people would often turn to the internet to find out and satisfy themselves first. No two people have the same taste or preferences. Consumer's needs and wants are unstoppable for which the marketers need to understand them and hit at the right point at the right time and at the right place. So, the marketers are more alert than before and are leaving no stone unturned to fulfill consumer's needs and wants and at the same time achieve their various organizational

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*objectives. It became very important to be updated with the latest trend of technology. More and more marketers are switching towards online advertising. Digital advertising is a modern strategic tool with the help of internet, through which one can provide various information or ideas related to a product or a brand to the people at large, no matter wherever they are and whatever they do. The present paper is an attempt at looking at the contrasting aspects of traditional and digital medium of advertisement.*

**Keywords:** Digital Advertisement, Traditional Advertisement, Benefits & Problems

### Introduction

Advertising is a crucial component of marketing mix, which has been framed and used for promoting and informing consumers about a product or a brand, so that they are well informed ahead of making a decision related to purchase. With the change of time and evolution of internet and technologies around 1990s, there has been tremendous change in the world of business and the dynamics of marketing have changed completely. Thus, online advertising have emerged out of the evolution of internet successfully. Digital advertising is a tool of promotion with the help of internet, to inform, to attract the new and existing customers, persuade them, remind them, and educate the customers about the products or brands effectively and then finally to expand their business. In today's competitive business world, digital advertising have emerged as a successful and most powerful feature utilized in order to fulfill the desired goal of business. It has been capable of impacting the consumers in the same manner the traditional advertising have done so far.

**Why digital advertising gained so much popularity?**

Recently, there has been an incredible increase in the number of people using the internet and it still the number is growing every other day without a doubt. People prefer and turn to the internet to search for every bit of

information on Google (search engines), search about people on Facebook, new online trends, new product on Instagram or Tiktok, new product launched, their uses, their value, their description, their content on Youtube, and therefore many before they make any sort of purchase decision. Marketers made sure with all the intelligent and studies to use such platforms where people love to invest most of their time. Marketers strategically promote their products and brands online on such platforms mostly of what they need and want. And consumers liked the hype and stepped forward to buy and avail such facilities. The spreading of awareness was real quick and was able to reach among the people who were targeted. Ideas were developed and framed in such a way that with a click of a button it danced in the mind of the people. And, so the other marketers observing the popularity gained by the online mode started to switched to advertising through online. Therefore, competition among different business houses started. The best of the best could only survive and win over the consumer. Leaving no stone unturned to woo the consumers became a priority. Space for compromising or complaints can be fatal for a business house. The question is who can compete and prove to be better, who can give the 'wow factor' and who can convince the consumer faster.

The growth of digital advertising has hugely impacted the marketer as well as the consumers. There has been competition at every level and is getting tougher every other day. The behaviors of the consumer are such that it is unpredictable and complicated. The taste and preferences can change overnight and no two people have the same likeness. The demands are never ending. To tackle and handle such situation, many business houses and marketers are willing to go to any extent in order to survive in the market and earn their profits and to earn more profits means to increase the number of sales, and to increase the number of sales can only be fulfilled through the process of promotion. Promotion means advertising well



enough to attract and convincing the people more and more so that they buy the products, and in order to grab their attention and convincing them to buy the product, a marketer must learn and be ready with a full-blown strategy available or mend them personally to the point that no one is empty handed.

Today, considering the digital advertising as the most effective strategy, Marketers have adopted it, and fully taking the advantage. Many are excited to use but the lack of information stops them to go further. And there some are companies whose perspective towards online method is not that appealing, they are not yet convinced to adopt them as to why? As because, of the existence of traditional advertising and their familiarity. For they strongly believe that traditional advertising is more reliable and impact better than the modern method. Well, its common sense, any business owner would want to make sure that their money is well invested and well spent on the right one. No one would want to go downhill just because they made a wrong choice. The decision to choose the best way to reach to the customers with less effort but effectively is crucial and not easy at all. The availability of many options to advertise creates a dilemma for it is not known, as to which one will be the best and suitable one.

Therefore, there are unending arguments regarding the selection of the best option available, whether it is the traditional advertising or the online advertising. As, some believes that traditional advertising is no more, while some others still believe that traditional one is the best way to reach customers. On the other hand, some says digital advertising provides more control and so on. Whatever the argument is, let us try to understand the differences and compare both the option i.e. traditional advertising versus digital advertising in order to select the right one suitable for a business.

### Traditional Advertising and its Benefits

Traditional advertising has been in and around us for several decades - and is still very much alive among us. It consists of advertising through the print media, like newspapers and magazines, TV, radio, flyers, postal letters, brochures, banners, and hoardings. Traditionally advertising through newspapers, flyers, TV's, or on the radio, give us the benefit to reach the targeted local audiences of a particular place in a very easy and simple way. The strength of traditional advertising is that our target audience can keep and hold onto the advertisements materials such as flyers, magazine ads, for a longer period of time. They can have a look whenever they want to without being forced to. Traditional advertising have the same impact as of the online advertising depending on the type of consumers' targeted. Traditional advertising is still popular and still prevalent because, not all have the access to internet. Even after so many decade of the evolution of the internet, there are some location which has not avail the facilities of the internet, and so therefore many people are not aware about the fact that advertisement online mode. It is not, that traditional advertising have been able to reach to every nook and corner of the world but to some extent it have reached. Traditional Advertising stand out at certain point, anyone without internet can be reached through, and people are familiar with it and understand it easily as they have been using to it for some time. They have been and still they are able to convince and influence the behavior of the consumer to make the purchase decision related to a product in presence of the competitive digital advertising

### The Problems of Traditional Advertising

We know that advertising is a paid form of promotion. So, for a business who is at a stage of beginning may find it a bit problematic to deal with the traditional advertising as because it is way more expensive for a beginner as the budget may be tight to advertise through newspaper, radio



and TV. And that too remains for a short moment up till how much we pay. The engagement of traditional advertising is comparatively very less, as we know that traditional advertising is a more passive form of marketing and the communication is one sided. It consists of providing information to the customer for a short period of time and the effectiveness is unknown and one can only hope that they will purchase it. Likewise, the return is less as compared to digital advertising, as it is not free of cost and that one has to pay for the materials like the paper to print the flyers on. And even after that, we still have to pay for the distribution of the materials.

The audience may have little or no interaction at all with the materials. Traditional advertising is more focused on delivering the information to the audience rather than encouraging or persuading them to buy. Here, the less and one sided communication hampers in the process of persuasion to the consumers. It lacks the continuous convincing power and to some extent fails to create the urge among the consumers. Lastly, we cannot measure the effects of the traditional advertising campaign. Like, how many have purchased the products, after seeing the advertisement? Was it effective? Was it able to reach to the right people? Were the information reached them at all? So, with traditional advertising, one cannot track down the effectiveness and success of the campaign. All one can do is just wait patiently, look at the number of sales and expect that the advertising campaign was effective enough to persuade the people and they make a purchase decision.

### Digital Advertising and its Benefits

Through digital advertising one can cover the wider range of audience for the product. Not only reach a larger numbers of people but one can reach them regardless of their geographic location. For example, when we post something on the Facebook, instantly it reaches to people far and wide in just fraction of seconds. We need not to

travel far in order to reach to the target audience. Digital advertising targets the right set of viewer who are interested in buying that product or have searched the related product. Tools such as display ads, social ads and video ads which make it easier to reach the target audience.

We can tailor or filter them accordingly to the traits of the buyer, and other factors such as - age, gender, profession, income, preferences, dislikes, fears, goals etc. One can personalize the content so that it gets their attention. Digital advertising is more engaging than the traditional advertising. Through social media, live chat and email, we can easily communicate and be engaged with them. Digital advertising is capable of explaining the uses of a product and in what way it is to be used. It is often easier with video advertising which can include animation, motion, text, graphics and many other elements. Digital advertising cost a whole lot less than traditional methods - even if it includes paid ads. Under digital advertising the audience can choose the medium, which is not at all available in traditional methods. Often, flyers and newspapers get crumpled and thrown away. The analytical tools available online helps to record things like the number of people who viewed the ads, how many purchased, and so on. This way, one can easily measure the return on investment. With just a few clicks one can avail all the statistics; we don't have to wait for a long time to know about the results, unlike traditional marketing which could take a longer time. Digital advertising does the remarketing of the ads. Through digital advertising the image of the product, the value, the use, the components and so on are well defined in the mind of the audience due to the repeatedly popping up of the ads online which therefore help in the decision making process regarding a product. Lastly, digital advertising is there round the clock. This is not possible in the case of traditional advertising because, they are printed or telecasted at specific times.



### The Problems of Digital Advertising

The main drawback of digital advertising is that, it is too transparent as because the thought and emotions of people can be viewed in the form of comments or feedbacks. Therefore, many negative feedback or complaints are left by the unhappy customers which are easily visible to the public at large and that too can be shared immediately. The negative feedback have a negative impact on the consumers as because now-a-days many people like to buy a product that are reviewed and have more positive comments. Products are bought depending on the positive reviews. Another problem of digital advertising is that it requires an expertise and trained person to truly exploit the present age of marketing. One would need to employ someone who has the requisite expertise in the required field and at the same time must have well knowledge about the business. The most horrible drawback of digital advertising is that, it is not that pleasing to the eyes, because it pops up every time someone tries to be online. Maximum number of people does not view till the last. At times it is irritating and people most of the time block such ads online. Lastly, online advertising is subjected to the regulation laid down by search engines like Google, there are certain rules as to what is acceptable and what is not. So, all our strategy, our efforts may be go in vain if we are not fully aware of what is wrong and what is right. Not following the guidelines maybe strictly punishable. And the objectives that business has laid down may never be accomplished due to ignorance. Digital advertising may not be expensive at all but one small mistake and it can be expensive to the point where we can never imagine. Being ethical and considering the different sentiment of people at large is required and should be followed.

### Conclusion

Since, we came across both the methods i.e. traditional and digital advertising, it made us aware that digital advertising revolve around social media and internet and

has the capacity to reach the consumers at a wider range, whereas traditional advertising are still familiar among many people and it has been the able to reach to the areas where no online advertising have reached. We are also aware that the competition is so raging that everyone who is doing business is trying to improve every now and then to capture consumers as much as they can. Efforts are given and investments are loaded by every business houses. But even then one cannot say that which method is the best one. According to a simple perspective both the methods has its advantages and disadvantages. One has to select the methods according to the type, size, financial status and most probably the location of the business. For the motive business is one and only to earn some profits out of the procuring, buying and selling. Advertising either digital or traditional is just a tool to promote and create awareness among people, it cannot be termed as end means. Advertising well does not always means the success of a business because often, people love the idea and accept the ads and the taglines but they never go out to buy the products. It may affect them but actual success is achieved when products are sold and buyers buy them. The ultimate power lies in the hands of the people, whether they decide to buy or just ignore. Just, knowing the advantages and disadvantages may not result in the correct selection of the methods. One must have in-depth knowledge about it and to have an in-depth knowledge about the application, one need to conduct a thorough study to see how each method affect each business. Studying the customer and their behavior is also important because based on the type of customer, one can decide which option to go for. For example, if they has limited access to online mode or does not prefer online medium at all, then it is better to do with traditional advertising. But, if the prospective audience has easy access to internet and mostly devoted to online media, then the best option is to go for the digital advertising.



Digital advertising at this present age is easy, affordable, can be tracked down, can be controlled, in spite of its worthiness, the worth and value of traditional advertising is still intact. People still prefer over the internet, as many are familiar with this method, they are comfortable and it will continue to exist for many days to come.

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# MULTIPLY TRENDS IN MARKETING



TAPASHI DASGUPTA



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## Exposition of Agricultural Marketing in India

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### ABSTRACT

Agriculture is that process or series of activities that fulfill every human being's basic need by producing food. The agricultural scenario has changed over time as people have changed; the environment is changing; technology is used and upgraded, climate change, economic fluctuations and demand. India has predominantly been an agricultural country and the agricultural sector has driven its economy. The country has a heavy reliance on agriculture, and agricultural products form a significant part of the country's export. Technological changes have commercialized agriculture. The technology may be in the form of information program, awareness of wide yielding varieties, use of fertilizers, insecticides, pesticides; and farm mechanization leading to increased farm production and consequently the larger market. This improved production accompanied by urbanization, increase in income, and changes in the consumers' lifestyles & consumption habits. The never-ending demands of consumers pushed the agricultural sector



to adopt new technology to increase productivity, arrange for storing, and process it; convert, pack, and transfer the commodities from the point of production to consumption. These factors lead to the emergence of agricultural marketing which made every effort to bring the producers and consumers together through many activities and contribute to the country's economy. This paper highlights the necessity of agricultural marketing, challenges faced by agricultural marketing till date and some of the measures that can eliminate or minimize those challenges.

**Keywords:** Agricultural Marketing, Challenges, Measures.

## Introduction

There are billions of people globally and expected to grow further. More population means more demands for food products. To meet such demand, focusing on developing agriculture is necessary. The only solution is to increase agriculture efficiency by adopting latest techniques to increase productivity and production and meet the demands. With time, equipment modernizes to facilitate agriculture and its production. Arumugam and Kanthimathinathan (2009) have stressed the agricultural sector's potential in contributing to rural growth and development. With a better policy framework and improved market efficiencies, the agricultural sector can enhance market prosperity. Agriculture alone contributes around 70%-80% to the country's economy.

Before the country's independence, farmers/producers were exploited by pesky traders and intermediaries, trapping them to sell their products for low prices than existing market rates. They manipulated, and many fall prey to the wrong weighing system and false accounting. As time passed by, there was technology that helped give awareness about various types of equipments and techniques; knowledge provided over different platforms,

growth and development of the market system, tremendous change can be seen in trading system, and methods of selling the food products were modified. Tripathi and Prasad (2009) have highlighted the development of agriculture that India has witnessed. Multiple structural changes made by successive governments have helped in the growth of agriculture in the country. There has been progressed made by the sector in the generation of output over some time. These gave birth to agriculture marketing, from producing food in the field and selling it to the consumer in the market.

## Concept of Agricultural Marketing

Agriculture usually means growing crops, whereas marketing comprises a chain of activities like moving goods from the producers to the consumers. Agricultural marketing can be defined as a process that starts with making decisions to produce a commodity in the farm that can be sold and has demand in the market (National Commission on Agriculture Report, 1976). It involves all the related activities as- gathering, storing, preparing, shipping, packing, grading and delivering the different farming materials within and outside the country. The selling of agriculture products in the market have to consider certain factors like - demand for the product at that definite period, availability of the storing system, transporting facilities etc. Agricultural marketing is the connecting link between farm producers and consumers. The links involve two activities; they are- Physical distribution and economic exchange. Physical distribution is concerned with the physical handling; processing, transfer of raw and semi-finished or finished products from the point of production to the point of consumption. Whereas, economic exchange is concerned with the exchange and price-setting processes during the marketing process is taking place.



The marketing system of agriculture includes two main activities, i.e. marketing of product and marketing of inputs to the farmers (seeds, manure, fertilizers, etc). Marketing of product involves the farmers, traders, wholesalers, processors, importers, exporters, retailers etc. The input marketing includes manufacturers, distributors, and those who make the farmers' farm production inputs available. Namasiwayam and Karappuchamy (2010) have stated on the need to make farmers aware of nuts and bolts of the regulated market to get benefits from participating in the market.

### **Need for Agricultural Marketing**

Efficient agricultural marketing systems are critical because they ensure that the resources are utilized to the maximum point where there is no wastage. Efficient agriculture marketing leads to an overhaul in marketable surplus by lessening the losses due to inefficient utilization, processing, storing and transporting. A well-planned marketing system can effectively and efficiently distribute the inputs, and experience a growth in the agricultural sector.

A well organized marketing system is necessary because, it makes certain that there is a good amount of income for the farmers by bringing down the number of middlemen or imposing limits on the cost of marketing services and the malpractices. It assures that the farmers receive the fair prices for their products and hence, convince them to invest their excess income to purchase other necessary equipments or machinery which will help increase productivity. The rise in productivity leads to the expansion in the surplus and income of the farmers.

A good marketing system is always helpful in widening the market area for the products by transporting them from

the point of production to the point of consumption i.e. to every nook and corner of the country and outside the country. Eventually, the wide-area coverage of marketing multiplies the demand regularly, and it becomes an opportunity for the producers to earn more by fulfilling the demands.

An efficient agricultural marketing system is necessary and helpful in the growth and development of Agro-based industries like cotton textile, tea industry, sugar, vegetable oils, pickle-making industry etc. The agro-based industries depend on agriculture for the supply of raw materials. Systematic marketing system of agriculture helps the farmers to decide and plan appropriately for their products according to the needs and demands.

A modified marketing system is vital in employment generation. It creates employment opportunity for people who engage themselves in the operations, like packaging, transportation of goods and services, and processing. On the other hand, there are individuals or groups such as the agents, brokers, traders, retailers, and other regulating staff members who are employed in marketing.

A developed marketing system is very much required for the successful implementation of various developmental programs that are designed to uplift society and the country in itself. So, any economic development schemes that visualize reducing poverty, reducing the prices of the food, earn more foreign exchange or want to get rid of the economic waste will not be successful at all, if it does not pay any attention to the development of efficient marketing for food and agricultural products. Marketing computes price to the product, but, at the same time, adds utilities to the product.

Agricultural marketing system is essential, as it acts as a link between the farming and non-farming sectors. The



non-farming sectors produce and supply essential equipments like fertilizers, pesticides, machines, oils, electricity, packaging and many more to the farming industry. The utilization facilitates the increase in production, growth and expansion of the farming sector.

Due to the effective marketing system, we can in the efficiency in the production. There is an increase in agricultural products. The increase in agricultural production stimulates the non farming sector but also enhances the income level of families of farming sector, that means they can spend on other non-food products.

We can see benefits and the attainment of agricultural sector due to the good planning done in the system of agriculture marketing. The new scene of the marketing of agriculture created a desire among much business minded to involve them in the farming sector and be a part of the agriculture and avails its benefits through effective marketing of the agricultural products. With a hope that marketing system would bring about the overall welfare to all the society's segments.

### **Challenges of agriculture marketing**

The prime problem with agricultural produce is the low quality of the product. Due to low-quality seeds, production uses the primitive methods (methods with no proper pest or disease control measures). The primitive way of cultivation depends on the weather, which is again unpredictable. Low quality produce becomes a challenge for farmers to sell it in the market and not provide on the produce on time or at the required quantity.

One of the major defects of agricultural marketing in India is the absence of proper storage facilities. There is no good storehouse in interior rural parts of the country even at present. The lack of such a facility makes the farmer

unable to keep his produce until it is sold off and fetch a fair price. He compels to store his products in pits, and unscentific storehouses. At times the produce gets rotten due to storing it for a longer period and becomes unfit for human consumption. Furthermore many times to avoid such situations, farmers are compelled to sell their product at a low price. The insufficient and unscentific storehouse leads to the wastage a large number of food products. Almost 20% to 30% produces are lost due to unsuitable temperature, rats, insect, natural factors and the farmers have to bear all the losses and can do nothing about it.

There is hardly any grading or standardization of the agricultural commodities marketed in India's far-flung corners. Most of the agricultural product cannot go through grading or standardizing as some need to sell immediately. They are perishable. Therefore, it becomes difficult to build concerning such products. The buyer finds it challenging to purchase; they have little or no confidence in the quality of the product. Consequently, the farmer who even produces the best quality is not sure if he will fetch a better price.

Production of agricultural goods takes place mostly in rural areas. Moreover, transporting facilities from the point of production (i.e. rural areas) to the point of selling (towns, market) is inadequate. We can see how most of the roads in India are? It is unmade and not taken care of and cannot use during rainy season. The transportation network is inadequate compared to its need. It is to note that till today, only a few villages have railway tracks or concrete roads. Some rural areas are still worse. Rural people still use bullock carts to transport the products, but the coverage is up-to a limited area. Even the availability of vehicles cannot facilitate transportation due to the pathetic road condition. Unable to reach the market on time, what a farmer does is,



dump his produce in nearby markets at low prices.

Huge number of mediators and intermediaries between the farmer and the final consumer of agricultural products leads to reduced shares. The middlemen manipulate the farmers by purchasing the products at a meager, and on the other hand manipulate the customers by demanding higher prices from them. The only aim of involving numbers of middlemen like- commission agents, village traders, brokers, wholesalers, etc is to derive a higher income from the middle processes. But instead, these chains of middlemen take undue advantage of the farmer. The farmer hardly gets anything compared to the effort they put and the expenses that are incurred.

There are large numbers of unregulated markets in the country. If we carefully examine the conditions and practices of such unregulated markets or 'mandis', it clarifies how both the middlemen and the traders make fool of the simple farmers. Some facts found related to the corrupt policies of the mandis. The unregulated market inappropriately deducts about 5% of the farmer's total amount which is an unfair practice. The deduction made in the name of donations or 'chanda', 'dharmaada', etc. The farmers are taken advantage of and gets minimal pay, as they are ignorant and lack the appropriate knowledge about the markets and its prices, how it fluctuates every now and then, the available government policies and likewise. Thus, the clever businessmen cheat the farmer by hiding the actual price from them. Another corrupt policy practiced in such markets is that many grains are taken from the farmers as samples before the sale takes place. To check and declare that the product is of poor quality and thus a very low amount is paid to the farmers. Another malpractice in the inappropriate market is the use of faulty weights and measures.

Many of the Indian farmers lack the knowledge of market. Most of them are illiterate, so they cannot read the newspaper. Furthermore, they do not have much time to move from one market to the other to collect information on exact market prices in different markets. Therefore, they do not have any option but believe in whatever information is provided by the businessman and accept whatever price is offered. Furthermore, the market for agricultural products in India is not perfectly competitive, due to which the farmers do not usually get adequate information about the price that prevails in a big and organised market.

Indian farmers in need of the money for survival - try to sell off the produce immediately after the crop is harvested, even though at that time, when the prices are very low. The poor farmer are compelled to sell because, they lack money. They utilised on the production mostly from such "forced sales" is to provide him credit so that he can wait for better times and better prices. Since such credit facilities are not available, the farmers are forced to take loans from money lenders, while agreeing to pledge their produce to them at less than market prices. The co-operative marketing societies have generally catered to the needs of the large farmers and the small farmers are left at the mercy of the money lenders.

### **Measures to deal with the Challenges of Agriculture Marketing**

The impact of agriculture industry is upon many sectors of the economy locally as well as internationally. From farmers and big industry to supermarkets and restaurants, it is necessary to know, like what is going on around the industry and how it will influence the production and food distribution. Kashyap and Raut (2006) have stressed the need to use technology to minimize the



hurdles like distribution, promotion etc. They have advocated on the need for e-marketing of agricultural produce so that the traditional challenges can be minimized.

Elimination of mediators or intermediaries from agricultural marketing system is needed. Unless the intermediaries are eliminated, the farmer cannot avail direct sales facility to the customer, he cannot receive a fair price for it. This may improve the farmers' economic situation and Consumers can also be benefited by not paying the extra amount, charged by the intermediaries.

The unregulated market should be discontinued, and regulated markets must be established by the Government with a view to eliminate the unhealthy and unethical trade practices; therefore, reducing various marketing charges with a view to benefiting the poor cultivators. Rules must be there to protect the rights of the farmer to do whatever they want to do with the grains and unnecessary collection of food grains should not be allowed in huge amount.

Proper weighting and measurement system must be manufactured and organized by the Government in order to improve agricultural marketing standard. If any defect in weights is found, a severe punishment system should be declared so that, there will be no fraud in marketing. This would not only improve the marketing system but it will restrict the fraudulent tendencies of the traders.

Agricultural in itself may not be benefited, but more profit is earned when it is transported from one place to another. Transport facilities between villages and mandis are the need of the hour, without which, purchase, delivery and consumption will not take place. For continuation of the marketing process, transportation is a must. Therefore, proper roads should be constructed in rural areas which remain in good condition during all seasons. All sorts of transportation like the bullock carts, diesel, or patrol trucks

or tractors should be made available in rural areas. Similarly, the development of rail and water transport is also important, keeping in view the marketing of agricultural produce, so that the grains and other perishable products can be transported to the market at the earliest.

Training is relevant and an important part to overcome any kind of situation. It is a way of preparing and molding the employees in the way they should react, think and go. If, we are to improve the agricultural marketing, it is necessary that special arrangements be made for the training of the employees related to marketing administration. Training with regard to the system of controlled markets etc. is required to improve the process.

Setting up of more cooperative societies can be helpful in the progress of the agricultural marketing. Some progress has been achieved in this direction. Co-operative societies have been providing credit facilities to farmers with a view to improve their economic conditions, protecting them from the exploitative practices of village moneylenders and helping them to get reasonable prices for their produce.

Farmers as well as those who are involved in agriculture must take necessary precaution for the safety of food. It is a major area of concern. Farmers need to be aware of the potential for contamination as they work in the fields and as food is transported from one place to the other. Even a minor ignorance can lead to serious costs that farmers must be prepared to face. It is very necessary for all those who are involved in farming to be aware of all upcoming regulations that may impact their current farming methods. Doing so can help ward off any potential problems and keep all of their produce safe from any form of contamination. Sivanappan (2000) has stressed on the need to modernize the process of agriculture in India. An overhaul of processing facilities post-harvest, creation of



necessary infrastructure facilities etc would lead to reduction of burden on India exchequer and the country will not be bereft of food grains to feed its ever growing population.

## Conclusion

Agriculture was there starting from the time people started to realize to settle in one place, collect food and cultivate. People also realized that they can, exchange the excess remaining of their produce with other. And passing of time have taught people do business with it and earn some to improve their economic condition. Many countries have witness the shift from Agriculture to manufacturing to service marketing. The demand for other products may go down but, demand for agricultural produce never will. Agricultural products are consumed as finished products as well as semi finished products. There are people who want to engage in the field of agriculture, but due to insufficient income and sources, many youngsters lose interest. Agricultural marketing has a big potential, if there had been proper funds and facilities, just like other sectors have been blessed with. The Government has to tackle certain problems keeping the people at large in there and the number of producers in the country. So, to conclude and given due respect to the Government of India, it will worth mentioning that, there are various regulations and programs undertaken by the Government to protect the rights of the poor farmer and standardize the methods. But up-to where it has been successful, that is not known. It will be worth it, if more and more youngsters see the potential of the agricultural produce and its proper marketing and enter into it, it will reduce a huge unemployment issue. Hence, it is not a small issue that can be tackled in one day. It requires a thorough study and analysis, after which the grievances of the farmers must be

paid attention to. It may sound very easy but actual picture is something else.

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## Commodity Derivatives Market: A Literature Review

*Rajat Bhattacharjee\* & Dr. Santosh Kumar Mahapatra\*\**

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### ABSTRACT

*Commodity markets in India have huge potential since Indian economy is conventionally an agro-based economy. Commodity market can influence the whole economy of a country through important macro-economic variables. The emergence of commodity derivatives market is a consequence of the need to manage the price risk exposure by the involved parties. The present study is a moderate attempt to bring out the available literature to the notice of researchers. An attempt is also made to examine various researchable angles in the existing literature of Commodity Derivatives Market. An attempt is made to unfold the future scope of study in the field of commodity derivatives.*

**Keywords:** *Commodity, Commodity Derivatives, Derivatives Market, Price Risk, Risk Management.*

### INTRODUCTION

Since Indian economy is mostly an agro-based economy, there is a huge potential for commodity markets in India. The presence of a commodity market can influence the entire economy of a country and thereby commodity derivatives market plays a vital role in the development of Indian economy. An efficient derivative market for commodities will result in strengthening the agricultural market. The emergence of commodity derivatives market is a consequence



of the need for managing the price risk faced by the parties involved in a transaction. The price risk management is facilitated by shifting the risk from those who have it but may not want it, to those who have the appetite for risk and are willing to take it.

Derivative is a bilateral contract or payments exchange agreement whose value is derived from the value of an underlying asset or underlying reference rate or index. The scope of derivatives has widened and includes derivatives transactions covering a broad range of underlying assets such as commodities, interest rates, exchange rates, equities and other indices.

### **OBJECTIVE OF THE STUDY**

The objective of this work is to provide an insight to the research conducted on the various aspects of the Commodity Derivatives Market and thereby produce a critical review of existing literature in order to unfold the future scope of study.

### **REVIEW OF LITERATURE**

Diversified work can be seen in the commodity derivatives market. Some important research works published in various journals, working papers and theses (published and unpublished) are presented here. The various works undertaken by the study have been discussed under the following heads –

- (i) Theoretical Framework of Commodity Derivatives
- (ii) Price risk management,
- (iii) Growth and performance of the commodity derivatives market,
- (iv) Relationship between commodity futures and spot market,
- (v) Feasibility studies for new derivative instruments, and
- (vi) Behavioural approach towards derivatives contracts.

#### **Theoretical Framework of Commodity Derivatives**

Quite a few studies have been undertaken by scholars for the purpose of formulating the concept of derivatives as well as its mechanism. Hull, McDonald, Gardener and Rajib amongst others, have focused on the conceptual structure of derivatives and its operational mechanism. Some of such works have been cited below.



Hull, J. C. has defined derivative as "A financial instrument whose value depends upon (or derives from) the values of other, more basic underlying variables."

McDonald, R. L. defines derivatives as "A derivative is simply a financial instrument (or even more simply an agreement between two people) which have a value determined by the prices of something else."

Gardener, D. G. has also defined derivatives as "A derivative is a financial product which has been derived from market for another product."

Various regulatory bodies provide more comprehensive definitions of derivatives and definition given by RBI, International Accounting Standard and SEBI are noteworthy.

Sec 45 U of RBI (Amendment) Act, 2006 specifies "Derivative means an instrument, to be settled at a future date, whose value is derived from change in interest rate, foreign exchange rate, credit rating or credit index, price of securities (also called underlying), or a combination of more than one of them and includes interest rate swaps, forward rate agreements, foreign currency swaps, foreign currency-rupee swaps, foreign currency options, foreign currency-rupee options or such other instruments as may be specified by the bank from time to time. "

**International Accounting Standard (IAS) 39 states "A derivative is a financial instrument:**

(a) Whose value changes in response to the change in a specified interest rate, security price, commodity price, foreign exchange rate, index of prices or rates, a credit rating or credit index, or similar variable (sometimes called the underlying)

(b) That requires no initial net investment or little initial net investment relative to other types of contracts that have a similar response to changes in market conditions and

(c) That is settled at a future date."

The regulation of the commodity derivatives contracts in India is under the ambit of SEBI and governed by the Securities Contract Regulation Act, 1956. Moving in the direction of the



various definitions provided, Sec 2 (ac) of the Securities Contract Regulation Act, 1956 has also defined derivatives as:

(a) "a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security"

(b) "a contract which derives its value from the prices or index of prices, of underlying securities."

As defined above, the value of a derivative instrument depends upon the underlying asset. The underlying asset may assume many forms:

- (i) Commodities including grain, coffee, beans, orange juice.
- (ii) Precious metals like gold and silver.
- (iii) Foreign exchange rates or currencies.
- (iv) Bonds of different types, including medium to long term negotiable debt securities issued by Governments, companies etc.
- (v) Shares and share warrants of companies traded on recognized stock exchanges and Stock Index.
- (vi) Short term securities such as T-bills and
- (vii) Over the Counter (OTC) money market products such as loans or deposits.

On the basis of the nature of the underlying assets, derivatives may be classified into two broad groups viz., financial derivatives and commodity derivatives. The former is fairly standard and doesn't entail quality issues whereas quality may be an issue in the latter. However, from structure and functioning point of view, despite the difference of quality, both financial and commodity derivatives are quite similar.

A commodity derivative is a contract between two parties which derives its value from an underlying commodity. It may be an agricultural commodity or an industrial commodity. A few examples of commodity derivatives are coffee, sugar, Cocoa, corn, rice, soyabean oil, sunflower oil, cotton, rubber, Gold, silver, platinum, steel, copper, lead, zinc etc.



### Price Risk Management

The fluctuations in the market prices of commodities induce the risk factor for the parties involved in the dealings of such commodities. In order to avoid/manage the risks emerging from such fluctuations, the need for risk management was felt. This led to the emergence and development of derivatives market. In this context, the works of various authors have been presented hereunder.

Sahadevan (2002) investigates into the derivatives market in agricultural commodities in India. He has outlined the status of futures market in agricultural commodities in Indian context. An analysis of data on price discovery of 6 commodities traded in 4 exchanges showed that the futures market in those are not efficient in the sense that the future prices are not an unbiased predictor of the future ready rates. The difference between futures prices and the future ready prices is an indication of inefficiency arising from the underdeveloped nature of the market. He evaluates the efficiency of markets in price discovery and also tries to understand the interrelationship between prices, volume of transactions, open positions and volatility of the markets. The relationship between price return, volume, market depth and volatility of 12 markets in 6 commodities show that market volume and depth are not significantly influenced by the return and volatility of futures as well as ready markets. The results indicate that futures and ready markets are not integrated i.e., ready markets have no impact on market conditions in futures market.

The exchange specific problems like low volume and market depth. Lack of participation of trading members and irregular trading activities along with state intervention in many commodity markets are major ills retarding the growth of future markets. The results found amidst all these ills prevailing might not be very meaningful. He also reviews the nature of institutional and policy level constraints facing this segment which calls for more focused and pragmatic approach from Government, the regulator and the exchanges. This will help in making the agricultural futures market a vibrant segment for risk management which can play an important role especially in an agriculture dominated economy of India.

Singh (2004) attempts to analyse the efficiency of Indian commodity derivatives market unbiased in terms of price risk



management as well as hedging effectiveness. Six agricultural commodities were selected out of which castor seed and pepper futures markets were found as efficient and unbiased. The ills resulting in inefficient hedging in the other markets were cited as low volume, low participation, inadequate warehouse facility and inadequate/deficient information system of commodity exchanges.

Lokare (2007) attempts to test the efficacy and performance of commodity derivatives in steering the price risk management. The critical analytics of performance divulges that these markets (castorseed, soybean oil and cotton) are yet to achieve minimum critical liquidity. Almost all commodities show an evidence of co-integration in both spots and futures prices, presaging that those markets are marching in the right direction of achieving improved operational efficiency but at a slower pace. The volatility in future prices of commodities like gur, castor seed, potato, rice, sugar barring pepper and cotton has been substantially lower than the spot price indicating an efficient utilization of information. Hedging proves to be an effective proposition in respect of some commodities while others entail moderate or considerably higher risk.

Mahalik and et al (2009) examine the price discovery and volatility spillovers in Indian spot-futures commodity markets by using Cointegration, Vector Error Correction Model (VECM) and bivariate EGARCH model on four futures and spot indices of Multi-Commodity Exchange (MCX), Mumbai that employs daily data spanning over 12th June, 2005 to 31st December, 2008. The application of VECM on agriculture future price index (LAGRIFP), energy future price index (LENERGYFP) and aggregate commodity index (LCOMDEXFP) effectively serves the price discovery function in the spot market implying that there is a flow of information from future to spot commodity markets but the reverse causality does not exist while there is no cointegrating relationship between metal future price index (LMETALFP) and metal spot price index (LMETALSP). Although innovations in one market can predict volatility in another market, the volatility spillovers from future to the spot market are dominant in case of LENERGY and LCOMDEX index while LAGRISP acts as a source of volatility towards agri-futures market.

Kumar and Pandey (2009) examine the hedging effectiveness of 4 agricultural (soybean, corn, castor seed and guarseed) and



7 non-agricultural (gold, silver, aluminium, copper, zinc, crude oil and natural gas) futures contracts traded in India. The VECM and CCC-MGARCH model has been applied to estimate constant hedge ratio and dynamic hedge ratios respectively. He observes that agricultural futures contracts provide higher (30-70%) hedging effectiveness in comparison to non-agricultural futures (20%). In the recent period, hedging effectiveness of Indian futures market has increased. The hedging effectiveness of non-agricultural futures contracts show dramatic increase when compared with the world spot markets (NYMEX and LME). This indicates those Indian futures contracts are more effective for hedging exposures to global prices. Low awareness of futures markets among participants, low participation of hedgers, high transaction costs in futures markets, policy restrictions, lower number of delivery contracts, inadequate contract design or high transaction costs in spot market are some of the reasons contributing to lower hedging effectiveness.

Srivastava and Bhawana (2009) revealed that the Indian futures market has achieved sizeable growth with the elimination of ban from commodities. Commodity futures market proves to be the efficient market on a global basis as regards to the functions of price discovery and price risk management. A high potential for future growth of Indian commodity futures market was observed as India is one of the top producers of agricultural commodities.

Rao (2009) emphasizes that derivatives market has made enormous progress in terms of technology, transparency and trading activity only after the Government protection was removed from a number of commodities and market forces were allowed to play their role. The management of price risk is going to assume even greater importance with promotion of free trade and removal of trade barriers indicating a positive sign for the commodity derivative market. With reference to soya oil trading at National Board of Trade (India), he observed that during the time period 2007-08 there was a rapid growth in trading volume along with change in supplies and open interest as NBOT enabled hedgers to earn riskless profit by actively participating in the market. The reason cited for the sprout was the positive impact of the soya oil imports and domestic supply of the produce. NBOT lagged behind the developed country exchanges because of offering contracts of shorter periods of 3 months or less.



Kerckhoff and et al (2010) reveals that the financialisation of agricultural commodity markets is the result of increasing capital flows from 'non-traditional' investors in commodity derivatives, especially agricultural commodity futures and related investment instruments, serviced by large financial firms. The non-traditional speculators have led to disrupt the traditional function of agricultural commodity futures markets of price discovery and thus risk protection. It also suggests some measures to avoid the same viz.,

- (i) Regulation of agricultural commodity derivative markets and future exchanges.
- (ii) Responsible investment strategies to be developed and implemented by corporate and institutional speculators and financial firms (players)
- (iii) Special rules and instructions to be introduced to prevent domination by a few players.

Singh and Dharambeer (2011) have found that derivative market has supported the hedging role of emerging derivatives market in India. The results are based on six major commodities (gold, silver, copper, crude oil, cotton and mustard seed) taken from MCX for the time period 2003-10, the reason being contracts in major commodities were introduced during the said period. The increasing trend in number of contracts traded during this period indicated the gaining importance of commodity market in India. The rise in non-agricultural commodities has been greater in comparison to the agricultural commodities contracts. He also pointed out the inverse relationship between BSE-Sensex and Commodity Markets highlighting the fact that any crisis in financial market led to increased trade in commodity market, which serves as an alternative potential investment avenue. The growth of commodity market has been strong due to rapid increase in demand for commodities.

Inoue and Hamori (2012) imply that as the market size expands, the commodity futures market fulfills weak form efficiency in that futures prices generally operate as an unbiased predictor of the future spot price. In India, the future prices of a commodity increases sharply as a result of speculative activity. Consequently authorities tend to impose several kinds of regulations to contain the same. The results indicate that the Indian commodity market has significantly improved its efficiency, suggesting that the futures



market performs the functions of price risk management and price discovery. Instead of strengthening the restrictions on commodity transactions, the researcher suggests the Indian Government to enhance its institutional infrastructure for smooth commodity transactions in line with market development, so that futures market may be utilized.

Ravi (2013) examines the price discovery and volatility spillover effects in Indian commodity by using Johansen Cointegration test, VECM and bivariate EGARCH model with respect to selected commodities of NCDEX. The empirical findings significantly indicate that the role of futures market in information dissemination leading to a significant price discovery and risk management can successfully develop the underlying commodity market in India. The results indicate that the future market of commodities is more efficient. The VECM results show that spot market corrects most of the errors in commodity markets. Analysis of volatility spillover in all the commodities considered for the study shows that volatility spillover exists in almost all the selected commodities.

Chhajed and Mehta (2013) have analysed the market behaviour and price discovery in Indian Agricultural Commodity Markets considering the average monthly spot and futures prices of 9 agricultural commodities viz., wheat, chana, soybean, oil, jute, menthe oil, rubber, potato, crude palm oil and cardamom trading on MCX and NCDEX during 2009-2010. The results indicate that price discovery mechanism is quite different for different commodities but it suggests that causality can be used in forecasting spot and futures prices. Most of the commodities showed bi-directional causality between spot and futures prices.

Agarwal and et al (2014) examine that while the commodity futures markets perform the role of price discovery reasonably well; their role in effectively reducing the risk in commodity exposure is not that strong. There is significant variation in price discovery as well as hedging effectiveness varies across commodities. These are not related to other microstructure outcomes like market liquidity or market size but other issues like low credibility of warehouse receipts, lack of standardization of underlying commodities and mismatch between grades available and grades to be delivered. These cause disruptions in either spot or future prices or both, due to which hedging benefits to using the futures is significantly reduced.



Price controls by government were deemed as tools for substituting commodity price risk management by futures markets, government interventions themselves are likely to act as barrier to the same.

The research works of Singh, Lokare, Mahalik & et al, Kumar & Pandey, Srivastava & Bhawana, Rao, Singh & Dharambeer, Inoue & Hamori and Ravi reveal that the commodity derivatives market have been functioning effectively towards price discovery and hedging. The application of cointegration test, VECM test and bivariate EGARCH is found to be used commonly for obtaining the results. However, a few research works carried out by Sahadevan, Kerchhoff & et al and Agarwal & et al reflect a deviation from the results of the earlier cited works. The results obtained by the researchers differ, may be due to varied commodities selected for the studies. The findings are mostly based on selected commodities traded in the MCX and NCDEX. In order to get a complete picture, the inclusion of commodity derivatives traded in other exchanges (NMCE, ICEX, BSE etc.) might also serve purposeful. Also, the commodities comprising of the major portion of the derivatives market may also be undertaken for wider results. Overall, it can be said that the risk management in the derivatives market in the Indian context is found to be effective.

### **Growth and Performance**

The sustainability of any market depends upon its growth in terms of volume as well as value along with the market regulatory framework. A few research works have been listed here for the same.

Ahuja (2006) highlights the impending need for the commodity derivatives market in India. This market has made enormous progress due to freeing of many commodities from government protection, thus enhancing the role of market forces. The study stresses that pricing and price risk management in developing countries should be left to the market forces and should not be done through administered price mechanisms. In the same context, it needs to be mentioned that Rao (2009) has also recommended in his work that "derivatives market has made enormous progress in terms of technology, transparency and trading activity only after the Government protection was removed from a number of commodities and market forces were allowed to play their role. The management of price risk is going to assume even greater importance with promotion



of free trade and removal of trade barriers indicating a positive sign for the commodity derivative market.”

Ghosh (2009) reviews the growth of commodity futures markets in India and evaluates the performance of the markets in price discovery and price risk management. Commodity derivatives trading experienced massive growth during 2004-2005 to 2007-2008. Although volume of trade declined during 2006-2007 to 2007-2008, the value of all commodities traded increased. The volume and value of agricultural commodities traded more than tripled during 2004-2005 to 2005-2006. However, while the volume declined consistently and substantially in the subsequent years, the value increased in 2006-2007 but declined in 2007-2008. Agricultural commodity accounted for more than 68% of the total value of forward trade in 2004-2005 and constituted the largest proportion of the trade until 2005-2006. Thereafter bullion and metals have become the most important group accounting for about 65% of the traded value in 2007-2008. The findings on efficiency of futures market emerged from the estimates of co-integrating relationship between the spot and futures prices of the selected agricultural commodities are mixed. While futures market for pepper, mustard, gur and sugar (small) have been efficient in incorporating information, discovering prices and managing price risk, the markets for potato, castor seed, sugar (medium) and wheat have not been efficient. Strong relationship between spot and futures prices required for efficient functioning of futures market has not yet been developed for many commodities. This is likely due to lack of hedging and adequate participation of farmers, unnecessary regulations, infirmities in the spot markets and absence of free playing of the markets.

Sharma (2013) observes that the prevention of institutional players from participating in commodity derivative market has led to the emergence of retail investors as major players. They found the growth of commodity derivatives market to be very impressive and that the commodity futures are positively correlated with inflation, unexpected inflation and change in expected inflation.

Bansal and et al (2014) discuss the evolution and performance of market, its present status and future prospects. They found that different commodities (agricultural, metal, energy etc.) show a positive trend in their volume and value of trade. It shows that the market has strong growth potential.



Bhagwat and et al (2015) picture that the Indian commodity derivative market has seen ups and downs, but has finally arrived. The market made enormous progress in terms of technology, transparency and trading activity. This resulted due to removal of government protection from a number of commodities and market forces left to play their role in pricing and price risk management. The stress was made on developing a vibrant, active and liquid commodity market to help investors' hedge commodity risk take speculative positions in commodity and exploit arbitrage opportunities in the market. The objective of catching up with developed countries can be achieved by continuing with policy liberalization, initiating new developed policies and coupled with regulatory pressure exerted not directly by regulator but indirectly by competitive market friendly policies.

Maravi (2015) analyses that the Commodity Futures and Derivatives market have a crucial role to play in the price risk management process, especially in agriculture. His study investigates into the present status, growth and developmental policy alternatives for commodity markets in agricultural commodity in India. The spread of commodity market network as well as in value of trade, indicate a positive growth in the agricultural commodity market in India. The development in Indian commodity market in the past decade has led the Indian commodity exchanges at par with the world markets. With the setting up of national exchanges and institutions in terms of warehousing facilities and clearing, it has led to reduction in price distortions.

The development of the Indian commodity derivatives market is not very recent and has so far shown immense potential for thriving. This is reflected in all the research works cited above. The studies have mostly revolved around the volume of trade and trade value of the derivatives along with identification of the infrastructural set up for the operational efficiency of the derivatives at the exchanges. Free trade in many sectors has enhanced the importance of the derivatives market enabling the facility of price risk management. In order to further understand the growth of the commodity derivatives market, the quantum of participants at the exchanges might be considered. An insight into the introduction of new commodities or new contracts at the derivatives market may also reveal the market growth potential.



### Relationship between commodity futures market and spot market

The relationship between commodity futures market and spot market is of great essence for the price discovery mechanism. This is a vital need for the utility of a derivatives market. In this regard, a few of the research works are enlisted below.

Ali and Gupta (2007) analyse the efficiency of agricultural commodity markets by assessing the relationships between future prices and spot market prices of major agricultural commodities in India. 12 agricultural commodities traded at NCDEX have been explored by using Johansen's co-integration analysis and Granger causality tests. The results show that co-integration exists significantly in futures and spots prices for all selected agricultural commodities except for wheat and rice. This is suggestive of the long term relationship between futures and spot prices for most of the agricultural commodities like maize, chickpea, black lentil, pepper, castorseed, soybean and sugar. The analysis of short term relationship by causality test indicates that futures markets have stronger ability to predict subsequent spot prices for chickpea, castorseed, soybean and sugar as compared to maize, black lentil and pepper where bi-directional relationships exist in the short run.

Nath and Lingareddy (2008) attempt to explore the effect of introduction of futures trading on spot prices of pulses. It finds that volatility in urad as well pulses prices was higher during period of futures trading than in the period prior to its introduction as well as after ban of futures contracts. Due to unavailability of price data from authenticated and reliable sources, Wholesale Price Index series compiled and published by Central Statistical Organisation were collected for the period covering January 2001 to August 2007.

Vashisht and Vashisht (2010) attempt to analyse the determination of equilibrium price of future contract of an agricultural commodity along with relationship of future contracts with the expected spot market at maturity of the contract. Three determinants viz., (i) risk aversion of hedgers, (ii) demand and supply conditions expected by hedgers in the spot market and (iii) expectations and responsiveness of speculators about current spot market were identified. Excess demand was observed in case of relationship between future contract and spot market. Speculator's



expectation of increase in spot prices resulted in high demand for future and in opposite situation of low prices, the speculators created off setting positions by doing reverse trade.

Agnihotri and Sharma (2011) have indicated a positive correlation between future and spot prices of commodities Zeera, Channa, Zink and Natural Gas. Regression-linear tests proved to be more powerful for detecting any convergence between future and spot prices of these commodities. The need for new exchange to overcome many functional inadequacies to the existing three national exchanges was observed as MCX and NCDEX do not trade in all commodities and hence do not provide for arbitrage.

Mukherjee (2011) elaborates that although the prices have gone up sharply due to the inflationary pressure on commodity market in India after the introduction of commodity futures contract, yet the de-stabilising effect of the futures contract is causal in nature and tends to vary over a long period of time. The empirical findings show that comparative advantage of futures market in disseminating information leading to significant price discovery and risk management can help to successfully develop the underlying commodity market in India. The presence of bi-directional causation between spot and futures market, with an even stronger flow of information from the futures to spot market, not only proves the efficiency of both the markets but also confirms the stronger efficiency of future markets, thereby leading the spot market.

Singh and Goyal (2011) have established a causal relationship between spot and futures prices of agriculture prices by using the Granger causality test. The analysis does not provide any conclusive evidence in support of the relationship between spot and future prices. Commodity prices in India seem to be influenced more by other drivers of price changes particularly demand-supply gap in specific commodities, the degree of dependence on imports and international price movements in these commodities. The abundance of liquidity in markets using financial instruments linked to functioning of agricultural commodities markets is likely to influence the underlying spot markets to the extent that they affect the decisions of farmers, traders and processors of agricultural commodities. Inflation in India is the direct result of flows of money through short term borrowings and speculative activities that is being sustained by these flows of money. Introduction of



MNCs in commodity market has increased the speculative activity and reduced the ability of government to procure enough essential food grains to sustain the public distribution system. This would result in pushing up domestic price leading to rise in export prices and thereby causing increased balance of payment deficits. As a result Rupee would start falling causing an outflow of this short term money.

Mallikarjunappa (2012) analyze the futures contracts of different commodities and four indices traded on MCX. The overall analysis of the risk-return relationships of commodities shows the existence of high degree of positive correlation between risk and returns in Indian commodity futures market. However, analysis of the individual commodities shows that there are opportunities for the investors to choose commodities that offer higher returns for lower risks. The weak relation between futures and spot market, as found by the study, indicates that futures do not have significant role in causing the rise in spot market.

Dey and Sivakumar (2015) have found India's coffee futures market not as efficient when compared to spot markets. The spot market being weakly exogenous (dependent) to futures does not respond to shocks in the long run. In short run, the shocks in spot market do not affect the fair value and therefore are not persistent. Thus it is informationally efficient indicating it as resilient. In the short run, futures had a higher impact on spot prices in terms of causality, but this did not translate into impact on spot market.

The relationship between spot and future market prices has been found to be quite efficient by most of the researchers. In the works of Ali & Gupta, Nath & Lingareddy, Vashisht & Vashisht, Agnihotri & Sharma and Mukherjee, it has been observed that there exists a positive and strong correlation between the spot and futures market. However, the findings of Singh & Goyal, Dey & Sivakumar and Mallikarjunappa present a different picture. Granger causality test has been widely used in the researches which indicates a causal relationship between the spot and futures prices of agricultural prices but does not provide any conclusive evidence in support of the relationship between spot and futures prices. These issues may form the potential areas for future research.



### **Feasibility studies for new derivative instruments**

Not all commodities are eligible for introduction into the derivatives market randomly. The suitability of the commodity for introduction needs to be taken into account. Various studies have been identified for the purpose of success or failure in the derivatives market and are put hereunder.

Pennings and Leuthold (1999) state that hedging effectiveness is related to trading volume and this relationship is more prominent when the hedging effectiveness takes market depth risk into account. Basis risk and market depth risk were taken for evaluating hedging effectiveness and analyzing the overall risk reduction capacity of the derivatives contract and it was concluded that hedging effectiveness is an important determinant in explaining the derivatives contract volume. Hedging effectiveness is related to the service design – the core business of derivative exchange. According to them the factors influencing use of derivatives are perceived performance, risk-attitude, perceived risk exposure, market orientation etc.

Brosnen and Fofana (2001) estimate the effects of several factors on the success or failure of agricultural futures contracts. For this purpose, commodities with and without futures contracts have been included in the research. Characteristics, for which no data exist, such as homogeneity, vertical integration, buyer concentration and activeness of the cash market, are measured by the Delphi approach. An active cash market is found to be necessary for futures contract success since this variable alone perfectly predicts whether or not a commodity has a future market. An implication of this research for countries considering the development of their own futures market is that unless an active cash market exists, resources invested in developing futures market will be wasted. Moreover these countries should first direct their efforts towards developing active cash markets and effective grading systems and then consider the possibility of developing futures markets. These implications also apply to commodity exchanges in identifying new futures contracts.

Raipuria (2001) highlights a number of limitations existing in the commodity futures trading. It also stressed on increasing the number of commodities for futures trading and several proposed reforms to do away with the constraints. It has also penned down



the features to be possessed by a commodity for being suitable for futures trading which are viz.,

- (i) The commodity should have a suitable demand and supply conditions i.e., volume and marketable surplus should be large.
- (ii) Prices should be volatile to necessitate hedging through futures trading in this case persons with a spot market commitment face a price risk. As a result there would be a demand for hedging facilities.
- (iii) The commodity should be free from substantial control from Government regulations (or other bodies) imposing restrictions on supply, distribution and prices of the commodity.
- (iv) The commodity should be homogenous or alternatively it must be possible to specify a standard grade and to measure deviations from that grade. This condition is necessary for the futures exchange to deal in standardized contracts.
- (v) The commodity should be storeable. In the absence of this condition arbitrage would not be possible and there would be no relationship between spot and futures market.

It also suggested measures for strengthening the interface with other market regulators and also increasing participation in the futures markets by providing general awareness on futures trading and related issues, particularly to the farmers and their co-operatives.

Shim (2006) highlights the development history, current operation and characteristics of commodity futures with an emphasis on agricultural commodities in developing countries. Liquidity was the most important factor characterizing futures market operations. Specifics associated with futures contracts, including underlying products contract specifications, trading systems and regulations, largely determined the successful launching and maintenance of futures markets. Agricultural commodity futures markets are better positioned to launch a new contract owing to the low value-weight ratio of agricultural products. Some exchanges were more successful than others and those that succeeded had microeconomic stability prior to launching the futures exchange. In addition, thriving local



exchanges without exception had large physical domestic markets for underlying products of the futures contracts. The case studies show that a main driver of their success is local interests backed by large domestic physical markets. In case, a local exchange is launched banking on a greater regional market, the level of regional integration should also be taken into account, as regulations and tax implications may encourage or discourage futures trading across borders. India was an extreme example of large domestic physical market explaining the establishment and subsequent flourishing of local exchange.

Following large market size, contracts with either a substantial difference from existing ones or a substantial basis risk made exchanges successful. The presence of well-established financial intermediaries that can readily avail futures contracts to potential users was another critical factor in determining success of agricultural commodities. Macroeconomic stability and government regulations that are favourable to futures trading were almost prerequisites for successful local future exchanges. Meeting these pre-conditions, a contract that is significantly different from existing ones or with a large basis risk backed by a large physical market was an essential element for a new exchange to attract a viable level of liquidity. Even with all these set and sub-set conditions, market would fail if well developed financial intermediaries were not present. This blockage of futures market channels, the market extension was hard to accomplish. Committed actors, export orientation and a low level of industry vertical integration were able to complement the establishment of agricultural futures markets in developing countries.

Breugelmans (2007) highlights the fact that the variables like market size, relative residual risk, price volatility and cost of liquidity, all have a significant relationship with trading volume; and support the hypothesis that the trading volume of a certain futures contract is determined by the amount of hedging business the contract is able to attract. The relative importance of factors influencing a contract's success may differ per geographical market and particularly due to the relatively higher level of competition in the U. S. between domestic future exchanges.

Also magnitudes of the success factors are the same for both financial and commodity futures and are comparatively stable



through time; as tested by the results of coefficients of the regression model for commodity futures used. The level of futures market competition may be a good explanation for observed differences in U. S. and non- U. S. western future markets in terms of cost of liquidity. In the former, a relatively liquid competing contract positively influences the success of the new commodity contract. While in the latter, no significant influence of the cost of liquidity is found. It also forays into the emerging avenues for research in this aspect. The impact on trading volume of a certain contract if exchanges become more competitive could be focused upon.

Hosseini-Yekani and et al (2010) have tried to explore the feasibility of setting up a commodity futures market in Iran. Specifications for the margin requirements, daily price movement limits, and length of expiration intervals, tick sizes and contract size of various potential future contracts are hereby examined. Saffron, pistachio and rice emerge as the three suitable Iranian agricultural commodities.

A new computational method of Value at Risk (VaR) optimization model, using a non-parametric sampling approach, is employed to determine the daily margin requirements and daily price fluctuations limits. Expiration intervals are determined by the simulated daily future price with a minimum of volatility. The daily risk free interest rate and the minimum daily average trading value of a participant in the Tehran Stock Exchange (TSE) are used as benchmarks to determine the minimum tick size and contract size for each commodity. These contract specifications are the initially suggested quantities for setting up an agricultural futures market in Iran.

Zhang(2012) proposes a key success factor framework to evaluate the feasibility of introducing futures exchange to the shrimp markets through three perspectives – the market characteristics, the contract characteristics and the user (owner managers) characteristics – based on both marketing and financial theories. The paper also provides information of and analyses the shrimp market characteristics including market size, segmentations, industry value chain and institutional factors. Empirical studies with econometric approach and discussion with the management of a Norwegian exchange are also conducted to understand the market integration and price volatility. The study shows that two



primary commercial shrimp species represent large and growing underlying markets, with some integration trend and a lack of price transparency due to a concentration of market power among the big importers and exporters. There are also trade barriers in the market. But the overall institutional factors including setting up safety and categorization standards are improving. The econometric analysis challenges the common presumption of high price uncertainty in the shrimp market. By drawing pricing models using simple regressions between the two major shrimp species the author concludes that the market integration and the causal relationship of prices between different species are relatively small. The overall evaluation of the key success factors are not in favour of introducing futures exchange in shrimp market under current market conditions. The researcher further provides discussions on managerial implications and alternative propositions to tap into the shrimp market for exchange houses.

All the research works carried out in this genre have unfolded the factors for introduction or promotion of a commodity in the derivatives market. The major factors identified were namely, contract characteristics, market characteristics and behavioural/user characteristics. A systematic study of the factors namely margin requirements, market size, market depth, contract size, price volatility, basis risk etc could result in finding the commodity suitable for introduction into the derivatives market. The factors identified were mostly related to the characteristics of the commodity market as reflected in the works of Shim, Pennings and Leuthold, Brosnen & Fofana, and Breugelmans. The research work of Zhang makes a feasibility study on the introduction of Shrimps in the commodity futures market incorporating the user characteristics. Hosseini-Yekani aimed at establishing a futures market on agricultural commodities in Iran. The studies of Zhang and Hosseini-Yekani have drawn a comparison of a similar futures market based in the international market in order to examine the feasibility of the same in their domestic market. Most of the research works in this aspect have been found to be carried out beyond the Indian context.

### **Behavioural approach towards derivatives contracts**

The importance of behavioural or user characteristics in the operational domain of derivatives markets have been identified with the passage of time. The investors/players occupy a pivotal role in



the functioning of the derivatives market. A few of the research works have been enlisted hereunder:

Pennings and Leuthold (2001) propose a behavioural decision making model to investigate what factors, owner-managers consider regarding futures contract usage. The conceptual model consists of two phases, reflecting the two-stage decision structure of manager's use of futures. In first phase, owners-managers consider whether futures are within the market choice set for the enterprise. In the second phase the owners-managers decide whether or not to initiate a futures position when confronted with a concrete choice situation. In both phases, owners-managers beliefs and perceptions play an important role. The proposed model is tested on a data set of Dutch farmers based on computer-assisted personal interviews. The incorporation of latent variables in both the phases calls for an estimation procedure that takes the measurement error of these variables explicitly into account.

Pankhania and Patil (2011) conclude that commodity futures can be efficiently used to reduce risks of a person who is directly involved with the trading of a commodity. Hence, it can be used as a risk reduction and a sound investment instrument.

Kumar et al (2012) investigate the commodity finance in case of agricultural commodities is a short term finance provided by banks to farmers backed by the warehouse receipt which the bank uses as a collateral. They reveal that the facility of commodity finance is better than the traditional financing facilities and farmers and agricultural firms who are availing this facility are overall satisfied with it as they get 75% value of the commodity as finance. Farmers need not resort to distress sale of their produce. But the interest presently charged (12-13%) on the finance should be reduced to make it more beneficial for the farmers.

Sivarethinamohan and Aranganathan (2013) conclude that different respondents consider different factors to take their investment decisions particularly in commodity market investments, because it is having more risk as well as return factors; if company advises to make the respondents know the long benefits, they will also turn their eyes on commodity market. They found that particularly the Bullions have more values and being traded in huge volume per day.



Although not much literature has been explored into the behavioural trait in derivatives market, the conclusions drawn by all the research works were similar. The importance and influential role of behavioural characteristics of investors have been highlighted in the derivatives market. More emphasis needs to be stressed on the factors influencing the investment decisions and especially, with regard to derivatives, so that new instruments with compatible features can be introduced.

## CONCLUSION

As observed from the various works made in the particular field of study, attempts have been made to present an overview of the Commodity Derivatives Market relating to price discovery, price volatility, growth and performance etc. the behavioural characteristics of investors have assumed growing importance in the development of derivatives market recently. Various researchers have delved on the surface of agricultural commodity derivative markets, studying various aspects like its progressive role in the development of the nation, its prospects etc. However, the futures market of India has not been stirred much for the purpose of research. Lacuna related to extensive study in any individual commodity futures is found to exist. Most of the research work has been done on a few selected commodities in order to arrive at the findings. The introduction of numerous other commodities in the derivatives market would ensure the effectiveness of the market in terms of price risk management. Not much work could be found yet in this field. With a systematic and careful observation of the various parameters/drivers from the earlier studies, a detailed study into the inclusion of other commodities, which have not been still introduced into the Indian derivatives market could be made possible.

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# INTERNATIONAL TRADE AND FINANCE

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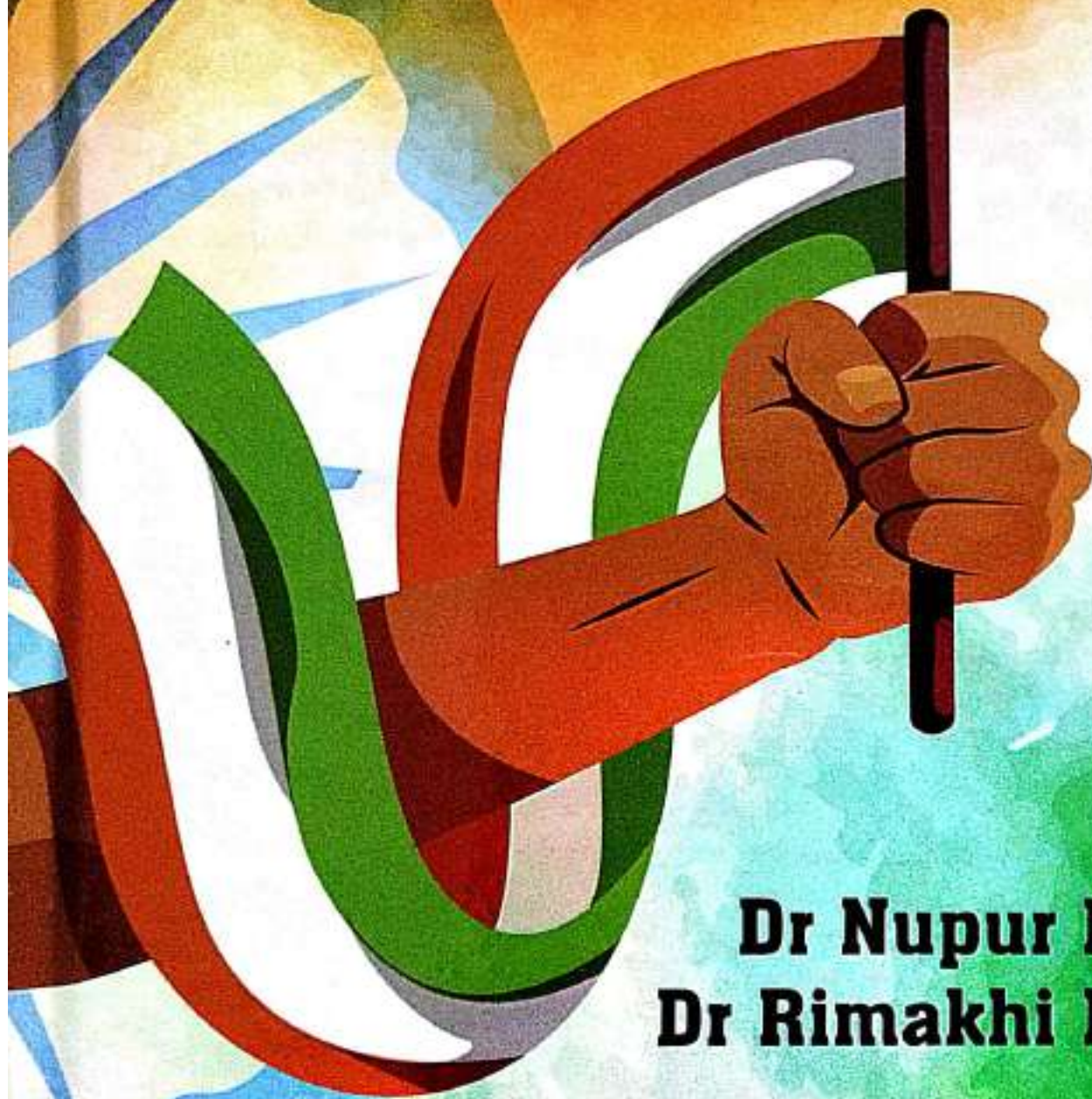
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# Atmanirbhar Bharat

**Building a Self-Reliant India  
(Prospects and Challenges Ahead)**



**Dr Nupur Kalita  
Dr Rimakhi Borah**





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## Consumers' Perception Towards Swadeshi Products

*A Conceptual Framework in the Context of AtmaNirbhar Bharat*

**Dr. Aruna Dev Roy**  
**Dr. Rajat Bhattacharjee**

### Abstract

The concept of Swadeshi, which promotes the use of domestic products, has gained significant attention in recent years, particularly in the context of the AtmaNirbhar Bharat (self-reliant India) initiative. Consumer perceptions and attitudes towards domestic products can vary depending on several factors based on the priority of the consumers, both individually and as a whole. This research paper aims to identify the factors influencing consumers' perception towards Swadeshi products in the context of decision-making aimed at AtmaNirbhar Bharat. Based on the comprehensive literature review, a conceptual framework has been proposed. This framework identifies the critical factors that influence consumers' decision-making when it comes to Swadeshi products.

**Keywords:** *Swadeshi, AtmaNirbhar Bharat, Consumer perceptions, Domestic products, Self-reliance.*

### Background

India has been a significant market for foreign products, with a vast array of international brands catering to consumer needs. However, in recent years, there has been a growing sentiment among Indian consumers to prioritize domestic goods and support

local industries. This shift in perception can be attributed to various factors such as the desire to boost the Indian economy, preserve traditional industries and craftsmanship, promote employment opportunities, and reduce reliance on imports. The government of India has also played a vital role in promoting Swadeshi products through various initiatives, campaigns, and policy interventions. These efforts aim to create a favourable environment for domestic industries to thrive and compete with foreign counterparts. Additionally, the emergence of digital platforms and social media has further facilitated the promotion and awareness of Swadeshi products, enabling consumers to access and engage with these offerings more easily.

Consumers' perceptions of Swadeshi products are influenced by several factors, including product quality, price competitiveness, availability, brand trust, cultural identity, and social responsibility. Perception of quality and value for money are essential considerations for consumers, as they seek products that meet their expectations and offer a competitive advantage over imported alternatives. Brand trust plays a crucial role as consumers prefer products from reputed domestic brands that have a track record of delivering consistent quality. Furthermore, the cultural aspect of Swadeshi products resonates with consumers who value preserving indigenous traditions, craftsmanship, and heritage. Many consumers perceive Swadeshi products as an embodiment of their cultural identity and take pride in supporting local artisans and industries. Social responsibility is another key factor, as consumers increasingly prioritize sustainable and ethically produced goods, aligning with the principles of Swadeshi. Understanding consumers' perceptions towards Swadeshi products is essential for policymakers, businesses, and stakeholders involved in promoting an Atmanirbhar Bharat. By identifying and addressing the factors that influence consumer choices, policymakers can design effective strategies to support domestic industries and encourage the consumption of Swadeshi products. Similarly, businesses can align their marketing efforts, product offerings, and supply chains to meet consumer expectations and leverage the growing demand

for domestic goods. Thus, consumers' perceptions of Swadeshi products play a pivotal role in driving the movement towards an Atmanirbhar Bharat. By analyzing the factors influencing these perceptions, stakeholders can formulate strategies that promote the consumption of Swadeshi products, strengthen the domestic economy, and foster self-reliance in India.

The concept of "Swadeshi" has a long-standing history in India and has gained renewed attention in recent years with the government's emphasis on building an "Atmanirbhar Bharat" or self-reliant India. Swadeshi refers to the promotion and use of domestically produced goods and services, encouraging self-sufficiency and reducing dependence on foreign imports. In this context, understanding consumers' perceptions towards Swadeshi products becomes crucial as it directly impacts the success of this movement. This paper investigates the factors influencing consumers' perceptions of Swadeshi products and their role in the decision-making process.

### Swadeshi Movement and its Historical Context

The Swadeshi movement was a significant socio-political movement in India during the early 20th century, particularly from 1905 to 1908. It was an integral part of India's struggle for independence against British colonial rule. The movement aimed to promote the use of Indian-made products and boycott British goods, thereby encouraging economic self-reliance and fostering national pride. The historical context of the Swadeshi movement can be traced back to the partition of Bengal in 1905 by the British colonial government. The partition was perceived as a divisive tactic that aimed to weaken Indian nationalism. In response, Indian leaders, including prominent figures like Rabindranath Tagore, Aurobindo Ghose, and Bal Gangadhar Tilak, called for a boycott of British goods and emphasized the importance of supporting Indian industries. The Swadeshi movement gained momentum through various means, including public meetings, processions, and the establishment of Swadeshi stores. The movement encouraged



Indians to use indigenous products, wear traditional clothing like khadi (hand-spun cotton), and promote the development of cottage industries and small-scale enterprises.

Swadeshi products refer to goods and services that are produced within the borders of a country, emphasizing self-reliance and promoting domestic industries. The concept of Swadeshi products emerged during India's struggle for independence from British rule in the early 20th century, with the aim of reducing dependence on imported goods and supporting local artisans and industries. Swadeshi products encompass a wide range of sectors, including agriculture, manufacturing, handicrafts, textiles, technology, and more. Here are some examples of Swadeshi products:

1. **Handicrafts:** India has a rich heritage of traditional handicrafts, such as pottery, textiles, woodwork, metalwork, and jewelry. Swadeshi products in this category include items made by skilled artisans using traditional techniques and materials sourced locally.
2. **Textiles:** The textile industry is a significant sector for Swadeshi products. Handloom textiles, including sarees, shawls, and fabrics, are often produced using traditional methods by weavers across the country. Promoting and buying Swadeshi textiles helps preserve the cultural heritage of India and supports local weaver communities.
3. **Food and Agriculture:** Swadeshi products also extend to the agricultural sector, emphasizing the consumption of locally grown and produced food items. This includes organic fruits and vegetables, indigenous varieties of rice and grains, spices, and traditional beverages like herbal teas.
4. **Ayurvedic and Herbal Products:** Ayurveda, a traditional system of medicine in India, promotes the use of natural and herbal remedies. Swadeshi products in this category include Ayurvedic medicines, herbal skincare and hair care products, and natural dietary supplements.
5. **Electronics and Technology:** With the growth of the technology sector in India, there is an increasing focus on

Swadeshi electronic products. This includes smartphones, computers, and other electronic devices manufactured within the country, supporting domestic companies and reducing dependence on imports.

6. **Renewable Energy Solutions:** Swadeshi products also encompass renewable energy technologies like solar panels, wind turbines, and biogas systems, which promote sustainable energy production within the country and reduce reliance on fossil fuels.
7. **Khadi:** Khadi is a hand-spun and hand-woven fabric traditionally associated with Mahatma Gandhi's Swadeshi movement. It is made from natural fibers like cotton, silk, or wool. Swadeshi Khadi products include clothing, accessories, and home furnishings made from this fabric.

The promotion of Swadeshi products is often linked to the principles of sustainability, local empowerment, and economic self-sufficiency. By supporting Swadeshi products, individuals contribute to the development of local industries, the preservation of cultural heritage, and the overall growth of the national economy.

## Literature Review

The current research work is based on a systematic review of significant research works contributing towards the swadeshi products and their retrospect. Based on the existing literature, the following research works have been found pertinent and reviewed for the present study.

## AtmaNirbhar Bharat and its Implications

AtmaNirbhar Bharat, which translates to "self-reliant India," is an economic vision and policy framework introduced by the Government of India in 2020. It aims to build a self-reliant and resilient economy by promoting domestic production, reducing dependence on imports, and encouraging entrepreneurship and innovation. The implications of AtmaNirbhar Bharat are manifold.

Table 1: Literature Review

Sl. No.	Author(s)	Year	Title
1	Gupta, R., & Sharma, S.	2016	Exploring Consumer Perceptions of Swadeshi Products in India
2	Sharma, R., & Verma, S.	2017	Impact of Swadeshi Movement on Consumer Perceptions
3	Kumar, A., & Mishra, A.	2017	Consumer Ethnocentrism and Swadeshi Product Preference in India
4	Mukherjee, S. K.	2018	Understanding consumers' perception of Swadeshi products: A qualitative study
5	Das, S., & Chatterjee, P.	2018	Branding and Consumer Perceptions of Swadeshi Products
6	Singh, A., & Mishra, S.	2018	Consumer Behavior towards Swadeshi Products: A Study in Indian Context
7	Sharma, R.	2018	Impact of Swadeshi Movement on Consumers
8	Bhattacharya, S., & Bose, I.	2019	Influence of nationalism on consumers' purchase intentions: A study on Swadeshi products in India
9	Singh, P., & Gupta, M.	2019	Swadeshi Products and Consumer Well-being: A Study in India
10	Chatterjee, S., & Das, A.	2019	Understanding the Influence of Swadeshi Movement on Consumer Attitudes
11	Patel, S.	2019	Consumer Attitudes Towards Atmanirbhar Bharat
12	Mahajan, N.	2020	Consumer perception towards Swadeshi products in the era of globalization
13	Banerjee, N.	2020	A study on consumer perception towards Swadeshi products: An Indian perspective
14	Jain, N., & Gupta, P.	2020	Exploring Consumer Perceptions and Preferences for Swadeshi FMCG Products
15	Verma, R., & Reddy, R.	2020	Swadeshi Products and Consumer Purchase Intention
16	Verma, A., & Chakraborty, P.	2020	Factors influencing consumer preferences for Swadeshi products: A study on Indian consumers
17	Khan, A.	2020	Analyzing Swadeshi Preferences of Indian Consumers

Sl. No.	Author(s)	Year	Title
18	Das, P.	2021	Role of Government Policies in Promoting Swadeshi
19	Patel, R., & Bhatt, V.	2021	Role of social media in shaping consumers' perceptions of Swadeshi products: An empirical study
20	Rai, S., & Patil, N.	2021	Impact of Social Media on Consumer Perceptions of Swadeshi Products
21	Patel, R., & Sharma, M.	2021	Impact of Digital Marketing on Consumer Perceptions of Swadeshi Products
22	Nair, R.	2021	Consumer attitude and purchase intent towards Swadeshi products
23	Biswas, A.	2021	Understanding consumers' perception towards Swadeshi products: A case study of Atmanirbhar Bharat
24	Rao, S.	2022	Exploring the impact of Atmanirbhar Bharat campaign on consumer perception of Swadeshi products
25	Gupta, A., & Rana, M.	2022	Exploring the impact of Swadeshi products on consumer well-being: A conceptual framework
26	Verma, A.	2022	Consumer perception and willingness to buy Swadeshi products in India
27	Kumar, R.	2022	Understanding the role of Swadeshi products in building an Atmanirbhar Bharat: A consumer perspective
28	Gupta, A.	2023	Factors influencing consumers' perception towards Swadeshi products: An empirical study in the Indian context

Source: Review of Literature of research works.

Firstly, it seeks to enhance India's manufacturing capabilities by focusing on key sectors and promoting local production. This involves providing incentives and support to domestic industries, facilitating ease of doing business, and fostering technological advancements.

Secondly, AtmaNirbhar Bharat aims to strengthen India's agricultural sector and rural economy. Initiatives such as the promotion of organic farming, investment in agricultural infrastructure,



and the development of farmer-producer organizations aim to enhance the self-sufficiency of the agricultural sector and improve farmers' income.

Furthermore, Atmanirbhar Bharat emphasizes the importance of Innovation and Research and Development (R&D). It seeks to foster an environment conducive to entrepreneurship and startups, providing them with financial support, mentorship, and access to markets. This focus on innovation is expected to contribute to the development of cutting-edge technologies and the growth of the knowledge-based economy.

### Consumer Perceptions and Attitudes Towards Domestic Products

Consumer perceptions and attitudes towards domestic products can vary depending on several factors. Some consumers may prioritize purchasing domestic products due to nationalistic sentiments, the desire to support the local economy, or concerns about the quality and safety of imported goods. Others may perceive domestic products as more authentic, culturally relevant, or environmentally sustainable.

However, consumer perceptions and attitudes are also influenced by various other factors. These include the perceived quality and price competitiveness of domestic products compared to imported alternatives, the availability and variety of domestic options, and the influence of advertising and marketing campaigns. Research suggests that consumers may have positive attitudes towards domestic products when they perceive them as superior in terms of quality, reliability, and after-sales service. Additionally, consumers may exhibit a preference for domestic products when they perceive them to be aligned with their personal values, such as supporting local businesses or reducing carbon footprints.

On the other hand, consumers may have reservations about domestic products if they perceive them as lacking in terms of technological advancements, variety, or prestige compared to imported alternatives. Negative perceptions regarding the quality, design, or innovation of domestic products can also impact consumer attitudes and preferences.

### Objective & Methodology

This paper attempts to identify the factors influencing consumer perception of Swadeshi goods and tries to propose a conceptual model for influencing the decisions of consumers towards adoption of swadeshi products. Numerous factors are identified after a review of 28 papers (from the year 2016-2021) from various journals indexed in WOS, Scopus, and Google Scholar indexed journals. The most recent studies were included so as to get an updated information on the changed perceptual ideologies of consumers.

A conceptual model is being proposed for the same which is developed from the literature collected from various sources (mentioned above).

**Inclusion Criteria:** The papers indicating direct analysis of consumers perception and behaviour on buying decision process of Swadeshi products are included in the study.

**Exclusion criteria:** The papers related to Swadeshi products and their financial analysis, Swadeshi products and its changed face overtime such papers have no direct connection in providing a true representation of consumers' decision-making or buying behaviour of Swadeshi products, thus such papers are not included in the present study.

### Discussion & Observations

Consumer decision-making for Swadeshi products, which are products made in one's own country and promote domestic industries, can be influenced by several factors. Here are some key factors that can influence consumer decision-making for Swadeshi products, namely,

1. **Nationalistic sentiment:** Consumers who have a strong sense of national pride and patriotism may prefer to support their own country's industries and economy by choosing Swadeshi products over foreign alternatives.
2. **Ethical and social responsibility:** Consumers who prioritize ethical considerations and social responsibility may prefer Swadeshi products, as they often support local communities,

- provide employment opportunities, and adhere to local labour and environmental regulations.
3. **Quality and reliability:** The perception of quality and reliability is an important factor in consumer decision-making. Swadeshi products that are known for their quality, durability, and performance can attract consumers who prioritize these attributes.
4. **Price and value for money:** The price of a product and the perceived value for money play a significant role in consumer decision-making. Swadeshi products that offer competitive pricing or additional value, such as local craftsmanship or unique features, may sway consumers towards choosing them.
5. **Cultural and traditional appeal:** Swadeshi products often showcase local culture, traditions, and craftsmanship, which can appeal to consumers who value preserving and promoting their cultural heritage. Such products may be preferred over foreign alternatives that lack cultural relevance.
6. **Economic impact:** Consumers who are aware of the economic impact of their choices may choose Swadeshi products to support domestic industries, contribute to local employment, and reduce dependence on imports. They may see buying Swadeshi products as a way to strengthen the national economy.
7. **Marketing and awareness campaigns:** Effective marketing and awareness campaigns can influence consumer decision-making. Promoting the benefits of Swadeshi products, highlighting their unique features, and creating a sense of pride and identity associated with choosing local products can sway consumer preferences.
8. **Availability and accessibility:** The availability and accessibility of Swadeshi products play a crucial role in consumer decision-making. If these products are easily accessible and widely available through distribution networks, retail stores, or online platforms, consumers are more likely to consider and choose them.

At this juncture, it is crucial to note that these factors can vary in their influence depending on individual consumer preferences.

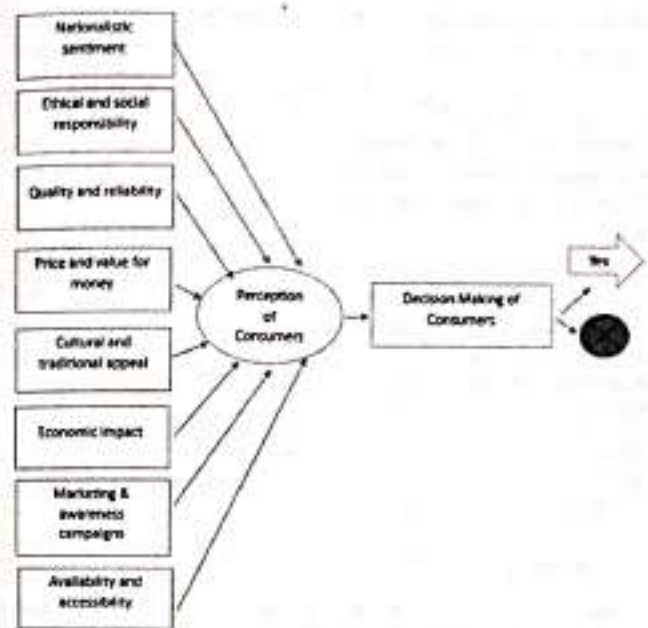


Figure 1: Proposed Conceptual Model

market dynamics, and specific product categories. Additionally, consumer decision-making is a complex process influenced by a wide range of personal, social, and psychological factors that go beyond the scope of Swadeshi products alone.

## Conclusion

The concept of Swadeshi products and the promotion of an AtmaNirbhar Bharat (self-reliant India) have gained significant attention in recent years. Consumers' perceptions towards Swadeshi products reflect a growing desire to promote self-reliance and contribute to the vision of an AtmaNirbhar Bharat. Swadeshi products are valued for their perceived quality, ethical production practices, and cultural significance amongst others. To leverage



these perceptions effectively, businesses and policymakers should focus on raising awareness, ensuring product competitiveness, and providing a seamless consumer experience. By addressing these aspects, the potential for increased adoption and consumption of Swadeshi products can be realized, ultimately driving the growth of domestic industries and contributing to India's self-reliance. This study provides a detailed framework that can be used by researchers and practitioners to assess their strategies toward repositioning Swadeshi products from an economic standpoint. Thus, future research may be conducted to develop or adopt valid and reliable measurements for practitioners and researchers to evaluate these factors' impact on consumers' decision making and hence, strengthening the initiative of Atmanirbhar Bharat. This study only proposed a conceptual model, thus empirical investigations and analysis are also needed to verify the effects of these factors. Further quantitative rigorous studies are needed to validate the model and generalize it.

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# Harmonizing Progress

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# Fintech and Sustainable Dynamics

Dr. Rajat Bhattacharjee\* & Santujit Chanda\*\*

## ABSTRACT

*Innovation plays a pivotal role in the modern era of Fintech. The fast growth in digitization processes and related transformations in the society have led to the suitable requisites for Fintech innovations. Such innovations may be directed to create an impact on sustainability and thereby lead to the attainment of Sustainable Development Goals (SDGs). This paper is an attempt to provide an insight into the dynamics of fintech innovations towards sustainable development leading to a comprehensive understanding of the phenomenon of fintech leading to sustainability better. This study is descriptive and exploratory by nature. The data for research is collected from secondary sources mostly. The results of the study showcase the sustainable perspective that can be contributed by fintech growth, and has the potential to fundamentally change the business and economic landscape.*

**Keywords:** Fintech, Finance, Dynamics, Sustainability, Sustainable Fintech.

## INTRODUCTION

Sustainability in today's time has become a very important topic all over the globe owing to the degeneration of natural resources and degradation of environment. The increase in carbon emissions and rise in unsustainable activities today has necessitated the need for sustainability. The practice of sustainable practices is not just limited to following environment friendly practices and efficient and judicious use of natural resources. The term sustainable practice today has acquired a broader form. Companies and business organizations today have also started practicing environment friendly business practices in terms of their production and operations. The 17 SDGs laid down by UN serve as a roadmap and blueprint towards successfully achieving sustainable practices. However, in recent times Fintech has emerged as an important business practice in enhancing the already existing sustainable business practices by contributing towards the development of green economy for effective and efficient utilization of resources. Fintech companies help in creating solutions to address environmental issues digitally. The provision of digital payments system by various fintech companies like Paytm, Razorpay etc. has significantly helped in reducing the environmental effects of conventional banking like usage of paper

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currency, generating paper bank statements. The shift from conventional to digital and the role of fintech in helping achieve that transformation has not only helped the customers in terms of convenience but has also helped in achieving sustainable financial operations. Fintech has also helped in addressing the energy issue prevalent by the traditional cryptocurrency with Bitcoin alone consuming electricity which is equivalent to the electricity consumption of Thailand. In order to resolve this, green crisis fintech leaders around the world are channelizing their energy in developing alternative technologies which requires less energy for sustainable cryptocurrency investment. Green cryptocurrencies like Chia, Nano and Cardano use mechanisms that which minimize the consumption of energy. Green cryptocurrency is a relatively new development in the fintech industry and have tremendous growth potential as individuals today are more concerned in making sustainable investment, protecting environmental concerns. Fintech service providers have also enabled carbon payments which has in turn lead to sustainable development of the public transport sector as people will no longer have to pay for public transportation without the use of cash or paper tickets. Fintech has also resulted in creating carbon reduction and carbon emissions by supporting renewable energy projects for every transaction performed by the users. TreeCard, for instance, is an application which enables users to support tree plantation with each transaction. The debit card accompanying with TreeCard is made up of sustainable wood and is linked with global reforestation projects. A tree is planted through TreeCard with each 50 USD spent.

The current phase of Fintech is termed as Fintech 3.0 which started in 2008 when the global economy was facing economic crisis. Fintech includes digital innovation, automation and provides user friendly and easy solutions and automated payment mechanisms in availing various financial services using various applications and software. India is a promising market for the fintech sector to grow and flourish. As per the report of the Telecom Regulatory Authority of India and National Payments Corporation of India, the number of internet users in the country is expected to cross 1.3 billion by 2030. There has been an increase of 44% of internet users in India from 2022 to 2023, with internet penetration percentage in the country standing at 61%. The growth of financial technology or fintech can be seen from the fact that the volume of UPI transactions in the country as at February 2023 are also slowly being covered and served by the Fintech service providers as well from the fact that the number of smartphone users in the rural areas is more than 577 million. The massive growth in the Indian Fintech sector can be attributed to the fact that the Financial Inclusion strategy of the government has worked wonders. As per the report of the World Bank, the percentage of Indian population of age 15 years and above with a bank account has increased from 35% in 2011 to 78% in 2021. Better internet penetration in the country where it is expected that the number of internet users in India are expected to 1.3 billion by 2030 from 749 million in 2020.

This paper is an attempt to provide an insight into the fintech dynamics which seek to contribute towards attaining sustainability vide the user's experience. The current study employs secondary data from various research works and databases to create a conceptual framework connecting the users' experience with sustainability. A systematic review of existing literature has highlighted the need for further research into the impact of user information and protection on sustainable Fintech companies. Demographic factors influence the adaptation of fintech services as well as in determining the usage of fintech services in the country. User friendly and ease of usage have been the most influential factors for increase in use of fintech services. FinTech industry is significantly contributing towards the growth of the economy since the covid pandemic hit the country and the revenue of the FinTech industry in India is showing an upward trend (Paddalwar and Lakshmi, 2022).

Table 1: Studies of Fintech Services

Authors	Themes	Findings
Paddalwar, S. P. Lakshmi	Demographic factors	The study reveals that demographic factors like age and gender influence the adaptation of fintech services along with determining their usage in the country. According to the study user friendly and ease of usage have been the most influential factors for increase in use of fintech services.
Rajkumar P., Iyengar C.	Fintech structure and trends	The study revealed that FinTech industry in India has got tremendous growth and potential since there has been an upsurge in the youth of the country.
Agarwal et al	Factors influencing gen Y and gen Z's Fintech behavior	The study indicates a significant increase in the frequency of online transactions in the country. The results and findings of the study provides an insight into the various factors which influence the adoption of FinTech technology among the gen Y population which are mainly attitudes, social norms, cultural norms in a developing country like India.
Gaillard J	Role of technological innovation and regulatory authorities in expanding fintech.	The findings of the study revealed that there is a huge rural population in the country with no access to digital financial services or cashless payments. With various initiatives of the government like the Jan Dhan Yojana and incentivizing cashless payments, FinTech adoption and services are being increased.
Hogg, C	Current status of fintech and opportunities and challenges	The findings of the study further revealed that the traditional market has responded well to the cashless and digital economy initiative of the government. The technological innovation in the financial sector has proved to be a positive impact for the Indian economy.



Nemavath S	Impact of fintech and green finance in environmental quality protection	The study revealed that green finance has become a tool for technologically advanced countries to achieve Sustainable Development. India has the potential to carry out green finance and fintech activities.
Paddaiwar et al	Factors affecting the adaptation of fintech industry.	The study revealed that ease of use and user friendly are the main factors affecting adaptation of FinTech services in the country.
Gupta S, Agarwal A	Alteration of Traditional Indian Financial System by fintech and the influence of covid 19 pandemic in adaptation of fintech services in the country.	The study revealed that there is a sense of competition than collaboration between the FinTech firms and the traditional financial institutions. The study also further revealed that the pandemic has influenced the adaptiveness of FinTech services in the country. However, absence of proper regulatory structures can hinder the progress of FinTech ventures in the country.
Oludiyi et al	Sustainability and Fintech from Innovation perspective and orientation: A moderated model.	The finds of the empirical study that the perception of the people with regard to usefulness has a positive influence on the decision of the people to use fintech services as these services help in saving time, costs and at the same time helps in decreasing product costs, wastes, chemicals and resources leading to achievement of SDGs.
Mohanasundaram et al	Disruption brought by fintech in the traditional banking system and the role of 5G in creating a new fintech technology.	The study revealed that financial institutions and banks have to now conform to latest technology brought about by the FinTech companies. The changes that are brought by the FinTech companies have reduced the importance of the existing banks. To sustain and grow in the coming days banks need to adapt with 5G technology in collaboration with the various FinTech service providers and startups.
Priya, P, Anurag, K	Financial technologies and opportunities and the challenges associated with it.	The study highlights that there is tremendous entrepreneurial potential for FinTech firms to develop in India. At present there are 1500 FinTech firms functioning in India. However, FinTech firms need to be mentored technically as well as financially for their successful growth. The industry needs to nurture with various initiatives from the government and other regulatory bodies.
Pecel et al	Fintech and its role in transforming SMEs into a sustainable business model and its proper integration into a circular economy.	The study reveals that fintech with the usage of industry 4.0 technologies like Artificial Intelligence, blockchain etc. can help in accelerating sustainability and circular economy practices by the SMEs in their business model.

Chuang et al	Adoption of fintech based on Technology Acceptance Model.	Ease of use, lower cost of downloading the application, friendliness in operating the technology is some of the factors influencing the adoption of fintech services. The study also reveals the importance of behavioral factors and intentions before using the fintech service. Fintech being a service industry, it needs continuous improvement in technology can lead to economic development of the sector.
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Source: Review of Literature by Author from Various Sources

Paddaiwar et al (2021) observed that ease of use and user friendly are the main factors affecting adaptation of FinTech services in the country. FinTech industry inclusive of startups in India has got tremendous growth and potential since there has been an upsurge in the youth of the country. Thus, the scope of FinTech startups to spread and expand their operations is also very high (Rajeshwari and Vijay, 2022). There is a significant increase in the frequency of online transactions in the country owing to the factors which influence the adoption of FinTech technology among the gen Y population which are mainly attitudes, social norms, cultural norms in a developing country like India. However, it has also been observed that coupons, discounts also influence their behavior towards adopting FinTech services (Agarwal et al, 2022). There is a huge rural population in the country with no access to digital financial services or cashless payments. With various initiatives of the government like the Jan Dhan Yojana and incentivizing cashless payments, FinTech adoption and services are being increased (Guild, 2017). The traditional market has responded well to the cashless and digital economy initiative of the government. The technological innovation in the financial sector has proved to be a positive impact for the Indian economy (Vijay, 2019).

The emerging trends in the FinTech industry like digital invoicing, digital insurance, crowd funding green finance has become a tool for technologically advanced countries to achieve Sustainable Development. India is one of the leading and emerging nations towards to execute and implement green finance and fintech in the world. The financial system of India has strongly supported green finance and fintech and is advocating for its full-fledged implementation at the macroeconomic level (Nemavath, 2022). There is a sense of competition than collaboration between the FinTech firms and the traditional financial institutions. The study also further revealed that the covid 19 pandemic has influenced the adoption and adaptiveness of FinTech services in the country. However, absence of proper regulatory structures can hinder the progress of FinTech ventures in the country (Gupta and Agarwal, 2021). Banks and financial institutions have to now comply with the latest technology brought about by the FinTech companies. The changes that are brought by the FinTech companies have reduced the role and significance of the existing banks. To sustain and grow in the coming days banks have to implement the 5G



technology in collaboration with the various FinTech service providers and startups (Mohanandaram et al., 2021). There is tremendous entrepreneurial potential for FinTech firms to develop in India. At present there are 1500 FinTech firms operating in the country. However, FinTech firms need to be groomed technically as well as financially for their successful growth. The industry needs to be nurtured with various initiatives from the government and other regulatory bodies (Priya and Anusha, 2019).

## FINTECH AND SUSTAINABILITY

A sustainable financial system is one that creates, values and transacts financial assets in ways that shape real wealth to serve the long-term needs of an inclusive, environmentally sustainable economy. Post pandemic green finance and/or sustainable finance has been securing a lot of attention. Various policies, regulatory measures, market forces and retail as well as corporate consumer demand have brought it to mainstream. Gradually the financial sector has swiftly been adopting cutting-edge technology giving rise to FinTechs, by dint of smartphones, artificial intelligence (AI) usage, distributed ledgers (blockchain), data analytics, machine learning (ML), the Internet of Things (IoT) etc., have changed the dynamics of how financial institutions work and serve their clients. FinTechs are inherently innovation-centric and thereby directed approach can lead to sustainability. FinTechs play a significant role in policy formulations aimed towards transitioning to a low-carbon world is recognized by policy makers and regulators.

In order to be sustainable, FinTech companies are conducting feasibility studies for the stakeholders while identifying the pertinent issues and interlinking sustainability to the business model. Identification of risks and opportunities can lead to sustainability which facilitates the ascertainment of factors for achieving the best results. The surge in FinTech has provided ample innovative elements to the financial services market, thereby increasing operational efficiency, flexibility and adaptability; this in turn extends further technological innovations in other areas of societal growth. FinTech exhibits potential for green application especially in connection to finance and businesses with social responsibility. The current results of FinTech's practical application in the image and charitable eco-projects, "green" investment and the formation of "green" digital infrastructure testify to the prospects of this area and the possibility of using Green FinTech to build an ecological model of an economy based on sustainable development.

## RESEARCH GAP

The literature available on fintech and sustainability indicate towards the progressive relationship of technology and finance embedded towards achieving sustainability. The factors influencing the adoption of fintech services, opportunities and challenges faced by the fintech industry, global trends of fintech services and the role of fintech in environmental quality protection, adoption of fintech services by consumers based

technology. Acceptance Model and contribution of fintech towards building sustainable business model of SMEs by using tools like Artificial Intelligence and blockchain and thereby help the SMEs integrate into the circular economy are few of the areas explored. However, there is little evidence suggesting the significance of the areas users' experience with the practices of sustainability. A detailed and thorough review of the existing literature is conducted and a conceptual framework model has been constructed based on user experience of fintech while relating it with Sustainable Development.

## DISCUSSION & OBSERVATIONS

Climate risk has emerged as a key element of the transformation brought in by the involvement of technology in the financial world. Furthermore, sustainability criteria may play an important role in all these changes. Applications employing artificial intelligence techniques are being used vehemently to protect the sustainability metrics enlisted in the annual reports and financial statements of firms (Alonso and Marques, 2019). Although technology is not often associated with environmental goals, Fintech shows coherence and continuity with the ESG world, aimed at a "more inclusive, ESG-resilient, circular, and environment-friendly financial system supporting sustainable development". In fact, "the G-20 has included "Sustainable digital finance" as one of its 2030 work-streams, and the UN, since 2016, has been studying the link between Fintech and Sustainable development" (Macciavello and Seri, 2020).

Both Fintech and Digital finance add to the achievement of SDG by employing the present financial resources to support sustainable development by means of business models, incentives, policies, and regulations to redirect financial resources globally and in individual countries to provide SDG-related finance". (Arner et al., 2019). Fintech could help accelerate the development of green and inclusive financial markets and help realign finance to support sustainable development, as reflects the prospect of quickening the integration of the financial system with the real economy, which will in turn enhance opportunities for greater decentralization and increased participation. Moreover, the traditional barrier between developed economies and emerging markets is being lowered thanks to the rapid digitization and development of the Fintech industry. Fintech "can unlock greater financial inclusion for new businesses that will deliver both impact and financial returns; mobilize domestic savings at scale by providing channels or platforms for retail investors to access impact investing opportunities; collect, analyze, and distribute information on both financial performance and impact performance for better economic decision-making, regulation, and risk management; and provide financial markets with the level playing-field and market integrity needed for long-term sustainable investment" (Moro-Visconti et al., 2020). Some of the unique use cases of fintech in the domain of green and sustainable finance are described hereunder. Based on this a conceptual framework has been formulated for understanding the



fintech user's experience in a better way while enriching the sustainability factors as depicted in Figure 1.

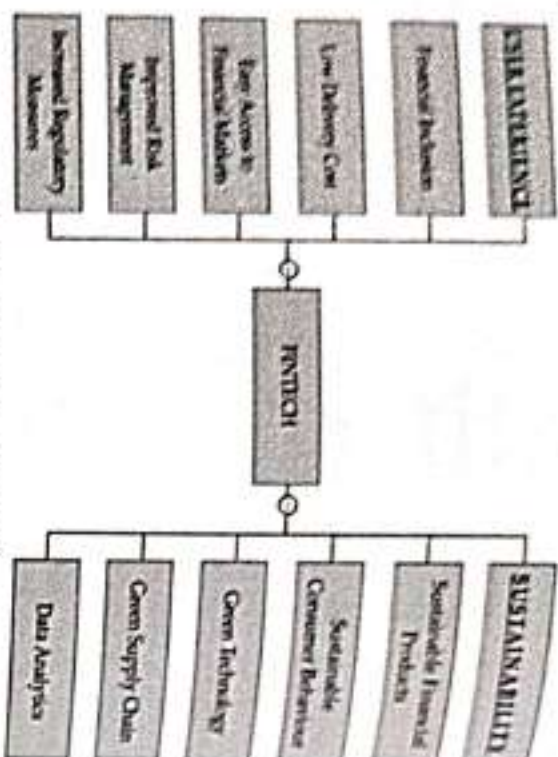


Figure 1: Conceptual Framework

## FINANCIAL INCLUSION

The application of ESG matrix viz., Environmental, Social and Governance in emerging markets require the inherent presence of financial inclusion. Mobility devices facilitate availability of financial services across communities providing access to services such as loans and insurance, invest in climate mitigation/adaptative activities, thus, become part of the overall financial system, thereby securing their future.

## LOWER COSTS OF DELIVERY

Innovative technologies have flooded the institutions of financial services by usage of mobility tools, machine learning, advanced data analytics, and others. It aids the delivery of products and services in a cost-effective and affordable manner by infusing productivity, efficiency, personalisation and identification and quantitative of risks.

## EASE OF ACCESS TO CAPITAL MARKETS

Digitalisation of business processes through usage of technologies such as intelligent process automations (IPA) and distributed ledgers (DLT) help in issuing and transacting of bonds and other securities in a cost-effective manner. This allows greater access to capital for small businesses that hitherto were only accessible to larger corporations.

## IMPROVED RISK MANAGEMENT

Financial institutions are able to spot, assess and manage risks efficiently by tracking financial data points through multiple means and analysing the same in an advanced manner. This further, helps efficient pricing of products and services through assessment of multiple risk factors, which can aid the creation of innovative green and sustainable products.

## SUSTAINABLE FINANCIAL PRODUCTS

Sustainable businesses have a way of measuring and substantiating the influence of fintech businesses and make requisite changes to elevate the products, sustainable financial products and make requisite changes to elevate the products. Green bonds provide debt capital to support startups or high growth green energy projects, carbon capture, water management models or meat analogues.

## GREEN TECHNOLOGY

The fintech sector provides cutting edge solutions which helps in streamlining and modernising financial procedures and payment mechanisms. The essence of green technology or green fintech is to incorporate financial sustainability and the usage of finances in creating a sustainable planet. Green technology is the result of the integration of technology and finances and is the outcome of the incorporation of innovative procedures, process and methods whose primary objective is the satisfaction of stakeholders within the financial ecosystem. The success of Pay Pal is a testament to the fact that the fintech industry is receiving positive response and goodwill which again proves that the industry is doing something right.

## GREEN SUPPLY CHAIN

The use of data and information by fintech companies with the help of artificial intelligence and real time information makes the fintech service providers a perfect role model when implementing environment friendly and sustainable logical practices. For a green supply chain to work effectively, Transparency and Collaboration between the supply chain members is a prerequisite which ultimately leads to cost reduction and effectiveness among the participants.

## DATA ANALYTICS

Data analytics has become an integral tool in the finance sector, especially fintech. Fintech companies and service providers are leading in developing new and innovative ways in order to use data analytics. Data analytics have become very popular in recent years because of the huge amount of data generated from the numerous financial transactions. Fintech companies have applied data analytics in identifying and gaining insights into consumer behaviour, market trends and other vital information which enables these service providers in taking good decisions and strategic planning.



## INCULCATE SUSTAINABLE CONSUMER BEHAVIOUR

Fintech offer tools and techniques that are increasingly used by financial institutions to track customer transactions and create nudges towards sustainable spending behaviours. This also facilitates developing innovative sustainable products and services. In addition, blockchain technology has great potential in the sustainable finance sector. In fact, tokens are usually used to reward contributions to lower carbon emissions or other green behaviors, thus creating incentives for the use of solar panels. Then, artificial intelligence (AI) and big data analytics are used to collect and process information on companies and their environmental behavior. It is possible to verify that "sustainable finance and fintech sectors present many common aspects, and their linkage offers interesting synergies and great potential" (Macchavello and Siri, 2020). In fact, Fintech can make the overall financial business more resilient and sustainable, as it promotes both sustainable development and green finance (Moro-Visconti et al., 2020). "Financial technology is also an excellent tool to build sustainable communities and lift poverty, as it promotes responsible consumption and production" (Moro-Visconti et al., 2020). In addition, "Fintech itself is environment-friendly, facilitating green finance, reducing asymmetric information for investors, promoting efficiency, valuing nature's assets, and backing sustainable lifestyles inspired by a sharing or circular economy" (Moro-Visconti et al., 2020). To promote a more environmentally informed society, more standardization would be required in both the format and metrics of ESG reporting and sustainability reports. Thus, ESG reporting, benchmarking, and rating could be improved with new technologies such as AI, big data analytics, and DLT. These tools could compile information from disparate sources (including articles), "processing of large amounts of data (even non-standardized and unstructured) about companies' social and environmental impacts, as well as translation in more standardized and comparable data, with positive effects on pricing accuracy and the level of reliability of ESG data" (Macchavello and Siri, 2020). In fact, a large amount of data from "NGOs, specialized websites, and satellites (publicly available through the European Union's Copernicus network and the US Landsat network) might be combined and processed by AI to track air pollution and emissions by single power plants and, more generally, double-check information provided by companies" (Macchavello and Siri, 2020).

## REGULATORY MEASURES

Another important point to consider is Fintech regulation, since, according to Moro-Visconti, Cruz Rambaud, and López Pascual, this will be the key to determining the kinds and number of Fintech companies entering the industry and who the dominant players are (Moro-Visconti et al., 2020). The regulations pertaining to the Fintech business in India are still evolving. The probable restrictions applicable to a Fintech company largely depends on the type of business being undertaken by the company. For Example: A fintech company engaged in the acceptance of deposits and lending money cannot commence such business without the license granted by

the RBI and has to follow the regulations laid down by the same. Financial sector enterprises in India including Fintech businesses are regulated by the Reserve Bank of India (RBI) and Development Authority (PFRDA). The various aspects of Fintech which are regulated by the above mentioned authoritative and regulatory bodies are online transactions and payments and aggregators, security and privacy of data, trading in securities and derivatives. In fact, for many financial offerings by the fintech companies' prior approvals and licenses have to be obtained from Reserve Bank of India, Securities and Exchange Board of India and Insurance Regulatory and Development Authority. According to the Payment and Settlement Systems Act, 2007, no person, other than the Reserve Bank is authorized to commence and start a payment mechanism under the provisions of the act. Any person or entity who wishes to start a payment mechanism has to apply to the Reserve Bank for such an authorization in the prescribed form and accompanied by such fees as may be prescribed. According to sec 5 of the act, the RBI upon such receipt of such application RBI sets up an inquiry as necessary to determine the genuineness of the documents and credentials of the individual or entity applying for such authorization. The Reserve Bank of India after verification of the various documents of the entity under Sec 6 of the Act and upon satisfaction that the application is complete in all respects and is in conformity with all the relevant provisions and regulations of the act issue an authorization to operate the payment system having regard to the following conditions like the need for having such a payment system, the technical standards and design to be followed by the payment system, the manner of transfer of funds, the security procedure to be followed by the payment system and other terms and conditions to be followed. The Securities and Exchange Board of India (SEBI) with a view to facilitate and accelerate the development of Fintech in India has constituted a committee called the Committee on Financial and Regulatory Technologies (CFRT) on 20<sup>th</sup> May, 2019. Under the CFRT framework fintech startups not regulated by SEBI have access to market related data particularly trading and insider information which enables them to test their innov. ideas before their introduction in a live environment subject to the fulfillment of certain eligibility criteria. CFRT also recommended that SEBI may set up a regulatory sandbox which is a live testing environment where new products, processes, services and business models could be tried and tested upon a selected set of customers subject to the fulfillment of the rules and regulations of SEBI. Sandboxing has helped the fintech companies to try and test their innovative solutions on customers' investors without incurring much losses and time, it also helps SEBI to frame policies for the sector which testing is allowed after considering factors like genuineness of the innovation, potential benefits to the users, risks to the potential system etc. Further, the framework also covers situations under which testing cannot be permitted such as identification of potential threats to the financial system or any of its users. All entities which are registered under Section 12 of the SEBI Act, 1992 are eligible



for testing under the regulatory sandbox. The entity can participate on its own, use the services of a fintech company. The entity so registered shall be treated as a principal applicant even if it uses the services of fintech. Depending on the services received, SIFI may permit the fintech startups, fintech firms and other entities to participate in the Regulatory sandbox.

Fintech businesses must register themselves with the companies act 2013, must abide by all the laws, rules, regulations under the act just like any other company. Fintech companies like Paytm, Bharatpe etc. are incorporated under the Companies Act, 2013. Fintech businesses are considered as service providers under the Consumer Protection Act. According to sec 2 (47) (ix) of the Act, "without the customer's personal and confidential information unless required by law or in the public interest", is considered as an unfair trade practice. Fintech companies should follow these regulations strictly as they handle personal data of their clients. Information Technology Act 2008 and its provisions must also be followed by fintech businesses. According to section 43A of the IT Act 2008, companies are liable in case they fail to protect their customer's personal data. Section 72 A of the IT Act contains penalties for leaking information in breach of a valid contract. Personal data and information are very important to fintech firms and utmost care should be taken while handling data of their clients.

## CONCLUSION

Five factors contributing users' experience in fintech applications were identified in this paper. They were financial inclusion, low delivery cost, easy access to financial markets improved risk management and increased regulatory measures. All these factors could enhance the users' experience of fintech usage. These factors enable the swift association of fintech with sustainability by the users. These factors could be magnified with the usage of sustainable financial products in their operations. Sustainable consumer behavior can be amplified through the same. The application of green technology, green supply and data analytics would facilitate the users' experience further and bring an impetus on the sustainability aspect of fintech companies. This study proposed a detailed framework that can be used by researchers and practitioners to assess the relationship between fintech users' experience and sustainability. This study only proposed a conceptual model, thus empirical investigations and analysis are also needed to verify the effects of these factors and to validate the proposed model.

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**Sanjay Kanti Das  
Amalesh Bhowal**

# **Entrepreneurship and Sustainable Development**





# 12

## Prospects of Bamboo as an Economic Resource for Sustainable Livelihood with special reference to NER- India

Rimakhi Borah

### Introduction

Bamboo is one of the most useful plants available to mankind. The 'Green Gold' of the 21<sup>st</sup> century and commonly known as 'Poor man's timber', bamboo plays a significant role in human society and contributes to the subsistence needs of over a billion people worldwide. With about 22 genera and 130 species, India is the second largest reservoir of bamboo next to China (Nadk et al. 2009). The estimated bamboo resources of the world are about 20 million hectares and the estimated market of bamboo was US \$ 10 billion in 2001 and is expected to increase to US \$ 20 billion by 2015. In India, it encompasses about 8.96 million hectares of forest area which is equivalent to 12.8% of the total forest cover. The current market of bamboo products in India is estimated to be Rs. 4,500 crores which is expected to increase Rs. 2000 crores by 2015 with major contribution from wood substitute, processed bamboo shoots, industrial products and others (Available at <http://jeevika.org/bamboo-connecting-poor>).

About 30% of the world's bamboo resources are found in India out of which two-third stock is available alone in the North Eastern region of India. In India, approximately 10 million hectares of area is covered by bamboo out of which 28% is in the NER of India (Bakty, 2013). At present, there are vast untapped uses of bamboo that can open avenues for the utilisation of bamboo for many productive works. These invaluable gifts of nature to the region because of its multiple uses have made it an indispensable resource particularly among the rural people of North East region of India. It has been found that bamboo is gaining popularity around the globe due to its ability to grow fast with high yield and lower cost. As a cheap and fast growing resource with superior physical and mechanical properties, bamboo offers great potential as an alternative to not only wood, but also the plastics and other materials in construction and product applications.

Rapid increase in the demand of bamboo in the industrial sector coupled with increase in domestic demand due to rising population has caused depletion of the natural bamboo resources. With the trend of decrease in production and rise in human population, the gap between supply and demand of bamboo is going to be larger in years to come (Available at <http://jeevika.org/bamboo-connecting-poor>). Moreover, there is low awareness regarding the potential of bamboo and associated products amongst the rural users. Therefore, the Government of India has come up with various initiatives to promote cultivation of bamboo in India and economic utilisation of bamboo.

This paper has made an attempt to highlight the economic prospects of bamboo in the North Eastern region of India and to find out the various initiatives adopted by the central and state government to promote bamboo cultivation and economic utilisation of bamboo in the region.

### Objective of the Study

Bamboo is abundantly found in NE states of India. The present study has made an attempt to examine the following aspects:

1. To highlight the economic prospects of bamboo in the North Eastern region of India,
2. To find out the various initiatives adopted by the government to promote bamboo cultivation and economic utilisation of bamboo in the region.

### Significance of the Study

Bamboo is abundantly found in India especially in North Eastern region of India. Out of the total stock of the world's bamboo, 30% stock is available in India and out of this two-third stock is available alone in the NE states of India. India today exploits only one-tenth of its bamboo producing potential. About 10 out of the 130 species are only commercially exploited. Bamboo being a multipurpose, eco-friendly and renewable plant needs to be managed and exploited for sustainable use. This precious resource has vast untapped uses that can open avenues for the utilisation of bamboo for many productive works. As bamboo is abundantly available in NE states of India and have vast uses, it can act as an income provider to a large number of people in the region. Moreover, the government has extended various initiatives to promote bamboo cultivation and economic utilisation of bamboo to maximum possible extent. This study will significantly contribute towards creating awareness about the prospective areas of bamboo in the region so that people can effectively use bamboo for income generation and to make the people aware of the government initiatives adopted in the region to promote bamboo cultivation and economic utilisation of bamboo.

### Research Methodology

The proposed study is analytical in nature based on the available secondary data. For the purpose of the study, the secondary have been collected from various published journals, articles, research papers and websites.

### Basic Terminology

**Economic Resources:** Resource is a wider term and its dictionary definitions are:



The background image is a composite of two photographs. The top photograph shows a village scene with a large solar panel mounted on a wooden frame. In the background, there are thatched-roof huts and laundry hanging on a line. A woman in an orange sari is visible on the left. The bottom photograph shows a group of women standing next to a grey water pump. One woman is in a brown sari, and another is in a yellow sari. The pump has a label with the word 'पल्क' (Palk) on it.

# Rural Development Programmes in North-East India: Issues and Futurity

Dr. B. S. Behera  
Dr. D. K. Das  
Dr. K. Baruah  
Prof. K. N. Dutta



# PROSPECTS AND PROBLEMS OF MASK CRAFT AND NEED FOR GOVERNMENT INITIATIVES WITH SPECIAL REFERENCE TO MAJULI, ASSAM

*Rimakhi Borah*

## *Abstract*

*Majuli holds an essential place in the preservation and the promotion of the Vaishnavite way of life and culture. The immortal works of Srimanta Sankardev and Madhabdeva in the form of Naat, Bhauna and Borgeet are practised all over the island of Majuli. It is the tradition of every village in Majuli to hold bhauna performances annually. More than 50 places of Majuli celebrate bhauna every year with pomp and gaiety. In these festival there is extensive use of mask. Mask making in Assam was introduced by Srimanta Sankardev and popularized their use in religious plays and dance dramas. Even though masks are made in different parts of Assam, Majuli's contribution in mask making is unique as they are light weighted despite large dimensions. Thus, we can see that Majuli has the potential for establishing a mask industry and promoting the craft in national and international markets. As large number of people in Majuli are engaged in this craft, therefore, mask making has the potential to uplift the socio-economic status of the poor and solve the problem of unemployment to a large extent in the island. This paper has made an attempt to highlight the prospects and problems faced by the mask makers and to suggest necessary initiatives that can be adopted by the Government of Assam for the development of mask craft in the study area.*

**Keywords:** *Mask making, Prospects and problems, Suggestive measures, Majuli.*

## **Introduction**

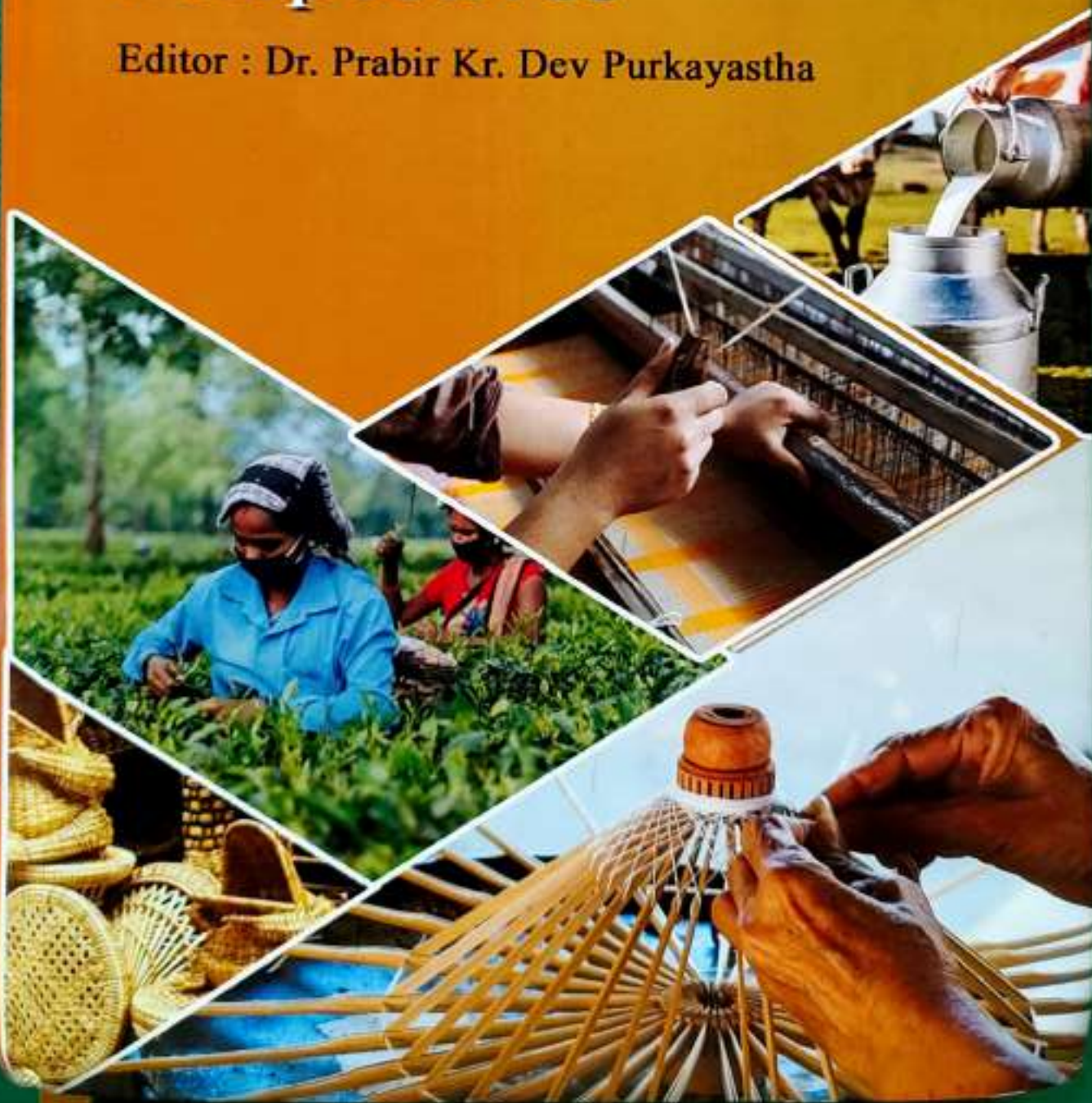
Mask is an essential part of Assamese culture and tradition. The masks, called Mukhas in Assam form an integral part of handicrafts in the state. They are mostly worn during theatres and bhaunas. Mask making in Assam was introduced by Srimanta Sankardev and popularized their use in religious plays and dance dramas. The masks of Assam have a distinctive style. The Assamese masks have different sizes varying from those that cover the whole body to the ones that only cover the face. Depending on the size, these masks are divided into three types- mukh mukha, cho mukha and lotokai mukha. Mukh mukha is worn over the face. Cho mukha is the biggest in size and covers almost the whole body of a person and usually made of two parts- head and body. Lotokai mukha is the smaller version of cho mukha. These masks are prepared out of the locally available raw materials including bamboo, cane, potters clay, cowdung, etc and normally takes 10-





# Entrepreneurship : Issues and Perspectives

Editor : Dr. Prabir Kr. Dev Purkayastha





# A Study on the Market Potential and Problems of Fish Farmers with Special Reference to Umroi Area, Ribhoi District, Meghalaya

**Dr. Rimakhi Borah**

## **ABSTRACT**

Pisciculture contributes around 1% to India's gross domestic product and over 5% to the agricultural GDP. This sector plays an elemental role in uplifting the economy in terms of income and employment generation. Entrepreneurship in pisciculture has been connected with a progressive modernization of farming activity and is connected with multifunctional rural development. In Meghalaya, North-East Region of India, fisheries plays a very important role not only as a source of protein for human consumption but also in creating livelihoods. The present study has been conducted in Umroi area, Ribhoi district of Meghalaya. In this study an attempt has been made by researcher to find out the market potential for fish



# INVESTING IN THE NEW MILLENNIUM



**Editor** | Robina Chetri



**INVESTING IN THE NEW MILLENNIUM:** *Ushering in a new era of finance, this book offers a comprehensive look at navigating the investment landscape of the 21st century. This first edition compiles insightful research papers from a distinguished group of authors. Whether you're a seasoned investor or just starting your financial journey, this book equips you with the knowledge to make informed decisions in our ever-evolving economic landscape.*

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# **A STUDY TO EVALUATE THE AWARENESS OF CRYPTOCURRENCY AMONG THE STAKEHOLDERS OF GUWAHATI CITY, ASSAM**

**Dr. Rimakhi Borah**

## **ABSTRACT**

*Cryptocurrency is a digital or virtual currency which is moulded to use as a medium of exchange used by strong cryptography to secure financial transactions and verify the transfer of assets. There is a gigantic market for crypto based products and services and it is growing speedily. Studies have found that nearly 1.5 crore Indians have invested in cryptocurrencies, signalling strong Cryptocurrency growth in a nation. The stakeholders of North Eastern States as well as Assam are also growing rapidly in this sector. In this backdrop, the present study has made an attempt to evaluate the awareness level of the stakeholders of few private universities of Guwahati city of Assam and to understand and analyse their opinions behind trading in Cryptocurrency.*

**Keywords:** Cryptocurrency, Stakeholders, Awareness, Trading Opinions, Guwahati City.





# ANVESHANA

*Emerging Perspectives in Economics*

Edited by  
Priyanka Swargiary  
Smita Choudhury



# **ANVESHANA**

*Emerging Perspectives in Economics*



**Editors:**

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## REVISITING THE CONCEPTUALISATION OF WOMEN'S WORK

**Smita Choudhury**

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### ABSTRACT

The paper attempts to conceptualise women's work from a feminist perspective. In doing so, the paper discusses about the care economy and women's unpaid work in the Indian context. Gendered division of work in household setting favours the male members because the intra household bargaining power is tilted towards them. The huge amount of unpaid work done by women at home remains unaccounted. Often, women are also burdened with the dual responsibility of unpaid care work and gainful employment. This may lead to time poverty which affects women physically, mentally and socially. The paper makes a general discussion on these issues brought forward by feminist research in recent times. The paper is built on feminist theory from several research papers and data from reports of Periodic Labour Force Survey (PLFS), Time Use Survey (TUS) and other news reports. The findings of the paper are that women spend significantly much more hours on care work than what men do. The paper also finds from secondary sources that India's GDP growth would have increased more if women's unpaid work is accounted in calculation.

**Keywords:** Women, Work, Care, Unpaid

### **1) Background:**

The development discourse in economics seems not to have considered the differential effects of any development process for both the genders. The idea of Homo Economicus, or economic 'man', has very subtly ignored women's lives, work and, in general, their contribution towards the economy. Over the years, India's economic growth story has

related into further gains in several parameters of improving the status of women such as women's education, reduction in fertility rates, increased financial access. However, some remains see no improvement and, in a way, remain 'sticky'. The Female Labour Force Participation Rate (FLFPR) for India is one such and remains one of the lowest in the world. The FLFPR (15 years and above) declined since late 1980s to around 2017-18. Then since 2018-19 it saw some marginal rise. PLFS 2020-21 data reports that Female Labour Force Participation Rate (FLFPR) for ages 15 and above shows an improvement in the last three years, going up from 23.3 percent to 32.8 percent. Yet, compared with the global FLFPR of 52.4 percent (ages 15+), it is still a reason to worry. Also, the FLFPR rates vary across regions of the world. It is lower in regions of Middle East, North Africa, and South Asia and this rate is higher in East Asia and sub-Saharan Africa. In contrast, men's LFPR show a uniform rate which stands at approximately 80 percent across economies. This calls for a feminist approach in conceptualising what constitutes women's work.

Feminist economics literature put forward the idea of production and social reproduction that cuts across countries and regions (Edholm, Harris, and Young 1977 as cited in Beneria and Sen 2021). Production refers to all those economic activities undertaken which contributes to the process of capital accumulation. On the other hand, social reproduction refers to informal and devalued labour that women do to supplement and reproduce capital production. Social reproduction includes but is not limited to household activities. It also encompasses activities of child rearing, caring responsibilities, agricultural activities on land owned by the male head of the family and familial maintenance (Bakker and Gill 2003; Luxton and Bezanson 2006 as cited in Wenham 2021). Thus, social reproduction in a way burden women with more workload but limits opportunities for her to engage in production activities and thus getting accounted as 'workforce'. In a patriarchal capitalist system 'work' refers to the activities undertaken in a public space and is performed in exchange for wage. This limited conceptualisation of work feminises social reproduction and consequently women's work is devalued. Thus, even though women's work that go unnoticed immensely contribute to the functioning of the global capitalist system, yet the conceptual division of a feminine private space and masculine public space helps men retain their dominance in exercising gendered societal and global power (Smith 1990 as cited in Wenham 2021). As Beneria and Sen (2021) cites Sen (1995),

"...women stand at the crossroads between production and reproduction, between economic activity and the care of human beings... They are workers in both spheres- those

most responsible and therefore with most at stake, who suffer most when the two spheres meet at cross-purposes, and those most sensitive to the need for better integration between the two..."

It can therefore be argued that the concepts of production and social reproduction is central to the alternative feminist view in conceptualising women's work. Women's unpaid work that has remained invisible in orthodox economic models have been put forward in feminist analysis. Such an approach also helps to understand the under accounting of women's work in national income accounting and the absence of women from labour statistics. Feminist approach to analyse women's work has also put focus on the care economy. It is in this context that the paper has been framed to present a brief idea about the deep-rooted gender dynamics of the economic concept of 'work'.

The objectives of the paper are to (re)define work in the economic context using a feminist lens; understand the care economy and women's care work in the Indian context and also shed light on the contribution of unpaid work of Indian women to India's Gross Domestic Product.

## 2) Data and Methodology:

The paper is backed by theory of feminist economics put forward by several noted feminist economists collected from several research papers. In addition, the data is collected from the latest available fifth Annual Report of the Periodic Labour Force Survey (PLFS), Report of Time Use Survey (TUS) and other news reports.

The PLFS is the primary source of data on employment and unemployment situation in India. National Sample Survey Office (NSSO) has been conducting the Periodic Labour Force Survey (PLFS) since 2017. The fifth Annual Report has been brought out by NSSO based on the survey conducted during July 2021-June 2022. This Report provides sex disaggregated data of employment and unemployment.

The Time Use Survey (TUS) provides detailed information on how individuals, both men and women, spend their time, on a daily or weekly basis, thus helping to account the time spent in paid and unpaid activities by both the genders. The survey is first of its kind in the country and began in 2019. The survey is conducted in six states to give geographical presentation to each of the regions of the country. Haryana, Madhya Pradesh, Gujarat, Orissa, Tamil Nadu and Meghalaya were chosen.

The collected data from the reports of these survey as well as from other authentic



sources have been presented using tabulation and statistical graphics.

#### b) The concept of 'work':

Economics conceptualised work in terms of wages. Utility is derived as an end product in the form of wages for work to be recognised in economic terms. This leaves little room for women's unpaid care work to be termed as 'work' because often such work is intrinsically motivated and utility is derived from the process of doing it and not as an end product of wages. Feminist scholars have tried to bring into focus domestic work done by women, mostly unpaid, as actual work.

It is important that economists distinguish between 'employment' and 'work'. While employment is the performance of economic activities in exchange for earnings, work also constitutes unpaid work. Unpaid household work can be divided into three categories (i) household maintenance including cooking, cleaning etc; (ii) care of persons living in the house, such as looking after children, the elderly or anyone requiring care; and (iii) voluntary services or services rendered free to other households or the community. The workforce estimation methodology in India does not take into account services of these kinds of unpaid work. So, workers engaged in these activities, mostly women, are excluded from the estimate of workforce of the National Sample Survey Organization (NSSO) (Singh and Putnaik 2020). Therefore, it is highly likely that if the economic definition of what constitutes work is broadened, then work participation rates of women will be higher than what it is now.

In the System of National Accounts (SNA), unpaid work is not considered as an economic good. While compiling national income accounts, Kuznets (1948) also kept unpaid work outside the purview of national income, as it is part of "housewives' production" and is therefore not a part of the economy. However, feminist writers argued that much of the time spent by women on domestic activities is related to "work" and not leisure. Margaret Reid (Economics of Household Production 1934) is the first writer to have coined the phrase "third person criterion," in order to distinguish between productive and nonproductive (consumption) activities in the context of household economics. She writes that "if an activity is of such character that it might be delegated to a paid worker than that activity shall be deemed as productive". She argues that because one can entrust cooking, cleaning, or childcare to a third person, these activities are work but activities such as eating are nonproductive or leisure. Adding on to Reid's idea, Ironmonger (1996) put forward the idea of household production as the production of goods and services by members of a

household, for their own consumption, using their own capital and their own unpaid labour. These goods and services include meals, clean clothes, child care etc. Reid also pioneered methodologies for quantifying the economic value of women's unpaid housework. Four methods for the economic valuation of household production were proposed including the opportunity cost method being widely used today.

As feminist and care studies have developed over time, time-use data have helped to impute a monetary value for unpaid household work. Of all the methods, two are very commonly used, replacement cost and opportunity cost methods. Replacement cost methods estimate the cost to hire someone else to accomplish that particular task. This method is a type of input-related methods. The method uses either the generalist or the specialist approach to impute the cost of unpaid labour. The generalist approach multiplies the total time spent in housework by the average wage of a domestic worker. The specialist approach multiplies the hours spent on each household task-cooking, cleaning, or taking care of children-by the average wage of each specialist, such as cooks, housecleaners, and babysitters. The opportunity cost method estimates what people could have earned if they used their time for market work. Thus, the opportunity cost of performing unpaid work depends on the education, skills, and earning potential of the individual. Using the opportunity cost method, the valuation of a home-cooked meal prepared by a doctor is much higher than the identical meal prepared by a low-wage worker. There are also output-related methods which are less used. It produces estimates of the value of labour after deducting the cost of intermediate inputs from the market value of household-produced goods and services (Beneria, Berik, and Floro 2015 as cited in Moos 2021).

#### 4) The care economy and women's care work:

Time use survey data have revealed the burden of unpaid care work on women is disproportionately on rise. The gendered division of labour inside a household makes the ecosystem such that even if both members equally earn outside the household, women are still left do more of the unpaid caring labour. The increase in social reproduction leads to capability deprivations of women of not being able to participate in paid labour opportunities. Thus, the burden of unpaid caregiving roles put women at a disadvantageous subordinate role both in terms of intra household bargaining and in the labour market. Global research suggests that the "care penalty" that caregivers face relative to non-caregivers, or "motherhood penalty" that mothers experience relative to childless women, is a major driver of pay

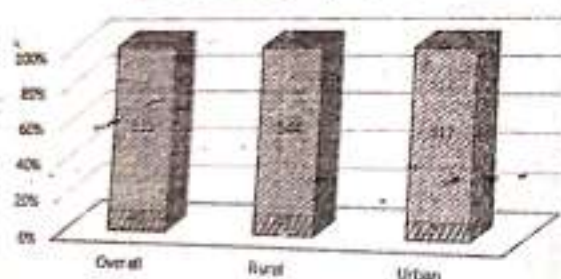
disparities in formal employment (England, Bodig, and Folbre 2002; Folbre 2018b; Jee, Jey, and Murray-Close 2019 as cited in Meo 2021).

In addition to the caregiving responsibilities at home, when women participate in employment opportunities, women suffer from what is called 'time poverty'. Women may not find sufficient time to dedicate to sleep, rest and maintaining other social relationship and this may lead to overwork, exhaustion, and an unequal distribution of leisure time. The type of employment preferred may also be influenced. Women is seen to choose such professions that are accommodative of their caregiving roles.

Mitali Nigree (Building India's Economy on the Backs of Women's Unpaid Work: A Gendered Analysis of Time-Use Data, 2022) in her research found that there are significant gendered divisions of unpaid care work in India too. Her research also showed how the Covid 19 pandemic further multiplied women's care work at home. As schools shut down, and everyone were at home, the woman (whether in paid employment or not) became the default care giver.

FIG1: GENDERED BURDEN OF CARE WORK

a) Time spent on care work by women (in min)  
b) Time spent on care work by men (in min)



Source: Nigree (2022), TUS 2019

From figure 1, it can be inferred that in both rural and urban areas, women of working age (15-59 years) spend a majority of their waking hours on unpaid work, whereas men spend a majority of their day in paid employment. While rural women spend 8.2 times of their time on unpaid work, the difference is far more pronounced in urban areas, where women spend 9.6 times more time on unpaid care work.

In India, data from Time Use Survey help us get an idea about the time spent by individuals in activities that are treated non-economic by SNA but are important for the survival of society. The following table segregates the time spent by individuals in different activities in the six chosen states representing different regions of the country.

Table 1: How Burdened is Women's Life

Weekly average time spent (in hours) on some specific activities by sex (All)

Activities	HARYANA		MAHARASHTRA		GUJARAT		KERALA		TAMILNADU		MEGHALAYA		COMBINED STATES	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Cooking	0.36	11.37	0.62	14.24	0.38	13.85	0.86	19.28	0.38	14.74	1.26	13.74	0.52	14.93
Cleaning household	0.12	4.37	0.28	4.44	0.16	5.06	0.13	3.72	0.26	4.80	0.35	3.26	0.21	4.55
Cleaning streets	0.10	4.68	0.13	3.71	0.30	4.28	0.10	2.45	0.08	2.62	0.22	3.90	0.10	3.39
Walking and standing	0.09	4.02	0.28	2.12	0.11	4.00	0.13	1.05	0.21	2.81	0.37	3.30	0.18	2.71
Shopping	0.39	0.34	0.64	0.31	0.45	1.56	1.03	0.23	0.48	0.30	0.40	0.44	0.39	0.64
Pat Care	0.01	0.02	0.08	0.10	-	0.02	0.01	0.04	0.01	0.03	0.02	0.05	0.03	0.04
Care for Children	0.18	3.91	0.26	3.23	0.33	3.25	0.55	3.92	0.29	2.36	0.47	4.44	0.32	3.16
Teaching own Children	0.08	0.18	0.14	0.10	0.17	0.35	0.27	0.18	0.11	0.18	0.35	0.29	0.16	0.19
Accompanying children to places	0.00	0.06	0.23	0.21	0.02	0.04	0.02	0.02	0.05	0.09	0.05	0.23	0.08	0.09
Care for sick and elderly	0.06	0.11	0.02	0.12	0.04	0.16	0.10	0.54	0.01	0.08	0.03	0.19	0.04	0.19
Supervising children	0.12	0.09	0.25	0.96	0.51	1.13	0.34	0.54	0.16	0.45	0.98	1.79	0.28	0.78
Care for Guests	0.04	0.04	0.01	0.01	0.04	0.11	0.04	-	0.02	0.02	0.15	0.24	0.03	0.04

Note: 1. The entry - in cell indicates that no corresponding observation was found in the sample

2. M: Male, F: Female

Source: Time Use Survey, 2019



Table 1 provides insights that much of such activities are carried out by women. Participation of men in these activities is just nominal. Caring activities are also largely women's responsibility. In taking care of own children, women spend about 3.16 hours per week on these activities as compared to 0.32 hours per week by males. Women spends less than 1 hour of time on activities relating to shopping, pet care, teaching own children, accompanying children to places, care of sick and elderly, supervising children and care of guests. However, this is still greater than what males spends and also if this time is calculated during one year period this time will become quite significant. There is not much difference in the time spent on most of the activities among states. Time spent on caring children, sick and elderly persons was found to be the highest in Meghalaya (4.63 hours) and lowest in Tamil Nadu (2.44 hours).

#### 5) Contribution of unpaid work of women to India's GDP:

From the discussion above, it can be concluded that it is important to comprehend the unpaid work done by women in order to understand their status in the labour market and also to calculate women's work participation rate in the economy. State Bank of India's new Ecowrap research report (2023) attempts to examine the magnitude of unpaid work of Indian women and finds that unpaid women contribution could add 7.5% to India's GDP.

Table 2

Contribution of Unpaid Work to GDP			
		Rural	Urban
Unpaid domestic work by women	Minutes	432	431
	Hour	7.2	7.2
Total Women (18-60 years)	In crore	28.7	13.2
Working age women		1.4	4.6
Unpaid women		27.3	9.3
Per day per hour wage*	In Rs	21	33
Total unpaid contribution	In Rs lakh crore	14.7	8.0
Total Rural + Urban Contribution (In Rs lakh crore)		22.7	
Total Rural + Urban Contribution (% of GDP)		7.5%	

Source: SBI Research. \*Assuming monthly wage of Rs 5000 & Rs 8000 in rural and urban areas for 8 hours, respectively

SBI analysis is based on the data provided by National Statistical Survey report for January to December 2019. The data is regarding the unpaid domestic and caregiving services by women for their family. As per data the average time (in minutes) spent in a day per participant of age 6 years and above is around 432 minutes (or 7.2 hours). The SBI research has assumed monthly income of Rs 5000 for rural women and Rs 8000 for urban women, considering they worked for 8 hours in a day. The report has also assumed that 5% of these women in rural areas and 30% in urban areas are working for wages in the formal set-up. Under these assumptions, the monetary contribution of unpaid domestic work of women in India have been calculated. The analysis finds that the total contribution of unpaid women to the economy is around Rs 22.7 lakh crore (Rural: Rs 14.7 lakh crore and Urban: Rs 8.0 lakh crore) which is almost 7.5% of the India's GDP.

#### 6) Conclusion:

The interplay of gender, cultural and social norms affect women's employment. It is always assumed that development will automatically empower women. But research also suggests negative income effect on women's labour force participation rates. Traditionally in agriculture dominated societies, there was a large requirement of female labour force. As communities shifted from agricultural to non-agricultural, not sufficient employment opportunities have been created for women at large in such sectors. Also, with globalisation and capitalist economy, as household incomes began to rise, in order to increase household welfare, women began to withdraw from workforce. In a way, rising household incomes began to negatively affect female employment.

Besides, care work which is extremely essential for the functioning of the economy has been largely neglected by mainstream economics. Care work helps create 'capabilities' which is a prime driver of development. Feminist research and advocacy in recent times have worked on theorising, recognising and measuring care work in recent times.

The concepts of production (employment) and social reproduction (work) are central to the contributions that feminist economics has made to economic development theory and policies. Feminist economists have made the connections, first, between production and social reproduction and, second, between the economy at large and the care economy. Thus, further research approaches and policy initiatives need to take into account the changes in the conceptualisation and accounting of work to make women's work count.



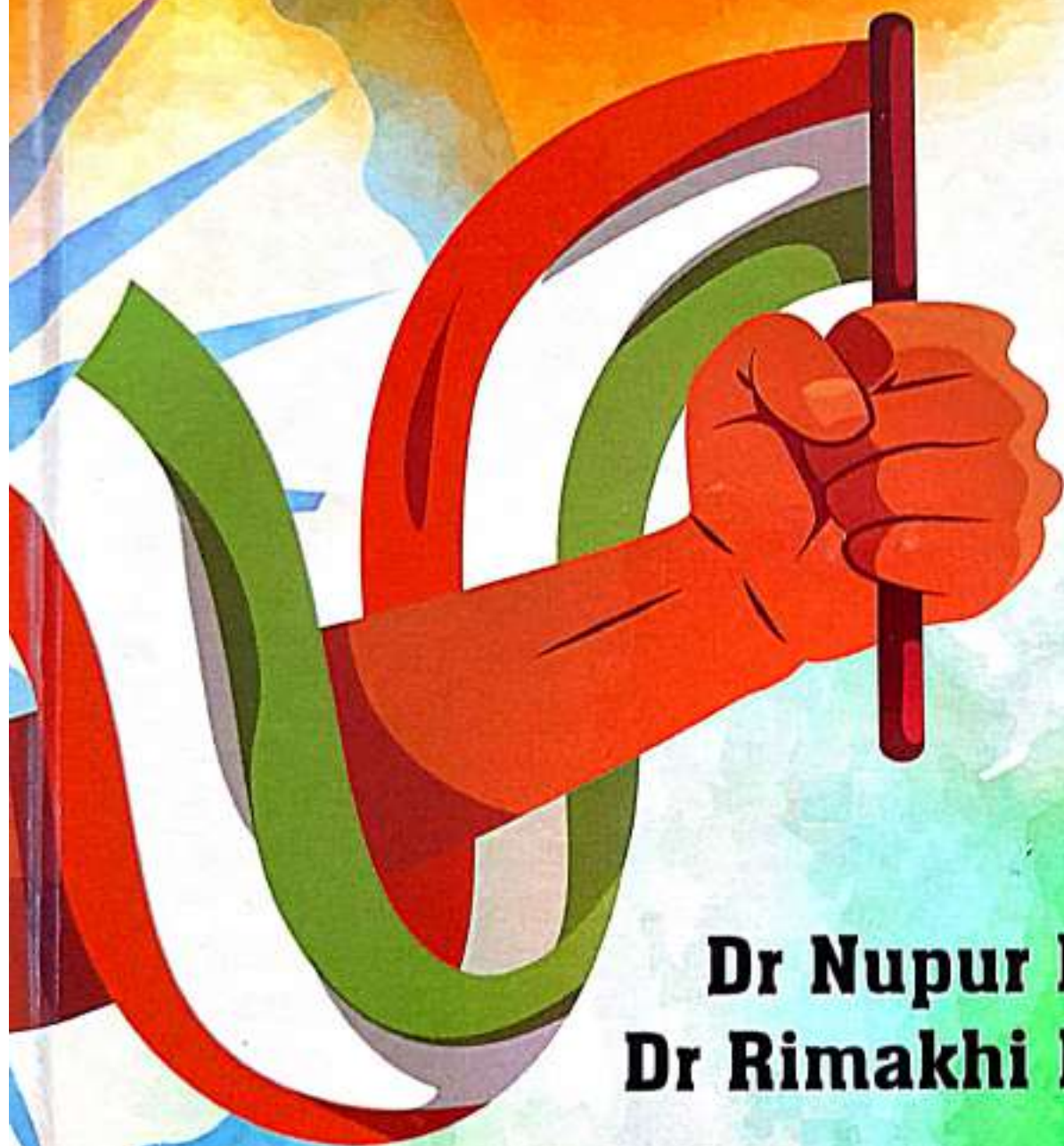
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# Atmanirbhar Bharat

**Building a Self-Reliant India  
(Prospects and Challenges Ahead)**



**Dr Nupur Kalita  
Dr Rimakhi Borah**



# **Atmanirbhar Bharat**

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## Women Empowerment

*Fast-tracking Women's Self-reliance  
through Entrepreneurship*

**Smita Choudhury**

### Abstract

Development economics has long evolved in shifting the focus of women's empowerment from the mere passive welfare of women to acknowledging the active role of women's agency where women act as the active agents of social change. During the Covid 19 pandemic, the concept of self-reliance has been revisited because the pandemic has revealed how marginalised sections of the population have been disproportionately affected. The need for economic empowerment of women for their integration into India's Atmanirbhar Bharat Abhiyaan is strongly felt. This can be fulfilled largely by women entrepreneurship. It helps to create jobs and is surely an untapped source of economic growth. However there seems to be paucity of literature focusing particularly on women led entrepreneurship that helps understand specific needs of women entrepreneurs. It is in this context that the paper is an attempt to amplify the agency aspect of women empowerment through a detailed study of the state of women entrepreneurship in India. The objectives of the paper are to analyse and explore the concept of Indian women entrepreneurship, to highlight their contributions towards self-reliant India and to identify the particular challenges faced by them. The paper is built on desk research based on available secondary sources of data. The paper seeks to provide new insights on women entrepreneurship in different economic contexts.

**Keywords:** *Women entrepreneurship, Self-reliance, Empowerment.*



## Introduction

Classical economics studying the relationship between economic activity and growth has focused primarily on passive welfare of women. The change of focus from economic growth to economic development has led to the change in the idea of empowerment of women from passive welfare to women being active agents of social change. It is in this way that new age development economics has begun acknowledging the active role of women's agency in the process of any social or economic transformation. During the pandemic, the world saw how marginalised sections of the population have been disproportionately affected. The concept of self-reliance has been reiterated and the need for economic empowerment of women for their integration into India's Atmanirbhar Bharat Abhiyaan is strongly felt. Entrepreneurship is found to be positively correlated to economic development by accelerating growth and economic activity of any economy. Thus, the integration of women into India's Atmanirbhar Bharat Abhiyaan can largely be achieved by women entrepreneurship. It can easily be inferred that women entrepreneurs contribute immensely to improved poverty levels, increased per capita income and employment creation. Thus, entrepreneurship and particularly women entrepreneurship can be an essential driver of economic health and wealth.

There are various definitions of a women entrepreneur based on different characteristics. Some define women entrepreneurs as conscious decision makers and managers working in expectation of profit. Other definitions only include women entrepreneurs who resort to entrepreneurship driven by their free will and not those who are forced to pursue entrepreneurship out of some bare need. Other definitions also elaborate the positive, social and economic contribution of women entrepreneurship in the society. From all available definitions, it can be concluded that women entrepreneurs in Indian context can be defined as women having dominant financial control over their enterprise, who either choose or are driven out of some necessity to take up the challenging role of an entrepreneur and embark towards starting, organizing and

managing resources at their disposal in expectation of earning profits. Women entrepreneurs take conscious decisions in order to manage their enterprise. Women entrepreneurship also leads to social and economic empowerment of women (Tiwari, 2017). Also, according to the Government of India, woman entrepreneur is the one who assumes dominant financial control (minimum financial interest of 51 per cent of the capital) in an enterprise (Government of India, 2012). Thus, different definitions help us understand different dimensions of women entrepreneurship.

The last few decades saw the rise of woman as entrepreneurs both in developed and developing economies. However, the issue of gender gap in entrepreneurial activities across countries is still prevalent. This wide gap between entrepreneurial activity between male and females is also evident in the Indian context. The paper attempts to contribute positively in bridging this gap by identifying the trends, features, challenges and other issues of entrepreneurship that are particular to women and those that demand special attention for policy formulation.

## Statement of the Problem

Recent data on the World Economic Forum's Global Gender Gap Report 2023, measuring gaps across health and survival, educational attainment, economic participation and opportunity and political empowerment, ranked India 127 out of 146 countries. However, India has reached only 36.7% parity on economic participation and opportunity. Women's participation in the economic development process is necessary for improving women's financial agency, reducing poverty and achieving gender equality. It has been estimated that India's GDP growth would increase by 1.5 percentage points by including 50% of the women in the workforce (World Bank estimates). In the face of low female employment rates, entrepreneurship can be considered as an important alternative means of bridging the gender gaps in economic activity. Research suggests that the gender of a firm's owner is correlated with the gender of the firm's employees suggesting that businesses with at least one female founder have a more inclusive work culture

and employ more women than men. Such firms are also found to generate 10% more cumulative revenue on an average. However, entrepreneurship by women in India has stagnated. However, only 20% of all enterprises in India and 82% of these women-owned enterprises are micro units mostly concentrated in the informal sector. Against this backdrop, it is important that India works to further step up its policy efforts to improve the entrepreneurship ecosystem and put increased attention in accelerating women-led entrepreneurial activities. It is in this context that the paper tries to highlight different aspects of women's entrepreneurial ecosystem.

### Review of Literature

Review of literature provides the basis for any research. There have been studies conducted in the past that tried to identify several dimensions of women entrepreneurship. Such studies have acted as the starting point for this paper.

Daynard (2015) examines the nature and determinants of female entrepreneurship in India based on survey data. His research has analysed key determinants of female entrepreneurship based on the literature, and test their importance at the state level in India with the support of regressions on panel-data and also make policy recommendations in this area.

Tiwari (2017) provides a detailed literature review on women entrepreneurship landscape in India through her paper. Her paper is based on review of existing research on the topic included highly cited research studies available on Google Scholar, EBSCO and ProQuest on women entrepreneurship specifically in the Indian context. Sex disaggregated databases on women entrepreneurship published by Government of India and global publications are also analysed. Her research has brought into light that women entrepreneurs in India are a heterogeneous segment belonging to different age groups and demographic background and therefore crucially diverse.

Shetty (2018) in her paper provides suggestive evidence that informal women entrepreneurs face additional barriers to scale as compared to their male counterparts by evaluating demand-side, supply-side and institutional constraints to identify specific

barriers to scale that women entrepreneurs might face. The paper uses a mixed method approach, both quantitative analysis (using nationally representative enterprise-level data on unorganized firms) and qualitative interviews and found three factors that might explain the differential barriers to scale women entrepreneurs face – i) absence of market linkages, ii) lack of information and iii) lack of access to social networks. Based on these findings, a variety of policy recommendations come up. First, group-based entrepreneurship activities – specifically, marketing cooperatives – to create economies of scale, leverage collective bargaining, enable easier access to markets, and also reinforce stronger networks. Second, mobile phone-based information campaigns to inform women entrepreneurs about the resources available to them, while fostering a sense of community that might influence both networks and norms are suggested by the researcher.

Mehrotra and Sinha (2019) highlighted how women can become active participants in the growth process by improving their skills for employability and encouraging female entrepreneurship. The paper explores how female entrepreneurship can help in promoting a broader dynamic economy, elevate the economic role of women and therefore distribute benefits of growth more equitably.

### Objectives

The primary objectives of the study are:

1. To analyse and explore the state of Indian women entrepreneurship through secondary databases.
2. To highlight their contributions towards self-reliant India.
3. To identify the particular challenges faced by them.

### Methodology

The study is descriptive and analytical in nature built purely on desk research based on available secondary sources of data. Sex disaggregated databases on women entrepreneurship published by Government of India are analyzed for exploring the state of women entrepreneurship in India. Annual report of sixth economic census



published by Government of India, other newspaper reports, PIB reports are utilized for quantitative figures. Several other information from journal articles and research papers are also included with appropriate citations. Besides Global Entrepreneurship Monitor Reports are also being referred to for a more holistic approach.

## Findings

### The State of Indian Women Entrepreneurship in India

Women entrepreneurship in India is in a very nascent stage. Entrepreneurship ecosystems need a lot of attention in order to create a more enabling environment for women entrepreneurship. The findings of the paper try to put forward several traits of female entrepreneurial ecosystem in line with the objectives set beforehand. Table 1 below shows the total early-stage entrepreneurial activity for women. Women in India are well below the gender parity in early-stage entrepreneurial activity but rates are closer to global average. This is due to the improvement in recent years due to several policies adopted by the government of India such as the Women Entrepreneurship Platform (WEP), an initiative by NITI Aayog (National Institution for Transforming India, Government of India) that provides hand-holding assistance throughout the entrepreneurial journey, from starting to scaling to accessing credit and expanding the business.

Women and men take up entrepreneurship for different reasons, with job scarcity being the most reported motivation for all entrepreneurs. From Table 2, it can be said that in 2021, in India, women are more likely than men to report key motives for starting a new entrepreneurial venture being to make a difference (80.3% women vs. 72.4% men) or to continue a family tradition (74.9% women vs. 73.8% men). Meanwhile, men were more likely to report starting a new entrepreneurial venture in order to build wealth (71.3% men vs. 75.2% women) or due to job scarcity (89.7% men vs. 93% women).

Table 1: Total Early-stage Entrepreneurial Activity

	Women %	Men %	W/M Ratio
India	12.3	16.3	0.8
Global average	10.4	13.6	0.7

Source: GEM 2021/22 Women's Entrepreneurship Report

Table 2: Total Entrepreneurial Activity of Women and Motivations, India

Motivations	TEA Women %	TEA Men %
To make a difference	80.3	72.4
To build wealth	71.3	75.2
To continue family tradition	74.9	73.8
Become job scarce	89.7	93

Source: GEM 2021/22 Women's Entrepreneurship Report

women vs. 75.2% men) or due to job scarcity (89.7% women vs. 93% men). Job scarcity and a desire to make a difference were the two most important motivations for women entrepreneurs in India, with women more likely than men to report both motivations.

The very first question that is important to devise any policy intervention for women entrepreneurship is "Who are these women?". Personal demographics such as age, education and household income can provide important insights into understanding how their gender differences may translate into gender differences in entrepreneurial activity. From table 3, we observe that in India women entrepreneurs tend to be slightly younger, less educated and from middle income households than men entrepreneurs.

Table 3: Entrepreneur Demographics by Age, Education and Income Levels, India

Demographic Factors	TEA Women %	TEA Men %
Age		
18-34	48.5	52.6
35-54	43.4	40.8
55-64	8.2	6.6
Education		
Some secondary education	2.6	0.4
Secondary education	21.5	17.9
Post secondary education	68.1	79.5
Graduate education	1.6	1.9
Income level		
Lower third income	16.3	18.3
Middle income	34	25.7
Upper third income	49.3	56

Source: GEM 2021/22 Women's Entrepreneurship Report

Table 4: Overview of Women Entrepreneurs in India

Details of Women Entrepreneurs in India	Total	Percentage
Establishments owned by women entrepreneurs	8050819	13.76
Rural establishments owned by women entrepreneurs	5243044	65.12
Urban establishments owned by women entrepreneurs	2807775	34.88
Women-owned establishments operated without hired workers	6697354	83.19
Women-owned establishments operated with hired workers	1353465	16.81
Women establishments involved in agricultural activities	2761767	34.3

Source: All India Report of Sixth Economic Census, 2016

In India, although data on women labour force, literacy, health aspects, etc., are being generated regularly through regular Censuses and Surveys but data on women entrepreneurship at national level is rather scanty. The Sixth Economic Census 2016 is the most recent source of data for questions related to women entrepreneurship. Table 4 below gives us an overview of women entrepreneurs in India based on all India report of the sixth economic census, 2016.

Figure 1 below shows the total no. of establishments under women entrepreneurs by broad activity. The top five economic



Figure 1: Total No. of Establishments under Women Entrepreneurs by Broad Activity

activities as per establishments owned by women entrepreneurs were: i) Agriculture (34.3%), ii) Manufacturing (29.8%), iii) Trade (18.23 %), iv) Other Services (14.90 %) and Accommodation & food services (2.77 %).

#### Contributions of Women Entrepreneurship Towards Self-reliant India

In the Indian context, one important observation from data is that not all women entrepreneurs might want to scale up. Schoar (2010) has classified subsistence entrepreneurs as those that operate micro-enterprises and do not have a willingness to expand beyond providing employment to themselves or their immediate family. In contrast to this, transformational entrepreneurs are those that exhibit a willingness to scale, and acts as drivers of economic growth by contributing to productivity and employment. In case of India, we look at how women entrepreneurship has over the time generated employment opportunities in order to contribute to our goal of self-reliance.

According to the sixth economic census, women owned establishments constitute around 13.76 per cent of the total number of 58.5 million establishments in India. Women owned and run establishments engage 13.48 million persons which is 10.24 percent of the total workers engaged in variety of economic activities in India. Out of all women owned enterprises, 61.46% persons were employed in establishments located in rural areas and 38.54 % in establishments located in urban areas. 64.5% persons were working in establishments without hired workers whereas 35.5% persons were working in establishments with hired workers. Figure 2 shows the share of the number of persons employed of the top five Indian states in women owned establishments.

Table 5 below presents number of persons employed in establishments owned by women entrepreneurs according to agricultural and non-agricultural activities. In agricultural establishments, maximum employment is 90.8% in Livestock followed by Forestry and logging (5.16 %), agriculture other than





Figure 2: Percentage Share in Total Employment in Establishments under Women Entrepreneur of Top 5 States

Table 5: Employment Share in Establishments Under Women Entrepreneurship for Agricultural and Non-agricultural Activities

Particulars	Agricultural Activities	Non-agricultural Activities
Hired worker	3432282	524675
One time worker	621068	4153157
Total	4053350	9394832
% share in total employment	30.14	69.86

Source: All India Report of Sixth Economic Census, 2016

crop production & plantation (2.54%) and Fishing and aquaculture (1.52%). In non-agricultural establishments, about 42.02% were engaged in manufacturing activity, the maximum employment, followed by trading (25.32%), education (7.86%), other services (7.68%) and accommodation and food services (4.96%).

#### Particular Challenges Faced by Women Entrepreneurs in India

Indian women entrepreneurs are confronted with a number of challenges. Literature points out that access to easy and affordable finance and marketing, heavy input costs, unawareness about government schemes, introverted attitude, social and cultural aspirations of being more family oriented and less focus on career all leads to poor participation of women in entrepreneurship. Table 6 below shows the reasons for entrepreneurial exits in India.

Table 6: Reasons for Entrepreneurial Exits by Gender, India

Particulars	Women %	Men %
Pandemic crisis	26.2	39.7
Family reasons	4.7	4.8
Not profitable	18.7	13
Lack of finance	25.2	21.2
Opportunity to self	8.4	11.6

Source: GEM 2021/22 Women's Entrepreneurship Report

Research shows that women globally are less likely to exit than men and the same can be seen for India as well. Exiting due to pandemic and due to lack of finance are the two most reported reasons for both women and men. However, while less women have exited due to the pandemic (26.2% women vs 39.7% men), more women than men do it due to lack of finance (25.2% women vs 21.2% men). Women also exit more than men when the business is not profitable (18.7% women vs 13% men). These challenges that impede the development of women's entrepreneurial journey needs to be recognised and worked upon to make the ecosystem conducive for women.

#### Discussion and Conclusion

The paper is a general discussion on women entrepreneurship ecosystem in India and how gender plays a dominant role in determining career choices of individuals. Gender affects us on multiple ways, defining not just roles and identities but also cultural beliefs and distribution of resources at the macro level. The gender system is a blatantly conservative system. The dominant narrative around entrepreneurship has focused on the innovative leadership of male entrepreneurs and the projecting of males as successful, high-growth entrepreneurs, primarily stereotyping the fact that entrepreneurship is a "masculine task". Women are discouraged based on an irrational assessment of low odds of success in business ventures for female founders. Thus, not only

are entrepreneurial perceptions lower for women compared to men but also there is little familial support for entrepreneurship to be a career choice for females. This false dichotomy can be challenged only if young women are provided with examples of women founders and business leaders who have effectively navigated the system to start and grow a successful business. This can be done through educational sessions at school and college levels itself.

One of the primary focus of the seventeen Sustainable Development Goals (SDGs) is achieving gender equality and women empowerment. The Covid 19 pandemic revealed how women being a vulnerable group have been disproportionately affected. Post pandemic, Indian policies should focus on more equitable opportunities, encouragement for self-employment and entrepreneurship so that women can have an equal future. This can be achieved through better access to credit, technology, and provision of entrepreneurship abilities will further boost women's confidence. It is evident that the healthcare industry is likely to grow after the pandemic. Women are the largest care giving workforce in the world, working at low wages and temporary job positions. It is high time for women to tap into the healthcare industry instead and transform the calamity into an opportunity. Health accessories have emerged as a new product segment. Already, a large number of women Self Help Groups are engaged in making sanitary napkins, PPE kits, handloom masks, garbage bags, etc. This should be further enhanced.

The sex segregated entrepreneurship can be classified into two schools: one examining the supply-side processes and the other examining the demand-side processes. The supply-side school explores the availability of suitable individuals to occupy entrepreneurial roles. It looks into the reasons behind men and women moving into different economic activities. The demand-side school identifies the number and nature of the entrepreneurial roles that can be filled. The demand-side school primarily looks into the political framework, gendered institutions, discriminatory labour markets that affect the type of entrepreneurial opportunities which are offered to women in comparison to men. Particularly,

the main focus of both the schools has been on taking up entrepreneurship as a career and dealing with all its later stages of firm establishment, survival and growth. Women entrepreneurship is not explored in these economic contexts in India with depth and in detail. There is further scope of research taking up this context.

In conclusion, it needs to be understood that women entrepreneurs in itself are a heterogeneous group having diverse demographic, economic and educational background. It is important that the policies and schemes cater to the particular needs of group. The paper finds that women entrepreneurship is concentrated in five states namely Tamil Nadu, Kerala, Andhra Pradesh, West Bengal and Maharashtra. The policy and interventions of these states needs to be explored so that other states can learn what best practices are adopted by these states. The paper has also highlighted many challenges faced by women in the course of their entrepreneurial career. There is a need of hand holding assistance approach by the government to counter these challenges. There is no doubt that women are and will be agents of any economic transformation. The onus lies on the government, the society and the policy makers to create an enabling environment for women so that they can have a livelihood of their own choice and a life of their own making.

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# FINTECH CREDIT AND INDIAN BANKING SECTOR Challenges and Regulation

Dr. UDEEPANA GOGOI\*

## Introduction

*“The Government has witnessed an explosion of fintech innovation and enterprise in India. It has turned India into a leading fintech and startup nation in the world. The future of fintech and industry 4.0 is promising in India.” (Honorable Prime Minister of India, Narendra Modi)*

Recently on December 3, 2021, at the launch of Infinity Forum, a thought leadership forum on Fintech, Indian Prime Minister Narendra Modi called for a “Fintech revolution” in India with a “security shield”, primarily to be driven by machine investments, insurance, and institutional credit. The statement comes at a time when India has the highest Fintech adoption rate in the world – at 87 per cent – and significantly higher than the global average rate of 64 per cent. Enabling factors for fintech revolution include the Digital India initiative, a conducive policy environment, and the presence of a sizeable talent pool (India Briefing, 2021). India is amongst the fastest growing fintech markets in the world and there are 6,636

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establishment of digital subsidiary of banks, retail neobanks as well as SME (small and medium enterprise) neobanks. Neobanks are basically digital platforms for business banks. The Fintech services employed in digital banking include conversational platforms, account aggregators, API providers and aggregators, banks with open APIs, banking as a service and core banking. Yono, Kahanabook and Crazybees are some of the major firms with primary engagement in digital banking. Fintech brings paradigm shift in the banking service delivery system of world and also in India as well. Digital delivery system of banks, retail neobanks (digital platform or neobanks), SME (small and medium enterprise) neobanks are some of the outcomes of fintech enabled services in banking sector. The Fintech services employed in digital banking include conversational platforms, account aggregators, API providers and aggregators, banks with open application open software (API), banking as a service and core banking. Further, Yono, Kahanabook and Crazybees are some of the major firms that are primarily engaged with digital banking. Fintech firms are breaking new ground in the formal finance sector through innovative and dynamic use of technology in the lending process. For instance, while traditional banks (around 100) and NBFCs (around 1100) in India use technology to simply calculate credit scores, fintech ventures use machine learning algorithms and alternative data points such as social media footprints, call records, shopping histories, and payments to utility service providers to increase efficiency and provide greater access to credit. The turnaround time is also much faster for the approval and disbursement of loans by fintech firms despite several banks (State Bank of India, ICICI, HDFC, and Axis bank) digitizing and speeding up these processes. Fintech (Fintech platform) financing is further bifurcated under following sub-categories:

- **FinTech balance sheet lending:** This has been defined as electronic platforms using their own balance sheet in the ordinary course of business to intermediate between borrowers and lenders.

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- **Crowdfunding:** This has been defined as matching persons/entities needing funds with those who are willing to provide these funds for a financial return. Depending on the type of funding, it is further distinguished between loan crowdfunding and equity crowdfunding. Crowdfunding facilitates establishment of individual contracts between those seeking funds and those seeking to invest/ lend, and the platform, by itself, does not undertake risk transformation.

Additionally, some of the fintech induced banking services

are

- **PayTech:** In this segment, the consumer centric services offered include third party application providers (TPAP), prepaid card/wallet, bill payment, QR code payment, payment aggregator, point of sale (POS). Business centric services include corporate cards, B2B payments and invoice payments. In this segment, Fintech comes into play through use of services like payment gateway, card networks, application programming interface (API)/White label solutions, as well as payment security. Paytm, PhonePe, Mobikwik, and Google Pay are the major players in this segment.

- **LendTech:** The consumer centric services offered in this segment include buy now pay later (BNPL), personal loan, salary loan, gold loan, auto loan, education loan, and P2P lending while the business centric services include corporate card, fixed term finance, as well as trade finance. Fintech services employed in this segment include credit collections management, credit bureau, alternate credit scoring, lending as a service, and loan origination system (LOS) and loan management system (LMS). Google Pay, M-Swipe, and Razor Pay are emerging as leading lending platforms for consumers as well as merchants (India briefing, June 9, 2022).



## Objectives of the Study

The research paper studied the following objectives

1. To study the trend of fintech credit in Indian banking system
2. To find out the challenges of fintech credit banking system of India
3. To highlight the existing regulatory measures regarding fintech credit in India

## Research Methodology

The present research is descriptive in nature. The data is collected and compiled from secondary sources like annual reports of Reserve Bank of India, related research reports of Securities and Exchange Board of India, Swissnex India, NN Aayog India Fintech report, Bank for International Settlement, CFA institute research foundation, International monetary fund working paper and also research articles of related fields. Data are presented in tables and discussions are made from data provided in the tables.

## The Discussions

This discussion segment of the present study highlights the explanations objective wise

**Objectives-1:** To study the trend of fintech credit in Indian banking system

Fintech credit also popularly known as digital lending has defined by FSB the term 'Fintech credit' as all credit activity facilitated by electronic platforms whereby borrowers are matched directly with lenders comes close. It implies about includes market place lending i.e. lending financed mostly from wholesale sources and non-loan obligations, such as invoice trading. Furthermore, FSB has classified 'peer-to-peer lending' and 'loan-based crowdfunding' as the main components of FinTech credit.

The Table 4.1 highlights the fintech credit disbursed by scheduled commercial banks and NBFCs from the financial

**Table 4.1:** Fintech Credit Disbursed by Scheduled Commercial Banks (SCBs) and NBFCs

Year	Fintech credit of scheduled commercial banks		Fintech credit of NBFCs	
	% of total amount disbursed	% of total number of loans	% of total amount disbursed	% of total number of loans
2017	0.31	1.43	0.55	0.68
2018	0.46	1.58	1.70	4.83
2019	0.91	2.65	5.48	23.30
2020	1.79	5.56	11.41	60.53

Source: Report of the Working Group on Digital Lending including Lending through Online Platforms and Mobile Apps, 2021.

year 2017 to 2020. The table reveals the percentage share of banks and NBFCs in total amount of loan disbursed and also total number of loans disbursed during the respective time period. Since 2017 to 2020 NBFCs has made drastic improvement in fintech lending in terms of amount of loan disbursed and total number of loans disbursed whereas the growth rate of scheduled commercial banks for the same are slow and steady. In 2017, there is no big difference between banks (0.31 per cent) and NBFCs (0.55 per cent) in terms of percentage of share of fintech credit. This difference gradually increases and by 2020 NBFCs able to disburse 11.41 per cent of total loan amount whereas the SCBs disburses only 1.79 per cent of total loan amount through digital channels. Similarly, in terms of total number of fintech credit disbursed there is insignificant difference between banks (1.43 per cent) and NBFCs (0.68 per cent) in 2017. Over a period of time, there is compounding increase in such figures of NBFCs which become 60.53 per cent of total loans disbursed. But the SCBs are lagging behind because the figure is only 5.56 per cent as compared to 60.53 per cent in case of NBFCs in 2020. The reason behind such paradigm shift of NBFCs fintech credit is increase in demand of customers, technological innovation, easy to access credit, customized products, increase in supply of digital loans, cost effective etc.



The table 4.2 reveals percentage share of fintech credit disbursed by different lenders from the financial year 2017 to 2020 and the total figure of loan disbursed by financial institutions during the same period. It is witnessed from the table that there is manifold increase in figure of fintech credit disbursed from 2017 (Rs. 11617 crore) to 2020 (Rs. 141821 crore).

Year	Private Banks	Public Sector Banks	Cooperative Banks	NBFCs	Total amount (in crore)
2017	89.2%	0.3%	4.1%	6.3%	11617
2018	85.1%	2.3%	0.7%	11.9%	29888
2019	65.7%	14.8%	1.2%	18.4%	72683
2020	55.1%	13.1%	1.4%	30.3%	141821

Source: Report of the Working Group on Digital Lending including Lending through Online Platforms and Mobile Apps, 2021.

It is because of adoption of technological innovations, flexible regulatory regime, increase in demand for digital loan cost utility, time and place utility etc. Further, the private sector banks and NBFCs dominates the fintech credit of India. In 2017 it was 89.2 per cent for private banks and 6.3 per cent for NBFCs, in 2018 it was 85.1 per cent in private banks and 11.9 per cent for NBFCs, in 2019 it was 65.7 per cent in private banks and 18.4 per cent in NBFCs, in 2020 it was 55.1 per cent in private banks and 30.3 per cent in NBFCs. The public sector banks and foreign banks shares a minimum proportion of such fintech credit extended by the financial institutions.

The table 4.3 cited the percentage share of banks and NBFCs in product mix of fintech credit during the period of 2017 to 2020. In case of banks and NBFCs, significant proportion of fintech credit is extended for personal loan followed by other loans, small and medium enterprise (SME) loans, buy now pay later loans, vehicle loans, gold loans etc. Loans under 'others' category for banks comprise mostly of

Table 4.3: Share in Product Mix of Fintech Credit Disbursed by Banks and NBFCs

Year	Banks		NBFCs	
	Amount disbursed (%)	Number of loans (%)	Amount disbursed (%)	Number of loans (%)
Personal loans	50.81	35	51.83	52.78
Vehicle loans	3.99	2.43	0.47	0.19
Gold loans	0.36	0.39	0.10	0.01
SME loans	16.49	3	7.38	0.72
Buy now pay later	0.73	37	2.07	11.91
Others	27.62	21	38.15	34.42

Source: Report of the Working Group on Digital Lending including Lending through Online Platforms and Mobile Apps, 2021.

small business and trade loans, home loans and education loans. Hence it is witnessed from the table 3 that majority fintech credit is extended for consumption purpose rather than productive purpose.

The table 4.4 reveals that majority share (87.3 per cent) of bank's fintech credit is provided for more than one year and some portion is also provided as short-term credit ranging from one month to less than one year. On the other hand, in case of

Table 4.4: Tenure of Fintech Credit by Banks and NBFCs

Tenure	Banks (in per cent)	NBFCs (in per cent)
Up to 30 days	0.7	37.5
31-60 days	0.3	2.9
61-90 days	5.5	7.3
91-1 year	6.3	29.4
More than 1 year	87.3	22.9

Source: Report of the Working Group on Digital Lending including Lending through Online Platforms and Mobile Apps, 2021.

NBFCs majority share (37.5 per cent) of fintech credit is provided for one month followed by three months (29.4



percent) more than one year (22.9 percent, two months (7.3 percent) and one month (2.9 percent) respectively

**Objectives-2:** Challenges of fintech credit in banking system of India

The evolution of fintech also brings some challenges to the banking system of world and India as well. Such challenges are concentration risk, systemic risk, market power, regulatory arbitrage, customer protection, data privacy and cyber security, which create hurdles for delivery of banking services smoothly.

Table 4.5 shows bank wise fraud cases in India in terms of number of fraud cases and amount involved. It is revealed from the table that fraud cases are highest in public sector banks.

Table 4.5: Bank Wise Fraud Cases in India (amount in crore)

Bank/Financial institutions	2019-20		2020-21		2021-22	
	Number of frauds	Amount involved	Number of frauds	Amount involved	Number of frauds	Amount involved
Public sector banks	4472	148224 (78.5%)	2804	51301 (39.4%)	3078	40200 (66.7%)
Private banks	3065	34211 (18.5%)	3210	46335 (35.5%)	5334	17588 (29.1%)
Foreign banks	1024	972 (0.5%)	520	3240 (2.4%)	494	1206 (2.0%)
Financial institutions	15	2048 (1.1%)	24	6963 (4.9%)	10	1305 (2.2%)
Payment banks	36	2 (0.4%)	88	2 (1.2%)	30	1 (0.3%)
Small finance bank	147	11 (1.7%)	114	30 (1.6%)	156	30 (1.7%)
Local area bank	2	—	—	—	—	—
Total	8703	185466 (100%)	7369	138211 (100%)	9103	60414 (100%)

Source: RBI Annual Report 2021

Source: RBI Annual Report 2021

and private sector banks in last three financial years. The picture of fraud cases has increased in last three financial years in private banks where number of cases were 32.2%, 50.4 % and

58.6% amount involved were 18.5%, 33.5% and 29.1% in 2019-20, 2020-21 and 2021-22 respectively. On the other hand public sector bank shows decline in number of frauds from 50.7% in 2019-20 to 33.8% in 2021-22 also amount involved from 79.9% in 2019-20 to 66.7% in 2021-22

Further table 4.6 shows fraud cases of banks in different areas of advances, off balance sheet, forex transactions, credit card, internet related, deposit, inter branch account, cash, cheque and demand deposit, clearing account etc. Most of the fraud cases are in advances category followed by credit card and internet related frauds. The figure of advance related

Table 4.6: Fraud Cases in Area Wise Operation in Banks (Amount in crore) in India

Area of operation	2019-20		2020-21		2021-22	
	Number of frauds	Amount involved (in crore)	Number of frauds	Amount involved (in crore)	Number of frauds	Amount involved (in crore)
Advances	4508	181942	3497	136812	3239	58328
Off balance sheet	34	2445	23	535	21	1077
Forex transactions	8	54	4	129	7	7
Credit Cards	2677	129	2545	116	3566	155
Internet	307	101	346	101	385	102
Deposit	530	616	504	434	471	483
Inter branch account	2	—	2	—	3	2
Cash	371	63	329	37	648	83
Cheque	201	39	163	85	201	156
Demand deposit	22	—	—	—	—	—
Clearing account	22	7	14	4	18	1
Others	250	173	278	54	300	100
Total	8703	185466	7369	138211	9103	60414

Source: RBI Annual Report 2021



frauds were 52.9 per cent in 2019-20, 47.5 per cent in 2020, 21 and 42.2 per cent in 2021-22. There is growth in number of fraud cases related to credit card and internet in the last three years. The figure was 30.7 per cent in 2019-20, 34.6 per cent in 2021-21 and 39.5 per cent in 2021-22. Hence, both the table 5 and table 6 reveals that most of the fraud cases take place in private banks and public sector banks and such cases are related to loans and advances, credit card and technology-enabled transactions. Banks are facing challenges due to such fintech related issues like theft of money, data leakage, extortion, cyber security risk etc.

**Objectives-3: Regulatory measures regarding fintech credit in India**

While Fintech adoption in India has been unprecedented it continues to face certain challenges like risk of data security and privacy leak, platform downtimes, lack of financial literacy and awareness in India, as well as differential adoption rates among MSMEs that dominate Indian economy. Further, rapidly changing regulations due to the evolving nature of the sector also poses cost-related challenges for users and businesses. For example, regulations for investment exits, crypto currency, payment regulations, data infrastructure security, and consumer protection are still evolving. The broader debate on regulatory arbitrage focuses on two aspects. Firstly, banks may shift capital-intensive activities to online lending platforms leading to regulatory leakage. Secondly, online lending platforms may continue to gradually adopt services which are at the core of bank-based financial intermediation. Lending activity, whether online or otherwise, by any legitimate lender is governed by the respective applicable legislation. Apart from these legitimate lenders engaged in balance sheet lending organically, there are essentially two types of entities operating in the digital lending ecosystem, which require attention.

**(1) Lending Service Providers (LSPs):** In the context of digital lending, these are essentially technology-centric entities which act as both core and ancillary lending service providers. The services provided by LSPs

include providing a marketplace for the lenders as well as the borrowers, loan sourcing, underwriting, collection services for repayments, data aggregation, & analysis, rating services, etc. Within LSPs, there are two types of entities

- Entities regulated by the financial sector regulators such as credit information companies, NBFC-Account Aggregator (NBFC-AA), NBFC-Peer to Peer Lending Platform (NBFC-P2P) regulated by RBI and credit rating agencies regulated by SEBI.
- Entities not specifically regulated by any financial sector regulator. Technically, LSPs are not undertaking 'business of a financial institution' as defined under the RBI Act and the loans, which are sourced, appraised or serviced by them, are not their assets. Generally, LSPs are acting in partnership with a bank or an NBFC and therefore, their activities are governed by the guidelines on outsourcing of financial services issued for banks/ NBFCs by RBI. However, similar guidelines on outsourced activities by other balance sheet lenders (i.e., excluding banks/ NBFCs) are not in place thus precluding LSPs partnering with them from any specific scrutiny.

**(2) Fringe lenders:** These are shadow balance sheet lenders which operate without getting themselves registered for lending activities with the concerned authorities, thus creating an informal market. Considering the anonymity and velocity provided by technology, it is a challenging task to identify and monitor such fraudulent platforms/ applications on real time basis.

**Rent-an-NBFC model by digital lenders**

A synthetic structure enabling unregulated entities to lend without complying with prudential norms is through credit risk sharing arrangements by way of a "First Loss Default Guarantee (FLDG)" extended by the LSPs. Under this, the LSP



provides certain credit enhancement features such as first loss guarantee up to a pre-decided percentage of loans generally by it. From the LSP's perspective offering FLDG acts as a demonstration of its under-writing skills whereas from the lender's perspective it ensures platform's skin in the business. For all practical purposes, credit risk is borne by the LSP without having to maintain any regulatory capital. The loan portfolio backed by FLDG is akin to off-balance sheet portfolio of the LSP wherein the nominal loans sit in the books of the lender without having to partake in any lending process. In some cases the LSP, as a non-banking non-financial company (NBNC) may be undertaking balance sheet ending in partnership with a bank/ NBFC or on stand-alone basis, while not satisfying the principal business criteria to remain outside regulation. Besides, there are higher operational risks which arise due to increasing reliance of lenders on third-party service providers. With increasing share of digital lending in retail personal space there is a potential for risk build-up because of these platforms. This may also be adding to counterparty risks posed by the platform to its lending partners.

**Shadow Lending:** Conduct of financial service under digital anonymity and layering under regulated entities in varied forms is also a cause of concern. Many players operating in the digital lending ecosystem are not required to be registered with a financial sector regulator. This coupled with anonymity provided by internet, country of origin, involvement of different entities in the life-cycle of a loan and lack of clear demarcation between actual balance sheet lender and LSPs raise multiple strategic concerns besides those related to money laundering.

**Payments Banks (PBs):** The objective of setting up Payments Banks (PBs) with a structured licensing process was to provide small savings accounts and payments/ remittance services to migrant labor workforce, low-income households, small businesses, and other unorganized users. The PBs are eligible for conversion into a Small Finance Bank (SFB) after five years of operations. Since they are not permitted to lend currently they act as LSP for other NBFCs/ banks.

### **Fintech Credit and Indian Banking Sector**

#### **Supervisory Enforcement Concerns**

Supervisory enforcement in respect of the digital lending apps (DLAs) is a challenging task because of the following factors namely

- Majority of digital lending apps (DLA) were neither regulated nor related/ linked to any regulated entity.
- NBFCs linked to certain DLAs were smaller ones, subject to light-touch supervision.
- An effective deterrence would have involved multi-agency approach for which any established mechanism was absent. The challenges required agencies to police the boundaries between orthodox financial system and the world of digital lending, practically in a black box.

Some of the NBFCs holding certificate of registration (CoR) can undertake both physical and digital lending, but do not even have a website. It had been reported in media that certain ill-reputed foreign investors employ methods, such as borrowing an NBFC license, or using a Variable Interest Entity (VIE) structure to circumvent Indian laws for digital lending. Engagement of multiple entities in entire lending process without any audit trails also raises concerns around money laundering. There is a need to put a mechanism in place to distinguish between genuine and fraudulent operators. To monitor and report such entities on real-time basis, financial consumers need to be empowered with sufficient information and tools to do so. Globally, the regulatory/ supervisory bandwidth to deal with digital lending has been under continuous upgradation. The experiment of FCA, UK, with the Bank of England to reduce the compliance burden through digital regulatory reporting by regulated entities may be a natural fit for supervisors of digital lending in India as well.

#### **Conclusion**

Fintech is an evolving concept and many more is yet to evolve that will transform the traditional banking concept. The disruptions made by fintech in financial sector brings paradigm



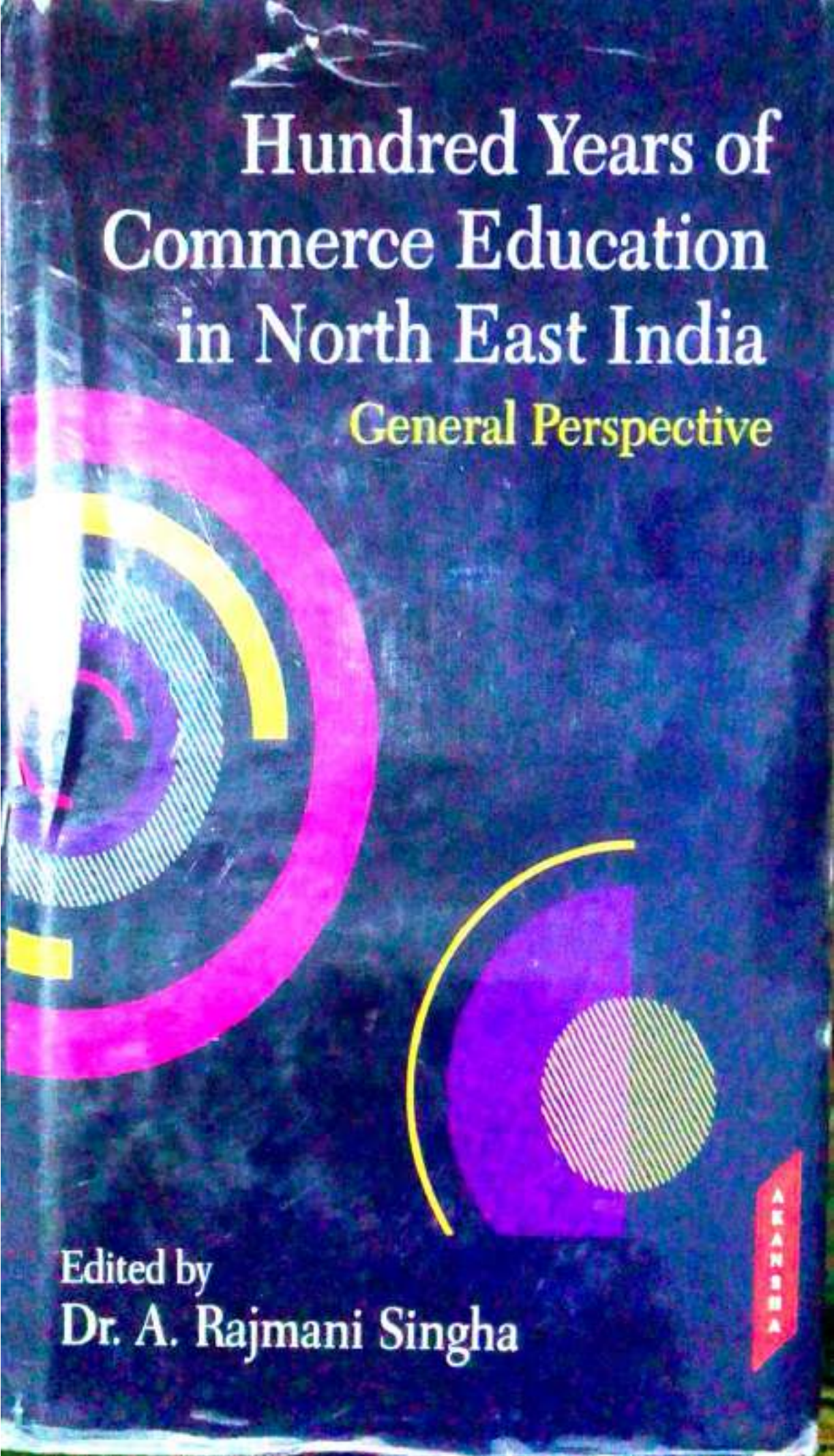
shift in banking sector. The concepts like neo bank, digital banking, digital lending, paperless transactions, cashless transactions, peer to peer lending, digital currency, tokenization of money etc. are evolving due to use of technology in financial and banking segment as well. The traditional banking is shifting towards digital banking due to the blessing of fintech. Such Fintech brings both opportunity and challenges to the stakeholders of banking system. It enables banks to improve delivery of banking services, increase in customer base, customize banking products, easy access to banking services by all segments of customers place and time utility to customers etc. Additionally, some challenges and risks are also associated with fintech that brings threats to privacy, customer misuse of customer data, cyber-attack, money laundering, fraud in digital lending, loss of money due to phishing, actively lack of digital education, frequent change and up gradation of technology leading to increase in operating cost of banks and financial institutions etc. However, continuous effort is made by government and other regulatory authorities like RBI, SEBI, IRDA etc. to address such fintech related risks and challenges. In banking sector, Reserve Bank of India as an apex institution undertakes policies and measures to regulate the activities related to digital transactions of financial institutions, banks, NBFCs, payment banks etc. Licensing requirement of paid-up capital, registration with RBI, disclosure of accounts, compulsory auditing of accounts, compliance with RBI guidelines is some of such initiatives of Reserve Bank of India to minimize the fintech induced risks by regulating the digital activities of banks and other financial institutions.

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# Hundred Years of Commerce Education in North East India

General Perspective

Edited by  
Dr. A. Rajmani Singha

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### *Hundred Years of Commerce Education in North East India: General Perspective*

Editor

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## THE STUDY OF ROLE OF COMMERCE IN EDUCATION IN SUSTAINABLE DEVELOPMENT

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### Introduction

The 118 General Assembly (1987) defined sustainable development as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs." Sustainability is a paradigm for thinking about the future in which environmental, social and economic considerations are balanced in the pursuit of improved quality of life and development (Mortimer, A). There are four dimensions to sustainable development: society, environment, culture and economy. Sustainability is the paradigm for thinking about the future in which environmental, social and economic considerations are balanced in the pursuit of an improved quality of life (UNESCO). On 25<sup>th</sup> September 2015, the United Nations General Assembly has undertaken agenda for sustainable development goals 2016 with participation of 193 countries and territories of the world.

The 17 SDGs provided in this agenda are:

1. **No Poverty** – End poverty in all its forms everywhere.
2. **Zero Hunger** – End hunger, achieve food security and improved nutrition and promote sustainable agriculture.
3. **Good Health and Well-being** – Ensure healthy lives and promote well-being for all at all ages.

4. **Quality Education** – Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.
5. **Gender Equality** – Achieve gender equality and empower all women and girls.
6. **Clean Water and Sanitation** – Ensure availability and sustainable management of water and sanitation for all.
7. **Affordable and Clean Energy** – Ensure access to affordable, reliable, sustainable and clean energy for all.
8. **Decent Work and Economic Growth** – Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.
9. **Industry, Innovation and Infrastructure** – Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.
10. **Reduced Inequalities** – Reduce inequality within and among countries.
11. **Sustainable Cities and Communities** – Make cities and human settlements inclusive, safe, resilient and sustainable.
12. **Responsible Consumption and Production** – Ensure sustainable consumption and production patterns.
13. **Climate Action** – Take urgent action to combat climate change and its impacts.
14. **Life below Water** – Conserve and sustainably use the oceans, seas and marine resources for sustainable development.
15. **Life on Land** – Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss.
16. **Peace, Justice and Strong Institutions** – Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.
17. **Partnerships for the Goals** – Strengthen the means of implementation and revitalize the global partnership for sustainable development (UNESCO, Education for Sustainable Development: Learning objectives, 2017).



With special spending on interventions such as MCNREGA and the National Rural Health Mission (NRHM), introduction of Right of Children to Free and Compulsory Education Act (RTE), National Policy on Children (2013), National Policy on Early Childhood Care and Education, Integrated Child Development Services (ICDS), Pradhan Mantri Awas Yojana and other initiatives focusing on holistic child development, introduction Janak Sahas Yojana etc. the government of India has shown commitment towards meeting the global targets for the seventeen SDGs (Panda, R., Sethi M. & Agarwal, S).

Education is crucial for the achievement of sustainable development because the individuals require the knowledge, skills, values and attitudes that empower them to contribute to sustainable development (UNESCO). There is the need for well-established approach of Education for Sustainable Development (ESD) that empowers the individuals to undertake responsible actions towards environmental, economic, social, and cultural sustainability and a just society for present and future generations. ESD transforms traditional teaching system into the 'teaching and learning system' where course curriculum supports action-oriented and transformative that leads to pedagogy self-directed learning, participation and collaboration, problem-orientation, inter and transdisciplinary and the linking of formal and informal learning. There is a need for integrating ESD into curriculum and national quality standards, and developing relevant teacher frameworks that establish standards for learning outcomes (UNESCO, 2017). All educational institutions our country from primary level to university and also the informal education is formulating new course curriculum to align with Education for Sustainable Development to achieve the 17 Sustainable Development Goals 2030. ESD emphasizes a holistic, interdisciplinary approach to developing the knowledge and skills needed for a sustainable future as well as changes in values, behavior and lifestyles (Thakuriah, S). The UNESCO, Education for Sustainable Development Learning objectives, 2017 provides key competencies to be acquired by individuals to attain sustainability are:

- *Systems thinking competency:* the abilities to recognize and understand relationships; to analyse complex systems; to think of how systems are embedded within different domains and different scales; and to deal with uncertainty.
- *Participatory competency:* the abilities to understand and evaluate multiple futures possible; probable and desirable; to create one's own visions for the future; to apply the precautionary principle; to assess the consequences of actions; and to deal with risks and changes

- *Cognitive competency:* the abilities to understand and reflect on the norms and values that underlie one's actions; and to reflect on sustainability values, principles, goals and targets; in a context of conflicts of interests and trade-offs, uncertain knowledge and contradictions.
- *Operative competency:* the abilities to collectively develop and implement innovative actions that further sustainability at the local level and further afield.
- *Collaborative competency:* the abilities to learn from others; to understand and respect the needs, perspectives and actions of others; to recognize, to understand, relate to and be sensitive to others; to participate to deal with conflicts in a group; and to facilitate solution, advice and participatory problem solving.
- *Critical thinking competency:* the ability to question norms, practices and structures; to reflect on own one's values, perceptions and actions; and to take a position in the sustainability discourse.
- *Social network competency:* the ability to reflect on one's own role in the local community and (global) society; to continually evaluate and (re)formulate one's actions; and to deal with one's feelings and desires.
- *Inter and trans problem-solving competency:* the overarching ability to apply different problem-solving frameworks to complex sustainability problems and develop viable, inclusive and equitable solution options that promote sustainable development, integrating the above mentioned competencies.

### Objectives of the Study

The objective of the paper is to study the role of commerce education in achieving the sustainable development goals.

### Research Methods and Materials

The present study is descriptive in nature. Different secondary source of data like reports of UNDP, UNESCO, UNICEF, related research paper and websites are visited to collect the material information for the paper. Course curriculums of undergraduate and post-graduate of commerce and universities of North East India are also considered while developing paper.



### Findings and Discussions of the Study

The findings of the study are discussed under the heads as per the Sustainable Development Goals-

**SDG 1: End poverty from every where:** The global extreme poverty rate was 9.2 per cent (World Bank). The subjects of commerce stream like macro economics, micro finance, entrepreneurship etc. provides knowledge about reasons and influence of poverty, food security, unequal distribution of wealth and property, relationship of ill-prosperous and poverty reduction, promotion of micro and small enterprises, village and cottage industries, use of natural resources in promotion of entrepreneurship and rural development etc. It enables the learners to understand the poverty index, role of government and other institutions in providing food security to below poverty line people, schemes and policies introduced for food security to economically weaker section and provides subsidy on interest on loan, taxes, and below poverty line (BPL) families, subsidy on interest on loan, taxes, and below poverty line supply of food grains to BPL families to reduce unequal distribution of wealth, role of micro finance in economic upliftment of rural women, promotion of entrepreneurship and micro enterprises in rural economy, involvement of different commercial banks, small finance banks and other micro finance institutions to provide micro finance facility to self-help groups, cooperative societies, micro and small enterprises, rural entrepreneurship helps the rural economy to become self-reliant by using their ethnic skills and locally available natural resources. All these knowledge helps the learners to acquire skills for eradication of poverty from their own life/village/state/nation by performing activities for their economic upliftment.

**SDG 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture:** India is one of the highest ranking countries of the world where a large number of children are suffering from malnutrition (World Health). 14 per cent of the population of India are undernourished, 51.4 per cent of women in reproductive age (15-49 years) are anaemic, 29 per cent of below five age group are underweight (The State of Food Security and Nutrition in the World, 2020). According to the Global Hunger Index 2020, India has been ranked 94<sup>th</sup> position. It is due to unequal distribution of income and wealth, decrease in agricultural productivity, inflation, population explosion etc. The learners of commerce education able to get knowledge about the unfair trade practices, Special Economic Zone, Agricultural Economic Zone, Minimum support price, organic farming, production of commercial crops, theories of international trade, export promotion schemes for agricultural products, occupancy of agricultural land, problems and opportunities of small, medium and large scale farmers, low

agricultural productivity, substantial and commercial production of agriculture, unfair and marketing of agricultural products, supply chain management, unfair and marketing of essential food to economically weaker section, access, necessity for supply of essential food to economically weaker section of the society and BPL families etc. Thus the learner can efficiently utilize the knowledge to aware about nutritious food, promote sustainable agriculture, manage supply chain of agricultural products to reduce artificial shortage of food, manage cost involved in agricultural production, establish agri based industry, formulate strategies to solve the issues related to land occupancy, small and medium farmers etc.

**SDG 3: Ensure healthy lives and promote well-being for all at all ages:** To learners of commerce education studies about the Consumer Protection Act, Industrial Act, unfair trade practices, marketing mix, social responsibility of business, business ethics, environmental studies etc. It enable them to get knowledge about consumers right to receive quality products and services at fair prices, right to sue against misleading advertisement, sell and marketing of hazardous products, punishments for unfair trade practices, necessity to ensure provision of life and health of labourers at industrial site, ensure safety measures to control pollution, organise free health check-up camps, create awareness about trade mark, ISI mark, agmark etc. to identify the quality products in the market.

**SDG 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all:** To achieve this goal, commerce education system also aligns its courses towards Education for Sustainable Development (ESD). The colleges and universities imparting commerce education form partnerships with technical institutions Institute of Chartered Accountant of India, Cost and Management Accountant, Law firm, Indian Institute of Entrepreneurship, research institutions and other organisations like companies, ICA associations etc. to conduct career counselling sessions, short term skill development courses, workshops etc. for students. The students of management schools are send for internship to get practical knowledge about the corporate sector job. Moreover, the introduction of CBCS system in undergraduate courses, introduction of certified courses and diploma courses in commerce also paves the way for learners to get quality education and lifelong learning opportunities for all.

**SDG 5: Achieve gender equality and empower all women and girls:** The learners of commerce education also acquire knowledge about gender equality in Industrial Dispute Act, Minimum wages Act, Companies Act and micro finance. The Industrial Dispute Act and Minimum Wages Act provide provisions regarding equal pay, equal employment opportunities, equal health



safety measures both for men and women workers in the industrial site. The companies Act provides provisions for compulsory membership of women in Board of Directors after decision making body. The micro finance concept was developed by Prof. Muhammad Yunus to uplift the economic condition of economically backward women of Bangladesh. This model is successful in Bangladesh, India and other developing countries to empower women and bring gender equality.

**SDG 6: Ensure availability and sustainable management of water and sanitation for all:** The learners of commerce education imparted knowledge on proper management and social responsibility of business. The skills acquired in project management can be utilised to execute water development project for sustainable management of water for agriculture, households, industry for sustainable management of water. The knowledge of social responsibility of business makes responsible the learners to undertake business environmental studies makes responsible the learners to undertake measures for water pollution control and sustainable management of water body for safety of marine life and also to maintain ecological balance.

**SDG 7: Ensure access to affordable, reliable, sustainable and clean energy for all:** The learners of commerce education get knowledge about renewable and non-renewable energy sources of energy, usage of energy in industry, household and factory, import and export of energy, international treaties on oil, water and electricity. All these concepts enable the learners to understand the demand and supply of energy in an economy and take necessary measures to ensure access to affordable, reliable, sustainable and clean energy at the right place and right time.

**SDG 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all:** The learners of commerce education impart knowledge on economic activity, functions of commerce i.e. production, sales, marketing and consumption, indicators of economic growth like gross domestic product (GDP), gross national product (GNP), net domestic product (NDP), net national product (NNP), international trade theories, tax, subsidy, banks and financial institutions, stock exchange, investment, insurance, employment theory, reasons and influence of unemployment, formal and informal employment, wage rate for labourers, entrepreneurship, government schemes and policies for creation of employment opportunities and promotion of entrepreneurship and social innovations to create more decent work in the economy. The learners develop skills and knowledge to tackle the unemployment problem by adopting some innovative and sustainable techniques of livelihood.

**SDG 9: Build infrastructure, promote inclusive and sustainable industrialisation and foster innovation:** The commerce education enables the learners to know about industrial infrastructure like information and communication technology (ICT), energy, raw materials, banking and financial facility, logistic and supply chain, human capital etc., innovation, sustainable industrialisation and pitfalls of unsustainable industrialisation etc. Such knowledge encourages the learners to contribute towards the inclusive and sustainable industrialisation and foster innovations for sustainable development.

**SDG 10: Reduce inequality within and among countries:** The commerce education also provide opportunity to learn about social inequality, unequal distribution of wealth and power between poor and rich, unequal distribution of resources and infrastructural facility between urban and rural area, inequality in farm land occupancy, gender inequality in wage rate, employ their opportunity, unequal distribution of natural resources among the countries and within the countries, government's plan, policies and schemes to such inequalities. The learners are able to understand the causes and effects of such inequalities and undertake activities to reduce such inequalities for sustainable development of the society.

**SDG 11: Make cities and human settlements inclusive, safe, resilient and sustainable:** The learners of commerce education learn about role of micro business in community development and promotion of livelihood among the rural and backward community, use of renewable energy in industry, factory, saving of energy, management and use of natural resources, recycle of waste, capital budgeting for long term investment decision etc. Such knowledge facilitates the learners to extend support for development of sustainable cities and resilient human settlement.

**SDG 12: Ensure sustainable consumption and production patterns:** The learners commerce education provides knowledge about demand and supply forces, inflation, consumer equilibrium, producers' equilibrium, market equilibrium, supply chain management, costing, revenue, pricing, inflation trade cycle etc. It ensures for responsible consumption and production of goods and services in an economy.

**SDG 13: Take urgent action to combat climate change and its impact:** The learners are able to understand the energy, agriculture and industry related greenhouse gas emission need for management of household and industrial waste to prevent global warming, pollution control measures in local area etc. which help them to take urgent action to combat climate change in near future.



**SDG 14: Conserve and sustainably use the oceans, seas and marine resources for sustainable development:** The commerce education impart knowledge comprehension and production function, promotion entrepreneurship by using locally available natural resources, employment etc. Thus, the learners are able to adopt sustainable livelihood by using locally available marine resources. The learners are concerned about the sustainable consumption and production of seafood and other marine products and also able to identify access and buy sustainably harvested marine life.

**SDG 15: Life on Land:** The learners of commerce education able to understand threats to biodiversity caused by unsustainable production and consumption practices, prevention of deforestation by resorting to sustainable farming, sustainable industrialisation, importance of land and nature for human life safety.

**SDG 16: Peace, Justice and Strong Institutions:** The learner of commerce education able to learn about the law, judiciary and legal institutions to solve the matters related to commerce, trade and industry. The Consumer Protection Act establishes consumer grievance redress machinery to entertain complaints from consumers, the Securities and Exchange Board of India (SEBI) act was enacted to protect the interest of investors in the securities market, the companies act was enacted to regulate the companies, the Foreign Exchange Management Act (FEMA) act was enacted to regulate foreign exchange transactions, the Reserve Bank of India (RBI) regulates the banking system. World Trade Organisation (WTO) also resolve the disputes between the countries related to international trade. Such knowledge enables the learners to protect their legal rights as well as rights of other stakeholders in the business.

**SDG 17: Partnerships for the Goals:** The commerce education enables the learners to understand the concepts related to financing for global development, taxation, bilateral/multilateral agreements among the countries for promotion of international trade, international investment, multinational corporations (MNCs), licensing, franchising, joint venture, foreign direct investment etc. Such knowledge facilitates to formulate competent and viable plans for partnership to achieve the goal of balanced development.

### Conclusion

The United Nations General Assembly, 2015 has undertaken 17 sustainable goals to be achieved by 2030. Education is crucial for the achievement of such sustainable development because it provides skills and knowledge necessary to attain the sustainable development. Commerce education is also educating

the learners with variety of subjects towards the attainment of sustainable development goals. Learning of subjects like financial management, business management, cost accounting, marketing, commercial law, international trade, economics, micro finance, financial system, entrepreneurship, research, project management, statistics etc. provide adequate skills to understand the issues related to sustainable development and overcome the threats to attain the sustainable development goals in near future.

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# **GOOD GOVERNANCE AND SUSTAINABLE DEVELOPMENT**

**EDITORS:**  
**Dr. Rajat Bhattacharjee**  
**Dr. Rimakhi Borah**



# **GOOD GOVERNANCE AND SUSTAINABLE DEVELOPMENT**



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## **NATIONAL PAYMENT CORPORATION OF INDIA: DIGITAL RETAIL PAYMENT INFRASTRUCTURE OF INDIA**

**Uddipana Gogoi**  
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**Parashar Sonowal**  
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### **ABSTRACT**

The growth of digital ecosystem for retail payment in India has been driven by a number of factors, including the government's push towards digitalization through Digital India, Make in India, Startup India, launch of UPI (Unified Payments Interface), BHIM (Bharat Interface for Money), digdhan mission etc., an increase in internet and smartphone penetration, the rise of e-commerce, increase in use of digital technologies in various sectors such as healthcare, education, agriculture etc., and also to create a conducive environment for fin techs and big techs. NPCI is focused on bringing innovations in the retail payment systems through the use of technology for achieving greater efficiency in operations and widening the reach of payment systems. This paper attempted to study the digital retail payment system indicators of India and also to analyze the performance of NPCI developed products in retail e-payment segment of India. The data used in the paper is from secondary sources. The study reveals that NPCI transforms traditional retail into digital payment by making innovations in consumer-friendly digital retail payment infrastructure. Further, UPI, MPS, BHIM, USSD, Rupay etc. has shared retail payment market apart from the banks.

**Keywords:** *National Payment Corporation of India, Retail Payment, Digital Payment, Digitalization*



## Introduction

Efficient payment and settlement systems foster economic development, promote financial stability and support financial inclusion. The growth of digital ecosystem for retail payment in India has been driven by a number of factors, including the government's push towards digitalization through Digital India, Make in India, Startup India, launch of UPI (Unified Payments Interface), BHIM (Bharat Interface for Money), digdhan mission etc., an increase in internet and smartphone penetration, the rise of e-commerce, increase in use of digital technologies in various sectors such as healthcare, education, agriculture etc., and also to create a conducive environment for fin techs and big techs. With rapid increase in the adoption of smartphones and internet access the use of digital retail payment methods, such as mobile wallets, UPI, and card payments also compounding tremendously. However, there is still a large proportion of the population that relies on cash transactions, and the government is looking to change this by promoting the use of digital payments. Hence, the government provide subsidies for merchants to purchase point-of-sale terminals, as well as tax incentives for businesses that adopt digital retail payment methods (*Digital Payments Driving the Growth of Digital Economy* | National Informatics Centre, n.d.). Further, the Reserve Bank has transformed from being a regulator, operator and facilitator to that of a creator of congenial environment in order to ensure safe, secure, reliable, accessible, affordable and efficient payment systems in India. Accordingly, the Reserve Bank of India have released Payments Vision documents (Payment Vision 2019-2021 and Payment Vision 2025) which provided strategic direction and implementation plans to drive this transformation (*Reserve Bank of India - Annual Report, 2023.*) With government's mission to target 2,500 crore digital transactions in 2017-18 Union Budget through UPI, USSD, Aadhar Pay, IMPS and debit cards for promoting digital payment transactions in the country, this has been a significant step towards the government's goal of increasing the use of digital payments and reducing the dependence on cash transactions. In FY 2021-22, 8,840 Crores (Figure 1) Digital Payment Transactions were achieved with 87.20% Current & Savings Accounts seeded with Aadhaar Number, 81.05% Current & Savings Accounts seeded with Mobile Number (*Digital Payments Driving the Growth of Digital Economy* | National Informatics Centre, n.d.).



## Volume of Transactions (In Cr)

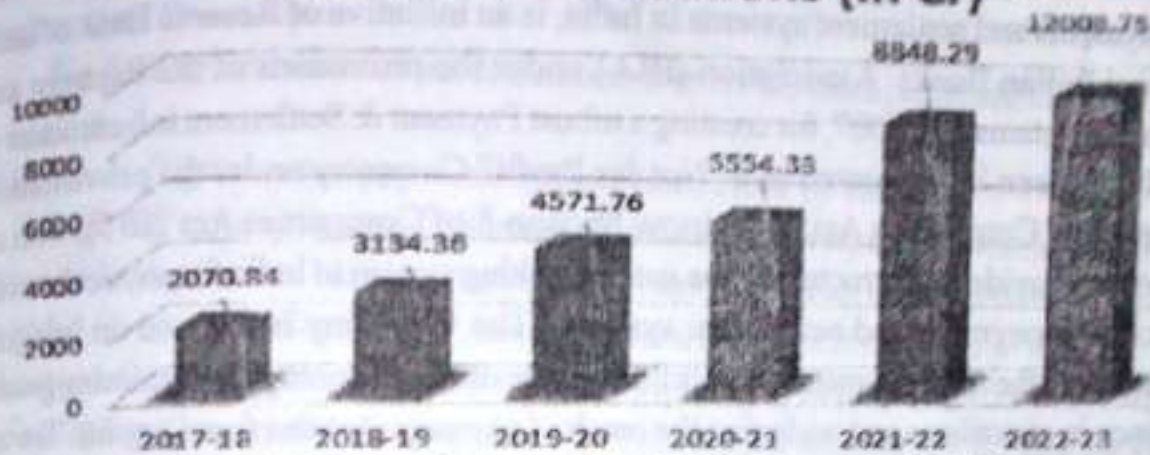


Figure 1: Year on Year growth for Digital Payments in India

Source: National Information Centre

Figure 2 highlights that young generation of India are using e-payment for making retail payments on daily and frequent basis. 31 per cent of individuals belonging to the age group of 25-34 years and 30 per cent of individuals belonging to the age group of 16-24 years are opting for e-payment services on daily basis. Again, 41 per cent of age group 16-24 years, 46 per cent of age group 25-34 years and 49 per cent of age group 35-44 years are using e-payment services frequently in a week.

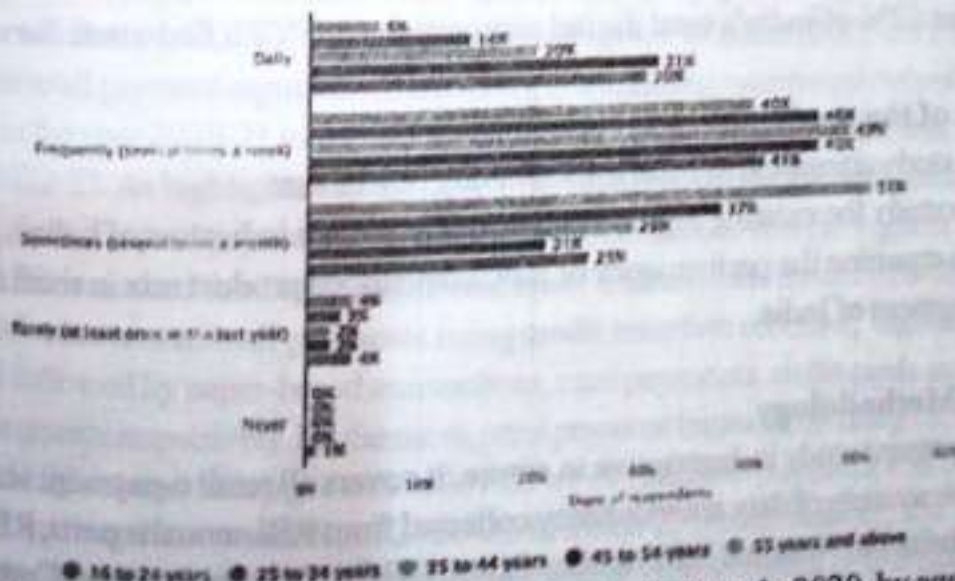


Figure 2: Frequency of using e-payment services by Indians in 2020, by age group

Source: Statistika.com



National Payments Corporation of India (NPCI), an umbrella organisation for operating retail payments and settlement systems in India, is an initiative of Reserve Bank of India (RBI) and Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, for creating a robust Payment & Settlement Infrastructure in India. It has been incorporated as a "Not for Profit" Company under the provisions of Section 25 of Companies Act 1956 (now Section 8 of Companies Act 2013), with an intention to provide infrastructure to the entire Banking system in India for physical as well as electronic payment and settlement systems. The Company is focused on bringing innovations in the retail payment systems through the use of technology for achieving greater efficiency in operations and widening the reach of payment systems ([npci.org.in](http://npci.org.in)). The ten core promoter banks are State Bank of India, Punjab National Bank, Canara Bank, Bank of Baroda, Union Bank of India, Bank of India, ICICI Bank Limited, HDFC Bank Limited, Citibank N. A. and HSBC. In 2016 the shareholding was broad-based to 56 member banks to include more banks representing all sectors. In 2020, new entities regulated by Reserve Bank of India were inducted, consisting of Payment Service Operators, payment banks, Small Finance Banks, etc. The product mix of NPCI for facilitating retail e-payment services are UPI, RuPay, BHIM, NACH, IMPS, NETC FASTag, \*99#, CTS, NFS, AePS, BHIM Aadhaar, e-RUPI, Autopay, IPO, UPI 123PAY, Product Overview, Product Booklet, Live Members, FAQs, UPI Lite etc. NPCI product Unified Payment Interface (UPI) accounted for 52% of India's total digital transactions in FY22 (*Economic Survey 2023*).

### Objectives of the study

The present study attempted to fulfil the following objectives:

1. To study the existing digital retail payment system indicators of India.
2. To examine the performance of NPCI developed product mix in retail e-payment segment of India.

### Research Methodology

The present study is descriptive in nature. It covers all retail e-payment service users of India. The sources of data are secondary collected from RBI annual reports, RBI working papers, websites of National Information Centre (NIC), National Payment Corporation of India (NPCI), Ministry of Electronics and IT, related research articles, research papers etc.



## Findings and Discussions

The findings and discussions of the current study has been presented objective wise:

### Objective 1: Digital retail payment system indicators of India

Table 1 (Payment System Indicators – Annual Turnover) showcases settlement and payment system of Indian banking system both in terms of value (in lakh crores) and volume (in lakhs) (*Reserve Bank of India - Annual Report, n.d.*). As mentioned in the table 1 the indicators of retail payment segment of Indian banking system are (a) *Credit Transfers*, (b) *Debit transfers*, (c) *Card payments*, (d) *Prepaid instruments (PPIs)* and (e) *Paper based instruments*. The indicators of credit transfer consist of AePS (Aadhaar Enabled Payment System), APBS (Aadhaar Payment Bridge System), ECS (Electronic Clearing Service) Cr, IMPS (Immediate Payments Service), NACH (National Automated Clearing House) Cr, NEFT (National Electronic Funds Transfer) and UPI (Unified Payment Interface). The indicators of Debit Transfers and Direct Debits consist of BHIM (Bharat Interface for Money) Aadhaar Pay, NACH Dr, ECS Dr and NETC (National Electronic Toll Collection). The indicators of Card Payments consist of Credit Cards and Debit Cards. Some instances of Prepaid Payment Instruments (PPIs) are smart cards, online accounts, online/mobile wallets, stripe cards, paper vouchers, etc. The volume of retail payment segment is witnessing positive growth from 4,42,180 lakhs (2020-21) to 11,44,138 lakhs (2022-23). In terms of value also the retail payment segment of the country is witnessing positive growth of Rs.414.86 lakh crores in the year 2020-21 to Rs.523.94 lakh crores in the year 2021-22 and Rs.659.04 in the year 2022-23. As highlighted in the table 1 the retail payments through credit transfers is ranked highest, Prepaid payment Instruments (PPIs) is ranked second highest and Debit and direct debit is ranked third in terms of volume of transactions from 2020-21 to 2022-23. In case of value terms retail payments using credit transfers recorded highest value of transactions followed by paper-based transactions, card payments, debit cards and prepaid payment instruments respectively. Furthermore, retail payment transactions using UPI platform has recorded highest and sharp growth followed by PPIs based-payment and debit card payments in the last three years from 2020-21 to 2022-23. Additionally, the recorded number transactions through APBS (Aadhaar Payment Bridge System), IMPS (Immediate Payments Service), NACH (National Automated Clearing House) Cr, NEFT (National Electronic Funds Transfer), credit card is also continuously increasing in the last three years.



*Dr. Rajat Bhattacharjee & Dr. Rimakhi Borah*

The reasons behind popularity of such digital platforms are easy to use, safe and secured payment gateway, complaint handing and resolutions, customized product mix to satisfy customer needs, low-cost transactions, rebates, multiple payment options are few to mention.

Table 1: Payment System Indicators – Annual Turnover (April-March)

Item	Volume (Lakh)			Value (₹ lakh crore)		
	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23
<b>A. Settlement Systems</b>						
CCIL Operated Systems	28	33	41	1,619.43	2,068.73	2,587.97
<b>B. Payment Systems</b>						
1. Large Value Credit Transfers – RTGS	1,592	2,078	2,426	1,056.00	1,286.58	1,499.46
<b>Retail Segment</b>						
2. Credit Transfers	3,17,868	5,77,935	9,83,695	335.04	427.28	550.12
2.1 AePS (Fund Transfers)	11	10	6	0.01	0.01	0
2.2 APBS	14,373	12,573	17,898	1.11	1.33	2.48
2.3 ECS Cr	0	0	0	0	0	0
2.4 IMPS	32,783	46,625	56,533	29.41	41.71	55.85
2.5 NACH Cr	16,465	18,758	19,267	12.17	12.82	15.44
2.6 NEFT	30,928	40,407	52,847	251.31	287.25	337.2
2.7 UPI	2,23,307	4,59,561	8,37,144	41.04	84.16	139.15
3. Debit Transfers and Direct Debits	10,457	12,189	15,343	8.66	10.34	12.9
3.1 BHIM Aadhaar Pay	161	228	214	0.03	0.06	0.07
3.2 ECS Dr	0	0	0	0	0	0
3.3 NACH Dr	9,646	10,755	13,503	8.62	10.27	12.8
3.4 NETC (Linked to Bank Account)	650	1,207	1,626	0.01	0.02	0.03
4. Card Payments	57,787	61,783	63,345	12.92	17.02	21.52
4.1 Credit Cards	17,641	22,399	29,145	6.3	9.72	14.32
4.2 Debit Cards	40,146	39,384	34,199	6.61	7.3	7.2
5. Prepaid Payment Instruments	49,366	65,783	74,667	1.97	2.79	2.87
6. Paper-based Instruments	6,704	6,999	7,088	56.27	66.5	71.63
<b>Total – Retail Payments (2+3+4+5+6)</b>	<b>4,42,180</b>	<b>7,24,689</b>	<b>11,44,138</b>	<b>414.86</b>	<b>523.94</b>	<b>659.04</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>4,43,772</b>	<b>7,26,767</b>	<b>11,46,563</b>	<b>1,470.86</b>	<b>1,810.52</b>	<b>2,158.50</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>4,37,068</b>	<b>7,19,768</b>	<b>11,39,476</b>	<b>1,414.58</b>	<b>1,744.01</b>	<b>2,086.87</b>

Source: RBI Annual Report 2023



## Objective 2: Performance of NPCI developed product mix in retail e-payment segment of India

Based on the analysis of Table 1 it is revealed the Unified Payments Interface (UPI) is the most popular digital platform for retail payments. UPI was developed by National Payments Corporation of India (NPCI) in 2016 for promoting digital payment transactions in the country. The figure 3 depicts the growth of UPI (Unified Payments Interface) in India since its launch in 2016 by National Payments Corporation of India (NPCI) till 2023. The line shows positive growth from the year 2016 to 2019. From 2020 to 2023 the same line is showing sharp growth due to the factors like interventions of covid, introduction of digital payments by health sector, education sector, Direct Benefit Transfer (DBT) across different sectors of the economy, increase in users of internet and smartphones, growth of online shopping, innovations in digital payment product mix and many more.

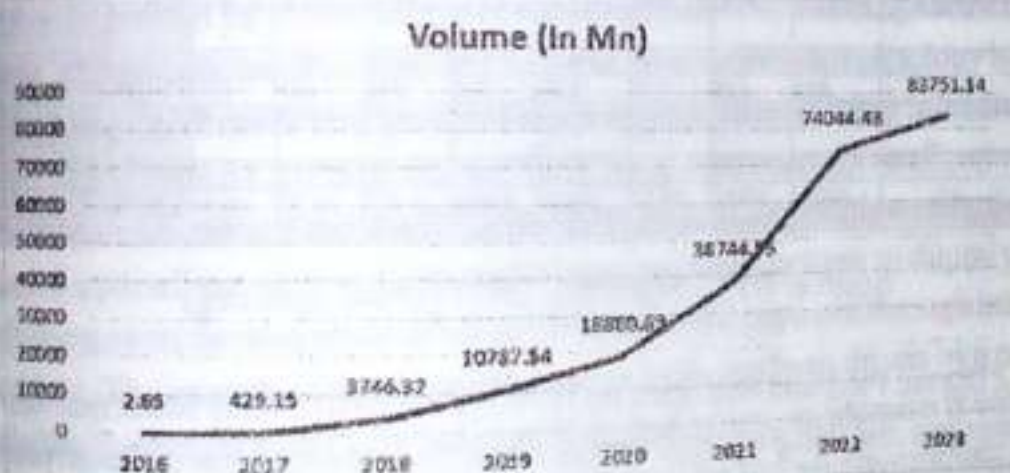


Figure 3: UPI Growth statistics (2016-2023)

Source: National Information Centre (NIC)

Table 2: Retail Payment Statistics on NPCI platform

SAC Operated Systems	FY22-23 Q1		FY22-23 Q2		FY22-23 Q3		FY22-23 Q4		F.Y.2022-23		F.Y.2023-24*	
	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)
Financial Trans												
1. BHIM - National Financial Switch	1,013.77	4,239.74	1,000.48	4,023.90	1,015.51	4,202.30	983.44	4,117.73	4,058.19	15,402.45	4,073.50	2,000.45
2. BHIM - ATM Cash Withdrawal *	1,013.15	4,239.82	999.80	4,087.70	1,014.72	4,195.71	987.38	4,108.41	4,055.01	15,397.35	4,070.40	2,000.45
3. BHIM - ATM	983.58	4,057.28	952.91	3,892.09	968.19	4,005.48	943.28	3,942.45	3,859.89	15,017.81	3,850.57	1,940.11
4. BHIM - Cashless Transactions	47.61	176.60	46.89	181.43	46.52	189.79	44.10	165.98	1,811.17	7,77.59	7,77.59	1,940.11
5. BHIM - Cashless Transactions	0.58	5.80	0.66	6.20	0.80	7.50	1.08	9.31	9.30	26.90	0.70	0.87
6. BHIM - ATM (Cashless)	0.58	5.80	0.66	6.20	0.80	7.50	1.08	9.31	9.30	26.90	0.70	0.87



	1,228.73	9,713.88	1,233.52	7,083.53	1,401.43	8,333.38	1,405.74	8,767.59	3,009.81	36,023.18	101.43	1,000.00
2 NACH National Automated Clearing House	480.98	731.41	599.38	340.90	406.70	333.51	596.43	818.34	1,785.40	2,475.38	299.50	1,000.00
2.3 Based on												
2.3.1 NACH (N/A)	508.50	1,807.18	517.88	1,072.42	130.17	1,713.47	166.81	5,549.16	1,550.29	11,871.39	134.33	1,000.00
2.3.2 ACH Debit	481.54	1,007.51	346.39	1,091.11	434.48	4,206.59	405.66	4,420.19	1,505.77	25,111.63	111.57	1,000.00
2.3.3 ACH Credit	-	-	-	-	-	-	-	-	-	-	-	-
2.3.4 NACH Credit	-	-	-	-	-	-	-	-	-	-	-	-
2.3.5 NACH Debit	178.34	18,994.31	176.35	17,179.78	176.37	17,561.84	176.95	18,574.53	7,717.70	71,599.87	111.74	1,000.00
3 CTS Cheque Clearing (Processed Volume)	1,811.54	13,407.74	1,390.45	19,483.87	1,431.77	14,015.15	1,418.56	14,924.74	3,852.72	55,881.60	101.75	1,000.00
4 IMPS	296.80	481.56	219.54	389.84	211.71	416.37	182.15	384.68	660.19	1,658.75	130.73	1,000.00
5 RuPay Card usage at (POS)	13.17	196.55	104.90	215.95	95.31	108.64	51.64	159.00	401.82	1,113.11	10.04	1,000.00
6 RuPay Card usage at eCom	930.29	919.31	318.79	660.31	908.54	431.43	903.58	832.39	1,258.20	3,417.63	201.87	1,000.00
7 All PS (Basic Bank) Transaction												
7.1 Flow ATM (e.g. Cash withdrawal/ Cash Deposit)	0.16	0.56	0.17	0.57	0.34	0.49	0.18	0.55	0.54	1.38	0.08	0.00
7.2 Cash Deposit	332.50	399.69	312.96	822.40	305.74	814.87	198.55	817.01	1,235.91	3,342.70	130.00	1,000.00
7.3 Cash Withdrawal	7.82	33.05	5.70	17.54	4.86	18.06	3.84	14.85	22.05	71.48	5.94	1,000.00
7.4 Others - Fund Transfer, Bill Redemption												
7.5 Pay	238.51	409.02	282.54	487.35	188.41	489.18	307.90	318.50	1,006.50	1,905.60	208.21	1,000.00
8 BHPS (B) Payment passing through BHPS/CH	17,491.00	30,382.09	10,048.63	57,522.25	22,464.58	56,842.31	24,158.89	30,430.10	63,734.54	1,38,206.18	18,311.28	1,000.00
9 UPI - Unified Payments Interface												
9.1 BHIM	7457	254.04	74.17	139.41	73.30	250.18	71.37	117.47	285.61	375.25	43.31	1,000.00
9.2 USSD 2.0	6.28	0.98	0.47	0.52	0.10	0.35	0.43	0.54	1.75	1.31	0.34	1,000.00
9.3 UPI excluding BHIM & USSD	17,526.55	30,127.67	10,074.19	57,382.39	22,391.18	56,591.83	24,087.04	30,112.15	63,458.77	1,38,029.52	18,267.63	1,000.00
10 USSD 1.0	-	-	-	-	-	-	-	-	-	-	-	-
11 NEFT	829.29	128.91	795.27	136.52	874.82	140.37	895.31	145.64	2,367.70	541.48	1,000.00	1,000.00
Total Financial Tax (A)	22,980.83	75,502.90	21,151.29	76,343.84	28,038.68	81,907.09	30,078.23	87,735.38	1,06,708.51	3,32,367.11	22,763.31	1,000.00

Source: NPCI Statistics, 2023 ([www.npci.org](http://www.npci.org))

Table 2 (Retail Payment Statistics on NPCI platform) reveals about number/volume of retail transactions and value of retail transactions made through the different product mix of National Payment Corporation of India (NPCI). The products mix or services provided by NPCI are UPI RuPay, BHIM, NACH, IMPS, NETC (National Electronic Toll Collection) FASTag, \*99#, CTS (Cheque Truncation System), NFS (National Financial Switch), AePS (Aadhaar Enabled Payment System), BHIM Aadhaar, e-RUPI, Autopay, Product Overview, Ecosystem Statistics, IPO, UPI 123PAY, UPI Lite, UPI One World, User Onboarding on UPI, UPI Number. The table 2 shows that retail payments using UPI platform has highest recorded volume of transactions (87351.14 million) and also value of transactions (Rs. 139206.78 billion) in the FY 2022-23. The services of Bharat Bill Pay Product (BBPS), USSD (Unstructured Supplementary Service Data) etc. are also popularly used for retail payments.

The analysis and discussion from retail payment ecosystem of India reveals that digital



interventions in the banking industry of India brings paradigm shift of retail payment system from traditional approach to digital approach. As mentioned by Data-portal of Digital 2023: India, the young population of India is using e-payment platform on daily and frequent basis for making retail payments. Till date NPCI developed UPI and IMPS are one of the most frequently used and trusted e-payment platforms for retail digital payment users. In FY22, UPI accounted for 52 percent of the total 8,840 crore financial digital transactions with a total value of Rs 126 lakh crore, (Economic Survey 2023). Collaborations with different sectors of the economy, institutions/companies, industry, innovations in e-payment services, efficient regulation, data security etc. will be helpful for banking industry to overcome the competitions of fin techs and big techs in retail e-payment market, tap into the untapped market segments also to grab the opportunities of changing business environment.

### **Conclusion**

In earlier days retail payment segment was dominated by banking sector only. But with the growing interventions of technology and also innovations in technology brings into scenario some new tech-firms or companies that are engaged in providing infrastructure for retail payment. Many fintechs and bigtechs are facilitating customers for retail payment apart from banks. With the establishment of National Payment Corporation of India (NPCI) India witnessed a paradigm shift in from traditional payment system to digital payment. NPCI mainly focuses on development of secured digital retail payment through innovations in its product mix. The growth of digital ecosystem in India has been driven by a number of factors, including the government's push towards digitalization, an increase in internet and smartphone penetration, and the rise of e-commerce. The Indian government has been actively promoting the use of digital technologies through various initiatives such as Digital India, Make in India, and Startup India. These initiatives aim to increase the use of digital technologies in various sectors such as healthcare, education, and agriculture, and also to create a conducive environment for start-ups to flourish. The increase in internet and smartphone penetration in India has also played a major role in the growth of the digital ecosystem in India. The digital payments ecosystem in India has also grown significantly in recent years, driven by a combination of government initiatives, an increase in internet and smartphone usage, and the rise of e-commerce. One of the key initiatives is the launch of the Unified Payments Interface (UPI), which allows for real-time inter-bank transactions, and the Bharat Interface for Money (BHIM) app which simplifies the process of making digital



transactions. NPCI act as torchbearer of digital retail payment in India by developing user friendly e-payment platform irrespective of rural and urban divide, literate and illiterate divide, occupational divide, income divide, gender divide, societal divide etc. It provides digital retail payment infrastructure for meeting retail payment needs like bill payment, fund transfer, prepaid recharge, small payment, fee payment etc. that covers holistic retail payment needs of customers.

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# Atmanirbhar Bharat

**Building a Self-Reliant India  
(Prospects and Challenges Ahead)**

**Dr Nupur Kalita  
Dr Rimakhi Borah**



# **Atmanirbhar Bharat**

*Building a Self-Reliant India  
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# National Payment Corporation of India

*Digital Retail Payment Infrastructure of India*

*Dr. Uddipana Gogoi  
Dr. Rimakhi Borah*

## Abstract

National Payments Corporation of India (NPCI), an umbrella organization for operating retail payments and settlement systems in India, is an initiative of the Reserve Bank of India (RBI) and the Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, for creating a robust Payment & Settlement Infrastructure in India. NPCI developed UPI, IMPS, BHIM etc. has brought a paradigm shift in retail payment systems through digitalization of the same. There has been a growth of more than 200% in digital payment volume during the last four years from 2018-19 to 2021-22 (PIB, Ministry of Finance). Further, UPI transactions registered in FY 21-22 were 45 billion (NPCI). This paper attempted to analyze the performance of NPCI's developed payment infrastructure and also to find out the sectoral retail payments made through the same. The data are collected from secondary sources and are analyzed using descriptive statistics. The findings of the research paper will highlight retail payment settlement transactions made through the NPCI developed products, the nature of the population, and different sectors of the economy using such payment infrastructure.

**Keywords:** *NPCI, Retail payment, Digital payment infrastructure, Banking sector, India etc.*



## Introduction

*"NPCI is a great example of an RBI initiative that has over time become an independent organisation developing their own fintech products enabling overall innovation, interoperability and inclusivity in the fintech space."*

Shaktikanta Das, RBI Governor.

Efficient payment and settlement systems foster economic development, promote financial stability and support financial inclusion. The growth of digital ecosystem for retail payment in India has been driven by a number of factors, including the government's push towards digitalization through Digital India, Make in India, Startup India, launch of National Payment Corporation of India developed UPI (Unified Payments Interface), BHIM (Bharat Interface for Money), digdhan mission etc., an increase in internet and smartphone penetration, the rise of e-commerce, increase in use of digital technologies in various sectors such as healthcare, education, agriculture etc., and also to create a conducive environment for fintechs and big techs. With rapid increase in the adoption of smartphones and internet access the use of digital retail payment methods, such as mobile wallets, UPI, and card payments also compounding tremendously. However, there is still a large proportion of the population that relies on cash transactions, and the government is looking to change this by promoting the use of digital payments. Hence, the government provide subsidies for merchants to purchase point-of-sale terminals, as well as tax incentives for businesses that adopt digital retail payment methods (*Digital Payments Driving the Growth of Digital Economy* | National Informatics Centre, n.d.). Further, the Reserve Bank has transformed from being a regulator, operator and facilitator to that of a creator of congenial environment in order to ensure safe, secure, reliable, accessible, affordable and efficient payment systems in India. Accordingly, the Reserve Bank of India have released Payments Vision documents (Payment Vision 2019-2021 and Payment Vision 2025) which provided strategic direction and implementation plans to drive



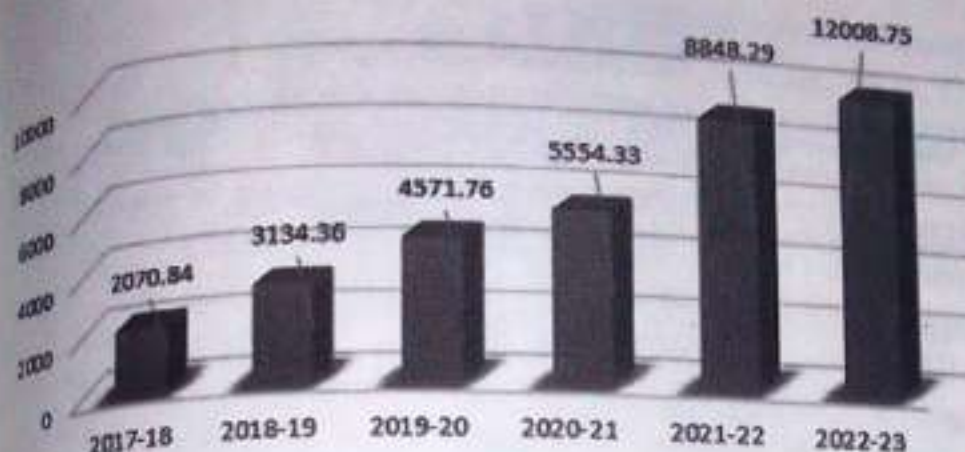


Figure 1: Year on Year Growth for Digital Payments in India

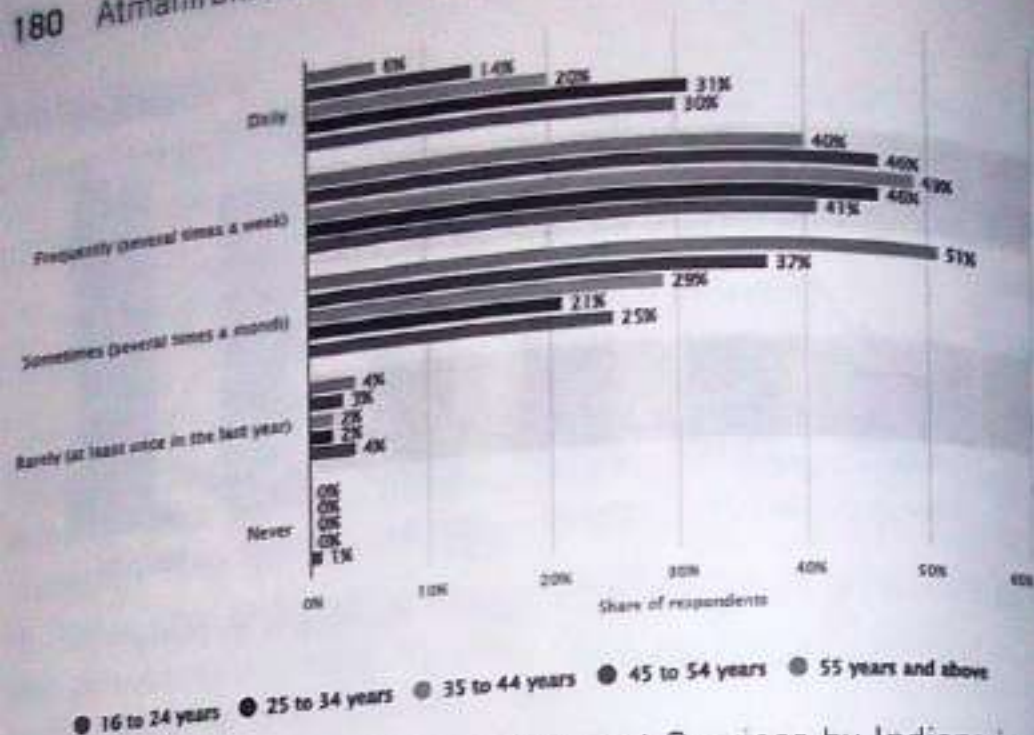
Source: National Information Centre

this transformation (*Reserve Bank of India - Annual Report, 2023*.) With government's mission to target 2,500 crore digital transactions in 2017-18 Union Budget through UPI, USSD, Aadhar Pay, IMPS and debit cards for promoting digital payment transactions in the country, this has been a significant step towards the government's goal of increasing the use of digital payments and reducing the dependence on cash transactions. In FY 2021-22, 8,840 Crores (Figure 1) Digital Payment Transactions were achieved with 87.20% Current & Savings Accounts seeded with Aadhaar Number, 81.05% Current & Savings Accounts seeded with Mobile Number (*Digital Payments Driving the Growth of Digital Economy | National Informatics Centre, n.d.*).

The figure 2 highlights that young generation of India are using e-payment for making retail payments on daily and frequent basis. 31 per cent of individuals belonging to the age group of 25-34 years and 30 per cent of individuals belonging to the age group of 16-24 years are opting for e-payment services on daily basis. Again, 41 per cent of age group 16-24 years, 46 per cent of age group 25-34 years and 49 per cent of age group 35-44 years are using e-payment services frequently in a week.

National Payments Corporation of India (NPCI), an umbrella organisation for operating retail payments and settlement systems in India, is an initiative of Reserve Bank of India (RBI) and Indian





**Figure 2:** Frequency of Using e-payment Services by Indians in 2020, by Age Group

Source: Statista.com

Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, for creating a robust Payment & Settlement Infrastructure in India. It has been incorporated as a "Not for Profit" Company under the provisions of Section 25 of Companies Act 1956 (now Section 8 of Companies Act 2013), with an intention to provide infrastructure to the entire Banking system in India for physical as well as electronic payment and settlement systems. The Company is focused on bringing innovations in the retail payment systems through the use of technology for achieving greater efficiency in operations and widening the reach of payment systems ([npci.org.in](http://npci.org.in)). The ten core promoter banks are State Bank of India, Punjab National Bank, Canara Bank, Bank of Baroda, Union Bank of India, Bank of India, ICICI Bank Limited, HDFC Bank Limited, Citibank N. A. and HSBC. In 2016 the shareholding was broad-based to 56 member banks to include more banks representing all sectors. In 2020, new entities regulated by Reserve Bank of India were inducted, consisting of Payment Service Operators, payment banks, Small Finance Banks, etc. The



product mix of NPCI for facilitating retail e-payment services are UPI, RuPay, BHIM, NACH, IMPS, NETC FASTag, \*99#, CTS, NFS, AePS, BHIM Aadhaar, e-RUPI, Autopay, IPO, UPI 123PAY, Product Overview, Product Booklet, Live Members, FAQs, UPI Lite etc. NPCI product Unified Payment Interface (UPI) accounted for 52% of India's total digital transactions in FY22 (*Economic Survey 2023*). NPCI was also central to India's ambitious financial inclusion scheme, the Prime Minister's Jan Dhan Yojana (PMJDY). Launched in 2014 by Prime Minister Narendra Modi, the program resulted in more than 300 million bank accounts being opened in just over three years. NPCI has provided for a RuPay debit card linked to each of these new accounts. By October 2018, NPCI was processing 48 percent of all electronic payment transactions in India (RBI Annual Report, 2018).

### **Objectives of the Study**

The present study attempted to fulfill the following objectives-

1. To study the existing digital retail payment system indicators of India.
2. To examine the performance of NPCI developed product mix in retail e-payment segment of India.

### **Research Methodology**

The present study is descriptive in nature. It covers all retail e-payment service users of India. The sources of data are secondary collected from RBI annual reports, RBI working papers, websites of National Information Centre (NIC), National Payment Corporation of India (NPCI), Ministry of Electronics and IT, related research articles, research papers etc.

### **Findings and Discussions**

Findings and discussions of the present study is made objective wise.



### Objective 1: Digital Retail Payment System Indicators of India

The table 1 (Payment System Indicators – Annual Turnover) showcase settlement and payment system of Indian banking system both in terms of value (in lakh crores) and volume (in lakhs) (*Reserve Bank of India - Annual Report, n.d.*). As mentioned in the table 1 the indicators of retail payment segment of Indian banking system are (a) **Credit Transfers**, (b) **Debit transfers**, (c) **Card payments**, (d) **Prepaid instruments (PPIs)** and (e) **Paper based instruments**. The indicators of credit transfer consist of AePS (Aadhaar Enabled Payment System), APBS (Aadhar Payment Bridge System), ECS (Electronic Clearing Service) Cr, IMPS (Immediate Payments Service), NACH (National Automated Clearing House) Cr, NEFT (National Electronic Funds Transfer) and UPI (Unified Payment Interface). The indicators of Debit Transfers and Direct Debits consist of BHIM (Bharat Interface for Money) Aadhaar Pay, NACH Dr, ECS Dr and NETC (National Electronic Toll Collection). The indicators of Card Payments consist of Credit Cards and Debit Cards. Some instances of Prepaid Payment Instruments (PPIs) are smart cards, online accounts, online/mobile wallets, stripe cards, paper vouchers, etc. The volume of retail payment segment is witnessing positive growth from 4,42,180 lakhs (2020-21) to 11,44,138 lakhs (2022-23). In terms of value also the retail payment segment of the country is witnessing positive growth of Rs.414.86 lakh crores in the year 2020-21 to Rs.523.94 lakh crores in the year 2021-22 and Rs.659.04 in the year 2022-23. As highlighted in the table 1 the retail payments through credit transfers is ranked highest, Prepaid payment Instruments (PPIs) is ranked second highest and Debit and direct debit is ranked third in terms of volume of transactions from 2020-21 to 2022-23. In case of value terms retail payments using credit transfers recorded highest value of transactions followed by paper-based transactions, card payments, debit cards and prepaid payment instruments respectively. Furthermore, retail payment transactions using UPI platform has recorded highest and sharp growth followed by PPIs based-payment and debit card payments in the last three years from



**Table 1: Payment System Indicators – Annual Turnover (April-March)**

Item	Volume (Lakh)			Value (₹ Lakh Crore)		
	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23
1	2	3	4	5	6	7
<b>A. Settlement Systems</b>						
CCIL Operated Systems	28	33	41	1,619.43	2,068.73	2,587.97
<b>B. Payment Systems</b>						
1. Large Value Credit Transfers – RTGS	1,592	2,078	2,426	1,056.00	1,286.58	1,499.46
<b>Retail Segment</b>						
2. Credit Transfers	3,17,868	5,77,935	9,83,695	335.04	427.28	550.12
2.1 AePS (Fund Transfers)	11	10	6	0.01	0.01	0
2.2 APBS	14,373	12,573	17,898	1.11	1.33	2.48
2.3 ECS Cr	0	0	0	0	0	0
2.4 IMPS	32,783	46,625	56,533	29.41	41.71	55.85
2.5 NACH Cr	16,465	18,758	19,267	12.17	12.82	15.44
2.6 NEFT	30,928	40,407	52,847	251.31	287.25	337.2
2.7 UPI	2,23,307	4,59,561	8,37,144	41.04	84.16	139.15
3. Debit Transfers and Direct Debits	10,457	12,189	15,343	8.66	10.34	12.9
3.1 BHIM Aadhaar Pay	161	228	214	0.03	0.06	0.07

Item	Volume (Lakh)			Value (₹ Lakh Crore)		
	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23
1	2	3	4	5	6	7
3.2 ECS Dr	0	0	0	0	0	0
3.3 NACH Dr	9,646	10,755	13,503	8.62	10.27	12.8
3.4 NETC (Linked to Bank Account)	650	1,207	1,626	0.01	0.02	0.03
4. Card Payments	57,787	61,783	63,345	12.92	17.02	21.52
4.1 Credit Cards	17,641	22,399	29,145	6.3	9.72	14.32
4.2 Debit Cards	40,146	39,384	34,199	6.61	7.3	7.2
5. Prepaid Payment Instruments	49,366	65,783	74,667	1.97	2.79	2.87
6. Paper-based Instruments	6,704	6,999	7,088	56.27	66.5	71.63
<b>Total – Retail Payments (2+3+4+5+6)</b>	<b>4,42,180</b>	<b>7,24,689</b>	<b>11,44,138</b>	<b>414.86</b>	<b>523.94</b>	<b>659.04</b>
Total Payments (1+2+3+4+5+6)	4,43,772	7,26,767	11,46,563	1,470.86	1,810.52	2,158.50
Total Digital Payments (1+2+3+4+5)	4,37,068	7,19,768	11,39,476	1,414.58	1,744.01	2,086.87

Source: RBI Annual Report, 2023



2020-21 to 2022-23. Additionally, the recorded number transactions through APBS (Aadhar Payment Bridge System), IMPS (Immediate Payments Service), NACH (National Automated Clearing House) Cr, NEFT (National Electronic Funds Transfer), credit card is also continuously increasing in the last three years. The reasons behind popularity of such digital platforms are easy to use, safe and secured payment gateway, complaint handling and resolutions, customized product mix to satisfy customer needs, low-cost transactions, rebates, multiple payment options are few to mention.

### **Objective 2: Performance of NPCI developed product mix in retail e-payment segment of India**

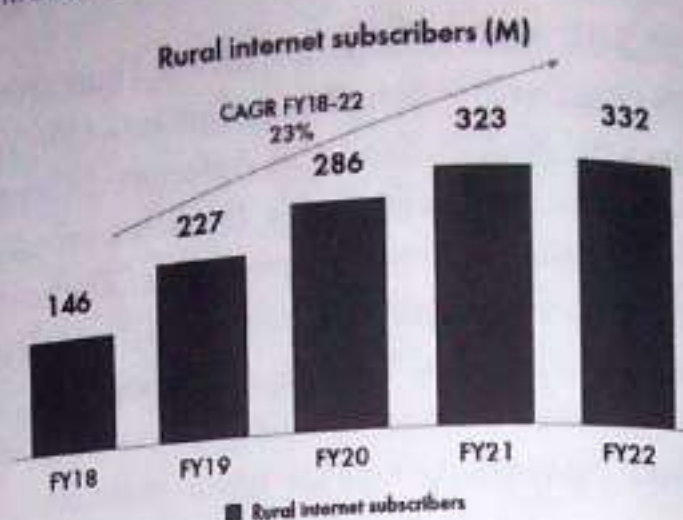
From the analysis of table 1 it is revealed the Unified Payments Interface (UPI) is the most popular digital platform for retail payments. UPI was developed by National Payments Corporation of India (NPCI) in 2016 for promoting digital payment transactions in the country. The figure 3 depicts the growth of UPI (Unified Payments Interface) in India since its launch in 2016 by National Payments Corporation of India (NPCI) till 2023. The line shows positive growth from the year 2016 to 2019. From 2020 to 2023 the same line is showing sharp growth due to the factors like interventions of covid, introduction of digital payments by health sector, education sector, Direct Benefit Transfer (DBT) across different sectors of the economy, increase in users of internet and



**Figure 3: UPI Growth Statistics (2016-2023)**

Source: National Information Centre (NIC)





**Figure 4:** Internet Penetration and Active UPI Transacting Users

Source: Report on Emerging Opportunities of Digital lending, 2023

smartphones, growth of online shopping, innovations in digital payment product mix and many more.

Rising adoption of internet and smartphones have powered not just digital payments, but also credit access to stakeholders of rural economy comprising of MSME sector, farmers, agri-based businessman, self-help groups (SHGs), self-employed etc. The figure 4 reveals that the 23 percent CAGR (compound annual growth rate) growth of internet penetration and active UPI transaction users of rural economy of India from the FY 2018 to FY 2022.

The table 2 (Retail Payment Statistics on NPCI platform) reveals about number/volume of retail transactions and value of retail transactions made through the different product mix of National Payment Corporation of India (NPCI). The products mix or services provided by NPCI are UPI RuPay, BHIM, NACH, IMPS, NETC (National Electronic Toll Collection) FASTag, \*99#, CTS (Cheque Truncation System), NFS (National Financial Switch), AePS (Aadhaar Enabled Payment System), BHIM Aadhaar, e-RUPI, Autopay, Product Overview, Ecosystem Statistics, IPO, UPI 123PAY, UPI Lite, UPI One World, User Onboarding on UPI, UPI Number. The table 2 shows that retail payments using UPI platform has highest recorded volume of transactions (87351.14 million) and also value of transactions (Rs. 139206.78 billion) in the FY 2022-23. The services of Bharat Bill Pay Product (BBPS),



Table 2: Retail Payment Statistics on NPCI Platform

Sr. No.	NPCI Operated Systems	FY22-23 Q1				FY22-23 Q2				FY22-23 Q3				FY22-23 Q4				FY-2022-23		FY-2023-24* (April & May)	
		Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)		
Financial Txns:																					
1	NFS - National Financial Switch	1,013.77	4,239.74	1,000.45	4,063.90	1,015.52	4,202.80	988.44	4,117.75	4,018.19	16,624.19	671.38	2,868.45								
1.1	NFS - ATM Cash Withdrawal *	1,013.19	4,233.88	999.80	4,057.70	1,014.72	4,195.28	987.38	4,108.43	4,015.09	16,595.29	670.62	2,861.58								
	ATM	965.58	4,057.28	952.91	3,892.09	968.19	4,025.49	943.28	3,942.45	3,829.97	15,917.31	639.57	2,743.12								
	Micro-ATM (card+PIN)	47.61	176.60	46.89	165.61	46.52	169.79	44.10	165.98	185.12	677.98	31.04	118.46								
1.2	NFS - Cash deposit transactions	0.58	5.86	0.66	6.20	0.80	7.53	1.06	9.31	3.10	28.90	0.77	6.87								
	ATM	0.58	5.86	0.66	6.20	0.80	7.53	1.06	9.31	3.10	28.90	0.77	6.87								
	Micro-ATM (card+PIN)	-	-	-	-	-	-	-	-	-	-	-	-								
2	NACH- National Automated Clearing House	1,228.71	6,715.88	1,233.52	7,053.53	1,191.45	8,135.78	1,405.74	8,787.99	5,059.43	30,693.18	767.47	5,347.01								
	APBS Credit (Disbursement)	460.98	751.42	359.28	349.80	406.70	555.92	556.43	818.24	1,783.40	2,475.38	290.57	511.70								
2.1 based on UIDAI No.)																					
2.2	ACH Debit	306.30	2,867.14	327.85	3,072.42	350.27	3,313.47	365.85	3,549.16	1,350.26	12,802.19	253.18	2,447.01								
2.3	ACH Credit	461.44	3,097.32	546.39	3,631.31	434.48	4,266.39	483.46	4,420.59	1,975.77	15,415.61	223.71	2,393.30								
2.4	NACH Credit	-	-	-	-	-	-	-	-	-	-	-	-								
2.5	NACH Debit	-	-	-	-	-	-	-	-	-	-	-	-								
3	CTS Cheque Clearing (Processed Volume)	178.24	18,554.31	176.15	17,179.76	176.37	17,561.94	176.95	18,374.38	707.70	71,670.40	112.74	12,684.61								
4	IMPS	1,412.14	13,407.74	1,390.43	13,455.87	1,431.77	14,073.13	1,419.38	14,924.74	5,653.72	55,861.47	995.77	10,468.60								
5	RuPay Card usage at (POS)	236.80	431.59	219.54	399.84	211.71	416.32	192.13	384.98	860.19	1,632.73	126.75	269.16								
6	RuPay Card usage at (eCom)	121.27	196.33	104.99	213.95	93.93	203.84	82.64	199.00	402.82	813.12	50.06	124.70								

Sr. No.	NPCI Operated Systems	FY22-23 Q1		FY22-23 Q2		FY22-23 Q3		FY22-23 Q4		F.Y. 2022-23		F.Y. 2023-24* (April & May)	
		Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)	Value (in Bn)
7	Financial Txns:												
	AEPS (Inter Bank) Txn over Micro ATM (e.g. Cash withdrawal/ Cash Deposit)	330.29	913.31	318.79	840.51	308.54	831.43	300.58	832.39	1,258.20	3,417.63	201.42	576.87
	Cash Deposit	0.16	0.56	0.17	0.57	0.14	0.49	0.16	0.55	0.64	2.18	0.09	0.30
	Cash Withdrawal	322.50	889.69	312.92	822.40	303.54	814.87	296.55	817.01	1,235.51	3,343.98	198.05	564.56
	Others - Funds Transfer, Bhim Aadhaar Pay	7.62	23.05	5.70	17.54	4.86	16.06	3.86	14.83	22.05	71.48	3.28	12.00
8	BBPS (Bill Payment passing through BBPCU)	238.31	403.02	262.32	487.53	288.41	499.16	307.90	516.36	1,096.94	1,906.07	204.30	371.42
9	UPI - Unified Payments Interface	17,401.00	30,392.09	19,648.83	32,522.23	22,444.36	36,842.31	24,256.95	39,450.16	83,751.14	1,39,206.78	18,313.32	28,961.53
9.1	BHIM	74.57	254.04	74.17	239.41	75.50	250.13	71.37	227.67	295.61	971.25	46.39	145.39
9.2	USSD 2.0	0.28	0.38	0.47	0.52	0.50	0.48	0.55	0.54	1.73	1.99	0.34	0.40
9.3	UPI excluding BHIM & USSD	17,326.15	30,137.67	19,574.19	32,282.29	22,368.36	36,591.63	24,185.09	39,221.95	83,453.79	1,38,233.54	18,266.60	28,815.75
10	USSD 1.0												
11	NETC	829.29	128.91	796.27	126.52	876.62	140.37	895.53	145.64	3,397.70	541.44	640.29	105.86
	Total Financial Txn (A)	22,989.83	75,382.92	25,151.29	76,343.64	28,038.68	82,907.07	30,026.23	87,733.39	1,06,206.32	3,22,367.78	22,083.51	61,778.21

Source: NPCI Statistics, 2023 (www.npci.org)

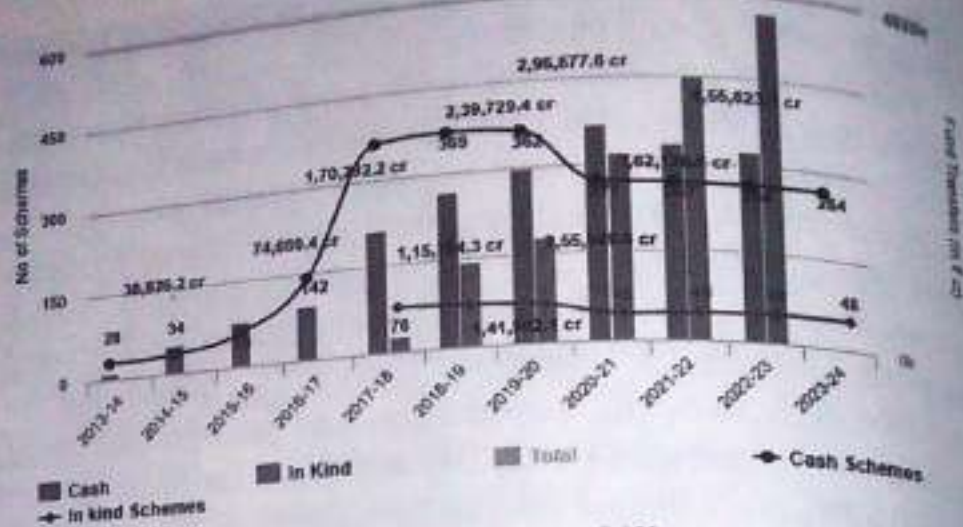


USSD (Unstructured Supplementary Service Data) etc. are also popularly used for retail payments.

The analysis and discussion from retail payment ecosystem of India reveals that digital interventions in the banking industry of India brings paradigm shift of retail payment system from traditional approach to digital approach. As mentioned by Data-portal of Digital 2023: India, the young population of India is using e-payment platform on daily and frequent basis for making retail payments. Till date NPCI developed UPI and IMPS are one of the most frequently used and trusted e-payment platforms for retail digital payment users. In FY22, UPI accounted for 52 percent of the total 8,840 crore financial digital transactions with a total value of Rs 126 lakh crore, (*Economic Survey 2023*). Collaborations with different sectors of the economy, institutions/companies, industry, innovations in e-payment services, efficient regulation, data security etc. will be helpful for banking industry to overcome the competitions of fin techs and big techs in retail e-payment market, tap into the untapped market segments also to grab the opportunities of changing business environment.

NPCI platforms also paves the way for fostering inclusive economic growth of Indian economy through financial inclusion. The government policies give push to digitalization of retail banking in India through National Payment Corporation of India (NPCI), digital India scheme, Pradhan Mantri Jan-Dhan Yojana (PMJDY) scheme, Identification of Aadhar, Central Bank Digital Currency (CDBC) etc. Digital India induces rapid expansion of mobile phone users and internet coverage which further facilitates them to access the digital banking services. Aadhar provides digital unique ID to every Indian citizen which enables commercial banks could verify a new customer's identity instantly through the Aadhaar database. Customer able to access retail banking services with minimum time and cost-effective manner. Under the Government of India's Pradhan Mantri Jan-Dhan Yojana (PMJDY) scheme, bank accounts have been opened for the majority of Indian citizens and these accounts have become the default channel for delivery of government payments, such as through the Direct Benefit Transfer (DBT) system. The number of DBT schemes in cash has increased





**Figure 5:** Year-wise Fund Transfer under Different Schemes through DBT (in Crore)

Source: dbtbharat.gov.in

from 28 in 2013-14 to 264 in 2023-24 (highlighted in figure 5) and amount of DBT in cash distributed has also increased from Rs. 10.8 crores in 2013-14 to 72.3 crores in 2022-23 (highlighted in figure 6). It promotes holistic development of Indian economy by financially including education sector, health sector, agricultural sector, MSME sector, informal sector, housing sector are few to mention.



**Figure 6:** Year-wise Fund Transfer to Beneficiaries through DBT

Source: dbtbharat.gov.in





Figure 7: Number of Rupay Debit Cards Issued in PMJDY Accounts  
Source: Ministry of Finance (pib.gov.in)

NCPI developed UPI, BHIM, Rupay, USSD, IMPS, AePS has drastically changed the retail payment scenario by promoted e-payment in every segment of the economy. It empowers informal sectors, street vendors, MSMEs, gig economy, agricultural sector, low income group people to make and receive e-payments. The expansion of digital payments, facilitated by the Indian stack, is an important driver of financial inclusion in India and has helped stabilize incomes in rural areas and boost sales for firms in the informal sector (Patnam and Yao 2020). Further, increase in repay card users also signifies that a significant portion of low income group people either from rural or urban are inclining towards digital payment. A positive growth of Rupay debit card issued in PMJDY scheme 15.74 crores in 2015 to 31.94 crores in 2022 (highlighted in figure 10) indicates digital financial inclusion of financially vulnerable section people.

The analysis reveals that digitalization of retail banking plays a significant role in fostering inclusive economic growth of India as it facilitates access for e banking services to everyone irrespective of income level, gender, occupation, social status, occupation etc. Retail banking segment have scope for development of services and schemes to promote e-deposits, e-investment, insurance among the retail customers as well as economically and socially vulnerable group. With the help of advanced technological interventions, the banking sector have immense potentiality to tap into this sector and contribute for fostering inclusive economic growth.



## Conclusion

In earlier days retail payment segment was dominated by banking sector only. But with the growing interventions of technology and also innovations in technology brings into scenario some new tech-firms or companies that are engaged in providing infrastructure for retail payment. Many fintechs and bigtechs are facilitating customers for retail payment apart from banks. With the establishment of National Payment Corporation of India (NPCI) India witnessed a paradigm shift in from traditional payment system to digital payment. NPCI mainly focuses on development of secured digital retail payment through innovations in its product mix. The growth of digital ecosystem in India has been driven by a number of factors, including the government's push towards digitalization, an increase in internet and smartphone penetration, and the rise of e-commerce. The Indian government has been actively promoting the use of digital technologies through various initiatives such as Digital India, Make in India, and Startup India. These initiatives aim to increase the use of digital technologies in various sectors such as healthcare, education, and agriculture, and also to create a conducive environment for start-ups to flourish. The increase in internet and smartphone penetration in India has also played a major role in the growth of the digital ecosystem in India. The digital payments ecosystem in India has also grown significantly in recent years, driven by a combination of government initiatives, an increase in internet and smartphone usage, and the rise of e-commerce. One of the key initiatives is the launch of the Unified Payments Interface (UPI), which allows for real-time inter-bank transactions, and the Bharat Interface for Money (BHIM) app which simplifies the process of making digital transactions. NPCI act as torchbearer of digital retail payment in India by developing user friendly e-payment platform irrespective of rural and urban divide, literate and illiterate divide, occupational divide, income divide, gender divide, societal divide etc. It provides digital retail payment infrastructure for meeting retail payment needs like bill payment, fund transfer, prepaid recharge, small payment, fee payment etc. that covers holistic retail payment needs of customers.



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An Eclectic Study on  
**Yoga,**  
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# **An Eclectic Study on Yoga, Physical Education and Developmental Skills**



## **Inter-Disciplinary Refresher Course**

7<sup>th</sup> - 27<sup>th</sup> March 2018

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## Self-development and Communication

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### Introduction:

Communication is complete and effective only when the receiver understands the message in the same sense and spirit that the communicator intends to convey and when communication is successful or effective it always reflects a developed self behind the communicator as well as the receiver. In social psychology the term 'self' is used for an individuals' awareness of his or her abilities, personality traits and ways of doing things. Therefore, self-development and communication are interrelated, interdependent and inseparable as both follow the cause and effect relationship. Development of one's self always accelerates the effectiveness of communication skills. Higher degree of awareness and consciousness attained through the process of continuous self-development, enhances ability to listen attentively, read critically, write creatively and speak effectively. (Kumar 1). The process of self-development and communication-competency is a never ending process and always go parallel to each other in the complete life cycle of an individual. In



# ଅତୀତା *Pragya*

*A Volume of Peer Reviewed Bilingual  
Research Based Articles*



Publication Cell  
**NALBARI COMMERCE COLLEGE**

Editor  
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# **Representation of Traditional Indian Women in Indian English Fiction: Reading of Kamala Markandaya's 'Nectar in a Sieve'**

***Manoj Kumar Kalita***  
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Department of English  
Nalbari Commerce College  
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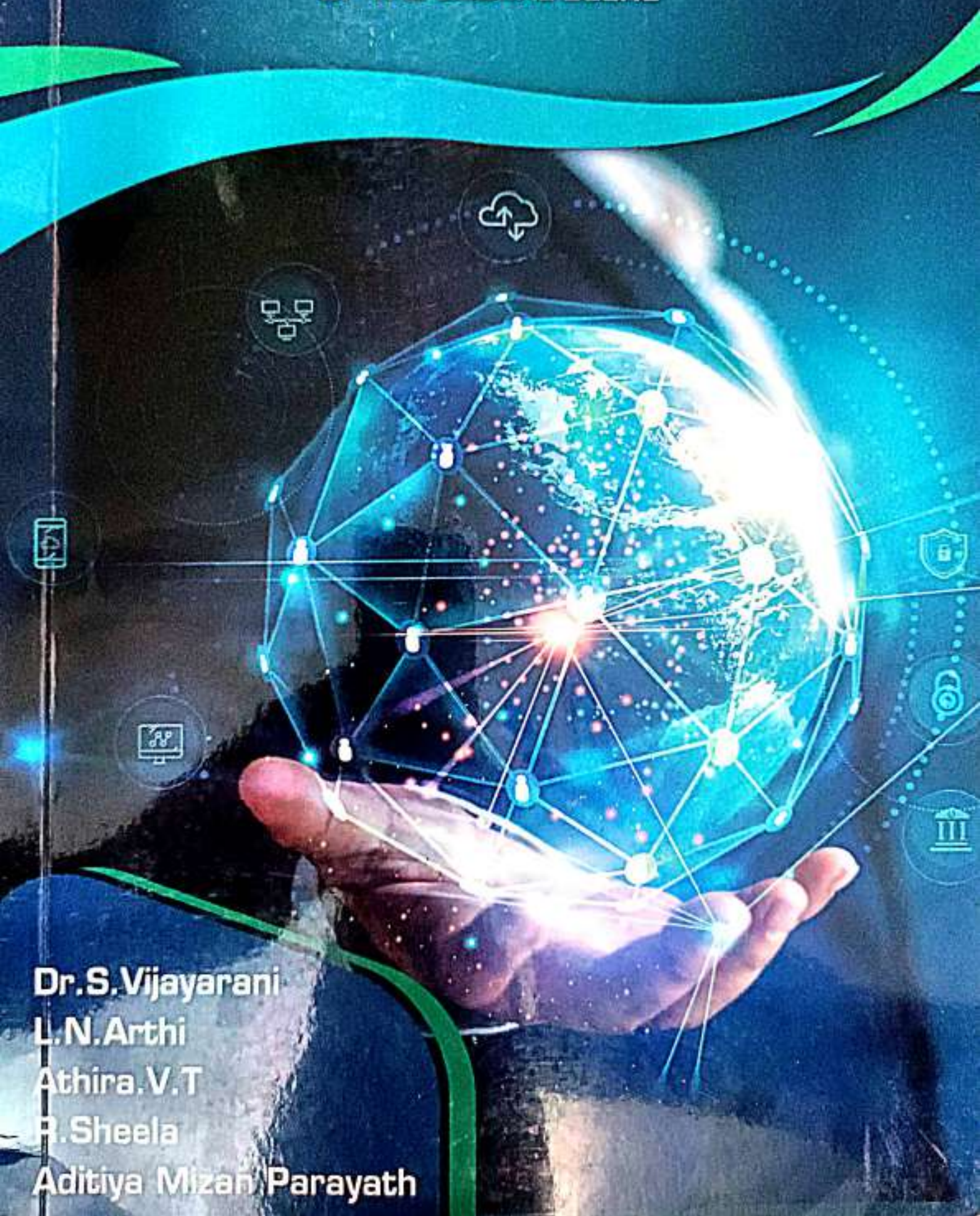
## **ABSTRACT**

**Abstract:**

Kamala Markandaya, an outstanding Indian English novelist has started to lead the woman's issues and to focus on their transformation from possession to person in the present time. Markandaya comes foremost among the eminent novelists from India who were fraught with compassionate feeling towards women. In almost all her novels, she seems to be undergoing strenuous exercise to upgrade the status of women in the Indian society. Kamala Markandaya, an outstanding Indian English novelist has



# SHODHKALI: INNOVATIVE MULTIDISCIPLINARY APPROACHES TOWARDS RESEARCH AND UNDERSTANDING OF THE GLOBAL SCENE



**Dr. S. Vijayarani**  
**L. N. Arthi**  
**Athira. V. T**  
**R. Sheela**  
**Aditiya Mizan Parayath**



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Issues of Marriage and Divorce: A Critical Discussion of Anita Desai's 'Clear Light of Day'

Manoj Kumar Kalita  
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Nalbari Commerce College  
Nalbari, Assam

**Abstract:**

*Clear Light of Day* is one of celebrated Indian writer Anita Desai's best-known novels. In the novel the theme of marriage and divorce get priority. Multi-faceted attitudes towards marriage are found reflected in the novel. Where marriage is the most important aspect of life for Tara and Raja, it is a secondary matter for Bim. Through marriage Tara wants to get escape from the family responsibilities and to enjoy nuclear family, on the other hand, Bim decides to remain unmarried in order to follow the family responsibilities. Where sacrifice of family for love and marriage is significant Tara and Raja, on the other hand sacrifice of one's love and happiness for the family is significant for Bim. Such a vast difference of attitudes about marriage and family is seen in the novel. Likewise, the novelist has also discussed the concept of divorce through the characters of Jaya and Sarla who are abandoned by their husband due to differences in ideologies of life.

**Key words:** marriage, divorce, family, responsibilities, escape

**Introduction:**

*Clear Light of Day* is one of celebrated Indian writer Anita Desai's best-known novels. It was published in 1980 and shortlisted for the Booker Prize. *Clear Light of Day* is Desai's most autobiographical novel. The novel centres round the story of the Das family, four siblings who have grown apart in adulthood. The members of the Das family are Bim, Raja, Tara and Baba. Tara is the third Das child. She is kind and beautiful but sometimes treated as rather simple by her more intellectual elder siblings. As a child, Tara hated school, causing distance between herself and the more bookish Bim. Tara married Bakul when she was still young and devoted herself to becoming a mother. Bim is the eldest of the Das children. She never married, focusing instead on her education and becoming a school teacher. She continues to live in the family home, maintaining it and caring for Baba. At times, however, she feels saddled with these responsibilities and resents Tara and Raja for their freedom. Raja is the second of the Das children. As a young man, he develops a passion for Urdu poetry and a close friendship with the Dases' landlord and Muslim neighbour, Hyder Ali. Raja alarms his family when he announces that he wants to pursue Islamic studies in college, and he eventually marries Hyder Ali's daughter. Three key themes in Anita Desai's *Clear Light of Day* are family, change and the passage of time, and separation. In *Clear Light of Day*, separation is a key theme that is represented in both the Das family and the historical context in which they live. The dissolution of the Das family parallels the partition of India. In the summer of 1947, the year of Partition, Mr. Das dies, Raja becomes sick, and Hyder Ali flees Delhi. That summer, Tara also gets married and moves away. The next year, Aunt Mira dies, and Raja follows Hyder Ali to Hyderabad, leaving Baba and Bim alone in the house.





# बिश्वायन VISWAYAN

Essays on Globalization, Literature & Cultural Studies



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# **Impact of Globalization Reflected in English Novels with Special Reference to Jhumpa Lahiri's The Namesake**

Manoj Kumar Kalita

## **Meaning of Globalization:**

In literal sense, Globalization can be viewed as the process of transformation of local or regional phenomena into global ones. It is a continuous process for the veracity of regional economies, societies and cultures through worldwide networks of exchange. Globalization initiated with the masses travelling to other geographic areas for exploration, then with the interest for travel and enjoying personal space. Then came the era of searching for employment opportunities anywhere on the globe to win the race for the survival of the fittest. With every step that technology took towards modernization, globalization started on rooting its footsteps.

## **Impact of Globalization on Literature:**

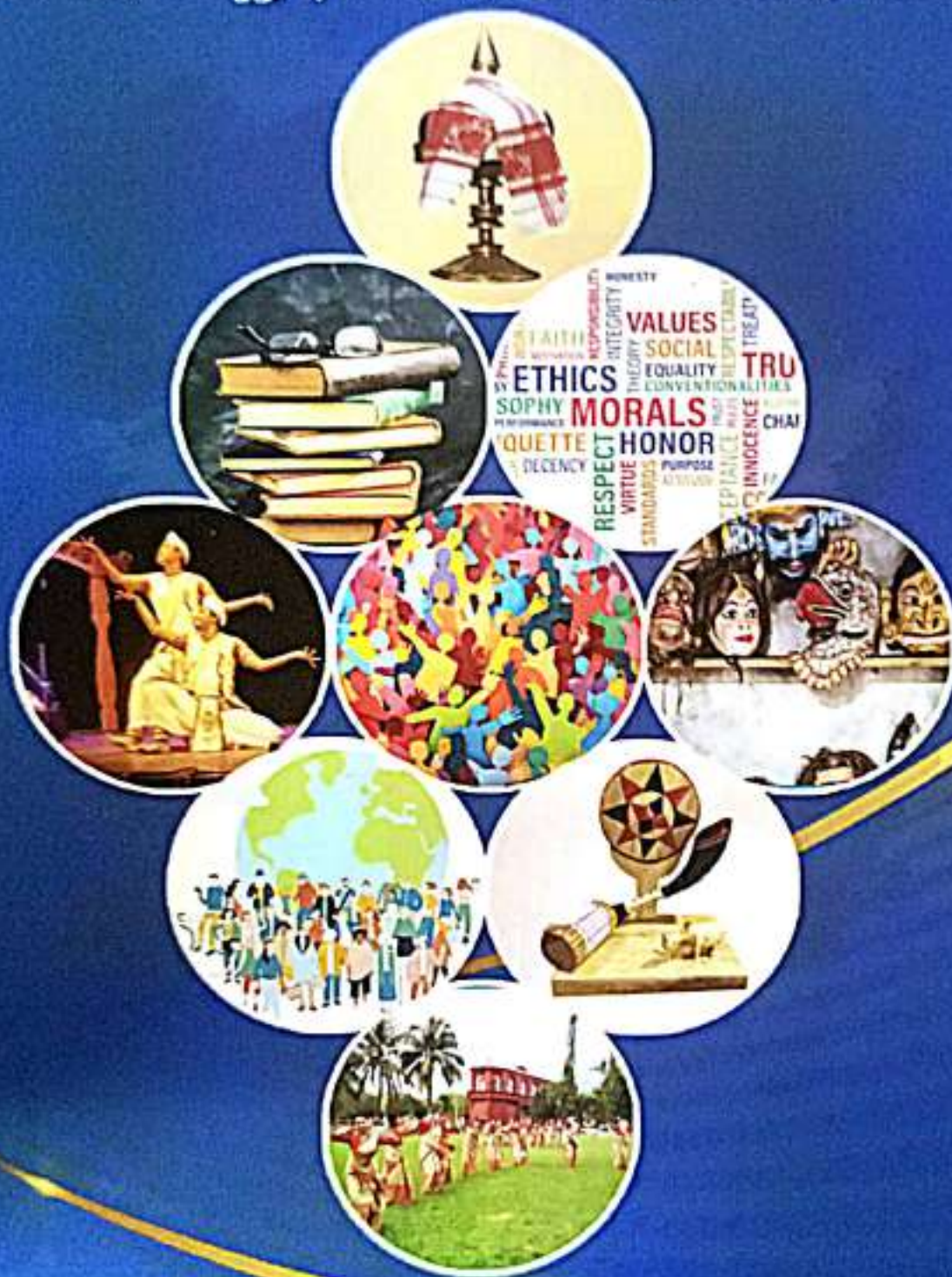
In today's era the various means of telecommunication, social media, and most importantly, the internet has a big role to play in the spread of globalization. Globalization has played an important role all over the world leaving its footprints in all the fields of human life. The interchange of world views and ideas has resulted in a major transformation of the lifestyle and living standards of people globally. Our culture has also witnessed this transformation. With the emergence of globalization, a cultural exchange among the people of the world has been seen. People are adopting other's culture in different spheres of their lives. Culture and traditions of any geographic region hold a special significance with respect



# LITERATURE, SOCIETY AND CULTURE

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## **Redefining Male Characters in Anuradha Sarma Pujari's '*Mereng*'**

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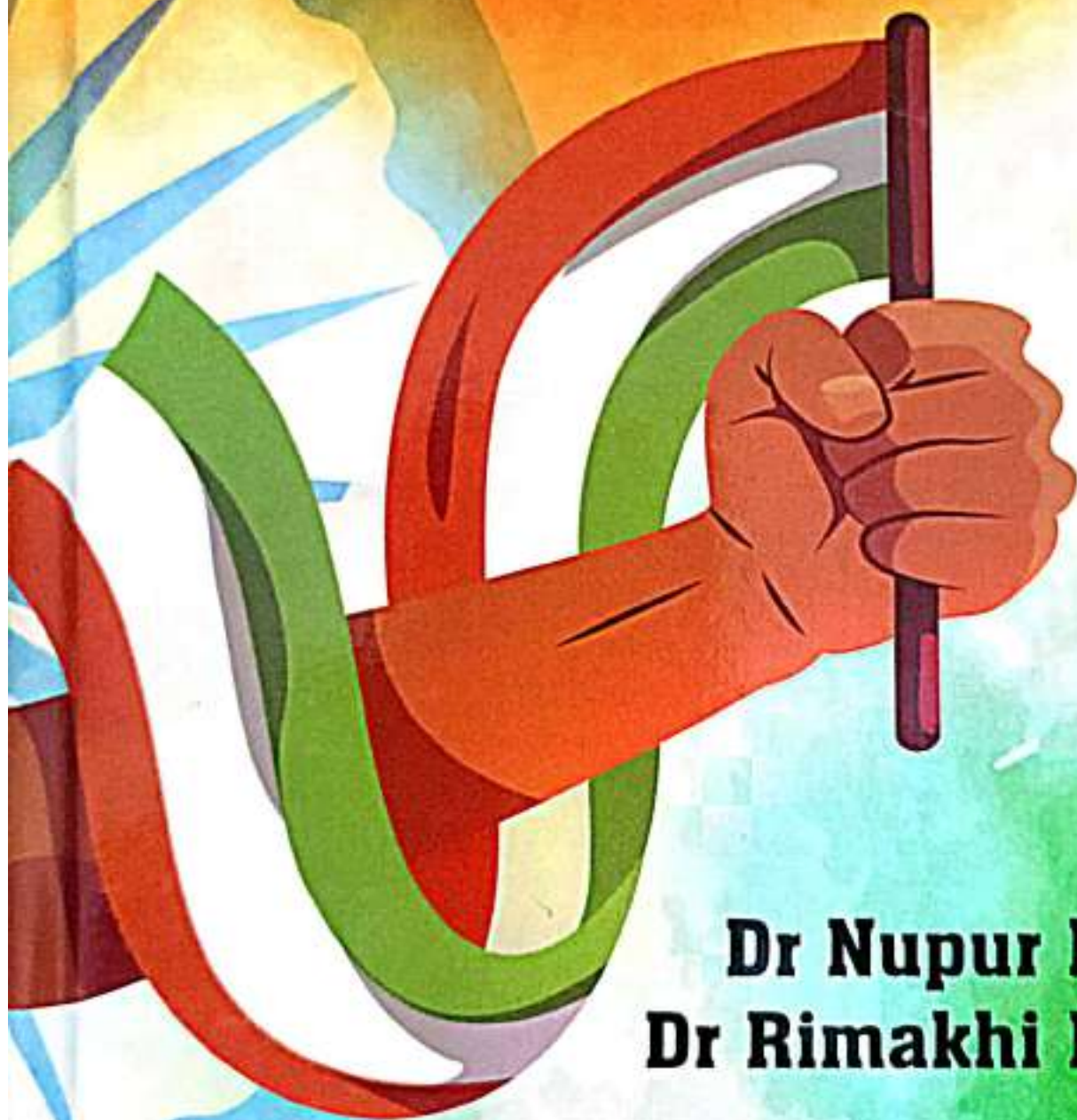
### **Abstract:**

Almost every society in India is influenced by the patriarchal system, and this is not exception to Assamese society as well. This system is being maintained on patriarchal line since years back where men hold the power through cultural norms and customs that favour men and women are largely excluded from it. But as time passed, females started to fight for their rights and emancipation from the bondage of the patriarchal system of the society. The feminist authors started to create characters in their literary works who led the rebellion against male dominance in the society over women.



# Atmanirbhar Bharat

**Building a Self-Reliant India  
(Prospects and Challenges Ahead)**



**Dr Nupur Kalita  
Dr Rimakhi Borah**





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## Skill-based Education for Building a Self-Reliant India

*Challenges and Prospects*

*Manoj Kumar Kalita*

### **Abstract**

Self-reliance means reliance on one's own efforts and abilities. Being self-reliant is presented to be the ability to take control over our lives, being motivated from within, and being able to take care of ourselves. Self-Reliance is important for everyone, learning to be self-reliant is important to be learnt at a young age so that it can develop, as we grow older. Self-reliance can be earned through skill-based education. Skill-based education places the ownership of learning in the hands of the students and helps them restrict the big gap of understanding. It sparkles creativity along with critical thinking ability, making the learners capable of thinking analytically. It focuses more on synthesis, evaluation and application of the learnt facts. Through skill-based education, learners can acquire the technical and vocational skills that are in high demand in various sectors and industries and they can also improve their employability, career prospects, income potential, and lifelong learning opportunities. In order to transform India into a self-reliant nation, the government has implemented various schemes for creating a pool of skilled workforce. In this paper, an attempt has been made to discuss the government initiatives for building a self-reliant India. Besides, suggestion has also been provided regarding the higher education institution's role to play in realizing the government goal of building a self-reliant nation.

**Keywords:** *Skill-based education, self-reliance, learning, skill development, India.*