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MESSAGE FROM THE DESK OF EDITOR IN CHIEF

The Chief Editor and Editors of the advanced research journal 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 Advanced 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 Advanced 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 some current issues covering diversified field.

This issue needs an integrative and a holistic approach to the solution. Finally, the information contains in this journal volume 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.



Prof.(Dr.) Dhananjoy Datta

Dean - Research &
Development,
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UNIFORM CIVIL CODE: IMPLEMENTATION & COMPLEXITIES

Eshika Thakur & Hritvij Saxena
Prestige Institute of Mgmt & Research, DD Nagar, Gwalior (M.P)
Indian Institute of Technology, Bombay (Maharashtra)

ABSTRACT

The government/state is resolute in its determination to enact this law, which has garnered attention from several views, both positive and negative. It ultimately aims to impact the entirety of India. The precise implementation strategy for the legislation, whether it will be executed on a state-by-state basis or implemented nationwide, has yet to be disclosed to the public. In light of the prevailing conditions, a pivotal inquiry pertaining to the Uniform Civil Code is around the level of preparedness for its implementation. This study aims to provide insight into the obstacles that must be addressed to ensure the successful nationwide adoption of the Uniform Civil Code (UCC).

KEYWORDS: Personal laws, inheritance, succession, fundamental rights, directive principles, Goa code

INTRODUCTION

The majority of civic affairs in a nation are regulated by laws, namely the civil code, which applies universally to all religions, communities, castes, and genders without any exclusions.¹ The idea behind the notion of the Uniform Civil Code (UCC) is the equitable treatment of persons, wherein individuals of the same class are subject to equal regulations. Article 14 of the Indian Constitution upholds equality before the law, assuring a consistent set of regulations for a particular cohort of citizens.² Nevertheless, ensuring this classification does not infringe on the restrictions stipulated in Article 15 of the Constitution is crucial. The provision of personal laws in entry number 5 of the concurrent list confers jurisdiction to the state and the union to enact legislation concerning this particular subject.

It is important to comprehend that the notions of standard civil code and uniform civil code are distinct from one another since the former pertains to the implementation of identical regulations for all individuals. Civil- The notions of right in rem and right in personam are separate from one

¹Aparna Rao *Uniform Civil Code in India: Challenges and Possibilities* (2016)

²Zoya Hasan *Secularism and its Critics: The Case of the Uniform Civil Code in India* (2005)

another.³ The "right in rem" concept encompasses equality and equal opportunity rights. The term "right in personam" pertains to conflicts that arise between two persons, such as divorce, contract disputes, custody battles, and similar cases. This constitutes a breach of personal rights.

Code – The term "code" does not always refer to a singular statute. The Hindu Code Bill encompasses many legislations, such as the Hindu Marriage Act, Hindu Adoption Act, and Hindu Succession Act, among others, inside a unified legal framework. However, it is essential to note that there is now no one comprehensive law governing these matters. Therefore, the code does not need the presence of only one legislation. The Indian Penal Code is not the sole legislation governing criminal law in India. Other laws, such as the Foreign Exchange Management Act, the Food Adulteration Statute, and the Prevention of Corruption Act, also significantly regulate criminal activities.^{4 5 6} The Supreme Court has asserted in several judicial rulings that it is the state's responsibility to ensure the implementation of a uniform civil code for all residents. In order for the Constitution to possess any substantive significance, it is essential to initiate a first phase.

Religion & UCC

According to KM Munshi, the Constitution grants the government the authority to enact legislation pertaining to secular aspects of religious practices, provided that such measures are aimed at effecting social change. He campaigned for the Uniform Civil Code (UCC), asserting its advantages, such as fostering national unity and encouraging gender equality.⁷ The individual also asserted that if the personal laws pertaining to inheritance, succession, and related matters were seen as integral components of religion, it would impede the eradication of several discriminatory practices against women within Hindu Personal law. The Constitution granted the government the authority to enact legislation pertaining to non-religious aspects of religious practices, provided that such laws were aimed at effecting social change.⁸ Article 44 effectively separates religion from both social interactions and personal legal matters. Article 26 of the Indian Constitution mandates that

³B.S. Markose, 'Right in Rem vs. Right in Personam: A Comparative Analysis' Indian Journal of Legal Studies, 2019 5(1): 1-15

⁴The Foreign Exchange Management Act, 1999

⁵The Prevention of Food Adulteration Act, 1954

⁶The Prevention of Corruption Act, 1988

⁷Zoya Hasan *Secularism and its Critics: The Case of the Uniform Civil Code in India* (2005)

⁸ How Hindu personal law can be reformed. (2017, September 18). The Times of India. https://m.timesofindia.com/india/how-hindu-personal-law-can-be-reformed/amp_articles/60726036.cms

denominational groups are subject to constitutional principles and are obligated to comply with the law.⁹

Fundamental Rights & Directive Principles

According to Article 44 of the Constitution, the state must make efforts towards implementing a Uniform Civil Code (UCC) throughout the various areas of the nation. Article 44, a component of the directive principles, falls under the category of non-justiciable provisions, implying its lack of enforceability by legal means.¹⁰ However, it is essential to note that fundamental rights are subject to judicial review and can be enforced by legal proceedings

in the courts. The inclusion of phrases such as "in particular strive", "shall, in particular, direct its policy", and "shall be the obligation of the state" inside the directive principles signifies that these principles impose a policy-level requirement rather than being subject to judicial interpretation.¹¹

However, whereas Article 43 states that the state should make efforts through appropriate legislation, Article 44 does not include the requirement for adequate legislation, rendering it non-binding on the legislature.¹² The fundamental rights hold greater significance in comparison to the directive principles. In its ruling on the *Minerva Mills* (1980) case¹³, the Supreme Court stated that the Indian Constitution is based on the fundamental principle of maintaining equilibrium between Parts III (Fundamental Rights) and IV (Directive Principles).¹⁴ Disturbing the harmony of the Constitution occurs when one grants ultimate supremacy to one element over another. The Court also asserted that the construction of fundamental rights and directive principles should be approached cohesively.

⁹ Anupam Kumar, 'Uniform Civil Code and Secularism in India' *Journal of the Indian Law Institute*, 2014 56(3): 405-434

¹⁰ H.M. Seervai *Constitutional Law of India* (latest edition)

¹¹ UCC- A balance between fundamental rights and directive principles. (2023, June 27). The Amikus Qriae. <https://theamikusqriae.com/ucc-a-balance-between-fundamental-rights-and-directive-principles/>

¹² Amita Dhanda *India's Constitution: A socio-legal commentary* (2019)

¹³ *Minerva Mills v. Union of India* (1980) AIR 1980 SC 1739

¹⁴ Upendra Baxi, 'Balancing Fundamental Rights and Directive Principles: The Indian Experience' *Modern Law Review*, 1982 45(3): 402-420

Minerva Mills v. Union of India

Fundamental rights are basic for individual existence, while Directive Principles guide governance. Courts interpret the balance between them, termed "Conscience of the Constitution." The Minerva Mills case clarified their interrelationship, but the issue remains contentious.

The divergence in opinions between the majority and minority views in the Supreme Court of India's *Minerva Mills Ltd. & Ors. v. Union of India & Ors.* presents intriguing jurisprudential queries. These include the balancing act of conflicting interests, the decision-making process of judges in areas without set rules, and the unique status of Part IV (Directive Principles of State Policy) within the Hohfeldian right-duty framework, being non-enforceable under the Constitution of India.

To destroy the guarantees given in fundamental rights in order perpetually to achieve goals of directive principles is plainly to subvert the Constitution by destroying its basic structure. In the name of Uniform Civil Code, no one can take away the right to religion or right to culture of people because fundamental rights are superior to directive principles'. The Court harmoniously stated.¹⁵ As stated in Article 26 of the Constitution, even denomination groups, the constitutional goals bind section, and they must abide by the law.

Marriage laws

In order to facilitate the implementation of the Uniform Civil Code, it is imperative to perceive marriage as a contractual arrangement rather than a sacramental institution. The Hindu Code Bill¹⁶, also known as the Hindu Marriage Act, is predominantly grounded on Brahmanical Hindu Law and conceptualises marriage as a sacrament rather than a contractual arrangement.¹⁷ Consequently, this personal law pertaining to Hindus necessitates special reforms. Establishing a more precise definition of even the most basic rites is a fundamental requirement, representing the primary imperative for reform in the institution of marriage. In order to mitigate the potential for increased complexity in personal laws, it is imperative to offer elucidation on the basic inquiry posed by the jury on the definition of marriage within society and the eligible individuals who may partake in such a union.¹⁸

¹⁵ Amita Dhanda, 'The Minerva Mills Case and the Harmonious Construction of Fundamental Rights and Directive Principles' *Economic and Political Weekly*, 2006 41(46): 4593-4595

¹⁶ The Hindu Marriage Act, 1955

¹⁷ B.R. Ambedkar, 'The Need for Reform of Hindu Personal Laws in India' *Annihilation of Caste*, 1936

¹⁸ Upendra Baxi, 'Challenges in Implementing Uniform Civil Code in India' *Economic and Political Weekly*, 2015 50(40): 30-32

Additionally, addressing the issue of second marriages in India is imperative in the context of implementing a Uniform Civil Code. It would be necessary to prove the rights of the second wife. As previously mentioned, Brahminical Hindu Law predominantly governs the Hindu Marriage Act. According to the Manusmriti, the marriage is considered fully accomplished only during the completion of the seventh feras (satpadi). In certain instances, particularly within the Hindu community, second weddings may deviate from the customary practice of completing seven feras during the wedding ceremony. Instead, a reduced number of five feras may be undertaken, among other variations.¹⁹ The Supreme Court, in the case of *Bhaurao v. State of Maharashtra*²⁰, established a connection between the anti-bigamy provisions of the act and the requirement for a ceremonial solemnisation of marriages as outlined in Section 7(2) of the HMA.²¹

The Court determined that if a marriage is legally nonexistent due to the improper or unfulfilled performance of the customary ceremony, it would not be governed by the anti-bigamy provisions of the act. In a separate case, the Supreme Court rendered a decision wherein the burden of proof about the second marriage is with the claimant, namely the initial spouse.²² However, it is commonly seen that second weddings are often conducted clandestinely. Hence, it is unreasonable to demand that the woman substantiate the existence of this marriage, particularly given the husband's cohabitation with another individual and lack of official marital recognition. To mitigate the imposition of the second marriage penalty on a Hindu individual in the absence of any other legal matrimonial options, the presence of two marriages becomes necessary. The denial of rights to a significant number of Hindu women can be attributed to the complexity of the legal framework. In an unexpected pronouncement at a Supreme Court hearing, Justice Markandey Katju asserted that the second wife should be regarded as a concubine or mistress and, therefore, does not possess the right to receive financial support.²³

In a manner akin to the scenario mentioned above, it is noteworthy that live-in relationships are not legally proscribed in India. However, an intriguing question arises: what are the implications if one individual initiates such a relationship while still being engaged to another individual of the opposite gender? In the scenario mentioned above, it is important to note that under the provisions of the

¹⁹Report of the Law Commission of India on Reforms in Family Law (2008)

²⁰ *Bhaurao v. State of Maharashtra* (1985) 3 SCC 621

²¹The Prohibition of Bigamy Act, 1978

²²Nita Rao 'Uniform Civil Code and the Challenges of Bigamy Laws in India' *Journal of the Indian Law Institute*, 2018 60(2): 309-334

²³ Rekha Pandey, 'Towards Gender Justice: Rethinking Polygamy in India' by (Economic and Political Weekly, 2022) 57(42): 30-32

Hindu Marriage Act²⁴, the husband cannot be held liable for the offence of bigamy. Furthermore, the woman's sole recourse for seeking a divorce would be to present compelling evidence of the husband's act of adultery before a court. The necessity of reforming polygamy legislation and establishing a definitive limit on the number of cohabiting partners is evident.

Child marriage is a significant issue of concern within our society, necessitating not only the theoretical prohibition of such practices but also the implementation of more robust enforcement measures. Currently, child marriage remains unconditionally illegal, with legal consequences limited to the individual responsible for facilitating the marriage of minors. This individual may face a relatively lenient punishment with rigorous imprisonment which may extend to two years or a fine of up to which may extend to one lakh rupees, as determined by the Court²⁵. However, the marriage would still be deemed valid (voidable) and recognised as authentic according to legal standards. Consequently, any child born from such a marriage would be entitled to all inheritance rights concerning parental property and would be appropriately referred to as a legitimate offspring. Currently, laws aligned with the PCMA have been implemented in just 24 states and union territories.²⁶

Furthermore, the appointment of CMPOs has been carried out in only 20 states and union territories. Despite the demands made by India's Ministry of Women and Child Development (MWCD), state administrations still need to provide information regarding implementing these laws.²⁷ According to a research study, it was found that a significant proportion of girls, around 47 per cent, were married at a young age between the years 2005 and 2013.²⁸ However, it is noteworthy that only a limited number of these cases were reported to the PCMA (name of the organisation).²⁹ Furthermore, the PCMA has a very high proportion of cases now pending resolution.

Moreover, a mere 40 individuals were convicted for the offence of child marriage, being around 25% of the total number of cases concluded.³⁰ Another essential consideration pertains to the

²⁴The Special Marriage Act, 1954

²⁵Prohibition of Child Marriage Act, 2006

²⁶Smriti Zubin Irani, Minister of Women and Child Development. "Child Marriages". *Press Information Bureau*. 2023.

²⁷ Ministry of Women and Child Development (MWCD) Reports on Child Marriage

²⁸ Doe, J., 'Child Marriage in India' iPleaders (Sept. 10 2021) <https://www.iplayers.in/articles/the-evil-of-child-marriage-provisions-loopholes-and-challenges/>

²⁹ Rekha Pandey, 'Child Marriage and Gender Inequality in India: A Review of Current Literature' *Indian Journal of Gender Studies*, 2019 26(2): 231-254

³⁰National Crime Records Bureau (NCRB) Reports on Child Marriage Cases

treatment of children born outside of marriage and the potential impact on their inheritance rights in relation to property following the implementation of reforms facilitated by the Uniform Civil Code and the strict prohibition of child marriage within society.³¹ Within the Hindu community, a multitude of cultural practices exist, resulting in a significant prevalence of child marriages in some areas of India.³² It is noteworthy to mention that this discussion does not encompass the topic of marriage age within the Muslim community.³³ In accordance with the Hindu Marriage Act of 1955, weddings between direct family members are prohibited; however, an exception exists in certain regions of southern India.³⁴ Hence, it is imperative to develop suitable solutions for these issues while simultaneously upholding the immense variety within our nation.

Inheritance

The lack of consistency in inheritance laws is evident due to the existence of religious organisations that have established their own rules pertaining to inheritance and succession.³⁵ These laws exhibit varying degrees of gender equality and prioritise certain family members. Determining succession and inheritance is contingent upon applying diverse personal laws, which vary based on religious affiliations. In the event of an accident resulting in the demise of both parents and grandparents, the allocation of assets would be contingent upon the religious affiliation of the individuals involved, as each group in India adheres to its own distinct set of personal laws.³⁶ There exists a misconception that personal laws pertaining to inheritance are exclusively adhered to by the Muslim community. However, it is essential to note that other communities in India also observe their respective personal laws in matters of inheritance, similar to the Muslim community.³⁷ In contemporary times, in the event of a matrimonial union between a Hindu male and a Hindu female, the regulations

³¹ Nita Rao, 'Inheritance Rights of Children Born from Void Marriages in India: A Critical Analysis' *Journal of the Indian Law Institute*, 2020 62(4): 785-812

³² Sehgal, D. R. (2021, September 9). The evil of child marriage : Provisions, loopholes, and challenges. iPleaders. <https://blog.ipleaders.in/evil-child-marriage-provisions-loopholes-challenges/>

³³ The Personal Laws (Shariat) Application Act, 1937

³⁴ An expert explains: The issues in uniform civil code. (2022, February 15). *The Indian Express*. <https://indianexpress.com/article/explained/expert-explains-issues-in-uniform-civil-code-7771828/>

³⁵ From the India today archives (2022) | How a uniform civil code could change inheritance laws. (2023, June 30). *India Today*. <https://www.indiatoday.in/india-today-insight/story/from-the-india-today-archives-2022-how-a-uniform-civil-code-could-change-inheritance-laws-2400267-2023-06-30>

³⁶ Explained: How a uniform civil code will impact succession and tax laws. (2023, June 29). *India Today*. <https://www.indiatoday.in/law/story/uniform-civil-code-impact-on-hindu-undivided-family-tax-exemption-succession-laws-2399830-2023-06-29>

³⁷ The Personal Laws (Shariat) Application Act, 1937

pertaining to inheritance would be dictated by the Hindu Succession Act or Hindu Personal Law, as opposed to the Indian Succession Act subsequent to its revision in 1976.³⁸³⁹⁴⁰

According to Muslim Law, it is mandated that both sons and daughters are entitled to receive equal rights in family property.⁴¹ Although daughters and sons are guaranteed equal proprietary rights, some provisions in Hindu law allow fathers to create a will for property distribution.⁴² Consequently, this provision often results in depriving a daughter's proprietary rights. Contrary to the absence of testamentary provisions in Muslim Law.⁴³ The drafting of a will does not permit bias towards any specific successor, and it also restricts the allocation of more than one-third of the property's part in the will. In several jurisdictions, even in contemporary times, legislation pertaining to the abolition of zamindari has been enacted, stipulating that in cases where a male heir exists, female heirs shall not be entitled to any portion of agricultural property. This policy was implemented subsequent to attaining independence with the promulgation of the Constitution.⁴⁴ The rationale for placing this provision under Schedule 9 was to prevent its challenge, as it violates Article 14 of the Constitution.⁴⁵⁴⁶ Therefore, in order to promote gender equality, it is necessary to make adjustments to both the revenue law and the land code.

The antiquated concept of daughters being seen as "Paraya Dhan" has persistently influenced significant decisions about the inheritance rights of females, favouring males.⁴⁷ When addressing the allocation of a deceased family member's property and assets, two options are often considered: the presence of a legally recognised will or the application of personal laws.⁴⁸ Nevertheless, there may

³⁸ P.V. Kane *Hindu Law & Custom* (latest edition)

³⁹ P.B. Gajendragadkar *Family Law and Succession* (latest edition)

⁴⁰ Loopholes in personal law. (2004, January 19). The Economic Times. <https://m.economictimes.com/news/economy/policy/loopholes-in-personal-law/articleshow/431253.cms>

⁴¹ G. Haragopal, 'Islamic Inheritance Laws: Balancing Gender Equality and Religious Principles' *Journal of Comparative Law*, 2019 21(4): 785-810

⁴² P.V. Kane *Hindu Law & Custom* (latest edition)

⁴³ Sinha, B. (2023, July 11). *Child custody to inheritance, how personal laws shape family dynamics in India*. ThePrint. <https://theprint.in/judiciary/child-custody-to-inheritance-how-personal-laws-shape-family-dynamics-in-india/1662788/>

⁴⁴ Leela Dube, *Unequal Daughters: Gender and Inheritance in South Asia* (2000)

⁴⁵ The Indian Succession Act, 1925

⁴⁶ The Hindu Succession Act, 1955

⁴⁷ Upendra Baxi, 'Challenging the 'Paraya Dhan' Notion: Rethinking Inheritance Rights for Daughters in India' *Journal of the Indian Law Institute*, 2017 59(3): 507-532

⁴⁸ Aparna Rao, 'Daughters as 'Paraya Dhan': Examining the Impact on Inheritance Rights in India' (*Economic and Political Weekly*, 2012 47(41): 45-50)

be instances when a will is ruled unacceptable or void. Within the realm of personal laws, several statutes regulate the distribution of property among various classifications of recipients.

According to Islamic personal law, no differentiation exists between ancestral and self-acquired property. This implies that the individual with the property is regarded as its unequivocal proprietor, with no entitlement of any lawful successors being acquired until the owner's demise. According to legal provisions, individuals adhering to the Islamic faith are restricted from allocating more than one-third of their remaining assets by testamentary disposition subsequent to the settlement of burial costs and outstanding obligations.⁴⁹ In matters of inheritance, girls are recognised as legitimate legal beneficiaries of their parent's estate, but with a part that is half the size of that allocated to male heirs.⁵⁰ In accordance with Islamic law, a Muslim woman is eligible to receive a portion of her husband's assets. If the couple has children, she is entitled to one-eighth of his property. However, she is entitled to one-fourth of his property if they do not have children.

Furthermore, it may be necessary to include clauses such as dower or "nikahnama" (prenuptial contracts) within the framework of the Uniform Civil Code (UCC).⁵¹ Muslim females were denied their rightful portion of agricultural land when the Shariat Law was enacted.⁵² Promoting the concept of "jurist-given law" is crucial to establishing a favourable atmosphere for applying the Uniform Civil Code (UCC) practically.

⁴⁹Committee on the Status of Women Reports on UCC and Muslim Personal Law

⁵⁰Nita Rao, 'Challenges and Debates surrounding the Impact of UCC on Land Inheritance for Muslim Women' National Law Review, 2023 61(2): 215-240

⁵¹Upendra Baxi, 'Dower, Nikahnama, and the Need for Reform in Muslim Personal Law in India' by Economic and Political Weekly, 2019 54(38): 42-47

⁵²The Personal Laws (Shariat) Application Act, 1937

A shining example of UCC?

The Goa Civil Code has been hailed by certain journalists, intellectuals, and notably our former Chief Justice of India, S.A. Bobde, as a prominent illustration of a Uniform Civil Code.⁵³ It is considered a potential model for a uniform civil code due to its inclusion of several provisions that reflect a progressive legislative approach. In 1867, the nation of Portugal implemented a civil code of Portuguese origin, which was subsequently expanded in 1869 to encompass the overseas provinces under Portuguese jurisdiction, including Goa.^{54,55} The legal framework mandates the obligatory registration of marriages under the supervision of a civil authority. This requirement safeguards the equitable inheritance rights of wives, who are entitled to an equal share, precisely half, of the jointly owned assets, including those acquired by the husband through inheritance, in the event of a divorce.^{56,57} This entitlement remains valid unless a prenuptial agreement stipulates otherwise.

Additionally, the law compels parents to distribute at least fifty per cent of their property, including assets, to their children, including daughters.⁵⁸ The regulations pertaining to succession exhibit a considerable degree of progressiveness. Although total consistency is not observed in the context of marriage and adoption, it is widely acknowledged that these rules exhibit a higher degree of gender equity compared to other legal frameworks within the nation. The continuity of the Portuguese Civil Code in Goa, India, was ensured through Section 5(1) of the Goa, Daman and Diu Administration Act, 1962.⁵⁹ This act, enacted by the new Indian Administration, stipulated that all laws in effect prior to the appointed day (December 19, 1961, when Goa was liberated) in Goa, Daman and Diu, or any of its parts, would remain in force until modified or revoked by a competent legislature or other

⁵³ CJI Bobde needs to know that Goa family laws are not all uniform or equal. (n.d.). The Wire. <https://thewire.in/law/cji-bobde-needs-to-know-that-go-family-laws-are-not-at-all-uniform-or-equal>

⁵⁴ IASbaba. (2022, August 13). Common civil code of Goa. <https://iasbaba.com/2022/08/common-civil-code-of-go/>

⁵⁵ Nita Rao, 'Goa Civil Code and Gender Equality: Can it be a Model for UCC in India?', National Law Review, 2021 59(4): 509-534

⁵⁶ Committee on the Status of Women Reports on Goa Civil Code and UCC

⁵⁷ G. Haragopal, 'Inheritance Rights of Spouses under the Goa Civil Code' Economic and Political Weekly, 2018 53(8): 27-32

⁵⁸ Aparna Rao, 'Child Adoption Provisions in the Goa Civil Code and their Compatibility with National Laws Journal of the Indian Law Institute, 2021 63(3): 595-620

⁵⁹ Leela Dube *Family Law and Succession in Goa* (2015)

authorised body.⁶⁰ Despite being superseded by a more contemporary version in its nation of origin, Portugal, the Portuguese civil code remains in effect in Goa.

Provisions

In the context of matrimonial unions, it is a universally established legal requirement that a sequential procedure must be followed, often known as the initial and subsequent endorsement. The initial component is the declaration of intentions, accompanied by an invitation for any objections, while the subsequent element is the formalisation of the marriage by the signing of documents. The legal framework has several universally applicable requirements, like the requirement to allocate fifty per cent of the property to a daughter and the necessity for spousal approval to formulate a will.⁶¹ The consistently applicable provisions contain a positive provision. The subsequent topic of discussion is the distinctive notion of marriage property rights, a feature that is absent within the personal laws of the remaining regions of India⁶².

In the state of Goa, in the absence of explicit provisions, the prevailing legal framework for matrimonial unions is the regime of the communion of assets.⁶³ Under this regime, when entering into marriage, partners assume joint ownership of all assets acquired or inherited individually or collectively before or after the marriage. In the event of a divorce, it is often recognised that each spouse is entitled to an equal division of the marital assets.

Nevertheless, it is worth noting that the legal framework also permits the use of antenuptial agreements, which have the potential to establish an alternative allocation of assets in the event of a marital dissolution. Furthermore, these agreements allow the spouses an opportunity to maintain separate ownership of assets acquired before the commencement of their marriage.⁶⁴ These agreements are immutable and irrevocable. In the context of marriage, the sale of property needs the approval of both spouses.

⁶⁰ Are we really prepared for a uniform civil code? (2017, September 12). The Times of India. https://m.timesofindia.com/india/are-we-really-prepared-for-a-uniform-civil-code/amp_articleshow/60471358.cms#amp_tf=From%20%251%24s&aoh=16909116923428&referrer=https%3A%2F%2Fwww.google.com

⁶¹ Ranjana Kumari, 'Impact of the Communion of Assets Regime on Inheritance Rights in Goa' Economic and Political Weekly, 2018 53(8): 27-32

⁶² Patriarchy and property rights: Goa's 'Uniform civil code'. (2023, July 17). The Leaflet. <https://theleaflet.in/patriarchy-and-property-rights-goas-uniform-civil-code/>

⁶³ G. Haragopal, 'Challenges in Implementing Goa Civil Code Marriage Provisions in a National Context' Journal of the Indian Law Institute, 2022 64(2): 349-378

⁶⁴ Uniform divorce, maintenance & alimony laws. (2022, November 27). Supreme Court Observer. <https://www.scoobserver.in/cases/ashwini-kumar-upadhyay-union-of-india-uniform-divorce-maintenance-alimony-laws-case-background/>

It is not legally permissible for parents to completely disinherit their children. A minimum of fifty per cent of their assets must be transferred to their offspring. The distribution of this hereditary asset should be divided equitably among all offspring.⁶⁵ Polygamy is not permissible for Muslim men, even if their marriages are recorded in Goa⁶⁶. Furthermore, it is important to note that there is no provision within the existing legal framework for the dissolution of a marriage by verbal means.

The legal framework mandates the obligatory registration of marriages under the supervision of a civil authority. This requirement serves to guarantee equitable inheritance rights for wives, entitling them to a fifty per cent share of the "common assets," which includes any assets inherited by the husband in the event of a divorce, unless a prenuptial agreement stipulates otherwise. Additionally, the law compels parents to share at least half of their property, including assets, with their children, including daughters.^{67,68}

Uniformity model

However, as the famous adage suggests, the intricacies of a matter can often be of great significance, and this principle holds true in the context of the Portuguese Civil Court in 1867. Goa's Uniform Civil Code still may exactly be called a shining example of a progressive law or uniform, given the fact that it discriminates based on gender,⁶⁹ even in allowing polygamy for Hindus, amongst other things.⁷⁰ After the Hindu's demand, just two years after the establishment of the Goa Civil Court, they have provided that if, after a certain period of years, the couple is not able to procreate, especially a boy. The parties to the marriage can get married again. Even the registration of marriage procedure is different for Hindu couples than for catholic couples. Hindu couples are required for two-step verification to give legal validity to their marriage, i.e. firstly, they are required to give 15 days prior notice, and signatures would be done then after 15 days. Again, after a couple of weeks, the couple's signatures after they get married are required to consider their marriage valid in the eyes of the law.^{71,72}

⁶⁵ Ranjana Kumari, 'Inheritance Rights of Children under the Goa Civil Code' *Economic and Political Weekly*, 2018 53(8): 27-32

⁶⁶ Faizan Mustafa *Muslim Personal Law and the Goa Civil Code* (2023)

⁶⁷ Aparna Rao, 'Challenging Parental Discretion in Inheritance under the Goa Civil Code' *Journal of the Indian Law Institute*, 2021) 63(3): 595-620

⁶⁸ Aparna Rao, 'Comparing Marriage Provisions in the Goa Civil Code and Personal Laws of other Indian States' *Economic and Political Weekly*, 2021 56(46): 52-57

⁶⁹ Lesson from Goa's uniform civil code: Uniformity can be unjust to women. (2023, July 11). *The Indian Express*. <https://indianexpress.com/article/opinion/lesson-goas-uniform-civil-code-uniformity-unjust-women-8817832/lite/>

⁷⁰ Leela Dube *Goa Civil Code and Succession* (2015)

⁷¹ Portuguese Civil Code (as applicable in Goa)

On the other hand, for Catholic Christians, the second signature event would be done by the couple in the Church itself, which would become the final basis for providing the marriage certificate. In the same way, the Goa Court has been given the power to annul marriage, but this rule is not enforced on Christian Catholics. Christian couples get an annulment of their marriage from the Catholic Church, and the High Court mechanically abides by the decision of the Church and gives it official recognition in the eyes of the law.⁷³ So, there is a lack of uniformity in registration as well as termination of marriage.

Article 1204 of the Goa Civil Code provides the reasons for separation. In cases when a husband seeks to initiate divorce proceedings, infidelity, as a standalone factor, might serve as a valid cause for divorce. In the event that a wife seeks a divorce from her husband, she must provide evidence of adultery accompanied by public scandal, abandonment by the husband, or the husband's maintenance of a mistress, in addition to other grounds.⁷⁴ The criteria for divorce for women are considerably more stringent in comparison to those applicable to husbands. In the context of prenuptial agreements, it is observed that property allocation is often stipulated, wherein a 50-50 distribution between spouses in the event of divorce or death is specified. However, it is noteworthy that the management and administration of this property are typically entrusted solely to the husband.⁷⁵

Prior to 1955, Hindu men were not subject to any restrictions regarding the number of wives they could have or the frequency of their marriages. In contrast, in the sixth to seventh century, Muslim law imposed a limitation on men, stipulating that they could not have more than four wives. However, this restriction was accompanied by the provision that such an allowance would only be granted if the husband could ensure fairness and justice among his wives. It was acknowledged that achieving such justice would be exceedingly difficult for any man to accomplish. Therefore, Islamic law generally prohibited the widespread practice of polygamy.⁷⁶ However, it is worth noting that Hindus residing in Goa have historically been granted the privilege of limited polygamy under specific circumstances. This privilege is extended to Hindu men if their wives are above the age of 25 and are unable to conceive a child or if the wives have reached the age of 30 or have been

⁷² Explained: The Goa civil code, the new model for a uniform civil code. (2022, May 12). Hindustan Times. <https://www.hindustantimes.com/india-news/explained-the-go-a-civil-code-the-new-model-for-a-uniform-civil-code-101652304333768.html>

⁷³Upendra Baxi *Goa Civil Code: A Model for Uniform Civil Code in India?* (2019)

⁷⁴Upendra Baxi *Patriarchy and Property Rights: Goa's 'Uniform Civil Code'* (2023)

⁷⁵Ranjana Kumari, 'Goa Civil Code: Progressive Yet Gender Discriminatory?' *Journal of the Indian Law Institute*, 2022) 64(1): 129-154

⁷⁶Amita Tyagi *History of Marriage in India* (2023)

married for ten years without bearing a male child. In such cases, Hindu men may enter into a second marriage with the consent of their wives.⁷⁷

The legal system in Goa, which is based on French Law, has demonstrated a progressive trajectory during its historical evolution. Nevertheless, when analysed from a modern standpoint, it is challenging to categorise it as a definitive or all-encompassing system of gender coding. In recent times, India has experienced the implementation of several current legislations, including the Hindu Succession Act, Hindu Marriage Act, and Indian Succession Act.⁷⁸⁷⁹ The primary objective of these laws is to expand their provisions to encompass the people of Goa, guaranteeing that the inhabitants of Goa are eligible to receive their respective entitlements.

Uttarakhand Uniform Civil Code

The government of Uttarakhand has established a committee comprising specialists to conduct a comprehensive examination of the pertinent personal laws.⁸⁰ Pertaining to various aspects such as marriage, divorce, property rights, succession and inheritance, adoption, maintenance, custody, and so on.⁸¹

No significant measures have been undertaken to implement coding education in the country. During a committee address in Ahmedabad in 1971, Indira Gandhi, the nation's leader and her political party, encouraged the populace to contemplate the implementation of a Uniform Civil Code. Subsequent to that time, the administration has yet to undertake any significant measures, resulting in a lack of a comprehensive plan for deliberation.⁸²

One may raise the question of whether the Uniform Civil Code (UCC) may be formulated and enforced by individual states and what precisely constitutes the term 'state' as defined in Article 44 of the Indian Constitution.⁸³ The UCC, or Uniform Civil Code, encompasses the entirety of the

⁷⁷Ranjana Kumari, 'Evolution of Polygamy Regulations in Hindu and Muslim Laws: A Comparative Analysis' *Journal of the Indian Law Institute*, 2020 62(4): 847-876

⁷⁸Aparna Rao, 'Examining the Goa Civil Code as a Potential Model for the Uniform Civil Code in India' *Economic and Political Weekly*, 2020 55(52): 40-45

⁷⁹Nita Rao, 'Harmonizing Religious Freedom and Gender Equality under the Goa Civil Code' *National Law Review*, 2020 58(3): 273-300

⁸⁰Jahnavi Binu, K. (2023, July 7). *TNM explainer: Impact of UCC on marriage, inheritance, divorce and adoption. The News Minute.* <https://www.thenewsminute.com/article/tnm-explainer-impact-ucc-marriage-inheritance-divorce-and-adoption-179447#:~:text=A%20UCC%20is%20likely%20to,succession%20and%20inheritance%20of%20property>

⁸¹'UCC Uttarakhand', 'UCC Uttarakhand' (8 February 2024) accessed 8 January 2024. <https://ucc.uk.gov.in/>

⁸²After Uttarakhand, Gujarat seeks to bring uniform civil code: What is it? (2022, October 31). *The Indian Express.* <https://indianexpress.com/article/explained/everyday-explainers/what-is-uniform-civil-code-gujarat-uttarakhand-8238306/>

⁸³Ranjana Kumari, 'Who is the 'State' under Article 44 of the Indian Constitution?' *Journal of the Indian Law Institute*,

nation. In contrast, the term "state" refers to the government and Parliament of India, the Government and the Legislature of each individual state, all local authorities, and other entities within the territorial boundaries of India or under the jurisdiction of the Government of India.⁸⁴ Local government authorities do not possess the authority to establish a Uniform Civil Code (UCC), and a state is limited to enacting laws just for its own jurisdiction rather than for other states. The laws pertaining to personal matters, such as intestacy and succession, wills, joint family and partition, marriage and divorce, fall under Entry 5 of List-III-Concurrent List of the Seventh Schedule to the Constitution.⁸⁵⁸⁶

Article 12 of the Constitution consequently, the States are also authorised to enact legislation concerning these areas. The committee was furthermore assigned the responsibility of producing a report for implementing a Uniform Civil Code in Uttarakhand.⁸⁷ According to the committee leader, former Supreme Court judge Justice Ranjana Desai, our primary aim is to promote gender equality, with particular attention given to the well-being of women, children, and disabled individuals.⁸⁸ Upon its implementation, Uttarakhand will become the first state in post-independence India to adopt such a code. According to the panel leader, the draft of the Uniform Civil Code (UCC) has placed particular emphasis on the rights pertaining to gender equality, inheritance, polyandry, and polygamy. The approach used by the Government of Uttarakhand is commendable since applying the Uniform Civil Code (UCC) on a state-by-state basis allows for a systematic evaluation of its impact. This phased implementation strategy enables a clearer understanding of the potential outcomes and increases the likelihood of achieving successful results. Moreover, fostering consensus and promoting comprehension of the code will effectively address the concerns of those who feel insecure about expressing their religious beliefs and cultural practices.⁸⁹ Suppose the legislation in Uttarakhand effectively addresses gender inequality and establishes consistent legal standards without infringing upon individuals' rights to religion or culture. In that case, it might serve as a viable prototype for other governments.

2021 63(4): 759-788

⁸⁴ What is the uniform civil code and how will it play out in a country as diverse as India? (2023, July 3). The Hindu. <https://www.thehindu.com/news/national/explained-the-uniform-civil-code/article66105351.ece>

⁸⁵ Aparna Rao, 'Can Individual States Implement a Uniform Civil Code under Article 44?' by Economic and Political Weekly, 2022 57(30): 45-50

⁸⁶ India, L. (2023, February 2). Uniform civil code and its effect on the marriage in India. Lead India. <https://www.leadindia.law/blog/en/uniform-civil-code-and-its-effect-on-the-marriage-in-india/>

⁸⁷ Nita Rao, 'Article 44 and the Limits of State Power in Implementing a UCC' (National Law Review, 2021 59(1): 127-152

⁸⁸ 'Uttarakhand forms panel to examine personal laws for drafting UCC' *The Hindu* (June 27, 2022)

⁸⁹ 'Uttarakhand UCC Draft Submitted to CM Dharami, Proposes Ban on Triple Talaq' *The Indian Express* (2 February 2024)

CONCLUSION

The enduring nature of our Constitution has exemplified its effectiveness in aiding the operation of the democratic system and safeguarding its fundamental ideals. The Uniform Civil Code is an extra-constitutional objective. Using a staged strategy to implement the Uniform Civil Code (UCC) might be considered a more strategic and cautious approach, in contrast to a simultaneous and comprehensive implementation. An illustration of continuous changes may be observed in the Hindu Code Bill, enacted during 1955-56. In 2005, a notable amendment was made to the Hindu Act, which bestowed upon women the entitlement of coparceners within the Hindu Joint Family. Forming an expert group dedicated to implementing a Uniform Civil Code is an imperative and vital action that should be considered. The involvement of expert committees representing distinct religious groups, such as Christian experts for reforming Christian law and Hindu experts for developing Hindu law, is of utmost importance in this process. The decision of the Uniform Commercial Code (UCC) is a subject of policy that falls under the government's jurisdiction. The legal systems of Hinduism, Islam, Parsi, and Christianity are based on personal laws, leading to the presence of separate legal frameworks for different religious communities.

Nevertheless, it is crucial to prioritise the maintenance of gender equality and the harmonisation of all legislation with constitutional tenets. The prohibition of enacting any rule that opposes the principle of equality implies that although unique Hindu laws may be present, they are not permitted to engage in discriminatory practices based on a person's gender. The establishment of consensus has significant importance in the pursuit of attaining gender equity. The presence of a patriarchal mindset requires specific and focused actions in order to bring about a slow and progressive change.

EXPLORING THE CORRELATION BETWEEN ECONOMIC INDICATORS: GOLD PRICES, OIL PRICES, AND THE INDIAN RUPEE, AND THE INDIAN COMMODITY MARKET

Sugumar Duraisamy, Surekha C R, Sirajudeen M

CARE College of Arts and Science, Affiliated to Bharathidasan University, Trichy-620009, Tamil Nadu, India

Department of Management Studies, J.J. College of Engineering and Technology, Trichy-620009, Tamil Nadu, India,

Department of Commerce, Jamal Mohamed College (Autonomous), Trichy-620020, Affiliated to Bharathidasan University, Trichy

ABSTRACT

A commodity market deals in primary products, distinguishing itself from those trading in manufactured goods. Soft commodities encompass agricultural products like wheat, coffee, cocoa, and sugar, while hard commodities involve mined resources such as gold, rubber, and oil. These markets involve both physical and derivatives trading, utilizing spot prices, forwards, futures, and options on futures. Though oil is often attributed to causing market volatility, other commodities like corn and gold significantly influence daily stock prices. Despite this, there is limited empirical evidence, particularly in non-western markets. This paper focuses on assessing the impact of changes in commodity prices, specifically gold, crude oil, and the Indian rupee, on the commodity index and analyse the comprehensive connection between the commodity market and the broader Indian economy. The findings suggest a negligible association between these factors and the commodity market. In summary, the commodity market, dealing in both physical and derivative trading, experiences influence from various commodities. While oil is commonly linked to market volatility, this paper explores the impact of gold, crude oil, and the Indian rupee on the commodity index, revealing a minimal association between these factors and the commodity market. The fluctuations in one indicator impact the rises and falls in the commodity market. This is evident from the Johansen Co-Integration Rank Test conducted for Gold, Crude oil, and the Indian rupee in relation to the commodity index.

KEYWORDS: Commodity, Crude Oil, Gold, Indian Rupee, Volatility, ADF, ASM, Probability, Eigenvalue, Co-integration, Johansen Co-Integration Rank Test, Statistical value

1.0 INTRODUCTION

A commodity market is a market that trades in primary rather than manufactured products. Soft commodities are agricultural products such as wheat, coffee, cocoa and sugar. Hard commodities are mined, such as gold, rubber and oil. Commodity markets can include physical trading and derivatives trading using spot prices, forwards, futures, and options on futures. Farmers have used a simple form of derivative trading in the commodity market for centuries for price risk management. The modern commodity derivatives exchanges offer state-of-the-art facilities like online trading, clearing and settlement of futures transactions and the existence of a settlement guarantee fund assures prudent risk management practices by the exchanges, thereby providing an investor a completely monitored trading platform. Commodity traders and investors are in the absence of counterparty risk. This thus makes the overall procedure of commodity futures trading simpler than expected.

The Economy of India is the seventh-largest in the world by nominal GDP and the third-largest by purchasing power parity (PPP). The country is one of the G-20 major economies, a member of BRICS and a developing economy among the top 20 global traders according to the WTO. India was the 19th-largest merchandise and the 6th largest services exporter in the world in 2013; it imported a total of \$616.7 billion worth of merchandise and services in 2013, as the 12th-largest merchandise and 7th largest services importer.

The world consumption of new gold produced is about 50% in jewellery, 40% in investments, and 10% in industry. It's easy to trade. We find gold bars to buy, but also to sell. Some special coins for example are not always easy to sell. The premiums we pay on gold bars are in general lower than on gold coins. So in general we are paying almost the same price for a gold bar as the spot price of gold increased with a low premium. Gold bars are a form of physical gold, meaning we don't carry any counterparty risk. Whatever happens with the economy, stock market, or debt crisis, our gold will not be affected; it will remain ours.

Heavy crude oils provide an interesting situation for the economics of petroleum development. The resources of heavy oil in the world are more than twice those of conventional light crude oil. High Energy Density, Easy Availability, Infrastructure for Transport and Use, Crucial for wide variety of Industries, Easy to Produce and Refine, Constant Power Source and Reliability.

The Indian rupee is the official currency of the Republic of India. The issuance of the currency is controlled by the Reserve Bank of India. India imports key inputs like oil which is the fuel for its growth. Rising imports will increase the current account deficit. This paper is primary concerns with how the price movement in the gold price, curd oil price and Indian rupee will affect commodity market.

1.1 Objectives of the Study

- To study relationship between commodity market and Indian economy with reference to gold, crude oil, Indian rupee.
- To analyse the overall relationship between commodity market and the Indian economy.

2.0 Review of literature

Niels Fold et al. (2014) has investigated recent decades, artisanal and small-scale mining (ASM) in Africa has increased tremendously. An unknown but significant part is constituted by activities that are not based on legally registered mining licenses. The division of formal and informal ASM is, however, dissolved in the marketing chain where trading channels are intertwined: traders buy from miners with and without a license. So far state institutions and civil society organizations have endeavored to ‘formalize’ the informal sector by focusing on relatively isolated entry points in the ASM chain from production to consumption. This paper argues that future research and design of policy mechanisms needs to focus on the inter-linkages of actors and material flows within the complex intertwinement of the formal and informal ASM sectors. Our point of departure is the findings on interlocked markets within the literature on rural dependency relations, barriers for poverty eradication and agricultural development. The paper outlines the previous debate on formalization and maps out the territorial and organizational configuration of the present ASM gold chain in Tanzania and Ghana. On this basis we maintain that state action is inevitable and suggest possible institutional mechanisms to set up incentives for possible formalization pathways for African ASM gold chains.”

Michael Souček (2013) unique in its investigation of the co-movements between trading activity on the equity, crude oil, and gold futures market, proxies by open interest. It provides empirical evidence that stock and crude oil futures demand for hedging is positively related, but reacts negatively to sudden shocks in open interest on the other market. Furthermore, gold futures open interest reacts positively to shocks in the crude oil futures trading activity. The level of instantaneous linkage is related to external market conditions. During periods of unstable financial markets, the correlation between equity and energy futures open interest decreases, and the correlation of the open interest on the equity and gold futures market turns weak negative. This indicates hedging funds allocation toward gold market in periods of stock market uncertainty.

Juan C. Reboredo (2013) assesses the role of gold as a hedge or safe haven against oil price movements. We use an approach based on copulas to analyse the dependence structure between these two markets. Empirical evidence for weekly data from January 2000 to September 2011 revealed the following: (a) there is positive and significant average dependence between gold and

oil, which would indicate that gold cannot hedge against oil price movements; and (b) there is tail independence between the two markets, indicating that gold can act as an effective safe haven against extreme oil price movements. These results are useful for both portfolio risk managers and designers of policies aimed at using gold to preserve or stabilise oil exporter purchasing power.

Bradley T. Ewinga & Farooq Malik (2013) employs univariate and bivariate GARCH models to examine the volatility of gold and oil futures incorporating structural breaks using daily returns from July 1, 1993 to June 30, 2010. We find strong evidence of significant transmission of volatility between gold and oil returns when structural breaks in variance are accounted for in the model. We compute optimal portfolio weights and dynamic risk minimizing hedge ratios to highlight the significance of our empirical results. Our findings support the idea of cross-market hedging and sharing of common information by financial market participants.

3.0 Research methodology

This research is based on quantity method of data collection. Data were obtained from open source for the period between 2009–2014. In statistics and econometrics, an augmented Dickey–Fuller test (ADF) is a test for a unit root in a time series sample. It is an augmented version of the Dickey–Fuller test for a larger and more complicated set of time series models. The Johansen test is a test for co-integration that allows for more than one co-integrating relationship, unlike the Engle–Granger method, but this test is subject to asymptotic properties, i.e. large samples.

3.1 Statement of the Problem

When it comes to commodities and the stock market, investors are quick to blame oil for causing market volatility. While this is the case more often than not, other commodities such as corn and gold have a tremendous impact on daily stock prices. Global commodities are typically broken down into a variety of basic headers; energy, metals, agriculture, meat & livestock, and softs. Energy, as we know, is the most heavily scrutinized assets and include oil and natural gas. Metals, on the other hand, track our most precious assets, gold and silver. Agriculture, meats, and softs observe corn, coffee and live cattle, just to name a few. Since commodities are key inputs in many goods, they have a profound impact on the earnings of public companies which produce them.

“As the price of oil has dropped, gold, on the other hand, has experienced its highest price level since August 2014 as many investors have sought to invest in the market to park their capital. With the Euro falling to an 11 year low as a result of a number of factors including the Swiss National Bank's decision to decouple from the Euro and the European Central Bank's quantitative easing measures, gold has risen very quickly.”

There is various study landscape the rise and fall in price of Oil commodity and rupee price would affect the commodity quickly same reflects in the economy of any counties. Most of the western countries has done lot of research on that, whereas few study only taken place in non-western countries. Hence there is an attempt to made to study to measure how come the price volatility of selected economic indicators would affect the commodity market in India.

4.0 Analysis and discussion

Table 1:Descriptive Statistics on Indian Rupees for the Period of 2014

S.No.	Statistics	Value
1	Mean	0.001756
2	Median	0.00687
3	Maximum	0.023463
4	Minimum	-0.028805
5	Std. Dev.	0.016076
6	Skewness	-0.575486
7	Kurtosis	2.146431
8	Jarque-Bera	1.026659
9	Probability	0.5985
10	Sum	0.021069
11	Sum Sq. Dev.	0.002843
12	Observations	12

Table 2: Augmented Dickey-Fuller Test Statistic

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-1.234	0.609
Test critical values		
1% level	-4.4206	
5% level	-3.25981	
10% level	-2.77113	

*MacKinnon (1996) one-sided p-values

The results of ADF Test with regard to the Indian rupees for the period of 2013 are presented in the Tables 1 and 2. According to above the statistical value for the Augmented Dickey-Fuller (ADF) value was -1.234 and its probability was 0.609. The test critical values were -4.4206 at 1% level, -3.25981 at 5% level and -2.77113 at 10% level. It is to be noted that the calculated statistical value (-1.234) was higher than the critical value (-4.4206) at 1% level, (-3.25981) at 5% level and (-2.77113) at 10% level. It is clear that the ADF Test provided the evidence of stationary in respect of Indian rupee.

Table 3: Augmented Dickey-Fuller Test Statistic

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.85174	0.0005
Test critical values		
1% level	-4.4206	
5% level	-3.25981	
10% level	-2.77113	

*MacKinnon (1996) one-sided p-values

The results of ADF Test with regard to the Indian rupees for the period of 2013 are presented in the Table 3. According to above the statistical value for the Augmented Dickey-Fuller (ADF) value was

-6.85174 and its probability was 0.0005. The test critical values were -4.4206 at 1% level, -3.25981 at 5% level and -2.77113 at 10% level. It is to be noted that the calculated statistical value (-6.85174) was lesser than the critical value (-4.4206) at 1% level, (-3.25981) at 5% level and (-2.77113) at 10% level. It is clear that the ADF Test provided the evidence of stationary in respect of Indian rupee.

Table 4: Descriptive Statistics on Gold Price for the Period of 2014

S.No.	Statistics	Value
1	Mean	-0.00459
2	Median	0.003955
3	Maximum	0.036591
4	Minimum	-0.07007
5	Std. Dev.	0.035905
6	Skewness	-0.457
7	Kurtosis	1.968394
8	Jarque-Bera	0.94981
9	Probability	0.621944
10	Sum	-0.05502
11	Sum Sq. Dev.	0.014181
12	Observations	12

Table 5: Augmented Dickey-Fuller Test Statistic

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-4.18387	0.0102
Test critical values		
1% level	-4.20006	
5% level	-3.17535	
10% level	-2.72899	

*MacKinnon (1996) one-sided p-values

The results of ADF Test with regard to the Gold price for the period of 2014 are presented in the Tables 4 and 5. According to above the statistical value for the Augmented Dickey-Fuller (ADF) value was -4.18387 and its probability was 0.0102. The test critical values were -4.20006 at 1% level, -3.17535 at 5% level and -2.72899 at 10% level. It is to be noted that the calculated statistical value (-4.18387) was higher than the critical value (-4.20006) at 1% level, lesser than the (-4.18387) at 5% level and (-2.72899) at 10% level. It is clear that the ADF Test provided the evidence of stationary in respect of Gold price.

Table 6: Descriptive Statistics on Crude Oil Price for the Period of 2014

S.No.	Statistics	Value
1	Mean	-0.0457
2	Median	-0.02812
3	Maximum	0.037832
4	Minimum	-0.19976
5	Std. Dev.	0.075248
6	Skewness	-0.84929
7	Kurtosis	2.55842
8	Jarque-Bera	1.54009

9	Probability	0.462992
10	Sum	-0.54841
11	Sum Sq. Dev.	0.062285
12	Observations	12

Table 7: Augmented Dickey-Fuller Test Statistic

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	1.735152	0.9981
Test critical values		
1% level	-4.4206	
5% level	-3.25981	
10% level	-2.77113	

*MacKinnon (1996) one-sided p-values

The results of ADF Test with regard to the Crude oil price for the period of 2014 are presented in the Tables 6 and 7. According to above the statistical value for the Augmented Dickey-Fuller (ADF) value was -1.735152 and its probability was 0.9981. The test critical values were -4.4206 at 1% level, -3.25981 at 5% level and -2.77113 at 10% level. It is to be noted that the calculated statistical value (-1.735152) was higher than the critical value (-4.4206) at 1% level, lesser than the (-3.25981) at 5% level and (-2.77113) at 10% level. It is clear that the ADF Test provided the evidence of stationary in respect of Crude oil price.

Table 8: Augmented Dickey-Fuller Test Statistic

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.9022	0.0179
Test critical values		
1% level	-4.29707	

5% level	-3.2127	
10% level	-2.74768	

*MacKinnon (1996) one-sided p-values

The results of ADF Test with regard to the Crude oil price for the period of 2014 are presented in the Table 8. According to above the statistical value for the Augmented Dickey-Fuller (ADF) value was -3.9022 and its probability was 0.179. The test critical values were -4.29707 at 1% level, -3.2127 at 5% level and -2.74768 at 10% level. It is to be noted that the calculated statistical value (-3.9022) was higher than the critical value (-4.29707) at 1% level, lesser than the (-3.2127) at 5% level and (-2.74768) at 10% level. It is clear that the ADF Test provided the evidence of stationary in respect of Crude oil price.

Table 9: Johansen Co-Integration Rank Test for Indian Rupee

Unrestricted Co-integration Rank Test (Trace)				
Hypothesized		Trace	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None*	0.246191	2.826168	3.841466	0.0927
Unrestricted Co-integration Rank Test (Maximum Eigenvalue)				
Hypothesized		Max-Eigen	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None*	0.246191	2.826168	3.841466	0.0927

Trace test indicates no co-integration at the 0.05 level

Max-Eigenvalue test indicates no co-integration at the 0.05 level

*denotes rejection of the hypothesis at the 0.05 level

**MacKinnon-Haug-Michelis (1999) p-values

The both test results shows that Trace value is 0.55, Eigen value is 0.55 and Critical value for the both cases are 3.84. P value is more than 0.05 ($P > 0.05$) which indicates that there is no significant relationship between stationary and non-stationary variables. Hence co integration exists between tested variable. Therefore, research hypothesis rejected and null hypothesis is accepted (Table 9).

Table 10: Johansen Co-Integration Rank Test for Gold price

Unrestricted Co-integration Rank Test (Trace)				
Hypothesized		Trace	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**

None*	0.569318	8.423864	3.841466	0.0037
Unrestricted Co-integration Rank Test (Maximum Eigenvalue)				
Hypothesized		Max-Eigen	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None*	0.569318	8.423864	3.841466	0.0037

Trace test indicates 1 co-integration(s) at the 0.05 level

Max-Eigenvalue test indicates 1 co-integration(s) at the 0.05 level

*denotes rejection of the hypothesis at the 0.05 level

**MacKinnon-Haug-Michelis (1999) p-values

The both test results shows that Trace value is 0.55, Eigen value is 0.55 and Critical value for the both cases are 3.84. P value is less than 0.05 ($P < 0.05$) which indicates that there is significant relationship between stationary and non-stationary variables. Hence co integration exists between tested variable. Therefore, research hypothesis accepted and null hypothesis is rejected (Table 10).

Table 11: Johansen Co-Integration Rank Test for Crude Oil Price

Unrestricted Co-integration Rank Test (Trace)				
Hypothesized		Trace	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None*	0.007381	0.074082	3.841466	0.7855
Unrestricted Co-integration Rank Test (Maximum Eigenvalue)				
Hypothesized		Max-Eigen	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None*	0.007381	0.074082	3.841466	0.7855

Trace test indicates no co integration at the 0.05 level

Max-eigenvalue test indicates no co-integration at the 0.05 level

*denotes rejection of the hypothesis at the 0.05 level

**MacKinnon-Haug-Michelis (1999) p-values

The both test results shows that Trace value is 0.55, Eigen value is 0.55 and Critical value for the both cases are 3.84. P value is more than 0.05 ($P > 0.05$) which indicates that there is no significant relationship between stationary and non-stationary variables. Hence co-integration exists between tested variable. Therefore, research hypothesis rejected and null hypothesis is accepted (Table 11).

5.0 CONCLUSIONS

The results show that in the year 2012 there is a minor level of increases and decreases in Indian rupee value however in the month of July the highest Indian rupee value 125.7. The lowest value 88.6 in the month March 2010 were affected the market. With regards to Gold price value however in the month of August the highest Gold price value 145.1. The lowest value 84.9 in the month August 2014 which case the commodity volatility in the same period. In Crude oil price value however in the month of January the highest Crude oil price value 164.1. The lowest value 55.0 in the month December 2014 has closely shacked the commodity market. The results indicate that there should be a close relationship among the studied economic indicate with commodity market. The increases and decrease of one indicator will effects the increase and decrease in the commodity market, this is evident form the Johansen Co-Integration Rank Test for Gold, Curd oil and Indian rupee with Commodity index.

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EMPOWERING WOMEN ENTREPRENEURS IN BANGLADESH BY USE OF CROSS BORDER E-COMMERCE

Chingthowiu Marma

China Institute for WTO Studies,
University of International Business and Economics (UIBE), Beijing, China.

ABSTRACT

During COVID-19 period women entrepreneurs have got limelight in promoting their ventures on social networks like Facebook, YouTube, WhatsApp and others. Women entrepreneurs or SME conveniently operating their business on Facebook and other social networks. Businesses on Facebook and other social pages helping a lot to women entrepreneurs to become full time in their business and financially independent. WTO consistently focusing on women empowerment by engaging women in international trade. Trade has already created opportunities for women's entrepreneurs and supporting job opportunities for women in many countries. But, women's are still facing higher constraints than men when it comes to accessing foreign market. So the objective and significance of this study is to identify the capacity of women entrepreneurs to enter in cross-border market who are already facilitating their business on e-commerce websites and social networks like F-commerce (Facebook marketplace), Y-commerce (YouTube commerce), WhatsApp and others. In this research the questionnaires were developed to know the personal and business characteristics, training and support received or provided by government, business environment, and sustainability of business. The survey was conducted following the methods of random and convenient sampling. Research found, women entrepreneurs are facing challenges due to not having localized expert in oversea business, have to devote maximum time for family because for Bangladeshi women always family is first priority, neither they also get tax relief, subsidy nor complete support from government. In order to better empower women through cross-border e-commerce, efforts need to be made from the following perspective: equity in opportunity and facilities should be maintained, proper monitoring and evaluation needs to be done from government, information rights for women entrepreneurs, new policy for man and woman to devote equal time in family, give priority to women entrepreneurs in cross-border e-commerce, and convenience for women entrepreneurs while making international trade license.

KEYWORDS: Women Entrepreneurs, Women Empowerment, E-commerce, Cross-border E-commerce, Marketplace.

INTRODUCTION

1.1 Research Background

As per the research (Pengyan Wang October 2018) e-commerce is a great significant to the Developments of Small and Medium Sized Enterprises (SMEs) oriented by foreign trade. Moreover, the rapid development of e-commerce has given rise to a new form of international trade, namely cross border e-commerce. Cross border e-commerce refers to different transaction subjects which belong to different custom territory through e-commerce platforms, people can deal with e-payments and settlement (Qin Yige, Bryan Meivitananli 2018). As the technical basis for promoting economic integration and trade globalization, cross border e-commerce has a very important strategic meaning. Cross border e-commerce not only break through the barriers between countries, but it also promotes the international trade without the bondage of national boundaries. Meanwhile it's also causing great changes in world's economy and trade (Qin Yige, Bryan Meivitananli 2018).

In the 2015, out of all the different forms of empowerment, women's empowerment has gained the most traction in all parts of the world, with the United Nation member states signifying the achievement of gender equality and empowerment of all women and girls as the sustainable development goal 5 (SutapaBhattacharjee& Nadia AfrozeDisha). In the recent COVID-19 strict period women entrepreneurs have got limelight in promoting their ventures on social networks like Facebook, YouTube, WhatsApp and others. Women entrepreneurs or SME business holders conveniently operating their business on Facebook and other social networks. It also plays significant in market research and sharing and communication with clients. Businesses on Facebook and other social pages helping a lot to women entrepreneurs to become full time in their business and financially independent (Bhattacharjee, S., & Disha, N. A. 2020).

World Trade Organization (WTO) consistently focusing on women empowerment by engaging women in international trade. Trade has already created opportunities for women's entrepreneurs and supporting job opportunities for women in many countries. But, women's are still facing higher constraints than men when it comes to accessing foreign market. So women who have received traditionally less education than men need to undertake technical schooling because trade creates opportunities for skilled workers. Moreover women having great technical skills are able to harness their entrepreneurship and enter to men dominated market.

1.2 Research Objective

The main objective of this study is to identify the capacity of women entrepreneurs to enter in cross-border market who are already facilitating their business on e-commerce websites and social networks like F-commerce (Facebook marketplace), Y-commerce (YouTube commerce), WhatsApp and others.

1.3 Research Method

To carry out this research both primary and secondary data has been used. In case of secondary data, different published articles, journals, newspapers, blogs and informations available on websites are being used.

For collecting the primary data a questionnaire was developed specially relating to women entrepreneurs. For primary data out of 150 samples 111 samples are successfully collected from women entrepreneurs by following the method of random and convenient sampling.

1.4 Research Limitations

In this research there were some remarkable limitations to carry out this research. As the course is being conducted online, I could not go to the university's library for reviewing journals and other published handbook. I collected data mostly depending on resources available on Google scholar, articles, and websites via internet. The online collection of Data is not easy comparing to offline survey. Initially the women entrepreneurs are also reluctant to respond the questionnaire but later discussing with some of the women entrepreneur community leaders then only I hardly collected 111 samples out of 150. Remarkably the topic I chosen for the thesis is quite new for Bangladesh perspective. Thus the studies on this topic is still negligible in perspective of Bangladesh.

2. LITERATURE REVIEW

2.1 Cross-border E-commerce (CBEC)

Qin Yige, Bryan Meivitawanli (2018), mentioned cross border e-commerce refers to different transactions subjects which belong to different customs territory, through e-commerce platforms, people can deal with payment and settlement.

2.2 Research on The development trend of cross-border e-commerce (CBEC)

According to the Trade Promotion Council of India, cross-border e-commerce actually playing a key role in pushing India to its \$1 trillion export vision. There is no doubt that moving into the global market can be very useful to businesses, especially MSMEs, and in Europe 90% of online businesses are operated by SMEs.

From the recent research report of the Allied Market Research-2022 says, Cross-border B2C E-commerce platforms helps and facilitated both the buyer and seller to increase their market reach as consumers have more purchase options at good price and simultaneously the seller has a big consumer reach.

2.3 Research on the development trend of cross-border e-commerce in Bangladesh

Md Thohidul Karim¹, Xu Qi (2018), In Bangladesh e-commerce still in developing phase, though it has started in the late 1990s (e-cab, 2016). The correspondence of e-commerce has started changing in 2012-2013 when two e-commerce site akhoni and ajkerdeal introduce themselves to the online consumers. It has received good appreciation from the consumers mainly in Dhaka. The growing popularity of online shopping and increased number of internet users showing great prospect of e-commerce development in Bangladesh. The application of e-commerce will be different in Bangladesh than it is in China, Europe and America because of the social and cultural difference, overwhelming popularity of traditional business models, typical consumer behaviors, and consumer expectations.

2.4 Research on the impact of cross-border e-commerce on women entrepreneurs

According to International Trade Centre survey found that the share of women-owned enterprises doubled when moving from offline trade to online cross-border e-commerce because women has the quality of handling customers with politeness, hospitality and well communication. Ashly Hope, Volunteer (2019) also suggested that E-commerce has great potential to open a much bigger market for small businesses and to help reduce the barriers for women-led businesses to trade cross-border. To ensure that women especially can take advantage of this opportunity, countries must also work to improve the regulation and infrastructure that supports female-led businesses.

In WTO's Women and Trade, and The world Trade Report says that trade has already created opportunities for women's entrepreneurs and supporting job opportunities for women in many countries. But, women's are still facing higher constraints than men when it comes to accessing foreign market. E-commerce conducted through online platforms can be an easy and inexpensive way for women to trade globally, to enter foreign markets, to expand their businesses and to harness their entrepreneurship (WTO, Women and Trade). WTO also said, better data is needed to track the impact of trade on women. Gathering such data could lead to better understanding of the link between trade and gender, even could help Govt. realize the concrete economic benefits resulting from empowering women and adjusting their policies.

3. THE USE OF CROSS-BORDER E-COMMERCE (CBEC) BY BANGLADESHI WOMEN ENTREPRENEURS

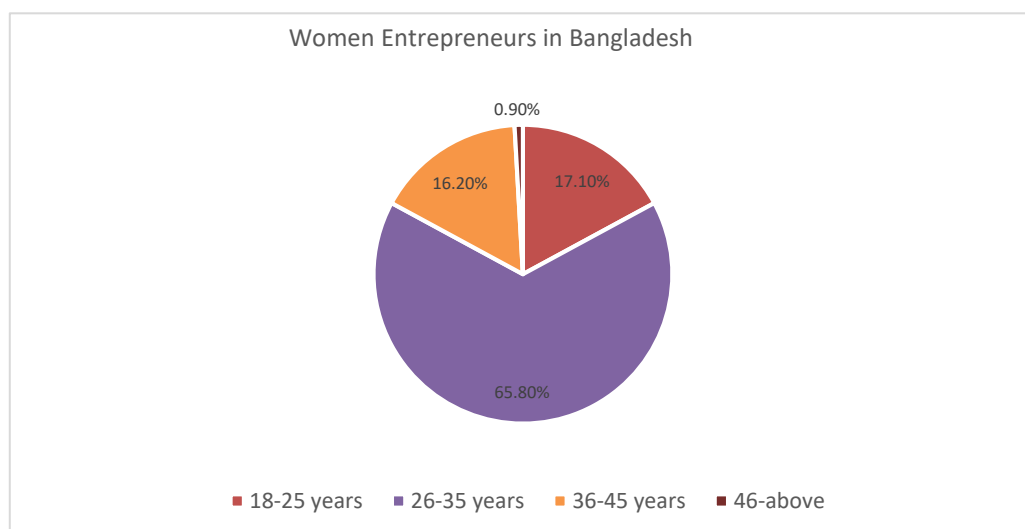
3.1 Personal characteristics of Women Entrepreneurs using CBEC

There are women entrepreneurs in Bangladesh associating from the different age range, qualification background, and different literacy level participating in cross-border e-commerce. In this research the women entrepreneurs are considered from the age range of 18 years to 46 years above. In terms of qualification of women entrepreneurs' class 5 to Post Graduate are considered, and in case of ICT literacy poor to professional level is considered.

3.1.1 Agerange, academic qualifications and ICT literacy of the Bangladeshi women entrepreneurs

People are saying that the age is just a number and there is no age limit to become an entrepreneur and start up a new business. But for the women living in Countries like Bangladesh, India and Pakistan are facing hurdle and challenges in every step of their ages. The women entrepreneurs in Bangladesh are from different age range group. As per the research and survey, the age ranges of Bangladeshi women entrepreneurs comprises of, 65.8% of the women entrepreneurs are in the range of 26-35 year, 17.1% are in the range of 18-25 years, 16.2% are in the range of 36-45 years, and 0.9% of women entrepreneurs belong to are 46 years or above age group.

Figure 1: Age Range of the Women Entrepreneurs in Bangladesh

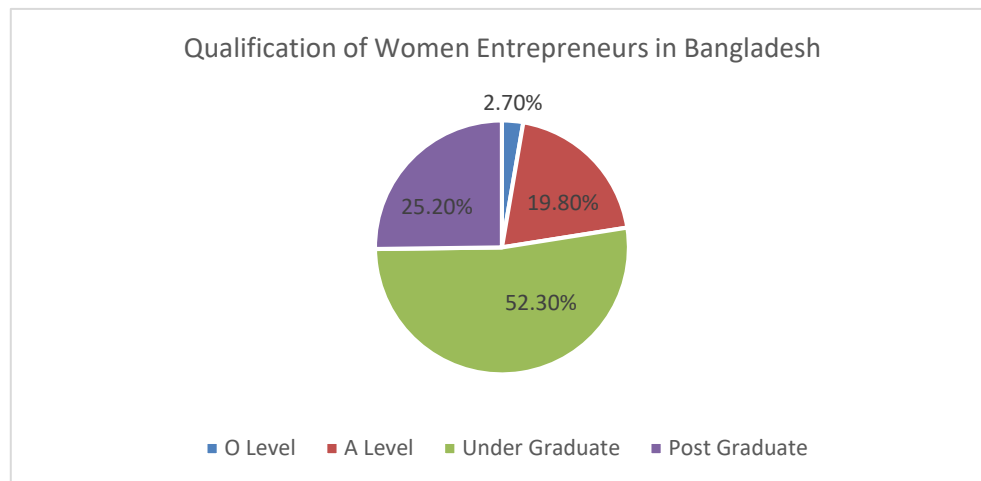


Source: Primary Data Collected from Bangladeshi Women Entrepreneurs.

In perspective of academic qualifications, the primary research and data enumerates that women entrepreneurs in Bangladesh also have good academic literacy rate. 52.3% of female entrepreneurs

are having under graduate degree, 25.2% of women entrepreneurs are post graduate, 19.8% of women entrepreneurs are academically A Level qualified, and remaining 2.7% women entrepreneurs are having O level academic qualification. It means most of the women entrepreneurs in Bangladesh are well educated, and those who have minimum academic qualification also knows how to run a small enterprise.

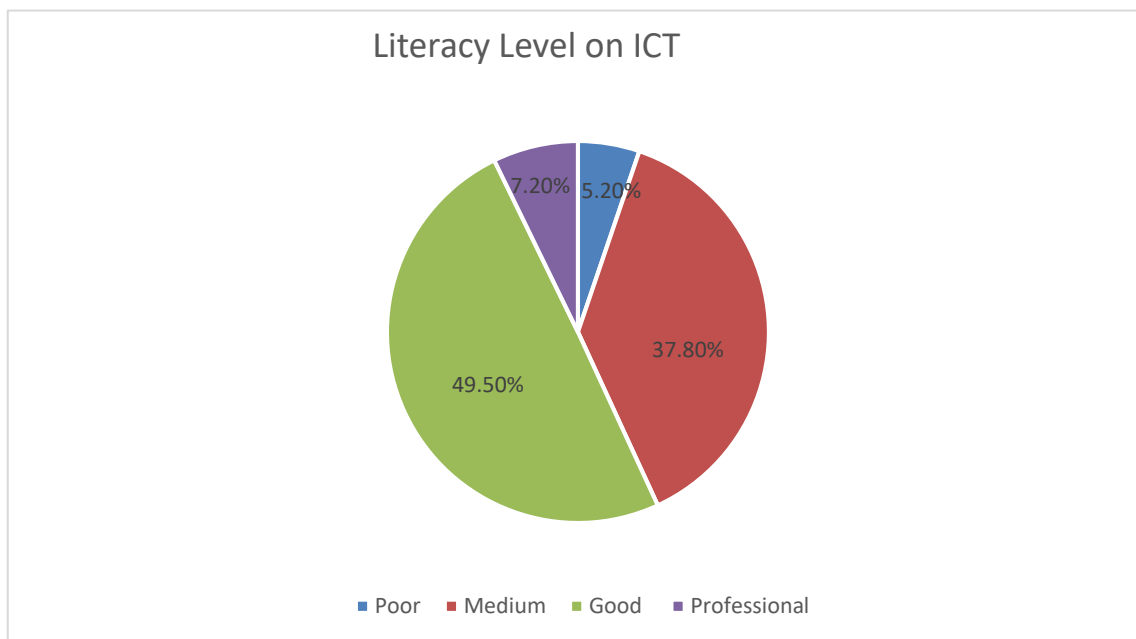
Figure 2: Qualification of Women Entrepreneurs in Bangladesh



Source: Primary Data Collected from Bangladeshi Women Entrepreneurs.

So, from the research and survey the result is found that 49.5% of women entrepreneurs are good in the ICT, 37.8% of women entrepreneurs are medium in literacy of ICT, 7.2% of women entrepreneurs are professional in ICT operation, and rest 5.4% of women entrepreneurs are poor in ICT. The research shows the women professionalism in ICT is very low in Bangladesh, and it has to be increase in number by making better advocacy from Government and Other organizations.

Figure 3: ICT Literacy level of Women Entrepreneurs in Bangladesh



Source: Primary Data Collected from Bangladeshi Women Entrepreneurs.

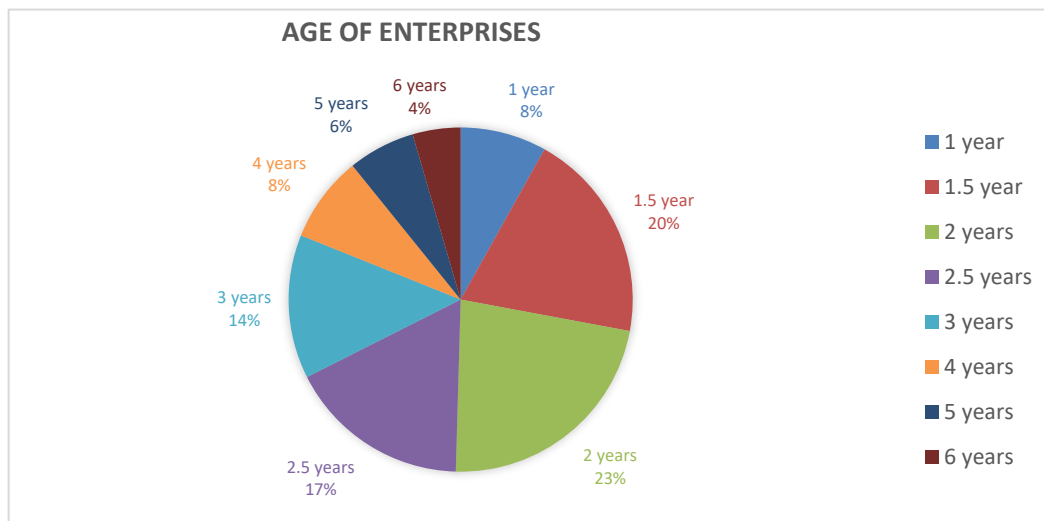
3.2. Enterprise Characteristics of Women Entrepreneurs using CBEC

In terms of investigating and research the enterprise characteristics of women entrepreneurs number or age of the opening year is undertaken, types of products sold, and geographical scope of business for cross-border e-commerce also counted in the survey of the research.

3.2.1 Number of Operating Years, Types of Products sold and with Geographical Scope of Business

During the COVID-19 lockdown women utilised time making hobby's products at home and sold it online on Facebook marketplace and others platforms by proper use of the internet and eventually came up with a new business idea. As per the primary research and survey, 22.50% of women's enterprises are 2 years old, 19.80% of women's enterprises are 1.5 year old, 17.10% of women's enterprises are 2.5 years old, 13.50% women's enterprises are 3 years old, and both ages of 1 and 4 years old enterprises are 8.10%, 6.30% enterprises are 5 years old, and 4.50% enterprises are 6 years old. So, this research shows that most of the women enterprises are 1 to 3 years old. This proves COVID-19 and revolution of digital platforms have boosted women to come into e-commerce business.

Figure 4: Age Range of the Women Entrepreneurs in Bangladesh



Source: Primary Data Collected from Bangladeshi Women Entrepreneurs.

Women entrepreneurs also trade and sale various types of products online. As per the survey online products are selling by women entrepreneurs in Bangladesh are; readymade garments, Traditional handcrafted dresses, heritage products, women saree, imported female kurtis and pajama, handmade bags, imported accessories from China and India, artisan bottles and glasses, traditional handcrafted pie, pickles, shal/scarf, men's punjabi, adventure products, backpack, organic honey and jiggery, eco-friendly jute products, organic and Ayurveda hair oil.

Among those products, readymade garments, traditional crafted dresses, imported kurtis and pajama, cosmetic, jewelries, handmade edible items, and bags – shoes and accessories are taking the majority in numbers. From the research it is found that most of the imported products are basically from China, India, and Pakistan.

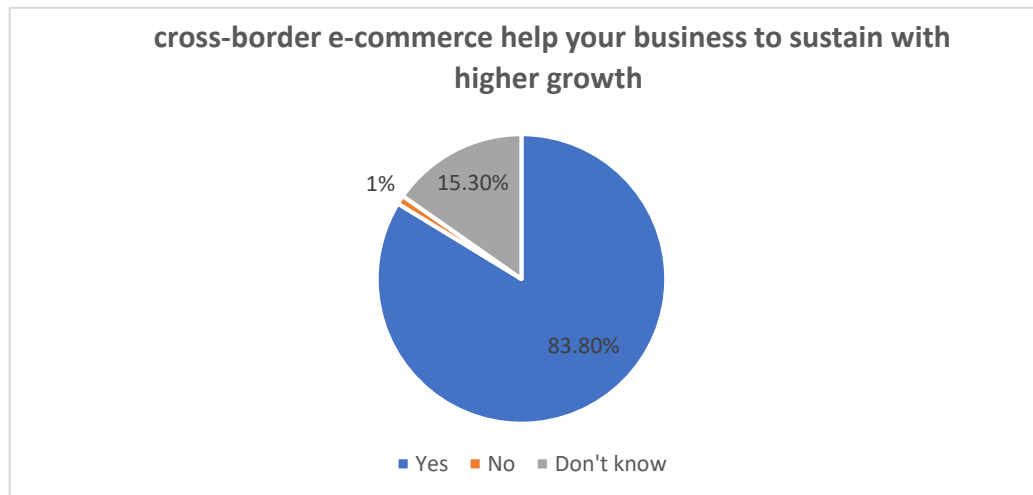
Similarly the research also reveals that women entrepreneurs in Bangladesh also dealing customers from all around the world mostly form India, USA, Middle East, and Europe. There are women entrepreneurs importing goods from the overseas nations, mostly from India, China, Pakistan, Thailand and USA. They imports products like saree from India, Kurtas and pajama from Pakistan, Toys, kids wear, men and women fashionable wears, bags and accessories are mostly imported from China, and branded shoes and clothes are also imported from US and Europe as well.

4. OPPORTUNITIES FOR BANGLADESHI WOMEN ENTREPRENEURS IN USING CROSS-BORDER E-COMMERCE (CBEC)

4.1. CBEC Makes Easier for Women to Start-up Business, grow faster and more profitable

This e-commerce or cross-border e-commerce have made new entrepreneurs to start up easily, because making online business doesn't need large store building, no rent or overhead cost needed, doesn't need any high technologies for connectivity. Now women entrepreneurs can start their businesses with single smartphone having good internet connection. In just one post of their products on internet can reach millions of potential customers around the world and can get orders within few seconds. For delivery products cross-border there are many medium to use to send the product to buyers. On the other hand women are also importing products from countries like India, China, and Pakistan ordering from e-commerce websites and bringing in through cargo companies. The platforms which made women to engage in cross-border e-commerce are Facebook, WhatsApp, Aadi.com.bd, Daraz.com.bd, and some of other social networks.

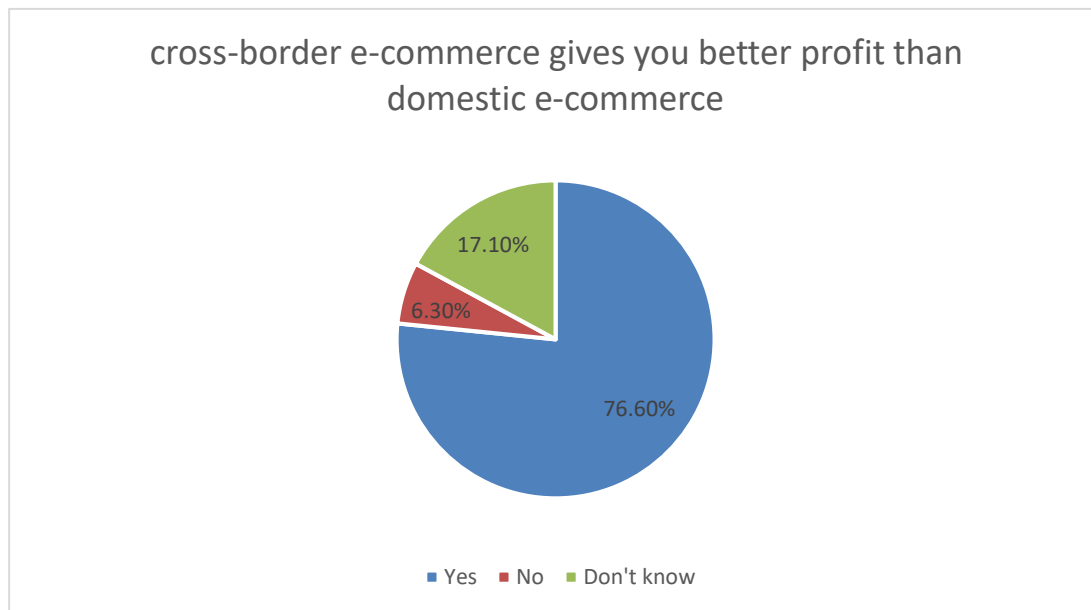
Since the COVID-19 outbreak most of the women have start up new businesses from home, mostly using Facebook marketplace. Initially started receiving order from nearby areas or known people. After getting comments and feedback on the products posted on Facebook from previous customer, the orders start coming from district or all over the nation. And slowly due to lots of views on the content created and viral of the product on Facebook marketplace the business goes internationally by receiving order form overseas customers. They advertise the products through online Facebook post and grab the customer's attention so quickly, also sell the products online in very fast mode. Cross-border e-commerce helps women's owned enterprises grow faster by reaching large number of customers and making better profits. As per survey enumeration, 83.8% of women entrepreneurs are sustaining their business due to cross-border e-commerce with higher growth, and rest 16% of women entrepreneurs are still neutral about the business cross-border e-commerce.

Figure 5: cross-border e-commerce help your business to sustain with higher growth

Source: Primary Data Collected from Bangladeshi Women Entrepreneurs.

The cost of production of local products are very cheap comparing to international products, and they sell those local products to overseas customers at international price but little cheaper than international seller, which makes customer buys their products. But there are also women entrepreneurs who import value for money products from foreign e-commerce websites which brands are not available in country or very expensive, and sell those products at competitive price for good profits. As per the survey, 76.6% of women entrepreneurs are getting better profit from cross-border e-commerce than domestic e-commerce. But there also some women entrepreneurs in Bangladesh who are still can't justify whether they can make enough profit from cross-border e-commerce or not. 17.1% or women entrepreneurs said they don't know whether they make proper profit from cross-border e-commerce or not and 6.3% women entrepreneurs said they are not making better profit as domestic e-commerce. This is happening because, in interview few women entrepreneurs said that they sell the products to foreign buyers at same price as in domestic markets.

Figure 6: Women Entrepreneurs Makes More Profit from Cross-border E-commerce



Source: Primary Data Collected from Bangladeshi Women Entrepreneurs.

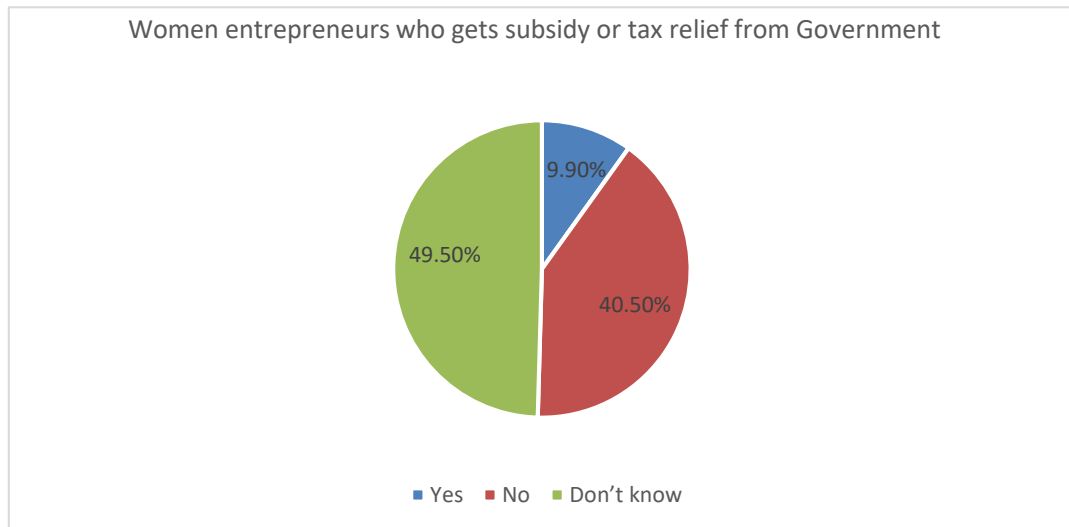
The above data shows majority of the women entrepreneurs are agreeing with cross-border e-commerce that this overseas e-commerce is profitable than e-commerce inside country. This is because product pricing in foreign marketplace are tagged valuing the US Dollar. So, made in Bangladesh products earns huge profits in foreign marketplace as cost of production in Bangladesh is very low comparing to western nations.

5. CHALLENGES FOR BANGLADESHI WOMEN ENTREPRENEURS IN USING CROSS-BORDER E-COMMERCE (CBEC)

5.1. Insufficient Support from The Government and Families

Supporting women entrepreneurs in Bangladesh can build best women entrepreneurs fostering better leadership. But in the atmosphere of Bangladesh getting support is not easier, most of the family members are too conservative, some of the women are living in very remote areas which are away from facilities and information. Getting sufficient support is challenging for most of the women entrepreneurs in Bangladesh.

The research says 40.5% women entrepreneurs' doesn't get any tax relief or subsidy from the government to facilitate cross-border e-commerce. 49.5% women entrepreneurs doesn't know whether government provide any subsidy or tax relief to engage in cross-border e-commerce.

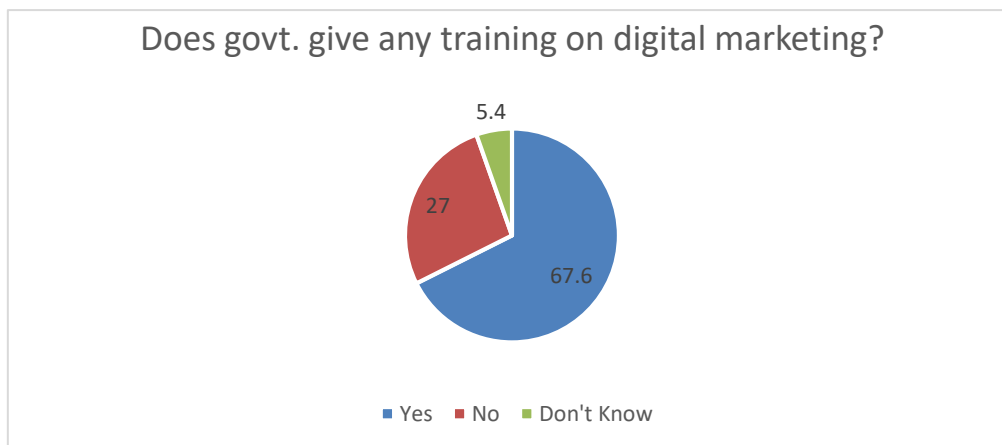
Figure 7: Subsidy and Tax Relief Received by Women Entrepreneurs in Bangladesh

Source: Primary Data Collected from Bangladeshi Women Entrepreneurs.

An entrepreneur having sufficient trainings can perform as expert to operate a business. A trained entrepreneur can generate innovative ideas which will help business stand unique representing the brand within the competitive marketplace. The training on Entrepreneurship can help women entrepreneurs overcome the challenges they face in running their businesses and can improve both business performance and overall.

The data from the primary survey says 67.65 of the women entrepreneurs are aware of the training that is provided from government, and rest 32% women entrepreneurs are not aware of trainings from government. 27% of women entrepreneurs responded that government is not giving any crucial trainings related to digital marketing and entrepreneurship. But there are some situations that most of the deserving women entrepreneurs are not getting chance to take part in those trainings because of conflict of interests, seats are forcefully dominated by wealthy people, and buying the seats by giving bribes. There are also some women who keep on taking same training only for the stipend given from government fund at the end of the training.

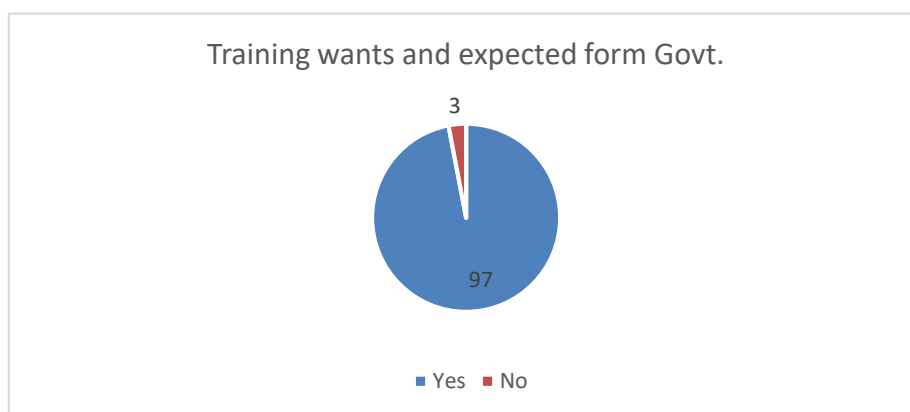
Figure 8: Women Entrepreneurs Aware of Training Given by Govt.



Source: Primary Data Collected from Bangladeshi Women Entrepreneurs.

As per response to questionnaire “training wants and expected from government”, it’s revealed that 97% of women entrepreneurs still wants and expecting exclusive training from government to skill up themselves and reach the milestone. They expressed the trainings that they wants and expect from government are training on e-commerce, digital marketing, Facebook marketing, product promotion, entrepreneur and leadership, brand building, business management and development, and export-import.

Figure 9: Trainings Expected by Women Entrepreneurs in Bangladesh

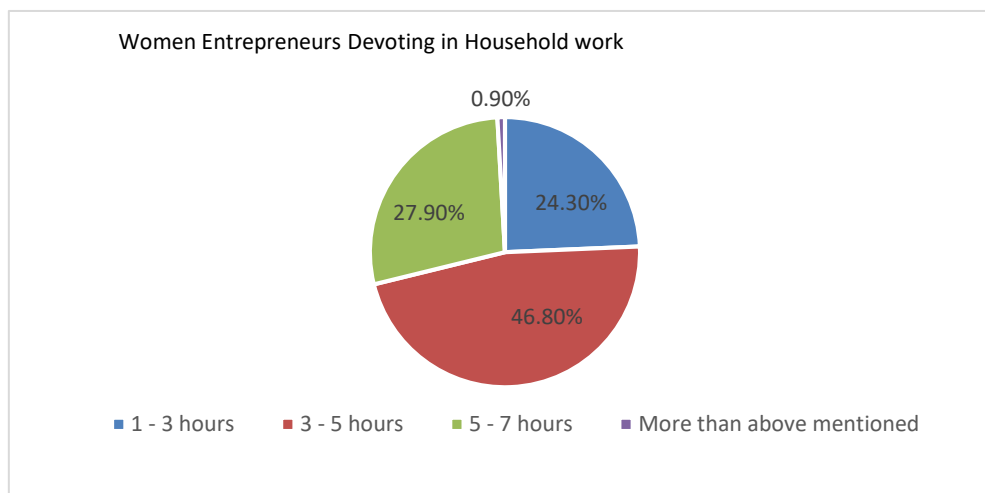


Source: Primary Data Collected from Bangladeshi Women Entrepreneurs.

It is one of the challenging part for women entrepreneurs to manage both business and family. Because most of them are married or having children. As per the survey, 46.8% of women entrepreneurs are have to devote 3-5 hours in daily household activities. 27.9% of women entrepreneurs have to devote 5-7 hours in daily household activities, 24.3% of women entrepreneurs have to devote 1-3 hours in household’s activities, and 0.9% of women

entrepreneurs have to devote 1-3 hours in daily household activities. If women entrepreneurs who are already married or having family need physical and emotional supports from their family member to do better in business consistently.

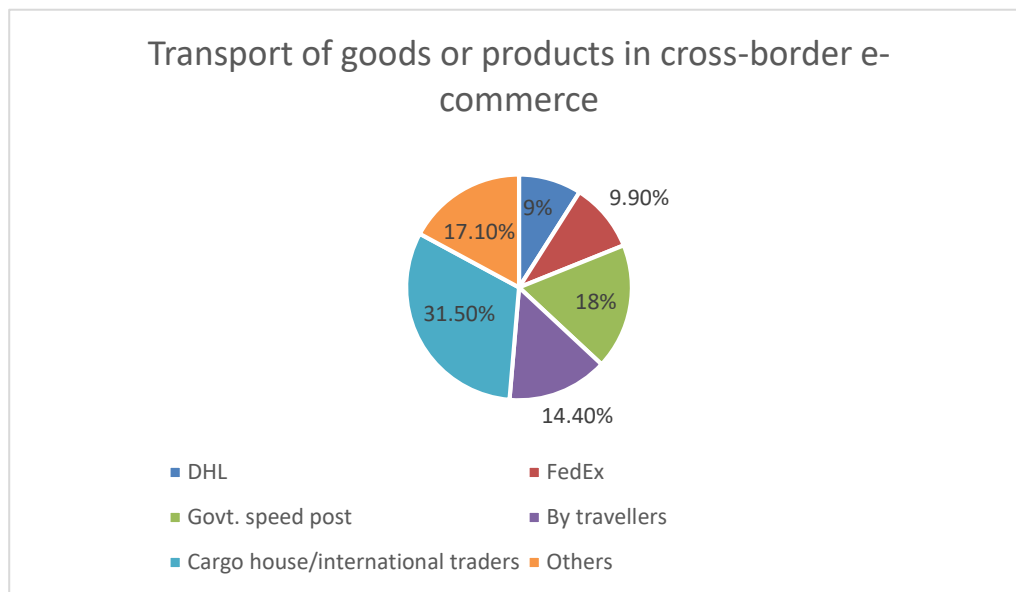
Figure 10: Women Entrepreneurs in Bangladesh Devoting in Household



5.2 Transportation of Good is Not Convenient Enough

Transportation of products to customer in cross-border e-commerce is quite expensive from Bangladesh perspective. The sellers has to send the product through international courier companies like DHL and FedEx, government speed post, travellers, and other inter cargo house and agencies. According to the surveyed data, 9% of women entrepreneurs transport their goods by DHL, 9.9% transports by FedEx, 18% transports by Government speed post, 14.4% transports by travellers, 31.5% are transports by cargo house and international traders, and 17.1 women entrepreneurs transports by others

Figure 11: transport of goods in cross-border e-commerce



Source: Primary Data Collected from Bangladeshi Women Entrepreneurs.

5.3. Lack of Localised CBEC Platforms

It's very practical that often sellers fail to realize the importance of proper market research while entering a new marketplace. Without proper R&D it's very much complicated to know the any marketplace. The international world is segregated with different continents and demographics, thus trends of shopping also varies from region to region, and it is essential to learn the different patterns, preferred payment modes, needs and wants of customers etc. Thorough proper market research, will not only tell about the marketplace, also customers in the international markets and their buying patterns, and will also help sellers in differentiating individual brand. Once individuals understand competition in international market and market size, can present unique selling proposition in a way that attracts customers.

6. CONCLUSIONS

6.1 Conclusions

From the global perspective cross-border e-commerce has shortened the distance between buyer and sellers due to digital transactions and communications. It also made virtual global world by availing all the require products at one platform. Cross-border e-commerce made women entrepreneurs to enter the international market easily by selling goods to foreign customers, and posting their products in cross-border e-commerce websites like aadi.com.bd social media marketplaces and daraz.com.bd. Women entrepreneurs are also facing challenges due to not having localized expert in oversea business, have to devote maximum time for family because for

Bangladeshi women always family is first priority, neither the also get tax relief, subsidy nor complete support from government. Despite facing all these challenges women entrepreneurs stand out in making cross-border business and making better profit. Women are also use their portion of profit for the family requirements.

To empower women entrepreneurs Government needs to implement some policy such as;

- i. To give equal chances to every deprived women to participate in skill development trainings like ICT, Digital Marketing, Product making, Business management, etc.
- ii. Monitoring and proper evaluation of the training centre whether training is facilitating properly or not, or whether deserving candidate got the seat or not.
- iii. There should be training for women entrepreneurs on Right to Information so that they can aware of getting information about facilities provided by government as well as policies.
- iv. There should be law implemented by government to devote in household activities equally.
- v. Provide special subsidy and tax relief with priority if licenced women entrepreneurs import or export goods following government policy.
- vi. Easy international trade licence making policy for women entrepreneurs.
- vii. Ensure proper health care and sanitation in any working field especially for women.
- viii. Train able to manage women to supervise the operation.

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Evolving Proportions of HRD through IT

Dr. Vijay Pithadia

Shree Swami Narayan Institute of Management & IT, Porbandar – 360578

ABSTARCT

Information & Information Technology is the lock opener players of the information age. The information age has ushered in a knowledge-based rebellion. The businesses in this age are networked & use IT to sustain, dilate & succeed in a highly antagonistic environment. Authentic continuance advancement of new products, manufacturing & production executives countenance reconstruction in electronic data interchange, in supply chain management & integrated logistics, finance executives appreciate elaboration in electronic currency, electronic payments etc. New technologies offer new options for lowering costs, restructuring working assets, streamlining operations & redefining their Human Resource Development strategy point of convergence. Modern business & industry have matured at a majestic upper chamber due to new technology to reduce costs by improving productivity, peculiarity & profitability. In this paper we discussed how the information technology facilitates more paraphernalia for Human Resource Development of any business establishment.

KEY WORDS

HRD, Internet & Intranet technologies, knowledge management, monitoring strategy, quality of people, metamorphosed organization, prospective opportunities.

INTRODUCTION

For decades, scholars & futurists have predicted as information revolution. Those predictions have come to life dramatically in recent years. We live in an information age in which the ability to generate & access new knowledge has become a key driver of social & economic growth. According to Geoffrey Elliott & Susan Star kings [1998] National economies are engaged in competition with one another on a global scale. This competition is for global markets & a larger share of economic wealth. When we shared vision as majority of national wealth is producing by creating, processing & transmitting information called information based economies.

Human Resource Development

Human resources deal with planning, organizing, directing & controlling of the procurement, development, compensation, integration & maintenance of people for purpose of contributing to organizational, individual & social goals. HRD managers at all level of organization are involved in the management of human resources. The key to success in these endeavours lays in the strength of the development process to health our people to reach optimum levels of performance. Dynamic organization is building boundary less organization believing in team building and partnerships with a view to achieve excellent results. New mission and vision can be achieve by stimulated the positive forces for humanizing the IT system and organization. In much the same way when it takes so much capitals and efforts to bring a customer to the shop window or the virtual market place, it is absolutely necessary to retain them. This can't be done without the highly committed human resource pool within organization.

Business Comportment in the Information Epoch

The central aim of most business organization is to generate a profit for the owners, or shareholders of the business. Organizations compete with one another at national level and often internationally, on a global scale, for a share of business opportunities & markets. Business organizations comprise a range of human & technological resources, which are managed, organized & coordinated by the organization for the purposes of generating a profit. Information systems & information technology are part of the resources of an organization, which are applied and used to generate income & profit.

The fundamental three pillars of any business organization are the employees, the organization & procedures and the technology. Considerations of these three pillars are sometimes known as a 'Socio-technical' view of information systems & technology within a business organization. The socio-technical view of organizations gives paramount importance to people within the information systems & information technology domain. Most business organizations aim to be effective & efficient in maximizing the utilization of all three main resources to generate an income or profit.

People Organization Technology

Career Bureaucracy Hardware

Education Culture Software

Ergonomics Competition Telecommunications

Employee attitude Competition Informatics
Employee participation Management
Employee monitoring Mission
Statutory regulation Policy
Training Strategy

Human Resource Information Systems [HRIS]

Human Resources Information System [HRIS] is a system designed to supply information required for effective management of an organization. In other words HRIS is designed to monitor, control & influence the movement of the people from the time they join the organization till the time they separate from the business organization. Any organization is managed by taking various decisions at the various levels of its management hierarchy. HRIS can be broadly classified into two major Processes:

[a] Information Anthology:

The nature the form of data will vary from organization to organization depending upon its objectives. The manner of data collection will depend upon the purpose for which data is required. After collection of data filtration & selecting the relevant data in tabulation manner is needed.

[b] Specifics Management:

A good data management system involves the sub functions i.e. Processing Operations viz. classifying, analysing, summarizing & editing of data, Storage of Data viz. indexing, coding & filling of information, Retrieval of Data, Evaluation viz. Judging the usefulness of information in terms of its relevance, accuracy & Dissemination. HRIS is very vast and it includes information about the following sub-systems:

[1] Knowledge Sub-system Information:

IT is the core of knowledge management. Without the technology, we can think of knowledge management, a knowledge management system is on the facilities reaching the right knowledge to the right person in right time. The challenge is to put together combination of culture, process and technology. To achieve this, companies need to create communities of knowledge sharing and creation and empower employees to tape the knowledge needed. Knowledge management investment is on time investment and its fruits are forever.

[2] Vocation Analysis, Training & Silhouette Sub-system Information:

The job Analysis is done according to user specifications & information input into the system i.e. title of job, purpose, duties & responsibilities, the computer program should allow the authorized users to update & reformat of information input. Training sub-system includes the Career planning, development needs analysis & as development advisor through feedback of employees by identifying gaps between an employee's competencies & job competency requirement of his or her job.

[3] Conscription & Inhabitants Administration Sub-system Information:

Recruitment sub-system includes internal/external advertisement module, applicant's profile, [curriculum vita/resume] appointment, types of appointment i.e. adhoc based, honorary, visiting/guest, temporary, apprentice, permanent & placement data. It is intends to keep personnel records of each employee as regards casual / medical leaves, departmental / intra-departmental transfer, deputation, promotion, demotion, increments, confidential reports etc.

[4] Human Resource Exploration Sub-system Information:

It is a bank of current & historic data about employee's attitude, mentality, absenteeism, turnover etc., which may use for different types of analysis. An important function of the HR departments to keep employees well informed of companies new issues in additional to financial details pertaining to health and wellbeing of the employee with a view to maintain competitive edge and change with optimum accountability. The system must adapt to organization policies and procedures, integrate information.

[5] HR Planning & Recital Assessment Sub-system Information:

This sub-system is providing forecasting facilities for the demand of key jobs as well as employee turnover; sometimes it's called as labour turn over & patterns of inter-organizational mobility. It can be used to project future employee & competency needs for staffing & development activities. HRIS facilitates a good Performance Appraisal & help managers direct employees to achieve organizational goals & develop their competencies. This sub-system generates forms based on the goals & standards required for job and also use Performance assessments, Goals accomplishments & Reward management for effective motivation for employees towards appropriate goals.

[6] Health Care Sub-system Information:

Growth in health care expending is driving new trends, which in turn are pressing companies and health care providers. This requires the information regarding the quality and cost of care is accessible to management for objective evaluation towards improvement in the organization

processes. Need to improve efficiency of the process of providing and monitoring health care benefits and to help employees maximize benefit programs. Established a new electronics workflow for tracking patient services and medical records, handling information and quick response to inquiries and document imaging lead to employee satisfaction, The HRIS virtually integrates the information relating to various sub-systems of HRM as discussed above. The integrated HRIS involves the elements i.e.

[a] Manifold Applications

[b] Automated Analysis Methods

[c] Easy Admittance & User-friendliness &

[d] Decision Stanchion

To deliver solution to support a wide range of HR function including procurement, development, performance evaluation, compensation and benefit administration. The HRIS allows organization to leverage investment in existing HR server system such a people soft, SAP, IVM HR access as well to implement intranet application.

The Internet / Intranet Technologies

The Internet is global & an Intranet is contained within a small group, department or corporate organization. Intranet technology can and consolidation of information about HR system from computer and Internet with mare efficient alternatives. The constraints centre on security, start-up cost, legal issues, training and maintenance. In the 21st century, when all over the world, changes are taking place; the industry needs to develop human resource for its requirement keeping in view such change. One of the major issues in many company if the volume of paper work involved in updating and distributing corporate policies and procedure manuals. Some people update their manuals and other do not, so everyone ends up working with a different policies & employees need to find out how a current policies works. Once the manual is available on the intranet, not only do all employees have access to the latest version of the policies but the only Times they have to pick up the phone to an interpretation of the tricky aspect of a policies are to check on the number of vacation days they have accumulated & if have a secure system; they can find this information on intranet also.

Transformed organization

Pace of change continues to accelerate at incredible rates & corporations are seeking to revitalize, restructure & resize in an effort to gain the competitive advantage required for success. The ability to response to demanding customer needs & capitalize on market opportunities is the key to

gaining success in today's world. Companies have started realizing that high level of interaction & co-ordination along the supply chain would be recipe for acquiring the competitive edge. To achieve improvement in providing quality service time to market, customer satisfaction, performance & their profitability, companies will have to most effectively in the first place gather vital information and quickly act upon these.

The specific task which HRD profession has to perform flow out towards purposeful direction, meeting the challenge of increasing competitive maintaining balance between creditability, conformity, the meeting the challenge of change, coping with growing technological sophistication & public criticism.

CONCLUSION

Capabilities assessment identifies that we need to acquire improve or build to make vision a reality. It is true that the calculators & computers don't have feelings but human have; therefore, they have to be deal with empathy and compassion with great care. We talk about MIS, MCM, FPM, etc. and we systematically attempt on monitoring organizational health, but how much we know about the health, moral and attitude of our human resource? With a view to sustained high performing organization sometime some of them may come out with some winning ideas. We realize that the health and happiness, progress and prosperity of every performing organization depends upon the fact as to how successful the leader has been in building an effective team enabling people plan together work together and achieve together a well-knit organization contributing towards the achievement of optimal level of productivity and profitability on a sustained basis as sincerely working as an effective team towards decision making.

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Investigating Student Anxiety at ICFAI University: An Analytical Approach

Dr. Amit Dhar, Dr. Siddhartha Sarma, Mr. Tapasjit Rajkumar, Mr. Saptarshi Paul

Assistant Professor, Faculty of Physical Education and Yoga, ICFAI University, Tripura
Assistant Professor, Centre for Studies in Physical Education and Sports, Dibrugarh University, Assam
Assistant Professor, Faculty of Physical Education and Yoga, ICFAI University, Tripura
Research Scholar, Faculty of Physical Education and Yoga, ICFAI University, Tripura

ABSTRACT

The study was conducted to analyze the anxiety of ICFAI University students. Total ninety (N=90) respondents were selected as a sample for this study. Thirty (30) respondents were collected purposively from three different streams (Management, Science and Education). To measure the selected variables, the standard questionnaire STAI was used and the reliability coefficient of STAI was 0.86. (Spielberger, 1966). The present study was hypothesized that there would be no significance difference of anxiety on the students of ICFAI University. To critical analysis the data, descriptive statistics and to find out the significant difference the ANOVA were used. The result shown, there was no significance difference among the groups as F-ratio of trait anxiety and state anxiety was 0.51 and 0.85 which was smaller than the critical value. It was clear from the findings that the Anxiety levels of each different stream students of ICFAI University, Tripura were same.

Keywords: Anxiety, Trait and State

INTRODUCTION

Anxiety is a uniquely common place experience that everyone experiences from time to time. It is an emotional state, represented by a feeling of dread, apprehension, or fear. Anxiety is by definition an unpleasant sensation. Weinberg & Gould (1995) have offered the following definition of anxiety. Anxiety is a negative emotional state with feelings often sense, agonize and uneasiness of an individual. Anxiety indications may be bone pains, being tired, headache, nervous, poor sleeping, forgetting, hesitations, hypochondriacs etc (M L Kamlesh, 2011). A variety of type-tags

have been given to anxiety such as Trait Anxiety, state anxiety, manifest anxiety, chronic anxiety, specific anxiety, etc. Spielberger (1966) was the first anxiety theorist to distinguish between anxiety as a state and anxiety as trait. State anxiety is situational stress induced by situations in the game. The study will be significant in analyzing the Anxiety level of different stream as Management, Science and Education students of ICFAI University.

OBJECTIVE

The objective of the study was to evaluate the State and Trait anxiety of the students on different stream of ICFAI University.

METHOD

Selection of Subjects

For the purpose of the study Ninety (N=90) students were selected. The subjects belong to three different streams of ICFAI University, Tripura. Thirty (30) subjects from each stream were selected purposively.

ADMINISTRATION OF QUESTIONNAIRE AND COLLECTION OF DATA

To measure the selection variables, the standard questionnaire (State Trait Anxiety Inventory) was used. The reliability coefficient of STAI was 0.86 (Spielberger 1966). The purpose of the study was to compare the Anxiety level of students belonging from different stream ICFAI University. Before filled the questionnaire, the researcher had given proper instruction.

The researcher had also provided all the necessary items or materials in order to fulfill the questionnaire by the students.

STATISTICAL TECHNIQUE FOR ANALYSIS DATA

For the purpose of the study was to check the anxiety level of students of ICFAI University, descriptive statistics of mean, SD and ANOVA was used. The level of significance was set at 0.05.

RESULT

After collection of the data statistical analysis were used.

Table-1: Mean and SD of the data

Anxiety	Stream	N	Mean	SD	Minimum	Maximum
Trait	Management	30	49.60	5.04	46	65
	Science	30	50.20	3.58	45	57
	Education	30	50.84	4.17	47	68

State	Management	30	50.12	5.43	45	64
	Science	30	50.52	4.29	41	60
	Education	30	51.76	3.99	47	67

Table showed that in Trait Anxiety, the mean and SD of Management, Science and Education students were 49.60 ± 5.04 , 50.2 ± 3.58 and 50.84 ± 4.17 . Again in state anxiety the mean and SD were 50.12 ± 5.43 , 50.52 ± 4.29 and 51.76 ± 3.9 .

Table-2: One way ANOVA of Trait Anxiety

Source of Variation	SS	df	MS	F	P-value	Fcrit
Between Groups	19.22	2	9.61	0.51	0.59	3.12
Within Groups	1337.36	72	18.57			
Total	1356.58	74				

Table-2 reveals that F-ratio of trait anxiety was 0.51 which was smaller than the critical value of 3.12.

Table-3: One way ANOVA of State Anxiety

Source of Variation	SS	df	MS	F	P-value	Fcrit
Between Groups	36.56	2	18.28	0.85	0.42	3.12
Within Groups	1533.44	72	21.29			
Total	1570	74				

Table-3 reveals that F-ratio of trait anxiety and state anxiety was 0.85 which was smaller than the critical value of 3.12.

FINDINGS:

Result of the study indicated that there was no significance difference on Anxiety among the different stream as Management, Science and Education students of ICFAI University. Miss Rubi Dutta and Dr. K.P. Gogoi (2015) conducted a study on Impact of Educational Anxiety on Academic Achievement. In this study they found that there was not much distinction between two students group of male and female or urban and rural in terms of their Educational Anxiety on Academic Achievement. The finding may be endorsed to the reality that the anxiety refers to the state of agitation and disturbance. It has been observed that generally those who have an academically dazzling career and are of aggressive nature in academic have a same level of anxiety for their conscious work, and the main reason they have to achieve and want to excel in their perspective field and their competitive nature might have increased the source of Anxiety.

CONCLUSION

It is apparent from the findings that the Anxiety level of three stream like Management, Science and Education students of ICAFI University has comparatively same in findings. Based on the findings researcher concluded that there was no any difference of Anxiety among the students of three stream in ICAFI University.

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ABOUT THE UNIVERSITY

The ICFAI University, Tripura was established in 2004 through an Act of State Legislature. The University has been approved by the University Grants Commission, under Section 2(f) of the UGC Act, 1956. ICFAI University Tripura is a multidisciplinary University offering 50+ different programs.



ACCREDITATIONS

-  University Grants Commission (UGC)
-  National Assessment and Accreditation Council (NAAC)
-  Bar Council of India (BCI)
-  National Council for Teacher Education (NCTE)
-  Distance Education Bureau (DEB)
-  Rehabilitation Council of India (RCI)
-  Tripura Nursing Council (TNC)
-  Indian Nursing Council (INC)
-  MSME(HI/BI), Govt of India has recognised as Host Institute to Support for Entrepreneurial and Managerial Development of MSMEs through Business Incubators
-  Established Skill Management & Accreditation of Training centre (SMART) recognised by Ministry of Skill Development & Entrepreneurship, NSDC, Govt of India.



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-  Member of the Association of Indian Universities, New Delhi, India
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-  Members of Association of Management Development Institutions in South Asia (AMDISA)
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-  National Cyber Safety and Security Standards (NCSST)
-  National HRD Network (NHRDN), Gurgaon
-  Inter- University National Cultural Board (IUNCB)
-  Amazon Internet services Pvt. Ltd for AWS (Cloud Computing) Program
-  Oracle Academy bearing ID No.: 23681394
-  Indo-Australian Chamber of Commerce
-  VMware IT Academy



RANKING/ CERTIFICATES

- Ranked 1st among the Top Engineering Colleges of Excellence (State wise rank, Govt. & Pvt) by CSR GHRDC- Engineering Ranking 2022.
- ICFAI University Tripura is ranked 32 by India Today- MDRA Best Universities Survey 2020
- Ranked 27 in the Top 100 Engineering College ranking survey 2020 and ranked 3rd in the Top 10 Engineering colleges 2020 region wise ranking announced by Silicon India.
- Department of Chemistry of ICFAI University Tripura Nature Index ranked is 82nd in India as on 25th April, 2020.
- Established 'Institute Innovation Council (IIC) as per norms of Innovation Cell, Ministry of MHRD, Govt. of India
- Registered with NGO Darpan, Niti Ayog, Govt. Of India
- Certified by ISO 9001: 2015
- Best Universities & Colleges 2018-19 awarded to ICFAI University Tripura in the special category by Rubber Skill Development Council (RSDC).
- ICFAI University Tripura certified by Directorate of Social Welfare & Social Education.
- ICFAI University Tripura got AAA rating in Northeast India by Careers360 Magazine- India's Best Engineering Colleges 2020
- ICFAI Law School got AA+ rating by Careers360 Magazine among India's (East Zone) best law Colleges 2021
- ICFAI University Tripura is recognized in the band "BEGINNER" under the category "University & Deemed to be university(Private/Self Financed)(Technical)" in ARIIA 2021

SCIENCE AND TECHNOLOGY

- B.Tech (CE, ME, ECE, EE, CSE)
- B.Tech (*Lateral Entry*)
- BCA
- Integrated MCA
- MCA
- M.Tech - CSE
- M.Tech - Structural Engineering
- M.Tech - Water Resource



BASIC SCIENCE

- B.Sc. (Hons) Physics
- B.Sc. (Hons) Chemistry
- B.Sc. (Hons) Mathematics
- M.Sc. Physics
- M.Sc. Chemistry
- M.Sc. Mathematics



EDUCATION

- B.Ed
- M.A (Education)
- M.Ed

LIBERAL ARTS

- B.A-English (Hons.)
- B.A-psychology (Hons.)
- B.Sc.- Psychology (Hons.)
- M.A-(English)
- M.A-psychology



ALLIED HEALTH SCIENCES

- B.Sc. in Emergency Medical Technology
- B.Sc. in Cardiac Care Technology
- B.Sc. in Dialysis Therapy Technology
- Bachelor in Health Information Management
- B.Sc. in Medical Laboratory Technology (BMLT)
- B.Sc. in Medical Laboratory Technology (BMLT) (*Lateral Entry*)
- Master in Medical Laboratory Technology (MMLT)



MANAGEMENT & COMMERCE

- BBA
- B.Com (Hons.)
- MBA
- M.Com

LAW

- BA-LLB (Hons.)
- BBA-LLB (Hons.)
- LL.B
- LL.M (2 Years)

SPECIAL EDUCATION

- B.Ed Spl. Ed (ID)
- D.Ed.Spl. Ed (ID)
- M.Ed Spl. Ed (ID)
- Integrated B.A B.Ed Spl. Ed (ID)
- Integrated B.Com B.Ed Spl. Ed (ID)
- Integrated B.Sc B.Ed Spl. Ed (ID)

NURSING

- GNM

LIBRARY AND INFORMATION SCIENCES

- B.Lib.I.Sc
- M.Lib.I.Sc- Integrated
- M.Lib.I.Sc

PHYSICAL EDUCATION

- B.P.Ed
- D.P.Ed
- B.P.E.S
- B.P.E.S (*Lateral Entry*)
- M.P.E.S

YOGA & NATUROPATHY

- Post Graduate Diploma in Yoga Therapy

CLINICAL PSYCHOLOGY

- M.Phil in Clinical Psychology

Ph.D



Programs Offered at ICFAI University Tripura

Science and Technology

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B. Tech (CE, CSE, ECE, ME, EE)	4 Years	Pass in 10 + 2 (Phy/Chem/Math) with minimum 45%, (40 % in case of SC/ST/ OBC) aggregate marks	IT,ITEs, Manufacturing,Companies, Corporates, Telecom, Banks, Govt. Services
B. Tech - Lateral Entry (CE, CSE, ECE, ME, EE)	3 Years	Pass in 3 - year diploma course with minimum 45 % (40 % in case of SC/ ST/ OBC) aggregate marks	IT,ITEs, Manufacturing,Companies, Corporates, Telecom, Banks, Govt. Services
BCA	3 Years	Pass in 10 + 2 (any Discipline) examination	IT,ITEs, Corporates, Banks,Govt. Services, NGO's.
Integrated MCA	5 Years	Pass in 10 + 2 (any Discipline) examination	IT,ITEs, Corporates, Banks,Govt. Services, NGO's.
MCA	2 Years	Graduation in any discipline, with 40% and above aggregate marks.	IT,ITEs, Corporates, Banks, Govt. Services, NGO's,Research
M.Tech	2 Years	Valid GATE Scorer with B.Tech /B.E in Civil Engineering or B.Tech /B.E in Civil Engineering with 60% marks	Research, consultant to Pvt. Organization in the field of flood forecasting, flood inundation, flood disaster management, Entrepreneur.

Basic Science

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Sc. Physics (Hons.)	4 Years	Pass in 10 + 2 with 40 % marks in Physics & pass in maths	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
B.Sc. Chemistry (Hons.)	4 Years	Pass in 10 + 2 with 40 % marks in Chemistry	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
B.Sc. Mathematics (Hons.)	4 Years	Pass in 10 + 2 with 40 % marks in Mathematics	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
M.Sc. Physics	2 Years	Graduate with 45 %(40 % in case of SC/ST/ OBC) marks in Physics	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
M.Sc. Chemistry	2 Years	Graduate with 40 % marks in Chemistry from a recognized University	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
M.Sc. Mathematics	2 Years	Graduate with 40 % marks in Mathematics	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate

Liberal Arts

Program	Duration	Eligibility	Career Prospects Employment Opportunities
BA - English (Hons.)	4 Years	Pass in 10 + 2 (any Discipline) with 40 % marks in English	Jobs in Govt., Teaching in Schools/Educational Administrators/ Corporate, Banks, Telecom, Media, Journalism
MA - English	2 Years	Graduate in any Discipline with minimum 45 % (40% in case of SC/ST/ OBC) aggregate marks	Jobs in Govt., Teaching in Schools/Educational Administrators/ Corporate, Banks, Telecom, Media, Journalism/ Research
B.A - Psychology (Hons)	4 Years	Pass in 10 + 2 (any Discipline) with 50 % (45% in case of SC/ST/ OBC) marks	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
MA - Psychology	2 Years	Graduate with 45 %(40 % in case of SC/ST/ OBC) marks in Psychology	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
B.Sc.- Psychology (Hons)	4 Years	Pass in 10 + 2 (any Discipline, with Economics or Maths as a combination subject) with 50 % (45%in case of SC/ ST/ OBC) marks	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate

Law

Program	Duration	Eligibility	Career Prospects Employment Opportunities
BBA-LLB Integrated	5 Years	Pass in 10 + 2 with minimum 45 % (40 % in case of SC/ST, 42% in case of OBC) aggregate marks	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR
BA-LLB Integrated	5 Years	Pass in 10 + 2 with minimum 45 % (40 % in case of SC/ST, 42% in case of OBC) aggregate marks	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR
LLB	3 Years	Graduate in any Discipline with minimum 45 % (40 % in case of SC/ST, 42% in case of OBC) aggregate marks	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR
LLM	2 Years	Graduate with LLB degree (Recognised by BCI)	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR, Research

Management & Commerce Studies

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Com (Hons.)	4 Years	Pass in 10 + 2 examination in commerce or Science with 45% (40% in case of ST/ SC/OBC) marks	Banks, Financial Services, Corporates

Program	Duration	Eligibility	Career Prospects Employment Opportunities
BBA	4 Years	Pass in 10 + 2 (any Discipline) examination with minimum 40% marks	Banks, Financial Services, IT, Insurance, Telecom, Corporates, Consulting Companies.
MBA	2 Years	Graduate in any discipline with minimum 45 % (40 % in case of SC/ST/OBC) aggregate marks	Banks, Financial Services, IT, Insurance, Telecom, Corporates, Consulting Companies, Research
M.Com	2 Years	B.Com with 45%(40% in case of ST/SC/OBC) Marks	Banks, Financial Services, Corporates

Allied Health Sciences

Program	Duration	Eligibility	Career Prospects Employment Opportunities
Bsc. in Emergency Medical Technology	4 Years	Pass in 10 + 2 (Science Discipline) with 45% marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospital having ICU/ITU/Critical care unit, Demand in disaster management team for both state/central government, army/navy/airforce. Eligible for Post graduation courses.
Bsc. in Cardiac Care Technology	4 Years	Pass in 10 + 2 (Science Discipline) with 45 %marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private Hospitals in cardiology department, different cath- labs or diagnostic centers. Eligible for postgraduate courses.
Bsc. in Dialysis Therapy Technology	4 Years	Pass in 10 + 2 (Science Discipline) with 45 % marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospitals, NRHM, NUHM, NGO, clinics/ healthcare setup offering dialysis treatment. Eligible for Post Graduation courses in dialysis.
Bachelor in Health Information Management	4 Years	Pass in 10 + 2 (any Discipline) with 45 % marks (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government / Private hospitals, diagnostic centers, NRHM/ NUHM, legal firms, Healthcare consultancy .Eligible for Post Graduate courses.
B.Sc. Medical Lab Technology (BMLT)	4 Years	Pass in 10 + 2 (Science Discipline) with 45% marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospital having ICU/ITU/Critical care unit, Demand in disaster management team for both state/central government, army/navy/airforce. Eligible for Post graduation courses.
B.Sc. Medical Lab Technology (BMLT) (LE)	3 Years	Pass in 3 years diploma with 45% marks in aggregate (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospital having ICU/ITU/Critical care unit, Demand in disaster management team for both state/central government, army/navy/airforce. Eligible for Post graduation courses.
Master in Medical Lab Technology (MMLT)	2 Years	Candidate must have passed degree, e.g. B.Sc. MLT/ B.Sc. Physiology/ Microbiology/ Biotechnology/ Biochemistry or equivalent B.Sc. Biosciences from a recognized University	Opportunity in Government / Private sector, Lab Technician, Medical Lab Incharge, Research and Development Manager (Laboratory), Technical Officer etc. Can pursue research or can flourish in academics as well

Education

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Ed.	2 years	Graduate or post graduate in any discipline with minimum 50 % (45 % in case SC/ST/ OBC) aggregate marks	Teaching in Secondary level
MA - Education	2 years	Graduate in any discipline	Teaching in Schools/Educational Administrators/ Research
M.Ed.	2 years	B.Ed. (1/2 years)/ B.EL,ED/B.Sc.B.Ed./B.A B.Ed./ D.EL.Ed. /D.Ed. with a Bachelors degree. 50% marks at all the levels	Teaching in Teacher Education

Physical Education

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.P.Ed	2 years	Graduate or post graduate in any discipline with minimum 50 % (45 % in case SC/ST/ OBC) aggregate marks	Jobs in School/ College/ University, Physical Trainer
D.P.Ed	2 years	Pass in 10+2 or equivalent with 50% of marks in any stream	Jobs in School/ College/ Physical Trainer
B.P.ES	3 years	Pass in 10 + 2 examination or equivalent from any recognised education Board/ University	Jobs in School/ College/ University, Physical Trainer
B.P.ES(LE)	1 year	Pass in two years diploma in Physical Education	Jobs in School/ College/ University, Physical Trainer
M.P.ES	2 years	Candidates must have passed with at least 50% marks for Gen/OBC and 45% for SC/ST category. B.P.E.D (4yr. integrated)/B.P.E.D (1yr. or 2yr.)/B.P.E (3yrs.)/ B.sc (Physical Education)/ B.P.E.S (3yrs.)	Jobs in School/ College/ University, Physical Trainer/Sports/ Job in Govt. and Private sector as teacher, instructor, coach etc.

Yoga & Naturopathy

Program	Duration	Eligibility	Career Prospects Employment Opportunities
Post Graduate Diploma in Yoga Therapy	1 year	Any graduate	Yoga Teacher in Schools, Yoga Therapist/ Yoga Psychologist/ Yoga Inspector in MNC's, Health Club, Yoga Club

Special Education

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Ed.Spl.Ed. (ID)	2 years	Graduate or post graduate in any discipline with minimum 50 % (45% in case SC/ST/ OBC) aggregate marks	Teaching in Secondary level and at special schools
D.Ed.Spl.Edu (ID)	2 years	Pass in 10 + 2 (any Discipline) with minimum 50% (45 % in case SC/ ST/ OBC) aggregate marks.	Special schools, Sarva Siksha Abhiyan/ Resource teacher in General School/ Integrated/ Inclusive setup
M.Ed.Spl.Ed(ID)	2 years	B.Ed. Spl. Ed (ID) / B.Ed. General with D.Ed. Spl. Ed (ID) with 50% marks (RCI).	Professional preparation of teacher educators- engaged in continuous professional development of teachers
Integrated B.A/ B.Com /B.Sc/ B.Ed. Spl.Ed.	4 years	Pass in 10 + 2 with 50% marks	Teaching in Secondary level and at special schools

Clinical Psychology

Program	Duration	Eligibility	Career Prospects Employment Opportunities
M. Phil in Clinical Psychology	2 years	M.A / M.Sc degree in the Psychology with 55% marks in aggregate, Preferably with special paper in Clinical Psychology .	Qualified professional & extensive inputs & widespread Clinical experience to acquire the necessary skills in the area of Clinical Psychology

Library And Information Sciences

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Lib.I.Sc	1 Year	Graduate in any discipline	School/ College/ University/ district/ State / National Libraries, Bank, Govt. Services, NGO's, Research
M.Lib.I.Sc- Integrated	2 Years	Graduate in any Discipline	School/ College/ University/ district/ State / National Libraries, Bank, Govt. Services, NGO's, Research
M.Lib.I.Sc	1 Year	Graduate with B.Lib.I.Sc	School/ College/ University/ district/ State / National Libraries, Bank, Govt. Services, NGO's, Research

Nursing Science

Program	Duration	Eligibility	Career Prospects Employment Opportunities
GNM	3 years	10+2 with English and must have obtained a minimum aggregated score of 40% marks for the general candidates for any stream <ul style="list-style-type: none"> • 35% SC/St candidates marks required from any stream • Age should be 17-35 (and for SC/ST 5 years relaxation) • Boys & Girls both are eligible 	Hospitals(Government /Private), NUHM, NRHM, NRLM, Healthcare consultancy firm, Hospitality industry, Medico-legal consultancy firm, Insurance sector (Government/ Private)

P.hD

Program	Duration	Eligibility	Career Prospects Employment Opportunities
Ph.D	4 years	A two-year postgraduate degree or equivalent from a recognized Institution, with 55% marks or equivalent CGPA in concerned subject. or A regular, full time M.Phil degree from any recognized University	Faculty position, Scientist, Post-doc researcher

D* = Domicile: Students from North East States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura). ND**= Non-Domicile: Students from states other than North East states.

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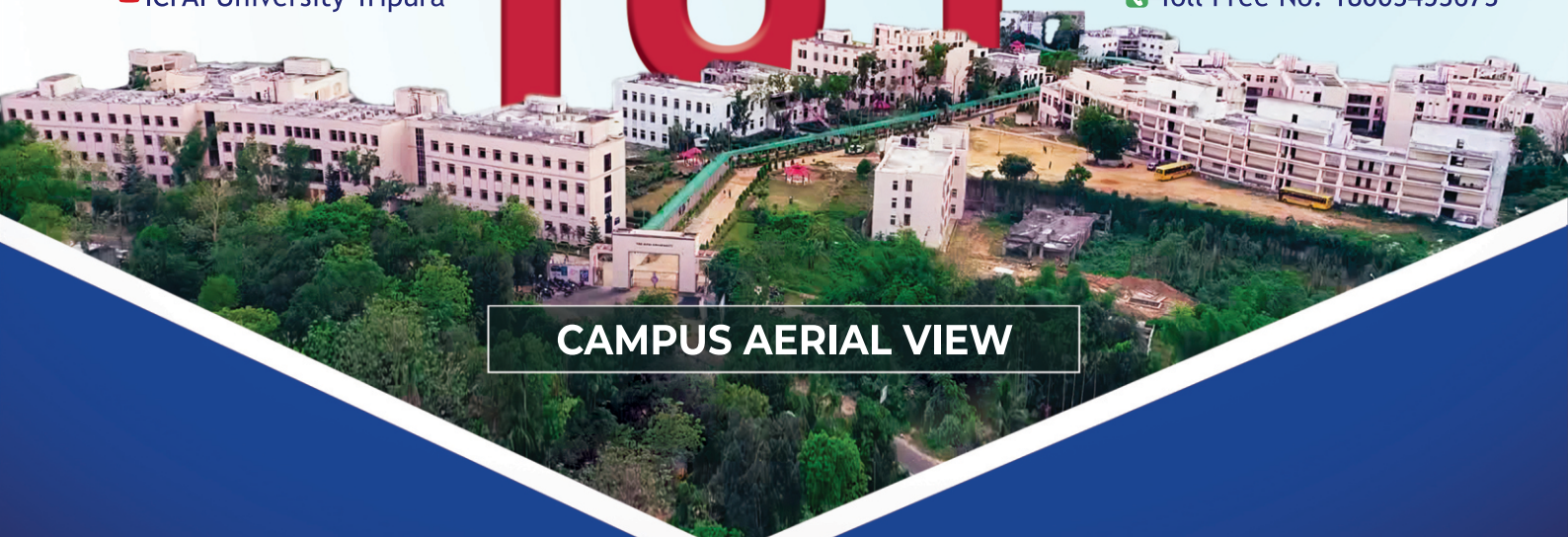
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CAMPUS AERIAL VIEW

ICFAI University Tripura

Campus-Kamalghat, Mohanpur,
Agartala -799210, Tripura (W), India
Ph: +91381-2865752/62,
7005754371 , 8787816796
9612640619, 8415952506
Fax No; +91381-2865754

Silchar Office, Assam

1st floor, c/o surma Valley
(g-next building) , hospital road,
Silchar-788001
Ph: 76379 68599,
9101555707

Agartala City Office

Colonel Chowmuhani, House no. 226797,
Palace Compound, Agartala -799001,
Tripura (W), Ph: +91381-2329198, 7005302245

Manipur Office

Uripok palem Leikai, Mahum Building 3rd Floor,
Imphal West, Pin- 795001, Manipur. Ph: 7422916755,
7085789234, 9362807590, 7005878404

Siliguri Office

Opp. Anjali Jewellers Ramkrishna Road, Beside Sarada Moni
School P.O. & P.S. Siliguri. Ashrampara. Pin - 734001
Ph: 9933377454

Guwahati Office

Uma Bora Complex, 1st. Floor,
Bora Service Bylane, G.S. Road,
Guwahati, Assam - 781007,
Ph: +913613595807, 9854116517,
7086011651, 7002325671

Kolkata Office

195, Canal Street, Shreebhumi Bus Stop,
Near Vivekananda Statue
Shreebhumi, Kolkata-700048
Phone:- 7003634670, 9883791321,
03340042837

