

# Mobile Banking for Financial Inclusion: Adoption and Challenges

Ranju Kumar Bharali\*  
Dr. Ratan Borman\*\*

## ABSTRACT

Financial inclusion enables inclusive sustainable development of the country. Technology is the key to financial inclusion. Mobile phone has emerged as the most popular, promising and well suited technology for financial inclusion. Mobile banking as a technique of financial inclusion has great scope in India. However, it is seen that in India, majority of people have not adopted this upgradation of banking technology rather they prefer banking in traditional way. This paper looks at various factors influencing the adoption and acceptance of mobile banking and also try to look at the challenges with mobile banking. The study is based on both primary and secondary data. To collect information 20 customers each from three banks of Jorhat town were selected as sample respondent. As a result, total number of sample respondents were 60 from whom primary data were collected. The relevant secondary data were collected from journals, magazines and websites. The study reveals that adoption of mobile banking depends upon factors like compatibility, trialability, complexity and perceived risk. Again there are number of challenges with the adoption of mobile banking which are to be addressed to make mobile banking a great potential for financial inclusion.

**Keywords:** Mobile banking, Financial inclusion, Adoption.

## INTRODUCTION

With the growth of the Indian Economy, focus has been on the achievement of inclusive sustainable growth. A strong financial system is required for inclusive sustainable growth. Financial inclusion enables inclusive sustainable economic and social development of the country. Technology is the key to financial inclusion. It can reduce cost significantly and can take banking to masses. Now a days mobile phone has emerged as the most popular, promising and well suited technology for financial inclusion. The use of mobile phone is very suitable for financial inclusion in the countries like India where there is deep penetration of the mobile phone.

### Concept of Financial Inclusion

Financial inclusion stands for delivery of appropriate financial services at an affordable cost on timely basis to vulnerable groups who lack access to even most basic banking service. (Sanu Garg et.al. 2014).<sup>1</sup> Financial inclusion takes into account the participation of vulnerable groups such as weaker section of the society, low income groups and women in financial system of the country so that they have access to various financial services such as saving and payment account, credit, insurance, pension etc. According to the committee of Financial Inclusion headed by C. Rangarajan (2008)<sup>2</sup> defined financial inclusion as "The process of ensuring access to financial services and timely and adequate, credit where needed by vulnerable groups such as weaker section and low income group at affordable cost."

### Concept of Mobile Banking

Mobile banking has emerged as new alternative way of banking which is more convenient and user friendly than traditional form of banking. It is covering the concept of anytime, anywhere banking into reality. Mobile banking is a revolution that is driven by the world's one of the fastest growing sectors mobile communication technology. The mobile banking is defined as, "the provision and usage of banking and financial services with the help of mobile telecommunication devices. Mobile banking is a system that helps the customers to conduct a number of financial transactions with the help of their mobile devices (Manav Aggrawal, 2014).

### MOBILE BANKING IN INDIA

In India there are 867.80 million mobile phone subscribers of those 21.61 million people use internet on these

\*Research Scholar, Dept. of Commerce, Assam University, Diphu Campus, India  
\*\*Professor, Dept. of Commerce, Assam University, Diphu Campus, India





## Economics

**KEY WORDS:** financial inclusion, mobile banking, attitude

Assistant Professor, Cinnamara College, Jorhat

Professor, Department of Commerce Assam University, Diphu Campus.  
\*Corresponding Author

## ABSTRACT

Inclusive sustainable growth requires a strong financial system. Financial inclusion enables inclusive sustainable economic and social development of the Country. Financial inclusion stands for delivery of appropriate financial services at an affordable cost on timely basis to vulnerable group who lack access to most basic banking service. Technology is key to financial inclusion. It can take banking to masses. Among all technology led banking practices mobile banking has emerged as a most suitable technology for financial inclusion in a country like India where there is penetration of mobile. The use of mobile banking for financial inclusion depends upon its acceptability by common people which in turn depends upon the attitude of the people towards mobile banking services. Against this backdrop the present study is being proposed to know the attitude of the rural population towards mobile banking. Here the study area is Jorhat district of Assam and the target group is rural population. Multi stage random sampling method is used to draw sample respondent and Likert scaling technique is applied to measure attitude.

poor. However, more research is required to understand the issues that prevent low-income, low-literate populations from meaningfully adopting and using existing m-banking services in order to scale up financial inclusion through technology.

According to Vinayagamorthy and Sankar, (2012) Mobile Banking, also known as M-Banking, can perform various functions like mini statement, checking of account history, SMS alerts, access to card statement, balance check, mobile recharge etc. via mobile phones. Banks are constantly updating their technology and want to increase their customer base by reaching to each and every customer. There are many advantages of using mobile banking, such as people in the rural or remote areas can also get an easy access to mobile banking whenever required. Vinayagamorthy and Sankar, (2012) have discussed about the mobile banking and according to them it is a term that is used for performing various banking transactions like fund transfer, balance check, payments etc. via mobile phones.

Manav Aggrawal (2014) states that banking is the backbone of every industry and technology plays an important role in every industry. Mobile Banking is a big mobile telecommunication platform of new technology which promotes the banking functions in India. Mobile banking helps the banks to increase their customer base. Today everyone has a mobile phone in hands. The number of mobile users in India got second position in the world. The increasing frequency of mobile internet users gives the boost energy to the mobile banking.

According to Laforat & Li (2005) Research on consumer attitude and adoption of mobile banking showed there are several factors pre-determining the consumer's attitude towards online banking such as person's demography, motivation and behaviour towards different banking technologies and individual acceptance of new technology. It has been found that consumer's attitudes toward online banking are influenced by prior experience of computer and new technology.

Roger's (2003) innovation diffusion model's attributes: complexity, compatibility, relative advantage and trialability and found that Relative advantage, compatibility, ease of use (opposite of complexity) has a significant effect on attitude to adopt mobile banking services. He also suggested that complexity must be reduced in order to increase the number of adopters in internet banking and compatibility has a positive relation with the adoption of internet banking.

**STATEMENT OF THE PROBLEM:**  
Widening of financial inclusion by using technology like mobile

**INTRODUCTION:** With the growth of the Indian Economy, focus has been on the achievement of inclusive sustainable growth. With this objective attempt is being made to include maximum number of people from all the sections of the society in the process of economic growth. Finance has become an essential part of an economy for economic and social development. A strong financial system is required in a developing economy like India for inclusive sustainable growth. Financial inclusion enables inclusive sustainable economic and social development of the country.

Financial inclusion stands for delivery of appropriate financial services at an affordable cost on timely basis to vulnerable groups who lack access to even most basic banking service. Financial inclusion takes into account the participation of vulnerable groups such as weaker sections of the society, low income groups and women in the financial system of the country so that they have access to various financial services such as saving and payment account, credit, insurance, pension etc.

Technology led banking practices are the key to financial inclusion. It can reduce cost of achieving financial inclusion significantly and can take banking to masses. Technology led banking practices is a generic term encompassing internet banking, telephone banking, mobile banking etc. In other words, it is a process of developing banking services and products through electronic channel such as telephone, internet, mobile phone etc.

Now a days mobile phone has emerged as the most popular, promising and well suited technology for financial inclusion. The use of mobile phone is very suitable for financial inclusion in those countries where there is deep penetration of the mobile phone. Mobile banking is the provision of banking services to customers on their mobile devices. In other words mobile banking refers to provision and usage of banking and financial services with the help of mobile telecommunication devices. Mobile banking has emerged as new alternative way of banking which is more convenient and user friendly than traditional form of banking. It is covering the concept of anytime, anywhere banking into reality (Kaur, Madan. 2013). Mobile banking is a revolution that is driven by the world's one of the faster growing sectors mobile communication technology.

Medhi et al. (2009) studied the mobile banking adaptation and usage by low-literate and low income users. Due to the increasing penetration of mobile phones even in poor communities, mobile-phone-enabled banking (m-banking) services are increasingly targeting the 'unbanked' to bring formal financial services to the

No part of this work may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical photocopying, recording or otherwise, without the prior written permission of the copyright owner and the publisher.

**First Published 2021**

© Amit Bhowmick & Ruby Sain

All rights reserved

ISBN 978-93-90692-26-2

Published and printed by Krishan Mittal for Mittal Publications  
4594/9, Daryaganj, New Delhi - 110002, India.  
Phone: 23250398, Telefax: 91-11-41564398  
e-mail : [info@mittalbooks.com](mailto:info@mittalbooks.com)  
Website : [www.mittalbooks.com](http://www.mittalbooks.com)



19. Resilience in Women during Migration: An Overview	253
– RUPAN DHILLON AND SAIMA HAFIZ	
20. Sociological Positivism and Crimes against Women: Tradition-Modernity on Insecurity of Womanhood in Nigeria	267
– ABDULLAHI HARUNA ISHOLA AND OLUWAFUNMILAYO FOLASADE ADEYANJU	
21. Triple Talaq and the Legal Conundrum in the Sharaya Bano Case	275
– PALLAVI DEVI AND ANJAN SAIKIA	
22. Selected Cases of Muslim Women and Modernity in India: An Assessment	293
– BADRUDDIN	
23. Women's Participation in Decision Making: An Analytical Study in India	305
– PADAMALAYA MAHAPATRA AND BIBHUTI BHUSAN NAYAK	
24. Women in India: Journey and Experiences of Life of Elderly Women in the Twenty-First Century	327
– SOUMITRA SARKAR	
<i>Index</i>	341

## TRIPLE TALAQ AND THE LEGAL CONUNDRUM IN THE SHARAYA BANO CASE

PALLAVI DEVI AND ANJAN SAIKIA

---

### Introduction

Sec 2 of the Shariat Act, 1937 read as Notwithstanding any customs or usage to the contrary, in all questions regarding intestate succession, special property of females, including personal property inherited or obtained under contract or gift or any other provision of personal law, marriage, dissolution of marriage, including talaq, ila, zihar, lian, khula and mubaraat, maintenance, dower, guardianship, gifts, trusts and trust properties and wakfs (other than charities and charitable institutions and charitable and religious endowments) the rule of decision in cases where the parties are Muslims shall be the Muslim Personal Law (Shariat). The scope and purpose of this section is to abrogate custom and usage in so far as these have displaced the rules of Mahommedan law.

Despite the precept of the Prophet, "*Oh, Allah, the most detestable of all permitted things is divorce*", divorce is the most copious and uninhibited aspect of Muslim Matrimonial Law. Another remarkable feature of Muslim Law of divorce is that in most cases, no judicial or non-judicial authority is needed to effect dissolution of marriage.<sup>1</sup>





## A SWOT ANALYSIS OF DEVELOPMENT IN NORTH EAST INDIA

Ranju Kumar  
Bharali

Assistant Professor Dept. of Economics, Cinnamara College.

## ABSTRACT

North East India comprising eight North Indian States covering 8 percent of India's land surface and 3.1 percent of India's population is a centre stage of India's Act East Policy as this region is a gateway to South East Asia. This region has great potential to develop not just as a self sustaining economic unit but also critical for overall development of the country. North East India has vast natural resources. The region is endowed with rich hydro power potential, coal, petroleum, natural gas and other minerals, forest wealth, horticulture etc. As about 98 percent of the region is covered with international border it has great potential for trade and collaboration. Again the region has vast potential for all types of tourism. In spite of all these, the region is relatively backward. This might be due to lack of proper developmental strategy and policy. To formulate proper roadmap and strategy for development it is very necessary to analyse the strength, weakness, opportunities, and threat (SWOT) of North East India. This paper makes an attempt for SWOT analysis of development in North East India which may be helpful in making proper policy initiatives and strategy for overall development of the region.

KEYWORDS : Development, SWOT, North East India.

## INTRODUCTION:

North Eastern Region has got its definite identity due to its peculiar physical, economic and socio-cultural characteristics. This region is a treasure house of various resources and at the same time is a store house of diverse problem. (P.K. Dhar, 2013). The North Eastern Region of India is composed of eight states, covering 263,179 sq km which is about 8 percent of the total geographical area of the country (N.B. Singh, 2006). It is a land locked region and about 4500 km i.e. 98 percent of its border is with five countries viz, Bangladesh, Myanmar, Bhutan, Nepal and China. The North Eastern region has great potential to develop not just as a self sustaining economic unit of India but also contribute to the success story of the country. This region is endowed with huge untapped natural resources and is acknowledged as the eastern gateway for the country's "Act East Policy".

The total population of the region is about 38 million, 3.8 percent of country's population of which Assam contributes 68 percent of the total population. Assam recorded the highest density of population with 398 per sq. km and Arunachal Pradesh lowest density of population with 17 per sq. km. Again Mizoram records the highest literacy rate with 91.33 percent which is higher than the national average and Arunachal Pradesh records the lowest literacy rate with 54.3 percent (Statistical abstract).

The region is richly endowed with bio-diversity, hydro potential, minerals like oil and natural gas, coal, limestone etc and forest wealth. Over 10 percent of the forest product requirements in the country are met from this region. The region has very high potential to generate hydropower, i.e. about 80 percent of the total hydropower potential in this country. With varied geo-climatic condition the region is very suitable for horticulture, floriculture and other plantation crops. A variety of fruits like pineapples, banana, orange, lemon, mango, papaya are abundantly grown in this region. The region is famous for most variety of orchids in the country. Tea is major plantation crop grown in the region and is largest producer in the country. The region is also richly endowed with variety of medicinal plant. However due to lack of proper infrastructure, transport and communication system, finance and geo political conditions of the region these resources largely remain untapped.

## OBJECTIVES AND METHOD:

To harness the full potential of this region significant investment and development initiatives will be required in upgrading the region's infrastructure (Physical and financial).

education and skill development. All these have to be done keeping in mind the need for preserving the rich bio-diversity and diverse ethnic culture of the region. To formulate realistic plan and policies for all round development of the region keeping in mind the resource potential of the region it is very essential to analyze the Strength, Weakness/Opportunities and Threat (SWOT) of development in this region. Such an attempt is made in this paper. The study is purely analytical in nature. All information was taken from secondary sources such as books, journals and the material available in the Internet.

SWOT Analysis of the North Eastern Region of India  
Strength:

1. Abundance of forest and mineral resources are great strength for development of the region. North Eastern Region is very much rich in respect forest resources. About 64.2 percent of the total geographical area of this region is covered by forest. Such a huge forest resource is a base for forest base economy of the region. This region is also rich in mineral resources like crude petroleum, natural gas, limestone, dolomite, uranium, fire clay, kaoline etc.
2. Rich water resource is another strength of North Eastern Region. Due to favourable impact of monsoon the entire North Eastern region is experiencing adequate quantity of rainfall. The Brahmaputra and Barak are two major rivers which have 35 and 9 tributaries respectively, each of which has considerable catchment area. The rivers of North Eastern Region are the store house of Hydro power potential.
3. Presence of numerous tea estates are a strength for the economy of this region. The geographical conditions of this region are very suitable for tea plantations. Tea industry is an important source of capital formations of this region.
4. Presence of diverse ethnic tribal culture each with unique customs and traditions.
5. Rich bamboo reserves of this region is a great strength for the region to develop bamboo based economy and handicrafts.
6. Natural tourism sites like Loktak lake of Manipur, Majuli (The largest river island), National Parks and sanctuaries like Kaziranga, Manas etc are the strength for this region.
7. Relatively clean and pollution free environment.

## Weaknesses:

1. Lack of sound transportation and communication system is a foremost weakness for development of this region. Geographical isolation, difficult terrain and lack of proper



# **The Ambiguity of Empowering and Disempowering in V.S. Naipaul's *The Mimic Men***

**Anwasha Gogoi**

**Assistant Professor, Department of English  
Bir Raghab Moran Government Model College,  
Doomdooma**

**Amal Jyoti Chiring**

**Assistant Professor, Department of Geography,  
Cinamara College, Jorhat**

Literally the term 'post-colonial' means the period after colonial time. Post-colonial refers to the study of texts both of during and after the colonial period. The influence of colonized upon the colonized is the main focus for the post-colonial study. Colonized people are always affected by the hands of colonizer. Colonial study analyses the influence of colonizer in matters like politics, culture, language, behaviour and economy. That is why post-colonial study is also called a cultural study. The conflict between colonized and colonizer in politics, colonizer's sense of possessiveness and struggle for independence are some subjects of political matters. So, in this regard Lois Tyson (2006) states that, "Post-colonial theory offers us a framework for examining the similarities among all critical theories that deal with human oppression, such as Marxism, Feminist, gay, Lesbian and queer theories and African American Theory" (p.418). Colonized people adopt the culture, language, lifestyle and behaviours of colonizer.

*The Mimic Men* (1967) marks an important land mark in the literary career of V.S. Naipaul. The novel portrays the condition of a newly independent country in the Caribbean, the island of Isabella and projects before us the condition of the people in postcolonial era. The very title of the

## Bamboo as a Versatile Material for Socio-Economic Sustainability in North-East

**Ranju Kumar Bharali**

Assistant Professor

Department of Economics

Cinnamara College, Cinnamara, Jorhat

Email: ranjukumarbharali@gmail.com

### Abstract

*Bamboo also regarded as 'green gold' has significant role in the socio-economic development of North Eastern Region as the region grows about two third of the bamboo resources of the country. A large variety of bamboo species grows in the region. Due to its versatile nature and multiple uses bamboo has wide and varied scope for income and employment generation in North East. Bamboo is a way of life for tribal of the region and the basis of handicraft and cottage industries. It is also used in construction activities and it is a major source of raw material for paper and pulp industries. Presently it is fast emerging as a substitute of wood. Bamboo is also identified as strategic resources to tackle climate change and environment degradation. Despite great potential bamboo sector has not gained desired momentum in the region due to various constraints such as regulatory restrictions, poor market linkage, poor technology application etc. To overcome such constraints various interventions are required specially on the part of govt. to achieve socio economic sustainability in the region.*

Bamboo which is also regarded as the 'Green Gold' of the 21<sup>st</sup> century played a significant role in human society since time immemorial and today it contributes to the subsistence need of over a billion people worldwide. Due to its versatile nature and multiple uses, it is also called 'poor man's timber'.<sup>1</sup> Traditionally it has been used as material for housing and shelter, fencing, fuel, food and to make material for agriculture and other purposes. In modern days, it is being used as raw material for various industries such as paper and pulp, construction and engineering material etc. Though bamboo grows tall like a tree, it belongs to the family of grass. Bamboo can be grown easily and grows much faster than any tree. It is very eco-friendly and now it is becoming a good substitute of wood.



## DEMONETIZATION AND ITS IMPACT ON COMMON PEOPLE AND THE ECONOMY



Ranju Kumar Bharali Assistant Professor Cinnamara College, Jorhat, Assam

## ABSTRACT

Demonetization of currency is a radical monetary step in which a currency unit's status as a legal tender is declared invalid. In November 2016, the government of India has taken a bold step to demonetize Rs. 500 and Rs. 1000 currency notes which are the two biggest denominated notes accounted for nearly 80 percent of the currency supply. In India, demonetization move has been taken to unearth black money, to trace fake currency, to transform Indian economy into cashless economy, to control terror funding and so on. This decision taken by the government is for welfare of the nation, but so many questions comes in mind that, what will be the short term and long term impact of this decision on Indian economy? What is the impact of this decision on common people? Would the Indian economy be prosperous or would be poor and so on.

Against this backdrop the present study is being proposed with following objectives –

1. To study the impact of demonetization on common people.
2. To study the positive and negative impact of demonetization on the economy.
3. To know the impact of demonetization on digital transaction.

**Methodology:** The paper is mainly based on secondary data. Secondary data is collected from internet, journals, articles, newspapers, magazines etc. However the observation of the researcher is also applied especially to study the impact of demonetization on common people.

**KEYWORDS :** Demonetization, digital transaction, cashless economy, common people

## Introduction:

Demonetization is a radical monetary step in which a currency unit's status as a legal tender is declared invalid. In November 2016, the Govt. of India has taken a bold step to demonetize Rupees 500 and Rupees 1000 currency notes which are the two biggest denominated notes accounted for nearly 80 percent of the currency supply. There are many reasons of demonetization like resisting inflation, resist corruption and black money etc. In India, demonetization move has been taken to unearth black money, to trace fake currency, to transform Indian economy into cash less economy, to control terror funding and so on. This decision taken by the government is for the welfare of the nation, but so many questions comes in mind that, what will be the short term and long term impact of this decision on Indian economy? What is the impact of this decision on common people? Would the Indian economy be prosperous or would be poor and so on. Against this backdrop the present study entitled "Demonetization and its impact on common people and the economy" is formulated.

## Objectives of the Study:

- To study the impact of demonetization on common people.
- To study the positive and negative impact of demonetization on the economy.
- To know the impact of demonetization on digital transaction.

## Literature Review:

Geeta Rani (Nov. 2016) studied the effect of demonetization over the retail outlets by taking primary data. The study revealed that from 9<sup>th</sup> Nov. to 10<sup>th</sup> Dec. 2016 there was 20 percent increase in sales due to accepting old notes. But after that sales had declined. Shopkeepers started paytm and cheque system. Shopkeepers had extended credit period. The study identifies the effect of demonetization category wise. Sales of snacks, biscuits, juice/fruit drinks etc decreased by 20 percent, chocolate sale decreased by 50 percent, mobile phone sale decreased by 70 percent, sales of gold increased by 70 percent and so on. The study concludes that demonetization is painful in the short run, but it will surely be beneficial for long run.

Mr. Brijesh Singh and Dr. N. Babitha Trimmaiah (January 2017) in their research paper studied the effect of demonetization in terms of "Won or Lost". By using the secondary data method i.e. articles, they had conducted their study. In the study report they had tried to explain the concept of cashless economy by taking the reference of

Woodford (2003). It is not all about how much money you are having in your wallet, you can pay any of the bank card or banking transfer. In the research paper they had show the effect of demonetization on the areas like, cash rush, stock market, transportation, agriculture, banking, business, income tax, railways etc. There are no exact proofs of exact black money holding in cash but studies show that around 8% of black money is held in cash. According to CMIE, the transaction cost of demonetization until 30<sup>th</sup> December, 2016, is estimated around Rs. 1.28 crore. As per R. Gandhi, Deputy Governor of RBI, speaking on 7<sup>th</sup> December 2016, Rs. 11.5 lakh crore has been already deposited at bank out of total 14.5 lakh crore which means still 3 lakh crore are unidentified.

Lokesh Uke (Feb. 2017) in his study said that demonetization in India is a great effort taken by Indian Government to combat with black money and corruption. Government has become successful in this regard to some extent. Amount of cash liquidity increased in the bank day by day. In future banks will be able to do more and more loans to the individual and to industrial sectors so that production employment and income can generate at fast rate. However demonetization has created many hardship to the people of India. Several business disrupted due to lack of liquidity. Indian financial market, real estate market, FMCG sector, auto sector all are declined for a short time. The study also opined that the positive impact of demonetization will be showed in future.

## Methodology:

The paper is mainly based on secondary data. Secondary data are collected from internet, journals, articles, news papers, magazines etc. However, the observation of the researcher is also applied especially to study the impact of demonetization on common people. Common people here mean the people in general which includes the petty shopkeepers, service holders in private and public sectors, self employed persons, cultivators, students etc.

## Impact of demonetization on common people

Demonetization is one of the most memorable economic event of present time. Its impact is felt by every Indian citizen. It is observed that demonetization of Rs. 500 and Rs. 1000 notes have some serious impact on the common people.

There was huge hue and cry for demonetization as people had to wait in long queues in the bank to exchange their old currencies or to deposit the old currency notes in the bank. Again there was long



---

# Income Generating Activity of SHGs of Jorhat District: An Insight

**Amal Jyoti Chiring**  
Assistant Professor  
Department of Geography  
Cinnamara College, Jorhat

## Introduction

Prosperity of India lies in the prosperity of its villages. In spite of being an agrarian economy the rural scenario of our country projects a rather despondent picture. A large chunk of rural population still remains in abject misery and poverty. Although the percentage of rural population living below the poverty line declined significantly in recent years still millions of rural people are living in perpetual bondage.

Over the years plethora of poverty alleviation programmes have been implemented in India and a huge amount of social and financial investment has been made to achieve poverty eradication. Most of the programmes were based on top down approach and did not consider the needs and requirements of the needy people. Considering the large no. of people still living below the poverty line, there is no doubt that the resources pump down for poverty alleviation and provisions of subsidies in the name of poor has not been much effective in achieving the goal of alleviations. To meet the gap in the implementation of the erstwhile self employment programme, the Central Govt. announced the holistic programme called Swarnajayanti Gram Swarozgar Yojana (SGSY) in 1999. This programme was based on a group approach to rural development where the rural people were organized in Self Help Group (SHG) and provided micro credit to take up viable economic activities on their own.

SHG is a very small voluntary association of poor people preferably from same socio-economic background. It is an informal group whose members pool saving and relent within the group on rotational or need basis. The concept of SHG serves to underline the principle "for the people, by the people and of the people". SHG are homogeneous gathering of persons usually not more than 20-25 individuals who join on a voluntary basis in order to undertake the economic activity such as thrift and credit on the basis of equality nurturing trust.





## MOBILE BANKING FOR FINANCIAL INCLUSION: AN ANALYSIS OF AWARENESS FOR MOBILE BANKING

**Ranju Kumar  
Bharali**

Assistant Professor, Cinnamara College, Jorhat, Assam

### ABSTRACT

Inclusive sustainable growth requires a strong financial system. Financial inclusion enables inclusive sustainable economic and social development of the Country. Financial inclusion stands for delivery of appropriate financial services at an affordable cost on timely basis to vulnerable group who lack access to most basic banking service. Technology is key to financial inclusion. It can take banking to masses. Among all technology led banking practices mobile banking has emerged as a most suitable technology for financial inclusion in a country like India where there is penetration of mobile. The use of mobile banking for financial inclusion depends upon its awareness by common people. Awareness in turn is effected by the socio economic profile of the people. Against this backdrop the present study is being proposed to know the awareness of the rural population for mobile banking. Here the study area is Jorhat district of Assam and the target group is rural population. Multi stage random sampling method is used to draw sample respondent and an interview schedule was constructed to collect relevant data.

**KEYWORDS :** Financial inclusion, mobile banking, awareness.

### INTRODUCTION:

With the growth of the Indian Economy, focus has been on the achievement of inclusive sustainable growth. With this objective attempt is being made to include maximum number of people from all the sections of the society in the process of economic growth. Finance has become an essential part of an economy for economic and social development. A strong financial system is required in a developing economy like India for inclusive sustainable growth. Financial inclusion enables inclusive sustainable economic and social development of the country.

Financial inclusion stands for delivery of appropriate financial services at an affordable cost on timely basis to vulnerable groups who lack access to even most basic banking service. Financial inclusion takes into account the participation of vulnerable groups such as weaker sections of the society, low income groups and women in the financial system of the country so that they have access to various financial services such as saving and payment account, credit, insurance, pension etc.

Technology led banking practices are the key to financial inclusion. It can reduce cost of achieving financial inclusion significantly and can take banking to masses. Technology led banking practices is a generic term encompassing internet banking, telephone banking, mobile banking etc. In other words, it is a process of developing banking services and products through electronic channel such as telephone, internet, mobile phone etc.

Now a day mobile phone has emerged as the most popular, promising and well suited technology for financial inclusion. The use of mobile phone is very suitable for financial inclusion in those countries where there is deep penetration of the mobile phone. Mobile banking is the provision of banking services to customers on their mobile devices. In other words mobile banking refers to provision and usage of banking and financial services with the help of mobile telecommunication devices. Mobile banking has emerged as new alternative way of banking which is more convenient and user friendly than traditional form of banking. It is covering the concept of anytime, anywhere banking into reality (Kaur, Madan, 2013). Mobile banking is a revolution that is driven by the world's one of the faster growing sectors mobile communication technology.

### Literature Review

According to Varshney and Vetter (2004), Mobile banking is a form of electronic banking where mobile wireless devices like mobile phone and PCs are used for performing various banking services like check account balance, mini account statement, fund transfer, bill payment, credit application etc. Mobile banking is the latest edition to the technology enabled banking services. ATMs, internet banking, credit card and debit card and tele banking have emerged as most effective technology led delivery channel for banking services and product. Mobile banking is the latest delivery channel offered by retail bank in developed countries. It is the simple, convenient, secure, any time and

any where banking which have great potential taking banking to masses.

According to Vinayagamoorthy and Sankar, (2012) Mobile Banking, also known as M-Banking, can perform various functions like mini statement, checking of account history, SMS alerts, access to card statement, balance check, mobile recharge etc. via mobile phones. Banks are constantly updating their technology and want to increase their customer base by reaching to each and every customer. There are many advantages of using mobile banking, such as people in the rural or remote areas can also get an easy access to mobile banking whenever required. Vinayagamoorthy and Sankar, (2012) have discussed about the mobile banking and according to them it is a term that is used for performing various banking transactions like fund transfer, balance check, payments etc. via mobile phones

According to V. Devadenan (2013) Technology plays a significant role in banking sector. Banking is one of the largest institutions in the financial system constantly exploring the opportunity of technology enabled services to provide convenience and better services to the customer. In the present day information era mobile phone has become a very common technology for every individual as a means of communication and information. Hence mobile banking is emerging as an alternate delivery channel for providing banking services. India is the second largest telecom market in the world which is having high potential for expanding mobile banking services. However, mobile banking has not become acceptable to millions of people in the country due to various factors mainly security issue in mobile banking. Hence, security issue is the main concern in the acceptability of mobile banking among banking customers of India.

Manav Aggrawal (2014) states that banking is the backbone of every industry and technology plays an important role in every industry. Mobile Banking is a big mobile telecommunication platform of new technology which promotes the banking functions in India. Mobile banking helps the banks to increase their customer base. Today everyone has a mobile phone in hands. The number of mobile users in India got second position in the world. The increasing frequency of mobile internet users gives the boost energy to the mobile banking

### STATEMENT OF THE PROBLEM:

Financial inclusion is recognized as prerequisite of inclusive growth. The prime objective of financial inclusion is to deliver financial services at an affordable cost to entire population without discrimination. Technology like mobile banking is widely used in banking practices as a mean of financial inclusion. Mobile banking is key to financial inclusion as it can reduce cost significantly and can take banking to the masses. But the people who use the services of banks do not have complete knowledge and awareness about the mobile banking services. This calls for a need to study about the awareness of people regarding the use of mobile banking services. The present study entitled "Mobile banking for financial inclusion : An analysis of awareness for mobile banking" will address this problem.



## Information and Communication Technology (ICT) in Education: Its Relevance and Hindrances.

Ranju Kumar Bharali\*

### Abstract:

*Global trend in education system requires the national education system to acquire new skill and technology in teaching and learning. Information and communication technology (ICT) is the most powerful technology to shape the structure of education system. Today ICT is very relevant in education system as it enhances the effectiveness of teaching; arouse interest of learner in teaching learning process. However in the present education set up application of ICT has many hindrances such as inadequate skill and training of teacher, inadequate finance and infrastructure etc. These hindrances are to be addressed with relevant solution then only ICT will optimize the education system.*

**Key words:** *Information and communication technology, Education, Relevance, Hindrance.*

### Introduction:

Global changes and competitiveness in education system requires the national education system to acquire and apply new skills and techniques in teaching and learning through adoption of relevant technologies to cope up with the global trend. Information & Communication Technology is the most relevant and powerful technological force in the teaching and learning process that will shape

\* Assistant Professor, Department of Economics, Cinnamara College, Jorhat



## **India's Act East Policy and North East India: A Focus on Connectivity and Cross Border Trade with Neighbouring Countries**

**Ranju Kumar Bharali**

Assistant Professor

Department of Economics

Cinnamara College, Jorhat

### **Abstract**

*The present Act East Policy of India was originally enunciated as Look East Policy of India. Act East Policy focuses on extended neighborhood in the Asia Pacific region. The objective of this policy is to promote economic co-operation, cultural ties and develop strategic relationship with countries in Asia Pacific region. The North East Region (NER) has been a priority in the Act East Policy. This policy provides an interface between North East India and Asean region. The location of NER is such that it shares only 4 percent of its boundary with India whereas 96 percent is surrounded by various neighboring countries like Myanmar, Bangladesh, China and Bhutan. This unique location of the region indicates that there is huge geo-economic potential related with NER. The Act East Policy can explore this potential of North East. This policy will foster connectivity and border trade which very significant for development of the region.*

### **Introduction**

An important foreign policy initiative of India in the post cold war period is Look East Policy which was launched in the year 1991 during the tenure of Prime Minister P.V. Narasimha Rao. The introduction of this policy can be considered as the first serious effort towards the featuring of North East in the foreign policy of the country. Look East Policy has been one of the foremost attempts in our long term policy vision to open up the Indian economy for investment and trade with Southeast Asia. The aim of this policy was to forge close political link

# **Urbanization and Its Impact on Environment: An Analytical Study**

**Ranju Kr. Bharali**  
**Asst. Prof, Dept of Economics**  
**Cinnamara College, Jorhat, Assam**

Urbanization is a process of making an area more urban. To say a country or region is urbanizing implies that it is becoming more urban. Demographers have interpreted the concept of urbanization as a growing share of population living in urban settlement (Poston & Bouviers, 2010). Urbanization is often used to refer to a broad based rural to urban transition involving population, land use, economic activity and culture or indeed any one of these (Mc Granahan & Satterthwaite). Urbanization symbolises the movement of people from rural to urban areas. Urbanization happens because of the increase in the extent and density of urban areas. Urbanization is a process that leads to the growth of cities and urban centres due to industrialisation and economic development. (Mohi Singh Rai, 2017). Urbanization which mainly manifested in the form of increasing trend of urban population occurs due to better employment opportunities, better medical facilities, better facilities for trade and commerce, better education, proximity to govt. administration etc.

Urbanization has always raised environmental concern. Indeed the links between urbanization and environmental risk were more evident in early cities, where resources were more localised and environmental health issues loomed large. (Granahan & Satterthwaite). Although urbanization has been an instrument of economic, social and political progress, but in India, it has led to serious socio-economic problems. In India due to uncontrolled





## Consumers Perception on Technology Led Banking Services: A Conceptual Framework

□ **Ranju Kumar Bharali**

Asst. Professor, Deptt. of Economics, Cinnamara College, Jorhat, Assam.

Mobile: 8638492776, e-mail: ranjukrbharali@gmail.com

□ **Dr. Ajit Debnath**

Associate Professor, Deptt. of Economics, Mahapurush Srimanta Sankardeva Viswavidyalaya, Nagaon, Assam

**Abstract:** *Banking system is the backbone of an economy and technology in turn is becoming the backbone of banking activities. Over the years banking system witnessed a huge change in its functioning. The main driver of transformations in the banking system is the adaptation of technology led banking services. Technology is the key to financial inclusion. It can reduce cost of financial inclusion significantly and can take banking to masses. However, widening financial inclusion by using technology depends upon people's perception on technology and their adoption of technology. This study aims to formulate a conceptual framework to determine the factors contributing to adoption of technology led bank services. The Technology Acceptance Model, Theory of Planned Behaviour, Theory of Reasoned Action and Perceived Risk Theory were used to study attitude and intention towards technology led banking. Perceived usefulness, perceived ease of use and subjective norms are the three important factors that influence the attitude and intention towards technology led banking. Moreover, perceived risk and effectiveness of technology led banking for the consumer are other critical factors influencing intention to use technology led banking services.*

**Key words:** *technology led banking services, financial inclusion, conceptual framework, adoption of technology.*

### **Introduction:**

Overall development of an economy requires a strong, healthy and sustainable banking system. Infact banking system is the backbone of an economy and technology in turn has become the backbone of banking activities. Banks are in need to upgrade their customer services

# Rural Health Facilities And Women Empowerment in Barbaruah Block, Dibrugarh

■ Amal Jyoti Chiring  
■ Geetali Gogoi

## Abstract

Women empowerment is of utmost significance for the development of a nation in social, economic and political platforms. Empowering women proves to be beneficial not only for a particular family or a society at present times, but also has an imprint upon the future generations. Apart from the spread of education among women for the upliftment of their social, economic and political status; better health facilities are also equally important. A healthy section of women can nurture a wealthy nation. For instance, a healthy woman can actively participate in economic activities which will ultimately enhance her financial condition and thus the social and economic positions of her family is raised. Women empowerment and women's health are complementary to each other i.e. with empowerment of women health facilities becomes more accessible to them and with provision of health facilities women can be empowered. An attempt has been made to analyse the health facilities available in the rural areas and how it correlates in empowering women.

## 1. INTRODUCTION

The rights of equality for a woman ensures a distinguished living. It also secures her basic rights as an individual of the society.

Women empowerment refers to the upliftment of her social, political as well as economic status by being able to exercise all her rights with full freedom. In broader sense, women's empowerment means women's access to and control over resources, which extends to their decision-making capabilities regarding household decisions, employment, income, household assets and expenditure, fertility, sexuality, and freedom of movement (physical mobility) and their control over material and intangible resources such as property, information and time; their position within the household vis-a-vis other male and female household members; their experience of domestic violence; and their education. Alongwith the spread of education, better health facilities are equally significant for providing women with a quality life.

Various studies and researches regarding women's empowerment have shown its close association with different demographic and health issues. Women play a pivotal role in raising children, caring for household members and running the home, in addition to their roles in the world outside the home. This implies that women undergo greater physical, social and psychological burden, and hence they deserve an appropriate health care. The ways in which women are treated and the status they are



ৰামধেনু যুগৰ গল্পকাৰ স্নেহ দেৱীৰ গল্পত  
প্রতিফলিত নাৰী সমাজ

ড° বর্ণালী বৰঠাকুৰ  
মুৰব্বী অধ্যাপিকা, অসমীয়া বিভাগ  
চিনামৰা মহাবিদ্যালয়

বিশ্বসাহিত্যত যিসকল লেখকে যুগান্তৰৰ সূচনা কৰিবলৈ সক্ষম হৈছে তেওঁলোকৰ সাহিত্য সৃষ্টিৰ মূল লক্ষ্য আছিল মানৱ সমাজৰ কল্যাণ সাধন কৰা। সমসাময়িক সমাজ ব্যৱস্থাত থকা অন্যায়-অবিচাৰ, শোষণ-নিপীড়ন, হত্যা-লুণ্ঠন আদিৰপৰা মানুহক উদ্ধাৰ কৰাৰ উদ্দেশ্য আগত ৰাখিয়েই সাহিত্যিকসকলে তেওঁলোকৰ হাতত কলম তুলি লয়।

বিংশ শতিকাৰ চতুৰ্থ দশকৰ এগৰাকী মহিলা লেখিকা স্নেহময়ী দেৱী। অৱশ্যে সাহিত্য সমাজত তেখেত স্নেহ দেৱী নামেৰেহে অধিক পৰিচিত। স্নেহ দেৱীয়ে কবিতা, গল্প, সাধুকথা, অনাতাঁৰ নাটিকা আদিৰ মৌলিক সৃষ্টিৰে অসমীয়া সমাজত শিশুৰপৰা প্ৰাপ্তবয়স্কলৈকে সকলো শ্ৰেণীৰ লোককে সাহিত্যৰ স্বাদ দিব বিচাৰিছিল। প্ৰয়োজন নামৰ কবিতাটিৰ সৃষ্টিৰে সাহিত্যিক ক্ষেত্ৰত পদাৰ্পণ কৰা স্নেহদেৱী গল্প ৰচয়িতা হিচাপেহে অধিক খ্যাত। ৰামধেনু আলোচনীত ষষ্ঠ বছৰ অষ্টম সংখ্যাত প্ৰকাশ পোৱা ‘জোৱাৰৰ পিছত’ গল্পটোৰে গল্প লেখিবলৈ মন মেলা গল্পকাৰগৰাকীৰ চাৰিখন গল্প সংকলন হ’ল—

- ১। কৃষ্ণ দ্বিতীয়াৰ জোনাক (১৯৫৮)
- ২। স্নেহদেৱীৰ গল্প (১৯৬৫)
- ৩। স্নেহদেৱীৰ শ্ৰেষ্ঠ গল্প (১৯৮১)
- ৪। স্নেহদেৱীৰ একাকী গল্প (১৯৮৭)





'Unity of expression' চুটি গল্পৰ এটা বিশেষত্ব গল্পলেখিকাইও চুটিগল্পৰ এই বিশেষত্বৰ প্ৰতি লক্ষ্য ৰাখি গল্পসমূহত নাৰী জীৱনৰ এটা খণ্ডচিত্ৰক সংক্ষেপে প্ৰকাশ কৰিছে। এইক্ষেত্ৰত গল্পকাৰ সফলো হৈছে।

স্নেহদেৱীৰ গল্প প্ৰতিভাৰ প্ৰতি সন্মান জনাই বহুজনে তেখেতক বাংলা সাহিত্যিক জ্ঞানপীঠ বটা বিজয়ী আশাপূৰ্ণা দেৱীৰ সৈতে একে স্থানতে থৈছে। অৱশ্যে লেখিকাই এই সন্মানৰ বিৰোধিতা কৰে। কিন্তু দুয়োগৰাকী লেখিকাৰ গল্প বিশ্লেষণ কৰিলে পটভূমি নিৰ্বাচন, নাৰী চৰিত্ৰৰ চিত্ৰণ, নাৰী জীৱনৰ দ্বন্দ্ব-খৰিয়াল, বিভিন্ন সামাজিক সমস্যাৰ চিত্ৰক অংকণত মিল আছে। এইখিনিতে এটা কথা স্বীকাৰ কৰিব লাগিব যে স্নেহদেৱী ৰামধেনু যুগৰ এগৰাকী মৌলিক চিন্তাৰ লেখিকা।

‘কলাৰ বাবে কলা’ এই সাহিত্যিক মতবাদৰ বিশ্বাসী স্নেহদেৱী উদ্দেশ্যধৰ্মিতাত বিশ্বাসী নাছিল। স্নেহদেৱীৰ গল্পসমূহ অধ্যয়ন কৰিলে এটা কথা মনলৈ আহে যে গল্পকাৰৰ সাহিত্য সৃষ্টিত কোনো উদ্দেশ্য পূৰণৰ লক্ষ্য দেখা নাযায়। সমাজ জীৱনত নাৰী মনক লেখিকাই যেনে ভাবে পাইছিল, সেইভাবেই গল্পত উপস্থাপন কৰিছে।

\*\*\*\*\*

pains, nasal congestion, runny nose, sore throat or diarrhoea. The symptoms may be changed to the patient to patient and we may not find all the symptoms in one patient (Sucharita, 2020). The impact of covid-19 is very high on various development and service sectors of India. Among them the education sector is one which faced many struggles during first wave and second wave. During this time to secure the academic year of the students, the universities and educational boards of the state and central has introduced the online-mode teaching. This is a new paradigm for the teachers and the students in India.

#### **Review of Literature**

Sandeep et al. (2020) found that 52 percent of the students used mobile, 36 percent used laptops to attend online classes. And 57 percent of the students predominantly favoured online classes for doubt clarification. Majority 89 percent of the students preferred online teaching for learning. Rayhanul (2020) found that 68.9 percent respondents are using mobile data to attend the online classes. The study observed that majority of the students participated from cities and towns. Majority of them stated that they do not have any technical issues to attend online classes because they live in urban areas. But the respondents attended from rural areas are faced technical issues like, poor network, net balance is not enough. Abaid (2020) found that 88 percent of students had not proper internet facility and they faced lots of network issues. And 65 percent students were not satisfied with online learning, 85 percent students complaining about eye sight issue by attending online classes on devices, 50 percent students were unable to manage the university affairs. Overall, it is understood that the online teaching is new to the developing countries like India. Many students do not have laptops or personal computers. They attended online classes through mobile phones. The students from rural area faced many problems than urban areas. A few studies were conducted on this topic in foreign countries and forward states of India.

#### **Research Methodology**

India is a developing country. Before this pandemic, students' participation in online education system is very less. During this pandemic, to save the academic year of the students, the universities and the colleges started online education system. It is a new paradigm for teachers and the students. The students have to attend the online classes regularly from their homes. While attending the classes, the students have faced many challenges.



## **Levels of Anxiety Among the Students of Secondary Schools with Special Reference to Jorhat District.**

**Dr. Nivedita Bezbaruah Borthakur  
Runu Borah Saikia**

### **Introduction:**

Anxiety is one of the major psychological variables which is considered as an important part of personality development. Anxiety, also called 'angst' or 'worry', is a psychological and physiological state characterized by somatic, emotional, cognitive, and behavioural components. The root meaning of the word anxiety is 'to vex or trouble'. In either presence or absence of psychological stress, anxiety can create feelings of fear, worry, uneasiness, and dread (Bouras & Holt, 2007). It is also associated with feelings of restlessness, fatigue, concentration problems, and muscle tension. Therefore, it acts like an adverse stimulus also for the development of students potentialities. Anxiety is considered to be a normal reaction to a stressor. It may help an individual to deal with a demanding situation by prompting them to cope with it. However, when anxiety becomes overwhelming, it may fall under the classification of anxiety disorder (National Institute of Mental Health, 2008). Generally it helps in improving the performance of an individual. It means anxiety should not cross its threshold value otherwise it will reach at abnormal level.

Anxiety prevails when a person is at odds with himself. It can be defined in very general terms as a persisting distressful psychological state arising from our inner conflict. The distress may be experienced as a feeling of vague uneasiness, a feeling of being on the edge or as any of a variety of other feelings, such as fear, anger, restlessness, irritability depression or other diffused and nameless feelings. This anxiety, when it crosses its threshold value, adversely affects the process of adjustment. Barlow (2002) defined anxiety as a future-oriented mood state in which one is ready or prepared to attempt to cope with upcoming negative events. Anxiety, thus, is a state of being troubled and uneasy. Anxiety has two major behavioural reactions - firstly, it warns one against the problems that are to come in life and enables an individual to act and eliminate the experiences of pain; and secondly, anxiety indicates the problems which cause pain to the soul.

## **Empowerment of Scheduled Tribe Women**

### ***A Case Study***

***Runu Borah***

**Asstt. Prof., Cinnamara College,**

***Pallobi Kalita***

**Asstt. Prof., Mariani College**

#### **Introduction**

At present day context, the issue of women empowerment is currently a global concern. Women empowerment means to make women powerful to take self decision in legal, social, political, economical and psychological fields with self reliance self esteem so that women can get same status with men folks.

A women is an important organ of the family which is basic unit of the society. Women as human resources constitute the contemporary half of the total population. It may, therefore be assumed that the development of society might be accelerated by the better socio-economic and educational opportunity to the women. It is believed that if a men gets the opportunity of better education, only one person develop, but if a women gets the chance to be educated, the whole society develops. Hence, women have an important role to play in the advancement of a nation.

The constitutional of India laid the foundation for creating a social order where men and women are treated as equals, while Article 14 of the constitution conferred equal rights and opportunities on men and women. Article 15 (1) prohibited discrimination against any citizen on grounds of sex. The constitution, through Article 15 (3) also lay down that the state can make special provision for women.

The Sonowal Kacharis are one of the scheduled Bodo tribes (plains) of Assam. The Sonowal Kachari tribe is regarded as a backward tribe of Assam. Although, the tribe is educationally, politically, economically and socially backward but it is noticed that girls and women have much freedom among the tribe as any other tribe of Assam. Their identification is still associated as somebody's daughter, wife, mother or sister. But even through the Sonowal Kachari women are deprived of equal social status with men, they are little bit independent economically than the other high caste women.

The Government of India launched several schemes and programmes to women empowerment in India.

- (1) Beti Bachao Beti Padhao Scheme
- (2) Janani Suraksha Yojana
- (3) Indira Awas Yojana
- (4) Ujjawla- A scheme for prevention of trafficking and resue, rehabilitatioon and reintegration of victims of trafficking and commercial sexual exploitation.



# Impact of Demonetization: A critical study

Apurba Kr. Gogoi\*

## Introduction:

Demonetization means discontinuity of particular currency from circulation and replacing it with a new currency. It can also be considered as a withdrawal of a specific currency from the market. On Nov. 8<sup>th</sup>, 2016, Indian Prime Minister Sri Narendra Modi announced in a broadcast to the nation that Rs. 500 and Rs. 1000 currency notes would no longer be recognised legally as currency. Earlier demonetization was done in 1946 and 1978 but was no success. In 2016, demonetization was different from earlier one as it not only suddenly scrapped 86% currency from the market but it was combined with secrecy. The government believe that this is required for four main reasons. (1) for stopping the funding of terrorism, (2) to facing the problem of fake currency, (3) for reducing the corruption and (4) to make economy cashless.

## Objectives:

1. To understand the meaning and reasons of demonetization.
2. To study about the people's opinion on positive and negative impacts of demonetization.
3. To find out the limitations and policy measures of demonetization.

## Methodology:

The study is descriptive in nature and tells about meaning and reasons of demonetization along with the people's opinion on positive and negative impacts of demonetization. Percentage methods have been used to analyse the data.

## Sources of Data:

The present study is based on primary and secondary data. The sources of data are –

- Primary Sources: Sample survey.
- Secondary Sources : Online article, Interviews, opinions of rational people working in the related area of study.
- Sample Size of Survey: 40 persons.
- Sampling Area: Jorhat District.
- Sampling Technique: Convenient sampling.

## Reasons of Demonetization (Based on secondary sources):

1. **Black Money:** - Demonetization was a bold and revolutionary action taken by the government of India to curb black money and one that will have the deep impact on



## **Brajavali: Created Single Handedly by Sankardeva**

**Achyut Dutta**

**Asst. Profecssor, Department of Assamese  
Cinnamara College**

### **Introduction**

By using a common and all pervasive language, 'Brajavali' for the purpose of bringing unity to India Sankardeva had formed the base of Indian nationalism just in the Middle Ages. The important fact is that until 1826, Assam had not come under the geographical boundary of India. So, it was the credit of Sankardeva to bring spiritual and cultural unity between India and Assam through the medium of Brajavali language.

When we analyse Sankardeva's writings, we find that three language are use in his writings - Sanskrit, Brajavali and old Assamese or the language employed by his predecessors. Among the Sanskrit works is the theoretical work 'Bhakti Ratanakara' However some of the 'Sluka's' of this books. On the other hand Sankaradeva wrote "Borgeets" and his 'Ankia Nata's' (Drama) in Brajavali keeping in mind the people of the entire north east, while his other writings are composed in old Assamese language.

Sankardeva had the purpose of propagating his vaisanava religion behind his literary production. The saint would have thought that it would be easy to attract the mass through the medium of dance, play, acting or song then through the other mediums. But when he use songs and drama's as the medium he also kept in mind another important things, the use of a common national language, i.e. Brjavali. It is said that when he had passed his time in India's various holy places during his pilgrimage he was familiar with different

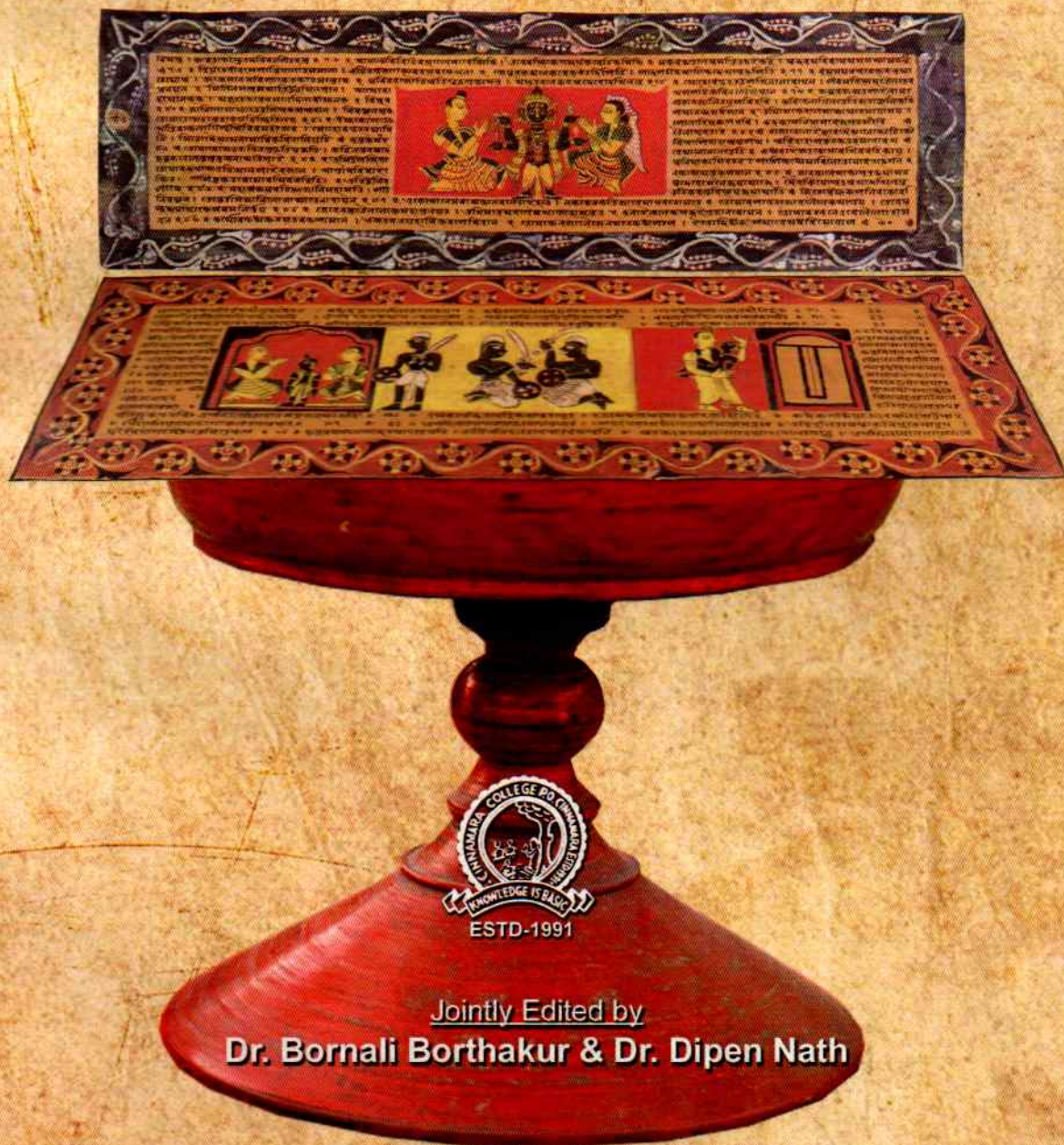


কুন্দন

VOL-3,2019  
ISSN : 2395-1869

# KUNDON

AN ANNUAL JOURNAL OF DEPARTMENT OF ASSAMESE  
CINNAMARA COLLEGE, JORHAT, ASSAM



Jointly Edited by  
Dr. Bornali Borthakur & Dr. Dipen Nath



শংকৰদেৱ আৰু মাধৱদেৱৰ বৰগীতৰ বিষয়বস্তু :  
এক তুলনামূলক আলোচনা

ଅଚ୍ୟୁତ ଦତ୍ତ

চিনামৰা মহাবিদ্যালয়

মহাপুৰুষ শংকৰদেৱে জনসাধাৰণক কৃষ্ণভক্তিৰ প্ৰতি আকৃষ্ট কৰিবৰ কাৰণে ৰাগ-সংগীতৰ মাধুৰ্য আৰু সুৰৰ ব্যঞ্জনাবে বৰগীতসমূহ ৰচনা কৰিলে। মহাপুৰুষৰ গীতবোৰৰ উচ্চমান সম্পৰ্কে ড° মহেশ্বৰ নেওগে যি চাৰিটা যুক্তি দাঙি ধৰিছে সেই কেইটা প্ৰণিধানযোগ্য - ভাষা, বিষয়বস্তুৰ সংযম, সুৰৰ গাভীৰ্য আৰু চৈধ্য প্ৰসঙ্গত ইয়াৰ ব্যৱহাৰ এই চাৰিওটা দিশ আলোচনা কৰি - ড° নেওগে বৰগীতৰ শ্ৰেষ্ঠতা প্ৰতিপাদন কৰিছে। কামগন্ধহীন বৈষ্ণৱী আদৰ্শৰ প্ৰতিফলন হিচাবে বৰগীতবোৰ মূল্যবান সম্পদ। বৰগীত ৰচনাৰ পথ প্ৰদৰ্শনকাৰী হিচাপে শংকৰদেৱৰ এই অপূৰ্ব নিৰ্মাণ ক্ষমতাই তেওঁৰ “প্ৰাণৰ বান্ধৱ”, “বঢ়াৰ পো” মাধৱদেৱকো অনুপ্ৰাণিত কৰিছিল আৰু তাৰ ফলস্বৰূপেই অসংখ্য বৰগীত আমি পাইছোঁ।

এই দুজনা মহাপুরুষৰ দ্বাৰা ৰচিত বৰগীতসমূহৰ বিষয়-বস্তুৰ ফালৰ পৰা কেতবোৰ সাদৃশ্য আৰু বৈসাদৃশ্য পৰিলক্ষিত হয়। প্ৰথম কথা, দুয়োজনা মহাপুরুষৰ বৰগীত ৰচনাৰ উদ্দেশ্য মাথো এটা, সি হ'ল ধৰ্ম প্ৰচাৰ আৰু প্ৰসাৰ। সেই উদ্দেশ্যত ৰচনা কৰা বৰগীতসমূহৰ বিষয়বস্তু বৈষ্ণৱসকলে ছটা ভাগত



**Issues and Challenges in Economics and Commerce : A Perspective**

A collection of articles on various aspects of Economics and Commerce edited by Ratul Mahanta & Amrit Pal Singh and published by Purbayon Publication, Satmile, Guwahati- 14, Assam on behalf of Refresher Course (Economics and Commerce 2018) UGC-Human Resource Development Centre, Gauhati University, Guwahati

**Edition:** November, 2018

**Price :** Rs. 500/-

ISBN- 978-93-88593-01-4

**First Edition:**

November, 2018

© Editors

**Price:** 500/-

**Cover:**

Sanjib Borah

**Published by:**

Purbayon Publication

Satmile, Near Gauhati University

Guwahati- 14, Assam, India

Email-purbayonindia21@gmail.com

website: www.purbayonpublication.com

Contact No. +91- 9864422157

---

*All rights reserved. No part of the publication may be reproduced, stored in retrieval system or transmitted, in any form by any means without the prior permission of the copyright owner and the publisher.*

*The responsibility of the facts, opinions expressed or conclusions reached in this proceeding is entirely that of the authors. The editors and the publishers do not bear any responsibility for them.*

## **Contents:**

**A Quick View on the Status of Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) in Assam /13**

✎Amiya Sarma

**The Ethnic Identity of Kumar Community /21**

**(A Case Study in Neemati Bhitir Kakila Kumar Gaon, Jorhat, Assam)**

✎Apurba Kr. Gogoi

**Worklife Balance : A Thrust Towards Organisational Stability and Commitment /27**

✎Arpita Sharma Nath

**Determinants of Birth Spacing Among the Tea Garden Labourers of Assam /37**

✎Arupanjali Borah

**Fruits and Vegetables in the Context of Food Processing : Few Observations /45**

✎Bani Kachari

**A Study of Global Gender Gap and its Challenges with Special Reference to India /54**

✎Barnali Hazarika



# **The Ethnic Identity of Kumar Community**

**(A Case Study in Neemati Bhitir Kakila Kumar Gaon, Jorhat, Assam)**

✎ Apurba Kr. Gogoi

## **Abstract**

In changing the society, every caste community plays an important role in strengthening the whole economy. From the pre-historic period by the assimilation of various ethnic groups the Assamese culture and the culture of rest of the country are coming to uniformity. But in this assimilation process some communities seem to lose their identity. The Kumar community of Assam is one of the looser communities in this aspect due to some socio economic reasons, natural calamities and domination by some strong communities in the society. Many of them hesitate to reveal their identity because of their economic condition, negligence of society and the government to them and due to existing caste system. In spite of traditional earthenware product like chaki, mola, ghot, they produce various statue of Goddess, decorated items, Tandoori Rooti Bhati, decorated table, vase, gamla etc which are of better quality and are usable



**SAMAJ ARU SAMOI  
SASETANATA ARU DAYABADHATA**

A book comprising our consciousness and responsibility in the context of society, edited by Achyut Dutta, published by Cinnamara College Sakha Sahitya Sabha & Publication, Cinnamara, Jorhat-8, Assam

**1st Publication: October, 2020**

**Price: 150/-**

প্ৰকাশক

চিনামৰা মহাবিদ্যালয় শাখা সাহিত্য সভা আৰু প্ৰকাশন

চিনামৰা, যোৰহাট-৮, অসম

প্ৰথম প্ৰকাশ : অক্টোবৰ, ২০২০

গ্ৰন্থস্বত্ব : সম্পাদকৰ

বেটুপাত : ৰোহিত দত্ত

ISBN: 978-93-84191-60-3

মুদ্ৰণ : ডেল্টা কমার্চিয়েল, বঙালপুখুৰী, যোৰহাট

মূল্য : ১৫০.০০ টকা

*No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording or any information, storage and retrieval system without permission in writing from the editor.*



## সূচী পত্ৰ

- সম্পাদকীয়ৰ পৰিৱৰ্তে \*১১
- অসমীয়া ভাষা জগত সভালৈ যাব : ২২ প্ৰভাত চন্দ্ৰ দাস \*১৭  
সচেতনতা আৰু দায়বদ্ধতাৰ দৃষ্টিৰে
- মাতৃভাষাৰ প্ৰতি সচেতনতা আৰু দায়বদ্ধতা ২২ মৌচুমী শইকীয়া \*২৭
- অসমত অসমীয়া ভাষা আৰু বৰ্তমান ইয়াৰ সংকট : ২২ চন্দ্ৰ দাস \*৩১  
সচেতনতাৰ দৃষ্টিৰে
- অসমৰ গ্ৰাম্য সমাজত ইতিহাস অধ্যয়ন সম্পৰ্কত সচেতনতা ২২ আনন্দ শইকীয়া \*৩৮
- পাঠ সমীক্ষা আৰু অসমৰ ধৰ্মগ্ৰন্থৰ ঐতিহ্য : ২২ অচ্যুৎ দত্ত \*৪৪  
সচেতনতা আৰু দায়বদ্ধতা
- গ্ৰন্থ অধ্যয়ন আৰু আজিৰ প্ৰজন্ম : ২২ গীতিকা ফুকন, কোকিল ডেকা \*৪৯  
আমাৰ সচেতনতা আৰু দায়বদ্ধতা
- ৰাজনৈতিক সচেতনতা আৰু দায়বদ্ধতা প্ৰসংগ ২২ অনিৰ্বাণ দত্ত \*৫৩
- সাংস্কৃতিক সচেতনতা আৰু দায়বদ্ধতা ২২ ড° নমিতা বৰুৱা \*৬১
- কৰ্ম-সংস্কৃতি আৰু সাম্প্ৰতিক সময় : ২২ অজন্ত কুমাৰ বৰা \*৬৫  
সচেতনতা আৰু দায়বদ্ধতাৰ দৃষ্টিৰে
- অসমৰ কৰ্ম সংস্কৃতিৰ স্বৰূপ : সচেতনতা আৰু দায়বদ্ধতাৰ দৃষ্টিৰে ২২ নীলমণি দাস \*৭১
- সামাজিক সচেতনতা আৰু দায়বদ্ধতা ২২ অদিতি বৰগোহাঁই \*৭৬
- সামাজিক অনুষ্ঠান : এক অবলোকন ২২ প্ৰতাপ চন্দ্ৰ শৰ্মা \*৮৪
- সামাজিক সচেতনতা আৰু দায়বদ্ধতা ২২ কৰিম্মা তালুকদাৰ \*৮৯
- সেউজ বিপ্লৱ : বৰ্তমান যুৱ প্ৰজন্মৰ সচেতনতা ২২ ড° অখিল কুমাৰ গগৈ \*৯৪  
আৰু দায়বদ্ধতা
- সন্তানৰ ভৱিষ্যৎ আৰু অভিভাৱকৰ সচেতনতা ২২ নীতামণি নাথ \*১০২
- লেখক পৰিচিতি \*১০৭

## পাঠ সমীক্ষা আৰু অসমৰ ধৰ্মগ্ৰন্থৰ ঐতিহ্য :

### সচেতনতা আৰু দায়বদ্ধতা

অচ্যুৎ দত্ত

সম্প্ৰতি অসমীয়া ভাষা-সাহিত্য-সংস্কৃতিলৈ সংকট নামি অহাৰ সময়তে বিশেষভাৱে গুৰুত্ব প্ৰদান কৰিবলগা এটি বিষয় হ'ল পাঠ সমীক্ষা। আমাৰ ঐতিহ্য, আমাৰ স্বাভিমান প্ৰাচীন গ্ৰন্থসমূহৰ ক্ষেত্ৰত বৰ্তমান শতিকাত যিদৰে বিৰাট সংকট নামি আহিছে তাক সম্ভাৱনালৈ বিবৰ্তন কৰাৰ ক্ষেত্ৰত এই পাঠ সমীক্ষাৰ যি গুৰুত্ব বা ভূমিকা তাক সাধাৰণতে অতি নগণ্য সংখ্যাকেহে উপলব্ধি কৰিব পাৰে। যি প্ৰাচীন ঐতিহ্যক সাৰথি কৰি অসম আৰু অসমীয়াৰ স্বাভিমান গঢ়ি উঠে, যি প্ৰাচীন ঐতিহ্যই আমাৰ ভাষা-সাহিত্য-সংস্কৃতি আৰু সৰল আধ্যাত্মিকতাৰ পৰিচয় দিয়ে— সেইসমূহৰ প্ৰতি অসমৰ বিজ্ঞ সমাজৰ উদাসীনতাই সম্প্ৰতি ভয়ানক সংকট নমাই অনাৰ কথা সকলোৱেই স্বীকাৰ কৰিব লাগিব। এতিয়া প্ৰশ্ন হ'ল কেনেকৈ? এই বিৰাট প্ৰশ্নৰ উত্তৰক যিখিনি কথা অন্তৰ্নিহিত হৈ আছে তাৰ ব্যাখ্যা আজিৰ দিনত অতিকৈ প্ৰাসংগিক হৈ পৰিছে।

আমি সকলোৱেই জানো যে পৃথিৱীৰ আটাইতকৈ প্ৰাচীন গ্ৰন্থ ঋগবেদ প্ৰায় ৩৫০০-ৰ পৰা ৫০০০ বছৰৰ পুৰণি। ঠিক সেইদৰে হোমাৰৰ ইলিয়াড আৰু ওডিচি মহাকাব্য প্ৰায় ২৮০০ বছৰ পুৰণি; খ্ৰীষ্টানসকলৰ বাইবেল প্ৰায় ২০০০ বছৰ পুৰণি আৰু ইছলামসকলৰ কোৰাণ প্ৰায় ১৫০০ বছৰ পুৰণি। এইসমূহৰ তুলনাত কিন্তু শংকৰদেৱ আৰু মাধৱদেৱৰ যিখিনি শাস্ত্ৰ সেইসমূহ ৪৫০ বছৰ পুৰণি মাত্ৰ। এতিয়া আন আন ধৰ্মৰ ধৰ্মগ্ৰন্থসমূহৰ তুলনাত শংকৰ-মাধৱৰ গ্ৰন্থসমূহ নতুন বুলিব পাৰি। তথাপি শংকৰ-মাধৱৰ হাতৰ আখৰ দেখা পোৱা মানুহ আমাৰ মাজত নাই।



# Mobile Banking for Financial Inclusion: Adoption and Challenges

Ranju Kumar Bharali\*  
Dr. Ratan Borman\*\*

## ABSTRACT

Financial inclusion enables inclusive sustainable development of the country. Technology is the key to financial inclusion. Mobile phone has emerged as the most popular, promising and well suited technology for financial inclusion. Mobile banking as a technique of financial inclusion has great scope in India. However, it is seen that in India, majority of people have not adopted this upgradation of banking technology rather they prefer banking in traditional way. This paper looks at various factors influencing the adoption and acceptance of mobile banking and also try to look at the challenges with mobile banking. The study is based on both primary and secondary data. To collect information 20 customers each from three banks of Jorhat town were selected as sample respondent. As a result, total number of sample respondents were 60 from whom primary data were collected. The relevant secondary data were collected from journals, magazines and websites. The study reveals that adoption of mobile banking depends upon factors like compatibility, trialability, complexity and perceived risk. Again there are number of challenges with the adoption of mobile banking which are to be addressed to make mobile banking a great potential for financial inclusion.

**Keywords:** Mobile banking, Financial inclusion, Adoption.

## INTRODUCTION

With the growth of the Indian Economy, focus has been on the achievement of inclusive sustainable growth. A strong financial system is required for inclusive sustainable growth. Financial inclusion enables inclusive sustainable economic and social development of the country. Technology is the key to financial inclusion. It can reduce cost significantly and can take banking to masses. Now a days mobile phone has emerged as the most popular, promising and well suited technology for financial inclusion. The use of mobile phone is very suitable for financial inclusion in the countries like India where there is deep penetration of the mobile phone.

### Concept of Financial Inclusion

Financial inclusion stands for delivery of appropriate financial services at an affordable cost on timely basis to vulnerable groups who lack access to even most basic banking service. (Sanu Garg et.al. 2014).<sup>1</sup> Financial inclusion takes into account the participation of vulnerable groups such as weaker section of the society, low income groups and women in financial system of the country so that they have access to various financial services such as saving and payment account, credit, insurance, pension etc. According to the committee of Financial Inclusion headed by C. Rangarajan (2008)<sup>2</sup> defined financial inclusion as "The process of ensuring access to financial services and timely and adequate, credit where needed by vulnerable groups such as weaker section and low income group at affordable cost."

### Concept of Mobile Banking

Mobile banking has emerged as new alternative way of banking which is more convenient and user friendly than traditional form of banking. It is covering the concept of anytime, anywhere banking into reality. Mobile banking is a revolution that is driven by the world's one of the fastest growing sectors mobile communication technology. The mobile banking is defined as, "the provision and usage of banking and financial services with the help of mobile telecommunication devices. Mobile banking is a system that helps the customers to conduct a number of financial transactions with the help of their mobile devices (Manav Aggrawal, 2014).

## MOBILE BANKING IN INDIA

In India there are 867.80 million mobile phone subscribers of those 21.61 million people use internet on these

\*Research Scholar, Dept. of Commerce, Assam University, Diphu Campus, India

\*\*Professor, Dept. of Commerce, Assam University, Diphu Campus, India



## Bamboo as a Versatile Material for Socio-Economic Sustainability in North-East

**Ranju Kumar Bharali**

Assistant Professor

Department of Economics

Cinnamara College, Cinnamara, Jorhat

Email: ranjukumarbharali@gmail.com

### Abstract

*Bamboo also regarded as 'green gold' has significant role in the socio-economic development of North Eastern Region as the region grows about two third of the bamboo resources of the country. A large variety of bamboo species grows in the region. Due to its versatile nature and multiple uses bamboo has wide and varied scope for income and employment generation in North East. Bamboo is a way of life for tribal of the region and the basis of handicraft and cottage industries. It is also used in construction activities and it is a major source of raw material for paper and pulp industries. Presently it is fast emerging as a substitute of wood. Bamboo is also identified as strategic resources to tackle climate change and environment degradation. Despite great potential bamboo sector has not gained desired momentum in the region due to various constraints such as regulatory restrictions, poor market linkage, poor technology application etc. To overcome such constraints various interventions are required specially on the part of govt. to achieve socio economic sustainability in the region.*

Bamboo which is also regarded as the 'Green Gold' of the 21<sup>st</sup> century played a significant role in human society since time immemorial and today it contributes to the subsistence need of over a billion people worldwide. Due to its versatile nature and multiple uses, it is also called 'poor man's timber'.<sup>1</sup> Traditionally it has been used as material for housing and shelter, fencing, fuel, food and to make material for agriculture and other purposes. In modern days, it is being used as raw material for various industries such as paper and pulp, construction and engineering material etc. Though bamboo grows tall like a tree, it belongs to the family of grass. Bamboo can be grown easily and grows much faster than any tree. It is very eco-friendly and now it is becoming a good substitute of wood.



# **The Ambiguity of Empowering and Disempowering in V.S. Naipaul's *The Mimic Men***

**Anwasha Gogoi**

**Assistant Professor, Department of English  
Bir Raghab Moran Government Model College,  
Doomdooma**

**Amal Jyoti Chiring**

**Assistant Professor, Department of Geography,  
Cinamara College, Jorhat**

Literally the term 'post-colonial' means the period after colonial time. Post-colonial refers to the study of texts both of during and after the colonial period. The influence of colonized upon the colonized is the main focus for the post-colonial study. Colonized people are always affected by the hands of colonizer. Colonial study analyses the influence of colonizer in matters like politics, culture, language, behaviour and economy. That is why post-colonial study is also called a cultural study. The conflict between colonized and colonizer in politics, colonizer's sense of possessiveness and struggle for independence are some subjects of political matters. So, in this regard Lois Tyson (2006) states that, "Post-colonial theory offers us a framework for examining the similarities among all critical theories that deal with human oppression, such as Marxism, Feminist, gay, Lesbian and queer theories and African American Theory" (p.418). Colonized people adopt the culture, language, lifestyle and behaviours of colonizer.

*The Mimic Men* (1967) marks an important land mark in the literary career of V.S. Naipaul. The novel portrays the condition of a newly independent country in the Caribbean, the island of Isabella and projects before us the condition of the people in postcolonial era. The very title of the

# **Urbanization and Its Impact on Environment: An Analytical Study**

**Ranju Kr. Bharali**  
**Asst. Prof, Dept of Economics**  
**Cinnamara College, Jorhat, Assam**

Urbanization is a process of making an area more urban. To say a country or region is urbanizing implies that it is becoming more urban. Demographers have interpreted the concept of urbanization as a growing share of population living in urban settlement (poston & Bouviers, 2010). Urbanization is often used to refer to a broad based rural to urban transition involving population, land use, economic activity and culture or indeed any one of these (Mc Granahan & Satterthwaite). Urbanization symbolises the movement of people from rural to urban areas. Urbanization happens because of the increase in the extent and density of urban areas. Urbanization is a process that leads to the growth of cities and urban centres due to industrialisation and economic development. (Mohi Singh Rai, 2017). Urbanization which mainly manifested in the form of increasing trend of urban population occurs due to better employment opportunities, better medical facilities, better facilities for trade and commerce, better education, proximity to govt. administration etc.

Urbanization has always raised environmental concern. Indeed the links between urbanization and environmental risk were more evident in early cities, where resources were more localised and environmental health issues loomed large. (Granahan & Satterthwaite). Although urbanization has been an instrument of economic, social and political progress, but in India, it has led to serious socio-economic problems. In India due to uncontrolled



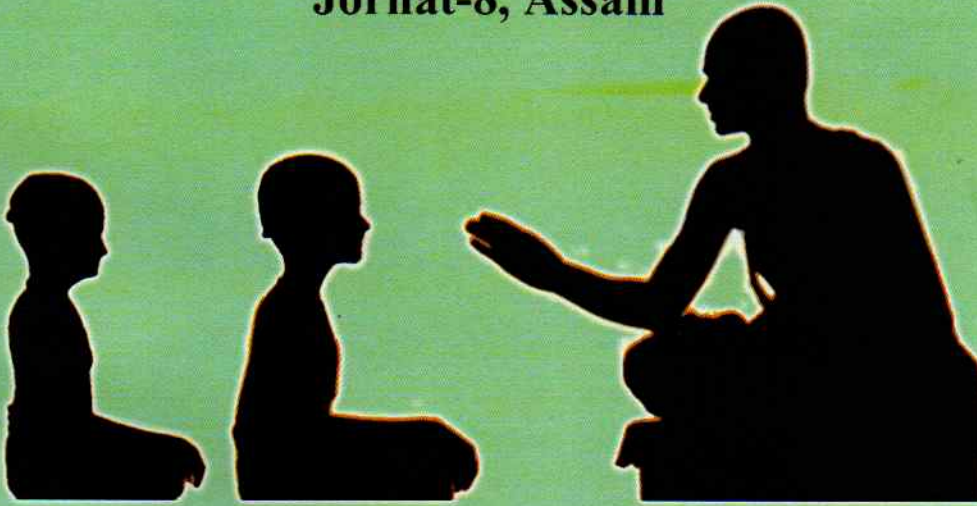


ISSN : 2348-9588 vol.:VIII, 2021

# শিক্ষাজ্যোতি

## Sikshajyoti

A Peer Reviewed Annual Bilingual Research  
Journal of the Department of Education,  
Cinnamara College, Cinnamara,  
Jorhat-8, Assam



Jointly edited by  
Runu Borah Saikia  
Tarun Saikia

## Contents

---

❑ Editorial		5
❑ Blended Teaching and Remote Learning Challenges	✍ Dr. Narikimelli Pramod Kumar	7
❑ Academic Achievement of Secondary School Students in Relation to Gender	✍ Dr. Dipti Saikia	24
❑ Role of Education in making Social Change and Social Mobility	✍ Debojit Borah	29
❑ Socio-Economic Impact of Corona Virus (Covid-19) in India Special Reference to Assam	✍ Dr. Hemanta Borah	38
❑ Women right in India and related laws	✍ Dr. Swapnali Borah	44
❑ Management in the Educational institutions of Assam	✍ Mr. Ratul Gogoi	47
❑ Urbanization and Its Impact on Environment: An Analytical Study	✍ Ranju Kr. Bharali	55
❑ Ways and Means to prevent crimes against Women: prospect and problem	✍ Mrs. Chandrama Devi	59
❑ Students Mental Health In School	✍ Triveni Borah	65
❑ Awareness of Schedule Caste Parents Towards Education With Special Reference to Amguri Block of Sivsagar District, Assam	✍ Punendra Das	70



❑ The Ambiguity of Empowering and Disempowering in V.S. Naipaul's <i>The Mimic Men</i>	✍ Anwesha Gogoi, ✍ Amal Jyoti Chiring	79
❑ Akira Kurosawa's Adaptation of Macbeth as <i>Throne of Blood</i>	✍ Projnya Paromita Kaushik	84
❑ A Study on Growth and Development of Teok Rajabari Govt. Junior Basic School of Jorhat District, Assam	✍ Geetashree Borah	91
❑ A Study on Students' Views Towards Online Classes During The Lockdown Period With Special Reference to Assam Women's University, Jorhat	✍ Anamika Gogoi	100
❑ Impact of family background on students aspiration with special reference to Alengmora gaon of Dhekorgorah block, Jorhat district, Assam	✍ Panchami Borah	109
❑ A Study on Effects of Social Networking Sites on Academic Performance of Students Special Reference to Assam Women's University, Jorhat	✍ Banashree Bortamuly	118
❑ Indigenous food of the Nepalis of Assam	✍ Bishnu Chetry	127
❑ Growth of Left Nationalism and the Students of Assam: (1905-1935)	✍ Dhruba Jyoti Sarmah	137

# **Urbanization and Its Impact on Environment: An Analytical Study**

**Ranju Kr. Bharali**  
**Asst. Prof, Dept of Economics**  
**Cinnamara College, Jorhat, Assam**

Urbanization is a process of making an area more urban. To say a country or region is urbanizing implies that it is becoming more urban. Demographers have interpreted the concept of urbanization as a growing share of population living in urban settlement (Poston & Bouviers, 2010). Urbanization is often used to refer to a broad based rural to urban transition involving population, land use, economic activity and culture or indeed any one of these (Mc Granahan & Satterthwaite). Urbanization symbolises the movement of people from rural to urban areas. Urbanization happens because of the increase in the extent and density of urban areas. Urbanization is a process that leads to the growth of cities and urban centres due to industrialisation and economic development. (Mohi Singh Rai, 2017). Urbanization which mainly manifested in the form of increasing trend of urban population occurs due to better employment opportunities, better medical facilities, better facilities for trade and commerce, better education, proximity to govt. administration etc.

Urbanization has always raised environmental concern. Indeed the links between urbanization and environmental risk were more evident in early cities, where resources were more localised and environmental health issues loomed large. (Granahan & Satterthwaite). Although urbanization has been an instrument of economic, social and political progress, but in India, it has led to serious socio-economic problems. In India due to uncontrolled



## **The Ambiguity of Empowering and Disempowering in V.S. Naipaul's *The Mimic Men***

**Anwasha Gogoi**

**Assistant Professor, Department of English  
Bir Raghab Moran Government Model College,  
Doomdooma**

**Amal Jyoti Chiring**

**Assistant Professor, Department of Geography,  
Cinamara College, Jorhat**

Literally the term 'post-colonial' means the period after colonial time. Post-colonial refers to the study of texts both of during and after the colonial period. The influence of colonized upon the colonized is the main focus for the post-colonial study. Colonized people are always affected by the hands of colonizer. Colonial study analyses the influence of colonizer in matters like politics, culture, language, behaviour and economy. That is why post-colonial study is also called a cultural study. The conflict between colonized and colonizer in politics, colonizer's sense of possessiveness and struggle for independence are some subjects of political matters. So, in this regard Lois Tyson (2006) states that, "Post-colonial theory offers us a framework for examining the similarities among all critical theories that deal with human oppression, such as Marxism, Feminist, gay, Lesbian and queer theories and African American Theory" (p.418). Colonized people adopt the culture, language, lifestyle and behaviours of colonizer.

*The Mimic Men* (1967) marks an important land mark in the literary career of V.S. Naipaul. The novel portrays the condition of a newly independent country in the Caribbean, the island of Isabella and projects before us the condition of the people in postcolonial era. The very title of the



**POST PANDEMIC ECONOMY :  
CHALLENGES AND WAY OUT**

A collection of articles on post pandemic economy, edited by Ranju Kumar Bharali, Asstt. Prof. Deptt. of Economics, Cinnamara College, Jorhat and published by Mohan Chandra Mahanta Adhyayan Gobesona Kendra, A Social Science Research Centre established in collaboration with Cinnamara College, Cinnamara, Jorhat-8 (Assam)

---

**Editor**

**Ranju Kumar Bharali**

Asstt. Prof. Deptt. of Economics,  
Cinnamara College, Cinnamara, Jorhat -8

**Published on**

17<sup>th</sup> January, 2021

**Published by**

Mohan Chandra Mahanta Adhyayan Gobesona Kendra, A Social  
Science Research Centre established in collaboration with Cinnamara  
College, Cinnamara, Jorhat-8(Assam)

**ISBN**

978-81-949337-9-3

**Printed by**

Delta Commercial, Bongal Pukhuri, Jorhat

**Price**

₹300/-

**Copyright**

Editor



## Content

❑ E-Learning During and After Covid- 19: The Case of Vietnam	■ Do Thu Ha	9
❑ Future of Capitalism and Role of Socialism to Recover Economy from Covid Pandemic	■ Anil Kumar Saikia	22
❑ Post-Covid Global Education: Challenges and Opportunities	■ Catherine N. Butcher	30
❑ Re-Energizing Covid-Hit Tourism Economy in Assam	■ Bandana Chowdhury	35
❑ Impact of Covid-19 on Farmers of Assam: A Case Study of Golaghat District	■ Bonomali Bori	38
❑ MSME in Post Covid Economy of India: Its Challenges and Ways to Revive	■ Ritopan Borah	44
❑ A Novel Outbreak and Health Sector of India	■ Sanjib Dutta	48
❑ Post Covid-19 :Challenges in Higher Education of India	■ Mainu Moni Saikia	57
❑ Covid-19 and Its Impact on Assam Economy: Post Covid Problems and Prospects	■ Amaljyoti Chiring ■ Anwesha Gogoi	60
❑ Impact of Covid-19 on the Economy of North-East India with Special Reference to Assam	■ Karobi Borah	65

□ The Outbreak of Covid-19 Pandemic and Challenges for Economic Development in Assam	■ Antara Dutta	74
□ Problems of Employment During Covid-19 with Special Reference to Informal Sector in India: A Qualitative Enquiry	■ Simismita Borah	79
□ Impact of Covid-19 on Retail Sector and Its Outlook in post Covid Situation	■ Anindita Bordoloi	94
□ Post Pandemic Rural Economy of Assam: Challenges and Way Out	■ Debahuti Bora ■ Pratiksha Goswami	98
□ Prospects Related to the Backbone of the Economy	■ Supriya Bordoloi	102
□ An Economic Analysis of the Impact of Covid-19 and Post-Covid-19 Uncertainty and Expectations at the Household Level	■ Parswa Jyoti Neog	106
□ Post Pandemic Challenges of Assam Economy & Its Way Out	■ Jyotishmita Kalita	117
□ Post-Covid 'New Normal'	■ Ranju Kumar Bharali	122



## **Covid-19 and Its Impact on Assam Economy: Post Covid Problems and Prospects**

■ Amaljyoti Chiring ■

■ Anwesha Gogoi ■

The biggest crisis that humankind has ever witnessed after World War II is indeed the deadly corona virus. Undoubtedly, the novel corona virus, Covid-19 has taken a toll on the global economy. Due to the lack of a vaccine, the virus has caused a scenario of unprecedented social, economic as well as psychological upheaval among the people. The deadly virus has brought the entire world into a halt about which no one has ever imagined. Over the world, machines have stopped working, streets have gone empty and everyone has shut themselves in their homes. The novel virus has impacted the economy of the entire world, and Assam as well as India is not an exception in this case. It is worth noting that the post corona times will be quite different to understand and move on.

The economy of Assam is largely agrarian in nature, where about 69% of its population are engrossed in it. The agricultural sector provides employment to around fifty percent of the entire rural population of the state. Despite of being richly endowed with natural resources, the state still lags behind in many aspects.

In Assam, the Baghjan oil well explosion has added fuel to the already worse situation. Moreover, the yearly flood has also contributed to the pangs and misery of the people. The ongoing pandemic and the oil well tragedies have made us aware that the policies need to be ecologically and environment friendly. In Assam and in other north-

## Post-Covid 'New Normal'

■ Ranju Kumar Bharali ■

The Covid19 pandemic is a global crisis evolving at unprecedented speed and scale. Emerging from this pandemic will not be easy. The covid19 pandemic is first and foremost a human crisis. It has had a devastating impact on many people's lives. The impact on millions of people around the world will be lasting. It is a crisis of historic proportion. Historically we see that with such crisis past and even as things recover, each crisis leaves behind permanent structural changes. The plague pandemic of 14th century also known as the black death rewrote the human genome in a way that are visible to this day. The Spanish flu pandemic of 1918 has changed the political structure of the globe.

Covid19 pandemic is the biggest global event and challenge of our life time. As such it is changing human behavior and attitude today and forcing organizations to respond. "New Normal" emerges in the wake of the covid19 crisis. The concept of "New Normal" has been used in different context to mean that something which was previously unfamiliar or atypical has become typical, standard, usual or expected. A new normal is a state to which an economy, society, organization, individual etc settles following a crisis, when this differ from the situation that prevailed prior to the beginning of the crisis (Wikipedia). The covid19 pandemic is likely to unleash sweeping changes, ie, reshaping the global economy, unleashing technological innovation, redefining society and organizations role in it and altering consumer's need and behavior. Such



আধুনিক যুগত অসমীয়া জাতীয় সাহিত্যৰ প্ৰাণ-প্ৰতিষ্ঠাতা লক্ষ্মীনাথ বেজবৰুৱাৰ কলমত জাতীয় চেতনা গুৰি উঠিছিল। বেজবৰুৱাই আধুনিক অসমীয়া ভাষা সাহিত্যক প্ৰাণ প্ৰতিষ্ঠা কৰি জাতীয় জীৱনক তেওঁ জীপাল কৰি তুলিছিল। অসমবোৰ ৰচনা বাদ নি কেৱল জাতীয় সংগীতটোৰ মাজতেই বেজবৰুৱাৰ স্বদেশ চেতনাৰ আভাস পাব পাৰি।

অ' মোৰ আপুনাৰ দেশ  
অ' মোৰ চিকুণি দেশ  
এনেখন শুৱণা  
এনেখন সুফলা,  
এনেখন মৰমৰ দেশ।  
অ' মোৰ সুৰীয়া মাত  
অসমৰ সুৰীয়া মাত  
পৃথিৱীৰ ক'তো  
বিচাৰি জনমটো  
নোপোৱা কৰিলেও পাত।  
অ' মোৰ ওপজা ঠাই।  
অ' মোৰ অসমী আই।  
চাই লওঁ তোমাৰ  
মুখখনি এবাৰ  
হেঁপাহ মোৰ পলোৱা নাই।

দেশৰ স্বাধীনতা আন্দোলনৰ অক্লান্ত কৰ্মী ৰূপতোৱাৰ জ্যোতিপ্ৰসাদ আগৰৱালা। ১৯২১ ৰপৰা ১৯২৫ লৈ স্বাধীনতা আন্দোলনত লাগি থাকি ১৯২৬ চনত তেওঁ বিলাতত পঢ়িবলৈ যায়। তাৰপৰা ঘূৰি আহি ১৯৩২ চনত স্বাধীনতা সংগ্ৰামী ৰূপে কাৰাবৰণ খাটিবলগা হৈছিল। মাৰ্ক্স-লেনিনৰ সাম্যবাদত বিশ্বাসী জ্যোতিপ্ৰসাদৰ গান্ধীবাদতো আছিল গভীৰ আস্থা। সৰু-বৰ নৈ, উপনৈৰ জলবান্ধি ব্ৰহ্মপুত্ৰত একাকাৰ হৈ যোৱাৰ দৰে অসমৰ ক্ষুদ্ৰ ক্ষুদ্ৰ জাতিবোৰ মিলি বৃহৎ অসমীয়া জাতি গঢ় লৈ উঠিব বুলি তেওঁ অনুভৱ কৰিছিল। ক্ষুদ্ৰ ক্ষুদ্ৰ সম্প্ৰদায়েই আমাৰ আচল পৰিচয় নহয়। অসমত আমি অসমীয়া— এই পৰিচয়হে আমাৰ বৃহৎ জাতিগঠনৰ মূল চালিকাশক্তি। অসমত কোনো সৰু-বৰ নাই, সকলো সমান। অসমীয়া উচ্চ শিৰ কেতিয়াও অৱনত নহয়। সেই লক্ষ্যৰে তেওঁ লিখিছে—

ময়েই খাছীয়া  
ময়েই জয়ন্তীয়া  
ডফলা আৰু অঁকা

## অসমীয়া গীতি-সাহিত্যত জাতীয় চেতনা : এটি অধ্যয়ন

### ১৬° বীপেন নাথ\*

অসমীয়া সাহিত্যৰ ইতিহাস বিমান প্ৰাচীন অসমীয়া গীতিসাহিত্যৰ ইতিহাসে দিয়াটো প্ৰাচীন। অসমীয়া সংগীতত ধৰ্মীয় চিত্ৰ, সমাজ তথা ব্যক্তিৰ মনৰ বিভিন্ন নিশ প্ৰতিফলিত হোৱাৰ দৰে জাতীয় চেতনাবোৰো প্ৰকাশ দেখা যায়। মৌখিক গীত আৰু প্ৰাচীন গীতি-সাহিত্যৰ লিখিত পৰম্পৰালৈ নগৈ আধুনিক গীতৰ মাজেদিহেই স্বদেশ চেতনাৰ অৱতাৰ বিচাৰ কৰিবৰ থল আছে।

১৮২৬ চনত ইয়াণ্ডাবু সন্ধিয়ে অসমক পৰাধীনতাৰ পোছাক পিন্ধাই ৰাফল বৰফী ব্ৰিটিছে হাতত তুলি ল'লে। দেশত শোষণ, উৎপীড়ন চলিল। পৰাধীনতাৰ পিৰিভিৰ মানসেৰে জাতীয় প্ৰেমৰে উদ্ভুদ্ধ হৈ জনতাই দেশৰ চাৰিওফালে ঘৰুৱাই অগ্নিৰ চলালে। কবি-গীতিকাৰে তেওঁলোকৰ সৃষ্টিশীল ৰচনাত জাতিটোৰ সন্তানত বৰিঙা উঠিপৰি লাগিল। আপোন মাটিত পৰাধীন হৈ থকা সুগু জাতিটোৱে নিজৰ অতীৰ গৌৰৱ, ঐতিহ্য, শৌৰ্য-বীৰ্যক অৱহেলা কৰা দেখি অগ্নিকবি খ্যাত কমলকান্ত ভট্টাচাৰী আক্ষেপ কৰি লিখিছিল—

বুৰঞ্জী লেখক জাতীয় গৌৰৱ  
কিবা চিন পাবা অসম দেশৰ  
যত কবি কুল জাতি পঞ্চকুল  
লভিলে জনম ফলে কি পাপৰ

কবিৰ লক্ষ্য আছিল অতীতৰ ভেটিত জাতিটো নিজে ঠিয় হ'ব হ'ল। সেই পৰি অসমীয়াৰ আছে। অতীতক স্মৰণ কৰি জাতিসম্বন্ধৰ মৰ্যাদা বন্ধাৰ হেতু জাতিৰে বুল আহ্বান মানি লৈ স্বদেশ আৰু স্বজাতিৰ সেৱাত আত্মনিয়োগ কৰিবৰ হ'ল।

## অসমৰ ধ্ৰুপদী নৃত্যৰ পৰম্পৰাত গায়ন-বায়ন

ড° হীপেন নাথ

সহকাৰী অধ্যাপক, অসমীয়া বিভাগ

চিনামৰা মহাবিদ্যালয়

অসমৰ নৃত্য পৰম্পৰাত শকেৰী যুগৰ সংযোজন হ'ল সংস্কৃত নাটকৰ পূৰ্বৰাংগৰ অনুৰূপ গায়ন-বায়ন বা জোৰা। যদিও নৃত্য বুলি কোৱা হৈছে, তথাপি ই গীত-বাদ্য আৰু নৃত্যৰ সমন্বিত ৰূপ। পৰিবেশন শৈলীৰ সুশৰিকল্পিত, সংজ্ঞাবদ্ধ, সুনিৰ্দিষ্ট আৰু আকৃষ্টকৰণশীল বীতিৰ বাবে ইয়াক ধ্ৰুপদী নৃত্য বুলি অভিহিত কৰিব পাৰি। ইয়াত বাদ্য-গীত-নৃত্য, হস্ত সকলোৰে মধুৰ সমন্বয় সাধন হয়। পৰিবেশন শৈলীও শাস্ত্ৰীয় গায়কীয়মূলক।

গাৰ্চন ভাৰতীয় নাট্য পৰম্পৰা অনুসৰি নাট্যাভিনয়ৰ আগত ৰংগপূজা কৰিব লাগে। নাট্যাভিনয়ৰ সময়ত মঞ্চত যাতে কোনো ধৰণৰ বিঘিনি ঘটিব নোৱাৰে সেইবাবে ৰংগপূজা কৰাটো নিয়ম আছিল। এই ৰংগপূজাকে পূৰ্বৰাংগ নামে জনা যায়। নাট্যশাস্ত্ৰত উল্লেখ আছে —

যশ্চাং বস্ৰ প্ৰয়োগ হয়ং পূৰ্বমেব প্ৰযুক্তান্তে।

অশ্চাং অয়ং পূৰ্বোৰস্মো বিজ্ঞেয়োহহং বিজ্ঞোক্তমা।। (নাট্যশাস্ত্ৰ ৫/৭)

শকেৰাসেৱে নাট ৰচনাৰ ক্ষেত্ৰত সংস্কৃত নাট্য সাহিত্যৰ পৰাও উপাদান সংগ্ৰহ কৰিছিল। গতিকে নাট অভিনয়ৰ ক্ষেত্ৰত সংস্কৃত নাটকৰ পূৰ্বৰূপৰ আৰ্হি অংকীয়া নাটতো প্ৰয়োগ কৰা বুলিব পাৰি। অংকীয়া নাট আৰু পৰৱৰ্তী সময়ৰ মাতৃভাষাৰ নাট অভিনয়তো প্ৰয়োগ হোৱা পূৰ্বৰূপৰ জৰিয়তে ভগবৎ বন্দনা বা মংগলাচৰণ কৰা হয়। অভিনয় দৰ্পণত উল্লেখ আছে—

বিদ্বানাং নাশনাং কৰ্ত্তং ভূতানাং বন্ধনায় চ।

সেবানাং তুষ্টয়ে চানি প্ৰেক্ষাকানাং বিভূতয়ে।।

শ্ৰেয়সে নায়কান্য পাত্ৰ সংবন্ধনায় চ।

আচাৰ্য শিক্ষা সিদ্ধাৰ্থং পুষ্পাঞ্জলিম থাৰ ভেৎ।।