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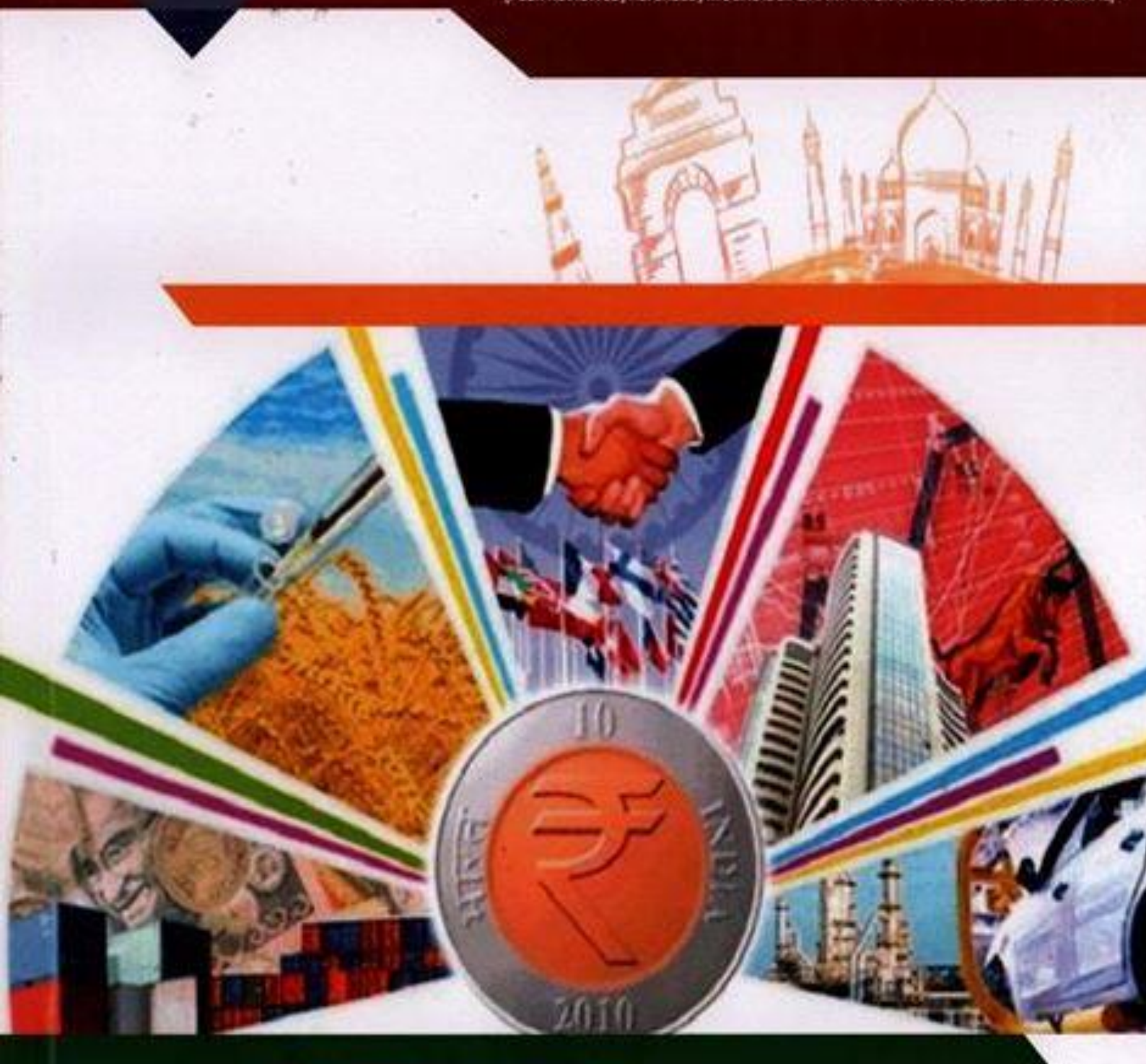
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## EDITORIAL

### **AT THE CENTER OF THE VIOLENCE IS ECONOMIC RECESSION AND RISING UNEMPLOYMENT**

Today India is going through a difficult economic phase. Unemployment is at its highest and GDP is at its lowest level. In such a situation, Indian youth is very worried about his future. The quality of education is so lowly that highly educated people are not getting jobs.

The economic condition of the poor in the country is gradually improving but, the middle class is becoming poorer. Millions of people have lost their jobs due to the recent slowdown in the manufacturing industry. The matter is now stuck on the bread. In this situation, if there are big disputes over small issues, then there is nothing surprising.

Financially troubled people in India are taking out their anger by making small matters big issue. Disguised like educated young cowards, post and share insane information on social media, and less educated youths believe their words and spread violence on the streets. Government property is destroyed on small matters, without thinking that the government property has been created from their own tax money. If you have the power to extinguish the fire, then of course you can set it on fire. The GST rate in the country is 12-18%. When the poorest person of the country buys half liter of milk for his infant, he pays 12% of his hard earned money as tax to the govt.

The violence that is being spread or spread in the name of CAA(Citizenship Amendment Act 2019) in the country is definitely sponsored. This includes religious mania in addition to political rascal. If religious, linguistic and ethnic parochialism prevails in the thinking of all citizens of India even after the 78 years of independence, and then who is responsible for it? Are not those schools where religious bigotry is taught and the political parties and institutions that forge their vote bank in the name of caste, religion and region.

When we do not vote for an educated, honest and sincere leader in the elections because he belongs to other caste or religion and send such people to Parliament, who sow the seeds of bigotry and parochialism within the us, we damage the basic fabric of our democracy and socio-economic backbone. We voters are responsible for encouraging political parties to use wrong tactics to win elections.

There is a feeling of insecurity at the core of the riot that is happening in the name of CAA protest. Both Hindus and Muslims are frightened or intimidated. The young people in the crowd are trying to change the system by taking stones in the hands. We can spread violence through stones, but we cannot generate employment.

As long as you do not change your mindset while choosing your public representatives, you will be similarly upset and scared. The issue here is not about Hindutva, Islam or Christianity. The issue is – poverty and unemployment

Employment opportunities are not going to increase at the pace with which the country's population is increasing. Obviously you have to control the population. But this work cannot be done forcefully. You have to develop social and moral antiques to control our population. This is not a religious issue. It is not even a political issue; it is an absolutely a socio-economic issue. And as an Indian you cannot deny it.

**Editor**

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# UNEMPLOYMENT AND VOCATIONAL TRAINING IN INDIA- PROBLEMS AND CHALLENGES AHEAD

**Prof. Shukla Mahanty**

Vice- Chancellor, Kolhan University, Chaibasa, Jharkhand

## Abstract

The paper presented here addresses very important issue- unemployment in India. The paper briefly describes the current status of unemployment in India and reasons behind growing unemployment in the country. Second part of the paper explains the growing gap between job market and skilled work force supply. The article also explains the skill India initiative and role of quality vocational training in curbing unemployment in the country. Final section of the article explains the limitations of vocational training and possible remedies.

**Key words:** Unemployment in India, Vocational Training, job market and skill gap, skill India, make in India.

## Current status of unemployment in India:

The National Sample Survey Office's (NSSO) job survey for 2017-18 shows an increase in the unemployment rate to 6.1 per cent. The Unemployment in the country is almost five decade high. According to the report unemployment was more in urban areas than rural areas. For the rural areas the rate was 5.3 percent, while in the urban areas it was 7.8 percent. Among the rural women, unemployment rate was 3.8 percent, while among urban women it was 5.7 percent.

According to a report of Indian government, India had 31 million jobless people in September 2018<sup>1</sup>

**Table 1: Unemployment in India (2017-18)**

Category	Rate of unemployment
Total	6.1%
Urban	7.8
Urban Male	7.8
Urban female	5.7
Rural	5.3
Rural Male	5.8
Rural Female	3.8

Source NSSO

According to the International Labour Organization (ILO) unemployment is rising in India and the "unemployment rate in the country was 5 percent in 2018 and 2019 – the same level of unemployment seen in 2017 and 2016", instead of dropping to 3.4 percent as it had previously projected.<sup>2</sup> According to the ILO's

<sup>1</sup> <https://labour.gov.in/employment-unemployment-scheme>

<sup>2</sup> a) More joblessness: ILO sees India's unemployment rate rising to 3.5% in 2018, Business Standard, Somesh Jha (January 24, 2019);



World Employment Social Outlook report, the unemployment rate in India has been in the 3.4% to 3.6% range over the UPA-government led 2009–2014 and the NDA-government led 2014–2019 periods.<sup>3</sup>

**Reason behind increasing unemployment rate in India-**

**Current economic slowdown:**

**Table 2: GDP growth rate in India**

Year (Q1 FY 2019-20)	GDP Growth Rate
2019-20	5%
2018	6.8%
2017	7.2%
2016	8.2

Source NSSO

Due to economic recession, large number of employees has lost their permanent jobs. In auto sector more than 2.3 lakh workers have lost their jobs.<sup>4</sup> The trouble is that those who have lost their jobs in one sector are unable to get job in other sectors as well.

Now Indian population is over 1.3 billion.<sup>5</sup> The current economic growth rate is inefficient for meeting the livelihood of growing population. India is the youngest

(b) Full Report: World Employment Social Outlook Report, International Labour Organization (2019), ISBN 978-92-2-132952-7, pages 108-109, Appendix D and Southern Asia section

<sup>3</sup> a) More joblessness: ILO sees India's unemployment rate rising to 3.5% in 2018, Business Standard, Somesh Jha (January 24, 2019);

(b) Full Report: World Employment Social Outlook Report, International Labour Organization (2019), ISBN 978-92-2-132952-7, pages 108-109, Appendix D and Southern Asia section

<sup>4</sup> <https://www.indiatoday.in/business/story/auto-sector-crisis-two-lakh-jobs-industry-worst-crisis-20-years-1580386-2019-08-13>

<sup>5</sup> <https://www.livemint.com/budget/economic-survey/eco-survey-warns-of-india-s-ageing-population-says-retirement-age-should-rise-1562248716749.html>

country in the world in terms of percentage of youths in total population.

With 519,469,299 (Yr-2019) work force, the Indian labour market is world's second largest. As the country's economic growth cannot keep up with the growing population of young adult growth, this leads to a larger share of the society being unemployed. There has been major emphasis on industrialization and manufacturing since 2014. But result is not satisfactory. Make in India movement has decimal impact so far. Due to slower industrial growth rate, relatively few jobs are created. By occupation, 44% of the total work force is engaged in agriculture sector, 25% in industrial sector and 31% in service sector (FY 2018). High dependency on agriculture sector is very troublesome. Agriculture offers employment (44%) for a large segment of the population, but only for 5-6 months in year. The result is that many agricultural workers lack regular income.

**Increasing aspirational level-**According to government agencies increasing education level as well as aspiration level is responsible for the growth of unemployment rate in the country. Aspiration level of youth has risen. Number of high level degree holders is increased. Educated youths no longer are willing to join the labour force or work force requiring low skills and low remuneration.

**Small-scale/cottage industries-**Industrial development has made cottage and small-scale industries considerably less economically attractive, as they do not offer the economies of scale generated by large-scale mass production of goods. Oftentimes the demand for cheap, mass-produced goods outweighs the desire for goods that are handcrafted by those with very specific skill

and expertise. The result is that cottage and small-scale industry have significantly declined, and artisans have become unemployed as a result.

**Low rates of saving and investment-** India lack sufficient capital across the board. Likewise, savings are low and the result is that investment—which depends on savings—is also low. Higher rates of investment lead to creation of new jobs resulting economic growth. Shortage of means of production—Production is, quite simply, limited by the amount of materials, equipment, and energy available to fuel it. Shortages of raw materials, facilities, fuel, and electricity means decreased production of goods, which logically results in decreased availability of jobs. Ineffective or absence of economic planning is going to be a major source of unemployment in India. Problematically, there were no nationwide plans to account for the significant gap between labor supply (which is abundant) and labor demand (which is notably lower). It is crucial that the supply and demand of labor be in balance to ensure that those who need jobs are able to get them; otherwise, many individuals will compete for one job. Expansion of universities- Thus far, this article has primarily addressed working-class unemployment, as this affects the majority of the population. However, the numbers of white-collar workers have increased as well. This is due in part to the fact that the number of universities in India has increased in recent decades—currently there are roughly 385 universities throughout the country. The result is that more people are educated and become white-collar workers, while unfortunately the supply of white-collar jobs does not match their numbers.

**Inadequate access to irrigation-** In recent years, less than half—only 39%—of India's total cultivable land has access to irrigation. This means, then, that large areas of land can only grow one crop per year. Many farmers are unemployed for the majority of the year, during this off-season, due to lack of irrigation facilities.

**Labor immobility-** Culturally, attachment and maintenance of proximity to family is a major priority for many Indian citizens. The result is that people avoid traveling long distances from their families in pursuit of employment. Additionally, language, religion, and climate can also contribute to low mobility of labor. As one might expect, when many of those who might otherwise be suited to jobs are unable to travel to reach them, unemployment is magnified.

#### **Skill India initiative**

According to a government sponsored survey, 33 percent of India's skilled youth are unemployed. This is not satisfactory for the Skill India initiative run by the Government of India. If people do not get employment even after vocational training, then their interest in training will be reduced. Significantly, due to lack of job opportunities, admissions in Engineering Colleges are decreasing. Even 50% seats are not being filled in many colleges.<sup>6</sup>

According to the survey mentioned above, about 42% of the youth (15–29 years), who received technical training, did not get employment. Around 33% of the trained youth were unemployed in 2017-18. About one third of trained young men and

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<sup>6</sup> <https://www.livemint.com/politics/policy/a-third-of-skilled-youth-in-india-jobless-official-survey-1565161972818.html>

one third of trained young women were unemployed. The bulk of the unemployed trainees were in the field of electronics, IT / ITES sector, apparels and mechanical engineering. Agriculture and food processing, telecommunications, media and mass communication were dominated by men and women in the fields of beauty and welfare, apparel, handicrafts, hospitality and healthcare.

Narendra Modi launched the Kaushal Bharat initiative in 2015. Under this initiative, the flagship scheme, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) was to provide skills for free. The objective of this scheme was to help 10 million youth to achieve better livelihood. But in early 2017 when a government committee headed by Sharda Prasad<sup>7</sup> found that the targets set under the program were too ambitious. Furthermore and funds spent on the program were not subject to adequate monitoring.

Certainly this program needs to be completely overhauled. Although the PMKVY aims to provide training free of charge, the majority of youth receiving formal training have to bear the cost of training, PLFS data show. Only 16 percent of the youth receiving formal training were funded by the government. About 73% of the trainees underwent full-time training. The duration of training exceeded one year for more than half of the youth, and about 30% underwent training for more than two years.

Last year the budgetary allocation for PMKVY was low.<sup>8</sup> This means that the government was not happy about the success of this scheme and this plan was not working as per the government's plan. But does the government have any alternative plan? At the

moment we do not have any indication that the government has a credible plan to overcome India's unemployment challenge.

Job market oriented vocational training is an important part of a strong economy. Learning for Jobs, the initial report of the OECD policy review of vocational education and training, presents a set of policy recommendations to help countries make their vocational systems more responsive to labour market needs and boost economic growth.

To sustainably emerge from the crisis, we need a new growth model that will deliver more and better jobs. But for the economy to adapt to these new sources of growth, the labour force needs to have the right skills. If we can give young people high quality training, then we have a much better chance to succeed. To meet the job labor market needs of India, mix of vocational training programme reflecting student preferences and employers' needs is needed. In addition to training on specific skills to meet employers' immediate needs, institutions must provide transferable skills to support occupational mobility. Vocational institutions in India require promoting partnerships with industry, encouraging part-time work, and promoting flexible pathways of recruitment. There is an urgent need to improve the quality of teachers and trainers. At vocational training centers, requirement is to provide appropriate pedagogical preparation to those responsible for trainees and apprentices. Adoption of a standardized assessment framework at national level is also a need of the hour. Vocational training must ensure that it is of good quality, with effective quality assurance and contractual frameworks for apprentices.

A centralized as well as regional and local Research centres should be worked out to collect and data on labour market. These research centers can play very important role in upgrading the effectiveness of vocational training centers assist them and preparing job oriented training programme. There is semi-

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<sup>7</sup> <https://www.livemint.com/politics/policy/a-third-of-skilled-youth-in-india-jobless-official-survey-1565161972818.html>

<sup>8</sup> <https://pib.gov.in/newsite/PrintRelease.aspx?relid=192057>

unemployment in the agricultural sector. Therefore, there is a need to promote training programs based on agricultural products in villages to create new job opportunities. In addition to advanced agricultural methods, farmers should also be taught business skills. The vocational curriculum must adapt to local resources and labor markets. In Jharkhand, employment based education based on forest and agro produces should be promoted. Similarly, in Bihar, new employment opportunities such as food processing, cold storage, packaging industry, etc. can be developed by keeping agricultural products at the center. Like the urban youths, aspirations level of rural youths is very high. They also do not want to do jobs where low income is generated. Agro laborer is not available for farming in rural sector. Therefore, it is necessary that skilled agriculture work force, capable to run modern agricultural machines be prepared. Appropriate qualification is required to get the aspirational job. Therefore, it is necessary to reduce the gap between people's job related aspirations and required professional qualification.

## **Conclusion**

Unemployment in India has taken the form of a very serious problem. On the one hand, majority of the population of the country lacks job oriented training, on the other; those who get job oriented training do not get suitable jobs. Now it has become necessary that more and more people should be given quality vocational education according to their interest and labour market needs.

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# **SOCIAL MEDIA, AN INTERFACE BETWEEN POLICY MAKERS & COMMON MAN- A CASE STUDY OF EAST SINGHBHUM DISTRICT OF JHARKHAND**

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## **Abstract**

Social media plays very significant role in customizing, strategizing and implementing government schemes in the country. In this research paper, an attempt has been made to study how the Government of Jharkhand, is using social media interface for understanding the problems of the common people of the state, customizing govt plans according to people's suggestions and implementing these plans effectively. East Singhbhum of Jharkhand has been taken as a case to study the role of social media in customizing and implementing government schemes in the state. East Singhbhum district is situated at the southeast corner of Jharkhand. It has been formed after isolating nine blocks from old Singhbhum on 16th January 1990.<sup>1</sup>

The study shows that the role of social media is very significant in planning, strategizing and executing government plans in the district. With the help of social media, citizens of the state directly interact with policy makers and facilitate them at all the three levels. Public feedback, suggests, complains and praise all are welcomed and used effectively by state government for enhancing the effectiveness of their public welfare schemes and programs.

Required information for the study has been collected through primary and secondary data collection methods. Many government officials and common public were interviewed personally to meet the objectives of the study. For the study secondary data was collected through official websites of Jharkhand government and district administration of East Singhbhum District.

**Key words:** East Singhbhum, Jharkhan, social media, government schemes, public grievance handling, citizen journalist, corruption, Jamsamvad.

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East Singhbhum is a southern district of Jharkhand. 30% population of the district is urban and rest 70% is rural (tribal). The urban areas are relatively more developed than rural areas of the district. There are different types of problems in the urban and rural areas. Poor agriculture yield, malnutrition, very

infant mortality rate, superstition, illiteracy, unemployment and naxalism are the main challenges the district is facing today. The following table shows the demographic profile of the district

**Table 1 -East Singhbhum at a glance <sup>2</sup>**

<b>Area</b>	<b>3533 Squire Km</b>
Population	2291032
Villages	1810
Male	1175696
Female	1115336
Urban	30%
Rural	70%
Municipal corporation	4
Blocks	9

Direct communication between the people and the government is the basic need of democracy. No government can solve the problems of the people without properly understanding them. In India, there is a long chain of intermediaries between the government and the general public. It is so long that the public does not even get the request. This communication gap had blocked the development of the country. The common man used to get information about government schemes through newspapers, television and radio. 70 percent of the unaware people of the country did not have access to these mediums. As a result, most government schemes used to fail. There was a lot of corruption in the government work done in the villages. The news of this did not reach the top officials of the government.

But with the arrival of social media, a wave of change started. Along with cities, the people of the village also became part of the social media through mobile phones. Social media has reached every village in India. Today 60 million people of the country use the Internet. It has a large proportion of villagers.

The social media directly connects the villagers with the policy makers of the

country. The Prime Minister of this country and all the members of his cabinet are active on social media. The common man of the country can reach out to them directly. Similarly, all MPs and state legislators have also directly connected with the public through Facebook, Twitter etc.

There is a three tier governance system in Jharkhand. Decisions are taken at the state, district and Panchayat (Block) levels. The Chief Minister of the state and all the members of his cabinet communicate directly with the public on social media through video conferencing twice in a month. This programme is called Jan Sambaed.

The empowered and enlightened citizens of today are far more demanding and the government therefore, has to develop, evolve and enable itself to meet the evolving demands of the society that it has to serve. This requires a paradigm shift in governance to a system where the citizen is in the center and he is consulted at various stages for formulation and implementation of public policy. To achieve such objective, a public service is needed, which is capable, innovative, listens and forward looking. The traditional role of civil service, which was of administrator, service provider and controller

of development activities, has to make way for the new roles of facilitator and regulator, to create an environment in the country for building a nation of excellence.”<sup>4</sup>

Various types of technology-based programs are going on in Jharkhand, one of them is the Chief Minister's Public Dialogue Center (Jan Samvad Kendra).<sup>5</sup> Chief Minister of the state, Raghuvar Das, to eradicate corruption in the various schemes operated in the state, such as Anganwadi, Mid-Day Meal, Education, Health, Public Distribution System, Indira Awaas etc. and to take advantage of various schemes Started the Chief Minister's Jansamvad. Its main objective is to get the benefits of various schemes run by the government. This mass communication center is being run by the Maika Educational Company Private Limited, a private organization in collaboration with the Public Relations Department of the Government of Jharkhand and the call center of the Chief Minister's Jan Samvad Kendra<sup>6</sup> is established in the Information Building. People can download an app and complaint directly through it. Apart from it, a Facebook social media link<sup>7</sup> is also provided to the citizens.

The senior officers of all the departments of the districts of the state conduct the program of public hearing (Jan sunwaai) through Video conferencing on social media. In these, the general public can join at home through social media, may ask questions and give suggestions.

In East Singhbhum, these programs are organized through the District Information and Public Relations Department. There are hundreds of self-help groups in East Singhbhum district, whose members are connected through Whatsapp. Many groups consist of government officials, bank officials and other specialized members who guide them. Top government

official like Deputy Commissioner, Superintendent of Police and other are connected with the general public through Facebook and Twitter. Any information can be directly delivered to them.

In East Singhbhum district the government supports farmers by providing information regarding improved seeds, new farming methods, irrigation facilities and marketing and distribution. Apart from this, they are also given information about government schemes, loans and agriculture training through social media. At the block and village level, many social groups are formed on Whatsapp to facilitate the development process.

Socio economic revolution is coming in Jharkhand tribal villages because of social media. These villages are located in remote areas Government system is not able to reach there. But social media has reduced this distance. Now a rural tribal sends the picture of the broken road directly to the top officials of the district administration or block level officer. If someone makes a mess in the government work, then photos of the construction site are published and complaints are lodged. Due to social media, the common man is not only fighting against corruption but also gathering evidences. Due to social media, corruption has reduced significantly.

It is good to see that the common man is coming in the role of citizen journalist using social media. Now mobile phone cameras and voice recorders have become the eyes and ears of the government. Now neither the government can hide anything nor can anything be hiding from government anymore. This is the beginning of a transparent society.

With the help of videos and photographs shared by common man on social media, police managed to identify the culprits in the district. Social media has helped the police to solve many cases of looting, murder, mob lynching etc. in the district.

Social media is a very inexpensive medium of audio visual communication. Due to its development, the government has helped to establish a dialogue with the common people. It is very economical and affordable. It is an informal medium of official dialogue. Therefore its reliability is a bit byzantine. Due to this, some caution is necessary. Social media played an important role in the last two riots in Jamshedpur. Four people lost their lives in these riots. Social media was used to spread the rumor. In 2017, 6 persons were murdered by angry mobs after being accused of being a child thief in the district.<sup>8</sup> the rumor of child theft was also spread through social media. The government department had failed to rein in the rumors.

### **Conclusion**

There is a three-tier governing system in Jharkhand. The government of Jharkhand now communicates directly with the people at the lowest level i.e. the village level.

By understanding the specific problems related to agriculture water, drainage system , electricity, solar power, houses, schools, health centers, employment, related issues etc. in their area government takes decisions at top and middle and bottom levels of governance. Till now government plans were made at the top level without any

role of common people. The same type of schemes was implemented in all the districts without any change. But after the enactment of Panchayati Raj Act and arrival of social media the role of common people increased in government policy decision making. Now public complaints and suggestions are being heard up to the top. Due to this, customized government schemes has started coming up. Many plans are made specifically for a specific area.

Social media is a very powerful medium where fake news are created and spread dangerously. It has elements of both development and destruction. It is also a platform for positive discussion and negative discussion. Education is necessary to make it a positive medium, but conscience and humanity are more important. Government needs to enhance surveillance on social media to make it a tool for development communication only.<sup>8</sup>

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# CHANGING ROLE OF MANAGERIAL ECONOMISTS IN NEW BUSINESS ENVIRONMENT

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## **Abstract**

The paper presented here, explains the role of managerial economists in today's business. The paper also explains- how does good knowledge of managerial economics improves the quality of managerial decision making and minimizes the uncertainties associated with the managerial decisions.

**Keywords:** Managerial Economics, Micro-economics, managing organizations, profit optimization, sustainably, socially responsible managerial economics etc.

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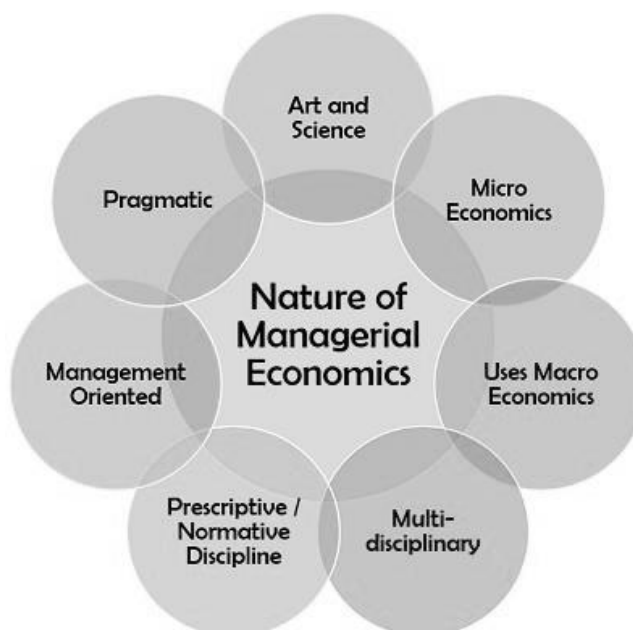
Managerial economics can be defined as the amalgamation of economic theory with business practices to facilitate decision-making and future planning by management. Managerial economics gives the firm's managers a rational solution that confronts the constraints encountered in the firm's activities. It uses economic theory and concepts. It helps in making logical managerial decisions. The key to managerial economics is the microeconomic theory of the firm.

## **Role in managerial decision making**

It reduces the gap between economics in theory and economics in practice. Managerial economics is a science dealing with the effective use of scarce resources. It guides the firm's customers, competitors, suppliers as

well as managers in making decisions related to the internal functioning of a firm. It uses statistical and analytical tools to assess economic principles in solving practical business problems. The study of managerial economics helps to enhance analytical skills, assists in rational configuration and also solves problems. While microeconomics is the study of decisions made regarding the allocation of resources and prices for goods and services, macroeconomics is the field of economics that studies the behavior of an economy as a whole (i.e., industries and economies as a whole). Managerial economics applies microeconomic tools to make business decisions. It belongs to a firm.

Figure 1: Area and diminutions of Managerial Economics



Source: <https://theinvestorsbook.com/managerial-economics.html>

#### Definition by some leading economists:

According to W. B. Allen, It helps the manager in decision-making and acts as a link between practice and theory.<sup>1</sup> According to William, J. Baumol (1961), It bridges economic theory and economics in practice.<sup>2</sup> Most of the tools used in managerial economics are quantitative techniques such as regression analysis, correlation and calculus. Managerial economics attempts to optimize business decisions to meet the firm's objectives under the constraints imposed by scarcity of resources. It usages operations research, mathematical programming, game theory for strategic decisions,<sup>3</sup> and other computational methods in decision making ((Carl Shapiro 1989).

#### Role of Managerial economists in today's business environment

In this highly complex and competitive business environment, managerial economists

must have a mix of high-level knowledge and skills. It is only with the help of knowledge and skill that a managerial economist helps in management by using his analytic. Knowledge of highly developed technology is very essential in solving the most complex issues of business. There is much software, available for this. But all are worthless without managerial wisdom and knowledge. In the changing scenario, the role of managerial economist is important in the following areas:

- Successful decision making and future planning.
- From resource allocation to product pricing
- In making budget and proper allocation of limited resources.
- Promoting investment field of knowledge management (KM)
- In making recognized contributors to skill development (SD)

A managerial economist helps the management by using his analytical skills and highly developed techniques in solving complex issues of successful decision-making and future advanced planning.<sup>4</sup>

According to (Conway 2004)<sup>5</sup> the biggest challenge for a managerial economist is how he uses his knowledge and skills mix to adapt. Managerial economists have to be concerned about business output. Profit is very important for him. At that stage, his responsibility increases even more, there is too much competition between companies for limited resources. Minimizing cost and maximizing customer value is a big challenge

The role of managerial economist can be summarized as follows.

- his objectives must coincide with his firms objectives.- he must develop the ability to achieve goals with conviction and ability
- He should try to make the forecast as accurate as possible - for this he needs to be vigilant and keep a sharp eye on trends and changes in business activities, and their implications.
- He should be able to respond quickly to the needs of the firm. For this, he will need to be highly professional in information technology, market analysis, etc.
- He should fully measure the growth, sales, profits of the firm
- He should be an active member of the business team
- He should be able to accept new responsibilities and challenges must be accepted with utmost care and commitment.

- Ability to Empower the business through methodology and strategy
- He should be a good thinker and a practical guide for a businessman.
- Smart work is what is required. Therefore, there should not be any ideological deviation in his mind

#### **Conclusion:**

Today the role of a managerial economist is highly dynamic and multi-dimensional. His role is much more than commercial or even scientific. Now role is now shifting towards management science and managerial techniques. His role is now a fusion of management, economics and managerial economics. When we analyze the business environment both theoretically and empirically, we observe that factors like worker's reciprocity, cooperation, motives and incentives, relationship and talent management, common property rights, corporate social responsibility, e-governance, and the like. Hence the role of a managerial economist is not confined to understanding markets alone. Now he has to predict behaviour of the firms; and move away from decisions in the highly volatile environment. Now market transactions are getting eliminated and the complicated market structure with exchange transactions is substituted with the 'entrepreneur' who directs production and post-production operations. In a sense, the system of contracts and relationships become more important than the allocation of resources. Even the role of the State is changing on these lines, as for instance the fiscal policy reforms, tending to increase the size of firm. This situation may seem counter to the neoclassical economic theory but real because of the considerable costs of haggling about division of surplus,

particularly due to asymmetric information and asset specificity. In India as we are in a situation of rising surplus labour with capital augmentation, these are serious points to ponder.

An area where managerial economics is getting fused with is social capital, and privatization with public partnership. Table is now shifting from nation's wealth to nation's welfare; and from social welfare to social capital and social networks. It is now a "Creative Commons" like phenomenon, globally. New changes are shifting managerial economics' methodologically, technically and strategically. Clearly, with multi-dimensional role and responsibilities for the business economist's newer perspectives in management have to be incorporated.

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# CURRENT ECONOMIC CRISIS AND GOVERNMENT INITIATIVES FOR THE REVIVAL OF BSNL, BPCL & DHFC

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Bharat Sanchar Nigam Limited, BSNL is an Indian state-owned telecommunications company. Bharat Petroleum Corporation Limited (BPCL) is a Government of India controlled Maharatna oil and gas company headquartered in Mumbai, Maharashtra. And Dewan Housing Finance Corporation Ltd. (DHFL) is a deposit-taking housing finance company, headquartered in Mumbai with branches in major cities across India. All these three companies are undergoing a tremendous economic crisis. Experts criticize Indian government for their poor economic health. It is said that present Modi government's economic policy is very protective and anti-private. Recently government has taken some initiatives to save these ailing industries. Experts believe that these initiatives are indicator of changing the direction of economic policy. Now government is more pro industry. Hence, government should be praised for that

The paper presented here, explains the recent economic initiatives of Govt. of India and also explains the barriers ahead.

**Keywords:** Bharat Sanchar Nigam Limited. Bharat Petroleum Corporation Limited (BPCL), Dewan Housing Finance Corporation Ltd, new economic reforms of govt. of India in 2019, impact on private sector.

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Today India is passing through a difficult phase of economic crisis. All the financial indicators are showing gloomy picture of current economic crisis:

1) India's GDP growth now 5 per cent. It is six-year low in the April-June quarter. In nominal terms, India's gross domestic product (GDP) grew by 7.99 per cent. It is the lowest since December 2002.

2) According to NSO Almost all Indian sectors including auto, manufacturing, agriculture, FMCG, real estate and construction have performed badly. Weaker consumer demand and slowing private investments are the key factors. Eight core sectors have registered

negative growth of just 2.1 per cent in July 2019, compared to 7.3 per cent in the corresponding month a year ago resulting huge job losses. According to the Centre for Monitoring Indian Economy (CMIE), overall unemployment in India has now touched 8.2 per cent, with urban figure as high as 9.4 per cent.

3) Auto sector, have been posting huge dips in profit and even losses in many cases. Foreign investors are constantly pulling out capital from the Indian market. FPIs have pulled out a net amount of Rs 5,920 crore in August 2019 even after the government announced a rollback of enhanced surcharge on FPIs.

4) All major Indian companies--from biscuit to vehicle manufacturers--have seen their fortunes dip over the last few quarters, forcing them to eventually call out to the government for support. The lending crunch in the market has deeply impacted almost all sectors that play a leading role in driving the Indian economy.

5) Indian rupee is worst-performing Asian currencies after depreciating 3.65 per cent against the dollar in August 2019. This is the steepest decline in the Indian currency in the last six years. The value of the rupee has hit Rs 71.98 against the dollar at present. According to global brokerage firm Nomura, weakness of the rupee is a reflection of the underperformance of high-yielding emerging markets foreign exchange, weakness in equities and recent policy actions.

#### **Criticism of Modi government**

In the last five years, there has been criticism of the 'increasing interference of the government' many times. On 5 July 2019, the Modi government presented the first budget of its second term in Parliament. The next day, that is, on 6 July 2019, the Modi government's economic policies criticism reached its climax. Most experts in economic affairs believed that the government had interfered too much in this budget. One of these steps was to make voluntary contributions under CSR (Corporate Social Responsibility)<sup>1</sup> criminal liability. This was a rude step. But it was soon lifted by the government after protests. Actually, the government was scaring the entire industry to woo people. The effect of these steps of the government was that, after the budget of July 5, the sentiment, market and financial signals

of the people fell.<sup>2</sup> In his speech on Independence Day, the Prime Minister, while trying to strengthen the economy, called the traders as 'wealth creators'<sup>3</sup> but to no effect. Markets kept on falling.

#### **Recent initiatives**

The government cut the corporate tax rate for all existing companies directly by 10 percentage points while steaming the threat. For companies producing Greenfield, it reduced it by 20 percentage points. This move encouraged the market. This was a positive step taken in haste. Don't know why governments take such steps in the last minute? The sudden improvement in the market came due to the reduction of corporate tax, but the morale of the people kept dropping. Even after this, the government took many half-hearted decisions, out of which many of the decisions were also praised by the market.

But on (November 20, 2019) the government announced three new initiatives. These were welcome steps. These were three steps. This gave the market new energy

- I. Privatization of BPCL, CONCOR and Shipping Corporation<sup>4</sup>
- II. The delay in spectrum charges, which brought relief to the telecom companies facing financial pressure and saved India from the stigma of being declared bankrupt by a global giant.<sup>5</sup>
- III. Dissolve the DHFL board, so that the ILFS bankruptcy will not result in a situation like this.<sup>1</sup>
- IV. This means that the government has reposed trust in private companies and the competitive market.

But bureaucratic hurdle is the biggest obstacle in the way of the recovery of these companies. In fact, whenever a government tries to launch a policy for the benefit of the market, the bureaucracy of India destroys it in its maze.

### **Privatization of BPCL**

Bharat Petroleum Corporation Limited (BPCL) is a Government of India controlled Maharatna oil and gas company headquartered in Mumbai, Maharashtra. The Corporation operates two large refineries of the country located in Kochi and Mumbai. The company is India's 2nd largest downstream oil company and is ranked 275th on the Fortune list of the world's biggest corporations as of 2019. BPCL ranked 672 in the Forbes 2018 list.

Privatization of BPCL is perhaps the boldest market-friendly initiative of Prime Minister Modi. In one stroke, about 10 billion dollars will come into his government treasury. More than half of the government's target of disinvestment of about US \$ 15 billion will be achieved in the new budget. More than financial capacity, this move makes clear India's strong intention to the world: We are able to take big steps and take the economy to new heights.

Numaligarh Refinery will have to be 'demerged' from BPCL to another public sector company like Oil India or Indian Oil. Keeping the Numaligarh refinery intact means taking the issue of oil supply to the Indian Army on the eastern border with China. But it will take a lot of time. First we have to fix the price of the refinery from a third party, after that it will have to go through the process of 'separating' it from the balance sheet of BPCL. This entire process will not be completed before 31 March 2020.

If BPCL is not sold in this financial year, the government will remain miles away from the target of disinvestment of 1.05 lakh crore (US \$ 15 billion). This will increase the economic pressure on the government and spread the map of bureaucracy. After this, the government will say, 'We are not in a position to face any lapse in achieving the financial goal; And since it will take more than 31 March to complete the process of selling BPCL, we have to take the already tried route. We have to do exactly the same thing as happened with HPCL and GSPC, which were forcibly replaced by ONGC. This time HPCL is imposed on the IOC. We will be able to show US \$ 10 billion in the disinvestment account and the financial target will also be achieved, eventually BPCL will also remain in the hands of the public.'

Many experts in this matter say that even if there is a shortfall in meeting the financial goal, then even postpone this process for the next year, but in any case, ensure third party privatization. This may make the budget a bit bad, but the country will benefit greatly. If possible, then stop the help of 70,000 crore rupees given to BSNL-MTNL.

### **DHFL**

Dewan Housing Finance Corporation Ltd. (DHFL) is a deposit-taking housing finance company, was established on 11 April 1984. On 29 January 2019, Cobra Post claimed an expose of DHFL for using shell corporation to siphon up ₹ 31,000 crore loan from various banks for their own personal gains. On 6 June 2019, The DHFL shares tanked 16% after the company defaulted on debt repayment. This was a five and a half year low. DHFL stopped

payment of bonds and defaulted. This made stock to fall over 97% and Government intervention into the case. In October 2019, the Enforcement directorate conducted raids at several places of DHFL offices and promoter residences and found links of money laundering activity in loans given to firms closely linked to the promoters of the company.<sup>7</sup> In exercise of the powers conferred under Section 45-IE (I) of the Reserve Bank of India Act, 1934, the Reserve Bank superseded the Board of Directors of Dewan Housing Finance Corporation Limited (DHFL) owing to governance concerns and defaults by DHFL in meeting various payment obligations.

The RBI dissolved the board of DHFL has now appointed an experienced person to oversee it. This led to the message that the regulator has found a way to save the property, as well as irresponsible owners have been tightened. But unfortunately the bureaucratic horde also came to dominate here. There are fears that by implementing the Insolvency and Bankruptcy Act, lenders will be forced to take less money and the health of the credit market will deteriorate. Finally, the DHFL shop will also be closed on the lines of ILFS and Jet Airways.

If the DHFL escapes the bureaucratic tangle, then the point is made government should not repeat the major mistakes made during the closure of ILFS and Jet Airways. His property was also ruined due to mistakes and the credit market was also damaged. This double shock almost killed us.

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# CONTEMPORARY CHALLENGES TO LEGAL EDUCATION: NEED FOR REFORMS

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## **Abstract**

There is existence of legal education since ancient era, as where there would be society there would be law, without law no society can exist. As only law can decide the future of the country, because law is a tool for bring radical social change. Equality, Rule of Law, and protection of rights of the citizens could be maintained through the law, as law govern the Nation. The Legal Education has multiple objects e.g. education, skill development, providing job opportunity, administrative objective etc. Further the change is the natural process; hence legal education has to be changed, as per the change of the society considering the change in national and Global prospective. Through this article I have made an effort to find out the contemporary challenges to legal education, as change brings the challenges. The article also gives some suggestions to bring the reforms by making some modification in infrastructure, syllabus, selection process, examination pattern etc.

**Key Words:** Legal Education, Society, Globalization, Cyber law, LLB, LLM, Law Teachers, Social change etc.

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The real aim of education is to improve the conditions of men and society. Education is a process receiving and giving systematic instruction especially in a schools and Universities. Education is guidance and sharing of experiences with next generation or to the person who have a less knowledge and experience in a particular field, normally education is imparted among the students. The purpose of education is to strengthen the mind of the students or learners, so that they could able to meet with a specific challenges/ future challenges of the society. The Legal education is a means of providing education to individual as well as to the society, regarding principles, practices and theory of laws. The real purpose legal education is that the students could able to get the knowledge and skills necessary for the admissions to legal practice or they could able to work efficiently

in the legal field either as an Advocate, Judge, Corporate lawyer, Public prosecutors, or in the any form whatever may be which is related to the laws, for example as a social servant, Government servant as a leader or as a teacher.

As without degree of law, i.e. LLB no one can join legal practice, hence for every legal practitioner, a degree of LLB is compulsory. Law is not a simple subject, it's a medium or instrument of social change and law has the capacity to bring reform in the society. Hence the education of a law could be possible only by better understanding of the society. Law is not merely a subject but passion, which requires full devotion towards the learning. Sole purpose of law is to regulate the human behaviours, so that we could able to achieve the social goal which a particular nation is

willing to achieve. Especially in order to ensure the rule of law, good governance and protection of rights of the citizens are important Hence law cannot be studied in isolation like science or other subjects, it is closely related to the other subjects like sociology, psychology, history, economics, political science even basic knowledge of various science and other subject which also required, so that a person could able to understand the entire society in a proper way and could able to apply the Law as per the need, and facts and circumstances. Now the question before us that what are the basic challenges of Legal education, hence for better understanding the challenges for the Legal education, I have to understand and fix or set our goal, so that we could able to understand exactly, what we want to achieve through the Legal Education. As without goal we cannot understand the challenges.

Here we have to you understand exactly what is purpose of Legal education whether it is a **tool of employment, means of Justice or tools of social change** etc. As per my view basically the aforesaid all three are the basic purposes of Legal Education in India. Accordingly we have to focus towards these objects and we have to identify the challenges of Legal Education, as where our objects would be clear, the challenges shall be clearer.

As per my opinion our first object is to achieve the goal which is mentioned in our preamble of the constitution of India that is Justice, Equality, Liberty, Dignity of personal individual, the basic challenges are that how these goals could be achieved, hence the first purpose of the Legal Education is, to ensure to fulfil the conditions which is mentioned in our preamble. Considering the aforesaid goal I have to prepare the students mentally so that

being a Lawyer or Judge they could able to make an effort to achieve the goal mentioned in the Preamble. Especially areas, where accessibility of the government agencies are almost zero are the remote area, where more than 75% people resides. The people of the remote areas, there is a need that during the education the Law students must be satisfied, so that they could able to understand the needs and feeling of the persons who are not in the main stream of the nation. As only law is it tool through which a nation could able to achieve their objectives mentioned in the constitution and happiness of the bulk people could be ensured.

The second object of the Legal Education is to bring social change in the society as per the needs and facts and circumstances of the society. For which there is a need of social and legal research cumulatively. There is to need to train the students how, the law could be applied to satisfy the needs of the society as well as the individuals, especially in order to achieve the goal of fundamental rights and Directive principles of Constitution of India. The Legal Education must ensure the control and ownership of material resources of the community to sub serves the equality, justice; free Legal Aid etc. To maintain the common satisfaction of people of the nation the can play an important role.

Third object of Legal education is providing employment, for which we have to train the students considering the Global perspectives and competitions, so that the student could able to work in legal field without hesitation that is as a judge, lawyer, prosecutor, corporate lawyer, social servant, leader ,member of parliament, member of legislative assembly, arbitrator, counsellor, mediator etc.

The future/ welfare and happiness of the society is depend upon the law and how it is being implemented, and to achieve this goal, it is totally depends upon the quality of Legal education. Legal education not making only the good lawyers and judges but also gives the understanding of human value and bringing sensitization among the public that is respect, affection, sympathy, love etc. Here through the legal education, the law institutions are making a kind of army, who could be able to fight for justice and truth, and able to meet with the future challenges of the society.

Hence at present basic challenges of Legal education and India is based on various factors and some important factors are as follows:

- 1} To make available good infrastructure in all law colleges/ universities.
- 2} To make available good teaching faculties and advanced teaching technique, as faculties are the backbone of Legal education.
- 3} To make available good uniform syllabus/ curricula and study materials.
- 4} To make sure a good library in all legal education centre
- 5} Improvement in selection mode of law students at entry level
- 6} Improvement in examination pattern
- 7} Motivation and sensitization of the law students

I think that if the above said factors shall be regularized, definitely the position of Legal education shall be improved. Here we have to focus towards the production of quality

professionals rather than quantity of law graduates.

Considering the aforesaid facts my suggestion is that if the following factors would be improved, then it will improve the position of the Legal Education.

### **Infrastructural Development of Legal Education**

The infrastructure of a legal education plays a crucial role to create a learning environment. The high quality infrastructure facilities improve the outcomes and reduce the dropout rates as well as boost the confidence of students and teachers. College building, classrooms, playgrounds, and libraries are the most important features of a college /universities; accordingly for improvement of these thing following steps may be followed:

- 1} The Central Government and State Government should arrange a good budget for infrastructural development for the law colleges/ universities.
- 2} In all Law Colleges, there should be a good and clean building with clean environment i.e. administrative building, conference hall, moot court room, classrooms, principal office, ladies common room, faculty cabins, vehicle shade, play grounds with indoor and outdoor or game facilities, gymnasium etc.
- 3} There should be good hostel facilities for students in the campus, so that law students could resides in the campus comfortably. Because the students could be able to devote their time for Legal education only, if they will reside in the campus and could able to approach the library and teaching faculties on the basis of 24 X 7, without wasting of time.

4} The campus of Law College must be equipped with, LCD projector, audio system, Wi-Fi connectivity, TV etc, it is an era of communication and information.

5} In every law colleges there must be a mental health centre, News reading room.

6} There must be an appropriate space /office for legal aid centre, so that students could able to see the practical legal problems of the people; it will sensitize the law students towards the providing legal aid to the needy people.

For the aforesaid infrastructural development the Bar Council should make the all efforts, including, creating pressure to the State Government/ Central Government/ UGC etc to provide appropriate budget, and by making law; it must be insured that the recommendations of the Bar Council must be full field by the responsible authorities.

### **Teaching Faculties**

Faculties are the backbone of a legal education centre, as they have to give the basic concept of law, which is the first step in the process of preparing legal professionals. Only good Law faculties can produce a good lawyer or professional. Hence a teacher should be the best mind in the country.

1} Faculties/teachers of the Law colleges should be appointed as per the norms/ qualification/ qualities set by the UGC or any other regulatory bodies only. There is a trend that the law colleges/ universities are normally appointing guest faculties for imparting legal education without caring the norms/ qualifications, which is damaging the qualities of legal education, hence the

provision of guest faculties should be stopped.

3} Teaching through to the video conferencing may be adopted, so that lectures of renowned teachers of entire world could be heard by the students and teachers. It will make us able to get the Global faculties without cost or with the low cost.

4} Moral education must be given to the faculties also, so that they could dedicate himself towards the Legal education and research. It must be ensure that the faculty is must be committed for Legal education on 24x 7 basis, which is normally happening in the various National Law Schools.

5} Continuing dialogue process should be adopted in the colleges, at least once in a week with the prominent legal practitioners, judges, executives, the view of general public could also be gathered, the process will improve the mental faculties of the students as well as teachers.

6} The Judges of the Supreme Court ,High Court, Lower Court may visit to the Law Colleges time to time and share his practical experiences, especially how the law could be e applied or applying in the society in our justice system. In what manner before giving any conclusion/ decision they used to think or appreciate the evidences. It will give the practical experience to the law students.

7} There should be an Academy for Law teachers and at least one month refresher programme should be there every year, so that idea could be exchanged among the teachers about improvement of the Legal education especially in the teaching techniques/ new concept of law.

8} There should be exchange of faculties from one Universities to another Universities for at least 15 days in a year, including the foreign Universities, so that faculties could learn the new technique of teaching, for this purpose the Government should make an arrangement and fund to meet with the expenses.

9} As in legal field there is multiple career opportunities, hence in order to retain the good teachers; good facilities, good career opportunity, lucrative salary is required. The law teachers should not be compared with the other teachers.

10} The teachers should be kept away from the administrative work, so that they could devote their time for Legal education only.

11} Research work should be promoted among the teachers and students, in this pursuance appropriate fund and infrastructure must be provided.

12} Permanent teacher may be allowed to practice as a legal professional so that they could able to get the practical experience/knowledge, accordingly the students shall be benefitted.

13} The law teachers may be elevated as a Judge of high court or Supreme Court, as per the Constitutional norms, it would be centre of attractions for the knowledgeable person to join as a law teacher.

14}The teacher may be appointed, keeping in view of subject wise specialist.

15}There should be a permanent search committee for appointed of good teachers/faculties.

## **Syllabus**

The syllabus is a course planning, which helps the students to complete its knowledge within a particular time frame in systematic way. The syllabuses control the quality of education.

1}There should be an uniform syllabus in the Nation, with necessary modification as per the needs.

2}In teaching process, more importance should be given for practical training , that is Court visits along with lawyers, clinical training, training of ADR system may be given to the law students.

3} In teaching case law method should be adopted in all Universities/colleges.

4}The law students should visit the local area, especially remote area, so that they could able to know the real legal problem of the people, as it will sensitize the law students. It must be part of legal education along with legal aid clinic.

5} syllabus should be revised every year as per need of the society; and Universities should make easy provisions for amendment of syllabus or authority may be given to the law colleges for amendment of syllabus.

6} In syllabus social science and general study should be included in both 3 years and 5 years LLB degree program, as social science and general knowledge is closely related with law.

7} In syllabus there should be a paper of computer application, by giving emphasis on use of software.

8} In syllabus there should be a paper of communication skill development.

9} The paper of information science must be included in syllabus.

10} The project work and research work should be promoted in the colleges/ universities.

11} For standardization of the syllabus there should be the specialized subjects in the final year e.g. finance, banking, ADR, Intellectual property, Tax, Environmental law etc.

12} Knowledge of Para legal activities should be given to the students by exhibiting the various legal documents and formats.

### **Library**

Law library is the laboratory of a Law school. It's a building that contains a collection of number of books, journals, magazines, Newspapers, e-books, etc, which is main sources of information for students and teachers. The quality of law library is the parameter for identifying the quality of the Law Schools.

1} There must be the basic textbooks of National and International authors in all law libraries.

2} There must be a digital library.

3} There should be excess of library of all India and the world, through the internet.

4} The library of the law college must be connected with infolibnet consortium.

5} The law colleges must ensure the availability of all kinds of National and International Law Journals.

### **Selection Mode of Law Students**

1} Students must be admitted after Entrance test and in Entrance test, legal aptitude test and English Test must be included, so that attitude of student and his communication skill could be identify.

2} Communication skill test should be conducted before taking admission in LLB course.

3} Number of students intake should be reduced from the Colleges/ Universities, so that quality of education could be maintained and proper attention can be given to all students.

4} The impact /importance of Legal education and career opportunity must be speared among the students and their parents to motivate them, so that good students could be motivated to join the Law School and opt Law as a career.

### **Examination Pattern During Academic Session**

An examination is a test, which assess the knowledge and skill of the examinees. The candidate who will pass the examination shall be entitled to get the degree. Examination develops the personalities and confidence of a student. A good pattern of examination can only improve the quality of legal education.

1} The colleges and University must not ask general/plain questions to the students, where merely law has be summarised.

2} The questions must be related to the practical aspects or hypothetical case to decide, the examinee could be compelled to exercise his mind and discuss the principles of law and its applicability to the given fact.

3} The Evaluator of answer book should see the attitude of the students/examinees that, whether they could able to find out the relevant issues or not? Further it must be examined by the examiner that, there is discussion of position of law /judicial decisions; and application of the law to the facts and circumstances of the case or problem.

4} Project Work papers and Viva-voce should be included in examination pattern.

5} In all circumstances malpractices in the examination should be regulated/controlled.

6} Answer book should be evaluated by the teachers of other reputed Universities only.

### **Contemporary Challenges to the Legal Education**

At present time the Legal Education facing several challenges, as the society is changing rapidly, in order to meet the challenges, the first change had been made in the Legal Education in the year 1987 by establishment of Five Years LLB degree programme, at Bangalore as National Law School of India University. At present 19 National Law Schools are imparting legal education in India. The National Law Schools has been given complete administrative and academic autonomy together with flexibility for innovation and experimentation in pursuit to meet with the contemporary challenges and excellence by the University. Although the idea of five years integration Law degree was suggested as early as on 1948, by Dr. Radhakrishnan Committee, but it took thirty five years to put in to action. The National Law Schools have been contributing less than 10% of its students as lawyers to Bar and Judges to the trail Judiciary and higher

positions. Most of the National Law School graduates have been employed in corporate sectors. The students pass out from the Government Law Colleges are only use to practice in court as an Advocate /litigators. The Legal education is facing several challenges in India due to Globalization and the changing dimensions of Indian economy and change in political thoughts. In country how the rule of law shall be maintained, this is the basic challenge in India. It could be possible only by enlighten the law students by the law colleges/Universities, because only at college level the students could be inspired to work for establishing the rule of law.

At present time the basic challenges of legal education are as follows:

1}**Globalisation** :Entire world has become global village, hence new areas of law like law relating to air, air space, sea ,aviation, intellectual property rights, cyber law, new environmental problems, problems of biodiversity, national as well as transnational problems has been increasing day by day. In this regard there is no substantial law and formula is available at national and international level. Globalisation requires a specific knowledge to solving the interdisciplinary problems. Hence there is need of change in syllabus time to time to meet the needs of globalization. Global teachers and Global interaction may play an important role in this pursuance.

The practice of law in a globalised world requires a body of knowledge which is both complex and inter disciplinary. It requires the new skill and technique of solving the legal problems. Especially the matter relating to private international law, that is international business transactions there is a variety of topics such as contract, torts, family

matter, real properties, intellectual property rights, securitization, biodiversity, transnational environmental problem etc.

In this regard there is a challenge before the law and law school, that how this problem would be solved without violating the teams of the sovereignty of a particular country. Accordingly comparative study of different domestic law and its application is required. There is a need of research that in case of international dispute, how jurisdictions could be set out, further how recognition and enforcement of foreign judgement could be ensured.

Problem related to International carriage and transportation of goods (air, sea, and road), mode of sales of goods and risk, and how during the carriage of goods the agreement could be implemented from one country to another country.

There is a chance that very shortly the international law firms may enter in India, as the India Government has allowed to take part the International Law firms in the special economic zone in India and hope very shortly it would be applicable in all India for all purposes. In the above circumstances I have to prepare my students in such a manner so that they could able to face the challenges of international competitions, by providing global facilities.

There is a need of experts for international arbitration and conciliation, as still in order to resolve the international disputes, the arbitration is one of the most important tools. In the other hand the public international law is also one of the most important aspects in the Global era, like water issues, boundary issues, terrorism extradition, refugee, recognition etc.

2} **Cyber laws:** In the present era the cyber crime is one of the most challenging aspects for the world, in which data security, privacy, jurisdictions, challenges in mobile law, hiking etc are prevailing in our society at national or international level and still there is no legal framework to meet with these challenges; where entire communication and bank transactions are being done through the internet.

3} **Promotion of Legal Research:** Research is a method of finding a new knowledge in order to meet the crucial problems of the society. In every legal research the researcher has to consider the legal and social aspect cumulatively, it help in understanding the socio-legal problem ,finally it shall be beneficial for the societal development. In India the position of legal research is very poor, most of the law experts are engaged in earning in money. My suggestion is that there must be collaboration among the law students, teachers, lawyers, judges, NGOs, social activists etc, so that each and every aspect of legal problem could be take into account and it could be analysed. Government should make a good arrangement of fund and other administrative facilities for this purpose. Further the valuable publication should be awarded for promotion of legal research.

4} **Earning disparity among lawyers:** Challenges to distribution of income of lawyers proportionately among the lawyer, so that the Legal education could be promoted, as there is big differences of incomes among the lawyers, that is some lawyers earnings in crores and some lawyers are hand to mouth. Accordingly no good students could able to stay in litigation field in the courts due to lack of earning. Hence a substantial formula may



be adopted so that at initial stage the earning of new comers could be ensured.

**5} Quality of Master Degree programme:** In India the master degree programme in law is object less, neither it is focussing towards the research work nor providing specialization in a particular field of law. It has become tool of getting job of teacher only. The students are not very keen to maintain the high standards as it is required/ expected. The one year LLM programme is also damaging the object of the course as one year is such a short period that a student cannot bring substantial improvement. As per my view the LLM programme should be based on specialization, research, and a specific training should be given so that they could able to solve the all practical problems of the law. If it is necessary duration of the course may be enhanced.

**6} Regulation of Law Colleges/ Universities:** Education is a part and parcel for everyone. Education has become business and it is increasing the opening of various institutions. Privatization of education is helping in converting the education into business. In this pursuance many Law Institution has been establishing rapidly. The focus of the private institutes is only towards the earning, they do not bother about the quality of education, and the educational institutions are being used only for distribution of degree and earning of money. The regulatory authorities like UGC, BCI, Other State authorities also failed to regulate the standards of legal education. In law colleges there is paucity of good and competent teachers. In government colleges most of the seats of teachers are vacant. Most of the Law schools either Government or private, the teachers are being managed by recruiting guest faculties.

And most of them are being appointed, who do not have a requisite qualification as per the need and norms. Still good talent of law do not want to join the teaching profession. Accordingly the quality of teachers must be improved. Hence the regulatory authorities should be alert; otherwise the future legal education may be dark.

Whatever challenges may be but basic challenge in India is to maintain the rule of law as per the constitutional value, as due to corruptions and immorality, it has become difficult to maintain the rule of law. Hence we have to inspire the good and intelligent people to join the law as a profession. We should innovate the new ideas so that we could able to impart and spread the legal education in such a manner so that human rights and justice could be ensured and India could participate in world arena. Still the Indian people are not satisfied with the administration of justice and there is need of reform.

Finally I would like to you say that people must be informed about the law in any manner, so that they could able to enforce their rights and able to understand their duties. Father there is hope that the dissemination of knowledge of law will reduce the rate of crime also developed the sense of responsibility among the people.

Finally I would like to suggest that in all circumstances the process of Legal education must be continued and it cannot be stopped any manner.

The improvement of Legal education is a continuing process, and improvement is not possible within a night. It is processes which will take time its own time. It will be improved day by day considering the facts and circumstances. We should not afraid about the challenges, as only challenges make

us laborious and forced us to make lot of efforts, hence let it come make you ready to fight with it. I am expecting that we all will change our attitude first, because it has a capacity to change the behaviour of human being and only the inner change can give a capacity to meet with the challenges.

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## **News updates**

### **INDIA MOVES FROM 130 TO 129 IN HUMAN DEVELOPMENT INDEX: UNDP REPORT**

India climbed one spot to 129 among 189 countries in the 2019 human development index, according to a report by the United Nations Development Programme (UNDP). In India, 27.1 crore people were lifted out of poverty from 2005-06 to 2015-16. India ranked 130 last year. The steady progress was due to nearly three decades of rapid development, which had seen a dramatic reduction in absolute poverty, along with gains in life expectancy, education, and access to health care. As per the HDI, no other region had experienced such rapid human development progress. South Asia was the fastest growing region witnessing 46 per cent growth during 1990-2018, followed by East Asia and the Pacific at 43 per cent.

## **SOCIETY AND LITERATURE**

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### **Abstract**

Literature and society are siblings. The existence of both is dependent on each other. If literature is not a mirror of society then it is nonsense. The literature which incorporates the sensibilities and subtlety of the society is called classics. Literature has a wonderful magical power to reflect past, present and future together. Literature is a magic that expresses the conscious and subconscious mind in words.

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The strong desire to express the experience of life is at the root of literature. From the primitive times of human history to the desire to express the feeling of our heart, of the language, and to the experience of our soul, to our insight; in the face of another human being, with the desire to pass naturally; Literature has been created. The distraction of the truth of life by exploring the mystery of creation has repeatedly inspired human consciousness. This is an ongoing trend. The deep desire to clearly portray the sensation of inner being and to enlighten his thinking and consciousness in a poignant manner brings man to the form of a craftsman, artist or poet. Since the ages, human emotions and the direct experience of the object world have been expressed artistically in literature.

His soul has been united with nature in exposing countless secrets of creation, then somewhere full of abundance, his mind; the reasons for not being able to uncover this mystery; it is neutral and self-indulgent. In the face of the strangeness of nature, he has once surrendered with a lot of compassion by

finding himself helpless, sometimes enchanted, sometimes astonished, sometimes indulged to dialect, the struggle to survive has created many systems. He has adopted a number of measures to overcome nature and instincts.

Literature is cherishing the countless stories of human civilization and collective life. The story of life sensation, which boasts a difference of country, civilization, society and time, has been expressed in many ways, in many colours. The symbolic story, invented from the cave of an ancient age: through the script that has been expressed, has made the feeling of human life. Then, in order to develop language and script, consciousness has been transmitted, infected through various treatises. In fact, literature has been effectively expressing the life of man for centuries.

The world was originated from the dialectics. So, in the whole universe, there are only two things. The importance of Light-darkness, water-land, sacred-sinfulness, female-male, violence-compassion, happiness-misery,

love-hate, are equally detailed. But from the sphere of death to the nectar, from darkness to light, from untruth to the truth, man's movement is constantly going on. And it is a constant journey of victory. So even at the extremes of violence, the bandit Ratnakar, after attaining the aspiration of liberation, rotifies in compassion and creates the first literature of the world.

“Ma Nishad Pratishta Twamagamah Sasvati Sama,  
Yat Craunch Mithunaat Ekam Avadhi KamaMohitam.”

मा निषाद प्रतिष्ठां त्वमगमः शाश्वतीः समाः ।  
यत्क्रौंचमिथुनादेकमवधी काममोहितम् ॥  
(रामायण, बालकाण्ड, द्वितीय सर्ग, श्लोक १५)

It begins with the victory of love, the glory of compassion and the proclaimed Victory journey from untruth to the truth. Man is created to make life equally beautiful. Literature is created with the aim of eliciting the great experience of life in another's life. In different colours, many nation rule, systems and conditions have been described in order to form an ideal and healthy society. Literature has been playing an important role in the continuous transformation of human beings to live a beautiful life, to understand the eternal mystery of the whole universe. Despite violence, malice, heinous sinful act and all the negative unfavourable systems, man continues to cherish the dream of a beautiful world. His views, ethics, have been marlinked. Deep optimism is imagined of a positive world. The darkness has passed again and again, and then the great mantra of life has been constantly chanting in the new morning with a new ray. The ire of a dalit-absorbed helpless man has at times disturbed the mind and heart of the sensitive craftsman.

The literature that experienced crafts through her powerful language has naturally sent compassion to the hearts of countless human beings.

This world is strange and full of mysteries. The more desolate, astonished as man sees the strangeness of nature, the conflict of infighting in his interior, amazes him. Therefore, human beings pass through different experiences in life. Acquires knowledge from experiences and infects acquired knowledge artistically in literature. That literature has been mostly recognised, in which the more beautifully expressed the poignant expression of experienced life. It's author are distinguished as high-time writers. The literary work of the Author, which inscribed the perpetual truth and beauty beyond space and time, is classic.

This colourful story of human life in the entire world literature has been beautifully served as Epics, Poetries, Stories, Novels and Dramas. And that is, the role of literature has proved to be very effective in creating the character of the paramount person to control the human lifestyle, to make him realize the truth, welfare and aesthetics. Not knowing how many ages, literature have been reinforces and disseminating human thoughts and consciousness. In Vedas, Upanishads, Ramayana, Mahabharata or contemporary literature, one gets a lot of ingredients to uplifting the consciousness to ultimate height. To refine the conduct of the individual, to take a reverent attitude towards the environment and society, to be conscious of duty and authority, to relieve the conflict of thought and to assure a mind struggling with life curiosity, literature has been able to play a vital role. The role of literature in propagating and disseminating philosophical,

psychological, economic, political, historical, social, etc. can never be denied. And all this notion benefits the person directly or indirectly from thought and knowledge. Thoughts raised by the need of the day can be expressed through literature, that shakes the consciousness of individual as well as society, that caused social life changes significantly.

Balmiki, Vyas, Buddha, Mahavir, Laotse, Confucius, Socrates, Plato or Aristotle, all have artistically expressed their views in literature, playing an effective role in making one's consciousness beautifully enriched and sensitive as well as personality building. The eternal human values described in the Ramayana, the Mahabharata, the Gita; the innumerable values created in the Tripitak, Dhammapad, Jataka stories have been enriching the character of the individual for centuries. The study, analysis, contemplation, discussion of the great literature of those epics and good ideas have not only developed the creativity of the individual, but also in the combination of new ideas and values, excellent literature emerges. The great literature, like texts of the "Hitopadesh" composed by Pandit Narayan, Vishnu Sharma's "Panchatantra", the "Arthashastra" of Chanakya, etc., are few examples.

Gradually with the development of science, the idea has proved itself successful in the welfare of the entire human race by breaking the boundaries of caste, religion and language and states. This truth is revealed by studying world literature. Literature texts such as Odissi, Elyad, Aristotle's "Poetics", Shakespeare's Drama, Dante's "Divine Comedy", etc., refer to the perplexed research mind to bring about equality within the individual. Sufficient juicy ingredients are found in that literature to highlight the individual strength. The artifacts of the great

writer Baljak of Germany have described the liberation of the human soul in a poignant manner. Even among Khalil Gibran's precious texts, in the enchanted literature; reader experiences the best values.

Literature, rich in religion and philosophy, has been the foundation stone of individual and society, civilization and culture for centuries. Literature successfully bring about a revolutionary change in one's mind and consciousness, has proved to be the backbone of society and civilization. "Lakshmi Purana" composed by poet Balram Das of religious tradition in Odia literature, has played a significant role in eliminating the untouchability that is going on in the Puri Jagannath temple, and in strengthening the position and sanctity of the bride in the family.

Literature is, what makes a person play a powerful role in character building, it has proved to be authentic. The aesthetic sense of person, motivate him to study literature for its humor, and is able to be available to the true philosophy, oneness experience and the universal beauty in the course of study. The experience of this universal truth, oneness experience and sense of humour leaves a deep satisfaction of satiation, while calming the thrust of heart. Arouses the curiosity of the person's conscience. The deep joy that comes from the underneath of Literature(Rasananda) has been termed by the ancient mystics as the sibling of spiritual pleasure(Brahmanand). Literature studies give rise to the highest human qualities like mercy, forgiveness, devotion, love, compassion and sensation, etc. "Poor Folk", the first novel written by the great writer of Russia, Fioder Dostoevsky, inspired the people of all the Russia, that Emperor Nikolas feared that the nation would

be overturned; and that is the fear that he had put the perpetrators of sedition into prison in Siberia. On the other hand, he wrote "The House of Death", Human sensations in the "Idiot" and "Insulted and Injured" novels written by him, affect any reader on the deepest floor.

The juicy expression described in literature makes the dry heart of man more sensitive. The life character of a sensitive person is essentially a journey towards the perfect, fullness of the bliss. The person is able to have knowledge available. And the world is free from doubts. There are many examples in world literature that we can clearly see. The way human character is analysed in the play of Kalidas and Shakespeare expands the epoch-changing effect. The story and novel of world-renowned author Leo Tolstoy, affects the mind of man so much, that a person's self-transformation takes place. His "war and peace", "Anna Karenina", "Resurrection" have proved to be milestones in world literature. Mahatma Gandhi was so impressed with Tolstoy that he built a farm in South Africa, where he started his political career. W.Somerset Maugham's "Of Human Bondage" and other novels; readers move through consciousness and move away from traditional faith and stimulate to see life in a new way such as Authors like George Orwell, Maxim Gorkey, Boris Pasternac, Pearl S. Buck, Anna Swell, Herman Hayes, Anatol France, Ernest Hemingway, etc. Poets like Wordsworth, Coleridge, Vladimir Mayakovsky, Pavlo Neruda, T.S. Eliot have been reciting countless songs of man's journey. Their literature has changed the mindset and lifestyle of millions of people. With their changed ideology, one is able to change the stream of society. In modern Indian literature,

Premchand, Ravindra Nath Thakur, Sarat Chandra, Bankimchandra has impressed the common man in their composed literature.

If a person does not study literature, his life can move in the opposite direction. Literature revives the aspiration of aesthetic drawing situated in the heart. The more interested in the literary beauty of people in a country; the less crime takes place in that country. An educated person influenced by a political opinion or faith by reading his manifesto; may be a devotee of a seminar or a community; Others may be forced to join his ideology, but this is not the case with the reader of the literature. Literature has a unique aesthetic value in the character of a person. Beauty is synonymous with truth. The person available to beauty is essentially available to the truth. And truth always brings a mercane result. In this world, where there is an atmosphere of unrest, truth or beauty seems to be far away. But the subtle aesthetic summed up in literature brings a positive response to the person's emotions and through this joy and bliss, Ecstasy benefits. That is why after studying Literature, a destroyer, violent, heinous human, turn into a positively sensitive human being. When the truth and aesthetics described in literature come into person's life, the extremist also becomes a Mahatma.

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## News updates

### THE CITIZENSHIP (AMENDMENT) ACT, 2019

The Citizenship (Amendment) Act, 2019 of the Parliament of India amended the Citizenship Act of 1955 providing a path to Indian citizenship for religious minorities from Pakistan, Bangladesh and Afghanistan. The intended religious minorities were explicitly listed as Hindus, Sikhs, Buddhists, Jains, Parsis and Christians, raising concerns that Muslims were being marginalised. Muslims are excluded from this bill. The beneficiaries had to have entered India on or before 31 December 2014, and should have faced "religious persecution or fear of religious persecution" in their countries of origin. The Act also relaxed residence requirement for naturalization from 11 years to 5 years for these migrants. The ruling Bharatiya Janata Party promised in its 2014 election manifesto to provide a natural home for persecuted Hindu refugees. The travails of such refugees have since been reported in the news media. In 2015, the government passed orders legalising such refugees irrespective of their travel documents and granting them long-term visas. Over 30,000 migrants have availed of these facilities according to the Intelligence Bureau, who are now expected to be the immediate beneficiaries of the amended Citizenship Act.

The Amendment Act faced widespread criticism in India and abroad for being violative of the secular Constitution of India and its promise of equality under Article 14. A petition opposing the bill was signed by over 1,000 Indian scientists and scholars. The Act was also criticized by the United States Commission on International Religious Freedom. [Some critics of the Act believe it legalizes religious discrimination.

The passage of the Act caused protests in India. Muslim groups and secular groups have protested alleging religious discrimination. The people of Assam and other northeastern states continue to protest fearing that the non-Muslim illegal immigrants in their regions would be allowed to stay.

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# **FAMILY CLIMATE AND ACADEMIC ACHIEVEMENT OF HIGHER SECONDARY SCHOOL STUDENTS**

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## **Abstract**

Family is an integral part of child's environment. Family enhances the learning performance in an individual. Family influences the cognitive as well as non-cognitive activities of a person. The purpose of the study was to understand the degree of relationship between academic achievement and family climate. Present study was conducted on a sample of 180 students studying in 10+2 class in government and private higher secondary schools of Jamshedpur city in Jharkhand. The major objective was to find the relationship between family climate and academic achievement of higher secondary school students along with some related objective and other interacting variables.

**Keywords:** family climate, academic achievement, higher secondary students

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## **INTRODUCTION**

Education is the key instrument to national human resource development which comprises of better health, nutrition, improved socio economic condition and more felicitous and beneficial to natural environment. Education brings overall development of personality of the child. With the world becoming competitive too much focus is given on the education of the child. To achieve success one must excel in academics. Academic achievement is the level of schooling you have successfully completed and the ability to attain success in your studies. Academic achievement helps individual in accomplishing their goals. It helps one choosing his vocation or career. Academic achievement boost confidence of the students. Academic performance is marks which one obtains in various subject in school.

It also tells us about the intellectual abilities of the child. Many researches are conducted in the field of education to improve the student's excellence in education. Education is influenced by many factors out of which favourable and unfavourable family climate influences learning condition. When the child comes to school he brings some experiences and values from his family. Family is the first and major agent of socialisation has great influence and bearing on the development of the child. Family is the place which is in close contact with the child and has an impact on the mental and physical development of the child. The child learns the A,B,C, of his life from his family, family is the first world to the child it makes not only first physical and mental contribution to his life, but by continues, intimate and varied association, it becomes major source of education and behaviour. The precious time between birth



and maturity gives parents many opportunities to balance roots and wings. This way parents can build self-esteem in their children and themselves in order to improve the quality of their lives and strengthen family relationship. Family supports and guides a person to success and develops his mental, physical, social, moral upbringing.

### **RELEVANCE OF THE STUDY**

As the world is becoming increasingly competitive, the importance of education is increasing. To increase the GDP of our country we need skilled manforce and proper utilisation of the huge human resource we have in India. Everyone is aiming for excellence in education. Parents desire that their children receive the best and become high performers. In Indian system of education everything revolves around academic performance. Parents want their children to become high achievers in academics. It is generally seen that high academic achievers become successful in life.

**C.V.good (1973)** defines achievement as accomplishment or proficiency of performance in a given skill or body of knowledge. Better academic result lead not only to intellectual development but also develops personality of the child. The government is spending huge amount of money for bettering the education conditions in school. A lot of time and effort is given to students to become high scholastic achievers by the parents, teachers, school, government and society. Family is a miniature of society. It enhances the learning ability in the students. Career choices depend on the academic achievement of students and also on the guidance provided by the parents. Academic performance (here) is the marks which one score in his school examination. Various

factors affect the academic achievement of students. Not only intellectual factors but also non-intellectual factor has an impact on academic achievement. Non-intellectual factors can be motivation, personality variable, socio economic status, family environment etc. Family is the shelter which one receives after being born. The environment where a child grows up shapes his abilities. Family climate has an impact on the academic achievement of the students. A favourable family climate has positive effect on academic results. A congenial family climate helps in boosting the qualities of the students. **Newman & Newman (1981)** says "Home environment is the first and perhaps the most enduring context of personality development of child". Family also influences the career one chooses and the academic performance of the children. Family climate: Family climate usually refers to the environment, both physical and emotional, and the state of the family whether it is good, bad, dysfunctional etc. (**Knapp, 1993**). Family wants the children to flourish in life. Parents are concerned with the good results as it will provide the students with varied career choices and job security. Family's background is one of the most important and weightiest factor in determining the academic performance attained by the student (**Diaz, 2003**). **Subhana Rais(2011)**- In her study "Impact of family climate and parental encouragement on academic achievement among adolescents (14-17 years)" she found significant differences existed among male and female adolescents with regard to family climate. Study reveals that family climate has a great impact on the scholastic achievements of this vulnerable group i.e. adolescence but **Nikhath yasim shafeeq and Aliya Tazeen(2015)** – In their study " comparative study of the

effect of family climate on the academic achievement of government and private secondary school” found that academic achievement of students of students are independent of family environment. **Hoovinbhavi and Reddy (2008)** concluded that good study habit in proper environment plays a very important role in shaping the lifestyle of the students thus developing personality which have great impact on an individual life i.e. from birth to death. Family circumstances determine the leaning performance in the child. Higher secondary stage is the time where the child is in a period of turbulence as they are in the period of adolescence. In this crucial stage the child has to face two main board exams which helps in shaping his career. The support and guidance given by the family plays an important role in his physical and mental development as well as on the academic performance. According to many researches it was found that family climate has some relationship with academic performance. These type of studies have been performed in many areas to determine the relation between the above two variables. It can be concluded that this type of research has not been conducted at city level. Hence to see the relation between family climate and academic achievement of higher secondary students in Jamshedpur the research has been conducted.

#### **OBJECTIVES**

- To study the relationship between family climate and academic achievement of higher secondary school students.
- To study the family climate of higher secondary students with respect to gender.

- To study the academic achievement of higher secondary school students with respect to gender.
- To study the family climate of higher secondary school students with respect to type of institution(government/private).
- To study the academic achievement of higher secondary students with respect to type of institution( government/private)

#### **HYPOTHESES**

- ❖ There would be a significant relationship between family climate and academic achievement of higher secondary school students.
- ❖ There would be no significant difference in family climate between girls and boys of higher secondary school students.
- ❖ There would be no significant difference in academic achievement between girls and boys of higher secondary school students.
- ❖ There would be no significant difference in family climate between the students of government and private higher secondary schools.
- ❖ There would be no significant difference in academic achievement between the students of government and private higher secondary schools.

**METHODOLOGY**

For the present study quantitative method was used. Descriptive survey method was adopted. The population for the study was higher secondary school students of Jamshedpur. In the present study stratified random sampling was used to collect sample of 180 students of class 12 from 6 schools. Tools used were Family Climate scale by Dr.Beena Shah(2001) and Academic

Achievement of students was assessed from their matriculation results.

**RESULT AND DISCUSSION**

**Hypothesis 1**

*There would be a significant relationship between family climate and academic achievement of higher secondary school students.*

**Table1: Relationship between family climate and academic achievement of higher secondary school students**

Relationship between	N	Mean	Coefficient 'r' value
Family climate	180	41.63	0.1698
Academic achievement	180	64.33	

Table 1 : show that mean of family climate is 41.63 for 180 higher secondary school students and the mean of academic achievement is 64.33 for 180 higher secondary students. The obtained coefficient 'r' value is 0.1698 between family climate and academic achievement. The correlation shows

that there is a positive but weak correlation between the two.

**Hypothesis 2**

*There would be no significant difference in family climate between girls and boys of higher secondary school students.*

**Table 2: Mean, Standard Deviation and t-value to measure family climate among boys and girls.**

Gender	Mean	Standard deviation	t-value	df	Level of significance	Result
Boys N=90	41.84	5.7	0.4751	178	0.05	Not significant
Girls N= 90	41.40	6.8				

Table 2: Show that computed mean value of the 90 higher secondary school girls is 41.40 which is lower than that of 90 higher

secondary school boys which is 41.84. The computed standard deviation for girls is 6.8 and the standard deviation for boys is 5.7. The

obtained t value 0.4751 is lesser than that of the table t-value for 178 degree of freedom at 0.05 level of significance.

*There would be no significant difference in academic achievement between girls and boys of higher secondary school students.*

**Hypothesis 3**

**Table 3: Mean, Standard Deviation and t-value to measure academic achievement among boys and girls.**

Gender	Mean	Standard deviation	t-value	df	Level of significance	Result
Boys N=90	64.24	13.30	0.0899	178	0.05	Not significant
Girls N=90	64.42	13.23				

Table 4: show that computed mean value of the 90 higher secondary school girls is 64.42 which is higher than that of 90 higher secondary school boys which is 64.24. The computed standard deviation for girls is 13.23 and the standard deviation for boys is 13.30. The obtained t-value is 0.0899 lesser than that of the table t-value for 178 degree of freedom at 0.05 level of significance.

**Hypothesis 4**

*There would be no significant difference in family climate between students of government and private higher secondary schools.*

**Table 4: Mean, Standard Deviation and t-value to measure family climate in government and private higher secondary schools.**

Administration	Mean	Standard Deviation	t-value	df	Level of Significance	Result
Government N=90	42.03	5.95	0.8803	178	0.05	Not significant
Private N=90	41.21	6.57				

Table 4: shows that the computed mean value of 90 private higher secondary schools/colleges is 41.21 which is lower than the computed mean of 90 government higher secondary school/colleges which is 42.03. The computed standard deviation of government higher secondary school is 5.95 and private higher secondary school is 6.57. The obtained t value 0.8803 is lesser than that of the table

t-value for 178 degree of freedom at 0.05 level of significance.

**Hypothesis 5**

*There would be no significant difference in academic achievement between students of government and private higher secondary schools.*

**Table 5: Mean, Standard Deviation and t-value to measure academic achievement in government and private higher secondary schools.**

Administration	Mean	Standard deviation	T-value	Df	Level of significance	Result
Government=90	58.02	11.03	7.28	178	0.05	Extremely significant
Private N=90	70.66	12.33				

**Table 5:** shows that the computed mean value of 90 private higher secondary schools/colleges is 70.66 which is greater than the computed mean of 90 government higher secondary school/colleges which is 58.02. The computed standard deviation for private school is 12.33 and government school is 11.03. The obtained t value is 7.28 greater than that of the table t-value for 178 degree of freedom at 0.05 level of significance.

**CONCLUSION**

There is positive but weak correlation between family climate and academic achievement. Academic achievement is not only affected by family climate but various other factors as well which are emotional maturity, self-esteem, attitude towards studies, etc. In Jamshedpur families are providing congenial environment for their children irrespective of the individual difference. Nowadays with the shrinkage in family member parents give full attention on their children development without being partial on the basis of marks. With the growing competition parents are very much concerned about their children’s future, hence give all the necessary facilities to make them successful in life. Even a weak student is given all the necessary facility to improve. Hence might be a reason for the positive but weak relation between the variables. There is no difference in family climate between boys

and girls. Equal opportunities are given to boys and girls. Parents are giving equal importance to both boys and girls education. With the reduction in family size both girls and boys get all facilities at par. There is no difference in academic achievement of boys and girls. Girls and boys are both performing well in their academic field. As girls are given equal opportunity it is reflected in their academic performance. Gone are the days when girl child was left behind, with getting the chance to education they are showing their potential in the field. There is no significant difference in family climate of higher secondary students of government and private schools. Families of the students provide healthy environment for their proper upbringing. Government students may not be financially strong but are giving a conducive environment for the growth of students. Parents of both private and government schools are concerned about the future of their students which can be seen by the favourable family climate which the children are receiving at their homes. There is significant difference in academic result of higher secondary students of government and private school. Government schools lack infrastructure facilities, teachers, resources which lead to their lower performance in academics as compared to private schools.

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## **Dharma is not a theory, but a desire**

By Shri Shri Anandamurti

In 'niti' there is a happy blending of relative and absolute. Niti is based on certain mundane and supra-mundane principles. Dharma, on the other hand, is acharana, conduct. It is therefore something practical. It is not a theory but a desire, a will to do something. But the question arises, what to do? As regards niti, one can deliver some speech, say something on Yama and Niyama and that too can be understood. But as regards dharma, one has to actually do something. So what to do and what not to do?

In the case of niti, indeed, there are certain dos and don'ts. In Sanskrit these dos are called vidhi, system and the don'ts are called nishedha, restriction. The collection of dos and don'ts is niti. But in dharma there are no don'ts, everything is conduct to be performed. For example, "Serve the patient", "Don't steal", "Speak the truth", "Don't tell a lie" – such a combination of observances and restrictions is niti. Dharma, on the other hand, is acharana, it is only "do this", "do that". "Do sadhana for Paramatman", "Sing bhajans", "Do pranayama", "Do breath-control like this" – there is only vidhi and no nishedha. This is the fundamental difference between dharma and niti. The Singular Entity has manifested in the form of the ten directions. He has been born in the past as the offspring of different living beings, and will continue to be so born in the future. He inheres in every object and is the witnessing counterpart of those objects. The essence of dharma is hidden in your own "I" feeling; the path pursued by practical saints is the real path. "The essence of dharma is hidden in the guha."

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# AN EMPIRICAL STUDY ON PRIVATE SECTOR COMPANIES IN INDIA

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## **Abstract**

The current research paper is an attempt to analyse the effectiveness of section 135 of the Companies Act, 2013, which mandates companies to spend a certain part of their earning to CSR activities. The study aims to analyse the difference in the level of actual CSR spending and the mandated CSR spending by the private companies in India. **Methodology-** The current study analyses secondary data collected from the annual reports of 76 companies from the private sector in India. T-test was conducted to test the hypothesis. SPSS version 21 was used to analyse the data. **Analysis-** There is a difference in the prescribed CSR and actual CSR spending among the public sector companies in India in the first financial year (2014-15) after the implementation of the act. The adherence to the act improved in the following years the companies and they spend the mandated amount on CSR activities.

## **Keywords**

Corporate Social Responsibility, Private Sector, Section 135, Companies Act 2013, CSR spending, India.

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## **1. Introduction**

Recent studies on corporate social responsibility (CSR) have revealed its influence on important organizational variables such the public image of the company, product branding, employee engagement of the employees to name few. CSR is defined as the initiatives by the organization whereby, they sacrifice their profits for the interest towards the society (Elhauge, 2005). Ideally, it is considered as a voluntary decision by the company to serve the society without being forced by any external body. But, there were growing evidence that a lot of companies were not involved in CSR and they kept themselves isolated from the society. This led

the governments across the globe to take measures to regulate CSR spending of the companies. India became of the first countries to do the same in 2014, when they introduced section 135 of the Companies Act, 2013. The current study examines the spending of the Indian companies on CSR activities after the enforcement of the above mentioned act. The study empirically tests the difference in the actual spending by the companies on CSR activities as compared to the prescribed CSR spending, as described in the act. A lot of attention has been given on corporate social responsibility in the recent years. Both the researchers as well as the industry practitioners have been putting a lot of effort to develop a better understanding of CSR. This growing interest of the above mentioned

professional can be attributed to the increased awareness of the society towards the social initiatives by the companies. The companies have also understood the importance of conducting CSR activities and reporting the same in their annual reports, websites and social media. Studies have pointed towards lack of research on CSR spending by Indian companies after the implementation of section 135 of the Companies act, 2013.

## **1. Literature review**

### **2.1 Corporate Social Responsibility**

CSR has long been considered as the meeting point of the business houses with the society, at large. CSR has gained a lot of attention in the recent years. Carroll (1979, 1991) and Carroll & Buchholtz (2003) defined CSR as: “the social responsibility of the business which encompasses the economic, legal, ethical, and discretionary expectations”. Ismail et al. (2011) stated that corporate social responsibility lately, has been one of the chosen topic of research and this trend has particularly gained momentum in the last decade (Zu & Song, 2008). This is one of the primary reasons that governments, business entities and the society in general, have developed increased knowledge on the same (Reinhardt et al., 2008).

The fundamental problem in the development of the construct of CSR is, there is not a single definition which is universally accepted across the globe. Bowen is considered to be the father of contemporary literature on CSR (Sriramesh et al , 2007). He defined CSR as the “obligations of businessmen to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in

terms of the objectives and values of our society”.

The above mentioned definitions are the most commonly used ones. But there are several others which have defined CSR in different ways. Studies around CSR have found the influence of CSR activities conducted by the business to the innovation and creativity of the organization. Some studies have also found that it influences the reputation of the company in the market. It is found to influence the brand image of the company.

### **2.2 Private sector in India**

The Industrial Policy Resolutions in 1948 and 1956, gave the impetus to the Indian government in its pursue for the mixed economy, where both the private and the public sectors thrive. The above mentioned resolutions, allocated certain industries like the heavy and the infrastructure development in the hands of the public sector. The private sector was mainly allocated to handle the industries related to consumer goods. The ever-increasing failure of the public companies, particularly post-liberalization, has moved the focus towards the private sector in the recent times. The number of industries which were reserved for the public sector only has come down over the period of time. The private sector in India is playing a crucial role in the development of the economy with its contribution to the GDP. The private has its presence in textiles, food, steel, automobiles, electronics & defence to name a few.

### **2.3 Section 135 of the Companies Act, 2013**

India became one among the early movers to enforce laws surrounding the management of CSR in the country. The Ministry of Corporate



Affairs (MCA) under Government of India introduced Section 135 in Indian Companies Act in the year 2013. This law was enforced from 1<sup>st</sup> April 2014. As per this Act, the business houses meeting certain financial criteria (check table 1), then they have to spend an average 2%, calculated out of the average net profit, during three preceding financial years. The financial thresholds have been described as the companies in terms of net worth during any financial year.

The act also describes the avenues or areas which may be considered by the companies for their CSR activities. A number of notifications have followed in the subsequent

years, in order, to create more awareness and knowledge among the corporates. It mandates the companies, including the holdings, subsidiaries, foreign companies with branches in India to follow the Act, if they meet the above stated financial criteria.

### 3. Research methodology

#### 3.1 The framework of the current study

The data was collected from 76 companies in the private sector in India. All these companies are listed in the national Stock exchange (NSE). These companies are located in different parts of India. Table 1 displays the overall framework of the study.

**Table 1: Framework of the study**

Samples	Inclusion Criteria of the companies	Comparison		
		Criteria	Between	Financial Years considered
76 companies in the private sector	<ul style="list-style-type: none"> <li>• Listed in NSE</li> <li>• If any of the following financial thresholds are met during the immediately preceding financial year:                             <ul style="list-style-type: none"> <li>○ Net worth of INR 500 crore or more</li> <li>○ Turnover of INR 1,000 crore or more</li> <li>○ Net profit of INR 5 crore or more</li> </ul> </li> </ul>	Spending on CSR measured in INR	Actual Spending on CSR activities and spending as mandated by the government under Section 135 of the Companies Act 2013.	2014-15 2015-16 2016-17 2017-18

### 3.2 Aim of the Study, Objectives, Research Questions and Hypothesis

#### 3.2.1 Aim of the Study

The aim of this study is to identify among private sector companies in India, the difference in the level of actual spending and the mandated CSR spending as calculated under section 135 of the Companies act 2013.

#### 3.2 2 Objectives

Following are the different objectives of the current study:

- To measure the “prescribed CSR” spending (based on the calculation as defined in Section 135 of the companies act, 2013) by the private sector companies in India.
- To list the “actual CSR” spending by the private sector companies in India.

- To measure the difference between “prescribed CSR” spending and “actual CSR” spending among the private sector companies in India.

### **3.3.3 Research Question**

Is there a difference in the “prescribed CSR” spending and “actual CSR” spending among the private sector companies in India?

### **3.3.4 Hypotheses**

- $H_{011}$  : There is no difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2014-15.
- $H_{a11}$  : There is a difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2014-15.
- $H_{012}$  : There is no difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year 2015-16.
- $H_{a12}$  : There is a difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2015-16.
- $H_{013}$  : There is no difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2016-17.

- $H_{a13}$  : There is a difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2016-17.
- $H_{014}$  : There is no difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2017-18.
- $H_{a14}$  : There is a difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2017-18.

### **Analysis**

- $H_{011}$  : There is no difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2014-15.
- $H_{a11}$  : There is a difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2014-15.

Table 1: T -test results- prescribed CSR and actual CSR spending (2014-15)

	Actual CSR2014-15	Prescribed CSR 2014-15
Mean	46.86	54.28
Variance	9844.26	7177.56
Observations	76	76
Pearson Correlation	0.93	
Hypothesized Mean Difference	0.05	
Df	75	
t Stat	-1.77	
P(T<=t) one-tail	0.03	
t Critical one-tail	1.66	
P(T<=t) two-tail	0.04	
t Critical two-tail	1.99	

In the financial year 2014-15, the mean of “actual CSR spending” (46.86) is found be lower than mean of “prescribed CSR spending” (54.28) among the private sector companies in India.

The t-test results in the study found that there is a difference in the prescribed CSR and actual CSR spending (t(75)=1.99, p= 0.04) among the private sector companies in India

in the financial year ending 2014-15. Therefore, we rejected the null hypotheses.

$H_{012}$  : There is no difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year 2015-16.

$H_{a12}$  : There is a difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2015-16.

Table 2: T test results- prescribed CSR and actual CSR spending (2015-16)

	Actual CSR 2015-16	Prescribed CSR 2015-16
Mean	56.45	63.58
Variance	8575.81	8837.88
Observations	76	76
Pearson Correlation	0.92	
Hypothesized Mean Difference	0.05	
df	75	
t Stat	-1.70	
P(T<=t) one-tail	0.04	
t Critical one-tail	1.66	
P(T<=t) two-tail	0.09	
t Critical two-tail	1.99	

In the financial year 2015-16, the mean of “actual CSR spending” (56.45) is found be lower than mean of “prescribed CSR

spending” (63.58) among the private sector companies in India.

This t-test results in the study found that there is no difference in the prescribed CSR and actual CSR spending ( $t(75)=1.99$ ,  $p= 0.09$ ) among the private sector companies in India in the financial year ending 2015-16. Therefore, we fail to reject the null hypotheses.

- $H_{013}$  : There is no difference in the prescribed CSR and actual CSR

spending among the private sector companies in India in the financial year ending 2016-17.

- $H_{a13}$  : There is a difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2016-17.

**Table 3: T-test results- prescribed CSR and actual CSR spending (2016-17)**

	<i>Actual CSR2016-17</i>	<i>Prescribed CSR 2016-17</i>
Mean	66.70	73.82
Variance	11573.46	11596.97
Observations	76	76
Pearson Correlation	0.95	
Hypothesized Mean Difference	0.05	
df	75	
t Stat	-1.95	
P(T<=t) one-tail	0.02	
t Critical one-tail	1.66	
P(T<=t) two-tail	0.06	
t Critical two-tail	1.99	

In the financial year 2016-17, the mean of “actual CSR spending” (66.70) is found be lower than mean of “prescribed CSR spending” (73.82) among the private sector companies in India. The t-test results in the study found that there is no difference in the prescribed CSR and actual CSR spending ( $t(75)=1.99$ ,  $p= 0.06$ ) among the private sector companies in India in the financial year ending 2016-17. Therefore, we fail to reject the null hypotheses.

- $H_{014}$  : There is no difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2017-18.
- $H_{a14}$  : There is a difference in the prescribed CSR and actual CSR spending among the private sector companies in India in the financial year ending 2017-18.

**Table 4: T-test results: prescribed CSR and actual CSR spending (2017-18)**

	<i>Actual CSR2017-18</i>	<i>Prescribed CSR 2017-18</i>
Mean	69.62	73.53
Variance	15547.07	15533.37
Observations	76	76
Pearson Correlation	0.96	
Hypothesized Mean Difference	0.05	
Df	75	
t Stat	-1.04	
P(T<=t) one-tail	0.15	
t Critical one-tail	1.66	
P(T<=t) two-tail	0.30	
t Critical two-tail	1.99	

In the financial year 2017-18, the mean of “actual CSR spending” (69.62) is found be lower than mean of “prescribed CSR spending” (73.53) among the private sector companies in India.

The t-test results in the study found that there is no difference in the prescribed CSR and actual CSR spending ( $t(75)=1.99$ ,  $p= 0.30$ ) among the private sector companies in India in the financial year ending 2017-18. Therefore, we fail to reject the null hypotheses.

### **3. Discussion**

There is a difference in the prescribed CSR and actual CSR spending among the public sector companies in India in the financial year ending 2014-15. The section 135 of the companies act, 2013 was enforced from the financial year 2014-15. This was the first year of implementation so there were a few confusions surrounding the implementation of this act. The companies who met the requirements of the act were supposed to spend 2 percent of the three preceding years profit after tax earnings. This section was

applicable to all companies who met the requirements such as having a minimum net worth of INR 500 crores or a minimum turnover of INR 1000 crores or a minimum net profit of INR 5 crores.

In its first year of implementation, the government was still sending in several notifications to clarify the industry about the implementation process of the act. The companies were having several queries regards the measurement of CSR. The different avenues where the government expected the companies to spend their CSR budget were still getting clarified. The punitive measures, if the companies failed were yet to gain clarity among the top management of the companies. These were some of the reasons why the organizations failed to comply with the mandate of the act.

From the data, we find that during the subsequent the years the companies actually adhered to the act and spend the mandated amount on CSR activities. Interestingly, when the author considered the overall data, wherein the spending of all the years (2014-15, 2015-16, 2016-17 and 2017-18) were consolidated and t-test was conducted, the results reveal that there is no difference in the

level of 'prescribed CSR spending' and 'actual CSR spending'.

This may be considered as an indication that the companies are following the directions of the government and are increasingly moving towards understanding the act, which will subsequently help the society. There have been some indications in the recent past, where the reports from reputed organizations have indicated that some companies are incorporating CSR as a part of their strategy.

#### **4. Conclusion**

This research is an attempt to identify the difference in the level of actual spending and the mandated CSR spending as calculated under section 135 of the Companies act 2013, among the private sector companies in India. This study gains importance as the policy makers would be interested to understand the effectiveness of the act after its implementation. The result of the study reflects that most of the companies failed to comply with the act in the first year of implementation. The reasons for the deviance may be attributed to the lack of knowledge among the companies about the act. The government was also sending a lot of notifications to increase the level of awareness among the companies. The results of this analysis revealed that the companies adhered to the mandate of the act after its first year of implementation. This gives an indication to the policy makers that the companies are understanding and respecting the needs of the act.

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# TAX PLANNING: TOP TEN WAYS TO SAVE TAX FINANCIAL YEAR 2019-20

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## Abstract

Income tax limits in India are always changing. Due to this change, income tax-payers have to face a lot of problems. They want to invest their hard earned money in such a way that they get relief from income tax. But to save income tax, choosing the right investment is a very humble task. Most income tax advisors give wrong advice to taxpayers keeping in mind their benefits.

[The research paper presented has been written for the purpose of making income tax payers aware. This aim of the author is to motivate people for proper investment and to prepare the way for the economic progress of the country.]

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Tax Planning means to reduce the tax liability by making optimum use of all deductions, rebates, Concessions, exemptions, exclusions and permissible allowances, available the Income Tax Act. Put simply, it is an arrangement of an assessee's business or financial dealings, in such a way that compete tax benefit can be availed by legitimate, so that the incidence of the tax is minimum. This ensures savings of taxes along with conformity to the legal obligations and requirements. Therefore, it is permitted by Income Tax Act. In other word, I can say that Tax Planning define to the Income Tax Act permits for certain deductions which can be claimed to save tax at the time of filing of Income Tax Return by all categories of Taxpayers (means: Salaried Individual,

Professionals, businessman etc.). These deductions which help in saving tax are only available if the Assessee has done proper tax planning during the year. If an Individual has done proper Tax Planning to Save Tax, such deductions would be deducted from the Gross Total Income (GTI) and Income Tax would be levied on the balance income as per the Income Tax Slab in force, which below given;-

(A) Rates of Income-tax in case of Male and Female Assessee both resident in India (below 60 years at any time during previous year), Hindu Undivided Family, Association of Persons/Body of Individuals whether incorporated or not, Non-resident Individual or every Artificial Juridical Person :

Slab of Income	Rates of Income-tax
(i) Income upto ` 2.5Lacs	Nil
(ii) Income from ` 2.5Lacs to ` 5.0Lacs	5%
(iii) Income from ` 5.0Lacs to ` 10.0Lacs	20%
(iv) Income more than ` 10.0Lacs	30%



(B) Rates of Income-tax in case of Senior Citizens (both Male and Female Assessee resident in India of 60 years or more but less than 80 years during previous year):

Slab of Income	Rates of Income-tax
(i) Income upto ` 3.0Lacs	Nil
(ii) Income from ` 3.0Lacs to ` 5.0Lacs	5%
(iii) Income from ` 5.0Lacs to ` 10.0Lacs	20%
(iv) Income more than ` 10.0Lacs	30%

(C) Rates of Income-tax in case of Very Senior Citizens resident in India (both Male and Female Assessee of 80 years or more during previous year):

Slab of Income	Rates of Income-tax
(i) Income upto ` 5.0Lacs	Nil
(ii) Income from ` 5.0Lacs to ` 10.0Lacs	20%
(iii) Income more than ` 10.0Lacs	30%

**Surcharge on Income-tax:** If the taxable income of an individual assessee is more than ` 50 Lacs but not more than ` 1 crore, the surcharge shall be levied @ 10%. If taxable income exceeds ` 1 crore, in this case, surcharge @ 15% on income-tax shall be levied.

#### **Most Effective ways to Save Tax**

**SAVE TAX UNDER SECTION 80C, 80CCC and 80CCD:** To promote the culture of savings and to direct the savings of the common persons into the rightful resources, the government allows certain deductions provided the amount saved is invested in the instruments as specified in Section 80C, Section 80CCC & Section 80CCD.

The maximum combined deduction allowed under these 3 sections is Rs. 1,50,000. If you have done proper tax

planning during the year, you can claim these deductions to save tax by investing under any of these sections alone or in combination but the total deduction allowed would be limited to Rs. 1,50,000 only. These investments can be claimed as a deduction to save tax. The most popular instruments for investing for the purpose of tax planning to save tax are:-

- PPF Accounts
- 5 Year Tax Saving Fixed Deposit
- Equity Oriented Mutual Fund
- Pension Plans
- Contribution to Employee Provident Fund
- Life Insurance Policy
- National Savings Certificate (NSC)

All Tax Planning options to save tax specified above are over and above the Rs. 1,50,000 deduction allowed under Section 80C, 80CCC & Section 80CCD as specified above. An additional deduction of Rs. 50,000 under

Section 80CCD has also been introduced for investment in National Pension Scheme(NPS). This additional deduction has been introduced vide Finance Act, 2015 (Budget 2015) and is applicable from Financial Year 2015-16 onwards.

**TAX PLANNING UNDER SECTION 80CCG: RGESS-**

For investing in Shares of specified companies and specified Mutual Funds an assessee who is also a taxpayer having annual income of less than Rs.12 Lac p.a. is allowed an additional deduction under section 80CCG. As it is very complicated scheme so the deduction is available to only first time investors and those who have earlier invested in Shares/Mutual Funds are not eligible for claiming deduction for tax planning to save tax.

**SAVE TAX UNDER SECTION 80D, 80DD & SECTION 80DDB-**

The Income tax Act also allows for deductions to save tax if the expenditure has been made by the taxpayer for insuring his own health or the health of his relatives. Different amount of deductions are allowed under each of these sections which help in tax saving depending on the type of Insurance Policy which are as follows :-

- **Section 80D** : Medical Insurance Premium of Self or Spouse or Children
- Amount of premium or Rs.25,000 whichever is less. In case of Senior Citizen Rs.50,000.
- **Section 80DD** : In respect of Maintenance including Medical Treatment of a Dependent and Person with Disability.
- Rs.75,000 and fixed Rs. 1,25,000 for severe disability.

- Section 80DDB : Treatment of Assessee himself and Dependent Relative for Specified Diseases
- Actual expenses or maximum amount of Rs.40,000 ( whichever is less) and
- In case of Senior Citizen, actual amount paid or Rs.1,00,000 whichever is less.

**SAVE TAX THROUGH EDUCATION LOAN U/S 80E-**

If the taxpayer has taken Education Loan for higher education for himself or spouse or children or the student of whom he is the legal guardian, he can claim deduction under Section 80E and save taxes.

The deduction is allowed only for repayment of interest and not for the repayment of principal amount of education loan. Under this section there is no maximum limit for claiming deduction for the repayment of interest on education loan. It is available only for individual not for HUF.

**INCOME TAX DEDUCTIONS FOR DONATIONS U/S 80G-**

When a donation is made for charity, social or philanthropic purpose or a contribution is made towards National Relief Fund by a taxpayer then this donation can be claimed as a deduction u/s 80G of the Income Tax Act.

The Finance Ministry has pre-specified the organisations to which the taxpayer can make the donations and deduction allowed depends on the purpose for which the donation has been made.

In some cases, 100% of the donation made is allowed to be claimed as a deduction whereas in certain cases only 50% of the donation made is allowed to be claimed as a deduction for the purpose of saving taxes.

Donations made in kind are not

allowed to be deducted. Only the deductions made through cash or cheque are allowed to be deducted. For deductions made through cash, only Rs. 2,000 would be allowed to be claimed as a deduction. For claiming deductions above Rs. 2,000 the taxpayer would have to make the donation through cheque, draft and other modes, but they can't be applied in case of a common man to help him do his Tax Planning.

**Regarding Interest on Saving Bank Accounts in Banks and Post Office U/S 80TTA-**  
Maximum Amount of Rs.10,000

**Regarding Interest on Deposits in the banks and Post Offices By Senior Citizens U/S 80TTB-** Maximum Amount of Rs.50,000

**Deduction in respect of Person with Disability U/S 80U-** The amount of deduction under this section is Rs.75,000 ( fixed). If the assessee is seriously disabled the amount of deduction shall be Rs.1,25,000 (fixed) in place of Rs.75,000.

**TAX PLANNING OF LONG TERM CAPITAL GAINS ARISING ON SALE OF PROPERTY-**If from the sale of Real Estate Property any Long Term Capital Gain is arising to a tax payer which was held as Long Term Capital Asset, he can claim exemption from paying such Capital Gain Tax, if the taxpayer invests the amount of gain from sale of property in specified instruments. If an asset is held for more than 2 years it is considered as Long Term Capital Asset. To save income tax of a taxpayer while doing Tax Planning this exemption is considered very beneficial.

**TAX PLANNING THROUGH HOME LOAN-**If a Home Loan is taken; the assessee is allowed to claim deduction for repayment of Principal Amount of Home Loan u/s 80C. Moreover, the assessee is also allowed to claim deduction of Interest Paid on Home Loan u/s 24 (b). The maximum deduction allowed in some cases is Rs. 2,00,000 and in some cases there is no maximum limit of claiming this deduction for payment of Interest on Home Loan. Tax Planning for the purpose of saving tax by taking a Home Loan is highly advisable as the deduction allowed for repayment of home loan can be claimed under 3 different sections resulting in huge tax savings to the taxpayer.

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After the review process, authors have the responsibility to revise the Research Paper/ Book Review based on the reviewers' comments. Authors should clarify point by point how and where the changes have been done in a covering letter to be submitted along with the revised Research Paper/ Book Review. The time period of the revisions will be handled on the level of revisions, either minor revisions (e.g. within 4 days) or major revisions (e.g. 14 days).

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Jamshedpur, 1January 2019

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**Chapter in an Edited Book:**

Sreedevi, T. K., & Wani, S. P. (2009). Integrated farm management practices and upscaling the impact for increased productivity of rainfed systems. In S. P. Wani, J. Rockström, & T. Oweis (Eds.), *Rainfed agriculture: Unlocking the potential* (pp. 222-257). Wallingford: CAB International.

**Article in a Journal:**

D'Souza, R. (2004). Rigidity and the affliction of capitalist property: Colonial land revenue and the recasting of nature. *Studies in History*, 20(2), 237-272. doi:10.1177/025764300402000204

**Website – magazine, journal or newspaper article:**

Mohanty, B. K. (2016, January 8). Farmland-lease nod on table. *The Telegraph*. Retrieved from [http://www.telegraphindia.com/1160108/jsp/nation/story\\_62759.jsp#.VpN2duZ8tM4](http://www.telegraphindia.com/1160108/jsp/nation/story_62759.jsp#.VpN2duZ8tM4)

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**Internet Web Page (html)**

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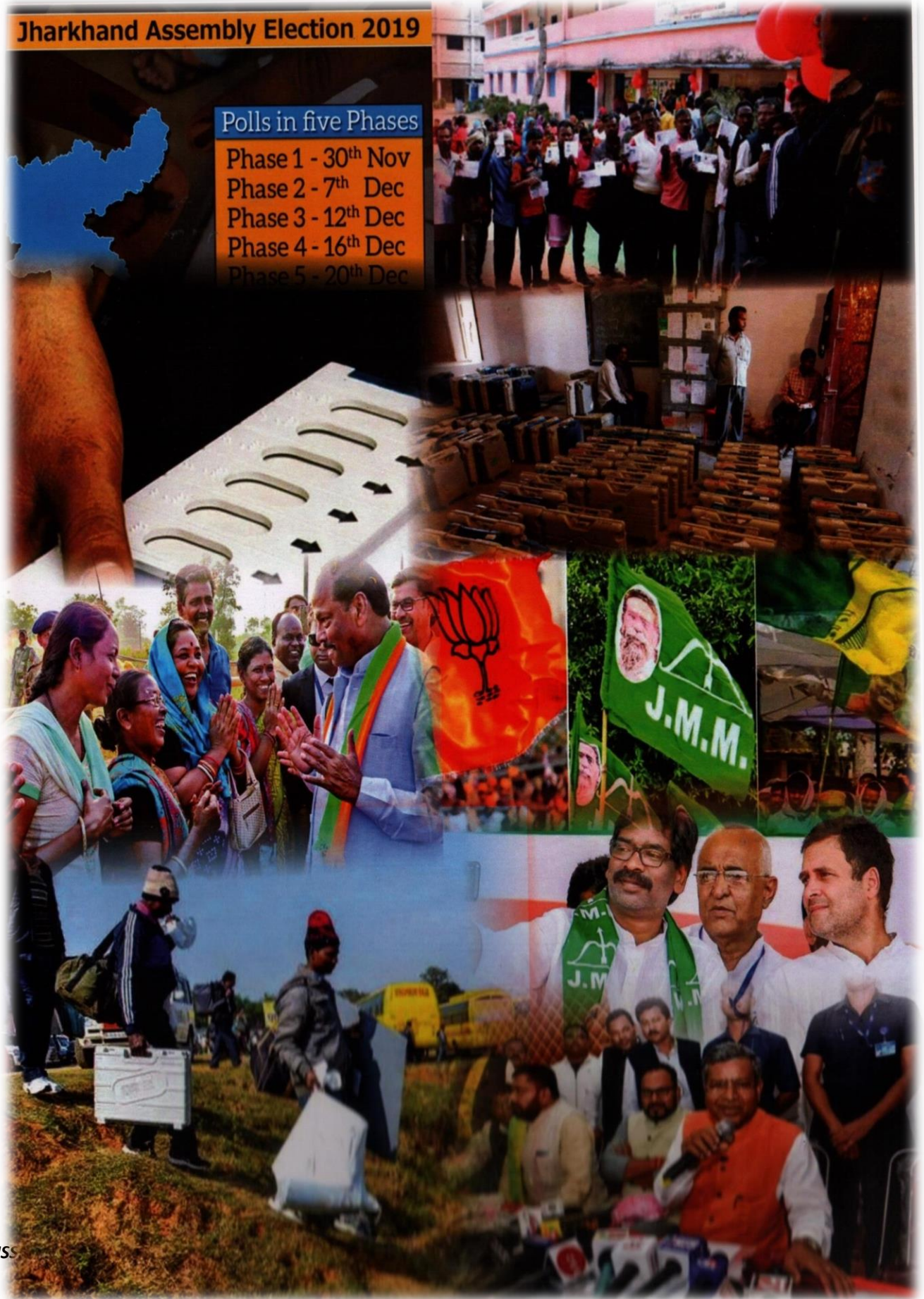
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## Jharkhand Assembly Election 2019

### Polls in five Phases

- Phase 1 - 30<sup>th</sup> Nov
- Phase 2 - 7<sup>th</sup> Dec
- Phase 3 - 12<sup>th</sup> Dec
- Phase 4 - 16<sup>th</sup> Dec
- Phase 5 - 20<sup>th</sup> Dec





**भगवान बिस्सा मुंडा  
की जयंती पर  
शत-शत नमन**

**15 नवंबर 2019**

**झारखण्ड राज्य स्थापना दिवस  
के अवसर पर सभी झारखण्डवासियों को  
हार्दिक बधाई**

**सांस्कृतिक संध्या कार्यक्रम  
मोरहाबादी मैदान, रांची  
शाम 6 बजे से रात्रि 9 बजे तक**

**आप सभी सादर आमंत्रित हैं**

**सूचना एवं जनसंपर्क विभाग, झारखण्ड सरकार**

**PR No. 221908(21058/19)**

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