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The Chief Editor and Editors of the advance research journals of Management, Engineering, Law, Paramedical Science, Nursing, Basic Science, Education, Physical Education and Yoga, Special Education, Clinical psychology and Liberal Arts i.e. IUT Journal of Advance Research and Development (JARD) would take it as their duty to express the deep gratefulness to the contributors and readers of current volume.

We feel proud to bring the present issue of the online IUT Journal of Advance Research and Development. We consider that the contribution in this multidisciplinary will help in the inclusive and sustainable growth process. Keeping in tune with this dignified idea, the current issue of IUT-JARD has addressed numerous current issues covering diversified field.

This issue needs an integrative and a holistic approach to the solution. Finally, the information contains in this journal has been published by the IUT obtains by its authors from various sources believed to be reliable and correct to the best of their knowledge, and publisher is not responsible for any kind of plagiarism and opinion related issues.

Dr. Dhananjoy Datta
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**Accessibility of Justice to the Victims of Domestic Violence to be
Ensured by the Village Court:
Enlightening upon the Rural Areas of Ukhia Upazila and Cox's
Bazar Sadar, Bangladesh**

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Abstract

Justice should be accessible to every creed of the human society regardless of race, gender, place, however, cultural and social norms have given social recognition for domestic violence particularly for women in rural areas where the bond of marriage is more than significant than prevention or eradication of violence faced in homes. Keeping in mind, with the lack of education and awareness which villagers possess, the Village Courts Act, 2006 and Village Courts Rules, 2016 of Bangladesh, empowering Village Courts at every Union Parishad level (grassroots level), the functionality of village court provides hope and acts as a shield towards the empowerment of rural women to fight against the occurrence of domestic violence. On such a notion, the following research paper reflects upon the evolution of rural women empowerment from the ancient period till the present era and how the entire present scenario has changed with the intervention of national and international organizations.

Keywords: Domestic Violence; Non Discrimination; Empowerment; Village Court

Introduction

Access to Justice is an undeniable right to every human being which must be ensured in every corner of the society. This intrinsic right can be achieved with the proper utilization of laws and legal systems, complementing and working with each other. But the legal system of Bangladesh is mainly urban centric where the rural people have not been accustomed to the delivery system of justice for a long time. Bangladesh being largely a rural country 63.37%

of the population lives in rural areas. That means serving justice to the grassroots people should also be considered as one of the top priority by the Government of Bangladesh, to provide them improved quality of life and environment. This journey of hurdles becomes double when any violence takes place against any woman especially if it occurs domestically. About two-thirds of the female population has been victimized of domestic violence and the rest have never disclosed their experience to others. In a country like Bangladesh, abuse and violence against women is a common phenomenon, may it be physical abuse or sexual abuse or psychological abuse. The Constitution of Bangladesh specifically reflects that everyone is fundamentally entitled to equal protection of law (Articles 27 & 31), of course through proper execution of Article 35(3) where every accused person, of a criminal offence, shall have the right to a speedy and public trial by an independent body established by law. To relieve the burden of the legal system into broader perspective and accelerate the justice process, reaching to every level of rural area, the Government has amended the Village Courts Ordinance, 1976, later passed the Village Courts Act, 2006; (Act No. XIX of 2006) and further amending in 2013, the lowest form of court, composed of both elected and nominated members, to resolve minor civil and criminal matters as well as to settle disputes regarding sensitive family matters. While conducting the research, the proposed study paper has revealed that women in Ukhia Upazila and Cox's Bazar Sadar are regularly victimized of domestic violence, but at the same time, they are seeking legal remedial measures before the court, which lessened the rate of commission of domestic violence relatively low compared to other districts of Bangladesh. This is mainly due to the intervention of various international and national non-governmental organizations who are actively working in the progress of women empowerment in every sector. With the overall view, this research paper aims to identify, examine and evaluate further the rate of extent to which the women of the said areas are subjected to domestic violence and the existing situation prevailing after the intervention of concerned organizations in case of seeking relief under the 'Village Court'. It is important to remember that the only way of ensuring effective delivery of justice is by creating and raising public awareness among the common people.

Objectives

The following objectives have been designed to align with the purpose of this entire research, which are-

- To examine and analyze the experience and view of women litigants who are seeking justice in the lowest tier of court "The Village Court". In order to draw a conclusion

on how the state and legal mechanisms are functioning to minimize the sufferings of women who are experiencing domestic violence in rural areas.

- To empower women in pursuing remedies for injustices by analyzing the justice delivery system and enabling the justice institutions to provide adequate reliefs to the victims.
- To identify victims being subjected to social stigma after approaching the legal system.
- To analyze the efficiency of village court in terms of its functions and overall impact on the affected stakeholders in rural areas.
- To identify the existing drawbacks of village court and provide some recommendations which will restructure stronger village courts.

Methodology

This research paper reflects both legal and social perspectives which lead to the commission of domestic violence, emphasizing upon case study of one of the victim's life experiences and making the research as interdisciplinary and exploratory in nature. The study of data collection was conducted in Ukhia Union Parishad and Cox's Bazar Sadar under the division of Chittagong. Primary data was collected with 13 different questionnaires, having 20 respondents from both areas with 10 respondents each area, including 7 women and 13 men. It further consists of the Interview Session of 5 respondents, having open ended as well as close ended structures.

To strengthen the research paper, relevant information and data have been adopted from numerous secondary sources such as Books, Journals, Case Laws, Newspapers, and Websites.

Historical Evolution of Village Court in Respect of Women

The judicial system of Bangladesh has evolved through different time phases from Hindu period, Mughal period, British period, and Pakistan period till present time now. But the status of women, to be involved in local affairs through local institutions, was always deprived in the pre-independence period.

The concept of village court, known to be the old local government institution, was already in existence before the arrival of British regime. It was termed as the Village Panchayat or Shalish, a council of five or more, mostly male persons, either nominated by the king or

elected by the people of a village, with the function of resolving disputes among villagers but with no judicial power¹.

During the British period, upon the submission of Fraser Commission Report, 1902-03, the court was entrusted with judicial power under the supervision of local elected members regulated by the Bengal Village Self-Government Act 1919, to deal with minor disputes at the village level. This was the first law to empower a local government body to adjudicate judicial matters but with no reserved seat for women. This newly body was reshaped again with the functions to deal with petty civil and criminal matters, where the rate of women's involvement was relatively low, formed by the government of Pakistan under the enactment of the Conciliation Courts Ordinance in 1961².

After the 1971 Independence of Bangladesh, the Father of the Nation formed certain committees to perform the duties of village court and dissolve the previous existing local government bodies through the enforcement of the Local Government Ordinance, 1976, where Union Council was changed to Union Panchayat and the power of controlling the Panchayat was vested to the Circle Officer³, who is also referred to as a male officer. In the tenure of Ziaur Rahman (1975 to 1980), he realized the necessity of local government and instituted "Swanirvar Gram Sarkar System", comprising with a head, twelve members in which two were women⁴. It was the first time where there was a legal framework reserved for women to participate in local institutions. Due to the abolishment of Gram Sarker after the death of Ziaur Rahman, H. M. Ershad introduced Palli Parishad Act in 1989, which would comprise of an elected chairman and eight members including two women members, however, it became ineffective, as women were highly encouraged by their families to include themselves to household chores only.

Though there were existence of legislations for reserved seats of women to participate in local government institutions regulating the village courts, hypothetically in each of the

¹ Historical Background of the Municipalities of Bangladesh: An Analysis; Dr. S. M. Hasan Zakirul Islam; IOSR Journal Of Humanities And Social Science, (IOSR-JHSS); e-ISSN: 2279-0837, p-ISSN: 2279-0845, Pg. 62.

² AN EVALUATION OF VILLAGE COURT: A Study on Selected Village Courts Bangladesh; Dissertation submitted in partial fulfillment for the requirements of the Degree of MA in Governance and Development; Pg. 10,11, <http://dspace.bracu.ac.bd/xmlui/handle/10361/3506>

³ M. Mohabbat Khan, Decentralization of Bangladesh: Myth or Reality, ISBN: 984-70019-0039-4, A H Development Publishing House, First Edition, pp-70, 2009.

⁴ Reconsideration of Local Government at Village Level: A Legal Study; Nusrat Hasina, Gazi Saiful Hasan; Global Disclosure of Economics and Business, Volume 4, No 2/2015 ISSN 2305-9168(p); 2307-9592(e), Pg. 95.

Union Parishads, both in BNP (1991-1996); (2001-2006) and Awami League times (1996-2001); (2009 to till date), but its functionality was unsuccessful. With the application of the Local Government (Union Parishad) Act, 2009⁵, a union is divided into nine wards, each consisting of a Chairman and nine members in the general seats where three seats are exclusively reserved for women. However, the rate of women being appointed in these reserved seats has grown gradually. Even in the provisions of Village Courts Act (Amendment)⁶, emphasizes the legal significance of female members to be present in the village court if any affairs arise relating to female or minor children.

The aim behind the establishment of the village court is to reduce the burden over the formal courts which the villagers find it extremely difficult to seek litigations in city courts relating to family matters, costing them immense amounts of money and finding complexities in the legal process. In order to ease the burden, the current Government of Bangladesh has enacted new legislation called “The Village Courts Act, 2006 (Amendment 2013)”, rescinding the Village Courts Ordinance, 1976, with the purpose of ensuring accessibility of justice to every Union Parishad including marginalized villagers, especially women and children, and there forth, prevailing rule of law and good governance.

Arrangement of Village Court

Being the lowest tier of local government, the Union Parishad operates the village court which consists of a Chairman and four members, nominated by each of the parties to the dispute, out of which usually two from UP members, while chairman shall be the chief of the jurors⁷. However, if any criminal case relates to minor under 1st Part of Schedule or any criminal case or civil suit, defined under 1st and 2nd Parts of Schedule relating to women, must involve one of women members⁸. This Act also relieves specific provisions for pordanashin lady and disable person from appearing before the court then an authorized agent may appear on their behalf under Sec. 15(1) & (2).

According to Rules 7 and 7(1) of the Village Courts Rules, 2016, the disputed parties shall nominate their representatives within 7 days and such shall be recorded in Form I of the registrar upon receiving the application by the Chairman under Sec. 4 of the Act.

⁵ Section 6(5)

⁶ Section 5(a)

⁷ Section 5(1) of the Village Courts Act, 2006

⁸ Ibid (Amendment)

The Rules further enunciate if the Chairman does not accept the application then the disputed parties may apply to the Court of Assistant Judge to review the matter within 30 days of refusal⁹, however, the Chairman should state the causes for such refusal in writing¹⁰. The Assistant Judge may return the application to the Union Parishad Chairman for consideration, if the Judge is satisfied.

When awarding compensation, the court shall have the power only to pass compensation of taka not exceeding seventy five thousand (USD \$883) in respect of the offences specified in 1st Part of Schedule but offences under 2nd Part of Schedule the court shall have power to order payment of money up to the amount mentioned there in respect of such matter of delivery of property or possession to the actual owner thereof¹¹.

The decision given by the village court shall be binding and enforceable in accordance with the provisions of this Act but it must be unanimous or by a majority of four to one or in presence of four by a majority of three to one. However, if any party is aggrieved by this then may apply for appeal to the Court of the First Class Magistrate in respect of offences under 1st Part of Schedule or to the Court of the Assistant Judge Court relating to offences under 2nd Part of Schedule. Even, the First Class Magistrate, or as the case may be, the Assistant Judge, if satisfied that there has been a failure of Justice made by the Village Court, may set aside or modify the decision, or direct that the dispute be referred back to the Village Court for reconsideration.

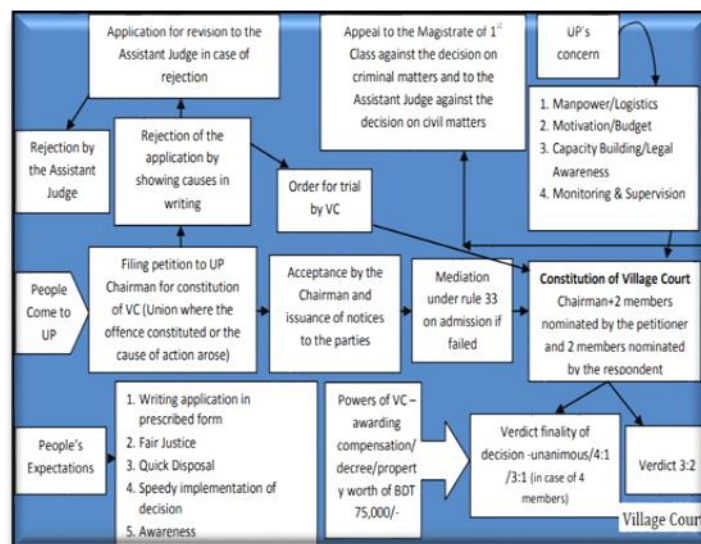


Fig. The Structure of Village Court

⁹ Rule 5(1) of the Village Courts Rules, 2016

¹⁰ Section 4(1) of the Village Courts Act, 2006

¹¹ Section 7 of the Village Courts Act, 2006

Constitutional Basis

The Constitution of Bangladesh has shown unique characteristics by focusing on the establishment of local government where good governance can penetrate to the deepest root of every area in Bangladesh. One of the fundamental principles of the state is to emerge a nation with fundamental human rights, rule of law, equality and justice through ensuring access to justice for the rural poor and marginalized people.

Article 11 specifies that the establishment of local government should be ensured in every administrative unit. Further Articles 59 and 60 recognizes the need for local government institutions as it serves the duty of the national government to the grassroots level. The following functions of these institutions include: (a) Administration and the work of public officers; (b) the maintenance of public order; (c) the preparation and implementation of plans relating to public services and economic development. Moreover, Article 16 emphasizes policies on the elimination of inequality of urban and rural condition life by establishing small industries and agricultural revolution along with the proper dispensation of justice for rural people. Similarly in this matter, the *Hon'ble Justice S.B Sinha, Judge Supreme Court of India*, has stated the importance of nyaya panchayats (village court) in a Journal of the Indian Law Institute¹²:

“....Strengthening the institution of Panchayats and empowering people at the grass-root level to resolve their disputes amicably would solve many of the problems that are faced by conventional justice dispensation machinery in its attempts to percolate to the lowest levels. This would provide a solution to the problems of access to those living in remote regions.”

Further, the Constitution (Seventy third Amendment) Act, 1992 of India has conferred on the panchayats in the rural areas the recognition of institution of self-government, which raised a hope through rejuvenation as people's institutions and hence, an opportunity for empowering rural people¹³. By adopting parallel ideology in the rural areas of Bangladesh, it can be viewed as a method of serving justice to the village level by empowering them and mitigating legal complexities.

¹² Pillai, C. (1977), Criminal Jurisdiction of Nyaya panchayats, Journal of the Indian Law Institute, 19, Pg. 443.

¹³ Dilip K. Ghosh, Governance at Local Level: The Case of Panchayats in West Bengal, Vol. LXIX, No. 1, Jan-Mar-2008; Pg. 71, <https://www.jstor.org/stable/41856393?seq=1>

However, avoiding these provisions may result in violation of the constitution as such occurred in the case of *BLAST vs. Bangladesh and Others 60 DLR (208) 234*¹⁴ by declaring it as unconstitutional and void by the Supreme Court of Bangladesh. Thereby, the government acquires the responsibility to form a local tier of government at every village level, perhaps giving it constitutional recognition, which will aim to resolve local disputes easily and quickly outside of the formal judiciary hierarchy.

Research Findings and Analysis



Fig. Areas of Research

Background of Respondents

The range of ages collected for this research paper was between men and women were from 21 to 35 years and 40 to 80 years respectively. The average age of women and men was 34.4 and 47.7 years respectively. Among the female respondents, 28.6% have not received any schooling, 42.9% have studied till 5th grade and 28.6% have received education till 8th grade. In case of male respondents, 38.5% have received schooling till 8th grade, similarly 38.5% for 5th grade, 15.4% male respondents went for higher education and 7.7% have not received any education. Women who are involved in occupational status, 57.1% of them are housewives, 28.6% as NGO workers and 1.43% as maids. For men, 38.5% are fishermen, 15.4% are sugarcane businessmen, 15.4% are NGO workers, 7.7% laborers and 23.0% are general job holders.

¹⁴ *BLAST vs. Bangladesh and others* [‘Gram Sarkar (Village Government) Act, 2003’ Case]; Writ Petition No. 4502 of 2003; <https://www.blast.org.bd/issues/air/203>

a. Acknowledgment of Village Court

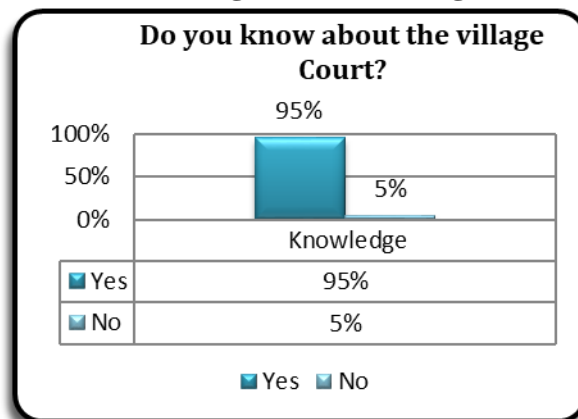


Figure 1. Knowledge about Village Court

The above figure illustrates the number of village people; possessing the knowledge of village court. From among 20 respondents, 95% people know the establishment of village courts in their Union Parishad whereas 5% have no idea.

b. Resolution of Disputed Matters in Village



Figure 2. Resolution of Village Conflict

When it comes to resolving any dispute or conflict, the 85% villagers prefer to seek remedy under the village court, 15% prefer to seek help from shalish if the court fails to provide them the desired remedies.

c. Role of Village Court in Solving Village Conflict

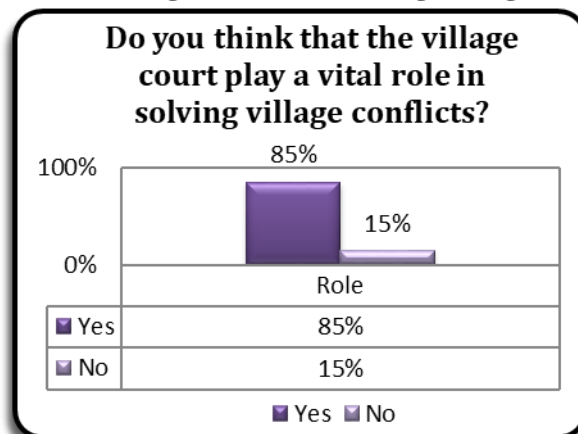


Figure 3. Vital Role of Village Court

According to the villagers, 85% people think that village court plays a significant role in resolving conflict among them but 15% do not agree though.

d. Consideration of Female Opinion

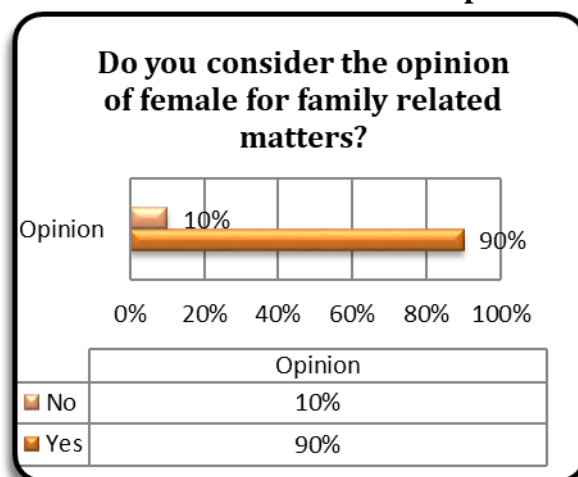


Figure 4. Opinion of Female in Family Affairs

In case of involvement of female in the decision making process of the family, 10% villagers do not consider their opinion, both general and female relations matter, but 90% thinks their opinion is important.

e. Violence Faced by Women (asked women particularly)

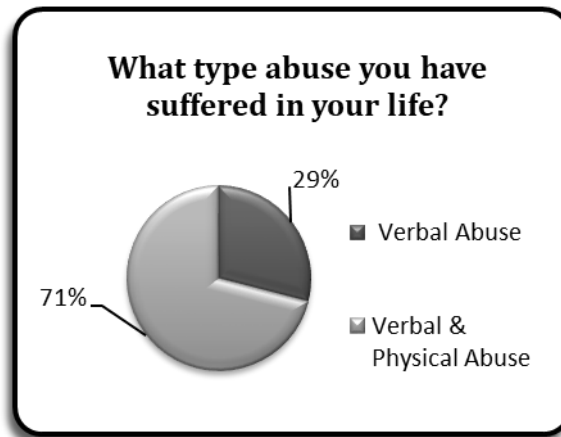


Figure 5. Kind of Abuse

While collecting data, every woman has said once in their lifetime, they have suffered from both verbal and physical abuse about 71%, either from their own families or their in-laws or faced only verbal abuse about 29%.

f. Initial Step Taken by Female Victims (asked women particularly)



Figure 6. Steps taken by a Female Victim

The exhibited figure represents the mechanisms taken by the victims who have been subjected to domestic violence, where 60% female prefer seeking help from the village court, 25% from shalish, 10% from non-governmental organizations (NGOs) and the remaining 5% go to the police station.

g. Role of Family, Relatives & Neighbors towards Domestic Violence Victims (asked women particularly)

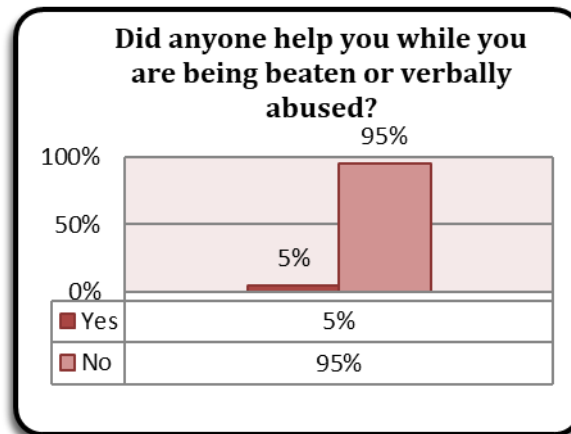


Figure 7. Opinion of Female Victims regarding Assistance from People

While interviewing female respondents, 95% agreed that not getting any sort type of help or assistance from their families, neighbors or relatives when they were suffering from physical abuse whereas 5% disagreed.

h. Reasons behind Domestic Violence (asked women particularly)

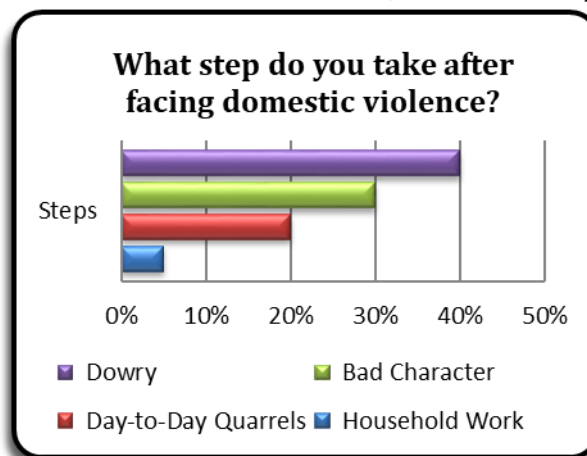


Figure 8. Causes for Domestic Violence

From among 20 respondents, 5 of them were female where they highlighted the main reasons for occurring domestic violence. The most common reason was dowry about 40%, where women were beaten mercilessly or sometimes verbal abused helped by their in-laws to acquire money. Another factor was the character of the husband as some of them had habit of bad-temper or bad reputation which is about 30%. About 20% and 10% of women were victimized to constant physical and verbal abuses for day-to-day quarrels or not doing household works properly.

i. Duration of Resolving Family Matters in Village Court

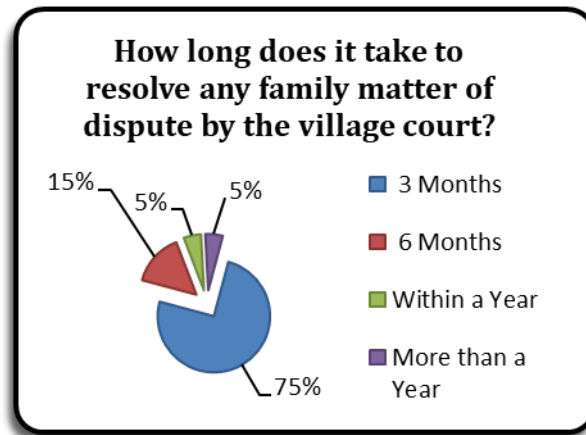


Figure 9. Period of Family Matters Disposal

In case of disposing family related affairs by the village court, about 75% agree that it takes about 3 months; however, if the matter becomes complicated about 15% agree for 6 months and even within a year agreed by 5% or 5% agreed for more than a year.

j. External Influences over Village Court

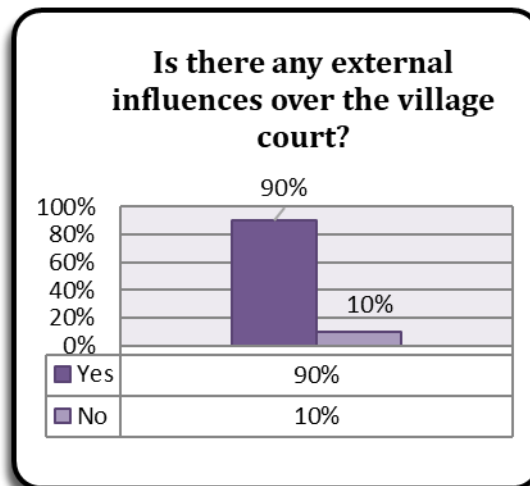


Figure 10. Percentage of External Influences

About 90% people agreed about high external influences over the village court particularly from local powerful political and rich families but 10% disagreed with the fact.

k. Maintenance of Confidentiality

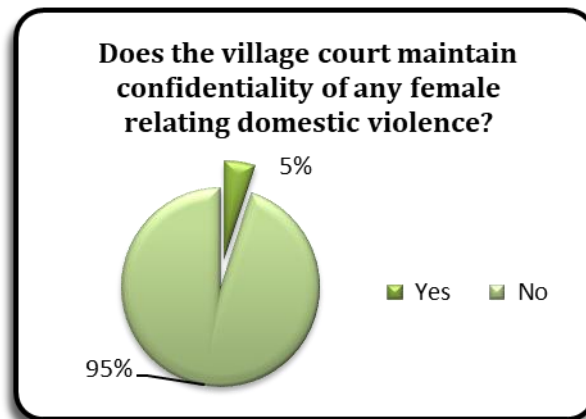


Figure 11. Confidentiality of Female Victims

It is the discretion of every court to maintain full secrecy and confidentiality of victim’s record so that the miscarriage of justice does not happen but it is contrary for female victims about 95% in the village court, however, 5% of them disagrees.

l. Implementation of Decisions by Third Party

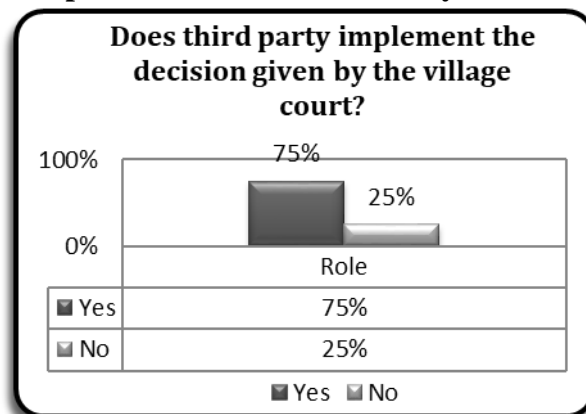


Figure 12. Third Party Maintaining Decision of Village Court

Concerning the acceptance of decisions given by the village court, 75% people agreed that third parties implemented their decisions whereas 25% did not.

m. Aftermath of Victims after Seeking Relief in the Village Court

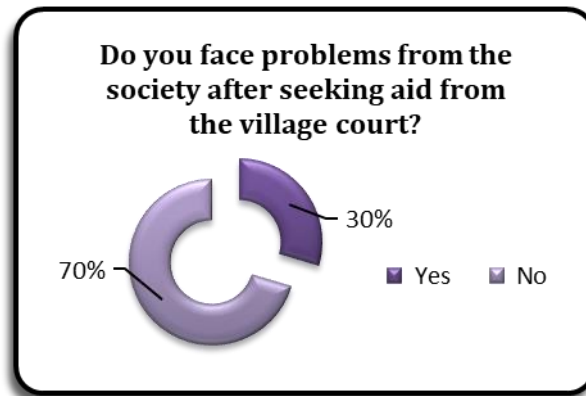


Figure 13. Percentage of Female Victims Facing Problems from the Villagers

Though the rate of percentage is lower about 30% of female victims suffer from social degradation for seeking aid from village court labeling them as immoral characters, however, with the proper education provided from both governmental organizations and non-governmental organizations now the views of villagers have changed to 70%.

n. Satisfaction of Villagers over the Village Court

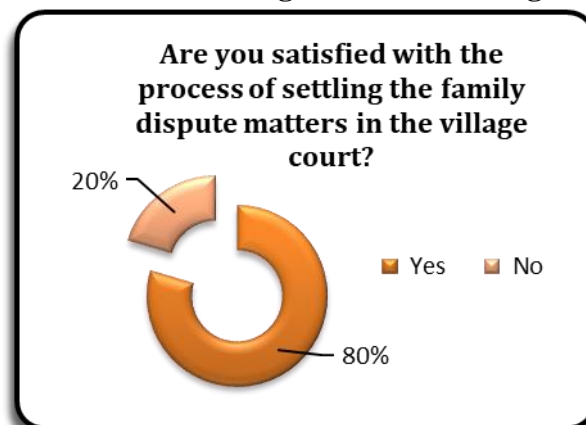


Figure 14. Percentage of Satisfaction over Village Court

Though many obstacles hinder proper functionality of the village court but the villagers are willing to accept changes about 80% agree with it and are satisfied with the overall outcome but 20% think about the improvement of the village court.

o. Sacrifice that Every Married Women Makes (Case Study)

Moriom Akter (fictitious name) is a house wife with the age of 32 years old, lives in Jaliapalong Union Parishad of Ukhia, Ward-4, Cox’sBazar, with her three sons and husband. Moriom’s husband Zamil Uddin is a fisherman. Usually Moriom takes care of her children and her three sons who are studying in a primary school. Moriom was married when she was just 15 years old. Due to her financial crisis, she did not get the opportunity to finish her

primary education. But she knows sewing with which she does income for her family and supports her children's education. However, Moriom's husband does not, earn rather he likes to take her money and waste it on useless things and loves to gossip with his village friends. Most of the time he pressures her for dowry and threatens her if she fails to give him money then he will beat her, give divorce and marry someone else. Unfortunately, Moriom belongs to a poverty family and it is not possible for her old father to give huge amount of money. As a consequence, her husband beats her in front of the children as well as the neighbors most of the time. One day she decides to stay in her father's house permanently. Due to excessive beatings, she became extremely ill; worrying for her life and children as she thought she has nowhere to go. Then a neighbor gave her advice to file a complaint before the village court against her husband. Eventually she does what her neighbor said. A woman named Sabekunnahar, who is currently residing as a female member in the village court, assisted her after hearing the entire complaint that she has filed against her husband. Then next week the Union Parishad Chairman, who is the head of the village court and also a member of the village, hears her complaint before the village court. Within one month, the Chairman takes action against Moriom's husband stating that if this incident occurs again then he will be taken to the Magistrate Court. But in order to get away from this situation, Moriom's husband conceals the entire matter and blames his wife, accusing her of immoral character for which they used to have arguments all the time. But both members of their families wanted to make things mutual between them so that they can redo a happy conjugal life. Considering both sides and the future of their kids, the village court absolved Moriom's husband with her consent that he will not do any harmful act against her in future. In this situation, usually women become helpless and sacrifice on the grounds that she will be socially stigmatized as a divorced lady, for which women tend to settle with whatever decisions they are accustomed to.

p. Analysis under Legal Basis

Conducting the overall research has disclosed those vulnerable facts that women in the research areas are victims of domestic violence where 71% have been exploited to both physical and verbal abuses whereas 29% experienced verbal abuse from their in-laws throughout their lives. According to the *United Nations Declaration on the Elimination of Violence against Women, General Assembly Resolution, December 1993* emphasizes,

“Violence against women is a manifestation of historically unequal power relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of the full advancement of women...”

That means violence against women obstructs on the empowerment and enhancement of the women in every society, may it be urban or rural. However, the Constitution of Bangladesh specifically enshrines under Articles 32, 31 and 27 that everyone is entitled to equal constitutional protection of law, must maintain equality before law and no discrimination shall be made on the basis of gender or under any other ground. In such matters, the Supreme Court of India has observed and affirmed in the case of *Francis Coralie Mullin v. The Administrator of Union Territory Delhi and others*,¹⁵ by providing an expansive constitutional definition, that it protects the right of women against violence and significances the dignity and worth of an individual life.

Surprisingly, 95% of villagers having the knowledge and purpose about the village court, where 85% believe that it plays a vital role in dispensing justice to the family affairs of rural areas as well as people prefer solving their disputes through such, which shows the true reflection of the significance of village court with the effectiveness of decentralization and hence, it can be considered as an institution which empowers the lives of the rural people. In the case of *Bhanumati Etc. Etc vs State Of U.P.Tr.Prinl. Sec. & Ors*¹⁶, the Supreme Court of India, Asok Kumar Ganguly J. held that:

“...the main purpose of proper functioning of Panchayat is to ensure democratic decentralization on the Gandhian principle of participatory democracy so that the Panchayat may become viable and responsive people's bodies as an institution of governance and thus it may acquire the necessary status and function with dignity by inspiring respect of common man.”

Even though 80% villagers are satisfied with the overall process, decisions and orders given by the village court, however, 25% women still seek aid from the Shalish while dealing with domestic violence as they feel secure through traditional method and more importantly, it does not disclose their confidentiality, whereas it is opposite for village court about 95%. It is important at topmost, not to reveal the victim's name whenever she victimizes any violence otherwise it could derogate her social image or the society might not accept her like before. In the case of *Naripokkho and Others vs. Bangladesh*,¹⁷ the High Court Division of Bangladesh has given importance on the non-disclosure of the victim's name by the media or else this could lead to the degradation of her social reputation. When asked to the female

¹⁵ 1981 AIR 746, 1981 SCR (2) 516.

¹⁶ CIVIL APPEAL NO. 4135-4152 OF 2010 (Arising out of SLP (C) Nos.3802-3819 of 2009), <https://indiankanoon.org/doc/10378377/>

¹⁷ (2018) 6 CLR (HCD)

respondents whether they had faced any pressure from the villagers to withdraw after filing complaints against their husbands or in-laws, 30% agreed with the fact that they were mentally tortured, experienced public humiliation and even received threats for filing complaints.

The study further has revealed the following causes which attributed to the commission of domestic violence such as 40% stated for dowry where husbands and in-laws would beat them mercilessly, 30% suggested for not getting along with other family members, loyalty to home or suspect relations with a man other than the husband and 5% to 20% blamed wives for children being too dark complexion or failure to look after children and house. When looking for help from the family members, relatives or neighbors, 95% firmly contents, nobody assisted them instead discouraged seeking help from the court and emphasized that *“it is normal in the society for the female and only female sacrifices to strengthen the family bond”*.

The case of *Royappa v. State of Tamil Nadu*¹⁸ observed that domestic violence is one of several factors that hinder women in their progress in society. The effective application of laws and legal systems should work side-by-side, with uniform implementation, which will be influential on both urban and rural areas. But the essence of existing laws, regulations and legal procedures concentrate mostly on urban centric environment, may be for three reasons; either rural people are not aware about the existing laws, or due to complex legal procedure rural people avoid such laws even if they knew, or the existing policies and laws are practical for urban centric but impractical for rural centric.

In the presence of numerous existing provisions and preventive measures of legislations for women’s rights such as, Penal Code, 1860; Sections 312, 313, 314, 326A, 366, 366A, 366B, 372, 373, 375, 498, 509; relating to offenses related to marriage, acid attacks, kidnapping, procurement, importation, prostitution, rape, insulting modesty and so forth, personal laws: The Divorce Act 1869; The Dissolution of Muslim Marriages Act 1939; The Hindu Married Women’s Right to Separate Residence and Maintenance Act 1946; The Muslim Family Laws Ordinance 1961 and The Family Courts Ordinance 1985; relating to marriage, dissolution of marriage, dower, inheritance, polygamy, dower and maintenance, Dowry Prohibition Act, 1980; relating to demand for dowry, Women and Children Repression Prevention Act, 2000; relating to kidnapping, prostitution, rape, torture for dowry, Acid Violence Prevention Act,

¹⁸ AIR 1974 SC 555

2002; relating to violence through acid attacks and Domestic Violence (Prevention and Protection) Act, 2010, unfortunately, the conviction rate is low with the alarmingly increase in rate of domestic violence all around of Bangladesh.

Considering the complexity of this issue, it is difficult to restrain domestic violence to a larger scale if the focus of urban centric does not shift to rural centric, with the purpose of re-educating and creating awareness against non-commission of domestic violence. But overlooking the issue by the legal authority would not contemplate a positive outcome, so strategies and interventions should be established within a comprehensive and integrated framework.

Recommendations

Based upon earlier data analysis with critical evaluation under legal context, the following suggestions are recommended to extend the effective implementation of the village court towards the contribution of women empowerments are-

- To reform and re-revise the existing legal frameworks to prevent the commission of domestic violence, with broader legal jurisdiction and flexible nature, as much as possible.
- Village courts should be constructed as a legal body rather than just an informal body as the question of biased nature may arise while delivering justice.
- For better efficiency, the District Judge of the concerned district may appoint any Assistant Judge/Judicial Magistrate at each Union Parishad to assess and supervise whether the following legal procedures are carried out in accordance with laws.
- To keep check-and-balance, every member of the council should be given the opportunity to become Head of the Village Court, based upon experience and training received from the government.
- Female court officers or court assistance should be appointed, having adequate educational qualification, or with the introduction of a helpline, if necessary, at each union level, for speedy disposal of family related matters.
- Time duration should be fixed for the disposal of sensitive family issues along with the maintenance of confidentiality of victim's name and provide protection to the victim, if possible.
- Assurance of logistics support for village court such as separate rooms for female victims, documentation including digital devices, more court rooms etc.

- Mass awareness campaigns can be introduced with the help of non-governmental organizations, raising the significance of non-discrimination, female education, non-commission of domestic violence and respect towards opposite gender, if possible monthly or yearly, in every union parishad by the means of workshops, door-step visits, rallies, mass media, electronic social media etc.

Concluding Remarks

The research paper particularly focuses on the processes and functions between the village court; being the lowest tier of the judiciary, and the engagement of women in case of seeking legal remedial measures against domestic violence. At one hand, the state is advocating on the grounds of equality and non-discrimination against women, on the other hand, lack of institutionalized and contextualized forms have resulted in the failure to protect women's rights and dignity especially in the case of domestic violence. In the presence of legal provisions, there is still virtually non-existent of domestic violence as our norms and societal values emphasize on the protection of marriages more than the victims, normalizing it as a part of women's culture and journey. Though the legal system provides punishment but it has not led to the practical solutions that a woman has to face in a society. Surprising, the intervention of national and international organizations, actively working for women empowerment, has created a positive impact on the awareness of rural development as well as on the mitigation of domestic violence in rural areas to some extent, however so, the notion of abuses faced by women is still prevalent today's society. Therefore, it is significant to revisit the existing legal frameworks and institutions and reform them in accordance with both victims' perspectives and various aspects of laws, keeping in mind the cultural and traditional values of the villagers, with the purpose of introducing women friendly mechanisms which will be able to achieve the goal of gender justice.

Bank Mitra and Bank Kiosk Centres Services: Towards Empowering Rural India with Digital Revolution

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Abstract

In present scenario, the digital revolution is gaining momentum slowly in rural India and empowering the rural people digitally (through Bank Mitra and Kiosk Centres) with the facilities of finance transaction as well as increased availability of cash at village level. Today Bank Mitra is touching the lives of the rural people of India through Innovative technologies and its alliances to deliver an array of business and financial services through a cost efficient platform comprising mobile, web and POS delivery. While being a market leader in providing efficient services to customers, we seek to deliver next generation services to our consumers, both in rural and urban India, by offering a compelling business opportunity for entrepreneurs across all segments. This intervention is also helpful for increasing the confidence of rural people in Indian economy with the decreasing dependency on rural cash providers known as Sahukars in villages of India. This is an innovative step is helpful for minimizing the misuse and increased the efficiency of benefits delivery of Government's scheme upto really eligible candidates or people of rural India.

Keywords: Digital; Kiosk; Bank Mitra; Rural livelihood; Rural India; POS

Introduction

“Poverty is the worst form of violence.”

- Mahatma Gandhi

“Overcoming poverty is not a gesture of charity. It is an act of justice. It is the protection of a fundamental human right, the right to dignity and a decent life. While poverty persists, there is no true freedom. Sometimes it falls upon a generation to be great. You can be that great generation. Let your greatness blossom. Of course, the task will not be easy. But not to do this would be a crime against humanity, against which I ask all humanity now to rise up.”

- Nelson Mandela

“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.”

- Franklin D. Roosevelt

Now a days banking services has changed very rapidly and don't restricted up to under brick and mortar structure (bank branch) with covered limited branches located at far from remote areas with 11:00 AM to 5:00 PM time (mostly at district or taluka /tehsil level) schedule and reached in each and everyone's pocket through extension of banking services. This is possible due to adoption and implementation of internet banking with ICT technologies as of integral part of digital revolution and Digital India Movement launched by Hon'ble Mr. Narendra Modi P.M. Government of India with motto Power to Empower on 1st July 2015. Due to Continuous advancement in technology, increasing customer base, evolution of alternate banking channels, has changed the way of banking services, so hence the customer satisfaction is emerging as a major parameter of success of banking services. Common Service Point with (Kiosk Banking, Bank Mitra and Bank Sakhi) is an innovative (and effective) step for increasing customer base and satisfaction in rural areas including remote locations (exists with very low population density since independence of India). At present more than 38000 bank branches are working in urban India as compared to 31000 branches at rural India and the total number of people providing banking related service is 7500 people per branch in overall India.

Basic Concept of Bank Mitra (and Bank Sakhi) and Bank Kiosk Centres Services

Bank Mitra is an integrated project to facilitate the urban and the rural masses with maximum possible quality banking services related to different Central and state government departments through CSP Centers/Kiosks Banking Services. MP Online initiative taken by Madhya Pradesh state Government is also proved very effective and supportive in respect of improvement of finance related services as well as digital tractions leads to minimize the crowd in bank branches. This step also helpful for increasing the efficiency of banking staff members and minimize the extra burden of work on main branches of banks. The concepts and determinants of customer satisfaction has changed significantly as metamorphosis has taken place from traditional (que based direct contact) to modern banking (through Bank Mitra, Bank Sakhi and CSP with mobile apps).

This could be witnessed by satisfied customers or people at rural level increasing the base of banking services in rural India or real India. Customer satisfaction has changed significantly during the transition from traditional to modern banking as delivering by Kiosk banking and Bank Mitras and Sakhis especially in remote areas of tribal district viz. Barwani district of

Madhya Pradesh. Bank Mitra is a synonym of CSP stands for “Customer Service Point” which is also called a Bank Mitra. Bank Mitra is an educated (minimum high school pass) young boy /Girl, or man / women (well trained for delivery of banking services) from selected villages for banking service by particular bank for CSP services. It’s an innovative concept formulated based on Public Private Partnership (PPP) model in India with the objective of empowering the rural people and also for spreading the canvas of banking services up to rural and remote areas with very less population density (255 per square km in Barwani M.P.) in coming decade.

In Barwani district of Madhya Pradesh state, Canara Bank take an initiative (first time) in this direction for economic empowerment of the rural tribal community known as Barela, Bhilala etc. Most of the population of Barwani district are living in villages belongs to tribal community where a Bank Mitra or CSP works as a representative or agent of bank and appointed to provide banking services to citizens in the rural and remote areas of tribal districts. Bank Mitra is a scheme for assurance the timely delivery of the basic banking services like, account opening, cash deposit acceptance and cash withdrawal immediately (through POS machine) etc. Bank Mitra also authorized to facilitate rural economically weak sections of tribal district and other district in M.P. for providing different Kiosk banking services to the agents across the country. Canara Bank is the first bank, came in front for providing Bank Mitra facilities at different tribal districts of Madhya Pradesh including Ambapani village of Barwani district. Its also an example of digital revolution gaining speed slowly in the tribal rich areas with increasing the cash flow among rural people living with very minimum facilities for basic needs and enjoying the life with the nature. Bhilalas tribal community are dominant community in Barwani district of Madhya Pradesh known for the agricultural activities in forest areas and totally depends on the natural resources for their livelihood. This is a mission mode project conceptualized for assurance of delivering quality banking services in remote areas with mostly illiterate people to protect from financial discrimination and increasing faith of rural people in present Banking system as well as in Government system in India. It’s also helpful for improvement in Indian agriculture with respect of productivity improvement (due to timely availability and application of required inputs viz. seeds pesticides, fertilizers etc.) and also improving economic and social status with living standards in remote areas due to timely availability of finance and other required banking services. This is a perfect combination of Mission, Vision and Values in banking system.

Role of Government of India and RBI, New Delhi with impact in Rural Economy

Government of India and RBI, New Delhi supported for implementation of this scheme for providing CSP/Business Correspondent of all Nationalized Banks viz. as State Bank of India, Punjab National Bank, Allahabad Bank, Bank of Baroda, Canara Bank, Bank of India, Central Bank of India, ICICI Bank, Axis Bank, Bandhan Bank and many more. CSCs are the access points for delivery of basic and frequently using public utility services, social welfare schemes, healthcare, financial, education and agriculture, horticulture, forestry, mushroom cultivation, dairy, and other related services, apart from host of B2C (Branch/Bank to Customers) services to citizens in remote areas of rural India. It also shows the commitment of RBI and Government of India that is trying to improvement in economic status as well as increasing digital literacy of young generation belongs to rural India and also a real representative of Indian scenario. It is a pan-India network catering to regional, geographic, linguistic and cultural diversity of the country, thus enabling the Government’s mandate of a socially, financially and digitally inclusive society.

The key stakeholder of the CSC scheme is the Village Level Entrepreneur (VLE), as the CSC operators are known. A network of 2.70 lakh VLEs, of which 1.63 lakh are in Gram Panchayats, are actively providing various online public utility and financial services to citizens, quality healthcare, apart from boosting entrepreneurship and employment in villages and smaller towns across the country. The VLE, with his/her strong entrepreneurial capability, sustains the CSC scheme. A good VLE not only has strong entrepreneurial traits and social commitment, apart from financial stability, he/she commands credibility and respect in the community.

Different Forms of Quality Services Provides under Bank Mitras and Kiosk-CSP Scheme

The umbrella of different banking and other finance related services are increasing day by day as per modernization of banking sector in India. The details of different services are as follows given in Table No. 1.

Table 1. Different Services under Kiosk Banking /CSP and Bank Mitras

S No.	Name of Service	Details of Service
1	Installation of Automatic Trailer Machine (ATM)	ATM is a modern device introduced by the banks to enable the customers to have access to money day in day out without visiting the bank branches in person. The system is known as “Any Time

		Money” or “Any Where Money” because it facilitates the customers to withdraw money from the bank from any of its ATMs round the clock. ATM has become the most popular and convenient delivery channel throughout entire country. After a service of six to eight months, open area banks (PSBs) have outfitted to build up 60,000 more Automated Teller Machines (ATMs) the nation over throughout the following two years. The state-claimed loan specialists had put their ATM development on hold as a unified outsourcing model was being worked out by a board designated by the administration and executed by banking team of particular bank.
2	Money Transfer	Tatkal Rupya was launched by various banks and started to offer the Tatkal Rupya Service opportunity at Kiosk banking, CSP corner and Bank Mitra (and Bank Sakhi) as per the availability of cash in the branch. The product has been designed to provide customers Money Transfer services with great convenience in their neighborhood. A unique business opportunity for retailers to be able to provide Money Transfer service to both banked and unbanked customers is another facility provided by Kiosk Centre, CSP and Bank Mitra at village level.
3	Kiosk Banking	Make your shop Mini bank and provide basic banking services to your customers. Kiosk Banking is a BC (Bank to Customers) model aims to provide a real time, user-friendly better quality banking services to the consumer in their nearest accessible points or location. Bank Mitra CSP has been a National ‘Business Correspondent’ for the SBI, PNB, Bank of Baroda, Bank of India, Central Bank, Canara Bank, Axis and ICICI Bank.
4	E-Corner	The main government bank, State Bank of India (SBI) is expecting to make one stop answer for all managing an account exercises. It wants to introduce web keeping money stands at its e-corner focuses, which can perform many moneys related exchanges activities safely. The booth would function as a money recycler which can do money administering, saving, withdrawal, isolation of cash at the same time and also reduced the burden on main branches of bank for withdraw of small amount (less than Rs. 10,000.00 per transaction).
5	Bank Mitra (and Bank Sakhi) CSP	CSP stands for “Customer Service Point” which is also called a Bank Mitra or Bank Sakhi. Bank Mitra is a concept designed under PPP (Public Private Partnership) Where a Bank Mitra, Bank Sakhi (in case of girl or women) or CSP works as a representative or agent of Bank and appointed to provide Banking service to citizens. The Banking services like, Account opening, cash deposit acceptance and cash withdrawal etc. Bank Sakhi is proving more women friendly service in rural areas where rituals of villagers do not allowed to contact with other persons of women or girls especially in remote Tribal areas in M.P. and other parts of India.
6	Bill Payment	We are also providing a bill payment method, where household consumes services like electricity, water, gas, telephone etc. These types of bills can be paid for every household on a monthly basis.

		During our daily busy life we mostly forget or do not have separate time to pay bills on time, for sure, this feature will help to solve this problem and avoiding the payment of late fee or extra financial charges beyond cutoff date of bill.
7	Booking Services	Bank Mitra also have a services that you can book your tour travel (taxi/bus/trains and air tickets) programs and saves time and money. Bank Mitra provider has been authorized by Indian Railway Catering and Tourism Corporation. This service may will help you to minimize your maintenance cost also without devoting extra time for that basic requirements.
8	Recharge Point	Bank Mitra also providing an innovative technology, with that people can recharge their phone from anywhere and anytime it will reduce your time and increased working efficiency. Moreover, it has developed an android mobile Application for Retailers and consumers. These services not only provides daily basic banking needs of the rural people but also creating a unique relationship with banks and increased believe in the present banking system in India. It's also promotes to villagers for kept their money, jewellery in the bank for safety purpose etc.
9	Different forms of loans	It's a large bouquet of different services is integrated into a single transaction and payment processing platform, including Prepaid, Postpaid and Subscription based services including different types of loans Home loan, Personal loan, Vehicle loan, loan for business or opening new counter or service under the service area of particular bank branch etc. Loan to SHGs covered under Deendayal Antyodaya Yojana -National Rural Livelihoods Mission (DAY-NRLM). It is a part of Participatory Identification of poor (PIP).
10	Other Essential Services	Under this point CSP provides different essential services viz. electricity, gas, water, landline, banking, mobile phones, Adhaar updation, fee payment of schools and colleges, different examinations fee, booking of Cinema tickets, Utility Bill Payments, Gaming, Music and Movie Downloads and more and others required services etc. These service points also working as supporting tools for fast executions of Central Government Schemes based on direct benefit transfer (DBT) to eligible citizens. Wallet option also available with account of Kiosk.

Major Advantages of Kiosk-Banking/CSP and Bank Mitras (and Bank Sakhi)

The Kiosk-Banking and Bank Mitra with CSP is yet another step towards increasing the operational efficiency and minimizing the delays in finance and other basic banking services with an efforts involved in handling and settling transactions for improving banking experiences specially rural and remote areas in India as well as Madhya Pradesh. The MMP, which is being implemented by the banking industry,

aims at streamlining various e-services initiatives undertaken by individual banks. Implementation is being done by the banks concerned, with the banking department providing a broad framework and guidance. India made considerable progress with reference to the absolute number of POS terminals deployed, the density of population dependent on a POS terminal continues to be high at 358. While this is a drastic improvement from the 1124 persons per POS terminal in 2014, it has also increased the efficiency of Kiosk banking system in rural India.

The CSP and Kiosk Banking is a part of series of initiative taken by Central Government as Mission Mode Project (MMP) is yet another step towards improvement in operational efficiency and minimizing the delays in delivery of basic financial including all the banking requirement of tribal or rural people living in remote areas in India with very minimum facilities. CSP is an efforts involved in handling and settling transactions as early as possible with minimum service charges of free of cost as decided by the particular bank. The CSP, which is being implemented by the banking industry, aims at streamlining various e-services initiatives undertaken by individual banks. Implementation is being done by the banks concerned, with the banking department providing a broad framework and guidance with the increasing the possibilities of job creation at rural level with the delivering quality banking services for increasing the confidence about banks in rural people. It is an opportunity to work with banks as a Bank Mitra to provide banking services which entitles for the commission on it. Bank Mitra can earn some commission on accounts opening, cash deposit, cash withdrawal, Credit Card payments, bill payments, most important a basic fix pay of Rs. 2000 per month to Rs. 5000 per month is being paid to CSP agents on certain conditions. Bank Mitra will empower rural entrepreneurs to broaden their village's connect to services in their markets, thereby increasing the affordability, accessibility and variety of products available to rural communities using cost effective technology. Financial inclusion of the poorest of the poor can help drive and expand our Business Model and take it to a new level at the same time meeting our Corporate Social Responsibility obligations, whereby we also educate the masses and improve upon the Financial Literacy agenda while conducting health camps and education drives. The different major advantages of Kiosk Banking are as follows-

- a. Provide funds to public when they need it, and bring convenience to the customers.
- b. Our goal is to create customer loyalty.
- c. Connect the idea with technology connecting the middle and low-income groups and providing world's class services.

- d. Convenience of making payments at any mode, anytime, anywhere.
- e. Its play very important and crucial role for shaping the financial services as per future demand at village level.

Need and Relevance of the Digital Revolution in Banking Sector

From last two decade, banking has taken shape into modern banking form instead of traditional banking dominant before two decades in India. Now a day's customer having many more options in choosing the banks than the past. Every bank is trying to retain and maintain their reliable and valuable customers at any cost. Banks are coming in front for adopting different softwares and technological aspects to make their customers satisfied as well as increasing the efficiency of their staff members. Internet usage is on the rise in India. While the average Indian until 2013 used to spend more on voice services than on mobile data services, the majority of an average mobile bill now pertains to data charges according to a report by the Internet and Mobile Association of India (IAMAI). As on end November 2019, there were over 64.2 crores and 1.9 crores wireless and wireline broadband subscribers, respectively across the country. The increase in internet penetration has ensured adoption of digital modes of payments across the country. "Aadhaar" enabled eKYC (electronic Know Your Customer) had resulted in an exponential growth of digital payments in India. The coverage of Aadhaar biometric identification has witnessed increased use in Government payments [G2P (Government to People)]. It reduced leakages from the system by expunging fake beneficiaries. These payment systems have helped migrate cash payments to electronic form. Ameme, B., and Wireko, J. (2016) claimed in his research that in today's competitive world where technology plays a very important role and if we talk about banking sector or industry there is a positive relationship between technology and customer satisfaction. They also stated that satisfaction of customers is not merely introducing innovative products and services rather it is much more than that. They also found that if the bank wants to become the market leader in the competitive environment it must use the innovation approach in all the aspects like products and services. In addition, there is a significant relationship between technological innovation and cost. As the innovation increase, the cost is also increases.

Conclusion

- a. Bank Mitra and CSP is very appreciable initiative by RBI and banking sector with broad spectrum of services is integrated into a single transaction and payment-processing platform, including Prepaid, Postpaid and Subscription based services like Mobile

Money Transfer, Recharges, Bill Payments, Ticketing and Subscriptions for all leading service providers across rural areas in India.

- b. Now a day's bifurcations or opening of specialized branches under Kiosk Banking is necessary due to increasing crowd at kiosk centre. So, some specialized branch or counters viz. Kisan Credit Cards Services, school, colleges and examinations fee deposit counter and separate counter or specialized Kiosk Bank branch for implementation of rural people centred Central (PM Jan Dhan Yojna, PM Aavaas Yojna-Gramin, DBT-Farmers-Kisan Samman Nidhi Yojna etc.) and State Government Schemes (Mukhya Mantri Aavaas Yojna, Mukhyamantri Sambal Yojna, Ladli laxmi Yojna, Scholarship Schemes for tribal students etc.) are necessary for delivery of main motto-real time banking services to rural people. Due to increasing the awareness about Government schemes and literacy in rural areas, the demand of banking /finance services increasing very rapidly. Therefore, for assurance of effective, timely and quality banking services, separation and broaden the Kiosk Banking Networks are very necessary.
- c. Bank Mitras providing quality banking services with commitment to serve really needy people in the remote areas of tribe community rich India, and touching the lives of the people of India through Innovative technologies and its alliances to deliver an array of business and financial services through a cost efficient platform comprising mobile, web and POS delivery. While being a market leader in providing efficient services to customers, we seek to deliver next generation services to our consumers, both in Rural and Urban India, by offering a compelling business opportunity for entrepreneurs across all segments especially in Agri-preneurship in villages.

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Journey of Women as Self-Employed; Non-Earning to Earning Member of Family

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Abstract

Today many women are trying to be economically independent. In our traditional Indian society, so many of them have to leave their work or job due to family responsibilities. However, women play silent participation in economic life. Self-Employment is the simple way to start earning. Self-Employment means boss of your own work. He or she is the master of their own work; he will bear all the responsibilities, profits and losses. It can be start with small budget. It requires only skills, creativity, traditional qualities, technical ability and any professional course. There is no age limit, no gender boundations; an illiterate can be able to start it. Self-employment can be start with low budget and sometimes people start it with lease or loan, and cooperation. Tuition, Crèche, drawing, painting, knitting, stitching, embroidery, running beauty parlors, yoga classes, boutiques etc. many other activity classes' women running successfully. Women are always a great hard working member of human society. From the establishment of human society she is gathering food, wood, and water, taking care of children, old members of family. She work and manage a lot within a time frame. Globalization and computerization of traditional Indian society plays a great role. Society is getting much closer to the world. Modern technology is playing a great role in our daily life. Many home appliances saving the time of our daily tasks. Today women have created so many works that she can run them with home responsibility. Indian traditional society is accepting the new modern women. Work of women is not a new thing she is earning for the home is great change of traditional society or family in India. This social-cultural change will be discussed in this paper. This study is based on fieldwork of Lucknow city. In methodology like sampling, observation and interview are used for data collection.

Keywords: Women; Self-employment; Economically; Independent; Traditional; Society; Responsibilities; Participation; Gender boundation; Social-cultural change; Globalization

Introduction

India is a country of large population. Population as whole lived in urban, rural and in the forest. Except one, all women of other two tribe belongs to patriarchy (father or eldest male is the head of the family and descent is reckoned through the male line). Traditionally women are placed as power here. This is proven with this sentence- *ytra naryastu pujiyante ramante tatra devta* means God is there where women's worship. Vedic period was the only golden period. Role and status was equal in the society. There are so many examples in literature.

Although women experienced all good bad from the society but she never gave up. She is playing all her role with full responsibility in family and society. She follows all the norms and values of her family and society. She participates in all social- cultural, traditions, movements, she also struggle for the freedom of India.

Women's are playing active role from the beginning of human society. Gathering food, wood, cooking, storage, taking care of kids and old members of family, animals etc. She is always being a multitasking person. She is center of family. Vedic period was great for women but after that, it started decline. Mughal invasion affected a lot to the world of women and their lifestyle in India. The social life decline in this period, "Parda Pratha". Child marriage came in practice in this period. After 1947, India became free with foreign rulers. Country started with its own constitution in 1950.

Pandit Jawaharlal Nehru was the first prime minister of India with 361,088,090 Indian population in 1951 (Office of the Registrar General & Census Commissioner, India). In 1951, the literacy rate was 18 percent (Kalathiveetil, 1954). The five-year plans had a great role in the Indian development after independence.

Economic liberalization of India, is considered a great economic reform by then prime minister P.V. Narasimha Rao in 1991, with the aim of making the Indian economy more market and service oriented, in order for expansion of private and foreign investment. Introduction of computer is also considered as a great vision by former Prime Minister Mr. Rajiv Gandhi to the Indian society. Information technology and economic liberalization played a great role. Economic liberalization increases the economic disparities among nations and people. It changed social, cultural and political aspects of Indian society.

Objectives of the study

1. To provide reason for self-employment.

2. To provide as to what changes came to their life after being self-employed.
3. To manage money for self-employment and how they manage her work and family responsibilities.
4. To discuss as to what are the various needs of women and why she wants to earn?

In the pilot study, the researcher find that women either she belong to rich family or poor. She needs some money for her own expenditure. If she married with someone, she needs to gift someone or help someone she has to ask to her parents, husbands, or in-laws parent. She has no choice to be independent actually accept few ones. Self-employment was a great solution for those women who wanted to do something with their family responsibilities. Women are helping her family, her husbands, and fulfilling her needs by earning. The researcher met many women's who were very needy but by self-employment, they came to a better situation. By earning, they made their position in the family and society. So many women came to a surviving position and earning much better compared with other family member. They started their work with very small amount, sell or keep her jewelry on lease, borrowed money, helped by NGOs, and help by friends and bank loan also. In the beginning accept few women many women had a lot struggle to start their work like family permission, how to face society, these were the big challenges for women. Acceptance comes after earning, then family also co-operates to the self-employed. A self- employed women being able to manage her work according to their family responsibilities and after the success she become as strong to manage her work and family. Along with family, she has to manage cultural tradition, relatives among others.

Methodology

Primary data has been collected by the field work. Secondary data has been collected by the help of Government institutions, NGOs and libraries.

- Sampling
- Observation
- Interview

Constitutional provisions

Today 48% women are independent group according to the 2001 Census (AICTE India). Women are equally important human resource. In the Constitution of India, which accorded equality to women and empowered by the number of Articles in Constitution given here

specially the socio-economic development of women and upholding their social- political rights and participation in decision making role?

- **Article 14-** equal rights of men and women and opportunities in the political, economic and social spheres.
- **Article 15 (1) -** Prohibits discrimination against any citizen on the grounds of religion, race, caste, sex etc.
- **Article 15 (3) -** Special provision enabling the State to make affirmative discriminations in favour of women.
- **Article 16 -** Equality of opportunities in matter of public appointments for all citizens.
- **Article 39 (a) -** The State shall direct its policy towards securing all citizens men and women, equally, the right to means of livelihood.
- **Article 39 (d) –** Equal pay for equal work for both men and women.
- **Article 42 -** The State to make provision for ensuring just and humane conditions of work and maternity relief.
- **Article 51 (a) (e) –**To renounce the practices derogatory to the dignity of women.

Legislations and laws for women and parliamentary provisions to ensure dignity of women

The State enacted several women-specific legislations to protect women against social discrimination, violence and atrocities and to prevent social-traditional evil practices like child marriages, dowry, Sati etc.

- Equal Remuneration Act of 1976 provides for equal pay to men and women for equal work.
- Hindu Marriage Act of 1955 amended in 1976 provides the right for girls to repudiate a child marriage.
- Before attaining maturity whether the marriage has been consummated or not.
- The Marriage (Amendment) Act, 2001 amended the Hindu Marriage Act, Special Marriage Act, Parsi.
- Marriage and Divorce Act.
- For maintenance.
- The Immoral Traffic (Prevention) Act of 1956.
- Parliamentary provisions to ensure dignity of women.
- Primary education, provision for free education of girl child.

- Female feticides act 1994 and Trafficking and Prostitution act 1956.
- Domestic Violence, Eve teasing and Acid attacking 2008,
- Fraudulent in Marriage.
- Exploitation women at work place.
- Section 375 and 376 of the Indian Penal Code, 1860, Rape, murder.
- Dowry Civil law of India has prohibited in 1961 and Indian Penal Code, 1860 has introduced Sections 304B and 498A.

The Ministry for Women and Child Development was established as a Department of the Ministry of Human Resource Development in the year 1985 and upgraded in 2006. Through these programs Government tried a better life of women because women are the person who take care of all the family and a healthy family, is the single unit of society which makes a structure. At present six autonomous organizations working under the ministry, NIPCCED (National Institute of Public Cooperation and Child Development), NCW (National Commission For Women) Development of Women through plans and policies. The approach to women's development in the social, the political leadership and the bureaucracy and the role of women, the need of education, health and welfare services. However, the Social Welfare Board to promote at various levels especially at the grassroots to take up welfare activities for women and children. Promotion of women organizations at various levels. State Legislature and Parliament would further strengthen the process of empowerment of women. Sustained Media Campaign- The National Policy for Empowerment of Women (NPEW) 2001 was approved by the Government. The Policy makes a series of prescriptions for the economic and social empowerment of women and for mainstreaming the gender perspective in the development process. Economic options along with necessary support measures to enhance their capabilities and earning capacities.

NCPCR (National Commission for Protection of Child Rights)

CARA (Central Adoption Resource Authority)

CSWB (Central Social welfare board)

RMK (Rashtriya Mahila Kosh)

We have a great population in present time. It is 1,387,297,452 as 1st, January, 2020 (Mukherjee et al. 2020). According to 2011 census report literacy rate of male 82.14% and female 65.46% (Census 2011) and there are huge list by the Government to empower the women each and every sector of society. The current status of employed women is in according to census 2011 female workers in rural and urban areas are 121.8 and 28.0 million

(SAARC India Country Report 2017) respectively. But if find out the figure of self-employed we get few because this un-organized sector and most of them are not registered.

Reason for women backwardness in Indian society

Indian society is a traditional society and women are the center of family. Each and every member of family depends a lot in her services. It is called a responsibility which is inherited by birth in her society. In the Vedic period position of women was highly respectable. After Vedic period position of Indian women changed drastically. She lost her equal status and position. Some main reasons, which have been found in the time of study of literature and in the field, are discussed below-

Great illiterate population- India is a country where people are disciplined by their traditions, culture, religion and caste lived in one place and education is not such important affair for them. And because of illiteracy people are not aware for their rights, and facilities provided by the Government.

Foreign invasions- Before the independence, India was divided in many states and Riyast. Within a distance some of them were friend and some were not. Portuguese, Britishers, Mughals came to India and few of them became the part of this country. Accordingly, society has a lot of social, cultural and economic impact. Education, transportation (road and railways), technology. British ruler's work on it a lot on education. Others also contributed to the society. Many social cultural changes were done here. However, after the Vedic period a lot of declined one in women's life. Changes in her social life, food, dressing.

Gender inequality- Most number of the generations trained by their gender not by their capacity or interest in the society. It is a great problem in Indian society. People think that if any female is going outside from the house for earning means they are having some economic problem. A big group of society still thinks so even today. They speak, this is the tradition that women will work the entire house job it is her responsibility in the house and men will go outside from the house for earning.

Norms, values and Beliefs- Society was changing their thought; women were not free as she was in Vedic period so many religious, social norms values were practiced for women. Manu Smriti made many restrictions her status.

Traditional society- Society became more traditional with a lot of barrier for women's social-economical participation in society. She became the "ghar ki ijat" she can't go for work. She was not allowed to earn for the family accept few female in different era and they made their

place in the society. This thought is still in practice although a little change can be seen in the society now. Few think let her get married and leave the decision in her husband and in-laws.

If women works for income society disrespect- Although some female were working. Many of them were not in good condition most of them were needy and they got a secondary level job. 'Aurat ki kamai' this mentality is still belonging in our society this kind of mentality is reducing but it is still.

No women support to women- Women as mother or mother in law it is very rare for a women to get supported by a women. A girl child is always a responsibility of parents. A mother is always concerned about the physical safety of her girl child before her marriage may be she is beaten by her husband after marriage, she support to accept that she rarely ask to support leave her in laws house.

Impact of cast and religion- There are so many restrictions in daily life of a girl child. There outing time, there food, there dress, how should she stand, sit or walk, how should she speak. They are not allowed to marry any other cast or religion.

Economically poor- If women are economically poor in the society. She could be a victim of mental, physical harassment. It became very challenging to her. Poor women mostly not educated very few are able to go for Government school, some of them go to because of mid-day meal serve by the Government and they get a pair of cloth and woolen.

Lack of opportunities- women are very much capable for every task, every kind of job but in the name of social- cultural, traditional, norms and values, family responsibilities (after marriage many women leave their job or work) they lose or lost the opportunity. There are many other reasons.

- Unhealthy working atmosphere
- Complicated procedures
- High risk factor no security, no safety (if failed there is no backup facility by Government)
- Not equal growth of society
- Lack of infrastructure
- Lack of technical training and skill development program
- Not any professional training program on school level
- Poor education system (teachers are also need to be update and trained)

- Partial development program(unequal development plan)
- Natural challenges
- Natural disasters

In urban area, how women are earning being a self-employed

Lucknow is a highly traditional and multicultural large city of North India. It is capital of Uttar Pradesh. This city is famous for its food ‘chicken curry’ and ‘tahjeeb’ etc. In Lucknow city, after 80s women started their own work with permission of their family. Before this after the partition of independent India people who came from partitioned part of country women of those family working hard for money. They were selling ‘daal bari’, ‘papad’, ‘stitching shalwar kameez’, some them started teaching, giving training of various handcraft. But not in established way it was all behind the male eyes.

After independence time was changing women were active participant in Indian freedom struggle. Effort of many social reformers like Ishwar Chandra Vidya Sagar, Raja Ram Mohan Roy, Swami Dayananda Sarasswatiji. By the lot of efforts social evil practices banned by Government and women got a common platform. Traditions, lack of education was a great barrier in women’s development but liberalization of economy, introduction of computer education helps a lot in women’s development. Urbanization of Indian society is also a great factor for women’s participation.

In the time of interview in 2009 many women’s given their opinion in favour of economic independency. Out of ten, two women think only house and family responsibilities not work for any other thing. Mostly the old lady of family supported to ‘her’ and women came to join the society as self-employed, as professional and women are working in the society as an advocate, Doctor, they are running beauty parlors, yoga classes, personality development classes, play school, crèche, gym, boutique tiffin service, hobby classes. Women are running independently. They are taking the decision in her own field.

There are three types of self-employed women-

1. Needy
2. Wanted to work always
3. Parents’ choice

Some women started earning for their livelihood because death of the earning member, earning member leave for any reason, or he is on bed (ill). Some women always wanted to work but due to family responsibility and social pressure, she was not able to do all but after marriage completed her kids/ children responsibilities she has enough time. Some parents

already decided that their girl child will be a doctor or an advocate or will do some other activities. Some women are fulfilling the dreams of their parents.

In the time of pilot study, the researcher found three types of self-employed women. They are-

1. Illiterate
2. Literate
3. Professionals

Illiterate women's were involved in tiffin service, running take away in complex, small 'tea center (chai kitapari), hotel, roti-sabji, sabzi-poori, selling paan masala paanipoori' and other creative and traditional qualities like stitching, knitting, making pickle, doll making, and many handy craft item. And earning from few of them running crèche also but these are doing for the known person (their family friends or relatives) they keep helper and earning some amount. Literate women running preparatory school, tuition centers, home tuition, grooming classes' computer institute, making projects for students who need computer work etc. Professionals like independent practitioners including doctors, advocates, boutique owners, beauticians, yoga trainers, gym etc.

These women are categorized economically as-

1. Low level
2. Medium
3. Higher

Women who started their self-employment belong to these income groups. Some of them started with loan, bank loan or with the help of someone near and dear ones.

Self-employment is not any bounded job, any women can do it with their capability, ability and creativity, like, women can start with a sewing machine, tiffin service, Mehendi art, tuition, making project and assignment for kids on computer etc. But every work demands the perfection and patient. Few are demand a large place for setup like gym, parlor, boutique crèche, play school or preparatory school and a doctor and an advocate need clinic and chamber.

Women are able to do these. They are able to manage it. They take care all accounts of their work. And taking care of family members too and getting respect and love of family members. When women started to earn money people started to give her respect. She became respectable in her both family people of both family take care of her time also. It is very

much accepted by the guest that a working host has importance of her time and he must have to appreciate it. In the ten of six has to struggle and work hard to prove themselves in beginning. It is not easy to count them in a fix number of self-employed women because many of them are not registered. They change work or close because of selection for any job or marriage or family gets transferred to another place. Today women are engage with much creative and professional work and she is doing it very successfully.

Self-employment is a medium to earn money by own ability. They are able to work from their own house. Because of this family members agreed with this work but self-employed women work same time in two places. In one side she is working with family members and other side she paying her time with her client. Once earning starts family members also helps her. Self-employed women are able to perform a better role in her family and spending a quality time. Self-employment is better medium for income of all women who are not able to join any 10 to 5 job. It can be start with any creative and innovative thought or with the traditional ‘hunar’, which a woman adopts from her elder generation. Today she is able to earn by her talent, her creativity, her training which she get from her elder women, her mother, grandmother or get trained from any institution. She can start it with her own choice any time any place with the low cost. Through self-employment she becomes little independent, she can take her decisions regarding their work. She can spend her money by her choice; she is able to help her family and family members.

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Changing Monetary and Fiscal Policy due to COVID-19

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Abstract

The Outbreak of Novel Corona Virus (COVID-19) is affecting continuously the whole world in every sector. The Policy makers like RBI- The Apex Body of India, Finance Minister, Insurance companies, etc. are continuously trying to mitigate the economic impact in our nation by upgrading the Monetary and Fiscal policy of our India on a regular basis based on the economic condition of our nation. The main objective of this study is to identify the Changing Monetary and Fiscal Policy due to COVID-19 and its impact on our economy. The researchers has done descriptive and exploratory study with the help of secondary data present in articles, news channels, journals, company websites and various other social media. We have tried to find out the solution to get rid of the vigorous situation. Especially this study is based on the future prospect of different industrial sectors of India. In this report, after doing the analysis, the researchers has found that it has been observed- 5% growth in India's GDP at the beginning of 2020 but after the outbreak of this pandemic it has been observed during the period of April-June 2020 that it is going to be declined by more than 9%. A large fiscal deficit has been predicted to be held due to this pandemic, as the nation is expending a lot over the health and provision of economic support system in India as well as dropping profits at different economic activities of our country. In 2020 till now RBI had cut the Repo Rate three times- on 6th February 2020 it had been slashed by 130 basis points and stand at 5.15%, on 27th March 2020 again slashed by 75 basis points and stand at 4.40% and on 22nd May 2020 by 40 basis points and stand at 4%. In this way, RBI is changing its other monetary policies also to combat the situation. The Liquidity Ratio has been lowered from 100% to 80% and this will be ramped up from 1st October 2020, and by 90% and 100% at FY 22. With the help of both Monetary and Fiscal policy, Government regulates our economy successfully. Henceforth, it is really critical; time for the government to continue this trend for the growth of our economy by continuously updating these policies.

Keywords: COVID-19; Monetary Policy; Fiscal Policy; RBI; Economy

Introduction

Monetary policy is the tool with which the Reserve Bank of India tries to influence the inflation and growth of the economy. Under monetary policy there are certain rates through which the Apex body and Ministry of India operates the monetary policy. Some of these are Repo rates (RR), Reverse Repo Rate (RRR), Statutory Liquidity Ratio (SLR), Cash Reserve Ratio (CRR) and Marginal Cost of Fund Based Lending Rate (MCLR).

Fiscal policy is another strongest tool used by the Government to determine the expending heads and sources of income heads of our economy. We can say that the Fiscal policy is leading the economy more than the monetary policy as the Fiscal policy can increase the employment and income. And after that through the monetary policy, we can control all the incomes and employment. However, after the outbreak of COVID-19 all the rates of these policies is disturbed and renewing continuously by considering and analyzing the current condition. In alignment with this Government is also introducing different types of schemes to stand with people of our country in this pandemic situation. Hence, it is now really an urging moment to analyze the current Fiscal policy and Monetary policy for the having the exact glimpse over the economic condition of our country. As we, all know bank also plays a great role in the economic growth of our nation by offering the place of saving their hard earnings. And also pays loans to the business and organizations for investing and expanding in their business. In this way banks helps for the economic growth of our nation. So, the Apex body of India i.e., the Reserve Bank of India regulates all these policies through the banks of our nation. The repo rate and reverse repo rate had reducing continuously in this pandemic situation. The Repo rate had been reduced three times till now in 2020- in 6th February 2020 it was slashed by 135 basis points i.e., it stands from 5.40% to 5.15%, 4.40% w.e.f 27th March 2020 (slashed by 75 basis points), 4% w.e.f 22nd May 2020 (slashed by 40 basis points). In this way, it is clear to us that the Finance Ministry is doing their best to handle the situation in order to combat the losses. And this decision is voted by maximum member of the RBI Monetary Policy in its meeting. After the meeting of RBI Monetary Policy Committee on 27th March 2020, they came to the conclusion to reduce almost every rates of the policy like reducing the policy repo rate based on the liquidity adjustment facility, marginal standing facility rate and bank rate. Even the World economic activities are also now standing with changing all the policies as lockdown is imposed across the affected countries. Moreover, the financial markets have also become more volatile from January

2020 onwards due to this pandemic situation. The companies with huge debts are confronting with problems caused by delay in the productions and shipments of goods and services. The Apex Body of our country- RBI is trying to manage the financial problem in the economy at this great recession. Investors are selling their shares in panic of losing their own amount even, it is for the uncertain predicted loss in the equity market and for this, and the wealth in equity market is really destructing. The crude oil which was one of the leading platforms for producing income is also facing huge loss due to lockdown. Even the Central banks and Government are in conflicting mode due to adaption of various conventional and unconventional measures in order to ease and avoid the collapsed financial condition. Here in this paper we have tried to visualize all the pros and cons in our economy due to changes in Monetary and Fiscal Policy for COVID-19 with the help of various secondary resources present in different authentic websites, journals, news etc.

Literature Review

Many authors, agencies, companies and experts have been observing and analyzing the impact of COVID-19 on the monetary and fiscal policy of our country.

Fornaro and Wolf (2020) had said that the outbreak of COVID-19 is having significant impact on economic consequences that it can create negative supply shock in world economy. He mainly focused on the supply demand loop and said that the aggregate demand will be small; moreover, he said that the impact of COVID-19 on the future growth of our economy will not be great.

Hevia and Neumeyer (2020) have meticulously discussed the continuous universal Non Pharmaceutical Interventions (NPI) like social distancing is creating huge reduction in economic activity but this can be controlled by increasing the liquidity in the economy by considering the Monetary and Fiscal Policy.

Blanchard (2013) had shown that the global crisis changed the face of Monetary policies, he touched three issues of Monetary Policy- Provision of Liquidity, Implication of Liquidity trap and the Management of Capital Flows. He suggested to recapitalize the bank as it can help the recovery of crisis.

Objective

The main objective of this study is- to analyze and find out the impact of COVID-19 on Monetary and Fiscal Policies.

Significance

The study on the changes of Monetary and Fiscal policy due to COVID-19 is necessary to analyze the present situation of our economy and the means to overcome the breakdown. So that we can find some highlights of recovery over financial crisis with the help of dynamic monetary and fiscal policy of our nation.

Methodology

For accomplishing the research operation, we need to follow certain techniques and methods, which are called research methodology. Here during accomplishing this quantitative research, we have used descriptive and exploratory analysis. For successfully accomplishing this study, the researchers had used various secondary resources present in journal, articles, news reports, websites and social media.

Changes in Fiscal Policy

In this pandemic situation, Fiscal Policy is the key for saving and protecting us. Many cancellation request has been done in the 2021 union budget compare to the 2020 union budget like in Management of Land and Resources has been reduced by- 135,162; Miscellaneous and Permanent Payment Accounts has been reduced by- 21,640; Bureau of Ocean Energy has been reduced by- 5,851; Operation of the National Park system has been reduced by- 60,302; Federal Trust Program Fund has been increased by +108,399; Total, Energy and Water Development has been reduced by- 731,242; etc. (in dollar) (Source: Ministry of Agriculture and Farmers' Welfare). In this way, the Fiscal policy of our nation has been changed due to the outbreak of COVID-19. National Mission on Horticulture, National Bamboo Mission, National Institute of Plant Health Management, National Council for Cooperative Training, etc., these types of schemes and plans has been upgraded in this year in order to recover the financial crisis from Top to Bottom of our country. Strong and static fiscal policy are critical to deal with the situation that is why we need dynamic fiscal policy, which can be changed according to the present situation. It is the time to the policy makers to show the wise decision to save lives, protecting the people from losing their jobs and income, companies from bankruptcies, and provide the recovery. The Central Banks can provide the liquidity in the market as the demand for liquidity is also high now and also can provide the great tax facility. (Source: IMF Blog).

Changes in Monetary Policy

We can alleviate the effects of COVID-19 by promoting the standard monetary policy. We can see that due to the outbreak of COVID-19, many losses we are bearing and to recover those losses our Government, Finance Ministry and RBI are trying to provide the best solution by implementing different rates of Monetary Policy. All the rates like Repo rates (RR), Reverse Repo Rate (RRR), Statutory Liquidity Ratio (SLR), Cash Reserve Ratio (CRR), Marginal Cost of Fund Based Lending Rate (MCLR), Base Rate, etc. had changed continuously in response to the critical condition which was emerged due to Corona Virus. Moreover, the main fact is that these are reducing uninterruptedly i.e., downfall in order to control the situation.

Bank Rate	4.65%
Repo Rate	4.40%
Reverse Repo Rate	3.75%
Marginal Standing Facility Rate	4.65%

Fig. 1. Current Bank Rates

(Source: <https://www.hindustantimes.com/business-news/covid-19-update-rbi-cuts-reverse-repo-rate-to-3-75-keeps-repo-rate-unchanged/story-C64Z14ATiZrj3e9E6Q2CBL.html>)

On 3rd March 2020, the Federal Reserve had cut up to ½% point of the targeted federal funds and on 15th March 2020, it again slashed full % point to a range of 0 to ¼% (NPR, 2020). The Federal Reserve- RBI had successfully reduced the rate of federal funds to decrease the effect of this pandemic. But then also the overall impact of COVID-19 is unknown and it is contingent on various factors of our economy. Maximum economic activities are slowing down and disrupting due to the Non Pharmaceuticals Interventions like social distancing. And this is causing the households and businesses to spend less, specifically on the non essential goods and services. However, it is extremely difficult to determine the exact productivity and demand loss.

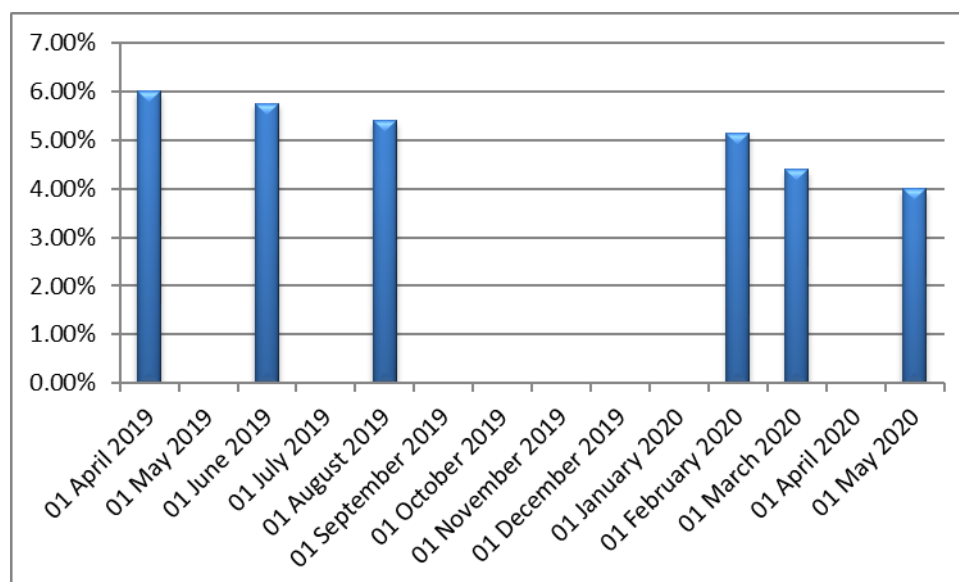


Fig. 2. Changing Repo Rates due to COVID-19

(Source of data: <https://www.bankbazaar.com/current-rbi-bank-interest-rates.html>)

The Repo rate had been reduced three times till now in 2020- in 6th February 2020 it was slashed by 135 basis points i.e., it stands from 5.40% to 5.15%, 4.40% w.e.f 27th March 2020 (slashed by 75 basis points), 4% w.e.f 22nd May 2020 (slashed by 40 basis points). In this way COVID-19 is affecting our economy hugely and Government is trying to control the situation by using the Monetary and Fiscal Policy.

Findings

In findings of this study, we have summed up few points after considering the impact of changing monetary and fiscal policy in our economy. These are-

- Banks are continuously supporting public by putting their MCLR rates in a minimum level to provide easy banking services and facilities to the public in this great recession period also.
- The rates like Repo rates (RR), Reverse Repo Rate (RRR), Statutory Liquidity Ratio (SLR), Cash Reserve Ratio (CRR), Marginal Cost of Fund Based Lending Rate (MCLR), Base Rate, etc. had changed continuously in response to the critical condition which was emerged due to Corona Virus and these are reducing uninterruptedly i.e., downfall in order to control the situation.
- The Repo rate had been reduced three times till now in 2020- in 6th February 2020 it was slashed by 135 basis points i.e., it stands from 5.40% to 5.15%, 4.40% w.e.f 27th

March 2020 (slashed by 75 basis points), 4% w.e.f 22nd May 2020 (slashed by 40 basis points).

- On 3rd March 2020, the Federal Reserve had cut up to ½ % point of the targeted federal funds and on 15th March 2020, it again slashed full % point to a range of 0 to ¼% (NPR, 2020).
- Many cancellation request has been done in the 2021 union budget compare to the 2020 union budget like in Management of Land and Resources has been reduced by - 135,162; Bureau of Ocean Energy has been reduced by- 5,851; Operation of the National Park system has been reduced by- 60,302; Federal Trust Program Fund has been increased by +108,399; etc. (Dollar amounts in thousands). (Source: <https://www.doi.gov/sites/doi.gov/files/uploads/fy2021-bib-a0001.pdf>)
- The MSME sectors provides a huge amount of export and trading activity in our country, so it is also important to assist this sector financially for helping them to be on the track of growth again.

Conclusion

After doing the study, we came to the conclusion that though COVID-19 is affecting our economy by effecting the productivity, economic activity, services, etc. heavily. Then also our government and public striving uninterruptedly to beat the pandemic situation. Finance Ministry is utilizing the financial instruments and our assets so cautiously to combat the situation and to protect our lives. As we have mainly focused on the changes of monetary policy and fiscal policy due to COVID-19, we have found that the Finance Minister- Nirmala Sitharaman is continuously analyzing the present economic condition of our country and thereby implementing different suitable policies in response to it. On 26th March 2020, Government have started the initiative of Pradhan Mantri Garib Kalyan Package of worth Rs. 1.70 lakhs under the scheme of Pradhan Mantri Gareeb Kalyan Yojana. They are also providing funds to Jan Dhan Accounts owned by the women of our country. Our Government is trying their best in order to assist the people of our country by supporting them with various kind of funds planned by our finance minister like Rs. 1.7 lakhs had been announced recently to help the women, senior citizens and low level income group of our nation and even free food grains. Overall, we can say that both the public and private sector of our economy is trying their best by coordinating together for overcoming this situation with best possible result.

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A Study of Rural Customer's Attitude towards Online Shopping in Bijni Town of Chirang District, Assam

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Abstract

The online shopping industry offers online customers diverse advantage. Online shopping industry acquires a variety of products and brands, which ultimately customers online to purchase designated item quickly and efficiently. An E-Commerce websites assists a business/company immensely, ultimately enabling the business/company to acquire a superior quantity of money, otherwise known as profit or capital. However, in spite of India's massive E - Commerce boom, the country's tremendous E-Commerce growth has not reached rural Indian where the concept of online shopping is still largely unheard of in some villages. The Indian government has also made it easier for foreign E-Commerce companies to come here and set up shops in the country, particularly in the rural areas. With the mobile internet users growing by 33% in the rural areas of India, this is an opportunity. When all these efforts are synergized, the Indian rural market will emerge as the next frontier in E-Commerce. So, the present study attempts to put emphasis on different factors that influence the rural consumers towards online shopping. Primary and Secondary sources are taken for the study. At last some suggestions are provided, followed by conclusions to deal with the present study.

Keywords: E-commerce; Online shopping; Rural area; Customers attitude; Satisfaction level

Introduction

There is no denying the fact that E-Commerce has re-entered India and is here to stay. Even the small and medium retailers of the country want to ride the wave and are ready to make a fortune out of the market place concept. It may be now that online shopping have gained much popularity but the concept of E-Commerce was introduced long back in the 20th century. The year 1991 noted a new chapter in the history of the online world where E-Commerce became a hot choice among the commercial use of the internet. At that time nobody would have even thought that the buying and selling online or say the online trading

will become a trend in the world and India will also share a good proportion of this success (Goyal, 2015). Online shopping in its early stage was a simple medium for shopping with fewer options. The users can just place an order and pay cash on delivery. Today, the online shopping has become a trend in India and the reason behind the adoption of this technique lies in the attractive online websites, user friendly interface, bulky online stores with new fashion, easy payment methods no bound on quantity and quality, one can choose the items based on size, colour, price, etc. (Goyal, 2015). Despite being a developing country, India has shown a commendable increase in the ecommerce industry in the last couple of years, thereby hitting the market with a boom. India could see a kind of revolution in online shopping, as internet is playing a pervasive role in India's e-commerce and its influence will bound to expand the rural masses. From a rise of 8% penetration in 2010 to almost to 37% steep rise in 2017, it will likely to grow to 55% or more by 2025.

Objectives of the study

1. To assess factors influence the consumers to buy online.
2. To analysis the satisfaction rate of consumer towards online shopping.

Review of Literature

Velayudhan (2019) in his working paper examines the factor that influence the driving forces towards online shopping of rural customers, characterized by managerial implications and research issues. Rural customers should require guided approach of product information, past experiences, promotion and co-branding of the product forms the basis of managerial implications and product innovation, low risk adverse, tangible factors, post services with trust and loyalty are of research issues.

Sureshkumar (2017), this paper discusses the rural people behaviour towards online shopping, it also discusses why they prefer online shopping and why not. In recent years, rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. Online shopping is a form of electronic commerce, which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are- e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. The purpose of this study is to analyse the impact of consumer perceptions in regards to online shopping. A sample of 100 (63 males and 37 females) respondents were taken into consideration from rural areas.

Fenin and Janardhanan (2016) in their paper “Online shopping- a strategy need for rural customer” studied the online buying behaviour of rural customers in Tamil Nadu. From their study they clarify that low price offered by the online companies plays the most positively influencing factors. Purchasing through online saves time and energy. 24*7 availability and large number of brands is also important factor for buying online. Some of the discouraging factors that they came up with are that rural customers cannot examine the products physically before they place any order.

Desai and Marolia (2012) in their paper “E-commerce and the rural sector” have emphasized on rural sector of Gandevi Taluka, near Navsari district. It includes villages like Salej, Gadat, Amalsad, Sonwadi, Icchapor, Khakhwada and Ancheli. The researchers were keen to know whether E-commerce has reached the rural sector. Their study also focused on the experience of using E-commerce and the problem faced in the rural area such as Gandevi.

Jayaprakash, Balakrishnan and Sivaraj (2016) in their study examined the influencing factors to analyze the rural customers buying behaviour and reveal that online shopping saves time and money with other benefits such as offers, seasonal discount, easy comparison, free home delivery etc. are satisfactory factors among customers.

Research Methodology

The research design is descriptive. It is descriptive in the sense that it tries to reveal the present state of perception of the respondents towards the research study undertaken. Primary data for this purpose have been collected with the help of field survey. Secondary data are collected from sources such as journals and books, in connection with the study. The populations of the study constitutes all the inhabitant of Bijni Town of Chirang district in the state of Assam. The sample size taken for the study is 100. Random sampling is used in collecting the required data from the sample. Percentage method of analysis has been used for analyzing the data which are received from the respondents.

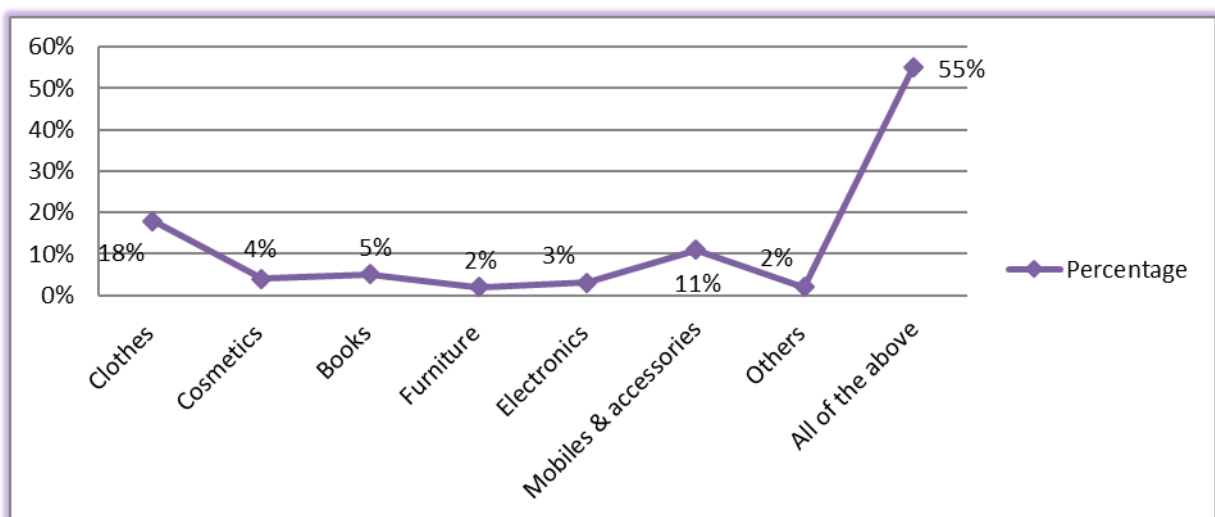
Data Analysis and Interpretation

Table 1. Types of preferred products

Products	No. of respondents	Percentage
Clothes	18	18%
Cosmetics	4	4%
Books	5	5%
Furniture	2	2%
Electronics	3	3%
Mobiles and Accessories	11	11%
Others	2	2%
All of the above	53	55%
Total	98	100%

(Source- Field survey)

Figure 1. Percentage of products customers' mostly buy



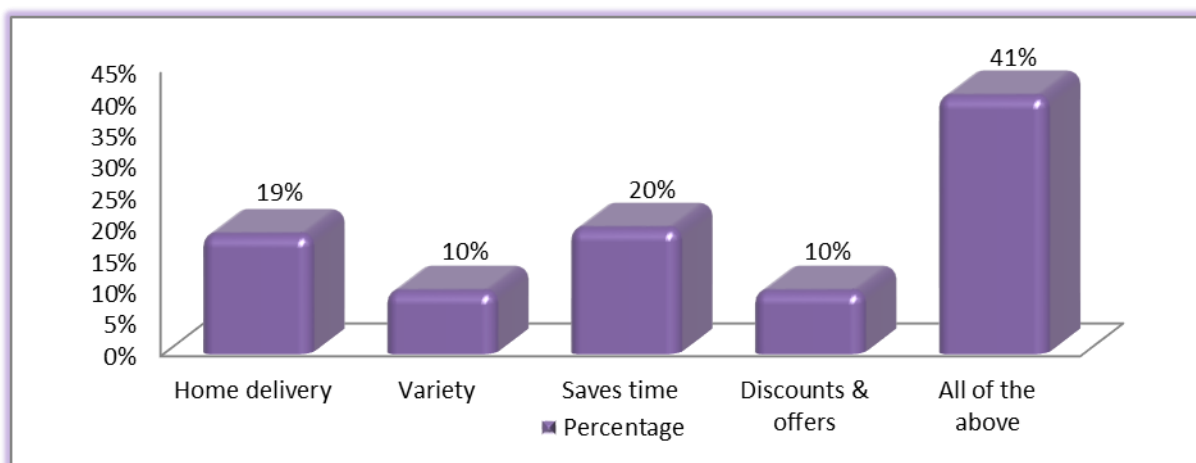
Interpretation- The table and chart shows that customers mostly buy clothes, mobiles and accessories. Cosmetics, books, furniture, electronics and others are less preferred by the consumers. But most of the consumer goes for 'all of the above'.

Table 2. Factors influence the consumers to buy online

Factors	No. of respondents	Percentage
Home delivery	19	19%
Variety	10	10%
Saves time	20	20%
Discounts & offers	10	10%
All of the above	39	41%
Total	98	100%

(Source- Field survey)

Figure 2. Percentage of factors influences the consumers’ go for online shopping



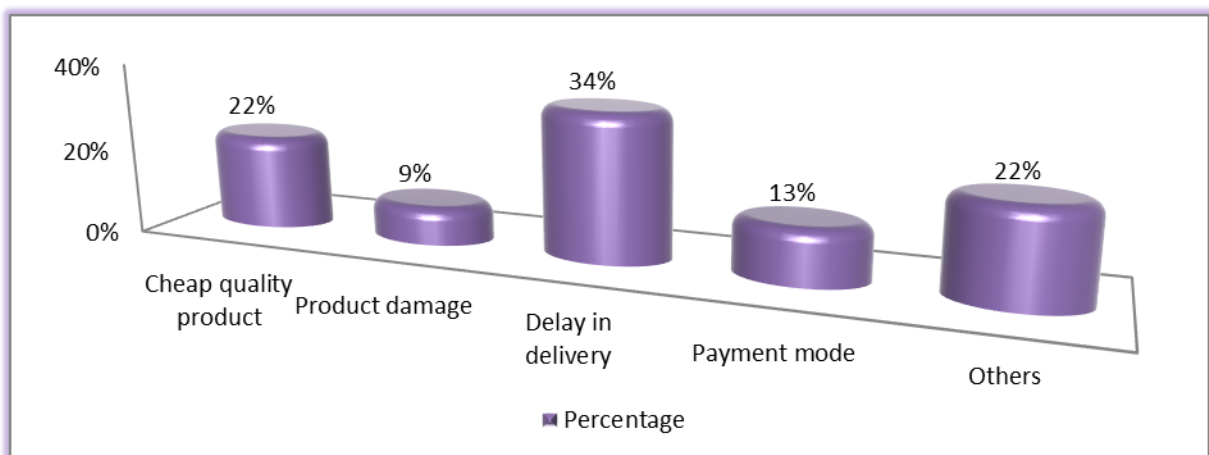
Interpretation- 41% of the respondents goes with “all of the above” i.e. home delivery, variety, saves time, and discounts and offers, 20% consumers influenced with the saves time, 19% chooses home delivery. Variety and discounts and offers has less effect on consumers.

Table 3. Problems faced by consumer

Problems	No. of respondents	Percentage
Cheap quality product	7	22%
Product damage	3	9%
Delay in delivery	11	34%
Payment mode	4	13%
Others	7	22%
Total	100	100%

(Source– Field survey)

Figure 3. Percentage of problems faced by consumers in online shopping



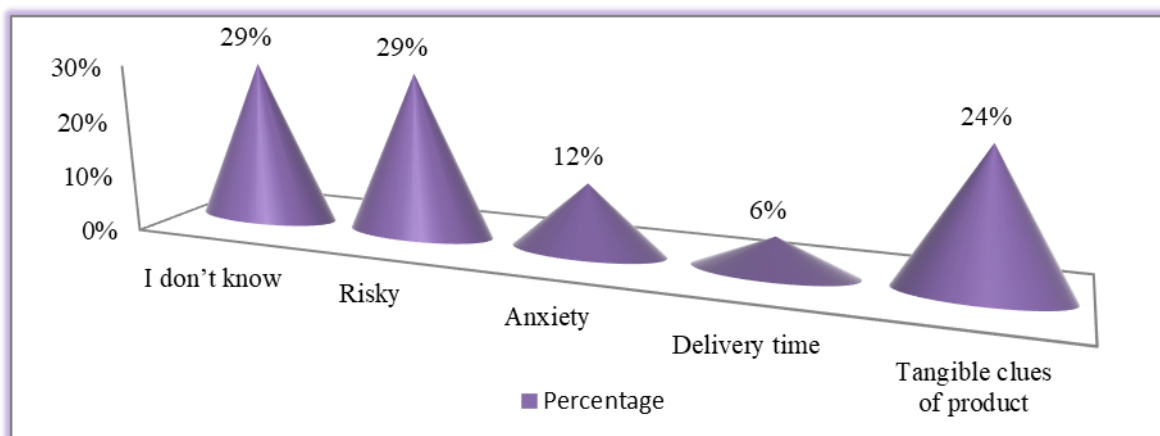
Interpretation- According to survey, 34% of consumer found problem in ‘delay in delivery’, while 22% faced the problem cheap quality product while conducting online purchase. 13% and 9% of consumer faced the problem of payment mode and product damage respectively.

Table 4. Reasons behind not making online shopping

Reasons	Respondents	Percentage
I don't know	27	27%
Risky	31	31%
Anxiety	12	12%
Delivery time	6	6%
Tangible clues of product	24	24%
Total	100	100%

(Source– Field survey)

Figure 4. Percentage of reasons behind not making online shopping



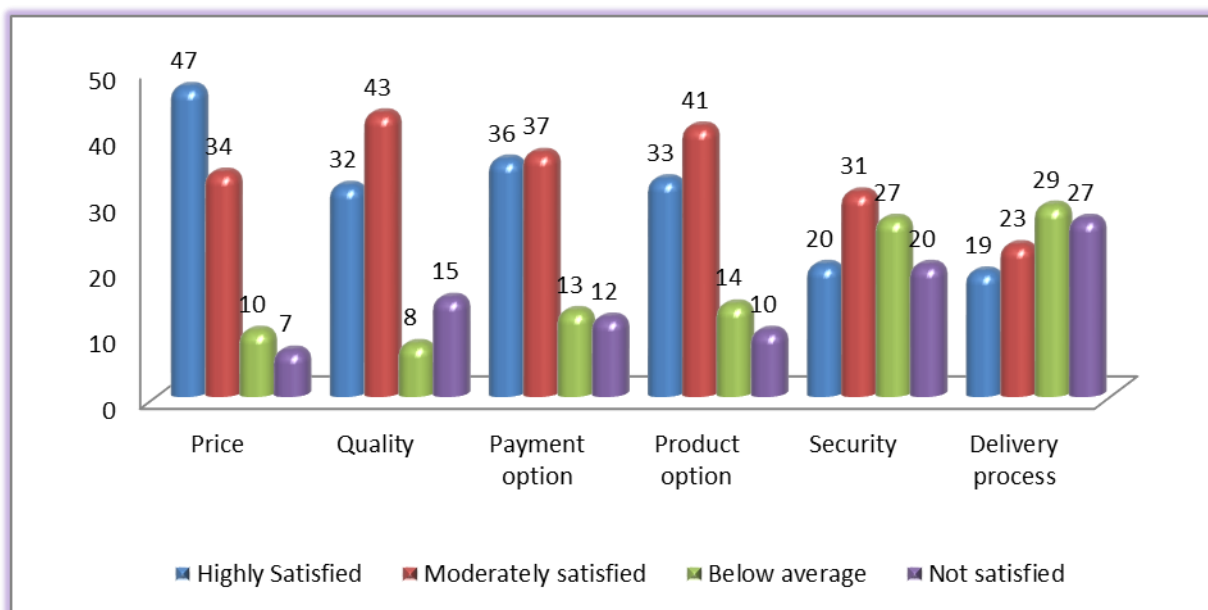
Interpretation- 29% of them do not know and feel risky, 24% does not believe the products by getting the tangible clues, 12% of anxiety and 6% of delivery time.

Table 5. Satisfaction rate among consumers

Satisfaction factors	Highly Satisfied	Moderately satisfied	Below average	Not satisfied
Price	47	34	10	7
Quality	32	43	8	15
Payment option	36	37	13	12
Product option	33	41	14	10
Security	20	31	27	20
Delivery process	19	23	29	27

(Source– Field survey)

Figure 5. Percentage of satisfaction rate among consumers



Interpretation- When it comes to price factor, people are highly satisfied with the price of the product. In case of quality factor, people are moderately satisfied and of security factor, people are moderately satisfied with the factors. The mode of payment factor, responses of the people are same as quality factor, i.e, moderately satisfied. Delivery forms an important features of online shopping which attracts consumer to shop online, the graph depicts that majority of the respondent are taken as ‘below average’ with the delivery facility.

Findings

1. The finding shows that 85% of people go for internet usage, which means internet usage has increased over the years, leading to an increasing online shopping. But again remaining 15% still on their way to adopt the same.
2. The mostly preferred products are clothes, mobiles and accessories, and books of 18%, 11% and 5% respectively while cosmetics, furniture and electronics are least preferred, constitute 4%, 2% and 2% respectively.
3. According to the survey, 41% of the respondents are influenced by sum of all the factors of home delivery, variety, saves time, discounts and offers to buy online product.
4. It is found that some consumers faced problem while conducting online shopping like delay in delivery, cheap quality product, payment mode, damage of the product etc.
5. Among the respondents, risk factor pose the main reason for not opt to online shopping i.e. 31% are in the bracket, then followed by 27% who don't know to do and the rest are 24% are not aware of the tangible clues of the product.
6. Majority of the respondent are highly satisfied with the price of the products sold online. While quality, payment option, product option and security of the product satisfy majority of the respondent moderately. Delivery of the product is rated as below average by the majority of the respondent.

Suggestions

1. All the factors have influence on consumer's online purchase decision and behaviour. Thus, when an online seller wants to be success, he/she needs to understand those factors and implement the appropriate strategy to satisfy the needs of the consumers. Free delivery or can charge a nominal amount for the product to increase their purchase intention.
2. The online sellers should provide a clear and sufficient source of relevant information to the online shoppers, especially in case of security to e-commerce transaction system with fair, timely and reliable methods to resolve any or its related transaction problems.
3. Focus on web trust, by the online sellers could have significant influence on online purchase behaviour. An increase in web trust through designing the layout of their website, can provide good image to consumers and increase their trust. Hiring a professional designer will resolve the problem.

4. Consumer's satisfaction affects their repeat purchase behaviour, tends to maintain good and positive relationship. Refund services to customers to attract them to make more purchases can reduce risk of shopping online. Sellers should be honest while dealing with consumers, respond quickly to consumer's problems and explain the product situation honestly.

Conclusion

After having a detail study on online shopping one can see that the sample size of the study might not be able to completely reflect every online purchaser's attitude. It can be concluded that there is opportunity for the online shopping in the near future. The online shopping among consumers of business development and we can suggest that there should be a need to provide online shopping services. Through this research, we infer that the online business still requires to be improved to a great extent. So there are opportunities for domestic and international business firms to further invest in this market and use the expertise and lessons-learns from different successful international experiences in order improve the volume and to increase the performance. Online shopping has a great future but to be successful it is necessary to spread awareness about its benefits.

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Impact of COVID-19 on Business Environment

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Abstract

This study has discussed on impact of COVID-19 on business environment. As already said by the WHO, COVID-19 has become one of the biggest threats for the whole world including India and its impact on the world's business environment will create the hazardous situation. Moreover, COVID-19 is giving the sign that it can change our way of living as well as way of doing business actively. Our main objectives of this study is to identify the impact on business environment due to COVID-19. A quantitative study was conducted with the help of secondary data, and data was collected from the various sources of company websites, articles, journals etc. This analysis indicated that due to COVID-19 already we are getting the sign of perilous situation, now for most of the business organization it has become most challenging situation to keep their financial positions strong due to the less revenue in lockdown period and the general uncertainties in the global business environment. Moreover, it is predicted that India's growth rate in the financial year 2020-2021 will be fall under 2% from a rate of 4.7%-5.2 %. Due to the COVID-19, global business environment will dramatically disturb. Textile and Auto mobile sector are adversely affecting, because people are losing their purchasing power, huge damage is knocking in aviation sector it is expecting that there can be 19% losses in worldwide passenger revenues. The revenue of tourism industry is going to be decreased at 34.7% from the previous year, as the reason they are cutting the flights and customers cancelling holidays and business trips many job losses and raising bad loans are happening to the whole world. Due to such causes this pandemic COVID-19 giving us alarm that there is a high chance for worst recession ever.

Keywords: Business environment; Global trade; COVID-19; Impact, Recession

Introduction

Business environment, which is also known as market environment. In simple word business environment defines the totality of different social and physical factors that are taken directly into judgment in the decision making process of the individuals in an organization. Other than that, business environment is the collection of all the internal and external factors that

effects the business environment directly or indirectly. Business environment helps business organizations in many ways like identifying different opportunities, helping in planning and helps the organizations for the overall development of the organizations. There are countless importance are having the business environment and numerous opportunities and identifying those it is very crucial for every organizations. Business environment provides the signals of different threats, which can arise in the future, provides the useful resources to the company, helps in adjust with the challenges which the business organizations used to face, Moreover, it helps in improving the performance of the businesses. Business environment has many features like dynamic because in which the businesses is operates its changes continuously because of the wide variety of factors which are exist in the market. There are so many conditions, events and forces are there which form the business environment and due to that it is little difficult to understand different factors which influences business operation of the organization. Uncertainty is one of the basic features of any business environment because it is difficult to predict the future. Moreover, also business environment has some other features like relative, far-reaching impact, multi-faceted etc.

COVID-19 the today's remarkable feature, which was first, started from Wuhan, China in 2019, now it is already spread to all over the world. World Health Organizations (WHO) has declared this Corona virus disease as pandemic. Corona virus is the family viruses and spreading it humans to humans, which can cause illness such as gastrointestinal and respiratory diseases. Now due to this world is fighting a health as well economic pandemic. Due to the pandemic COVID-19 totally disrupting many economies, which can cause many job, looses, unemployment. Many needs are there in business environment to cope up with the situation or find the best opportunity. Moreover, business environment has its rich impact on the level of country well-being. Business environment has many importance to every country, its helps the country to produce higher volume which can lead to economies of scale, competition will increase and that can lead to produce high standard of product etc. Corona war disrupts the whole normal economic activity and it is predicted that “world economy might fall by between 13% and 32% in 2020 (Source: www.wto.org)”. “\$ 9.8 bn shrink to trade deficit” (Source: www.wto.org)”. In the “financial year 2020, contraction in India's exports contracted 4.8 % to \$ 314.3 billion, on the other hands shrank of imports 9.1% to \$ 467.2 billion, World trade deficit leaving at \$ 512.9 billion” (Source: www.wto.org). Due to that trade volume of the “In March exports of merchandise slumped by a record 34.6% while imports fallen 28.7% as due to lockdown for the COVID-19 outbreak” (Source:

www.wto.org). “The value of dollar in 2019 world merchandise exports fell by 3% to showing US\$ 18.89 trillion also the value of commercial export services rose 2% to US\$ 6.03 trillion in 2019” (Source: www.wto.org). In this scenario, it has become important for everyone to discuss the impact of COVID-19 on various aspects. Therefore, this study has discussed the impact of COVID-19 on business environment. After studying and analyzing this research, we can get an insight and understanding about the current business environment and its impact due to COVID-19.

Factors affecting the Business Environment

There are so many factors are there regards with business environment, which is having major role in the successful operation of any business activities and due to this COVID-19 also this factors effecting the business environment in many ways. There are two types or components are there regards with business environment-

1. Internal Factors

Internal factors are those factors that are directly control by company itself and which are anything relate within organizations, does not matter its tangible or intangible.

a. Plans and Policy- Plans and policy which defines that detailed formulation of any course of action or method selected based on the best alternatives from the available options to determine the present and future decision to achieve the goal. To come out from this pandemic situation now most of the business organizations shift their plans and policy from their old version to new version. Government is already declare the social distancing and lockdown in nationwide, business organizations are having major impacts on their business activities. Now it is challenging to every organizations to keep their financial positions strong due to less revenue in lockdown period. Moreover, it is also mentioned that business organizations and entrepreneurs need to adopt new set of rules and regulations and also proper taking care of their business activities to come out from this slowdown like organizations need to tracking their expenses with the revenue status; To look into the feasibility of business model; communicate transparently with the customers, managing employees and related optimization etc.

b. Value Proposition- To create the value proposition is one of the important part of any business strategy. Value proposition is kind of promise which businesses offer to the customers. Developing the value proposition is based on different factors or the reviews and analysis of different factors of the organization. Due to COVID-19 now every customers are

become more health conscious, so now every business organization keeping those factors in mind, and they are totally changing their way of doing business.

c. Human Resource- In the 1960s the term human resource was first introduced, when concepts of motivation, organizational behavior etc., was began to take place. Human resource is used to describe the people who make up the workforce of an organization, industry or economy. Due to COVID-19 now, organizations are changing their work culture, most of the organization in worldwide introduced the work from home for their employees. Many countries introduced different kinds of Act regards with COVID-19 like emergency paid leave etc., which can provide emergency leave to the employees who are unable remotely for reasons related to COVID-19.

d. Financial and Marketing Resources- Finance and marketing resources plays a very important role to any of the business organizations. Moreover, its relevance in meeting the organizational goals or objectives. In this pandemic situation, now business organizations are taking the proactive plan to adjust and adopt this pandemic. They are making the plan that how they can lead their teams, how can build the strong customer relationship also how they can keep their brand image in the market.

e. Organizational Structure- A system of any organizations is known as organizational structure, which describes the certain activities like task allocation, coordination in order to achieve the goals of an organization. Due to the COVID-19 lots of organizations are reshaping their structure of the organizations or the work culture. “Predicted from the study by Gartner there will be 2% employees who will working permanently work from home” (Source: www.community.nasscom.in). The job scenario will get the rapid changes, or may be some rules will change or will be reshaped, and now every organizations from small to big they are moving towards the digitalization. Everywhere layoffs are happening, organizations are having the limited budget due to such reason they have cut down their cost. Moreover, it is also mentioned that now a days every organizations are also fully taking care of their employees in terms health and safety.

2. External Factors

Factors of external is the opposite to internal factors of business environment. Factors of external are those factors through which business organizations are effected by the outside environment of the organizations like customers, suppliers, political, technological factors etc. Moreover, it is also mentioned that factors of external are further divided into two types i.e. Micro Environment and Macro Environment.

Micro Environment

Micro environment are those forces of business organizations which have direct effect on the operations of the firm. Micro environment which is also known as the operating environment.

a. Customer- In a simple words customer is a person who buys any types of goods and services from the manufacturers or the shops. COVID-19 totally disrupts the economic activities, people are losing their jobs, layoffs are happening, due to such causes customers are losing their income and purchasing power, and it's directly impacted to the economy of a nation. Moreover, the outbreak of COVID-19 forced the companies to re-evaluate their business. COVID-19 pandemic has forever changed the customers experienced. This situation totally changing how and what consumers buy, so its an opportunity also for some organizations to adopt those new emerging behaviors and establish the digital commerce.

b. Suppliers- Supply chain market are drastically effected by the COVID-19. According to the survey of the Institute For Supply Chain Management, it is found that almost 75% of the business companies presented that there is a supply chain disruptions due to the COVID-19(Source: www.entrepreneur.com). Moreover, because of the lockdown many company facing delay in getting the order, suppliers are also unable to provide the raw materials to the business organizations on time.

c. Competitors- Due to the COVID-19 many countries have implement the restrictions to the business organizations like in India for Air travel Government has decided the amount for the tickets in-terms of the distance, so one can't take any amount beyond Government structure, etc. It is also mention that such kind of restrictions discourage the business organizations to invest in project and it is directly impacted to economy of the nations. Moreover, companies offering goods and services which are highly needed in this pandemic, so due to that companies may increase the price of their products, because of such reasons some competitions authorities across the world called the business organization for not to increase the price of a products to ensure the products continue to be available at affordable prices to all types of customers.

Macro Environment

Macro environment are the contrary to the micro environment and which does not the effect the immediate action to the business organizations.

a. Political Environment- This Global pandemic situation totally affected the political system of many countries causing the delay in elections, suspension activities of legislative, quarantine or deaths of leaders to fears of spreading the virus. Moreover, due to COVID-19

many policies, rules, license that business organizations require for effective functioning of their organizations become adjourn.

b. Economic Environment- The COVID-19 pandemic is one of the worst economic depression ever. It is one of the declivitous the steepest slowdown since the great economic depression of 1930s. It is predicted that global economy can shrink by over 3% (Source: www.indianexpress.com). There is continuously rising the unemployment, as the many people are losing their jobs, organizations are cutting the salary of their employees as because people are losing their purchasing power.

c. Technological Environment- The COVID-19 having its significant impact on Technological sector too, it is affecting the electronic value chain, affecting raw materials, which causing the inflationary risk on the products. Moreover, it is mentioned that this pandemic forcing business organizations to transfer business from traditional way to digital way.

d. Social Environment- The outbreak of COVID-19 drastically effecting the all segments of people and especially the people those are vulnerable situation, it's also affecting the people those are living in below poverty line. People losing their jobs, losing their purchasing power etc.

e. Legal Environment- This pandemic COVID-19 totally disrupting everyone in the world. Employees are facing the layoff, real estate value also hit due to COVID-19, oil priced turned into negative, stock price have fallen down. Employers need to consider the impact of virus as obligations under the occupational safety and health Act.

Objectives

1. To identify the impact of COVID-19 on business environment.
2. To know the future business environment of the world.

Methodology

A quantitative study was conducted to accomplish this research. For successfully conducting this study secondary data was collected from the various sources like company websites, journals, newspapers, articles etc.

Impact of COVID-19 on business environment

The novel coronavirus continuously changing the whole world. Now it has become important for all of us to know that how this pandemic situation can affect the business environment. The virus already spreads to most of the countries in worldwide, and these countries taking the social distancing and lock down for come out from this pandemic. Already restrictions on

travel is implemented and Impact of COVID-19 on travel and tourism industry can lost 50 millions of jobs in worldwide. “According to the World Travel and Tourism council estimates this COVID-19 crisis to cost this sector at least US\$ 22 billion, travel industry is shrinking by up to 25% in 2020” (Source: www.businessstraveller.com). “According to the International Air Transport Associations (IATA), revenues loses on passenger business in worldwide is calculate as 19%” (Source: www.iata.org). Peoples are losing their jobs; works and entire economy become the threats for all of us. Demand of the goods and services are drastically reducing because of the uncertainty in future. According to IMF, there will be 2.6% decrease in food prices because of the disruptions of the supply chain (Source: www.indianexpress.com). The products are very concentrated with compare to services in this pandemic COVID-19. It is also mentioned that because of the COVID-19, the three major contributions for GDP i.e. investment and external trade, private consumption, will be affected at high range. Due to export, restrictions of the many country can create the disruption in supplies that can cause the increase of prices. It is also mentioned that before the stuck of coronavirus in the world, already trade was slowing significantly from 2019, weighted down of this uncertainty can slow down the economic growth. In global market where shares bought and sold can affect the individual savings.

Due to this pandemic situation now investors’ fears that, COVID-19 can drastically destroy the economic growth and any action by the Government may not be helpful to stop the decline. Demand for the oil has dried up because of the lockdowns to whole of the world. In some countries, the price of the crude oil already affected. Moreover, in the first time the oil price of the US turned into negative i.e. \$ 0 (Source: www.edition.cnn.com). The unpredicted COVID-19 is giving us the alarm to compare this pandemic situation with financial crisis or recession of 2008-09. It is expected that recovery in trade can be in 2021 but it will be based on the time of the outbreak and the efficiency of the COVID-19 prevention prudence.

Economic Impact in India due to COVID 19

In India, the economic impact of the COVID-19 has been highly disruptive. Growth for fiscal year 2021 will be the lowest since the India’s economic liberalization according to the predictions of World Bank and credit rating agencies. During the lockdown in India, the unemployment rate rose from 6.7 % to 26% (Source: www.wikipedia.org). According to the World Bank’s report, it is predicted that GDP of India is contracted by 3.2% in 2020-21, and in 2021-22 there will be moderate recovery i.e. 3.1% growth (Source: www.hindustantimes.com). The Indian economy is expecting that in between lockdown India

get the lose over Rs. 32,000 crore every day during the first phase of lockdown (Source: www.wikipedia.org). Moreover this COVID-19 creating the supply chain stress, decrease in Government incomes, collapse hospitality industry. According to the Indian Association of Tour operators (IATA) account that the hotel, aviation sectors can get the loss near about Rs. 85 billion due to restrictions on the tourists (Source: www.businesstraveller.com). The Indian economy is expecting that in between lockdown India get the lose over Rs. 32,000 crore every day during the first phase of lockdown (Source: www.wikipedia.org). The companies which are producing the first moving goods due to this COVID-19 they now more focusing on essentials goods. In India upto 30% of business organizations has certain amount of impact due to COVID-19 (Source: www.wikipedia.org). Startup companies are now facing the funding problem, Live events industry could loss of Rs. 3,000 crore with that India is facing losses in every sectors like energy, Agriculture, manufacturing, entertainment, E-commerce, stock markets etc. Moreover, to prevent this pandemic COVID-19 India already started to work on that, they divide the country in zone wise for control the Indian economy, many states already makes the task force committee to come out from this pandemic and also in Delhi and Andhra Pradesh imposed the extra 70% -75% taxes on liquor, which can create the major effect on their state revenue's.

Limitations

In the limitation or gap of the study, we have faced some difficulties because we realized that the secondary data which was published till now by the various websites, articles its very less regards with the impact of COVID-19 on Business Environment, for that reason any error can occur as we had use only quantitative study with the help of secondary data only, for conducting this study- impact of COVID-19 on business environment, certain things which we may have left. Therefore, the researcher suggest in future it should be done with the large number of data with primary data which can predict the impact of COVID-19 on business environment in wonderful way, so it will be prominent.

Conclusion

In conclusion, of this study it was found that, world business environment drastically effecting the every countries economy. According to the WTO report, the world business might fall down by 13% and 32% (Source: www.wto.org). Due to COVID-19 the healthcare business also facing challenges and lockage, especially the medical tourism business of India has totally gone down. The post COVID-19 will see the another way of living, this COVID-19 eventually collapse the country's economy, youths startup companies are having the

shortage of funds, unemployment is increasing day by day, companies in worldwide are cutting the salaries of their employees, people losing their jobs, consumers are having the shortage of funds decreasing the demand pattern of the consumers which creating the falls down the economic activity of many nations. Moreover, this pandemic situation indicates that there will be high chance for worst recession ever and also we can compare this situation with the 1930s economic depression.

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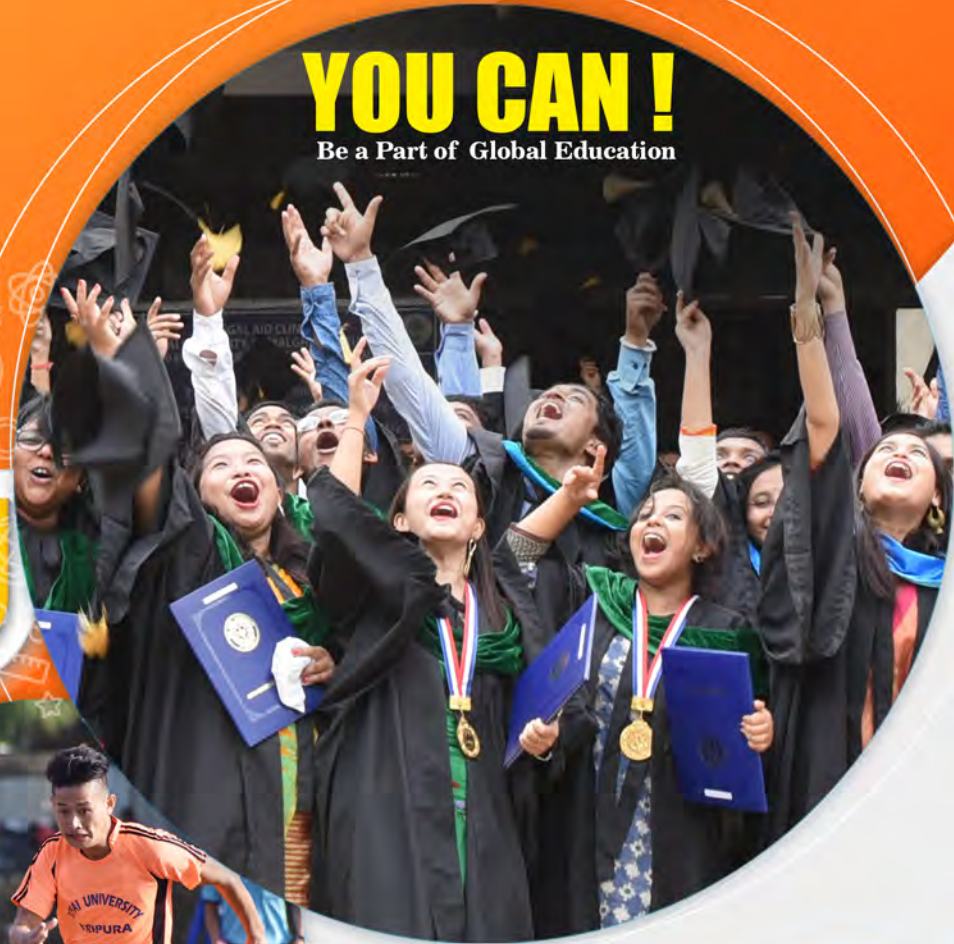
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